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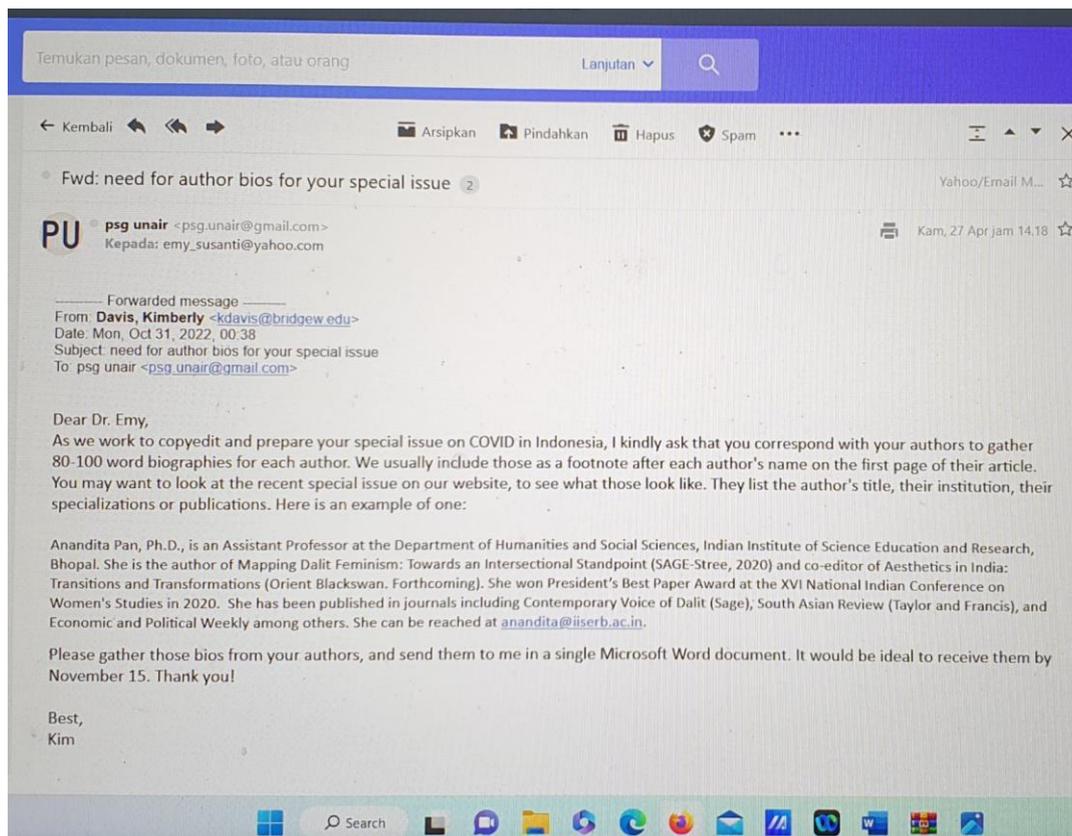
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# Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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## Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* COVID-19, family, Indonesia, low-income families, survival strategy, women

## Introduction

The COVID-19 pandemic that hit almost every country in the world has caused millions of infections and deaths. Since March 2020, COVID-19 cases in Indonesia have been on the rise and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the number of deaths rate was 16,646 people, and the number of patients who recovered was 441,983 (latest data on COVID-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the COVID-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of COVID-19 sufferers. Using the survey, the research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were primarily conducted from the medical perspective. For example, some research studies analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, while other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et.al., 2020). There is a lack of in-depth analyses on the connection between COVID-19 and the socio-economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et. al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has had a significant impact on poor and marginalized families. Before the pandemic, these families were poor; during this pandemic, many of their economic activities stalled, and sometimes stopped completely, creating further hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Punekar, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government

to adopt a Large-Scale Social Restriction (PSBB) policy: during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the informal sector which the poor rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the COVID-19 pandemic has caused them to struggle and made it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the COVID-19 pandemic crisis and study how these women respond to the crisis. The study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Cleaver, 2005; Warren et al., 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the Government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

## **Literature Review**

The Coronavirus spread rapidly and prompted countries to implement mitigation measures to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin & Fernando, 2020). The surge in the COVID-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income groups because they do not have social, political, and economic power (Donner & Rodriguez, 2008).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the development of their self-protection and survival measures in risky environments, including disaster conditions, based on their reproductive, productive, and social roles. Women's gendered roles create both vulnerability and resilience.

A study on disasters concerning women shows that women in vulnerable environmental conditions can be a support for the family (Pongponrat & Kayoko, 2018). In an uncertain situation due to a disaster, women create systems for survival. Women's gender roles enable them to develop the skills and experience to support and find strategies to ensure the survival of their families in times of crisis.

A strategy of surviving in times of crisis is an important factor for individuals to support themselves and their families. Many women seek additional economic sources to support their families. Past studies demonstrate that having a second job is a strategy for survival. Women fulfill the needs of life by having a side job (Bureau of Labor Statistics, 2019; Scott et al., 2020). This is because the primary mode of employment cannot cover the necessities of life; hence, having a side job is one of the survival strategies developed by those in dire need. Previous studies in Ghana state

that individuals engaged in odd jobs reduce their chances of poverty by 2.6 percent (Baah-Boateng et al., 2013; Gifty, 2018; Nunoo et al., 2018). This shows that having a side job not only serves to meet their needs, but it is also a survival strategy to avoid poverty. The agency or efforts of the people involved have a very important role in this situation. Based on these past studies, we will analyze our data by observing whether the women take up side jobs or seek employment as part of their survival strategies to support their families during this pandemic.

Another form of women's survival strategy is microfinance. Microfinance does not require significant capital or other resources, yet it may help increase the family income. Duarte Reyes and Fattori (2019) state that microfinance is used by women as a survival strategy during an economic crisis because microfinance improves the quality of life of the women. Ghosh (2017) suggests that women use microfinance when family income decreases. Informal credit association or arisan is a type of microfinance that commonly involves Indonesian women. Past studies suggest that access to microfinance is associated with women's empowerment; it not only improves the economic conditions of the family but also extends human, social, and cultural capital (Sanyal, 2009).

Families with limited economic capital tend to rely on their social capital or other limited resources that they can use immediately. Widodo's study (2011) states that there are several survival strategies that the poor develop to survive, including holding various side jobs, relying on kinship ties, and conducting out-migration. Kinship ties are an important factor to address the economic problems of the poor through assistance from their relatives. Previous studies have stated that kinship ties are reciprocal so they can be used for a survival strategy (Gao & Tyson, 2020; Mafukata et al., 2016) However, this strategy also has limitations, especially among those with limited resources. Social involution describes how the persistent use of social capital by those with limited resources may increase vulnerability. The concept of agricultural involution was put forward by Geertz (1963) to describe the increased intensification of agricultural production without increased economic outcomes for those working on the lands, which results in a cycle of poverty and static opportunities (Geertz, 1963). Gordon (1992) further describes Geertz's theory of involution as 'shared poverty' or poverty that is divided equally. Involution takes place when economic resources are unable to accommodate individuals that they are intended to support, and yet the individuals are forced rely on these resources to survive. Rahmato (2003) further concluded that involution creates persistent poverty. The concept of involution can be applied to social capital, especially the use of bonding social capital for survival. Bonding social capital refers to 'inward-looking' social capital, emphasizing the use of social networks among those who have similar characteristics (Szreter & Woolcock, 2004; Poortinga, 2012). Even though this social network may enhance resilience in disasters, some scholars suggest that social capital may also create social exclusions or other negative implications (Aldrich, 2012; Portes, 1998). During a disaster, low-income households may have to rely on their bonding social capital; however, this may have a more strenuous impact on their already limited resources, which leads to social involution and a cycle of poverty.

## **Research Method**

This research was conducted in July through August 2020, four months after the implementation of the Large-Scale Social Restriction (PSBB) policy in all regions of Indonesia. East Java and West Sumatra were chosen as the research locations because the two regions were in the red zone where COVID-19 cases were high. The number of people infected with COVID-19 in East Java Province was the second-highest on Java island (Province with Number of COVID-19 Cases Highs and Lows, [kompas.com / trends/read / 2020/08/09/204500565/5](https://www.kompas.com/trends/read/2020/08/09/204500565/5)). Likewise, West Sumatra Province was experiencing the second-highest COVID-19 case load on the island of Sumatra ([langgam.id](https://www.langgam.id)).

This study used the survey method with a total of 857 respondents from poor or "pre-prosperous" families, a category created by the Indonesian government to designate families living in poverty. The survey involved 457 respondents from East Java and 400 respondents from West Sumatra. The researchers conducted non-probability sampling using a purposive method to select respondents from 22 districts or municipalities in East Java Province and 17 districts or municipalities in West Sumatra Province. A non-probability strategy was used because, in a pandemic situation, it is very risky and challenging to meet randomly with individuals to collect data. Therefore, existing connections with community organizations were utilized to help select the respondents. The respondents are women who are listed as poor or living in poor households, according to the local

organizations and governments. Through the assistance of community organizers in various districts or municipalities, several names were obtained and identified; they were then asked to answer the questionnaire. Since most of the women respondents only possess a primary school education, research assistants were employed to conduct the survey to help the women to fill out the questionnaire. These research assistants are college students living in the districts or nearby districts or municipalities. Data from the survey were analyzed using SPSS version 20.

## **Results and Discussion**

This section presents the results of the study, organized into three parts. The first section describes the socio-economic characteristics of the women respondents and their families. The second part analyzes the survival strategies employed by these women and the influence of social capital. The third section addresses the roles of the various assistance structures in supporting the families and examines whether these women can survive or, on the contrary, they become more vulnerable so that additional efforts and mechanisms are needed to strengthen their agency and resilience during the pandemic.

### *Socio-economic Conditions of the Women from the Poor Families during the Pandemic*

The respondents in this study are poor women, most of whom consider themselves as wives; some are heads of families without having spousal involvements due to divorce or death of their husbands. Some women are the sole income earners because their husbands do not have a permanent job or left the family without notice. Data on their educational level, employment status, and types of work indicate their limited resources. Most respondents have limited formal education: 52.9 percent of the women in East Java and 63.6 percent in West Sumatra only have junior high school education or lower (9 years of education or less). The data also show that women from poor families in East Java Province are more likely to work (65.2 percent) than not (34.8 percent). In West Sumatra, 49.8 percent of the women do not work and 50.2 percent do. This is likely due to increased pressure on women to work in Java to survive, while more family and community support systems are available in West Sumatra. The women generally work as farm laborers, traders, day laborers, housemaids, or are self-employed. The husbands of the respondents of this study also largely work in the informal sector as laborers, farmers, traders, or are self-employed. In most of their families, the wife is responsible for taking care of the children and the household. The COVID-19 pandemic adds vulnerability to the respondents' families, and their socio-economic conditions have taken a downturn.

The average monthly income of the respondents' family in East Java Province is IDR (Indonesian Rupiah) 1,938,000 (equivalent to 134 USD) and in West Sumatra it is IDR 1,304,000 (equivalent to 90 USD). Only a few families earn more than 4 million rupiahs per month (equivalent to 286 USD). According to the 2020 City/ Provincial guideline, the minimum monthly gross earnings in East Java is IDR 3,871,052 (267 USD) and IDR 2,484,041 (172 USD) in West Sumatra. The respondents' family monthly income is, therefore, well below the minimum wage standards. This family type is defined as a pre-prosperous family (Kependudukan & Nasional, 2011). A pre-prosperous family is one that cannot meet their basic needs such as food, clothing, shelter, and health, including reproductive health (family planning). There are, on average, two to three dependent children in each respondent's family, with the average family income ranging from IDR 1,304.00 to IDR 1,938,000; the average daily consumption of each family member in the respondent's household is only IDR 13,000 (0.90 USD). Compared to the standard of daily living costs per person based on the city/regency minimum wage standard, the household consumption of the respondent is far below the minimum standard. The daily living costs per person set by the East Java provincial government is IDR 25,800 (1.78 USD), and in West Sumatra Province, it is IDR 15,000 (1.03 USD). Data from this study show that women from these poor families experience a severe impact of the economic crisis created by the COVID-19 pandemic. Most indicate that they lose their jobs and income due to the pandemic. Even without the pandemic, the respondents' families struggle to survive. Therefore, the COVID-19 pandemic creates an insurmountable burden for these families who are already on the brink of survival.

Overall, the impact of the pandemic on poor families is very pronounced (see table 1) as reflected in the statements of the majority of women from poor families in East Java (73.5%) and

West Sumatra (69.6%), who said that the pandemic has reduced their family income by more than 50% of their previous earnings. Some families lost almost all of their income (30.2% in East Java and 25.3% in West Sumatra). This study also reveals that more than half of the poor families have lost their source of income (in East Java 50.5%; West Sumatra 62.5%). Besides, many poor families were unable to work during the COVID-19 pandemic (East Java 61.7%; West Sumatra 60.8%). In general, most of the respondents' family members work in the informal sector or as workers who rely on physical skills (blue-collar workers). Many of these lines of work disappeared as a result of the COVID-19 pandemic.

**Table 1: COVID-19 Pandemic and Loss of Family Income**

	EAST JAVA		WEST SUMATRA	
	f	%	f	%
Almost All Income	138	30.2	101	25.3
About 50% of Previous Income	198	43.3	177	44.3
Less than 50% of Previous Income	65	14.2	59	14.8
Less than 20% of Previous Income	56	12.3	63	15.8
Total	457	100.0	400	100.0

Previous research has shown that poor communities are highly vulnerable to disasters and that vulnerability to disasters is a major barrier to reducing poverty and facilitating economic development (Sawada & Takasaki, 2017). Limited access to savings, loans, and social safety nets are some of the factors that lead to the vulnerability of the poor. While upper-middleclass communities have more opportunities to recover from a given disaster, poor communities are disproportionately affected by it (Korstanje, 2011). The poor community, apart from often being physically affected by natural disasters, is also affected by the long-term impact of the loss of jobs. This is known as the “poverty trap”; once they are in this situation, recovery will not occur without external assistance (Carter et al., 2008; Hallegatte & Dumas, 2009; Hochrainer-Stigler et al., 2011). The poverty trap occurs because low-income families are unable to cope with the associated impacts and their adaptation capacity is very limited (Davies, et al., 2009).

Other research analyzes women's coping strategies in risky environments and defines women as a marginalized group, especially among migrants, refugees, farmers, street vendors, home-based workers, and low-caste groups. The results of previous research also show that when a disaster occurs, communities that are already living in poverty experience a more severe and significant impact than the more well-off members of society (Fothergill & Peek, 2004).

The COVID-19 pandemic has had a significant impact on all sectors, including the welfare of the people. This pandemic is also classified as a health disaster that affects all groups. Previous research has stated that natural disasters also hamper social and economic activities which have implications for community welfare and vulnerability (Arouri et al., 2015; Rodriguez-Oreggia et al., 2013). This vulnerability disrupts people's economic activities; efforts to reduce poverty are also hampered. The existence of a disaster also reveals inequality in low-income people because they do not have social, political, and economic power (Donner & Rodriguez, 2008; Elliott & Pais, 2006). Their lack of power makes it even more difficult for them to survive the disaster.

### *Survival Strategies and the Roles of Social Capital*

Various studies show that social capital plays an important role for poor families to survive. Social capital facilitates the provision of services and benefits to the community through their social networks (Harrison et al., 2018; Refaeli & Achdut, 2020). This study also shows that women from poor families who have been severely affected by the COVID-19 pandemic rely on their closest inner circle so that their families can survive. They use their bonding social capital, utilizing the social network of people of similar status to them (Poortinga, 2012). However, as indicated by Tierney (2019), heavy reliance on social capital during a disaster has a downside. Bonding social capital may create conformity, stifle individual freedom, and develop social exclusion. Daly and Silver (2008) point out that the expectation that women and the poor will generate social capital to solve their

problems may provide a rationale for the state to leave the problems mainly to the community and to individual efforts.

Social capital includes social networks, norms, and beliefs that allow people to act in a mutually beneficial way by working together. Strong social networks allow people to exchange information and promote efforts to carry out survival strategies. Social capital can provide channels or resources for individuals and groups. Various poor communities remain tied to social institutions where members have strong family bonds and know each other. Previous studies state that through social capital, members of the community receive assistance from each other because of social beliefs in cooperation (Sseguya et al., 2017; Yunus et al., 2020).

**Table 2: Strategies for Facing Economic Problems during the COVID-19 Pandemic**

Strategy	East Java	West Sumatra
	Yes (%)	Yes (%)
Ask relatives for help	26 (5.7)	69 (17.3)
Ask neighbors for help	105 (23.0)	86 (21.5)
Selling / pawning valuables	154 (33.7)	55 (13.7)
Using savings / local informal saving association (arisan)	133 (29.1)	148 (37.0)
Borrow from loan sharks	38 (8.5)	42 (10.5)
TOTAL	457 (100)	400 (100)

Table 2 shows how women from poor families depend on assistance from their relatives to overcome economic problems during the pandemic. In addition to asking their relatives for help, the women in this study ask for help from their neighbors (23.0 percent in East Java and 21.5 percent in West Sumatra). Though they ask for help from families and neighbors, they do not necessarily receive help, so other strategies are employed. The next strategy chosen by the respondents is selling or pawning their valuables (33.7 percent in East Java and 13.7 percent in West Sumatra) and using savings or funds from local informal saving associations, or arisan, similar to a microfinance institution (29.1 percent in East Java and 37 percent in Sumatra West). These findings align with the results of other studies.

The family is also a source of social capital in which economic strength can be restored through family ties. Relatives and neighbors are two other groups that can generate social capital that may improve the welfare of the families. To survive, individuals or families usually receive help from neighbors or relatives in the form of debt, gifts, or other support. This study confirms the study of Wekke and Cahaya (2015) which notes that neighbors and relatives are important social capital for survival because of their high sense of solidarity and need to sustain life. This strong bond of solidarity encourages people to help one another. Family, community, and kinship factors are strong sources of social capital for the families to survive.

Apart from the family, there are social institutions that serve as economic support for the lower middle class. These institutions are pawnshops where people can obtain access to loans. Pawning goods is considered safe because it is an official or government-run institution. The results of this study explain how women from poor families used other strategies in dealing with the family's economic crisis due to the COVID-19 pandemic. The data show that women from poor families tend not to stay silent in the face of a family economic crisis. Frugality is one of the strategies chosen by the respondents for survival (6.6 percent in East Java, and 27.5 percent in West Sumatra); however, most respondents cannot significantly reduce their expenses because these are already minimal. Another study (Krauss et al., 2020) suggests that the COVID-19 pandemic affects people's income and purchasing power such that household (family) consumption also experiences an impact, and one

strategy to address this is to reduce expenses. Our data supports this as well. However, because their incomes are so limited, reducing expenses may result in devastating impacts.

In addition to being thrifty, most respondents in our research search for other employment (67 percent in East Java and 55.5 percent in West Sumatra). This demonstrates that the respondents' families do not passively accept their plight. Chen and Krieger's (2020) study explains that workers who lose income or lose their jobs may not have access to self-protection or unemployment benefits, so they have to immediately find a new job. However, finding a new job is extremely difficult during the pandemic. Previous research states that the average decline in income and job losses for global citizens began in March 2020 at the start of the COVID-19 pandemic (Arndt et al., 2020; Baker et al., 2020); individuals and households have had a long struggle and are forced to find various survival strategies.

One cannot deny that the poor find it difficult to rise from poverty when affected by a disaster. The involvement of women in supporting the household economy is inevitable, especially during pandemics such as the COVID-19. Women have a significant share in fulfilling household needs. When income from a primary job is not sufficient for the necessities of life, women from lower economic status usually look for side jobs to secure additional income. The involvement of women in secondary jobs is influenced by the increasing cost of living (Kimmel, 1995; Menaria & Chaudary, 2017; Wu et al., 2009). However, the pandemic makes it even more difficult for women to find a job, especially those with limited education and connections.

Due to the lockdown and subsequent economic slowdown during the COVID-19 pandemic, it is more difficult to find employment, including employment in the informal sector (Chirisa et al., 2020; Odii et al., 2020; Sida, 2020). This is part of the reason that 34.8 percent of the respondents in East Java and 49.8 percent of those in West Sumatra are unemployed. Termination of Employment (Pemutusan Hubungan Kerja or PHK) in Indonesia must follow Law no. 13 of 2003 concerning Labor Regulations. This law stipulates that companies have to provide severance pay to their former workers (Anwar, 2020). Workers in the informal sector jobs, however, do not receive this severance pay, and most of the respondents who are part of this research work in this sector, including those who are self-employed, or work as traders, housemaids, and day laborers. Previous studies stated that small and medium enterprises (SMEs) try to develop a survival mechanism during a pandemic by digitizing trade, namely using online media to sell (Amri, 2020; Hardilawati, 2020). However, this strategy requires skills and access to technology that most respondents do not have. The conditions during the COVID-19 pandemic illustrate how difficult it is for people from lower-income groups to comply with health protocols because they have to work in places that are prone to viral exposure. They have to work in public spaces such as the market and the service sector where face-to-face interactions and proximity to others are required. However, many of them have to find additional jobs and turn to freelance and work without contracts (Alaparathi & Thakare, 2020; Buheji et al., 2020; Harris et al., 2020), heightening the risk of exposure. Due to their very limited access to resources, relying on their own social capital may not be adequate; they need other structural supports, including governmental support.

#### *Assistance Received by the Low-Income Families during the COVID-19 Pandemic*

Outside assistance is very important for the respondents to survive and ease the burden in times of pandemic-induced crisis. However, not all respondents have received assistance; the number of respondents who have received assistance is around 59.3 percent in East Java Province and 63.2 percent in West Sumatra Province.

The providers of assistance during this pandemic vary. Most respondents receive help from their extended families (43.2 percent in East Java and 44.8 percent in West Sumatra). In East Java, assistance from the Government comes second (35.4 percent), and assistance from religious institutions (18.4 percent) comes third. In West Sumatra, assistance from religious institutions is 35 percent, which is the second-highest. This reveals that the role of the religious institutions, especially Islamic institutions, in West Sumatra is stronger since the influence of Islam is more pronounced. As such, assistance from the Government is the fourth highest in West Sumatra.

**Table 3: Source of Assistance Received by Families during the COVID-19 Pandemic**

Source of Assistance	East Java	West Sumatera
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	f (%)	f (%)
Relatives / Extended Families	198 (43.2)	179 (44.8)
Mosque / Religion Communities	84 (18.4)	140 (35.0)
Village Communities	25 (5.3)	46 (11.5)
Political Parties	15 (3.5)	9 (2.3)
Government	135 (29.6)	26 (6.4)
TOTAL	457 (100)	400 (100)

Government assistance programs for the poor families have been in existence before the pandemic and is known as the Family of Hope Program (PKH). This program consists mainly of health and educational initiatives in line with its poverty alleviation goals for the poor or pre-prosperous families throughout Indonesia. This study shows that not all poor families receive government assistance from the PKH program; 62.8 percent in East Java and 57.3 percent in West Sumatra receive the assistance. The results also show that only 12.9 percent of the respondents in East Java receive health benefits and 24.3 percent receive educational support from the program. In West Sumatra, 11.8 percent of the respondents' families receive health benefits and 31.0 receive educational benefits from the program. As such, government programs to alleviate poverty have not reached all poor families in this country. This is similar to the assistance programs enacted to reduce the vulnerability of the poor during the COVID-19 pandemic. Government assistance for poor families during the COVID-19 pandemic has not reached some of the respondents: 35.2 percent of respondents in East Java and 30.5 percent in West Sumatra state that they do not receive any type of assistance from the Government. The types of assistance that the respondents receive from the Government include cash (37.9 percent in East Java and 40.3 percent in West Sumatra) and food (26.9 percent in East Java, and 29.3 percent in West Sumatra). Almost no respondent felt that the assistance was sufficient. Many women from poor families in West Sumatra (65.8 percent) express that this assistance is not enough to solve their family's economic problems. For those who have received assistance, whether in cash or basic necessities, the value or nominal value received is not uniform. Some receive cash of IDR 500,000 to 1,000,000 (equal to approximately USD 35-65) but some receive less than IDR 500,000 (less than USD 35). The basic food items received, if converted to cash, are less than IDR 500,000.

The social assistance provided by the Government to protect the community, in general, is intended for those who work in vulnerable sectors, are in poor health, and are less able to afford nutritious food (Gerard, Imbert & Orkin, 2020; Setyawan & Lestari, 2020). The COVID-19 disaster management system and social assistance in Indonesia focuses on helping to cater to the immediate needs of the poor and is not designed to solve a long-term problem of unemployment.

COVID-19 social assistance is an important social safety net, but it poses problems when many people who are eligible to receive assistance are not registered. Due to budget and other constraints (Kurniawansyah et al., 2020; Maun, 2020; Tapung et al., 2020), only those who are registered could receive assistance. Many are not registered as recipients of the social assistance due to lack of information, complicated bureaucracy, corruption, and several other reasons. Food and cash assistance issued by the government is very useful, especially for the lower class. Social assistance is one of the protection systems needed by the community, especially during the COVID-19 pandemic. A UNICEF study (2020) states that some families in Indonesia rely on non-cash food assistance to survive. Those who do not receive assistance rely on personal savings and social connections to survive. Previous studies have stated that people who experience a decrease in income end up using their savings for their daily lives (Bhutta et al., 2020; Gonzalez et al., 2020; Martin et al., 2020).

In the face of disasters, the previous study indicates that it is very challenging for poor families

to make ends meet, some having to rely on whatever is available in their environment. Most of the poor also do not have access to formal credit (Parvin & Shaw, 2012). Previous research has shown the importance of government policies and programs for disaster risk management, based on a gender perspective (Ariyabandu & Wickramasinghe, 2004). Disaster vulnerability is not synonymous with poverty, but they are interconnected (Enarson & Meyreles, 2004). As women are generally among the lowest-income social groups, disasters often make poor women even poorer. Therefore, government support is pivotal. As indicated by the data from this research, women from poor families develop various survival strategies to deal with the COVID-19 pandemic but without adequate external help, their vulnerability is amplified.

## **Conclusion**

The results of this study demonstrate that there are various survival strategies employed by women of low economic status. Even though there are a multitude of factors that create their vulnerability, such as their precarious economic, social, and political statuses, these women exert their agency by mobilizing and actively utilizing the limited skills and resources they have. As a marginalized group, women face a high risk; yet, they are not passive nor do they accept their condition and make many efforts to solve their problems.

Social capital plays an instrumental role in the survival of women and their families. Data from this research show that they rely heavily on their families and neighbors. Due to their proximities, sense of solidarity, and commitment, they support one another and strengthen their social capital. Social capital creates mutual recognition, benefits, and trust (Bourdieu, 1986; Putnam, 1995; Portes, 1998). The women in this study demonstrate that they have very strong bonding social capital. Bonding social capital is found in those who have similar experiences and backgrounds that create strong connections, a sense of belonging, and solidarity that enhances their resilience in facing COVID-19 pandemic situations. Heavy reliance on bonding social capital, however, may create a heightened risk during the pandemic. When communities that have very limited resources depend on their internal capacities to survive, this may create social involution where their survival becomes exceedingly precarious as their resources are depleted and exhausted rapidly. Two other types of social capital, i.e., bridging and linking social capital, are needed to enhance their resilience. Bridging social capital is a social network spanning across different social groups that do not necessarily share similar identities, while linking social capital connects different groups that have different power and positions in social stratification (Szreter & Woolcock, 2004; Poortinga, 2012). The development of bridging and linking social capital will have positive implications for poor families, such as the ones involved in this study.

As indicated by the data from this research, strong support from outside the communities, including the Government, is instrumental in supporting the women who need the aid. Although some programs and initiatives taken by the Government do exist, these are not sufficient and have not reached all those who need help. Stronger Government programs and other formal support will also enhance the bridging and linking capitals of women who live in poor families. However, it is also important that these programs are inclusive and empower these women to further enhance their resilience in facing the COVID-19 pandemic.

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## BUKTI KORESPONDENSI

### ARTIKEL JURNAL INTERNASIONAL BEREPUTASI Q3

Judul Artikel : Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

Jurnal : Journal of International Women's Studies: Vol. 24: Iss. 8, Article 12.  
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Penulis : 1. Emy Susanti; 2. Siti Kusujiarti; 3. Siti Mas'udah; 4. Tuti Budirahayu; 5. Sudarso

No.	Perihal	Tanggal
2.	Bukti konfirmasi dan artikel hasil review	25 Agustus 2022

## Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

### Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially ~~from~~ with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* Covid-19, family, Indonesia, low-income families, survival strategy, women,

### Introduction

The COVID-19 pandemic that hit almost ~~all~~ every country~~ies~~ in the world has caused millions of infections and deaths. Since March 2020, Covid-19 cases in Indonesia have ~~been on the rise~~ increased and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the ~~death rate~~ was 16,646 people, and the number of patients ~~who~~ recovered was 441,983 ~~people~~ (the latest data on Covid-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the Covid-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of Covid-19 sufferers. Using the survey, ~~this~~ research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were ~~mostly~~ primarily conducted from the medical perspectives. For example, some research ~~studies~~ analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, ~~while~~ other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et al., 2020). There is a lack of in-depth analyses on the connection between Covid-19 and the ~~social~~ economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but ~~mostly~~ mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has ~~had~~ a significant impact on poor and marginalized families. Before the pandemic, these families could ~~only~~ survive for a few weeks or months, ~~in~~ during this pandemic, many of their economic activities stalled, and ~~sometimes~~ even stopped completely, creating further

**Commented [PM1]:** The WHO website uses COVID-19, not Covid-19. This document uses both and we need to use one for consistency. Please indicate if I should change all to COVID-19.

**Commented [PM2]:** Death rate or the number of deaths?

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hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Mokashi-Punekari, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government to adopt a Large-Scale Social Restriction (PSBB) policy; during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the informal sector which the poor mostly rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the Covid-19 pandemic on the poor has caused them to struggle and makes it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the Covid-19 pandemic crisis and study how these women respond to the crisis. This study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop their various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women only have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., Thompson, & Saeger, 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Clever, 2005; Warren et al., Thompson, & Saeger, 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as today COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

#### Literature Review

The Coronavirus, which spread rapidly very quickly and, prompted countries to implement mitigation to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin et al., 2020). The surge in the Covid-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income people groups because they do not have social, political, and economic power (Donner & Rodriguez et al., 2008; Mothesharrei, et al., 2014).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the

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## BUKTI KORESPONDENSI

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# Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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## Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* COVID-19, family, Indonesia, low-income families, survival strategy, women

## Introduction

The COVID-19 pandemic that hit almost every country in the world has caused millions of infections and deaths. Since March 2020, COVID-19 cases in Indonesia have been on the rise and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the number of deaths rate was 16,646 people, and the number of patients who recovered was 441,983 (latest data on COVID-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the COVID-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of COVID-19 sufferers. Using the survey, the research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were primarily conducted from the medical perspective. For example, some research studies analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, while other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et.al., 2020). There is a lack of in-depth analyses on the connection between COVID-19 and the socio-economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et. al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has had a significant impact on poor and marginalized families. Before the pandemic, these families were poor; during this pandemic, many of their economic activities stalled, and sometimes stopped completely, creating further hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Punekar, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government to adopt a Large-Scale Social Restriction (PSBB) policy: during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the

informal sector which the poor rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the COVID-19 pandemic has caused them to struggle and made it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the COVID-19 pandemic crisis and study how these women respond to the crisis. The study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Cleaver, 2005; Warren et al., 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the Government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

## **Literature Review**

The Coronavirus spread rapidly and prompted countries to implement mitigation measures to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin & Fernando, 2020). The surge in the COVID-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income groups because they do not have social, political, and economic power (Donner & Rodriguez, 2008).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the development of their self-protection and survival measures in risky environments, including disaster conditions, based on their reproductive, productive, and social roles. Women's gendered roles create both vulnerability and resilience.

A study on disasters concerning women shows that women in vulnerable environmental conditions can be a support for the family (Pongponrat & Kayoko, 2018). In an uncertain situation due to a disaster, women create systems for survival. Women's gender roles enable them to develop the skills and experience to support and find strategies to ensure the survival of their families in times of crisis.

A strategy of surviving in times of crisis is an important factor for individuals to support themselves and their families. Many women seek additional economic sources to support their families. Past studies demonstrate that having a second job is a strategy for survival. Women fulfill the needs of life by having a side job (Bureau of Labor Statistics, 2019; Scott et al., 2020). This is because the primary mode of employment cannot cover the necessities of life; hence, having a side job is one of the survival strategies developed by those in dire need. Previous studies in Ghana state that individuals engaged in odd jobs reduce their chances of poverty by 2.6 percent (Baah-Boateng et al., 2013; Gifty, 2018; Nunoo et al., 2018). This shows that having a side job not only serves to meet

their needs, but it is also a survival strategy to avoid poverty. The agency or efforts of the people involved have a very important role in this situation. Based on these past studies, we will analyze our data by observing whether the women take up side jobs or seek employment as part of their survival strategies to support their families during this pandemic.

Another form of women's survival strategy is microfinance. Microfinance does not require significant capital or other resources, yet it may help increase the family income. Duarte Reyes and Fattori (2019) state that microfinance is used by women as a survival strategy during an economic crisis because microfinance improves the quality of life of the women. Ghosh (2017) suggests that women use microfinance when family income decreases. Informal credit association or arisan is a type of microfinance that commonly involves Indonesian women. Past studies suggest that access to microfinance is associated with women's empowerment; it not only improves the economic conditions of the family but also extends human, social, and cultural capital (Sanyal, 2009).

Families with limited economic capital tend to rely on their social capital or other limited resources that they can use immediately. Widodo's study (2011) states that there are several survival strategies that the poor develop to survive, including holding various side jobs, relying on kinship ties, and conducting out-migration. Kinship ties are an important factor to address the economic problems of the poor through assistance from their relatives. Previous studies have stated that kinship ties are reciprocal so they can be used for a survival strategy (Gao & Tyson, 2020; Mafukata et al., 2016). However, this strategy also has limitations, especially among those with limited resources. Social involution describes how the persistent use of social capital by those with limited resources may increase vulnerability. The concept of agricultural involution was put forward by Geertz (1963) to describe the increased intensification of agricultural production without increased economic outcomes for those working on the lands, which results in a cycle of poverty and static opportunities (Geertz, 1963). Gordon (1992) further describes Geertz's theory of involution as 'shared poverty' or poverty that is divided equally. Involution takes place when economic resources are unable to accommodate individuals that they are intended to support, and yet the individuals are forced rely on these resources to survive. Rahmato (2003) further concluded that involution creates persistent poverty. The concept of involution can be applied to social capital, especially the use of bonding social capital for survival. Bonding social capital refers to 'inward-looking' social capital, emphasizing the use of social networks among those who have similar characteristics (Szreter & Woolcock, 2004; Poortinga, 2012). Even though this social network may enhance resilience in disasters, some scholars suggest that social capital may also create social exclusions or other negative implications (Aldrich, 2012; Portes, 1998). During a disaster, low-income households may have to rely on their bonding social capital; however, this may have a more strenuous impact on their already limited resources, which leads to social involution and a cycle of poverty.

## **Research Method**

This research was conducted in July through August 2020, four months after the implementation of the Large-Scale Social Restriction (PSBB) policy in all regions of Indonesia. East Java and West Sumatra were chosen as the research locations because the two regions were in the red zone where COVID-19 cases were high. The number of people infected with COVID-19 in East Java Province was the second-highest on Java island (Province with Number of COVID-19 Cases Highs and Lows, [kompas.com / trends/read / 2020/08/09/204500565/5](https://kompas.com/trends/read/2020/08/09/204500565/5)). Likewise, West Sumatra Province was experiencing the second-highest COVID-19 case load on the island of Sumatra ([langgam.id](https://langgam.id)).

This study used the survey method with a total of 857 respondents from poor or "pre-prosperous" families, a category created by the Indonesian government to designate families living in poverty. The survey involved 457 respondents from East Java and 400 respondents from West Sumatra. The researchers conducted non-probability sampling using a purposive method to select respondents from 22 districts or municipalities in East Java Province and 17 districts or municipalities in West Sumatra Province. A non-probability strategy was used because, in a pandemic situation, it is very risky and challenging to meet randomly with individuals to collect data. Therefore, existing connections with community organizations were utilized to help select the respondents. The respondents are women who are listed as poor or living in poor households, according to the local organizations and governments. Through the assistance of community organizers in various districts or municipalities, several names were obtained and identified; they were then asked to answer the

questionnaire. Since most of the women respondents only possess a primary school education, research assistants were employed to conduct the survey to help the women to fill out the questionnaire. These research assistants are college students living in the districts or nearby districts or municipalities. Data from the survey were analyzed using SPSS version 20.

## **Results and Discussion**

This section presents the results of the study, organized into three parts. The first section describes the socio-economic characteristics of the women respondents and their families. The second part analyzes the survival strategies employed by these women and the influence of social capital. The third section addresses the roles of the various assistance structures in supporting the families and examines whether these women can survive or, on the contrary, they become more vulnerable so that additional efforts and mechanisms are needed to strengthen their agency and resilience during the pandemic.

### *Socio-economic Conditions of the Women from the Poor Families during the Pandemic*

The respondents in this study are poor women, most of whom consider themselves as wives; some are heads of families without having spousal involvements due to divorce or death of their husbands. Some women are the sole income earners because their husbands do not have a permanent job or left the family without notice. Data on their educational level, employment status, and types of work indicate their limited resources. Most respondents have limited formal education: 52.9 percent of the women in East Java and 63.6 percent in West Sumatra only have junior high school education or lower (9 years of education or less). The data also show that women from poor families in East Java Province are more likely to work (65.2 percent) than not (34.8 percent). In West Sumatra, 49.8 percent of the women do not work and 50.2 percent do. This is likely due to increased pressure on women to work in Java to survive, while more family and community support systems are available in West Sumatra. The women generally work as farm laborers, traders, day laborers, housemaids, or are self-employed. The husbands of the respondents of this study also largely work in the informal sector as laborers, farmers, traders, or are self-employed. In most of their families, the wife is responsible for taking care of the children and the household. The COVID-19 pandemic adds vulnerability to the respondents' families, and their socio-economic conditions have taken a downturn.

The average monthly income of the respondents' family in East Java Province is IDR (Indonesian Rupiah) 1,938,000 (equivalent to 134 USD) and in West Sumatra it is IDR 1,304,000 (equivalent to 90 USD). Only a few families earn more than 4 million rupiahs per month (equivalent to 286 USD). According to the 2020 City/ Provincial guideline, the minimum monthly gross earnings in East Java is IDR 3,871,052 (267 USD) and IDR 2,484,041 (172 USD) in West Sumatra. The respondents' family monthly income is, therefore, well below the minimum wage standards. This family type is defined as a pre-prosperous family (Kependudukan & Nasional, 2011). A pre-prosperous family is one that cannot meet their basic needs such as food, clothing, shelter, and health, including reproductive health (family planning). There are, on average, two to three dependent children in each respondent's family, with the average family income ranging from IDR 1,304.00 to IDR 1,938,000; the average daily consumption of each family member in the respondent's household is only IDR 13,000 (0.90 USD). Compared to the standard of daily living costs per person based on the city/regency minimum wage standard, the household consumption of the respondent is far below the minimum standard. The daily living costs per person set by the East Java provincial government is IDR 25,800 (1.78 USD), and in West Sumatra Province, it is IDR 15,000 (1.03 USD). Data from this study show that women from these poor families experience a severe impact of the economic crisis created by the COVID-19 pandemic. Most indicate that they lose their jobs and income due to the pandemic. Even without the pandemic, the respondents' families struggle to survive. Therefore, the COVID-19 pandemic creates an insurmountable burden for these families who are already on the brink of survival.

Overall, the impact of the pandemic on poor families is very pronounced (see table 1) as reflected in the statements of the majority of women from poor families in East Java (73.5%) and West Sumatra (69.6%), who said that the pandemic has reduced their family income by more than 50% of their previous earnings. Some families lost almost all of their income (30.2% in East Java and

25.3% in West Sumatra). This study also reveals that more than half of the poor families have lost their source of income (in East Java 50.5%; West Sumatra 62.5%). Besides, many poor families were unable to work during the COVID-19 pandemic (East Java 61.7%; West Sumatra 60.8%). In general, most of the respondents' family members work in the informal sector or as workers who rely on physical skills (blue-collar workers). Many of these lines of work disappeared as a result of the COVID-19 pandemic.

**Table 1: COVID-19 Pandemic and Loss of Family Income**

	EAST JAVA		WEST SUMATRA	
	f	%	f	%
Almost All Income	138	30.2	101	25.3
About 50% of Previous Income	198	43.3	177	44.3
Less than 50% of Previous Income	65	14.2	59	14.8
Less than 20% of Previous Income	56	12.3	63	15.8
Total	457	100.0	400	100.0

Previous research has shown that poor communities are highly vulnerable to disasters and that vulnerability to disasters is a major barrier to reducing poverty and facilitating economic development (Sawada & Takasaki, 2017). Limited access to savings, loans, and social safety nets are some of the factors that lead to the vulnerability of the poor. While upper-middleclass communities have more opportunities to recover from a given disaster, poor communities are disproportionately affected by it (Korstanje, 2011). The poor community, apart from often being physically affected by natural disasters, is also affected by the long-term impact of the loss of jobs. This is known as the “poverty trap”; once they are in this situation, recovery will not occur without external assistance (Carter et al., 2008; Hallegatte & Dumas, 2009; Hochrainer-Stigler et al., 2011). The poverty trap occurs because low-income families are unable to cope with the associated impacts and their adaptation capacity is very limited (Davies, et al., 2009).

Other research analyzes women's coping strategies in risky environments and defines women as a marginalized group, especially among migrants, refugees, farmers, street vendors, home-based workers, and low-caste groups. The results of previous research also show that when a disaster occurs, communities that are already living in poverty experience a more severe and significant impact than the more well-off members of society (Fothergill & Peek, 2004).

The COVID-19 pandemic has had a significant impact on all sectors, including the welfare of the people. This pandemic is also classified as a health disaster that affects all groups. Previous research has stated that natural disasters also hamper social and economic activities which have implications for community welfare and vulnerability (Arouri et al., 2015; Rodriguez-Oreggia et al., 2013). This vulnerability disrupts people's economic activities; efforts to reduce poverty are also hampered. The existence of a disaster also reveals inequality in low-income people because they do not have social, political, and economic power (Donner & Rodriguez, 2008; Elliott & Pais, 2006). Their lack of power makes it even more difficult for them to survive the disaster.

### *Survival Strategies and the Roles of Social Capital*

Various studies show that social capital plays an important role for poor families to survive. Social capital facilitates the provision of services and benefits to the community through their social networks (Harrison et al., 2018; Refaeli & Achdut, 2020). This study also shows that women from poor families who have been severely affected by the COVID-19 pandemic rely on their closest inner circle so that their families can survive. They use their bonding social capital, utilizing the social network of people of similar status to them (Poortinga, 2012). However, as indicated by Tierney (2019), heavy reliance on social capital during a disaster has a downside. Bonding social capital may create conformity, stifle individual freedom, and develop social exclusion. Daly and Silver (2008) point out that the expectation that women and the poor will generate social capital to solve their problems may provide a rationale for the state to leave the problems mainly to the community and to individual efforts.

Social capital includes social networks, norms, and beliefs that allow people to act in a mutually beneficial way by working together. Strong social networks allow people to exchange information and promote efforts to carry out survival strategies. Social capital can provide channels or resources for individuals and groups. Various poor communities remain tied to social institutions where members have strong family bonds and know each other. Previous studies state that through social capital, members of the community receive assistance from each other because of social beliefs in cooperation (Sseguya et al., 2017; Yunus et al., 2020).

**Table 2: Strategies for Facing Economic Problems during the COVID-19 Pandemic**

Strategy	East Java	West Sumatra
	Yes (%)	Yes (%)
Ask relatives for help	26 (5.7)	69 (17.3)
Ask neighbors for help	105 (23.0)	86 (21.5)
Selling / pawning valuables	154 (33.7)	55 (13.7)
Using savings / local informal saving association (arisan)	133 (29.1)	148 (37.0)
Borrow from loan sharks	38 (8.5)	42 (10.5)
TOTAL	457 (100)	400 (100)

Table 2 shows how women from poor families depend on assistance from their relatives to overcome economic problems during the pandemic. In addition to asking their relatives for help, the women in this study ask for help from their neighbors (23.0 percent in East Java and 21.5 percent in West Sumatra). Though they ask for help from families and neighbors, they do not necessarily receive help, so other strategies are employed. The next strategy chosen by the respondents is selling or pawning their valuables (33.7 percent in East Java and 13.7 percent in West Sumatra) and using savings or funds from local informal saving associations, or arisan, similar to a microfinance institution (29.1 percent in East Java and 37 percent in Sumatra West). These findings align with the results of other studies.

The family is also a source of social capital in which economic strength can be restored through family ties. Relatives and neighbors are two other groups that can generate social capital that may improve the welfare of the families. To survive, individuals or families usually receive help from neighbors or relatives in the form of debt, gifts, or other support. This study confirms the study of Wekke and Cahaya (2015) which notes that neighbors and relatives are important social capital for survival because of their high sense of solidarity and need to sustain life. This strong bond of solidarity encourages people to help one another. Family, community, and kinship factors are strong sources of social capital for the families to survive.

Apart from the family, there are social institutions that serve as economic support for the lower middle class. These institutions are pawnshops where people can obtain access to loans. Pawning goods is considered safe because it is an official or government-run institution. The results of this study explain how women from poor families used other strategies in dealing with the family's economic crisis due to the COVID-19 pandemic. The data show that women from poor families tend not to stay silent in the face of a family economic crisis. Frugality is one of the strategies chosen by the respondents for survival (6.6 percent in East Java, and 27.5 percent in West Sumatra); however, most respondents cannot significantly reduce their expenses because these are already minimal. Another study (Krauss et al., 2020) suggests that the COVID-19 pandemic affects people's income and purchasing power such that household (family) consumption also experiences an impact, and one strategy to address this is to reduce expenses. Our data supports this as well. However, because their incomes are so limited, reducing expenses may result in devastating impacts.

In addition to being thrifty, most respondents in our research search for other employment (67 percent in East Java and 55.5 percent in West Sumatra). This demonstrates that the respondents' families do not passively accept their plight. Chen and Krieger's (2020) study explains that workers who lose income or lose their jobs may not have access to self-protection or unemployment benefits, so they have to immediately find a new job. However, finding a new job is extremely difficult during the pandemic. Previous research states that the average decline in income and job losses for global citizens began in March 2020 at the start of the COVID-19 pandemic (Arndt et al., 2020; Baker et al., 2020); individuals and households have had a long struggle and are forced to find various survival strategies.

One cannot deny that the poor find it difficult to rise from poverty when affected by a disaster. The involvement of women in supporting the household economy is inevitable, especially during pandemics such as the COVID-19. Women have a significant share in fulfilling household needs. When income from a primary job is not sufficient for the necessities of life, women from lower economic status usually look for side jobs to secure additional income. The involvement of women in secondary jobs is influenced by the increasing cost of living (Kimmel, 1995; Menaria & Chaudary, 2017; Wu et al., 2009). However, the pandemic makes it even more difficult for women to find a job, especially those with limited education and connections.

Due to the lockdown and subsequent economic slowdown during the COVID-19 pandemic, it is more difficult to find employment, including employment in the informal sector (Chirisa et al., 2020; Odii et al., 2020; Sida, 2020). This is part of the reason that 34.8 percent of the respondents in East Java and 49.8 percent of those in West Sumatra are unemployed. Termination of Employment (Pemutusan Hubungan Kerja or PHK) in Indonesia must follow Law no. 13 of 2003 concerning Labor Regulations. This law stipulates that companies have to provide severance pay to their former workers (Anwar, 2020). Workers in the informal sector jobs, however, do not receive this severance pay, and most of the respondents who are part of this research work in this sector, including those who are self-employed, or work as traders, housemaids, and day laborers. Previous studies stated that small and medium enterprises (SMEs) try to develop a survival mechanism during a pandemic by digitizing trade, namely using online media to sell (Amri, 2020; Hardilawati, 2020). However, this strategy requires skills and access to technology that most respondents do not have. The conditions during the COVID-19 pandemic illustrate how difficult it is for people from lower-income groups to comply with health protocols because they have to work in places that are prone to viral exposure. They have to work in public spaces such as the market and the service sector where face-to-face interactions and proximity to others are required. However, many of them have to find additional jobs and turn to freelance and work without contracts (Alaparathi & Thakare, 2020; Buheji et al., 2020; Harris et al., 2020), heightening the risk of exposure. Due to their very limited access to resources, relying on their own social capital may not be adequate; they need other structural supports, including governmental support.

#### *Assistance Received by the Low-Income Families during the COVID-19 Pandemic*

Outside assistance is very important for the respondents to survive and ease the burden in times of pandemic-induced crisis. However, not all respondents have received assistance; the number of respondents who have received assistance is around 59.3 percent in East Java Province and 63.2 percent in West Sumatra Province.

The providers of assistance during this pandemic vary. Most respondents receive help from their extended families (43.2 percent in East Java and 44.8 percent in West Sumatra). In East Java, assistance from the Government comes second (35.4 percent), and assistance from religious institutions (18.4 percent) comes third. In West Sumatra, assistance from religious institutions is 35 percent, which is the second-highest. This reveals that the role of the religious institutions, especially Islamic institutions, in West Sumatra is stronger since the influence of Islam is more pronounced. As such, assistance from the Government is the fourth highest in West Sumatra.

**Table 3: Source of Assistance Received by Families during the COVID-19 Pandemic**

Source of Assistance	East Java	West Sumatra
	f	f

	(%)	(%)
Relatives / Extended Families	198 (43.2)	179 (44.8)
Mosque / Religion Communities	84 (18.4)	140 (35.0)
Village Communities	25 (5.3)	46 (11.5)
Political Parties	15 (3.5)	9 (2.3)
Government	135 (29.6)	26 (6.4)
TOTAL	457 (100)	400 (100)

Government assistance programs for the poor families have been in existence before the pandemic and is known as the Family of Hope Program (PKH). This program consists mainly of health and educational initiatives in line with its poverty alleviation goals for the poor or pre-prosperous families throughout Indonesia. This study shows that not all poor families receive government assistance from the PKH program; 62.8 percent in East Java and 57.3 percent in West Sumatra receive the assistance. The results also show that only 12.9 percent of the respondents in East Java receive health benefits and 24.3 percent receive educational support from the program. In West Sumatra, 11.8 percent of the respondents' families receive health benefits and 31.0 receive educational benefits from the program. As such, government programs to alleviate poverty have not reached all poor families in this country. This is similar to the assistance programs enacted to reduce the vulnerability of the poor during the COVID-19 pandemic. Government assistance for poor families during the COVID-19 pandemic has not reached some of the respondents: 35.2 percent of respondents in East Java and 30.5 percent in West Sumatra state that they do not receive any type of assistance from the Government. The types of assistance that the respondents receive from the Government include cash (37.9 percent in East Java and 40.3 percent in West Sumatra) and food (26.9 percent in East Java, and 29.3 percent in West Sumatra). Almost no respondent felt that the assistance was sufficient. Many women from poor families in West Sumatra (65.8 percent) express that this assistance is not enough to solve their family's economic problems. For those who have received assistance, whether in cash or basic necessities, the value or nominal value received is not uniform. Some receive cash of IDR 500,000 to 1,000,000 (equal to approximately USD 35-65) but some receive less than IDR 500,000 (less than USD 35). The basic food items received, if converted to cash, are less than IDR 500,000.

The social assistance provided by the Government to protect the community, in general, is intended for those who work in vulnerable sectors, are in poor health, and are less able to afford nutritious food (Gerard, Imbert & Orkin, 2020; Setyawan & Lestari, 2020). The COVID-19 disaster management system and social assistance in Indonesia focuses on helping to cater to the immediate needs of the poor and is not designed to solve a long-term problem of unemployment.

COVID-19 social assistance is an important social safety net, but it poses problems when many people who are eligible to receive assistance are not registered. Due to budget and other constraints (Kurniawansyah et al., 2020; Maun, 2020; Tapung et al., 2020), only those who are registered could receive assistance. Many are not registered as recipients of the social assistance due to lack of information, complicated bureaucracy, corruption, and several other reasons. Food and cash assistance issued by the government is very useful, especially for the lower class. Social assistance is one of the protection systems needed by the community, especially during the COVID-19 pandemic. A UNICEF study (2020) states that some families in Indonesia rely on non-cash food assistance to survive. Those who do not receive assistance rely on personal savings and social connections to survive. Previous studies have stated that people who experience a decrease in income end up using their savings for their daily lives (Bhutta et al., 2020; Gonzalez et al., 2020; Martin et al., 2020).

In the face of disasters, the previous study indicates that it is very challenging for poor families to make ends meet, some having to rely on whatever is available in their environment. Most of the

poor also do not have access to formal credit (Parvin & Shaw, 2012). Previous research has shown the importance of government policies and programs for disaster risk management, based on a gender perspective (Ariyabandu & Wickramasinghe, 2004). Disaster vulnerability is not synonymous with poverty, but they are interconnected (Enarson & Meyreles, 2004). As women are generally among the lowest-income social groups, disasters often make poor women even poorer. Therefore, government support is pivotal. As indicated by the data from this research, women from poor families develop various survival strategies to deal with the COVID-19 pandemic but without adequate external help, their vulnerability is amplified.

## Conclusion

The results of this study demonstrate that there are various survival strategies employed by women of low economic status. Even though there are a multitude of factors that create their vulnerability, such as their precarious economic, social, and political statuses, these women exert their agency by mobilizing and actively utilizing the limited skills and resources they have. As a marginalized group, women face a high risk; yet, they are not passive nor do they accept their condition and make many efforts to solve their problems.

Social capital plays an instrumental role in the survival of women and their families. Data from this research show that they rely heavily on their families and neighbors. Due to their proximities, sense of solidarity, and commitment, they support one another and strengthen their social capital. Social capital creates mutual recognition, benefits, and trust (Bourdieu, 1986; Putnam, 1995; Portes, 1998). The women in this study demonstrate that they have very strong bonding social capital. Bonding social capital is found in those who have similar experiences and backgrounds that create strong connections, a sense of belonging, and solidarity that enhances their resilience in facing COVID-19 pandemic situations. Heavy reliance on bonding social capital, however, may create a heightened risk during the pandemic. When communities that have very limited resources depend on their internal capacities to survive, this may create social involution where their survival becomes exceedingly precarious as their resources are depleted and exhausted rapidly. Two other types of social capital, i.e., bridging and linking social capital, are needed to enhance their resilience. Bridging social capital is a social network spanning across different social groups that do not necessarily share similar identities, while linking social capital connects different groups that have different power and positions in social stratification (Szreter & Woolcock, 2004; Poortinga, 2012). The development of bridging and linking social capital will have positive implications for poor families, such as the ones involved in this study.

As indicated by the data from this research, strong support from outside the communities, including the Government, is instrumental in supporting the women who needs the aid. Although some programs and initiatives taken by the Government do exist, these are not sufficient and have not reached all those who need help. Stronger Government programs and other formal support will also enhance the bridging and linking capitals of women who live in poor families. However, it is also important that these programs are inclusive and empower these women to further enhance their resilience in facing the COVID-19 pandemic.

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## BUKTI KORESPONDENSI

### ARTIKEL JURNAL INTERNASIONAL BEREPUTASI Q3

Judul Artikel : Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

Jurnal : Journal of International Women's Studies: Vol. 24: Iss. 8, Article 12.  
Available at: <https://vc.bridgew.edu/jiws/vol24/iss8/12>

Penulis : 1. Emy Susanti; 2. Siti Kusujarti; 3. Siti Mas'udah; 4. Tuti Budirahayu; 5. Sudarso

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Dear Dr. Emy,  
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Congratulations! Please let your authors know that their articles are now available for download and publicizing. Thank you for your patience in this process. I know you submitted your issue to us many months ago, but the former editor left me with an overbooked production schedule that had us copyediting and preparing 4 special issues since September. It was quite an exhausting pace, but I'm glad that your issue is now published, and I hope it will be widely read.

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There is one issue that our tech support person is working to fix: for two of your authors with single names—Wilodati and Sutinah—the first page of their articles doesn't list their institution. The electronic system thinks they are a corporate entity and is not giving us the option to include an academic institution. We are working to trouble-shoot and correct this problem for those two authors.

Thank you for your hard work in putting together this special issue for the JIWS, and congratulations once again on your achievement.

Best wishes,  
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## Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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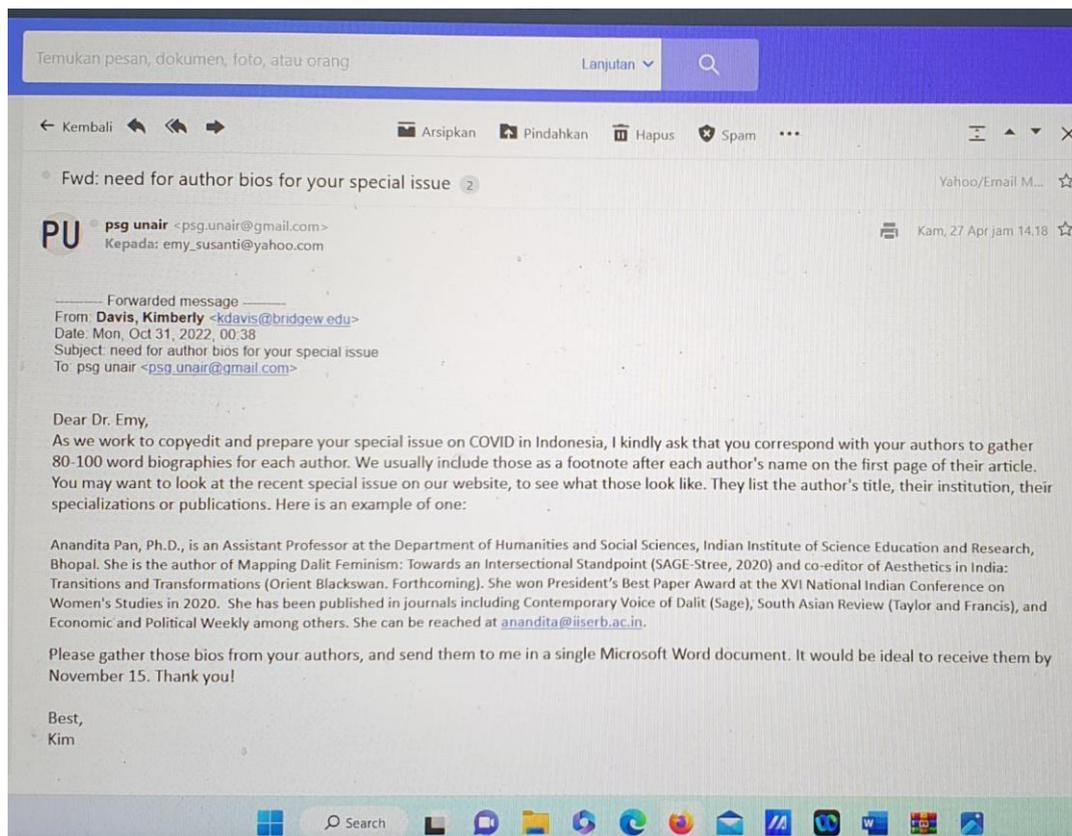
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# Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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## Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* COVID-19, family, Indonesia, low-income families, survival strategy, women

## Introduction

The COVID-19 pandemic that hit almost every country in the world has caused millions of infections and deaths. Since March 2020, COVID-19 cases in Indonesia have been on the rise and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the number of deaths rate was 16,646 people, and the number of patients who recovered was 441,983 (latest data on COVID-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the COVID-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of COVID-19 sufferers. Using the survey, the research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were primarily conducted from the medical perspective. For example, some research studies analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, while other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et.al., 2020). There is a lack of in-depth analyses on the connection between COVID-19 and the socio-economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et. al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has had a significant impact on poor and marginalized families. Before the pandemic, these families were poor; during this pandemic, many of their economic activities stalled, and sometimes stopped completely, creating further hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Punekar, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government

to adopt a Large-Scale Social Restriction (PSBB) policy: during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the informal sector which the poor rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the COVID-19 pandemic has caused them to struggle and made it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the COVID-19 pandemic crisis and study how these women respond to the crisis. The study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Cleaver, 2005; Warren et al., 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the Government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

## **Literature Review**

The Coronavirus spread rapidly and prompted countries to implement mitigation measures to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin & Fernando, 2020). The surge in the COVID-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income groups because they do not have social, political, and economic power (Donner & Rodriguez, 2008).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the development of their self-protection and survival measures in risky environments, including disaster conditions, based on their reproductive, productive, and social roles. Women's gendered roles create both vulnerability and resilience.

A study on disasters concerning women shows that women in vulnerable environmental conditions can be a support for the family (Pongponrat & Kayoko, 2018). In an uncertain situation due to a disaster, women create systems for survival. Women's gender roles enable them to develop the skills and experience to support and find strategies to ensure the survival of their families in times of crisis.

A strategy of surviving in times of crisis is an important factor for individuals to support themselves and their families. Many women seek additional economic sources to support their families. Past studies demonstrate that having a second job is a strategy for survival. Women fulfill the needs of life by having a side job (Bureau of Labor Statistics, 2019; Scott et al., 2020). This is because the primary mode of employment cannot cover the necessities of life; hence, having a side job is one of the survival strategies developed by those in dire need. Previous studies in Ghana state

that individuals engaged in odd jobs reduce their chances of poverty by 2.6 percent (Baah-Boateng et al., 2013; Gifty, 2018; Nunoo et al., 2018). This shows that having a side job not only serves to meet their needs, but it is also a survival strategy to avoid poverty. The agency or efforts of the people involved have a very important role in this situation. Based on these past studies, we will analyze our data by observing whether the women take up side jobs or seek employment as part of their survival strategies to support their families during this pandemic.

Another form of women's survival strategy is microfinance. Microfinance does not require significant capital or other resources, yet it may help increase the family income. Duarte Reyes and Fattori (2019) state that microfinance is used by women as a survival strategy during an economic crisis because microfinance improves the quality of life of the women. Ghosh (2017) suggests that women use microfinance when family income decreases. Informal credit association or arisan is a type of microfinance that commonly involves Indonesian women. Past studies suggest that access to microfinance is associated with women's empowerment; it not only improves the economic conditions of the family but also extends human, social, and cultural capital (Sanyal, 2009).

Families with limited economic capital tend to rely on their social capital or other limited resources that they can use immediately. Widodo's study (2011) states that there are several survival strategies that the poor develop to survive, including holding various side jobs, relying on kinship ties, and conducting out-migration. Kinship ties are an important factor to address the economic problems of the poor through assistance from their relatives. Previous studies have stated that kinship ties are reciprocal so they can be used for a survival strategy (Gao & Tyson, 2020; Mafukata et al., 2016) However, this strategy also has limitations, especially among those with limited resources. Social involution describes how the persistent use of social capital by those with limited resources may increase vulnerability. The concept of agricultural involution was put forward by Geertz (1963) to describe the increased intensification of agricultural production without increased economic outcomes for those working on the lands, which results in a cycle of poverty and static opportunities (Geertz, 1963). Gordon (1992) further describes Geertz's theory of involution as 'shared poverty' or poverty that is divided equally. Involution takes place when economic resources are unable to accommodate individuals that they are intended to support, and yet the individuals are forced rely on these resources to survive. Rahmato (2003) further concluded that involution creates persistent poverty. The concept of involution can be applied to social capital, especially the use of bonding social capital for survival. Bonding social capital refers to 'inward-looking' social capital, emphasizing the use of social networks among those who have similar characteristics (Szreter & Woolcock, 2004; Poortinga, 2012). Even though this social network may enhance resilience in disasters, some scholars suggest that social capital may also create social exclusions or other negative implications (Aldrich, 2012; Portes, 1998). During a disaster, low-income households may have to rely on their bonding social capital; however, this may have a more strenuous impact on their already limited resources, which leads to social involution and a cycle of poverty.

## **Research Method**

This research was conducted in July through August 2020, four months after the implementation of the Large-Scale Social Restriction (PSBB) policy in all regions of Indonesia. East Java and West Sumatra were chosen as the research locations because the two regions were in the red zone where COVID-19 cases were high. The number of people infected with COVID-19 in East Java Province was the second-highest on Java island (Province with Number of COVID-19 Cases Highs and Lows, [kompas.com / trends/read / 2020/08/09/204500565/5](https://kompas.com/trends/read/2020/08/09/204500565/5)). Likewise, West Sumatra Province was experiencing the second-highest COVID-19 case load on the island of Sumatra ([langgam.id](https://langgam.id)).

This study used the survey method with a total of 857 respondents from poor or "pre-prosperous" families, a category created by the Indonesian government to designate families living in poverty. The survey involved 457 respondents from East Java and 400 respondents from West Sumatra. The researchers conducted non-probability sampling using a purposive method to select respondents from 22 districts or municipalities in East Java Province and 17 districts or municipalities in West Sumatra Province. A non-probability strategy was used because, in a pandemic situation, it is very risky and challenging to meet randomly with individuals to collect data. Therefore, existing connections with community organizations were utilized to help select the respondents. The respondents are women who are listed as poor or living in poor households, according to the local

organizations and governments. Through the assistance of community organizers in various districts or municipalities, several names were obtained and identified; they were then asked to answer the questionnaire. Since most of the women respondents only possess a primary school education, research assistants were employed to conduct the survey to help the women to fill out the questionnaire. These research assistants are college students living in the districts or nearby districts or municipalities. Data from the survey were analyzed using SPSS version 20.

## **Results and Discussion**

This section presents the results of the study, organized into three parts. The first section describes the socio-economic characteristics of the women respondents and their families. The second part analyzes the survival strategies employed by these women and the influence of social capital. The third section addresses the roles of the various assistance structures in supporting the families and examines whether these women can survive or, on the contrary, they become more vulnerable so that additional efforts and mechanisms are needed to strengthen their agency and resilience during the pandemic.

### *Socio-economic Conditions of the Women from the Poor Families during the Pandemic*

The respondents in this study are poor women, most of whom consider themselves as wives; some are heads of families without having spousal involvements due to divorce or death of their husbands. Some women are the sole income earners because their husbands do not have a permanent job or left the family without notice. Data on their educational level, employment status, and types of work indicate their limited resources. Most respondents have limited formal education: 52.9 percent of the women in East Java and 63.6 percent in West Sumatra only have junior high school education or lower (9 years of education or less). The data also show that women from poor families in East Java Province are more likely to work (65.2 percent) than not (34.8 percent). In West Sumatra, 49.8 percent of the women do not work and 50.2 percent do. This is likely due to increased pressure on women to work in Java to survive, while more family and community support systems are available in West Sumatra. The women generally work as farm laborers, traders, day laborers, housemaids, or are self-employed. The husbands of the respondents of this study also largely work in the informal sector as laborers, farmers, traders, or are self-employed. In most of their families, the wife is responsible for taking care of the children and the household. The COVID-19 pandemic adds vulnerability to the respondents' families, and their socio-economic conditions have taken a downturn.

The average monthly income of the respondents' family in East Java Province is IDR (Indonesian Rupiah) 1,938,000 (equivalent to 134 USD) and in West Sumatra it is IDR 1,304,000 (equivalent to 90 USD). Only a few families earn more than 4 million rupiahs per month (equivalent to 286 USD). According to the 2020 City/ Provincial guideline, the minimum monthly gross earnings in East Java is IDR 3,871,052 (267 USD) and IDR 2,484,041 (172 USD) in West Sumatra. The respondents' family monthly income is, therefore, well below the minimum wage standards. This family type is defined as a pre-prosperous family (Kependudukan & Nasional, 2011). A pre-prosperous family is one that cannot meet their basic needs such as food, clothing, shelter, and health, including reproductive health (family planning). There are, on average, two to three dependent children in each respondent's family, with the average family income ranging from IDR 1,304.00 to IDR 1,938,000; the average daily consumption of each family member in the respondent's household is only IDR 13,000 (0.90 USD). Compared to the standard of daily living costs per person based on the city/regency minimum wage standard, the household consumption of the respondent is far below the minimum standard. The daily living costs per person set by the East Java provincial government is IDR 25,800 (1.78 USD), and in West Sumatra Province, it is IDR 15,000 (1.03 USD). Data from this study show that women from these poor families experience a severe impact of the economic crisis created by the COVID-19 pandemic. Most indicate that they lose their jobs and income due to the pandemic. Even without the pandemic, the respondents' families struggle to survive. Therefore, the COVID-19 pandemic creates an insurmountable burden for these families who are already on the brink of survival.

Overall, the impact of the pandemic on poor families is very pronounced (see table 1) as reflected in the statements of the majority of women from poor families in East Java (73.5%) and

West Sumatra (69.6%), who said that the pandemic has reduced their family income by more than 50% of their previous earnings. Some families lost almost all of their income (30.2% in East Java and 25.3% in West Sumatra). This study also reveals that more than half of the poor families have lost their source of income (in East Java 50.5%; West Sumatra 62.5%). Besides, many poor families were unable to work during the COVID-19 pandemic (East Java 61.7%; West Sumatra 60.8%). In general, most of the respondents' family members work in the informal sector or as workers who rely on physical skills (blue-collar workers). Many of these lines of work disappeared as a result of the COVID-19 pandemic.

**Table 1: COVID-19 Pandemic and Loss of Family Income**

	EAST JAVA		WEST SUMATRA	
	f	%	f	%
Almost All Income	138	30.2	101	25.3
About 50% of Previous Income	198	43.3	177	44.3
Less than 50% of Previous Income	65	14.2	59	14.8
Less than 20% of Previous Income	56	12.3	63	15.8
Total	457	100.0	400	100.0

Previous research has shown that poor communities are highly vulnerable to disasters and that vulnerability to disasters is a major barrier to reducing poverty and facilitating economic development (Sawada & Takasaki, 2017). Limited access to savings, loans, and social safety nets are some of the factors that lead to the vulnerability of the poor. While upper-middleclass communities have more opportunities to recover from a given disaster, poor communities are disproportionately affected by it (Korstanje, 2011). The poor community, apart from often being physically affected by natural disasters, is also affected by the long-term impact of the loss of jobs. This is known as the “poverty trap”; once they are in this situation, recovery will not occur without external assistance (Carter et al., 2008; Hallegatte & Dumas, 2009; Hochrainer-Stigler et al., 2011). The poverty trap occurs because low-income families are unable to cope with the associated impacts and their adaptation capacity is very limited (Davies, et al., 2009).

Other research analyzes women's coping strategies in risky environments and defines women as a marginalized group, especially among migrants, refugees, farmers, street vendors, home-based workers, and low-caste groups. The results of previous research also show that when a disaster occurs, communities that are already living in poverty experience a more severe and significant impact than the more well-off members of society (Fothergill & Peek, 2004).

The COVID-19 pandemic has had a significant impact on all sectors, including the welfare of the people. This pandemic is also classified as a health disaster that affects all groups. Previous research has stated that natural disasters also hamper social and economic activities which have implications for community welfare and vulnerability (Arouri et al., 2015; Rodriguez-Oreggia et al., 2013). This vulnerability disrupts people's economic activities; efforts to reduce poverty are also hampered. The existence of a disaster also reveals inequality in low-income people because they do not have social, political, and economic power (Donner & Rodriguez, 2008; Elliott & Pais, 2006). Their lack of power makes it even more difficult for them to survive the disaster.

### *Survival Strategies and the Roles of Social Capital*

Various studies show that social capital plays an important role for poor families to survive. Social capital facilitates the provision of services and benefits to the community through their social networks (Harrison et al., 2018; Refaeli & Achdut, 2020). This study also shows that women from poor families who have been severely affected by the COVID-19 pandemic rely on their closest inner circle so that their families can survive. They use their bonding social capital, utilizing the social network of people of similar status to them (Poortinga, 2012). However, as indicated by Tierney (2019), heavy reliance on social capital during a disaster has a downside. Bonding social capital may create conformity, stifle individual freedom, and develop social exclusion. Daly and Silver (2008) point out that the expectation that women and the poor will generate social capital to solve their

problems may provide a rationale for the state to leave the problems mainly to the community and to individual efforts.

Social capital includes social networks, norms, and beliefs that allow people to act in a mutually beneficial way by working together. Strong social networks allow people to exchange information and promote efforts to carry out survival strategies. Social capital can provide channels or resources for individuals and groups. Various poor communities remain tied to social institutions where members have strong family bonds and know each other. Previous studies state that through social capital, members of the community receive assistance from each other because of social beliefs in cooperation (Sseguya et al., 2017; Yunus et al., 2020).

**Table 2: Strategies for Facing Economic Problems during the COVID-19 Pandemic**

Strategy	East Java	West Sumatra
	Yes (%)	Yes (%)
Ask relatives for help	26 (5.7)	69 (17.3)
Ask neighbors for help	105 (23.0)	86 (21.5)
Selling / pawning valuables	154 (33.7)	55 (13.7)
Using savings / local informal saving association (arisan)	133 (29.1)	148 (37.0)
Borrow from loan sharks	38 (8.5)	42 (10.5)
TOTAL	457 (100)	400 (100)

Table 2 shows how women from poor families depend on assistance from their relatives to overcome economic problems during the pandemic. In addition to asking their relatives for help, the women in this study ask for help from their neighbors (23.0 percent in East Java and 21.5 percent in West Sumatra). Though they ask for help from families and neighbors, they do not necessarily receive help, so other strategies are employed. The next strategy chosen by the respondents is selling or pawning their valuables (33.7 percent in East Java and 13.7 percent in West Sumatra) and using savings or funds from local informal saving associations, or arisan, similar to a microfinance institution (29.1 percent in East Java and 37 percent in Sumatra West). These findings align with the results of other studies.

The family is also a source of social capital in which economic strength can be restored through family ties. Relatives and neighbors are two other groups that can generate social capital that may improve the welfare of the families. To survive, individuals or families usually receive help from neighbors or relatives in the form of debt, gifts, or other support. This study confirms the study of Wekke and Cahaya (2015) which notes that neighbors and relatives are important social capital for survival because of their high sense of solidarity and need to sustain life. This strong bond of solidarity encourages people to help one another. Family, community, and kinship factors are strong sources of social capital for the families to survive.

Apart from the family, there are social institutions that serve as economic support for the lower middle class. These institutions are pawnshops where people can obtain access to loans. Pawning goods is considered safe because it is an official or government-run institution. The results of this study explain how women from poor families used other strategies in dealing with the family's economic crisis due to the COVID-19 pandemic. The data show that women from poor families tend not to stay silent in the face of a family economic crisis. Frugality is one of the strategies chosen by the respondents for survival (6.6 percent in East Java, and 27.5 percent in West Sumatra); however, most respondents cannot significantly reduce their expenses because these are already minimal. Another study (Krauss et al., 2020) suggests that the COVID-19 pandemic affects people's income and purchasing power such that household (family) consumption also experiences an impact, and one

strategy to address this is to reduce expenses. Our data supports this as well. However, because their incomes are so limited, reducing expenses may result in devastating impacts.

In addition to being thrifty, most respondents in our research search for other employment (67 percent in East Java and 55.5 percent in West Sumatra). This demonstrates that the respondents' families do not passively accept their plight. Chen and Krieger's (2020) study explains that workers who lose income or lose their jobs may not have access to self-protection or unemployment benefits, so they have to immediately find a new job. However, finding a new job is extremely difficult during the pandemic. Previous research states that the average decline in income and job losses for global citizens began in March 2020 at the start of the COVID-19 pandemic (Arndt et al., 2020; Baker et al., 2020); individuals and households have had a long struggle and are forced to find various survival strategies.

One cannot deny that the poor find it difficult to rise from poverty when affected by a disaster. The involvement of women in supporting the household economy is inevitable, especially during pandemics such as the COVID-19. Women have a significant share in fulfilling household needs. When income from a primary job is not sufficient for the necessities of life, women from lower economic status usually look for side jobs to secure additional income. The involvement of women in secondary jobs is influenced by the increasing cost of living (Kimmel, 1995; Menaria & Chaudary, 2017; Wu et al., 2009). However, the pandemic makes it even more difficult for women to find a job, especially those with limited education and connections.

Due to the lockdown and subsequent economic slowdown during the COVID-19 pandemic, it is more difficult to find employment, including employment in the informal sector (Chirisa et al., 2020; Odii et al., 2020; Sida, 2020). This is part of the reason that 34.8 percent of the respondents in East Java and 49.8 percent of those in West Sumatra are unemployed. Termination of Employment (Pemutusan Hubungan Kerja or PHK) in Indonesia must follow Law no. 13 of 2003 concerning Labor Regulations. This law stipulates that companies have to provide severance pay to their former workers (Anwar, 2020). Workers in the informal sector jobs, however, do not receive this severance pay, and most of the respondents who are part of this research work in this sector, including those who are self-employed, or work as traders, housemaids, and day laborers. Previous studies stated that small and medium enterprises (SMEs) try to develop a survival mechanism during a pandemic by digitizing trade, namely using online media to sell (Amri, 2020; Hardilawati, 2020). However, this strategy requires skills and access to technology that most respondents do not have. The conditions during the COVID-19 pandemic illustrate how difficult it is for people from lower-income groups to comply with health protocols because they have to work in places that are prone to viral exposure. They have to work in public spaces such as the market and the service sector where face-to-face interactions and proximity to others are required. However, many of them have to find additional jobs and turn to freelance and work without contracts (Alaparathi & Thakare, 2020; Buheji et al., 2020; Harris et al., 2020), heightening the risk of exposure. Due to their very limited access to resources, relying on their own social capital may not be adequate; they need other structural supports, including governmental support.

#### *Assistance Received by the Low-Income Families during the COVID-19 Pandemic*

Outside assistance is very important for the respondents to survive and ease the burden in times of pandemic-induced crisis. However, not all respondents have received assistance; the number of respondents who have received assistance is around 59.3 percent in East Java Province and 63.2 percent in West Sumatra Province.

The providers of assistance during this pandemic vary. Most respondents receive help from their extended families (43.2 percent in East Java and 44.8 percent in West Sumatra). In East Java, assistance from the Government comes second (35.4 percent), and assistance from religious institutions (18.4 percent) comes third. In West Sumatra, assistance from religious institutions is 35 percent, which is the second-highest. This reveals that the role of the religious institutions, especially Islamic institutions, in West Sumatra is stronger since the influence of Islam is more pronounced. As such, assistance from the Government is the fourth highest in West Sumatra.

**Table 3: Source of Assistance Received by Families during the COVID-19 Pandemic**

Source of Assistance	East Java	West Sumatera
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	f (%)	f (%)
Relatives / Extended Families	198 (43.2)	179 (44.8)
Mosque / Religion Communities	84 (18.4)	140 (35.0)
Village Communities	25 (5.3)	46 (11.5)
Political Parties	15 (3.5)	9 (2.3)
Government	135 (29.6)	26 (6.4)
TOTAL	457 (100)	400 (100)

Government assistance programs for the poor families have been in existence before the pandemic and is known as the Family of Hope Program (PKH). This program consists mainly of health and educational initiatives in line with its poverty alleviation goals for the poor or pre-prosperous families throughout Indonesia. This study shows that not all poor families receive government assistance from the PKH program; 62.8 percent in East Java and 57.3 percent in West Sumatra receive the assistance. The results also show that only 12.9 percent of the respondents in East Java receive health benefits and 24.3 percent receive educational support from the program. In West Sumatra, 11.8 percent of the respondents' families receive health benefits and 31.0 receive educational benefits from the program. As such, government programs to alleviate poverty have not reached all poor families in this country. This is similar to the assistance programs enacted to reduce the vulnerability of the poor during the COVID-19 pandemic. Government assistance for poor families during the COVID-19 pandemic has not reached some of the respondents: 35.2 percent of respondents in East Java and 30.5 percent in West Sumatra state that they do not receive any type of assistance from the Government. The types of assistance that the respondents receive from the Government include cash (37.9 percent in East Java and 40.3 percent in West Sumatra) and food (26.9 percent in East Java, and 29.3 percent in West Sumatra). Almost no respondent felt that the assistance was sufficient. Many women from poor families in West Sumatra (65.8 percent) express that this assistance is not enough to solve their family's economic problems. For those who have received assistance, whether in cash or basic necessities, the value or nominal value received is not uniform. Some receive cash of IDR 500,000 to 1,000,000 (equal to approximately USD 35-65) but some receive less than IDR 500,000 (less than USD 35). The basic food items received, if converted to cash, are less than IDR 500,000.

The social assistance provided by the Government to protect the community, in general, is intended for those who work in vulnerable sectors, are in poor health, and are less able to afford nutritious food (Gerard, Imbert & Orkin, 2020; Setyawan & Lestari, 2020). The COVID-19 disaster management system and social assistance in Indonesia focuses on helping to cater to the immediate needs of the poor and is not designed to solve a long-term problem of unemployment.

COVID-19 social assistance is an important social safety net, but it poses problems when many people who are eligible to receive assistance are not registered. Due to budget and other constraints (Kurniawansyah et al., 2020; Maun, 2020; Tapung et al., 2020), only those who are registered could receive assistance. Many are not registered as recipients of the social assistance due to lack of information, complicated bureaucracy, corruption, and several other reasons. Food and cash assistance issued by the government is very useful, especially for the lower class. Social assistance is one of the protection systems needed by the community, especially during the COVID-19 pandemic. A UNICEF study (2020) states that some families in Indonesia rely on non-cash food assistance to survive. Those who do not receive assistance rely on personal savings and social connections to survive. Previous studies have stated that people who experience a decrease in income end up using their savings for their daily lives (Bhutta et al., 2020; Gonzalez et al., 2020; Martin et al., 2020).

In the face of disasters, the previous study indicates that it is very challenging for poor families

to make ends meet, some having to rely on whatever is available in their environment. Most of the poor also do not have access to formal credit (Parvin & Shaw, 2012). Previous research has shown the importance of government policies and programs for disaster risk management, based on a gender perspective (Ariyabandu & Wickramasinghe, 2004). Disaster vulnerability is not synonymous with poverty, but they are interconnected (Enarson & Meyreles, 2004). As women are generally among the lowest-income social groups, disasters often make poor women even poorer. Therefore, government support is pivotal. As indicated by the data from this research, women from poor families develop various survival strategies to deal with the COVID-19 pandemic but without adequate external help, their vulnerability is amplified.

## **Conclusion**

The results of this study demonstrate that there are various survival strategies employed by women of low economic status. Even though there are a multitude of factors that create their vulnerability, such as their precarious economic, social, and political statuses, these women exert their agency by mobilizing and actively utilizing the limited skills and resources they have. As a marginalized group, women face a high risk; yet, they are not passive nor do they accept their condition and make many efforts to solve their problems.

Social capital plays an instrumental role in the survival of women and their families. Data from this research show that they rely heavily on their families and neighbors. Due to their proximities, sense of solidarity, and commitment, they support one another and strengthen their social capital. Social capital creates mutual recognition, benefits, and trust (Bourdieu, 1986; Putnam, 1995; Portes, 1998). The women in this study demonstrate that they have very strong bonding social capital. Bonding social capital is found in those who have similar experiences and backgrounds that create strong connections, a sense of belonging, and solidarity that enhances their resilience in facing COVID-19 pandemic situations. Heavy reliance on bonding social capital, however, may create a heightened risk during the pandemic. When communities that have very limited resources depend on their internal capacities to survive, this may create social involution where their survival becomes exceedingly precarious as their resources are depleted and exhausted rapidly. Two other types of social capital, i.e., bridging and linking social capital, are needed to enhance their resilience. Bridging social capital is a social network spanning across different social groups that do not necessarily share similar identities, while linking social capital connects different groups that have different power and positions in social stratification (Szreter & Woolcock, 2004; Poortinga, 2012). The development of bridging and linking social capital will have positive implications for poor families, such as the ones involved in this study.

As indicated by the data from this research, strong support from outside the communities, including the Government, is instrumental in supporting the women who needs the aid. Although some programs and initiatives taken by the Government do exist, these are not sufficient and have not reached all those who need help. Stronger Government programs and other formal support will also enhance the bridging and linking capitals of women who live in poor families. However, it is also important that these programs are inclusive and empower these women to further enhance their resilience in facing the COVID-19 pandemic.

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## BUKTI KORESPONDENSI

### ARTIKEL JURNAL INTERNASIONAL BEREPUTASI Q3

Judul Artikel : Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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Penulis : 1. Emy Susanti; 2. Siti Kusujiarti; 3. Siti Mas'udah; 4. Tuti Budirahayu; 5. Sudarso

No.	Perihal	Tanggal
2.	Bukti konfirmasi dan artikel hasil review	25 Agustus 2022

## Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

### Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially ~~from~~ with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* Covid-19, family, Indonesia, low-income families, survival strategy, women,

### Introduction

The COVID-19 pandemic that hit almost ~~all~~ every country in the world has caused millions of infections and deaths. Since March 2020, Covid-19 cases in Indonesia have ~~been on the rise~~ increased and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the ~~death rate~~ was 16,646 people, and the number of patients ~~who~~ recovered was 441,983 ~~people~~ (the latest data on Covid-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the Covid-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of Covid-19 sufferers. Using the survey, ~~this~~ research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were ~~mostly~~ primarily conducted from the medical perspectives. For example, some research ~~studies~~ analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, ~~while~~ other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et al., 2020). There is a lack of in-depth analyses on the connection between Covid-19 and the ~~social~~ economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but ~~mostly~~ mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has ~~had~~ a significant impact on poor and marginalized families. Before the pandemic, these families could ~~only~~ survive for a few weeks or months, ~~in~~ during this pandemic, many of their economic activities stalled, and ~~sometimes~~ even stopped completely, creating further

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hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Mokashi-Punekari, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government to adopt a Large-Scale Social Restriction (PSBB) policy; during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the informal sector which the poor mostly rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the Covid-19 pandemic on the poor has caused them to struggle and makes it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the Covid-19 pandemic crisis and study how these women respond to the crisis. This study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop their various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women only have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., Thompson, & Saeger, 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Clever, 2005; Warren et al., Thompson, & Saeger, 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as today COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

#### Literature Review

The Coronavirus, which spread rapidly very quickly and, prompted countries to implement mitigation to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin et al., 2020). The surge in the Covid-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income people groups because they do not have social, political, and economic power (Donner & Rodriguez et al., 2008; Mothesharrei, et al., 2014).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the

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## BUKTI KORESPONDENSI

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# Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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## Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* COVID-19, family, Indonesia, low-income families, survival strategy, women

## Introduction

The COVID-19 pandemic that hit almost every country in the world has caused millions of infections and deaths. Since March 2020, COVID-19 cases in Indonesia have been on the rise and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the number of deaths rate was 16,646 people, and the number of patients who recovered was 441,983 (latest data on COVID-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the COVID-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of COVID-19 sufferers. Using the survey, the research addresses how these women develop their agency and survival strategies, and the limitations of their strategies.

Previous studies on the COVID-19 pandemic were primarily conducted from the medical perspective. For example, some research studies analyzed the characteristics of the Coronavirus as a contagious disease and its transmission patterns, while other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et.al., 2020). There is a lack of in-depth analyses on the connection between COVID-19 and the socio-economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et. al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has had a significant impact on poor and marginalized families. Before the pandemic, these families were poor; during this pandemic, many of their economic activities stalled, and sometimes stopped completely, creating further hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Punekar, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian Government to adopt a Large-Scale Social Restriction (PSBB) policy: during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the

informal sector which the poor rely on the most. Various data and information during the implementation of the policy show that poor families experience the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the COVID-19 pandemic has caused them to struggle and made it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the COVID-19 pandemic crisis and study how these women respond to the crisis. The study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Cleaver, 2005; Warren et al., 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the Government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

## **Literature Review**

The Coronavirus spread rapidly and prompted countries to implement mitigation measures to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin & Fernando, 2020). The surge in the COVID-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income groups because they do not have social, political, and economic power (Donner & Rodriguez, 2008).

The pandemic that hit people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the development of their self-protection and survival measures in risky environments, including disaster conditions, based on their reproductive, productive, and social roles. Women's gendered roles create both vulnerability and resilience.

A study on disasters concerning women shows that women in vulnerable environmental conditions can be a support for the family (Pongponrat & Kayoko, 2018). In an uncertain situation due to a disaster, women create systems for survival. Women's gender roles enable them to develop the skills and experience to support and find strategies to ensure the survival of their families in times of crisis.

A strategy of surviving in times of crisis is an important factor for individuals to support themselves and their families. Many women seek additional economic sources to support their families. Past studies demonstrate that having a second job is a strategy for survival. Women fulfill the needs of life by having a side job (Bureau of Labor Statistics, 2019; Scott et al., 2020). This is because the primary mode of employment cannot cover the necessities of life; hence, having a side job is one of the survival strategies developed by those in dire need. Previous studies in Ghana state that individuals engaged in odd jobs reduce their chances of poverty by 2.6 percent (Baah-Boateng et al., 2013; Gifty, 2018; Nunoo et al., 2018). This shows that having a side job not only serves to meet

their needs, but it is also a survival strategy to avoid poverty. The agency or efforts of the people involved have a very important role in this situation. Based on these past studies, we will analyze our data by observing whether the women take up side jobs or seek employment as part of their survival strategies to support their families during this pandemic.

Another form of women's survival strategy is microfinance. Microfinance does not require significant capital or other resources, yet it may help increase the family income. Duarte Reyes and Fattori (2019) state that microfinance is used by women as a survival strategy during an economic crisis because microfinance improves the quality of life of the women. Ghosh (2017) suggests that women use microfinance when family income decreases. Informal credit association or arisan is a type of microfinance that commonly involves Indonesian women. Past studies suggest that access to microfinance is associated with women's empowerment; it not only improves the economic conditions of the family but also extends human, social, and cultural capital (Sanyal, 2009).

Families with limited economic capital tend to rely on their social capital or other limited resources that they can use immediately. Widodo's study (2011) states that there are several survival strategies that the poor develop to survive, including holding various side jobs, relying on kinship ties, and conducting out-migration. Kinship ties are an important factor to address the economic problems of the poor through assistance from their relatives. Previous studies have stated that kinship ties are reciprocal so they can be used for a survival strategy (Gao & Tyson, 2020; Mafukata et al., 2016). However, this strategy also has limitations, especially among those with limited resources. Social involution describes how the persistent use of social capital by those with limited resources may increase vulnerability. The concept of agricultural involution was put forward by Geertz (1963) to describe the increased intensification of agricultural production without increased economic outcomes for those working on the lands, which results in a cycle of poverty and static opportunities (Geertz, 1963). Gordon (1992) further describes Geertz's theory of involution as 'shared poverty' or poverty that is divided equally. Involution takes place when economic resources are unable to accommodate individuals that they are intended to support, and yet the individuals are forced to rely on these resources to survive. Rahmato (2003) further concluded that involution creates persistent poverty. The concept of involution can be applied to social capital, especially the use of bonding social capital for survival. Bonding social capital refers to 'inward-looking' social capital, emphasizing the use of social networks among those who have similar characteristics (Szreter & Woolcock, 2004; Poortinga, 2012). Even though this social network may enhance resilience in disasters, some scholars suggest that social capital may also create social exclusions or other negative implications (Aldrich, 2012; Portes, 1998). During a disaster, low-income households may have to rely on their bonding social capital; however, this may have a more strenuous impact on their already limited resources, which leads to social involution and a cycle of poverty.

## **Research Method**

This research was conducted in July through August 2020, four months after the implementation of the Large-Scale Social Restriction (PSBB) policy in all regions of Indonesia. East Java and West Sumatra were chosen as the research locations because the two regions were in the red zone where COVID-19 cases were high. The number of people infected with COVID-19 in East Java Province was the second-highest on Java island (Province with Number of COVID-19 Cases Highs and Lows, [kompas.com / trends/read / 2020/08/09/204500565/5](https://kompas.com/trends/read/2020/08/09/204500565/5)). Likewise, West Sumatra Province was experiencing the second-highest COVID-19 case load on the island of Sumatra ([langgam.id](https://langgam.id)).

This study used the survey method with a total of 857 respondents from poor or "pre-prosperous" families, a category created by the Indonesian government to designate families living in poverty. The survey involved 457 respondents from East Java and 400 respondents from West Sumatra. The researchers conducted non-probability sampling using a purposive method to select respondents from 22 districts or municipalities in East Java Province and 17 districts or municipalities in West Sumatra Province. A non-probability strategy was used because, in a pandemic situation, it is very risky and challenging to meet randomly with individuals to collect data. Therefore, existing connections with community organizations were utilized to help select the respondents. The respondents are women who are listed as poor or living in poor households, according to the local organizations and governments. Through the assistance of community organizers in various districts or municipalities, several names were obtained and identified; they were then asked to answer the

questionnaire. Since most of the women respondents only possess a primary school education, research assistants were employed to conduct the survey to help the women to fill out the questionnaire. These research assistants are college students living in the districts or nearby districts or municipalities. Data from the survey were analyzed using SPSS version 20.

## **Results and Discussion**

This section presents the results of the study, organized into three parts. The first section describes the socio-economic characteristics of the women respondents and their families. The second part analyzes the survival strategies employed by these women and the influence of social capital. The third section addresses the roles of the various assistance structures in supporting the families and examines whether these women can survive or, on the contrary, they become more vulnerable so that additional efforts and mechanisms are needed to strengthen their agency and resilience during the pandemic.

### *Socio-economic Conditions of the Women from the Poor Families during the Pandemic*

The respondents in this study are poor women, most of whom consider themselves as wives; some are heads of families without having spousal involvements due to divorce or death of their husbands. Some women are the sole income earners because their husbands do not have a permanent job or left the family without notice. Data on their educational level, employment status, and types of work indicate their limited resources. Most respondents have limited formal education: 52.9 percent of the women in East Java and 63.6 percent in West Sumatra only have junior high school education or lower (9 years of education or less). The data also show that women from poor families in East Java Province are more likely to work (65.2 percent) than not (34.8 percent). In West Sumatra, 49.8 percent of the women do not work and 50.2 percent do. This is likely due to increased pressure on women to work in Java to survive, while more family and community support systems are available in West Sumatra. The women generally work as farm laborers, traders, day laborers, housemaids, or are self-employed. The husbands of the respondents of this study also largely work in the informal sector as laborers, farmers, traders, or are self-employed. In most of their families, the wife is responsible for taking care of the children and the household. The COVID-19 pandemic adds vulnerability to the respondents' families, and their socio-economic conditions have taken a downturn.

The average monthly income of the respondents' family in East Java Province is IDR (Indonesian Rupiah) 1,938,000 (equivalent to 134 USD) and in West Sumatra it is IDR 1,304,000 (equivalent to 90 USD). Only a few families earn more than 4 million rupiahs per month (equivalent to 286 USD). According to the 2020 City/ Provincial guideline, the minimum monthly gross earnings in East Java is IDR 3,871,052 (267 USD) and IDR 2,484,041 (172 USD) in West Sumatra. The respondents' family monthly income is, therefore, well below the minimum wage standards. This family type is defined as a pre-prosperous family (Kependudukan & Nasional, 2011). A pre-prosperous family is one that cannot meet their basic needs such as food, clothing, shelter, and health, including reproductive health (family planning). There are, on average, two to three dependent children in each respondent's family, with the average family income ranging from IDR 1,304.00 to IDR 1,938,000; the average daily consumption of each family member in the respondent's household is only IDR 13,000 (0.90 USD). Compared to the standard of daily living costs per person based on the city/regency minimum wage standard, the household consumption of the respondent is far below the minimum standard. The daily living costs per person set by the East Java provincial government is IDR 25,800 (1.78 USD), and in West Sumatra Province, it is IDR 15,000 (1.03 USD). Data from this study show that women from these poor families experience a severe impact of the economic crisis created by the COVID-19 pandemic. Most indicate that they lose their jobs and income due to the pandemic. Even without the pandemic, the respondents' families struggle to survive. Therefore, the COVID-19 pandemic creates an insurmountable burden for these families who are already on the brink of survival.

Overall, the impact of the pandemic on poor families is very pronounced (see table 1) as reflected in the statements of the majority of women from poor families in East Java (73.5%) and West Sumatra (69.6%), who said that the pandemic has reduced their family income by more than 50% of their previous earnings. Some families lost almost all of their income (30.2% in East Java and

25.3% in West Sumatra). This study also reveals that more than half of the poor families have lost their source of income (in East Java 50.5%; West Sumatra 62.5%). Besides, many poor families were unable to work during the COVID-19 pandemic (East Java 61.7%; West Sumatra 60.8%). In general, most of the respondents' family members work in the informal sector or as workers who rely on physical skills (blue-collar workers). Many of these lines of work disappeared as a result of the COVID-19 pandemic.

**Table 1: COVID-19 Pandemic and Loss of Family Income**

	EAST JAVA		WEST SUMATRA	
	f	%	f	%
Almost All Income	138	30.2	101	25.3
About 50% of Previous Income	198	43.3	177	44.3
Less than 50% of Previous Income	65	14.2	59	14.8
Less than 20% of Previous Income	56	12.3	63	15.8
Total	457	100.0	400	100.0

Previous research has shown that poor communities are highly vulnerable to disasters and that vulnerability to disasters is a major barrier to reducing poverty and facilitating economic development (Sawada & Takasaki, 2017). Limited access to savings, loans, and social safety nets are some of the factors that lead to the vulnerability of the poor. While upper-middleclass communities have more opportunities to recover from a given disaster, poor communities are disproportionately affected by it (Korstanje, 2011). The poor community, apart from often being physically affected by natural disasters, is also affected by the long-term impact of the loss of jobs. This is known as the “poverty trap”; once they are in this situation, recovery will not occur without external assistance (Carter et al., 2008; Hallegatte & Dumas, 2009; Hochrainer-Stigler et al., 2011). The poverty trap occurs because low-income families are unable to cope with the associated impacts and their adaptation capacity is very limited (Davies, et al., 2009).

Other research analyzes women's coping strategies in risky environments and defines women as a marginalized group, especially among migrants, refugees, farmers, street vendors, home-based workers, and low-caste groups. The results of previous research also show that when a disaster occurs, communities that are already living in poverty experience a more severe and significant impact than the more well-off members of society (Fothergill & Peek, 2004).

The COVID-19 pandemic has had a significant impact on all sectors, including the welfare of the people. This pandemic is also classified as a health disaster that affects all groups. Previous research has stated that natural disasters also hamper social and economic activities which have implications for community welfare and vulnerability (Arouri et al., 2015; Rodriguez-Oreggia et al., 2013). This vulnerability disrupts people's economic activities; efforts to reduce poverty are also hampered. The existence of a disaster also reveals inequality in low-income people because they do not have social, political, and economic power (Donner & Rodriguez, 2008; Elliott & Pais, 2006). Their lack of power makes it even more difficult for them to survive the disaster.

### *Survival Strategies and the Roles of Social Capital*

Various studies show that social capital plays an important role for poor families to survive. Social capital facilitates the provision of services and benefits to the community through their social networks (Harrison et al., 2018; Refaeli & Achdut, 2020). This study also shows that women from poor families who have been severely affected by the COVID-19 pandemic rely on their closest inner circle so that their families can survive. They use their bonding social capital, utilizing the social network of people of similar status to them (Poortinga, 2012). However, as indicated by Tierney (2019), heavy reliance on social capital during a disaster has a downside. Bonding social capital may create conformity, stifle individual freedom, and develop social exclusion. Daly and Silver (2008) point out that the expectation that women and the poor will generate social capital to solve their problems may provide a rationale for the state to leave the problems mainly to the community and to individual efforts.

Social capital includes social networks, norms, and beliefs that allow people to act in a mutually beneficial way by working together. Strong social networks allow people to exchange information and promote efforts to carry out survival strategies. Social capital can provide channels or resources for individuals and groups. Various poor communities remain tied to social institutions where members have strong family bonds and know each other. Previous studies state that through social capital, members of the community receive assistance from each other because of social beliefs in cooperation (Sseguya et al., 2017; Yunus et al., 2020).

**Table 2: Strategies for Facing Economic Problems during the COVID-19 Pandemic**

Strategy	East Java	West Sumatra
	Yes (%)	Yes (%)
Ask relatives for help	26 (5.7)	69 (17.3)
Ask neighbors for help	105 (23.0)	86 (21.5)
Selling / pawning valuables	154 (33.7)	55 (13.7)
Using savings / local informal saving association (arisan)	133 (29.1)	148 (37.0)
Borrow from loan sharks	38 (8.5)	42 (10.5)
TOTAL	457 (100)	400 (100)

Table 2 shows how women from poor families depend on assistance from their relatives to overcome economic problems during the pandemic. In addition to asking their relatives for help, the women in this study ask for help from their neighbors (23.0 percent in East Java and 21.5 percent in West Sumatra). Though they ask for help from families and neighbors, they do not necessarily receive help, so other strategies are employed. The next strategy chosen by the respondents is selling or pawning their valuables (33.7 percent in East Java and 13.7 percent in West Sumatra) and using savings or funds from local informal saving associations, or arisan, similar to a microfinance institution (29.1 percent in East Java and 37 percent in Sumatra West). These findings align with the results of other studies.

The family is also a source of social capital in which economic strength can be restored through family ties. Relatives and neighbors are two other groups that can generate social capital that may improve the welfare of the families. To survive, individuals or families usually receive help from neighbors or relatives in the form of debt, gifts, or other support. This study confirms the study of Wekke and Cahaya (2015) which notes that neighbors and relatives are important social capital for survival because of their high sense of solidarity and need to sustain life. This strong bond of solidarity encourages people to help one another. Family, community, and kinship factors are strong sources of social capital for the families to survive.

Apart from the family, there are social institutions that serve as economic support for the lower middle class. These institutions are pawnshops where people can obtain access to loans. Pawning goods is considered safe because it is an official or government-run institution. The results of this study explain how women from poor families used other strategies in dealing with the family's economic crisis due to the COVID-19 pandemic. The data show that women from poor families tend not to stay silent in the face of a family economic crisis. Frugality is one of the strategies chosen by the respondents for survival (6.6 percent in East Java, and 27.5 percent in West Sumatra); however, most respondents cannot significantly reduce their expenses because these are already minimal. Another study (Krauss et al., 2020) suggests that the COVID-19 pandemic affects people's income and purchasing power such that household (family) consumption also experiences an impact, and one strategy to address this is to reduce expenses. Our data supports this as well. However, because their incomes are so limited, reducing expenses may result in devastating impacts.

In addition to being thrifty, most respondents in our research search for other employment (67 percent in East Java and 55.5 percent in West Sumatra). This demonstrates that the respondents' families do not passively accept their plight. Chen and Krieger's (2020) study explains that workers who lose income or lose their jobs may not have access to self-protection or unemployment benefits, so they have to immediately find a new job. However, finding a new job is extremely difficult during the pandemic. Previous research states that the average decline in income and job losses for global citizens began in March 2020 at the start of the COVID-19 pandemic (Arndt et al., 2020; Baker et al., 2020); individuals and households have had a long struggle and are forced to find various survival strategies.

One cannot deny that the poor find it difficult to rise from poverty when affected by a disaster. The involvement of women in supporting the household economy is inevitable, especially during pandemics such as the COVID-19. Women have a significant share in fulfilling household needs. When income from a primary job is not sufficient for the necessities of life, women from lower economic status usually look for side jobs to secure additional income. The involvement of women in secondary jobs is influenced by the increasing cost of living (Kimmel, 1995; Menaria & Chaudary, 2017; Wu et al., 2009). However, the pandemic makes it even more difficult for women to find a job, especially those with limited education and connections.

Due to the lockdown and subsequent economic slowdown during the COVID-19 pandemic, it is more difficult to find employment, including employment in the informal sector (Chirisa et al., 2020; Odii et al., 2020; Sida, 2020). This is part of the reason that 34.8 percent of the respondents in East Java and 49.8 percent of those in West Sumatra are unemployed. Termination of Employment (Pemutusan Hubungan Kerja or PHK) in Indonesia must follow Law no. 13 of 2003 concerning Labor Regulations. This law stipulates that companies have to provide severance pay to their former workers (Anwar, 2020). Workers in the informal sector jobs, however, do not receive this severance pay, and most of the respondents who are part of this research work in this sector, including those who are self-employed, or work as traders, housemaids, and day laborers. Previous studies stated that small and medium enterprises (SMEs) try to develop a survival mechanism during a pandemic by digitizing trade, namely using online media to sell (Amri, 2020; Hardilawati, 2020). However, this strategy requires skills and access to technology that most respondents do not have. The conditions during the COVID-19 pandemic illustrate how difficult it is for people from lower-income groups to comply with health protocols because they have to work in places that are prone to viral exposure. They have to work in public spaces such as the market and the service sector where face-to-face interactions and proximity to others are required. However, many of them have to find additional jobs and turn to freelance and work without contracts (Alaparathi & Thakare, 2020; Buheji et al., 2020; Harris et al., 2020), heightening the risk of exposure. Due to their very limited access to resources, relying on their own social capital may not be adequate; they need other structural supports, including governmental support.

#### *Assistance Received by the Low-Income Families during the COVID-19 Pandemic*

Outside assistance is very important for the respondents to survive and ease the burden in times of pandemic-induced crisis. However, not all respondents have received assistance; the number of respondents who have received assistance is around 59.3 percent in East Java Province and 63.2 percent in West Sumatra Province.

The providers of assistance during this pandemic vary. Most respondents receive help from their extended families (43.2 percent in East Java and 44.8 percent in West Sumatra). In East Java, assistance from the Government comes second (35.4 percent), and assistance from religious institutions (18.4 percent) comes third. In West Sumatra, assistance from religious institutions is 35 percent, which is the second-highest. This reveals that the role of the religious institutions, especially Islamic institutions, in West Sumatra is stronger since the influence of Islam is more pronounced. As such, assistance from the Government is the fourth highest in West Sumatra.

**Table 3: Source of Assistance Received by Families during the COVID-19 Pandemic**

Source of Assistance	East Java	West Sumatra
	f	f

	(%)	(%)
Relatives / Extended Families	198 (43.2)	179 (44.8)
Mosque / Religion Communities	84 (18.4)	140 (35.0)
Village Communities	25 (5.3)	46 (11.5)
Political Parties	15 (3.5)	9 (2.3)
Government	135 (29.6)	26 (6.4)
TOTAL	457 (100)	400 (100)

Government assistance programs for the poor families have been in existence before the pandemic and is known as the Family of Hope Program (PKH). This program consists mainly of health and educational initiatives in line with its poverty alleviation goals for the poor or pre-prosperous families throughout Indonesia. This study shows that not all poor families receive government assistance from the PKH program; 62.8 percent in East Java and 57.3 percent in West Sumatra receive the assistance. The results also show that only 12.9 percent of the respondents in East Java receive health benefits and 24.3 percent receive educational support from the program. In West Sumatra, 11.8 percent of the respondents' families receive health benefits and 31.0 receive educational benefits from the program. As such, government programs to alleviate poverty have not reached all poor families in this country. This is similar to the assistance programs enacted to reduce the vulnerability of the poor during the COVID-19 pandemic. Government assistance for poor families during the COVID-19 pandemic has not reached some of the respondents: 35.2 percent of respondents in East Java and 30.5 percent in West Sumatra state that they do not receive any type of assistance from the Government. The types of assistance that the respondents receive from the Government include cash (37.9 percent in East Java and 40.3 percent in West Sumatra) and food (26.9 percent in East Java, and 29.3 percent in West Sumatra). Almost no respondent felt that the assistance was sufficient. Many women from poor families in West Sumatra (65.8 percent) express that this assistance is not enough to solve their family's economic problems. For those who have received assistance, whether in cash or basic necessities, the value or nominal value received is not uniform. Some receive cash of IDR 500,000 to 1,000,000 (equal to approximately USD 35-65) but some receive less than IDR 500,000 (less than USD 35). The basic food items received, if converted to cash, are less than IDR 500,000.

The social assistance provided by the Government to protect the community, in general, is intended for those who work in vulnerable sectors, are in poor health, and are less able to afford nutritious food (Gerard, Imbert & Orkin, 2020; Setyawan & Lestari, 2020). The COVID-19 disaster management system and social assistance in Indonesia focuses on helping to cater to the immediate needs of the poor and is not designed to solve a long-term problem of unemployment.

COVID-19 social assistance is an important social safety net, but it poses problems when many people who are eligible to receive assistance are not registered. Due to budget and other constraints (Kurniawansyah et al., 2020; Maun, 2020; Tapung et al., 2020), only those who are registered could receive assistance. Many are not registered as recipients of the social assistance due to lack of information, complicated bureaucracy, corruption, and several other reasons. Food and cash assistance issued by the government is very useful, especially for the lower class. Social assistance is one of the protection systems needed by the community, especially during the COVID-19 pandemic. A UNICEF study (2020) states that some families in Indonesia rely on non-cash food assistance to survive. Those who do not receive assistance rely on personal savings and social connections to survive. Previous studies have stated that people who experience a decrease in income end up using their savings for their daily lives (Bhutta et al., 2020; Gonzalez et al., 2020; Martin et al., 2020).

In the face of disasters, the previous study indicates that it is very challenging for poor families to make ends meet, some having to rely on whatever is available in their environment. Most of the

poor also do not have access to formal credit (Parvin & Shaw, 2012). Previous research has shown the importance of government policies and programs for disaster risk management, based on a gender perspective (Ariyabandu & Wickramasinghe, 2004). Disaster vulnerability is not synonymous with poverty, but they are interconnected (Enarson & Meyreles, 2004). As women are generally among the lowest-income social groups, disasters often make poor women even poorer. Therefore, government support is pivotal. As indicated by the data from this research, women from poor families develop various survival strategies to deal with the COVID-19 pandemic but without adequate external help, their vulnerability is amplified.

## Conclusion

The results of this study demonstrate that there are various survival strategies employed by women of low economic status. Even though there are a multitude of factors that create their vulnerability, such as their precarious economic, social, and political statuses, these women exert their agency by mobilizing and actively utilizing the limited skills and resources they have. As a marginalized group, women face a high risk; yet, they are not passive nor do they accept their condition and make many efforts to solve their problems.

Social capital plays an instrumental role in the survival of women and their families. Data from this research show that they rely heavily on their families and neighbors. Due to their proximities, sense of solidarity, and commitment, they support one another and strengthen their social capital. Social capital creates mutual recognition, benefits, and trust (Bourdieu, 1986; Putnam, 1995; Portes, 1998). The women in this study demonstrate that they have very strong bonding social capital. Bonding social capital is found in those who have similar experiences and backgrounds that create strong connections, a sense of belonging, and solidarity that enhances their resilience in facing COVID-19 pandemic situations. Heavy reliance on bonding social capital, however, may create a heightened risk during the pandemic. When communities that have very limited resources depend on their internal capacities to survive, this may create social involution where their survival becomes exceedingly precarious as their resources are depleted and exhausted rapidly. Two other types of social capital, i.e., bridging and linking social capital, are needed to enhance their resilience. Bridging social capital is a social network spanning across different social groups that do not necessarily share similar identities, while linking social capital connects different groups that have different power and positions in social stratification (Szreter & Woolcock, 2004; Poortinga, 2012). The development of bridging and linking social capital will have positive implications for poor families, such as the ones involved in this study.

As indicated by the data from this research, strong support from outside the communities, including the Government, is instrumental in supporting the women who needs the aid. Although some programs and initiatives taken by the Government do exist, these are not sufficient and have not reached all those who need help. Stronger Government programs and other formal support will also enhance the bridging and linking capitals of women who live in poor families. However, it is also important that these programs are inclusive and empower these women to further enhance their resilience in facing the COVID-19 pandemic.

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## Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

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## Survival Strategies of Indonesian Women from Low-Income Families during the COVID-19 Pandemic

By Emy Susanti,<sup>1</sup> Siti Kusujarti,<sup>2</sup> Siti Mas'udah,<sup>3</sup> Tuti Budirahayu,<sup>4</sup> and Sudarso

### Abstract

This study analyzes the survival strategies of Indonesian women from low-income families with different social and geographical backgrounds. The participants of this study are married women with children from poor families who live in the provinces of East Java and West Sumatra, Indonesia. This research uses the survey method; researchers received questionnaire responses from 857 respondents (457 respondents in East Java, and 400 respondents in West Sumatra). The results of this study indicate that the survival strategy of low-income families during the COVID-19 pandemic is based on the strength of their existing social capital, especially with the support of their families and neighbors. Heavy reliance on their internal social capital creates heightened vulnerability; this study reveals that not all low-income families receive assistance or benefits from the central or local governments. External assistance is pivotal to amplify their existing social capital and to enhance their resilience. This study also suggests that the government's policies designed to support low-income families need to emphasize women's agency and empowerment.

*Keywords:* COVID-19, Family, Indonesia, Low-Income Families, Survival Strategy, Women

### Introduction

The COVID-19 pandemic that has hit almost every country in the world has caused millions of infections and deaths. Since March 2020, COVID-19 cases in Indonesia have been on the rise and there is no sign of decline. Until the end of November 2020, the number of people who tested positive for COVID-19 was 527,999, the number of deaths was 16,646 people, and the number of patients who recovered was 441,983 (latest data on COVID-19 in Indonesia, Monday, 30 November 2020, merdeka.com). The pandemic creates social, economic, and political impacts, affecting the majority of people and countries in the world. This study analyzes the social and economic impacts of the COVID-19 pandemic on women from low-income families in East Java and West Sumatra provinces, Indonesia. Both regions have high numbers of COVID-19 sufferers. Using the survey, the research addresses how these women develop their agency and survival strategies, and assesses the limitations of their strategies.

Previous studies on the COVID-19 pandemic were primarily conducted from a medical perspective. For example, some research studies analyzed the characteristics of the Coronavirus

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as a contagious disease and its transmission patterns, while other studies explain the relationship between Coronavirus and pregnancy (Jiang et al., 2020; Rasmussen et.al., 2020). There is a lack of in-depth analyses on the connection between COVID-19 and the socio-economic impacts on the family. Previous research on the family tends not to focus on a certain disease, including Coronavirus, but mainly discusses social aspects of family problems in general, such as child welfare issues or the relationship between working mothers and adolescent education (Lippolda & Todd, 2017; Nilsen et. al., 2016). This study addresses the social impacts of the pandemic by emphasizing the survival strategies and the agency of women in low-income families.

The pandemic has had a significant impact on poor and marginalized families. Before the pandemic, these families were poor; during this pandemic, many of their economic activities stalled and sometimes stopped completely, creating further hardship for survival. Studies on the mechanisms of survival strategies among poor families (Asiyah, 2018; Saxena & Punekar, 2020) show that they tend to survive only for a relatively short period. The pandemic has forced the Indonesian government to adopt a Large-Scale Social Restriction (PSBB) policy: during the implementation of this policy, all community activities outside the home are restricted. This situation has severely affected the informal economic sector which the poor rely on the most. Various data and information during the implementation of the policy show that poor families experienced the greatest economic pressure (Saputri & Dessy, 2020). The devastating blow to the poor due to the COVID-19 pandemic has caused them to struggle and made it harder to survive. This study seeks to determine the socio-economic impacts faced by women in low-income families due to the COVID-19 pandemic crisis and study how these women respond to the crisis. The study also provides further understanding of the agency of the women from these families to adapt to the situation, how they develop various strategies to survive, and the implications of these mechanisms. We argue that heavy reliance on a specific type of social capital poses a higher risk that may lead to social involution. Since the women have limited resources they can access through their existing social networks, this increases their vulnerability (Warren et al., 2001). Social involution occurs when more and more people have to rely on limited local social capital, while support from formal institutions, in this case, assistance from the government, is not adequately available for this marginalized population (Cleaver, 2005; Warren et al., 2001). The data also shows how low-income families are struggling during the pandemic; it is challenging for them to survive in crises without significant empowerment and support. To ensure their survival, assistance from formal institutions, especially the government, is pivotal and will increase their resilience (Asiyah, 2018). In a crisis due to a pandemic such as COVID-19, various programs that could empower marginalized women, including cash assistance, training, and skills enhancement are urgently needed. These programs and assistance networks are very important in strengthening women's agency and resilience. We use the following literature and past research to support our arguments.

### **Literature Review**

The Coronavirus spread rapidly and prompted countries to implement mitigation measures to overcome economic collapse (Atkeson, 2020). There are many adverse economic and health impacts of the pandemic, such as death, illness, loss of income, and increased medical expenses (Fernandes, 2020; Hall et al., 2020; McKibbin & Fernando, 2020). The surge in the COVID-19 cases has triggered uncertainties such as declining markets, weak economic recovery, low level of business survival, lack of new business formation, and lower capital investment (Baker et al., 2020). The disaster also reveals the effects of existing inequality for low-income groups because they do not have social, political, and economic power (Donner & Rodriguez, 2008).

The pandemic that affected people's lives is essentially a disaster of a social or non-physical nature. In analyzing social disaster, most approaches use the concept of social

vulnerability (Birkland, 1997; Blaikie, et al., 1994; Tierney, 2019). This approach assumes that social disasters are human constructions that reflect the social distribution of disaster risk in people's lives. This perspective looks at the intersection of various social factors rooted in gender, class, race, culture, age, and other power relations. From this view, disaster vulnerability is also understood in terms of the influence of patriarchy and the social construction that accompanies it. To address these issues, feminists and gender and development theorists analyze women's roles and the development of their self-protection and survival measures in risky environments, including disaster conditions, based on their reproductive, productive, and social roles. Women's gendered roles create both vulnerability and resilience.

A study on disasters concerning women shows that women in vulnerable environmental conditions can be a support for the family (Pongponrat & Kayoko, 2018). In an uncertain situation due to a disaster, women create systems for survival. Women's gender roles enable them to develop the skills and experience to support and find strategies to ensure the survival of their families in times of crisis.

A strategy of surviving in times of crisis is an important factor for individuals to support themselves and their families. Many women seek additional economic sources to support their families. Past studies demonstrate that having a second job is a strategy for survival. Women fulfill the needs of life by having a side job (Bureau of Labor Statistics, 2019; Scott et al., 2020). This is because the primary mode of employment cannot cover the necessities of life; hence, having a side job is one of the survival strategies developed by those in dire need. Previous studies in Ghana state that individuals engaged in odd jobs reduce their chances of poverty by 2.6 percent (Baah-Boateng et al., 2013; Gifty, 2018; Nunoo et al., 2018). This shows that having a side job not only serves to meet their needs, but it is also a survival strategy to avoid poverty. The agency or efforts of the people involved have a very important role in this situation. Based on these past studies, we will analyze our data by observing whether the women take up side jobs or seek employment as part of their survival strategies to support their families during this pandemic.

Another form of women's survival strategy is microfinance. Microfinance does not require significant capital or other resources, yet it may help increase the family income. Duarte Reyes and Fattori (2019) state that microfinance is used by women as a survival strategy during an economic crisis because microfinance improves the quality of life of the women. Ghosh (2017) suggests that women use microfinance when family income decreases. Informal credit association or *arisan* is a type of microfinance that commonly involves Indonesian women. Past studies suggest that access to microfinance is associated with women's empowerment; it not only improves the economic conditions of the family but also extends human, social, and cultural capital (Sanyal, 2009).

Families with limited economic capital tend to rely on their social capital or other limited resources that they can use immediately. Widodo's study (2011) states that there are several survival strategies that the poor develop to survive, including holding various side jobs, relying on kinship ties, and conducting out-migration. Kinship ties are an important factor to address the economic problems of the poor through assistance from their relatives. Previous studies have stated that kinship ties are reciprocal so they can be used for a survival strategy (Gao & Tyson, 2020; Mafukata et al., 2016) However, this strategy also has limitations, especially among those with limited resources. Social involution describes how the persistent use of social capital by those with limited resources may increase vulnerability. The concept of agricultural involution was put forward by Geertz (1963) to describe the increased intensification of agricultural production without increased economic gain for those working on the lands, which results in a cycle of poverty and static opportunities (Geertz, 1963). Gordon (1992) further describes Geertz's theory of involution as "shared poverty" or poverty that is divided equally. Involution takes place when economic resources are unable to accommodate individuals that

they are intended to support, and yet the individuals are forced to rely on these resources to survive. Rahmato (2003) further concluded that involution creates persistent poverty. The concept of involution can be applied to social capital, especially the use of bonding social capital for survival. Bonding social capital refers to “inward-looking” social capital, emphasizing the use of social networks among those who have similar characteristics (Szreter & Woolcock, 2004; Poortinga, 2012). Even though this social network may enhance resilience in disasters, some scholars suggest that social capital may also create social exclusions or other negative implications (Aldrich, 2012; Portes, 1998). During a disaster, low-income households may have to rely on their bonding social capital; however, this may have a negative impact on their already limited resources, which leads to social involution and a cycle of poverty.

### **Research Method**

This research was conducted in July through August 2020, four months after the implementation of the Large-Scale Social Restriction (PSBB) policy in all regions of Indonesia. East Java and West Sumatra were chosen as the research locations because the two regions were in the red zone where COVID-19 cases were high. The number of people infected with COVID-19 in East Java Province was the second-highest on Java island (Province with Number of COVID-19 Cases Highs and Lows, [kompas.com / trends/read / 2020/08/09/204500565/5](https://kompas.com/trends/read/2020/08/09/204500565/5)). Likewise, West Sumatra Province was experiencing the second-highest COVID-19 case load on the island of Sumatra ([languam.id](https://languam.id)).

This study used the survey method with a total of 857 respondents from poor or “pre-prosperous” families, a category created by the Indonesian government to designate families living in poverty. The survey involved 457 respondents from East Java and 400 respondents from West Sumatra. The researchers conducted non-probability sampling using a purposive method to select respondents from 22 districts or municipalities in East Java Province and 17 districts or municipalities in West Sumatra Province. A non-probability strategy was used because, in a pandemic situation, it is very risky and challenging to meet randomly with individuals to collect data. Therefore, existing connections with community organizations were utilized to help select the respondents. The respondents are women who are listed as poor or living in poor households, according to the local organizations and governments. Through the assistance of community organizers in various districts or municipalities, several names were obtained and identified; they were then asked to answer the questionnaire. Since most of the women respondents only possess a primary school education, research assistants were employed to conduct the survey to help the women to fill out the questionnaire. These research assistants are college students living in the districts or nearby districts or municipalities. Data from the survey were analyzed using SPSS version 20.

### **Results and Discussion**

This section presents the results of the study, organized into three parts. The first section describes the socio-economic characteristics of the women respondents and their families. The second part analyzes the survival strategies employed by these women and the influence of social capital. The third section addresses the roles of the various assistance structures in supporting the families and examines whether these women can survive or, on the contrary, they become more vulnerable so that additional efforts and mechanisms are needed to strengthen their agency and resilience during the pandemic.

#### *Socio-economic Conditions of the Women from the Poor Families during the Pandemic*

The respondents in this study are poor women, most of whom consider themselves as wives; some are single heads of families due to divorce or death of their husbands. Some women are the sole income earners because their husbands do not have a permanent job or left the

family without notice. Data on their educational level, employment status, and types of work indicate their limited resources. Most respondents have limited formal education: 52.9 percent of the women in East Java and 63.6 percent in West Sumatra only have junior high school education or lower (9 years of education or less). The data also show that women from poor families in East Java Province are more likely to work (65.2 percent) than not (34.8 percent). In West Sumatra, 49.8 percent of the women do not work and 50.2 percent do. This is likely due to increased pressure on women to work in Java to survive, while more family and community support systems are available in West Sumatra. The women generally work as farm laborers, traders, day laborers, domestic workers, or are self-employed. The husbands of the respondents of this study also largely work in the informal sector as laborers, farmers, or traders, or are self-employed. In most of their families, the wife is responsible for taking care of the children and the household. The COVID-19 pandemic adds vulnerability to the respondents' families, and their socio-economic conditions have taken a downturn.

The average monthly income of the respondents' families in East Java Province is IDR (Indonesian Rupiah) 1,938,000 (equivalent to 134 USD) and in West Sumatra it is IDR 1,304,000 (equivalent to 90 USD). Only a few families earn more than 4 million rupiahs per month (equivalent to 286 USD). According to the 2020 City/ Provincial guideline, the minimum monthly gross earnings in East Java is IDR 3,871,052 (267 USD) and IDR 2,484,041 (172 USD) in West Sumatra. The respondents' family monthly income is, therefore, well below the minimum wage standards. This family type is defined as a pre-prosperous family (Kependudukan & Nasional, 2011). A pre-prosperous family is one that cannot meet their basic needs such as food, clothing, shelter, and health, including reproductive health (family planning). There are, on average, two to three dependent children in each respondent's family, with the average family income ranging from IDR 1,304.00 to IDR 1,938,000; the average daily consumption of each family member in the respondent's household is only IDR 13,000 (0.90 USD). Compared to the standard of daily living costs per person based on the city/regency minimum wage standard, the household consumption of the respondent is far below the minimum standard. The daily living costs per person set by the East Java provincial government is IDR 25,800 (1.78 USD), and in West Sumatra Province, it is IDR 15,000 (1.03 USD). Data from this study show that women from these poor families experienced a severe impact of the economic crisis created by the COVID-19 pandemic. Most indicate that they lost their jobs and income due to the pandemic. Even without the pandemic, the respondents' families struggled to survive. Therefore, the COVID-19 pandemic created an insurmountable burden for these families who were already on the brink of survival.

Overall, the impact of the pandemic on poor families is very pronounced (see table 1) as reflected in the statements of the majority of women from poor families in East Java (73.5%) and West Sumatra (69.6%), who said that the pandemic has reduced their family income by more than 50% of their previous earnings. Some families lost almost all of their income (30.2% in East Java and 25.3% in West Sumatra). This study also reveals that more than half of the poor families have lost their source of income (in East Java 50.5%; West Sumatra 62.5%). Besides, many poor families were unable to work during the COVID-19 pandemic (East Java 61.7%; West Sumatra 60.8%). In general, most of the respondents' family members work in the informal sector or as workers who rely on physical skills (blue-collar workers). Many of these lines of work disappeared as a result of the COVID-19 pandemic.

**Table 1: COVID-19 Pandemic and Loss of Family Income**

	EAST JAVA		WEST SUMATRA	
	f	%	f	%
Almost All Income	138	30.2	101	25.3
About 50% of Previous Income	198	43.3	177	44.3
Less than 50% of Previous Income	65	14.2	59	14.8
Less than 20% of Previous Income	56	12.3	63	15.8
Total	457	100.0	400	100.0

Previous research has shown that poor communities are highly vulnerable to disasters and that vulnerability to disasters is a major barrier to reducing poverty and facilitating economic development (Sawada & Takasaki, 2017). Limited access to savings, loans, and social safety nets are some of the factors that lead to the vulnerability of the poor. While upper-middle-class communities have more opportunities to recover from a given disaster, poor communities are disproportionately affected by it (Korstanje, 2011). The poor community, apart from often being physically affected by natural disasters, is also affected by the long-term impact of the loss of jobs. This is known as the “poverty trap;” once they are in this situation, recovery will not occur without external assistance (Carter et al., 2008; Hallegatte & Dumas, 2009; Hochrainer-Stigler et al., 2011). The poverty trap occurs because low-income families are unable to cope with the associated impacts and their adaptation capacity is very limited (Davies, et al., 2009).

Other research analyzes women's coping strategies in risky environments and defines women as a marginalized group, especially among migrants, refugees, farmers, street vendors, home-based workers, and low-caste groups. The results of previous research also show that when a disaster occurs, communities that are already living in poverty experience a more severe and significant impact than the more well-off members of society (Fothergill & Peek, 2004).

The COVID-19 pandemic has had a significant impact on all sectors, including the welfare of the people. This pandemic is also classified as a health disaster that affects all groups. Previous research has stated that natural disasters also hamper social and economic activities which have implications for community welfare and vulnerability (Arouri et al., 2015; Rodriguez-Oreggia et al., 2013). This vulnerability disrupts people's economic activities; efforts to reduce poverty are also hampered. The existence of a disaster also reveals inequality in low-income people because they do not have social, political, and economic power (Donner & Rodriguez, 2008; Elliott & Pais, 2006). Their lack of power makes it even more difficult for them to survive the disaster.

#### *Survival Strategies and the Roles of Social Capital*

Various studies show that social capital plays an important role for poor families to survive. Social capital facilitates the provision of services and benefits to the community through their social networks (Harrison et al., 2018; Refaeli & Achdut, 2020). This study also shows that women from poor families who have been severely affected by the COVID-19 pandemic rely on their closest inner circle so that their families can survive. They use their bonding social capital, utilizing the social network of people of similar status to them (Poortinga, 2012). However, as indicated by Tierney (2019), heavy reliance on social capital during a disaster has a downside. Bonding social capital may create conformity, stifle individual

freedom, and develop social exclusion. Daly and Silver (2008) point out that the expectation that women and the poor will generate social capital to solve their problems may provide a rationale for the state to leave the problems mainly to the community and to individual efforts.

Social capital includes social networks, norms, and beliefs that allow people to act in a mutually beneficial way by working together. Strong social networks allow people to exchange information and promote efforts to carry out survival strategies. Social capital can provide channels or resources for individuals and groups. Various poor communities remain tied to social institutions where members have strong family bonds and know each other. Previous studies state that through social capital, members of the community receive assistance from each other because of social beliefs in cooperation (Sseguya et al., 2017; Yunus et al., 2020).

Table 2 shows how women from poor families depend on assistance from their relatives to overcome economic problems during the pandemic. In addition to asking their relatives for help, the women in this study ask for help from their neighbors (23.0 percent in East Java and 21.5 percent in West Sumatra). Though they ask for help from families and neighbors, they do not necessarily receive help, so other strategies are employed. The next strategy chosen by the respondents is selling or pawning their valuables (33.7 percent in East Java and 13.7 percent in West Sumatra) and using savings or funds from local informal saving associations, or *arisan*, similar to a microfinance institution (29.1 percent in East Java and 37 percent in Sumatra West). These findings align with the results of other studies.

**Table 2: Strategies for Facing Economic Problems during the COVID-19 Pandemic**

Strategy	East Java	West Sumatra
	Yes (%)	Yes (%)
Ask relatives for help	26 (5.7)	69 (17.3)
Ask neighbors for help	105 (23.0)	86 (21.5)
Selling / pawning valuables	154 (33.7)	55 (13.7)
Using savings / local informal saving association ( <i>arisan</i> )	133 (29.1)	148 (37.0)
Borrow from loan sharks	38 (8.5)	42 (10.5)
TOTAL	457 (100)	400 (100)

The family is also a source of social capital in which economic strength can be restored through family ties. Relatives and neighbors are two other groups that can generate social capital that may improve the welfare of the families. To survive, individuals or families usually receive help from neighbors or relatives in the form of debt, gifts, or other support. This study confirms the study of Wekke and Cahaya (2015) which notes that neighbors and relatives are important social capital for survival because of their high sense of solidarity and need to sustain life. This strong bond of solidarity encourages people to help one another. Family, community, and kinship factors are strong sources of social capital for the families to survive.

Apart from the family, there are social institutions that serve as economic support for the lower-middle class. These institutions are pawn shops where people can obtain access to loans. Pawning goods is considered safe because it is an official or government-run institution. The

results of this study explain how women from poor families used other strategies in dealing with the family's economic crisis due to the COVID-19 pandemic. The data show that women from poor families tend not to stay silent in the face of a family economic crisis. Frugality is one of the strategies chosen by the respondents for survival (6.6 percent in East Java, and 27.5 percent in West Sumatra); however, most respondents cannot significantly reduce their expenses because these are already minimal. Another study (Krauss et al., 2020) suggests that the COVID-19 pandemic affects people's income and purchasing power such that household (family) consumption also experiences an impact, and one strategy to address this is to reduce expenses. Our data supports this as well. However, because their incomes are so limited, reducing expenses may result in devastating impacts.

In addition to being thrifty, most respondents in our research search for other employment (67 percent in East Java and 55.5 percent in West Sumatra). This demonstrates that the respondents' families do not passively accept their plight. Chen and Krieger's (2020) study explains that workers who lose income or lose their jobs may not have access to self-protection or unemployment benefits, so they have to immediately find a new job. However, finding a new job is extremely difficult during the pandemic. Previous research states that the average decline in income and job losses for global citizens began in March 2020 at the start of the COVID-19 pandemic (Arndt et al., 2020; Baker et al., 2020); individuals and households have had a long struggle and are forced to find various survival strategies.

One cannot deny that the poor find it difficult to rise from poverty when affected by a disaster. The involvement of women in supporting the household economy is inevitable, especially during pandemics such as the COVID-19. Women have a significant share in fulfilling household needs. When income from a primary job is not sufficient for the necessities of life, women from lower economic status usually look for side jobs to secure additional income. The involvement of women in secondary jobs is influenced by the increasing cost of living (Kimmel, 1995; Menaria & Chaudary, 2017; Wu et al., 2009). However, the pandemic makes it even more difficult for women to find a job, especially those with limited education and connections.

Due to the lockdown and subsequent economic slowdown during the COVID-19 pandemic, it is more difficult to find employment, including employment in the informal sector (Chirisa et al., 2020; Odii et al., 2020; Sida, 2020). This is part of the reason that 34.8 percent of the respondents in East Java and 49.8 percent of those in West Sumatera are unemployed. Termination of Employment (Pemutusan Hubungan Kerja or PHK) in Indonesia must follow Law no. 13 of 2003 concerning Labor Regulations. This law stipulates that companies have to provide severance pay to their former workers (Anwar, 2020). Workers in the informal sector jobs, however, do not receive this severance pay, and most of the respondents who are part of this research work in this sector, including those who are self-employed, or work as traders, domestic workers, and day laborers. Previous studies stated that small and medium enterprises (SMEs) try to develop a survival mechanism during a pandemic by digitizing trade, namely using online media to sell (Amri, 2020; Hardilawati, 2020). However, this strategy requires skills and access to technology that most respondents do not have. The conditions during the COVID-19 pandemic illustrate how difficult it is for people from lower-income groups to comply with health protocols because they have to work in places that are prone to viral exposure. They have to work in public spaces such as the market and the service sector where face-to-face interactions and proximity to others are required. However, many of them have to find additional jobs and turn to freelance and work without contracts (Alaparathi & Thakare, 2020; Buheji et al., 2020; Harris et al., 2020), heightening the risk of exposure. Due to their very limited access to resources, relying on their own social capital may not be adequate; they need other structural support, including governmental support.

*Assistance Received by the Low-Income Families during the COVID-19 Pandemic*

Outside assistance is very important for the respondents to survive and ease the burden in times of pandemic-induced crisis. However, not all respondents have received assistance; the number of respondents who have received assistance is around 59.3 percent in East Java Province and 63.2 percent in West Sumatra Province.

The providers of assistance during this pandemic vary. Most respondents receive help from their extended families (43.2 percent in East Java and 44.8 percent in West Sumatra). In East Java, assistance from the government comes second (35.4 percent), and assistance from religious institutions (18.4 percent) comes third. In West Sumatra, assistance from religious institutions is 35 percent, which is the second-highest. This reveals that the role of the religious institutions, especially Islamic institutions, in West Sumatra is stronger since the influence of Islam is more pronounced. As such, assistance from the government is the fourth highest in West Sumatra.

**Table 3: Source of Assistance Received by Families during the COVID-19 Pandemic**

Source of Assistance	East Java	West Sumatera
	f (%)	f (%)
Relatives / Extended Families	198 (43.2)	179 (44.8)
Mosque / Religion Communities	84 (18.4)	140 (35.0)
Village Communities	25 (5.3)	46 (11.5)
Political Parties	15 (3.5)	9 (2.3)
Government	135 (29.6)	26 (6.4)
TOTAL	457 (100)	400 (100)

Government assistance programs for the poor families have been in existence before the pandemic and are known as the Family of Hope Program (PKH). This program consists mainly of health and educational initiatives in line with its poverty alleviation goals for the poor or pre-prosperous families throughout Indonesia. This study shows that not all poor families receive government assistance from the PKH program; 62.8 percent in East Java and 57.3 percent in West Sumatra receive the assistance. The results also show that only 12.9 percent of the respondents in East Java receive health benefits and 24.3 percent receive educational support from the program. In West Sumatra, 11.8 percent of the respondents' families receive health benefits and 31.0 receive educational benefits from the program. As such, government programs to alleviate poverty have not reached all poor families in this country. This is similar to the assistance programs enacted to reduce the vulnerability of the poor during the COVID-19 pandemic. Government assistance for poor families during the COVID-19 pandemic has not reached some of the respondents: 35.2 percent of respondents in East Java and 30.5 percent in West Sumatra state that they do not receive any type of assistance from the government. The types of assistance that the respondents receive from the government include cash (37.9 percent in East Java and 40.3 percent in West Sumatra) and food (26.9 percent in East Java, and 29.3 percent in West Sumatra). Almost no respondent felt that the assistance was sufficient. Many

women from poor families in West Sumatra (65.8 percent) express that this assistance is not enough to solve their family's economic problems. For those who have received assistance, whether in cash or basic necessities, the value or nominal value received is not uniform. Some receive cash of IDR 500,000 to 1,000,000 (equal to approximately USD 35-65) but some receive less than IDR 500,000 (less than USD 35). The basic food items received, if converted to cash, are less than IDR 500,000.

The social assistance provided by the government to protect the community, in general, is intended for those who work in vulnerable sectors, are in poor health, and are less able to afford nutritious food (Gerard, Imbert & Orkin, 2020; Setyawan & Lestari, 2020). The COVID-19 disaster management system and social assistance in Indonesia focuses on helping to cater to the immediate needs of the poor and is not designed to solve a long-term problem of unemployment.

COVID-19 social assistance is an important social safety net, but it poses problems when many people who are eligible to receive assistance are not registered. Due to budget and other constraints (Kurniawansyah et al., 2020; Maun, 2020; Tapung et al., 2020), only those who are registered could receive assistance. Many are not registered as recipients of the social assistance due to lack of information, complicated bureaucracy, corruption, and several other reasons. Food and cash assistance issued by the government is very useful, especially for the lower class. Social assistance is one of the protection systems needed by the community, especially during the COVID-19 pandemic. A UNICEF study (2020) states that some families in Indonesia rely on non-cash food assistance to survive. Those who do not receive assistance rely on personal savings and social connections to survive. Previous studies have stated that people who experience a decrease in income end up using their savings for their daily lives (Bhutta et al., 2020; Gonzalez et al., 2020; Martin et al., 2020).

In the face of disasters, the previous study indicates that it is very challenging for poor families to make ends meet, some having to rely on whatever is available in their environment. Most of the poor also do not have access to formal credit (Parvin & Shaw, 2012). Previous research has shown the importance of government policies and programs for disaster risk management, based on a gender perspective (Ariyabandu & Wickramasinghe, 2004). Disaster vulnerability is not synonymous with poverty, but they are interconnected (Enarson & Meyreles, 2004). As women are generally among the lowest-income social groups, disasters often make poor women even poorer. Therefore, government support is pivotal. As indicated by the data from this research, women from poor families develop various survival strategies to deal with the COVID-19 pandemic but without adequate external help, their vulnerability is amplified.

## **Conclusion**

The results of this study demonstrate that there are various survival strategies employed by women of low economic status. Even though there are a multitude of factors that create their vulnerability, such as their precarious economic, social, and political statuses, these women exert their agency by mobilizing and actively utilizing the limited skills and resources they have. As a marginalized group, women face a high risk, yet they are not passive nor do they accept their condition. They make many efforts to solve their problems.

Social capital plays an instrumental role in the survival of women and their families. Data from this research show that they rely heavily on their families and neighbors. Due to their proximity, sense of solidarity, and commitment, they support one another and strengthen their social capital. Social capital creates mutual recognition, benefits, and trust (Bourdieu, 1986; Putnam, 1995; Portes, 1998). The women in this study demonstrate that they have very strong bonding social capital. Bonding social capital is found in those who have similar experiences and backgrounds that create strong connections, a sense of belonging, and solidarity that

enhances their resilience in facing COVID-19 pandemic situations. Heavy reliance on bonding social capital, however, may create a heightened risk during the pandemic. When communities that have very limited resources depend on their internal capacities to survive, this may create social involution where their survival becomes exceedingly precarious as their resources are depleted and exhausted rapidly. Two other types of social capital, i.e., bridging and linking social capital, are needed to enhance their resilience. Bridging social capital is a social network spanning across different social groups that do not necessarily share similar identities, while linking social capital connects different groups that have different power and positions in social stratification (Szreter & Woolcock, 2004; Poortinga, 2012). The development of bridging and linking social capital will have positive implications for poor families, such as the ones involved in this study.

As indicated by the data from this research, strong support from outside the communities, including the government, is instrumental in supporting the women who need the aid. Although some programs and initiatives taken by the government do exist, these are not sufficient and have not reached all those who need help. Stronger government programs and other formal support will also enhance the bridging and linking capitals of women who live in poor families. However, it is also important that these programs are inclusive and empower these women to further enhance their resilience in facing the COVID-19 pandemic.

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