Sustainable Livelihoods of Boarding House (Indekos) Entrepreneurs in Sleman Regency During the Covid-19 Pandemic

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Abstract. Sleman Regency, known as the Student City, is greatly affected by the mobility restriction policy which results in a gradual emptying process of boarding houses, so there is an urgency for regional studies regarding the impact of the pandemic on the livelihoods of boarding house business actors in Sleman Regency. In addition, there is no latest policy from the regency government to overcome the said impact other than the policy of implementing health protocols. Hence, the study focuses on the living conditions and livelihood strategies of boarding house entrepreneurs who are heavily affected by the Covid-19 pandemic. The paper aimed to look at two points of view, namely the bottom-up approach to see the affected objects related to changes in the livelihood strategies of boarding house entrepreneurs during the Covid-19 pandemic and the response of business actors in dealing with shock due to the pandemic; and the top-down approach to see the parties who have legal authority by conducting a critical study of the policies at the regency level related to boarding house business actors before and during the Covid-19 pandemic. This research found that there were changes in the assets and livelihood strategies of entrepreneurs which varied following the capacity of the boarding house entrepreneur. Whereas based on a top-down point of view; despite the change in social assistance policies in terms of the type of assistance, targets, and the amount of assistance provided before and during the Covid-19 pandemic; there is no social assistance that is directed specifically to boarding house business actors.

1. Introduction

The Province of the Special Region of Yogyakarta (DIY) is famous for its nickname as the City of Students. According to the Higher Education Database or PDDikti, in 2018 DIY had 138 educational institutions with a total of 1,218 study programs. The high attractiveness of studying in DIY increases the number of new students at least every year as many as 88,934 people, while for active students as many as 409,984 students. One of the highest student contributor areas is Sleman Regency. This district has several public and private educational institutions with high interest. Both new students and active students influence the high level of temporary migration in the campus area. This affects the increase in the need for temporary housing that is chosen by each student with the range of housing rental costs vary. One of the most popular choices is a studio apartment-like boarding house or further will be mentioned as indekos. 

Indekos as aforementioned is not only a place to rest, but also a place to study, discuss, do assignments, and other needs. Indekos is a temporary residence in the form of rooms that are rented for a certain period of time in accordance with the room owner's agreement and the agreed price (Utomo, 2009). For students whose school is outside their hometown, the existence of a place to live is very important and is a major need (Rachmawati, 2013). A boarding house, or locally known as indekos, can be defined as a rental room that is rented out for a certain time as a temporary residence...
The selection of *indekos* as temporary residences for students who come from outside the area has certain factors, namely the distance from *indekos* to campus, the influence of friends, economic factors, the cleanliness of the boarding house and comfort, facilities, security, and service (Hajar, Susilawati, and Nilakusmawati, 2012). An *indekos* entrepreneur can be defined as an entrepreneur whose activities include renting out part of a house or building to be used by other people for a certain period of time.

Research by Dana et al. (2017) have concluded that the factors that are considered in choosing an *indekos* include the cleanliness, comfort factor, location advantage factor, facility provided, reference factor, and traditional nuance factor. *Indekos* in Sleman Regent Regulation Number 57 of 2015 concerning the Implementation of Accommodation are buildings in the form of rooms or houses that are provided for the use of others, whether free of charge or not. The criteria listed are exceptions for: (1) buildings or houses rented by households/families; (2) hotels; (3) tourist lodge; (4) tourism accommodation services, other than hotels and tourist lodges; (5) apartments, (6) flats, and; (7) dormitories for social activities, dormitories for religious purposes, dormitories belonging to educational institutions, and dormitories for the Indonesian National Armed Forces or the Indonesian National Police.

On the other hand, on March 2, 2020, the first two cases of Covid-19 were confirmed in Indonesia. The increasing number of cases then caused the World Health Organization (WHO) to declare Covid-19 as a pandemic on March 11, 2020. In response to this, a circular letter from the Secretary-General of the Ministry of Education and Culture was formed with No. 36603/A/A5/OT/2020 regarding Work From Home (WFH) policies and the implementation of online learning. This has implications for the return of students from Sleman Regency to their hometowns that affects the number of requests for *indekos* which have decreased drastically. Reporting from iNews Yogyakarta (2020), many *indekos* owners have lost up to tens of millions of rupiah during the pandemic. The loss of *indekos* entrepreneurs has resulted in changes in the condition of *indekos* business actors assets and the response of *indekos* business actors during the Covid-19 Pandemic. In addition, until now there has been no new policy form from the Sleman Regency Government to overcome the disadvantaged condition of boarding house business actors during the pandemic other than the implementation of health protocols and social assistance policies that are accepted by the general public.

Livelihood is a developmental thought regarding a person’s ability, resource ownership, and activities to maintain his or her survival (Saragih, Lassa, and Ramli, 2007). Thinking about livelihoods is a combination of basic needs, production, and income issues (Geiser, et al., 2011). The sustainable livelihood framework basically places livelihood assets as valuable capital that a person has to continue his or her survival, and their existence and condition are influenced by access. The owner of the indekos needs special attention because the income from the rental of the *indekos* is one of the income for them as a livelihood business in terms of fulfilling their economic needs. The demand for temporary housing is seen as promising and profitable for local communities and people from outside the region as a business opportunity by constructing various buildings such as hotels, guesthouses, rented houses, boarding houses, and so on (Rustam et al., 2021). The form of disruption or shock due to the Covid-19 pandemic directly affects the assets owned and the activities carried out as well as the ability of the boarding house entrepreneurs. The downward trend in indekos demand forces business people to pause or be faced with the choice of selling their boarding house assets or diversifying their capital.

For this reason, the livelihood assets of *indekos* entrepreneurs who are experiencing shocks due to the pandemic can be elaborated into a variety of multi-level livelihood strategies at the household level. This study was conducted to understand how *indekos* business actors manage and utilize resources and capital before and during the Covid-19 pandemic and the form of policy of the Sleman District Government related to *indekos* business actors. This research study is useful to see the importance of the livelihood strategies of *indekos* business actors during the Covid-19 pandemic which is identified based on their abilities or assets to achieve livelihood goals. In addition, this research is useful as policy and institutional recommendations by institutions that have a potential
position in modifying access as well as in dealing with the context of vulnerability, both vulnerabilities originating from trends and surprising events that occur suddenly (shock).

2. Method

This research was conducted in Pogung Lor, Sinduadi Village, Mlati District, Sleman Regency, Yogyakarta Special Region Province, Indonesia. The location of Sleman Regency was chosen as a representation of a student city that has several public and private educational institutions with a focus on the study of Pogung Lor by considering the proximity of the study location to Gadjah Mada University and as a dense indekos area. This study has collected data through the Rapid Urban Appraisal (RUA) approach to quickly identify the profile of the study area. The RUA approach is carried out with three main components, namely the preparation of a questionnaire, the preparation of a profile of the study area, and a validation or consultation process carried out in a public dialogue related to the profile of the study area. In determining the research sample, this study used simple random sampling. Simple random sampling technique was chosen because the population of the purpose of this study is homogeneous, namely 30 respondent in the Sleman Regency. Simple random sampling technique was used to obtain data in the form of assets, access, and activities of indekos business actors in Sleman Regency before and during the Covid-19 pandemic as well as the response of indekos business actors in facing shock due to the pandemic. The purposive sampling technique aims to obtain data or information on regional policies regarding social assistance for indekos due to the impact of the Covid-19 pandemic in Sleman Regency through in-depth interviews with the Social Office and Cooperatives & SMEs Office of Sleman Regency.

This study uses a participatory approach supported by a combination of quantitative and qualitative methods. The data processing and analysis methods used in this study are descriptive quantitative and descriptive qualitative. Quantitative descriptive analysis is intended to reveal the state or characteristics of the sample data for each research variable singly. The technique used is a descriptive statistical technique from the results of the questionnaire in the form of a cross-sector and cross-media checklist. The qualitative descriptive analysis uses primary data in the form of interviews, recording of regularities, patterns, questions from various configurations, directions of causal relationships, and propositions. Then conclusions can be drawn after the data verification process while briefly reviewing the field notes obtained from the primary data results in the form of direct observations or observations of the indekos, the results of in-depth interviews with the local government from the Social Office and Cooperatives & SMEs Office of Sleman Regency, and the results of questionnaires from structured interviews with indekos business actors at the study site for a more accurate understanding.

3. Result and Discussion

3.1 Indekos Assets

The management of indekos in Sleman Regency is under several types of ownership. Based on the results of interviews and observations, there are three types of indekos ownership which include self-owned indekos, family-owned indekos, and indekos managed by a company. All three have differences which are described in Table 3.1.
Table 3.1. Types of indekos ownership.

| Category                     | Private Type of ownership | Family Type of ownership | Company Type of ownership |
|------------------------------|---------------------------|--------------------------|---------------------------|
| Building ownership           | Self-owned                | Belongs to a family member | Company-owned             |
| Services                     | Minimum                   | Minimum                  | Complete                  |
| The position of business in | As main income            | As a side income         | Part of the company’s income |
| the owner’s income           |                           |                          | Many rooms, like a dorm   |
| Number of rooms              | Minimum                   | Relatively more than self- ownership | Many rooms, like a dorm |
| Domicile of the owner        | Same with the location of the indekos | Could be in the same place or different | Most likely different from the location of the indekos |

Source: Researcher, 2021

According to data quoted from the Office of Investment and Integrated Licensing Services (DPMPPT) of Sleman Regency, there are 201 licensed indekos which only include indekos under the management of the company. Based on this data, 47% of indekos are located in kepanewon (district equivalent) which is close to Yogyakarta City, namely Kepanewon Depok, Ngaglik, Mlati, and Gamping.

Findings in the field show that private and family-owned indekos are generally not registered to the DPMPPT, this is because licensed indekos’ have a minimum requirement of 10 rooms, while privately owned indekos generally have less than 10 rooms and are one or close to the manager’s house. In addition, other requirements that are considered burdensome, such as annual occupancy reporting and payment of indekos taxes, also discourage people from officially registering their assets. The results of the survey of respondents also show a comparison of indekos occupancy before and during the Covid-19 pandemic with a decrease of 50% as shown in the graph in Figure 3.1.

![Figure 3.1 Percentage of indekos room occupancy before and during the pandemic.](source)

Source: Researcher, 2021

When social restrictions occurred and the WFH policy was issued, offline activities on campus and
schools stopped. The majority of students who become indekos tenants returned to their respective hometowns. The responses made by indekos tenants are generally divided into two types, namely tenants who continue to rent by only leaving their belongings in the indekos room and tenants who choose not to rent anymore. Tenants who decide to leave the indekos during the pandemic make the landlords no longer get income and suffer losses because the indekos room is no longer occupied.

In order to find out more about the impact of the Covid-19 pandemic on indekos entrepreneurs, the researchers conducted a survey of a sample of indekos entrepreneurs to see changes in their lifestyle. Aspects of the indekos entrepreneur's livelihood that will be seen include the pentagon of assets, activities, access and livelihood strategies adopted as a form of adaptation to the shock conditions caused by the pandemic. Figure 3.2 shows the pentagon assets of 30 respondents. As the object of study, the indekos business is a form of business owned by the landlady. Self-owned indekos generally have a minimum service which is intended so that prospective indekos tenants get a cheaper price even though they still have to fill the room with the required furniture.

Pentagon asset in the indekos business includes natural capital, human capital, financial capital, physical capital, and social capital which are then compared with the time difference based on the period before and during the pandemic. The natural capital of indekos in Sleman Regency relies on the existence of relatively very fertile land and good access to water. Being in an area with homogeneous characteristics makes the study object areas tend to have similarities. Then human capital, where the owner of the indekos business is not classified as a vulnerable group, which is in the range of 40-60 years. The owner tends to be 30-40 years old and does not have any congenital diseases that result in good health, plus supported by the availability of health insurance.

The social capital of the landlord was obtained from the provision of cash assistance given before the pandemic. The use of indekos operational money is allocated to meet the daily needs of the host family. The reason for the discontinuation of the cash assistance for which no reason is stated has an effect on the difficulty in fulfilling the life of the landlord because the indekos business also has no income. The physical capital of the landlord is the availability of vacant land which is then used to grow crops, such as fruit, namely mango, guava, etc. Not only fruits, but also increase the creativity of the landlord to grow ornamental plants such as orchids. Some of the ornamental plants cultivated by the landlord can be sold. On the other hand, financial capital is the amount of wealth owned by the
landlady to survive. During the pandemic, it was discovered that the landlord experienced an increase in expenses but lacked income so that some of them were forced to borrow to meet their needs.

Access owned by the landlord is at least divided into four types, namely access to sunlight, buildings, savings, and health. Access to sunlight and health was relatively stagnant at the time before the pandemic and during the Covid-19 pandemic. In contrast to access to physical capital, which tends to diversify due to the emergence of limitations which then triggers creativity to be able to take advantage of limited information and capital goods. Likewise, financial capital has changed due to the emergence of WFH policies and social restrictions.

In addition to access, the Covid-19 pandemic also affects activities of the indekos business owner. Changes in the activities of the landlord during the pandemic include growing ornamental plants and annual plants as additional income. Indekos rooms during the pandemic experienced a decline in occupancy which then triggered the initiative to use rooms for personal use. In financial capital, there is an intensification of savings for unpredictable uses (urgent needs, especially those related to health). In addition, there is diversification and extensification in the form of coffee shop development, investment, food business, and development and expansion of new businesses. Meanwhile, intensification occurred in terms of education and skills. In social capital, there is diversification related to the use of hobbies and information technology as well as strengthening bonds between neighbors to help each other in the same community environment. Neighbors generally check each other's condition and provide collective assistance if someone is in need.

3.2 Livelihood Strategy

Livelihood conditions as well as the results of the strategy to maintain sustainable livelihoods do not only depend on the condition of the assets of the indekos entrepreneur. Two approaches are needed to see how the entrepreneur's livelihood strategy is, namely the top-down and bottom-up approaches. The top-down approach in question looks at the context of livelihood strategies from various dynamics of public policies including the COVID-19 pandemic related to the livelihood strategies of indekos entrepreneurs.

| Policy                              | Implementation Date | Provision                                                                 |
|-------------------------------------|---------------------|---------------------------------------------------------------------------|
| Large-Scale Social Restrictions (PSBB) | 10 April - 4 June 2020 | Closure of schools and non-essential offices; restrictions on religious activities, socio-cultural activities, modes of transportation, and public spaces. |
| PSBB Transition                     | 5 June - 10 September 2020 | Loosening of places of business, religious places, offices, and public spaces. |
| Strict PSBB                         | 14 September - 11 October 2020 | Activity restricted only for essential sectors.                            |
| PSBB Transition                     | 12 October 2020 - 11 Januari 2021 | Loosening of places of business, religious places, offices, and public spaces. |
| Community Activities Restrictions Enforcement (PPKM) Java-Bali | 11 Januari - 8 Februari 2021 | Activity restricted only for essential sectors and limitation of operating hours and application of progressive fines. |
| Micro Scale PPKM                    | 9 Februari - 28 June 2021 | Establishment of handling posts at neighborhood (RT/RW) level, activity restricted only for essential sectors and limitation of operating hours and application of progressive fines. |

Source: Researcher, 2021
During the March-June 2021 period, there are at least six policies relating to restrictions on community activities. All of these policies limit the movement and operation of various sectors, especially the education and economic sectors. In relation to indekos entrepreneurs, this certainly reduces the demand side for boarding houses, the majority of which are located around educational and economic activity areas. The implementation of WFH and online learning also reduces the demand for indekos due to the absence of the need for close access to educational and office locations. The implementation of the Micro Scale PPKM in mid-2021 also further limits the demand due to the obstruction of in-migration with the implementation of strict policies for migrants.

3.3 Social Assistance Policy

The results of the study show that the government's social assistance policy has not confirmed the existence of the indekos business. The indekos business actors are not included in the criteria for social assistance carried out by the government both before and during the Covid-19 pandemic. Based on key informants from the Social Office, the criteria for social assistance by the Social Office are the poor or vulnerable to the poor (old and new), both before and during the Covid-19 pandemic, especially those affected. Although there has been a change in social assistance policies, both in terms of the type of assistance, targets, and the amount of assistance provided before and during the Covid-19 pandemic, there is no social assistance that specifically targets indekos business actors. This is an obstacle considering that most indekos entrepreneurs have an economic condition which is a middle income trap. The findings show that most of the income of indekos entrepreneurs are in the middle which cannot be called poor but is far from being prosperous.

Up to now, indekos business actors do not have bureaucratic ties that officially oversee the indekos business. This becomes interesting considering that indekos entrepreneurs have an obligation to register their business. However, indekos entrepreneurs do not get maximum guidance. So that existing policies have not been able to answer the needs of indekos entrepreneurs in the face of shock due to the Covid-19 pandemic.

3.4 Strategy

The livelihood strategy of indekos business actors with a bottom-up approach is based on a critical study of changes in livelihood assets visualized in the asset pentagon which consists of five indicators, namely human capital, natural capital, social capital, physical capital, and financial capital. In general, the uncertain condition of the pandemic, limited access to social assistance and income trapped in the middle income trap encourages the main motive of the livelihood strategy, namely survival. Survival here means to survive to meet the basic needs of the family with the assets they have. Based on the results of the study, natural capital and human capital did not experience changes in assets. The contributing factor is the natural condition of indekos entrepreneurs who are able to overcome barriers to access to capital so that it does not affect their livelihoods, while changes in livelihood strategies are a form of effort by indekos actors in order to adapt themselves to the pandemic situation.

Natural capital does not appear to have changed because the characteristics of the area are relatively homogeneous and are in the highest number of the five indicators, which is 80. The uniformity of the indekos business area is based on the relatively close location between each other so that the characteristics of natural capital are relatively uniform between indekos businesses. with the others. However, activities during the pandemic have a tendency to diversify in the use of homes and savings to use other activities that are considered to be able to help fulfill daily life. In addition, there is an intensification in utilizing capital in the form of land that is used for productive agricultural activities, such as planting ornamental plants and traded annual plants so that the results can help the economy. As for human capital, it does not affect changes in human assets, this is because most indekos business owners are not a vulnerable group whose average age is in the range of 40-60 years. In addition, the indekos business owners and their family are not Covid-19 survivors.

Meanwhile, for social capital, physical capital, and financial capital have undergone changes and have influenced the livelihood strategies of indekos business actors. The change in social capital was
due indekos business actors not getting cash assistance during the pandemic, while meeting needs was increasingly difficult due to a decrease in indekos room rental occupancy. In response to this, several indekos business actors have left the paid community as a strategy so that the allocation of operational money can be used as a substitute for money that could still be fulfilled before the pandemic.

Changes in the increase in physical capital occur due to asset diversification, for example the increase in the creativity of indekos business actors, one of which is the production of ornamental and annual plants. The most influential factor is the limited information and capital goods that affect the income level of indekos entrepreneurs, so that indekos entrepreneurs adapt themselves by diversifying their assets. In response to this, business actors have intensified existing information, such as updating existing information in the surrounding environment and increasing knowledge. In addition, the financial capital aspect during the pandemic has a tendency to intensify, extensify, and diversify. Intensification in the aspect of financial capital in the form of a new behavior of the community in spending savings money for urgent needs and making savings. Extensification is carried out by building and expanding new businesses, investing, and saving. The expenditure for daily necessities is carried out normally. Investment diversification is partly carried out by developing businesses such as coffee shops and other future necessities.

Since the start of Covid-19 worldwide, especially in Indonesia, there have been several studies comparing the two conditions, namely before and during the pandemic. close to one of the studies explaining how the livelihood strategies of UMKM batik entrepreneurs (Micro, Small and Medium Enterprises) who have to struggle and adapt due to the Covid-19 Pandemic. The results of research on MSMEs during the COVID-19 pandemic led to strategies in the form of increasing marketing and networking to the digital world, namely online and offline sales. There is a difference with the study conducted in the form of, in boarding houses sales are carried out online by including promotions and advertisements to online platforms, but in fact if there are no students in the boarding house, it will not have an impact on the boarding house landlord.

In addition, the differentiation of batik entrepreneurs and boarding house landlord has a significant difference, in the form of batik entrepreneurs who can return back to the product. Refreshment can be seen in terms of quality, design, and other creativity. On the other hand, boarding house landlord tend to only be able to survive on how to save and be productive in producing tangible goods such as gardening and farming. The difference between the two entrepreneurs is clear that boarding house entrepreneurs tend to not have many choices in their livelihood strategies during the Covid-19 outbreak.

3.5 Discussion

Considering the outline of the critical review of the studies that have been carried out, there are several suggestions or recommendations for livelihood strategies for indekos actors through a top-down approach as follows:

3.5.1 The need for data collection on indekos businesses as micro businesses that are officially registered in local government agencies in order to facilitate local government supervision of indekos business actors and provide business opportunities to individual communities, especially indekos businesses;

3.5.2 It is necessary to review the agency that oversees the indekos business as one of the micro businesses in order to strengthen the legal standing of the indekos business in regional development;

3.5.3 Social security is needed for indekos businesses affected by the Covid-19 pandemic as an effort to recover the economic conditions of indekos business actors affected by Covid-19;

3.5.4 There needs to be a synchronization of programs and activities in the context of recovering the impact of the Covid-19 pandemic, which is supported by a indekos business policy document, considering that existing regulations do not include a policy on access to providing assistance to indekos business actors in the face of the Covid-19 pandemic.
4. Conclusion

A study conducted using primary data used to compare indekos business owners' livelihood before and during the Covid-19 pandemic resulted in the conclusion that during the pandemic, indekos business room rental occupancy decreased by 47%. The decreases in the occupancy of renting indekos have a major impact on the decline in the financial and social capital of the indekos business owner. On the other hand, human capital tends to remain constant, while there is an increase in physical capital due to the policy to stay at home as an effort to reduce Covid-19 cases which triggering ideas and creativity both in gardening and other urban farming activities. Furthermore, indekos entrepreneurs do not get special attention from the government regarding sustainable livelihoods. Unclear legal status puts indekos businesses in a disadvantageous position, especially in accessing social assistance.

Subsequent studies can explain graphs and tables by comparing more samples from boarding house entrepreneurs affected by Covid-19. Not only that, researchers can add several other factors, such as in the coming years, how the situation is in adapting to the Covid-19 situation, as well as the development of strategies over time and changes to the policies implemented.

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