

## Poverty in the Informal Sector: A Case Study at West Nusa Tenggara Province

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### ABSTRACT

This study will try to see the impact of the dominance of the informal sector in West Nusa Tenggara Province which reaches 73.89% of the workforce when compared to the formal sector which is only 26.11%. While the HDI level of this province is 29th out of 34 provinces throughout Indonesia, the main reason is that the majority of the population who enter the informal sector have a low level of education and do not even go to school. It is very important to analyze the factors that influence the poverty of actors in the informal sector, especially in the West Nusa Tenggara Province, and to find out what variables affect poverty in the informal sector. Based on the results of research using Susenas data in 2021, it was found that the variables of education, marital status, number of family members, informal activities, use of technology, social security, access to capital, and migration status had a significant effect on poverty in the informal sector, only the domicile location variable did not significantly affect on poverty in the informal sector at West Nusa Tenggara Province.

**Keywords:** Education, Gender, Informal Sector, Poverty, Technology

## **INTRODUCTION**

Poverty is a problem in virtually all nations, including Indonesia. Numerous factors contribute to the high level of poverty, according to BPS data from 2021, totaling 27,54 million people, or approximately 10.14% of Indonesia's total population. Every country, including Indonesia, desires to provide welfare for all its citizens; welfare will provide guarantees; thus, the society can live in decent conditions, develop itself, and carry out its social functions.

West Nusa Tenggara Province is an archipelago province in Indonesia, with a population of 5,320,092 people in 2020 and a population density of 264 people/km<sup>2</sup>. NTB province consists of 8 regencies and 2 cities, indicating that most of the population lives in rural areas and relies on agriculture. According to BPS data in 2021, the agricultural sector contributed Rp. 31,96 trillion or around 22,8% of the GRDP of the NTB region and the largest compared to other sectors, followed by the mining sector with a value of Rp. 24,28 trillion or 17,33%, followed by the wholesale and retail sectors with a value of Rp. 19.6 trillion or 13.98. The high contribution in some of these significant sectors demonstrates that this province's informal sector is dominant. According to BPS data, the population working in the informal sector will reach 1,96 million people or 73,89% in 2021, compared to 693,75 thousand people or around 26,11% in the formal sector. Most workers who enter the informal sector conduct it since they have limited skills and abilities due to their low level of education; 51% of workers in this area have completed primary school, 16,33% have completed junior high school, and 22,18% completed senior high school. On the other hand, the minimum number of undergraduate students was 10,48%.

Factors within the family, such as how the head of the family provides for the household's needs, whether the household is intact or not, and how many members must be borne in a family, are also highly affected by increasing poverty in a household. The growing effect of technology must be used optimally in enhancing the family economy; in NTB Province, the 4G/LTE cellular network has currently entered 1,053 urban villages/, and the remaining 92 are still on the 3G/2G network, and 5 villages are still not connected to the internet.

Informal activity factors can affect workers' well-being, whether self-employed, freelancers, or family workers; their incomes will differ. Social security or assistance is provided to poor and vulnerable families to prevent inequality. Currently, only 20,3% of households have social security; on the other hand, the remaining 79,7% do not. Shifts and migrations occur for a variety of reasons, including economic reasons, such as the desire to improve family welfare in the hope of finding a better life in a new location; people's lives in villages and cities are undoubtedly different in terms of income levels and living costs, community income, et cetera. People who live in cities have a more significant impact than those who live in villages; however, this domestic migration is usually temporary. The majority of them are part-time employees (Syafitri, 2012). This study aimed to determine the effect of education, gender, marital status, number of family members, informal activities, technological mastery, social security, access to capital, migration status, and domicile location on poverty in West Nusa Tenggara Province. Based on the arguments presented above, a study was conducted in West Nusa Tenggara Province to determine poverty in the informal sector.

## **LITERATURE REVIEW**

According to (Sen, 2000; Sugiyono & Ningsih, 2018) poverty occurs when people have insufficient education, income, and health, and it lasts for a long time, almost as long as a human's life. Nurkse in Muhammad and Dharmawan (2016) demonstrates his theory about the vicious circle of poverty, it caused by market imperfections, a lack of access to capital, and a lack of human resources, which can lead to low productivity, which will undoubtedly affect their income. Poverty and the initial cycle result when investment and savings levels fall. Furthermore, Sharp et al. stated in (Aziz, Rochaida, & Warsilan, 2016) that poverty is caused by several economic factors, namely: (1) from the micro side, poverty emerges from differences in resource ownership, causing income inequality. (2) Poverty emerges as a result of differences in the quality of human resources, with low-quality human resources resulting in low productivity and wages; these human resources are obtained through low-quality education, disadvantaged fate, and discrimination or heredity factors. (3) and disparities in capital access cause poverty.

Meanwhile, Chambers in Listyaningsih, Satiti, and Kurniawidi (2021) stated that the cause of poverty is the derivation trap, which consists of five factors: (1) poverty itself, (2) physical weakness, (3) alienation or isolation levels, (4) vulnerability, and (5) powerlessness. These five factors frequently trap low-income families and are extremely dangerous in the long run. Amartya Sen expressed the concept of entitlement (the concept of rights), which states that poverty is caused by a person's limited rights to food, education, and freedom and that by fulfilling one's fundamental rights, one can enhance their economic and social life (Sen, 1983).

The informal sector is a person's primary source of income, including self-employment, business being supported by temporary workers, casual workers in the agricultural and non-agricultural sectors, and unpaid family workers (BPS, 2022). Furthermore (Ramli, 1992) contends that the informal sector is a labor-intensive job that receives little government attention and is poorly organized; work that is simple and can be conducted by anyone is one of the characteristics of the informal sector since it does not necessitate special skills. According to (Nazara, 2010) informal economic activities are traditionally carried out by low-level or no-structure organizations and lack transaction accounts and seasonal employment relationships. They are based on personal ties rather than contractual relationships.

According to Narayan (2011), the informal sector is very flexible, allowing both men and women to participate, according to Adiana and Karmini (2012) research, the tendency of women to enter this sector is more significant, as are factors such as marital status and several families that significantly affect household consumption patterns. In addition to formal sector, the informal sector aids the community to satisfy their daily life needs (Sumual, Arham, Kawulur, & Rimbing, 2021). Access to capital in the form of microcredit for the informal sector, both from banking institutions and other institutions, which can support community business development, is increasing in tandem with the development of communication and information technology, making work more accessible and practical. This is stated by Hermes and Lensink (2011) in his research.

Todaro and Smith (2006) stated in his book that someone carries out migration in order to obtain better job opportunities and higher wages, where cities are thought to provide more excellent opportunities than rural areas, and this is related to the domicile location where there are differences in socioeconomic conditions between rural and urban areas, where rural is synonymous with difficult to access and remote areas. Cities are synonymous with economic progress and opportunity. Sugiyono and Ningsih (2018)

research finds rural households have a greater chance of being poor than urban households.

## **RESEARCH METHOD**

This study employed descriptive analysis, in which data was analyzed to determine the relationship between the variables to be studied to reach precise conclusions. According to (Sugiyono, 2013) quantitative research utilized specific populations and samples based on the nature of the research to test hypotheses. Meanwhile, descriptive research is one of the methods used in analyzing data by describing it without the intention of concluding. Purposive sampling was used in this study to obtain an appropriate representation of the existing population to meet the study's objectives. Simultaneously, the Central Statistics Agency provided the population and samples for this study, specific data from the 2021 National Socio-Economic Survey (Susenas), which was based on research needs with locations in West Nusa Tenggara Province.

The independent variable is a variable that affects or is the cause of the dependent variable's change or emergence; due to its nature of influencing other variables, the independent variable is expressed by (X). The variables used to analyze the problems are classified, based on the characteristics, (X1) Education, (X2) Gender, (X3) marital status, (X4) number of family members, (X5) informal activities, based on access, including (X6) access to technology, (X7) access to capital, (X8) social security, and based on spatial category (X9) migration status, (X10) domicile location. This study's dependent variable is (Y) poverty in the informal sector.

Variable operational definitions provide definitions and an equation of meaning and meaning to help readers and researchers understand variables, including operational definitions. (Y) Poverty in the informal sector is an economic weakness in meeting basic needs for food and non-food on household spending; if it is below the poverty line, it is categorized as poor = 1; if it is above the poverty line, it is categorized as poor = 0. (X1) The highest level of education of workers who have graduated and have a diploma as proof of graduation, with non-diploma categories = 0, primary education = 1, secondary education = 2, and higher education = 3. (X2) Gender of workers or participants in the informal sector at, if male = 1, if female = 0. (X3) The marital status of informal sector actors is as follows: if married = 1, if unmarried or married = 0. (X4) Number of family members in a household, (X5) Types of informal activities carried out by individuals to earn income, self-employed: 1, business assisted by temporary workers : 2, casual worker: 3, unpaid family work: 4, (X6) Use of communication and information technology in the form of the internet to increase individual capacity and facilitate work; if you use the internet, you fall into one of the following categories: If not used: 1, otherwise: 0. (X7) Ownership of capital from financial institutions sources to start a business is typically through credit to the financial institution, with the category of access to credit, if yes: 1, no: 0. (X8) Social security benefits received by families from the government to assist poor or vulnerable households, with the category if any Social security: 1, if not available: 0. (X9) Change of domicile to improve the family economy or employment, with the residence category five years ago if moving: 1, if permanent: 0. (X10) The sample family's domicile place, with the category if in the city: 1, village: 0.

To analyze these variables using descriptive analysis and inferential analysis using logistic, with  $\alpha = 5\%$ , and the following model:

$$K_i = \beta_0 - \beta_1 \text{ education} + \beta_2 \text{ gender} + \beta_3 \text{ marital status} + \beta_4 \text{ number of families} + \beta_5 \text{ Informal activities} + \beta_6 \text{ access to technology} + \beta_7 \text{ access to capital} + \beta_8 \text{ social security} + \beta_9 \text{ Migration} + \beta_{10} \text{ loc} + \varepsilon \quad (1)$$

## RESULTS

The descriptive analysis explains or describes the conditions and issues associated with each variable in this study. The following are the findings of the variables' calculations:

**Table 1.** Poverty Calculation Results

Category	Amount	%
Poor	2292	29.7
Not poor	5425	70.3

Source: Processed by Researchers (2022)

**Table 2.** Variable X Based on Characteristics

Variable	Category	Amount
Education	Never School	2060
	Basic Education	3524
	Middle Education	1834
	High Education	299
Gender	Men	4269
	Woman	3448
Marital Status	Married	5947
	Not Married	1770
Number of Family	Average	3.82
Informal Activities	Self-Employed	2539
	Business Assisted by Temporary Workers	2242
	Casual Laborer	1206
	Unpaid Family Workers	1730
Technology	Using the Internet	3144
	Can't Use Internet	4573
Capital Access	Have Access to Capital	2868
	No Capital Access	4849
Social Security	Have Social Security	3555
	No Social Security	4162
Migration	Migrate	725
	Not migrate	6992
Location	Urban	2718
	Rural	4999

Source: Processed by Researchers (2022)

Statistical analysis was performed to test the model and determine whether the independent variable affects the dependent variable. The first test was the Hosmer and Lemeshow test was carried out to test the hypothesis. With a critical area of 0.05, based on the Hosmer and Lemeshow Test, the significance value is  $0.35 > 0.05$  indicating that the data created the model. The Nagelkerke R square value in this model was 0,156, or 15,6%, implying that the X variable used in this study can explain the Y variable by 15,6%. On the other hand, the remaining 84,4% is explained by other factors not considered by the researcher. Meanwhile, for the overall test where  $H_0$ : There was a simultaneous effect of independent variables on the dependent variable, the calculated chi-square value was 898,130, and the Ch-square table was 18,307; thus, it can be inferred that  $898,130 > 18,307$  and  $H_0$  was accepted. Meanwhile, the statistical test where the overall significance value was  $0,000 < 0.05$ ; thus,  $H_0$  was accepted, and  $H_1$  was rejected. Furthermore, it is possible to conclude that at least one independent variable affects the dependent variable in the model constructed.

**Table 3.** Statistic Test Result

	B	Sig.	Exp(B)
EDU	-.173	.000	.841
Gender	-.162	.003	.850
Marital_status	-.291	.000	.747
Fam_members	-.397	.000	.672
INF	.177	.000	1.194
Internet_use	-.656	.000	.519
Social_sec	.190	.001	1.209
Cap_acces	-.350	.000	.705
Migration	-.420	.000	.657
Location	.041	.475	1.042
Constant	1.042	.000	2.835

Source: Processed by Researchers (2022)

## DISCUSSION

According to the descriptive calculations, people who enter the informal sector and have expenditures above the poverty line reach 70,3%, while those who are still below the poverty line reach 29,7%. In this study, poverty is determined by the average monthly household expenditure of the workers sampled. The informal sector is self-employed with non-permanent workers, followed by those with their businesses, with the most significant percentage of the informal sector contributing to the most poverty. These two categories are also the most dominant compared to other sectors, accounting for 62% of the total. Based on education, the majority of the population who enter the informal sector have a relatively low level of education, with the most categories in the 2060 sample never attending school and 3524 primary educations; this demonstrates that the majority of workers in the informal sector have a low level of education. Men continue to dominate the gender characteristics involved, with 4269 samples and women having 3448 samples; for the category of informal activities, the most dominant is self-employment 2539, followed by attempting to be assisted by unpaid workers 2242.

In the category of internet technology access, more than 4573 people do not use the internet, while 3144 can. Regarding capital access, 2868 samples have access to capital in the form of credit, while 4849 samples do not. Social security has already reached 3555 samples, while those without social security have 4162. 725 samples migrated, and 6992 samples did not migrate from the first spatial category, with details of 2718 living in cities and 4999 living in villages.

The results of the statistical analysis are (1) Education has a negative and significant effect on informal poverty; every 0,8-year increase in education can reduce the poverty rate one time; low education will increase the chances of becoming poor since less talented human resources will undoubtedly make productivity low, according to research (Putri & Setiawina, 2017; Sugiyono & Ningsih, 2018). (2) Gender has a negative and significant effect, every increase of 1 male involved in Gender has a negative and significant effect; every additional male involved in this sector will reduce poverty once; especially female workers will receive income that is generally lower than male workers; this phenomenon is frequently found in developing countries where there are still gaps between men and women in various sectors, (Osunsan, 2015) revealed that the gap in education level between men and women in developing countries resulted in differences at productivity level and differences in income between genders. (3) Marital status significantly negatively impacts poverty in the informal sector. Every 0,7 increase in

marriages reduces poverty by two levels since families with more than two members are more likely to be able to work together. According to research (Rusydi et al., 2018), married status can increase household income by combining the wife's income with her husband's, even though women's income in the informal sector is less significant. (4) The number of families has a negative and significant effect on poverty in the informal sector; every 0.6 increase in the number of family members reduces poverty threefold; this applies if the increased number of family members is productive and generates income for the family so that it can help the economy, according to research from, (Yanti & Murtala, 2019). (5) Informal activities have a positive and significant effect on poverty in the informal sector, with every one-time increase in the informal sector increasing the chance of being poor by 0.1; this is since this sector is very dynamic and flexible, easy to enter and leave, and there are no special regulations that regulate actors in this sector. Most of the actors who enter this sector do not have a high level of education, which increases the risk. According to Pitoyo (2016), the flexible nature of this sector allows anyone to enter despite the risks and limited options. (6) Technology has a negative and significant impact on poverty in the informal sector; every 0.5 increase in internet use reduces poverty by 0.1; technology can reduce poverty levels in the informal sector if used correctly and for productive activities. Yang, Lu, Wang, and Li (2021) discovered that the internet would significantly impact business productivity more if educated people use it for productive purposes. (7) Social security has a positive and significant impact on poverty in the informal sector; for every 0.5 increase in social security recipients, poverty opportunity increases by 0.1. In Rizki (2021) research, the provision of social security that is not well-targeted increases the chances of poverty; similarly, the provision of social assistance from the government that is not well-targeted becomes less effective in reducing poverty. (8) Access to capital has a negative and significant effect on poverty in the informal sector; every 0.7 increase in recipients of access to capital reduces poverty by 0.3 times; the informal sector that has access to credit will increase their productivity; the provision of microcredit from financial institutions will help increase household businesses; and research from Darmawan and Fatiharani (2019), Nguyen and Luu (2013) shows that capital affects community business. (9) migration negatively and significantly impacts poverty in the informal sector. Every 0.5% increase in migration reduces poverty by 0,4%. Migration can reduce poverty by increasing income for those who move; of course, migration carried out by people with higher education will be more effective in reducing this poverty level; according to Yulianti (2018) research, migration is one way to reduce poverty by moving to other places, which has a higher chance of success. (10) Location has no significant effect on poverty in the informal sector; the effect of a village or city in West Nusa Tenggara can be said to be not highly influential in determining poverty since access to affordability in an area can open up economic opportunities; in general, access to affordability between villages and cities can open up economic opportunities. The cities in this area are already good, so even though the majority of the population lives in villages, by utilizing and maximizing the resources they have, they can generate sufficient income; additionally, there are only two areas in this province that are classified as cities. As a result, they are not as influential as other regions. Villages are distributed across eight other districts.

## **CONCLUSION**

Based on the preceding analysis, the following conclusions can be drawn: (1) The variables of informal activities and social security have a positive and significant effect on poverty in West Nusa Tenggara's informal sector; informal activities can increase poverty due to a large number of participating labor forces with low education and skills; on the other hand, untargeted assistance social welfare cause no significant change on poverty levels. (2) Variables Education, gender, marital status, family members, technology, access to capital, and migration have a negative and significant effect on

poverty in the informal sector, these variables have an effect on reducing poverty rates in the informal sector in West Nusa Tenggara. (3) The location variable has no effect on poverty in the informal sector in West Nusa Tenggara; this is because the village area is dominant in West Nusa Tenggara, and only two areas are classified as cities; thus, it has no effect. This study provides recommendations: (1) The government must coordinate and cooperate with various parties to increase school participation in West Nusa Tenggara to improve public education and human resources quality. (2) Support community economic activities, particularly in the informal sector, by encouraging the strengthening of local products, including agriculture, fisheries, tourism, and various MSME products, in order for them to continue to exist and innovate by being more active in promoting local products at formal events. National and international activities, primarily in West Nusa Tenggara Province, are expected to add value to the community.

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#### DECLARATION OF CONFLICTING INTERESTS

Researchers are only interested in this research for academic purposes.

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