

EMPOWERMENT POOR FAMILY: IN CASE WOMEN HEADED-HOUSEHOLDS

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ABSTRACT

A group of woman in particular community may be poor and vulnerable to changes. The characteristics or criteria of socio-economic vulnerable women are generally they are a single source of income for their family, widow and have low income. They also generally have a low level of education, working in informal sector with low wages and live in low-quality housing. They are lack job security and have limited access to get basic services such as health and education. Empowerment of poor women should be implemented continuously to improve their capacity and economic. This study aims to identify conditions over the poverty of women who are as head of family in order to a set of policy on how to empower poor women to be more economically independence. This study proposes four pillars to reduce women poverty i.e. planning programs and policies based on gender perspective; increasing access for basic services; empowering women who are a head of family; and improving and developing social protection systems to be more women friendly.

Keywords: Urban Poor Women, Poor Women Empowerment Policy

1. Background

A particular group of woman is poor and vulnerable to socio-economic change. According to a survey by World Bank (2013), women are more vulnerable to poverty than men. Poverty in urban households more significantly gives implications for women because they are responsible to cover daily needs of the family. The characteristics of women who are prone to socioeconomic are to be a single source of income, aged around 18-59 years old, unmarried or widowed status, have low income or do not have income. Women who are under this condition should be empowered to improve their capability and economic independence due to reduce urban poverty.

The characteristics of urban poor community in Indonesia are having low education level, working in informal sector with low wages, living in low-quality housing, having a lack of job security and limited access to basic services such as health and education. The two-thirds of the urban poor community are populated in Java region. Some challenges occurs in Indonesia to reduce poverty such as inadequate earnings, difficulty getting a job, low tuition fees, lack of infrastructure and capital (World Bank, 2013).

Madiun is a small town in eastern Java and it is populated by a moderate number of poor people. The local government of Madiun has a set of program to reduce poverty and it results a decreasing number of poor people. According to Central Bureau of Statistics (BPS) data, the number of poor people in Madiun from 2009 to 2013 has been continuing decline. The poor population in the City of Madiun totaled 10,300 people in 2009 and then 8,700 people in 2013 (Table 1)

**Table 1: The Number of Poor People and Poverty Line
 in Madiun 2009-2013**

Year	Poor People (000)	Poverty Line (Rp/Capita/Month)
2009	10,3	220,079
2010	10,4	241,503
2011	9,7	260,179
2012	9,3	288,368
2013	8,7	320,210

Source: BPS Madiun 2015

According to Social Protection Program/ PPLS (2011), there are 6,526 of heads of family in Madiun. A portion of that number (1,578 family or 24,18%) are poor families with women as a head of family. Those women are mostly elderly (71,60%) and only 28,40% are in the productive age. Accordingly, it is necessary to study on how to empower urban poor women in regard to reduce urban poverty.

The purposes of this study are to identify conditions over the poverty of women who are as head of family in order to a set of policy on how to empower poor women to be more economically independence.

2. Theoretical Framework

Poverty Theory

Amartya Sen (2005) states capabilities approach theory on how to reduce poverty. This theory emphasizes human beings as an active agent of their life. Development is not only an accumulation of wealth and economic growth but also the impact of development should be enjoyed by humans. In this theory capabilities mean as individuals' attempts to achieve a better life and get out of their misery (poverty). It is believed that humans have the ability to prevent themselves from poverty. However they need some resources to make them enable to get better life.

UNDP (2010) introduces the Multidimensional Poverty Index (MPI) to measure the poverty levels of families. The index consists of some dimensions such as education, health and standard of living which have ten indicators. The ten indicators are as follows [1] Education (Indicators: Average Length of School, The Education Attainment); [2] Health (Indicators: Child Mortality, Nutrition); [3] Standard Life (Indicator: Electricity, drinking water, sanitation, House Floor, Fuel Cooking, Assets),

Instead of the theory of capabilities, poverty prevention can also be done by using well-being approach. This approach stressed that someone would be well-being if they meet their basic necessities of life, social and self-actualization. The basic necessities of life such as education, healthy and economic are materials that should be possessed in order to survive in life. Social need is about the need of social interaction in order to raise people awareness so that they could indentify their capabilities to improve their life. Self-actualization need is about people can express their voices in term of expressing their own idea about lives. Self-actualization is also about being independent, self-determination and creative. People get access to fully participate in society activities.

Another approach to reduce poverty is based on the social capital concept. Social capital is defined how individuals or communities form a network in order to meet their needs. This network can be characterized by open and heterogeneous participants or homogeneous and accept only certain people. The network gives them access to get basic necessities in term of economic, sociopolitical and culture aspects.

Indicators and Urban Dynamic Poverty Index

The formula of the poverty index consists of 38 variables which are grouped into five aspects; Health, Education, Housing and Environment, Social Aspects, Economics. The Formula of Poverty Index (Basuki et al. 2014) is shown as follow:

$$Poverty\ Index\ Score = 0.450 * Health + Education + 0.660 * 0.640 * 0.510 * Housing + Social + 0.750 * Economy$$

3. Method

Data Source

Data sources used are secondary data and primary data. Secondary data is obtained from the Local Government Planning Agency of Madiun. Primary data is obtained from the survey by interviewing 99 respondents using questionnaires conducted in three sub districts selected are Manguharjo, Taman and Kartoharjo. Besides, it is also conducted in-depth interview to some key informants.

Survey using questionnaires on poverty families headed by women based on the existing target on the secondary data in 2014/2015. The first step is the selection of sub-district. The next stage is to select family head. In every area sub district selected, then it was taken 11 poverty families randomly with a female family-headed.

The qualitative data obtained through Key Informant Interviews (KII) from local government agency related to five aspects such as Health, Education, Housing and Environmental, Social and Economic. Key informants consist of head of Community Empowerment Agency and Social Authority.

4. Empirical Results

Poor Family Condition in Madiun

Based on survey conducted by this study, the poor family headed by woman spreads to three districts which are Mangunharjo, Taman and Kartoharjo. According to urban poverty index by Basuki, et.al (2014), the poor family is categorized as poor and very poor. The index is measured by five elements i.e. health, education, housing and environment, social and culture and economic. The table below describes the number and percentage of poor and very poor family with female as the head of family in Madiun year 2016.

Table 2: Poverty Level Distribution

Poverty Level	N	%
Very Poor	65	67.0
Poor	32	33.0
Total	97	100.0

Source: Field data. 2016

Statistical Description of Female-Headed Poor Family in Madiun

This study gets data from 100 female-headed poor families with up to seven family members. The age of woman who is as the family head around 33 to 91 year old. The age distribution of respondent is below:

Table 3: Age Distribution of Female-Headed Poor Family

Age	Very Poor		Poor		Total	
	N	%	N	%	N	%
≤ 49	2	25.0	6	75.0	8	100.0
50 – 59	13	50.0	13	50.0	26	100.0
≥ 60	50	79.4	13	20.6	63	100.0

Source: Field data. 2016

chi square : $p = 0.001$

The result presents that chi square is $p = 0.001$. It means that there is a correlation between age and poverty. This condition indicates that older people might have low education so they are difficult to earn for living and have limited access to get jobs. As a result, people who have low education could live in poor condition. Non productive (old) women who are as a head family should be target for the program of social security.

Madiun Poverty Reduction Plan

Social Assistance Program

The following table shows the programs, namely Beras Miskin (Rice for Poor), Jaminan Kesehatan Masyarakat (Jamkesmas) [Society Health Security], Bantuan Tunai Langsung (BLT) [Cash Transfer]. Those programs are provided and funded by the government and are regularly accepted by poor family.

Table 4: Social Assistance for Poor Family

Social Assistance	Very Poor N=65		Poor N=32	
	N	%	N	%
Capital Assistance	1	1.5	7	21.9
Skill Training	1	1.5	6	18.8
Rice for Poor	48	73.8	25	78.1
Society Health Security	50	76.9	19	59.4
Additional Food Nutrition for children under 5 yo	1	1.5	6	18.8
Cash Transfer	39	60.0	14	43.8
Additional Food Nutrition for elderly	3	4.6	6	18.8
Food for poor elderly and neglected people	2	3.1	6	18.8
Education Assistance	3	4.6	7	21.9

Community Participation

The survey data presents the female poor family participates in community activities and they are able to access information from mass media. However, they are rarely to be the member of community organisation. The following table shows the participation level of female poor family in community.

Table 5: Social and Culture Indicator

Social and Culture Indicator	Very Poor		Poor		Total	
	N	%	n	%	N	%
Accessing information from mass media						
No	11	78.6	3	21.4	14	100.0
Yes	54	65.1	29	34.9	83	100.0
Participation in community activities						
No	21	91.3	2	8.7	23	100.0
Yes	44	59.5	30	40.5	74	100.0
Participation in community organisations						
No	37	75.5	12	24.5	49	100.0
Yes	28	58.3	20	41.7	48	100.0

Access for Capital Acquisition

This study applies eleven indicators that represent on how to access capital acquisition. The indicators are income, fixed income, total expenditures, staple expenditures, savings ownership, assets ownership, savings, having clothes more than one, new clothes, transportation access and recreation.

Table 6: Distribution of Poverty Level Based on Economic Indicators

Economic Indicators	Very Poor		Poor		Total	
	N	%	n	%	N	%
Income per month						
<Minimum Wages	49	79.0	13	21.0	62	100.0
1-2 Minimum Wages	14	58.3	10	41.7	24	100.0
>2 Minimum Wages	2	18.2	9	81.8	11	100.0
Family members under 15 yo who get fixed income						
No	52	66.7	26	33.3	78	100.0
Yes	13	68.4	6	31.6	19	100.0
Average of Expenditure compared to income per month						
>70%	47	74.6	16	25.4	63	100.0
60-70%	3	33.3	6	66.7	9	100.0
<60%	15	60.0	10	40.0	25	100.0
Average Staple Expenditure compared to income per month						
>70%	31	68.9	14	31.1	45	100.0
60-70%	10	66.7	5	33.3	15	100.0
<60%	24	64.9	13	35.1	37	100.0
Savings Ownership						
No	62	73.8	22	26.2	88	100.0
Yes and they are productive asset	0	0	3	100.0	3	100.0
Yes but they are not productive asset	3	30.0	7	70.0	10	100.0
Assets Ownership						
No	52	78.8	14	21.2	66	100.0
Yes and they are productive asset	1	20.0	4	80.0	5	100.0
Yes but they are not productive asset	12	46.2	14	53.8	36	100.0
Contribution to routine social donation to community						
No	37	74.0	13	26.0	50	100.0
Yes	28	59.6	19	40.4	47	100.0
Clothes for different occasions						

Economic Indicators	Very Poor		Poor		Total	
	N	%	n	%	N	%
No	25	92.6	2	7.4	27	100.0
Yes	40	57.1	30	42.9	70	100.0
Clothes acquisition during a year						
No	38	79.2	10	20.8	48	100.0
Yes	27	55.1	22	44.9	49	100.0
Transportation						
By foot	21	77.8	6	22.2	27	100.0
Public Transportation	14	87.5	2	12.5	16	100.0
Private Transportation	30	55.6	24	44.4	54	100.0
Recreation						
No	51	77.3	15	22.7	66	100.0
Yes but more than six months ago	4	28.6	10	71.4	14	100.0
Yes in less than six months	10	58.8	7	41.2	17	100.0

A Plan to Reduce Women Poverty

The first pillar: Development programs and policies based on gender perspective

Planning development program should be based on gender perspective. It means the plan should consider the different roles of men and women in society. By considering the socioeconomic characteristic between men and women, the impact of development could be enjoyed equally, men and women; and poor and not poor society.

Regarding to develop plan based on gender perspective, the availability of data is very important. However, the Madiun local government does not such of database which show the condition of society that categorized as men and women, including poor men and poor women. The absence of this database affects the government cannot able to make comprehensive policy in addressing the problem of poor women. Therefore, the Madiun local government should establish database that is intended to identify the characteristic of very poor, poor, not poor society categorized men and women. Under women category should be divided into elderly and productive age groups. This kind of plan is usefull for setting planning to reduce poverty and allocating budget.

The second pillar: Increasing access to get basic services

Enlarging access for poor women family to get basic services such as health, education, housing, food and nutrition could improve their quality of life. Once the life quality of poor people is improved, the government burden to subsidies their needs could be decreasing. The policy of Madiun local government should be emphasizing to increase access for formal and informal education for poor women who are in the range of 10 to 60 year old, especially for eradicating illiteracy.

The health policy that would be developed by the Madiun local government should emphasize on how to increase protein consumption for poor people and to increase access for health services, especially for poor and very poor elderly women. The policy of housing and environment should address the improvement of waste drainage, lighting and the availability of park green space that poor people can access freely.

The third pillar: Empowering women who are a head of family

Under this policy, development program is intended to empower poorer women to be more participate actively in community activities. For example, building poor women capacity with skills that can be used to increase their income, giving assistance to get capital through mini banks in community, educating them to make savings. However, this program only focuses on a group of women who is in productive age. On the other hand, the program of social aid assistance only focuses on a group of poor elderly women.

However, this policy can be implemented by addressing the followings items adequately. The items are:

- a. Poor women should be self aware that they are able to be economically active and realize that they have to increase their capacity to get more income. If there is no awareness, training for them would be useless.
- b. Giving poor women training to get wider knowledge, perspective and skills.
- c. Encouraging poor women to employ their capacity to be more innovative and creative.

The fourth pillar: Developing social protection systems to be more women friendly

Gender role and relation affects women have different physical, psychological and social in order to get access for social security services. Their access is lower than men who culturally have main role in society.

The focus of social security services should be women who widow, poor and elderly. Poor women, who are in productive age, still can get the services. Cash transfer, health security service are example social aids that can be delivered.

5. Conclusion and Recommendation

Conclusion

1. This study finds that poor families with a female-headed household mostly (67%) are "very poor" and others (33.0%) are "poor". The "very poor" family mostly consists of elderly women. Based on statistic, there is a relationship between the age and poverty within poor women.
2. Poor women are mostly less educated and they are challenged by their condition to make their living. They work mostly in informal sector or micro-businesses; as a result they have less chance to get a better income. Poor women have constrained on possessing capital possession and accessing health. Mostly elderly poor women suffer from chronic diseases, this disadvantage condition affects their productivity. As a result, social aids are mostly required by poor elderly women.
3. The poverty alleviation programs are intensive enough and the results are good. However, various obstacles in implementation are still found, including the sustainability of the poverty alleviation program due to mismanagement. Therefore, all related government agency should be coordination so that poverty reduction program can be synchronized and overlap duties within government agencies can be avoided.
4. The effects of poor women empowering programs have not been optimal yet. This is because of the absence of a database based on gender; a limited human resources in government bodies; and there is no a comprehensive and systematic plan to alleviate poverty.
5. Strategies and policies to reduce poverty that focus on improving the welfare and equality of poor society should emphasize improving the legal right that guarantee gender equality and based on gender perspective; improving the economic rights of poor women society; and fulfilling the right of poor women to get their basic necessities.
6. The concept of poor society empowerment in order to decrease poverty is intended to break down the webs of structurally and culturally poverty.

Recommendation

1. The planning and budgeting programs and policies should be based on gender perspective. Therefore required database associated poverty
2. Performing Dynamic Poverty Index based on the determinants of poverty and applying IT system for planning and integrated policies in addressing poverty.
3. All related government agencies in Madiun should work together to avoid overlapping duties due to eliminating poverty.
4. Evaluate strategic policies in the fields of education, health and the economy at this time to determine the sensitivity and effectiveness shortages in poor families and women's empowerment.
5. Establishment for local government medium development plan based on gender perspective.
6. Develop regional regulations related to the welfare poor women.
7. Strengthen the legal basis on Gender Responsive Planning and Budgeting

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