

UDC 332

A PHENOMENOLOGY STUDY ON POVERTY IN WONOKUSUMO, SEMAMPIR DISTRICT OF SURABAYA, INDONESIA

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ABSTRACT

This study aimed to understand and analyze the constructed meaning of poverty by poor families under the phenomenology perspective. The study took place in Wonokusumo, one of the sub-districts in Semampir, Surabaya. The analysis was done employing the phenomenology method by Peter L. Berger. Poverty could be measured using poverty indicators set by the government and looking at the poor community itself. Findings confirmed that poverty made the poor in Wonokusumo survive since they had no other choices. Their vulnerability and powerlessness made poor families able to carry out phenomenological dialectics—they could survive poverty with the existing resources and jobs to fulfill their daily needs amid so many limitations they had.

KEY WORDS

Phenomenology, urban poverty, vulnerability, limitedness.

This study aimed to describe urban poverty using a phenomenology analysis proposed by Peter L. Berger. The objective was to gain a new concept of urban poverty, especially in Surabaya. The new concept of urban poverty would be built based on the perspective of the poor community of Surabaya itself. This study also examined the definition of urban poverty by government institutions in charge of poverty alleviation under the phenomenology perspective by Peter L. Berger. The analysis would involve both poverty and survival theories.

Before studying the concept of poverty from the community perspective, we have to understand the difference between poor and poverty. Poor is defined as a condition of an individual, family, or community that cannot afford daily needs, regardless of many efforts to fulfill their needs. They have jobs, yet their income is insufficient for daily needs. Everyone has different income and spending.

Poverty means the poor condition of individuals or families in their daily lives. Poverty has been such a problem, even for other groups of people. Poverty is identical to the inability to fulfill primary needs (food, shelter, and clothing), and families with no access to such basic needs are categorized as poor. Often, people use poverty as an issue to raise awareness of the society and the government.

Many institutions in Indonesia, such as the Central Bureau of Statistics, the National Development Planning Agency, the Social Welfare Agency, the Ministry of Social Affairs, the Ministry of Village and Development of Disadvantaged Regions, the Ministry of Health, as well as the World Bank and the United Nations, have developed indicators of poverty. Those indicators become the reference for poverty definition in Indonesia, both rural and urban poverty.

However, the existence of many poverty indicators has made the concept rather hard to define clearly. Thus, how poverty is defined cannot answer the problem of social welfare in Indonesia. Poverty has been found since the independence of Indonesia. To some extent, poverty also occurs because of the greed of capital owners.

This study started with Indonesia's fundamental problem, poverty, which is also a central problem for many countries. Poverty in Indonesia happened even during the colonial era, where colonialists ruled the country and affected the government system since long ago. Thus, poverty is not something new, yet solutions have not been found as well. The existing indicators have not been able to reveal the root cause of poverty in Indonesia.

A comprehensive evaluation must be done on indicators and tools measuring poverty. Such indicators only help to measure and define poverty, but they have not been able to capture the solutions to the problem, both urban and rural poverty. As such, the poor community cannot escape poverty.

The government has been making many efforts to alleviate poverty, such as formulating poverty standards and mapping poverty. Many programs are projected toward poverty alleviation and economic growth, such as to grant credit to underdeveloped villages or village institutions and through programs like JPES (*Jaring Pengaman Ekonomi and Sosial*)¹, and Takesra (*Tabungan Keluarga Sejahtera*) and Kukesra (*Kredit Keluarga Sejahtera*)². The government also build infrastructure in slum areas, develop an integrated area, and improve the quality of development programs.

However, giving economic supports in the form of money or credit raise new problems. This step helps the poor community to start their business, but at the same time, it also ruins that business (Mubyarto, 1985:429). The other problem is that poor families have daily needs to fulfill, and these needs are urgent. Thus, instead of using the credit for productive means, such as starting a business, they use the credit to buy their daily needs. The productive goal of the government using the credit then changes into merely consumptive actions by the poor.

This study would reveal the connection between (the definition of) poverty and the survival strategy of the poor community in Wonokusumo, an area belonging to Semampir District of Surabaya. Under the social paradigm and phenomenology perspective, this study was expected to build a new definition of poverty by the poor community. It was expected that the new definition would become a proposition of the existing poverty indicators. In the end, WE hoped that the proposition would become one of the references for the government in policy-making related to poverty alleviation in Indonesia.

Based on the explanation above, this study sought to provide practical answers on how the poor families constructed the meaning of poverty from the phenomenology perspective. Thus, the objective of the study was to reveal and analyze the definition of poverty constructed by poor families using a phenomenology perspective.

LITERATURE REVIEW

The Phenomenology Theory by Peter L. Berger and Luckman

The phenomenology theory by Peter L. Berger and Luckman became the primary theory within this study. Before discussing the theory further, we will first discuss how the theory was born. The term 'phenomenology' has long been used, by Lambert, Karl, and Hegel, with different meanings.

Peter Ludwig Berger and Thomas Luckman introduced the concept of constructionism through their thesis about reality construction. Berger's social construction theory states that everyday life's reality has subjective and objective dimensions. Humans are instruments in creating objective social reality through externalization. Humans influence social reality through internalization (which reflects subjective reality). Society is a human product, and humans are a product of society. Both humans and society have a dialectic between them. Society is never an end product, but still a process that is being formed.

According to Berger and Luckman, the term 'social construction' refers to the formation of knowledge from social discoveries. Their book entitled "The Social Construction of Reality, Treatise in the Sociological of Knowledge" describes that social processes happen through actions and interactions. Individuals continuously create a reality shared and experienced subjectively. Individuals construct social reality and reconstruct it in reality, solidifying the reality based on other individuals' subjectivity in social institutions.

¹ A program to empower the poor families by including them in the development process.

² A program to help the poor families by providing them a bank account where they can withdraw money given by the government to start a business.

Furthermore, Berger and Luckman assert that social reality is socially constructed and that the sociology of knowledge must analyze the process in which this occurs. The statement gives an understanding that “reality” and “knowledge” must be separated. They recognize objective reality by limiting reality as a “quality” relating to phenomena that we consider to be beyond our will because these phenomena cannot be eliminated. Social reality does not stand alone without the presence of someone both inside and outside of that reality. Reality has meaning when socially constructed and interpreted subjectively by other people to establish the reality objectively.

Illustration of the nature of social reality shows that society is more than just the number of individuals in it. Society also means interaction among individuals within the social system—these individuals are connected and affect one another. However, society has never existed as an objective object, regardless of its members. The reality consists of reciprocal interaction between people (dialectic).

The social construction theory by Berger and Luckman opened up the reality within this study: urban poverty in Surabaya, especially a part of Semampir District known as Wonokusumo. The theory and its three concepts (externalization, objectivity, and internalization) became the primary framework to define poverty and survival strategies of the poor. Externalization referred to how the poor defined their daily lives, the extent to which they understood that what they did led to an even worse condition, and how they survived poverty. Objectivity referred to how the poor families knew that the government assisted them, whether they could accept being referred to as ‘poor’, and what they did as a livelihood. Internalization was related to how the poor families kept their family members’ wellbeing, how they saw themselves as beneficiaries, and how they responded to the government’s poverty indicators.

The Theory of Poverty

Presidential Decree Number 15 of 2010 on poverty alleviation acceleration mentions poverty as a national problem that needs immediate, integrated, and systematic solutions. Poverty alleviation is urgent to reduce the state’s load and fulfill citizens’ basic needs through inclusive, sustainable, and fair development processes to realize a dignified life for all.

Poverty can be classified as relative and absolute poverty. Relative poverty refers to a condition where household income is a certain percentage of below-median incomes—this percentage may change as its economy grows. On the other hand, absolute poverty is a condition where household income is below a necessary level to maintain basic living standards (food, shelter, housing), and the criteria do not change by economic growth.

Since many (poverty) measures are available to help classify someone or a group of people as poor or not, Bagong Suyanto mentions some characteristics of poverty in his book, “*Anatomi Kemiskinan and Strategi Penanganannya*”:

1. People are considered ‘poor’ if they have no access to production factors like land and sufficient capital/skills to earn a living.
2. They cannot gain access to production assets without assistance from other parties, so the sum of money they earn is not enough to buy a piece of land or start a business.
3. They usually have low education levels, and they spend almost all their time looking for a living that they have no time for education.
4. Most of them live in rural areas and have no land to cultivate—if they have, the land is relatively small.
5. Many poor people living in urban areas have no skills and low education levels that it is hard for them to find a good job.

Different definitions and indicators of poverty make it difficult for the government in policy-making related to poverty alleviation. The consequence is that efforts to alleviate poverty have been more challenging. The present study tried to capture a new concept of poverty from the poor community itself.

Urban poverty has become a bigger problem since urban areas play a role as the center of power or welfare arrangements. Urbanization has become a big problem for urban areas. People keep coming to cities hoping to get good jobs. However, the lack of skills and

education has forced them to lose their expectation. Other problems, such as healthcare access and slum areas, also arise due to many immigrants.

Poverty is also a result of cultural conditioning. The poor people have internalized values that support poverty into their lives—and these values are passed on from generations. The consumptive lifestyle of farmers and fishers during harvest also lead to persistent poverty. Cultural events and feasts, such as wedding ceremonies and funerals, sometimes cost too much, but the people keep practicing it for the sake of prestige and cultural heritage.

The sociopolitical aspect of poverty emphasizes the degree of access to power, including the sociopolitical system arrangement for resource allocation and certain groups' interests. Politically designed poverty indirectly affects people and society's creative development, and in turn, it will affect people's quality. Some government sociopolitical policies, by design or not, have caused poverty.

According to Chambers (Chamber, 2006), the poorest and most marginal people are often unseen or misconceived by outsiders who are not themselves poor. These outsiders cannot see the poor because their views of the poor are distorted in many ways by their non-poor background. Outsiders have a certain meaning and perspective on society, have an interest, and only give a little time to the community. Limiting themselves to their perspective, outsiders often fail to know about the most marginalized people. Unfortunately, outsiders do not know what they do not know.

METHODS OF RESEARCH

This study used a constructivist, interpretative understanding method. Thus, the study aimed to understand the interpretation of social actions and explain the practices and definition of social reality. The approach used was the phenomenology approach. WE tried to understand the meaning of subjects' events and relationships under certain situations, emphasizing the poor families' subjectivity. Meanwhile, Berger's method was based on a sociological analysis, which was inseparable from the meaning attached to social phenomena' actors.

Semampir District was chosen as the study site for some reasons. Based on the available data from the government offices, the Central Bureau of Statistics and National Team for the Acceleration of Poverty Reduction, it had the highest number of poor families. The villages considered the poorest were Ujung, Ampel, Pengirian, Wonokusumo, and Sidotopo. The highest number of poor families were found in Wonokusumo (18.13%), followed by Sidotopo (13.21%), Ujung (12.60%), Pengirian (10.17%), and Ampel (6.33%). Thus, by choosing Semampir District, we expected to collect comprehensive and valid data related to urban poverty.

Second, it was interesting to note that regardless of its status as an industrial area, the district had many poor villages. Disguised unemployment was also found in this district, with the majority of unemployed was Madurese and Arabian (in Ampel area). The situation was somewhat surprising as the Madurese were well known for their hardworking culture, and many became successful traders.

Data were analyzed using a phenomenology method by Berger. Data were organized, classified, and synthesized to find the answer to the research problems. We also tried to find antithesis and deconstructed meanings from previous studies related to poverty definitions. Based on previous studies' analysis and review, we would reconstruct poverty's meaning from the poor's perspective. Berger's method was chosen because it would help reconstruct meaning in a subjective, rational, and free way.

RESULTS AND DISCUSSION

Poverty is complex and multidimensional. As such, macro statistical data cannot ultimately reveal all aspects of poverty—the data point only the main causes of poverty. High economic growth may help reduce poverty through the trickle-down effect. After several

years of implementation, poverty alleviation programs have not been able to reach the expected results. Absolute poverty has not shown a significant decrease. New slum areas have appeared in urban areas. Only a handful of people, especially capital owners and the national elite, could enjoy increasing welfare.

Urban poor communities dominate the slum areas. Some even live in illegal settlements or public areas because they have no production assets to depend on. Most urban poor work in factories, in the city's trading centers, as retailers, or to provide services. Some of them even do illegal work.

For the urban poor, their biggest problem is how to survive amid the harsh urban economy. When the global crisis happened, the urban poor were forced to undergo an even harder life. As if the crisis was not bad enough for them, the government increased fossil fuel prices, leading to increased staple food prices. The urban poor has found life so tough without a global crisis or an increasing price of staple food—the two conditions forced them to work even harder yet live an even bitter life.

The term urban poor within this study referred to those people who could not afford daily needs. Since they could not usually afford their daily needs, they had some strategies to survive urban life. As time went by, they had developed more strategies to adapt and survive poverty.

Berger and Luckman wrote about such a process where people formed knowledge from social discoveries. Their book entitled "The Social Construction of Reality, Treatise in the Sociological of Knowledge" describes that social processes happen through actions and interactions. Individuals continuously create a reality shared and experienced subjectively. Individuals construct social reality and reconstruct it in reality, solidifying the reality based on other individuals' subjectivity in social institutions.

In big cities like Surabaya, poverty is contradictory. Behind the high economic growth and the industrial areas, there hide the marginalized communities—those who cannot catch up with the urban life. Amid the skyscrapers, malls, and luxurious apartments, there are the slum areas and the non-permanent houses where the poor live.

Many of the poor families in Semampir said that they often faced situations where they had to save every penny they earned, and still, it was not enough for daily needs. Under such circumstances, they had no choice but to borrow money, sometimes from a loan shark. Under a normal situation, their income was not sufficient for daily needs. There were times when life got even more challenging for them—an accident, a family member getting sick, or other emergencies often forced them to spend more money beyond their routine expenses.

The theory of survival is closely related to the moral economy, as proposed by James C Scott. Economic morals are defined as an analysis of what causes a person to behave, act, and do economic activities. J. C. Scott stated that the moral economy was based on subsistence and reciprocity norms. When someone experiences a situation considered detrimental to their survival, they will sell and pawn their property—this is the subsistence norm. Meanwhile, reciprocity will arise if some of the community members want help from other community members. The call for help will lead to various ethics and behaviors from the people who tend to avoid risk and rationality.

For the poor, relatives sometimes became a 'safety net' or social insurance to borrow money and get assistance. When the poor had no relatives to lean on, they would ask for help from their employer. Sometimes, borrowing money became the only option available for the poor, even with a high-interest rate. It was common to find someone lending money with a 20% to 50% monthly interest rate.

Interviews with some mothers living in the study site (Mrs. Chusnul, Mrs. Aisyah, and Mrs. Massudeh) confirmed the hardship faced by the poor. Objectively, they admitted that without enough savings, the poor would find life so hard to live. However, saving money was also an almost impossible mission for those with small wages or those with no permanent jobs. Some of the poor were even never sure if they would earn money the next day to buy food.

The poor with toddlers or older people had to bear even bigger expenses, especially for healthcare, because the two groups are vulnerable in terms of health. A family member

with a chronic disease or disability also added more burden to the family because they could not work. One of the research informants' siblings had a mental illness. The mentally ill person needed extra care from other family members—when all the family members were working, a neighbor took care of the person.

Foucault's sociology of health has significant implications for our understanding of society. In the first place, he rejects any idea that there is an evolutionary process of improvement in Western society. In support of a radical critique of Western liberal history, Foucault points out that he cannot assess whether this system is a good control or not—it is only a system of control. For Foucault, history is a series of radical discontinuities, which do not represent progress towards truth. Human knowledge depends on the society that gives space to it, and when society changes, it changes too.

All social life involves power. When the way power is manifested changes from tormenting the body to controlling the mind, no improvement happened. Improvements mean that the way power is manifested is more sophisticated and refined. Thus, it all depends on the reconstruction of how power should be conceptualized. Power is not a certain group tool to be used against other groups because of power's hidden existence. First, internalizing the power structure in society, so we are not aware of its presence. Second, if another more powerful group targets a group, then, in fact, it empowers that target group. Third, Foucault rejects the idea that how we perceive ourselves is a product of professional discourse.

It also includes the process of externalization, or an attempt to express the human self into the world, in both mental and physical activities. Expressing themselves will always become the fundamental nature of humans. Human beings will do anything to fulfill their needs. They also involve their family members in doing so. All family members' involvement is one of the efforts people make to ensure that all basic family needs are met.

There has been much proof that the increasing number of people going up the poverty line does not guarantee that they are genuinely free from poverty. They go one step from the destitute level to the near-poor level. The near-poor group has a better life than those at the destitute level, yet the destitute level has not reached stability. If the near-poor groups face a life crisis, they will go back to the destitute level. For example, a family of small retailers belonging to the near-poor level can go down to the destitute level when their goods are stolen.

In reality, sometimes, rich people may experience a decrease in their social status, becoming poor. In contrast to the government announcement that the number of poor keeps decreasing, the reality shows that the number of poor increases. Suyanto et al. (2008) in some urban areas confirmed that many middle-income families had to go down the level, becoming the poor. The study also revealed that poverty alleviation was never easy. The poor families were not only lacking income or capital, but they also limited their capability—thinking that they could do nothing to escape poverty. Chambers supported the argument that feeling helpless was one of the giant poverty traps.

When facing a loan shark, as an example, the urban poor seemed helpless. The urban poor needed the money so much that they agreed to any interest set by the loan shark. Based on the findings, some loan sharks even set a 20% to 50% interest rate monthly. The poor could do nothing but agreed—and this agreement had made their poor life even miserable.

The findings confirmed that the poor had no access to formal financial institutions—they had no choice but to go to loan sharks, especially when they had no relatives that could support them. The situation was different from those middle to high-class families that tend to have better network and support.

Many of the study informants said that they just accepted what seemed to be their fate. They were used to poverty and lived it that way, instead of finding ways to be out of poverty. The poor tended to avoid the risk of opening up businesses, so none of them had a new business open unless they were sure that the business would be profitable.

Often the poor had to choose between fulfilling daily needs or growing their business. In reality, they mostly chose to put daily needs first, so they used the capital to buy daily

needs. The consequence was that their capital became smaller, and it was common that many of them went bankrupt.

We found three obstacles when it came to developing business for the poor community of Semampir. The first was a tight competition. The second was they did not have enough savings or capital. The last was they did not have access to the market to sell their goods to brokers. We found that the poor had a low capability to shift and develop their business due to the limited capital and lack of needed skills.

Living with uncertainties and under the fear of eviction has been part of the urban poor's lives, not to exclude the poor in Semampir. The poor living illegally without any ID card had to accept if eviction had to happen to them. Many of the poor becoming street vendors had to face the risk of being chased by the civil service police. Still, they found it hard to access the primary facility that had to be provided by the government for the poor.

The most challenging obstacle for the poor was the low-quality human resources (lack of education) and lack of skills. Many of them worked in informal sectors as low-paid laborers. Some of the study informants only graduated from elementary school—some even did not finish elementary school. They could not get a good job because they could not fulfill the requirement for the job. They worked as street vendors, construction laborers, fish and vegetable sellers, becak drivers, and so on.

Thus, it was common for their children to leave school because they also had to work to help support the family. Schooling and working simultaneously were not an option as it would give them too much burden. Working had always been the first choice in such a situation because earning money for daily needs was so urgent.

Working for those children had been a pragmatic choice. Every family member who was able to work had to work to support the life of the family. A poor family like this, having many family members working, could survive better than a family with only one person as the breadwinner.

In Semampir, people could get social support since they came from the same tribe, the Madurese. They helped each other. Their relationship was solid, and they were all friends with one another.

Among the poor, the support was only for daily needs, and the amount was not big enough, for example borrowing or lending IDR 3,000 to 5,000 within a few days. If they needed a bigger amount of money, for example, IDR 100,000 or more, they would see the loan sharks—they were usually called *bank thithil* in the local language.

The main problem for the poor was how to survive and how to escape poverty. Joining many social group activities such as *arisan*³, *Pemberdayaan Kesejahteraan Keluarga* (PKK)⁴, or religious groups helps the poor build social networks and support functionally. However, their active participation in such social groups might also bring other problems since they often meet other people of the same social status and the same problem. Thus, they have to be careful in getting themselves involved in such activities.

Joining social groups provides the poor with much information, which is an advantage to take by the poor. Many poor people have minimal access to information. Meanwhile, social groups have long been used to spread information for the people living in one neighborhood. Thus, active participation in such groups is crucial, but the poor also have to be careful.

Many poor people in Semampir lived in tiny rented houses or rooms with no access to clean water. They had to buy clean water from street vendors for IDR 2,000 per big barrel. The water would last for one to two days for various activities (taking a shower, washing the clothes, washing the dishes, cooking, and so on). Some poor families only used the clean water they bought for drinking and cooking. For other activities, they would use public toilets

³ An *arisan* is a form of rotating savings and credit association in Indonesian culture, a form of microfinance. Generally the *arisan* is a social gathering that takes place at a fixed interval (this being an informal social network this may be variable), at each member's home in turn (<https://en.wikipedia.org/wiki/Arisan>).

⁴ Community organizations that empower women to participate in Indonesia's development.

by paying IDR 500 to 1,000 each time they used them. Sometimes, they used the river water, so they did not have to pay—they did not care even if the river was polluted.

The rooms they rented were far from decent. The room was so small, yet it was used for all activities and for keeping their belongings. Things were more challenging during the rainy season because the roofs were leaking, and rainwater came inside. Flood often happened in the rainy season and drowned the rented room. The whole family had to share such a small room in such a pathetic situation.

The poor in Semampir had always found it easy to rent money to loan sharks or any other debtors in their neighborhood. The loan sharks and debtors always made money lending easy and flexible, yet the interest rate was very high, around 20% to 50%. As such, the poor had drowned themselves even more profoundly in poverty because they could not pay back the debt.

Ibu Masuddeh, one of the informants, shared her experience when she had no choice but to borrow money from a loan shark. Her child was sick and needed immediate healthcare. She had no choice but to borrow IDR 500,000 from a loan shark with a 50% interest rate. Thus, she had to save IDR 50,000 per month to pay the loan shark back. It was a tough time for her family because they only earned IDR 100,000 to 300,000 per month. We can imagine how a family of three or more children fulfills all their daily needs. There may be none left for the children's education when fulfilling daily needs has already been a big struggle.

According to Baker (1980), poverty's cultural concept is considered too normative and contains much elite suspicion and prejudice against the poor. Apart from that, this concept is seen as too exaggerating the establishment of poverty. Various empirical studies prove that urban poor people can work hard with long working hours, develop tips to improve their lives, and are motivated about a better future life.

Government assistance is one of the ways to reduce poverty. The assistance is given based on the data submitted by the village and district government. The assistance is sent to the village, and then each village distributes it to community groups. However, sometimes data is not valid that some of the poor people do not accept assistance from the government. The poor people sometimes do not know how to complete the data to be submitted for assistance, and the village staff sometimes do not recheck the data.

The continuous socialization of knowledge helped the poor families apply it in their daily lives when interacting with their surroundings. This action of implementing knowledge influenced individual stock of knowledge and accumulated a person's common sense of knowledge.

Within the poor people's daily experience, as informants of the present study, a reality or tradition was hidden that would form a common sense of knowledge with or without the poor being aware of such process. All experiences they formed while interacting with family members, relatives, coworkers, or the mass media gave new stock of knowledge. Thus, the poor shared their knowledge with others and also gained new knowledge from others.

The reality was subjective because it was presented under the subjectivity of poor families. There was no objective reality here because the reality presented was created through a particular understanding of poor families' views about their poverty. The reality created could be different, depending on how the reality was understood by the poor families—each of which had different views based on their stock of knowledge. Berger emphasized that humans as a creative actor could create individual social reality. As individuals, humans are free to engage in social interaction and society because they can be decisive in the social world constructed based on their will.

It was the basic needs that motivated the poor to work hard and the condition they lived in—their helplessness and hardships. They survived using two main strategies, the social and cultural strategy. The social strategy was done by taking many jobs and saving each penny they earned. Family members also helped each other to build even stronger bonds and survive the hardship together. The cultural strategy was done by continuing the profession in the family passed on generations. They were grateful for what they had, and they accepted their condition.

The social strategy underlined the decision of the poor to look for many side jobs. They took their family members to find additional jobs as well. However, some of them were so grateful for what they had and were satisfied with their condition.

The essential survival strategy was poverty internalization that affected their lives socially, economically, and politically—the social groups affecting the poor included neighbors, friends, government, and public figures. The government plays a crucial role in politics since they hold a strategic and central position. As an educated elite, the government educates the people about healthcare.

The internalization process is closely related to the quality of human life and family welfare. Benny Soembodo, in his article entitled “*Pandangan Masyarakat Miskin Perkotaan*,” confirmed that the obstacle in improving human resource quality, especially within the family context, came externally and internally. Individuals have limited ability and limited access to resources. Geographic, social, and cultural conditions of families also affect the way they define family welfare.

Scott (1981) also confirmed that the poor turned their attention away to the supporting system in their neighborhood, such as wealthy family members and relatives. They will go to the supporting system if they face emergencies, such as a family member falling ill, paying rent, needing money to buy daily needs, and so on.

CONCLUSION

Factors causing poverty in Semampir District, Surabaya could be summarized as follows:

- a) Human resources. Low-quality human resources caused low wages. Only a few poor people were willing to send their children to continue their studies for a better future;
- b) Social resources. A robust social relationship (among the Madurese) helped them to survive poverty in the urban area. People were helping each other voluntarily;
- c) Natural resources. They had to pay for everything. Nothing was free. Most of them had no access to clean water and sanitation;
- d) Financial resources. The capital available to them came from the informal sector, not from the government, that it had such a high-interest rate. Loan sharks were their main option when they needed to borrow some money. The other option was the employer, and they paid the debt by installment from their wages.

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