

STRATEGIES TO FULFILL FAMILY NEEDS IN SOCIOECONOMICALLY VULNERABLE WOMEN

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ABSTRACT

This study aims to explore the strategies used by socioeconomically vulnerable women who are heads of low-income families to meet their family's needs. The research was conducted with four socioeconomically vulnerable women who are heads of low-income families in Pasanggrahan Village, Garut. The research data were collected through semi-structured interviews and observations from June-July 2023. The results showed that the participants used the same strategy template to fulfill the needs of their low-income families. Fulfilling economic needs is done by selling snacks in the market. Then, they save food to meet their daily needs and set aside a little money to fulfill other needs. They borrow from mobile banks when facing emergencies to fulfill daily expenses and trading capital and pay health costs when experiencing illnesses that must be treated. This strategy is carried out because the income generated by poor women's family heads or family members can only partially fulfill the family's basic needs. The poverty experienced by the participants was inherited from their families. However, this can be overcome by providing training to improve community entrepreneurship skills and competencies through utilizing village funds.

Keywords: Women, Poverty, Poor Family, Household, Women's Strategy

STRATEGI UNTUK MEMENUHI KEBUTUHAN KELUARGA PADA PEREMPUAN RAWAN SOSIAL EKONOMI

ABSTRAK

Tujuan penelitian ini ialah mengeksplorasi strategi yang dilakukan oleh para perempuan rawan sosial ekonomi yang berkedudukan sebagai kepala keluarga miskin dalam memenuhi kebutuhan keluarganya. Penelitian dilakukan kepada empat perempuan rawan sosial ekonomi yang berkedudukan sebagai kepala keluarga miskin di Desa Pasanggrahan, Garut. Data penelitian dikumpulkan melalui wawancara semi-terstruktur dan observasi dari rentang Juni-Juli 2023. Hasil penelitian menunjukkan bahwa para partisipan menggunakan template strategi yang sama untuk memenuhi kebutuhan keluarganya yang miskin. Pemenuhan kebutuhan ekonomi dilakukan dengan cara berdagang makanan ringan di pasar. Kemudian, dilakukan penghematan bahan pangan agar terpenuhi kebutuhan makan sehari-hari dan bisa sedikit menyisihkan uang untuk pemenuhan kebutuhan lainnya. Mereka melakukan peminjaman ke bank keliling ketika menghadapi situasi darurat untuk pemenuhan biaya sehari-hari dan modal berdagang serta membayar biaya kesehatan ketika mengalami sakit yang harus dirawat. Strategi ini dilakukan karena pendapatan yang dihasilkan oleh kepala keluarga perempuan miskin atau anggota keluarga belum sepenuhnya mampu dalam memenuhi kebutuhan dasar keluarga. Kemiskinan yang dialami oleh partisipan merupakan warisan dari keluarganya. Akan tetapi, sebenarnya ini bisa diatasi dengan memberikan pelatihan peningkatan keterampilan dan kompetensi berwirausaha masyarakat melalui pemanfaatan dana desa.

Kata Kunci: Perempuan, Kemiskinan, Keluarga Miskin, Rumah Tangga, Strategi Perempuan

INTRODUCTION

Poverty is a multidimensional concept and phenomenon. This shows that poverty is related to more than economic weaknesses (Sari & Solikah, 2024), but other aspects that cause overall human welfare include education, health, social, etc. (Susanti et al., 2022). Socioeconomically vulnerable women who are heads of households often face classic challenges affiliated with multidimensional poverty (Dewi et al., 2023; Rodiah, 2024). It cannot be denied that poverty is

often a barrier for a person to gain access to the fulfillment of life elements (Hidayatullah et al., 2023; Lamaya & Kiwang, 2021). This certainly affects the quality of life of socioeconomically vulnerable women because they experience limitations in accessing better jobs that can increase economic income (Hasan et al., 2023).

Socioeconomically vulnerable women who are the head of the family certainly experience an additional burden of responsibility because they have to support themselves and their families

(Elanda & Alie, 2023). This results in the neglect of children's right to education from their parents because their mothers are busy fulfilling their economic needs. They often have to manage their responsibilities as family leaders while facing economic and social limitations that may restrict their access to resources and opportunities. Limited access is not only experienced by socioeconomically vulnerable women but also affects their children (Fisabilillah & Baiduri, 2022). This can be a factor in the inheritance of poverty, resulting in a poor quality of life.

Previous research shows that poverty experienced by female heads of households results from resource powerlessness (Ozoh et al., 2020), so they are excluded from decent work opportunities (Nisak & Sugiharti, 2020). Previous research has also focused on mentoring efforts to improve the quality of resources (Achmad, 2023; Hussain et al., 2019). Moreover, providing entrepreneurial skills (Nor, 2021) to socioeconomically vulnerable female heads of households. In addition, previous research on women's poverty has focused on exploring the causes of poverty experienced by women-headed households (Agha, 2021; Dash et al., 2020; Hung & Ying, 2012; Lesetedi, 2018; Riaz & Chaudhry, 2021; Shaw & Mariano, 2022), relational inequality in women (Okolie et al., 2021; Sauqi et al., 2022) and the discrimination that women face, making it difficult for them to move out of poverty (Elanda & Alie, 2023; Nisak & Sugiharti, 2020; Nuroniyah, 2022; Singh & Pattanaik, 2019). These studies show that women's poverty is more complex and multidimensional. In previous research studies, women have yet to examine survival strategies and the fulfillment of family needs. This is interesting to study because, with complex poverty, people must meet the needs of their families.

This study aims to map the strategy for fulfilling the needs of socio-economically vulnerable women who are heads of household. A strategy for fulfilling family needs is very important to have because it is related to family resilience, not only from an economic aspect, but also other aspects such as social, psychological, educational, etc. A strategy for fulfilling needs that creates family resilience can have an impact on reducing poor families and contribute to social stability. Fulfilling family needs is a priority for the head of the family, so it is necessary to describe the efforts made by socio-economically vulnerable female heads of households. It has been explained previously that poverty faced by

women is more complex because of the many obstacles experienced due to gender disparities (Hidayaturrehman et al., 2023; Rodiah, 2024). The strategies carried out by women family heads can be a reference for updating the assistance program policies enacted by the Ministry of Social Affairs or for increasing resources supporting family economic resilience.

METHOD

Design

We use a qualitative approach with case study techniques to obtain research data on the fulfilment of family needs by socio-economically vulnerable women who are heads of families. Case study techniques are used to examine the basis of the problems faced by socio-economically vulnerable women who are heads of families. Research data were obtained through semi-structured interviews with the concept of casual conversation so that participants do not feel burdened in answering questions.

Participants

The research was conducted in Pasanggrahan Village, Sukawening District, Garut, West Java. Based on the data we obtained, in Pasanggrahan Village there are 875 poor families and 119 of them are poor families headed by women. The factors for women to become heads of households in Pasanggrahan Village are quite diverse, including divorce, polygamy, being left far away because of work, husband died, etc. The primary determination of participants in the study was women who were heads of families due to their husbands' deaths. The next is the economic condition or average income in one month. In 2023, the Garut regional minimum wage is IDR 2,117,318. This means that female heads of families whose monthly income is less than the minimum wage are considered socio-economically vulnerable women so they have difficulty in meeting their living needs. The last characteristic is that the educational status they have is no more than high school. We determined these four characteristics because they are a unity that is often experienced by socio-economically vulnerable communities. We got four female participants who met the research criteria, namely 1) female heads of households; 2) monthly income far below the regional minimum wage; 3) never attended high school; and 4) difficulty in meeting family living needs. These four participants are categorized as socio-economically vulnerable

women so that they can provide appropriate and needed data in achieving the research objectives.

Data Collection

The research began with observations in Pasanggrahan Village and village officials' meetings to obtain the latest data on community conditions. The village government assisted us in applying participants who fit the research criteria. After discussing and obtaining candidate participants, we met directly with all research participants and asked permission to conduct data collection. We informed the participants about the academic ethics applied when reporting and publishing, including maintaining the privacy of the home address keeping the participant's name and the identity of other family members confidential.

The research was conducted in June-July 2023. Interviews were conducted repeatedly to obtain comprehensive data. On average, interviews were conducted for 40 minutes for each participant, and voice recording was carried out with the participant's permission. In general, the interviews asked about 1) family economic conditions, 2) efforts to fulfill the family economy, 3) fulfillment of food needs, 4) fulfillment of health needs, 5) fulfillment of children's educational needs, and 6) fulfillment of secondary needs. The questions were adjusted to the concept of socio-economic vulnerability. Several essential aspects must be considered, including primary (food, education, and health) and secondary (transportation and clothing) needs. On the same day as the interview, we also conducted observations to see the participants' daily lives. The interview and observation data results will result in strategies to fulfill family needs carried out by female heads of households in Pasanggrahan Village, Garut.

participants' answers, which were only the central answers and by the context of the questions presented in the report. We presented the data in several sub-discussions to show the strategies carried out by the participants. We conducted data analysis based on Cresswell (2018). The data analysis stage is visualized in Figure 1 below.

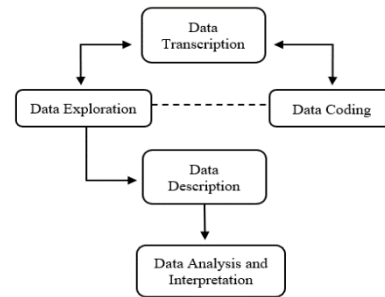


Figure 1: Stages of research data analysis

RESEARCH RESULTS AND DISCUSSION

Family Economic Fulfillment

Characteristically, all research participants revealed that the main reason they became heads of households was the death of their husbands. For them, their husbands were the leading providers of the family's basic needs. Without their husbands, the burden of providing for the family and meeting other needs falls on them. When viewed from the level of income per month, the average female head of household earns IDR200.000-1.500.000. This income level can be categorized as minimal compared to the price of necessities, which continues to increase. This fact results in the demographic conditions of participants categorized as socioeconomically vulnerable women. The demographics of the research participants are shown in Table 1 below.

Table 1. Demographic Conditions of Research Participants

Initials	Age	Education	Total child	Dependents	Jobs	Income/month (IDR)	Government social funds/years (IDR)	Spending/month (IDR)
UN	78	Primary	7	2	Sticky rice opak	1.000.000	2.400.000	1.500.000
YH	65	Primary	4	0	Sticky rice opak	500.000	2.400.000	700.000
MH	58	Primary	6	3	Fried food	500.000	2.400.000	1.000.000
TI	37	Primary	4	4	Market hawker	1.500.000	2.400.000	1.500.000

Data Analysis

Interviews were conducted in Indonesia, mixed with Sundanese, the local language of the research area. The explanations given by the participants were classified based on the subthemes of the research data discussion. The answer framework resulted in strategies to fulfill family needs carried out by the participants. In addition, we filtered the

The data in Table 1 shows that four participants experienced economic insecurity because there was no surplus between their monthly income and expenses. Moreover, three participants experienced a minus income compared to the monthly expenses needed. This condition is very concerning because the four participants are the head of the family and have dependents. Even YH

experienced a shortfall of 150% of his monthly income, which was used to support himself. Meanwhile, MH experienced a shortfall of 100% of his monthly income to fulfill life for one month. This condition is very concerning because MH has to support his three children. UN was the oldest participant, categorized as elderly and had to support two of her children. She has a shortfall of IDR500.000 or 50% of her monthly income from selling opak ketan. Participant TI has no shortfall in fulfilling her one-month needs but has four children to support. These four participants still need to meet Garut's regional minimum wage of IDR2.100000.

With such a minimal income, these female heads of household can do little. Resigning themselves to the existing conditions is the main way they can relieve stress.

What else can I say? I have to surrender. If you keep thinking about it, you will get stressed. Especially when talking about the needs of life, there is no end. So, it must be fulfilled. (*Result of interview with TI*).

This condition forces the four women who are heads of households to make savings, especially in the consumption or food sector. The women heads of households are forced to make this choice because of the high prices of basic necessities. Other costs that must be met are children's pocket money and school fees, which must be paid every day, and the cost of electricity bills, which must be paid every month.

I rely on the proceeds from trading opak ketan to meet my daily needs, and if that is not enough, neighbors usually give me food, such as rice, cooking oil, and vegetables (*Result of an interview with YH*).

All participants strive for economic fulfillment by selling typical snacks according to their abilities. However, the money from selling snacks could not fulfill their daily expenses because they had to consider money for capital and daily needs. When they run out of capital, the last resort is to borrow money from their neighbors, closest family, or *mobile banks*.

I borrowed IDR3.000.000 from a *bank keliling* yesterday to fulfill my daily needs and used it to sell capital. The deposit is IDR75.000/week for 50 weeks. (*Interview result with UN*)

Banks Keliling are not financial service authority institutions but individuals with workers to find customers who want to borrow money. They usually target mothers and small-scale traders as the market for borrowers. Borrowing money from

banks keliling has become a common practice for people in villages because they can get loans quickly with no collateral requirements, no late payment penalties, and no asset seizures. Borrowing from *banks keliling* is the last alternative if neighbors and family cannot provide loans. This is because the family's economic condition is similar, namely experiencing economic difficulties.

I trade to fulfill my daily needs. Sometimes, I also ask for help from my already working son. He usually gives me IDR100.000-300.000, which is only for a few months because he has a family and his life is also problematic. (*Result of interview with MH*).

Kind neighbors and family help this minimum economic condition. Many neighbors assist in the form of food or money loans, but these cannot be used as a dependency to survive on economic deprivation. Apart from neighbors and family, participants also received assistance from government programs for underprivileged families, for example, UN, YH, and MH received assistance from the Family Hope Program (PKH) in the elderly category with a nominal value of IDR 2.400.000/year, which was distributed in four terms. Meanwhile, TI received assistance for elementary school children's education of IDR 900.000/year and junior high school children of IDR 1.500.000/year. On average, each participant received assistance from the government of IDR 200.000/month, which could be used to help meet the needs of their families. In addition, they also received non-cash food assistance from the government worth IDR 200.000. However, all the assistance received has not been able to change the family's economic condition because it was all used for consumptive purposes, for example, buying groceries, paying debts, paying electricity bills, etc.

Fulfillment of Food Needs

With a very minimal monthly income below the regional minimum wage, the participants have to strictly manage their expenses to avoid spending money on unnecessary expenses. Fulfilling basic needs is a top priority because they trade to buy food to support themselves and their children.

I can eat it because I sell sticky rice opak. I buy side dishes and rice. I usually eat *gehu*, lontong, or *fried foods* for breakfast, and rarely eat rice for breakfast. I only eat rice for lunch or dinner because I have to save rice. (*UN interview result*)

Fortunately for the participants, the culture of the people in the village is to work together to help

others experiencing difficulties. The participants had perfect neighbors who upheld the values of wisdom. The neighbors often helped the participants' economy even though their conditions (neighbors) were not better or slightly better. This kind of community life is still maintained in rural areas and must be preserved as a socio-cultural characteristic of the community.

I once borrowed rice from a neighbor so that my children could eat. I also borrowed money from a shop near my house when I had no buyers. (*UN interview result*)

Then, the participants prioritized their children's food needs over their own. Borrowing or owing to neighbors is not included in their normative

The hajat culture in the village can be predicted in one year, namely during the rice harvest and after Ramadan (Shawwal month). They can get processed meat in two ways: helping in the hajatan activities so that they are given food parcels or the hajat holder sends them food. While events in the village are minimal and rare, Muslim community activities allow everyone to eat meat, namely Eid al-Adha (sacrificial feast day).

We do not want to describe the participants' poverty line, but economic limitations lead to limited access to various things, including nutritious food. The daily meal menu that they can fulfill is almost the same and relies on cheap and filling staples. The participants' meals are shown in Table 2 below.

Table 2: Participant and Family Meal Activities

Initials	Eat	Meal Menu			Meal cost/day (IDR)	Served
		Breakfast	Lunch	Dinner		
UN	2-3 times	Bala-bala, gehu, lontong	Tempeh and kale vegetables	Fried egg	25.000	3 person
YH	2-3 times	Tempeh and lontong	Tempeh and kale vegetables	Salted fish	8.000	1 person
MH	2-3 times	Bala-Bala, lontong	Tempeh or vegetables	Tofu/salted fish	25.000	4 person
TI	3 times	Fried egg/fried rice	Eggs, tempeh, and spinach	Fish or eggs, tempeh, and vegetables	35.000	5 person

behavior, but this condition is forced because they see that their children's food needs have not been met.

I usually eat twice a day. If the children eat three times a day. (*MH interview result*)

Just like the psychology of a mother who always puts her child's needs first, so did the participants of this study. Living in poverty does not make them lose their identity. They also feel very guilty when they cannot provide good nutrition for their children. This is based on the daily meal menu, which is less varied due to their limited money (see Table 2).

I also really want my children to be able to eat meat or drink milk. However, it is expensive, so we can only afford it sometimes. When we have extra money, we must count it again because there are many things to pay for. (*Result of interview with TI*).

Protein fulfillment can be met through cooked or processed chicken eggs. However, even this can only be fulfilled sometimes due to the increasingly expensive price of chicken eggs for each grain.

I can buy chicken eggs or salted fish but need help to afford it daily. I rarely buy meat because it is expensive. My children and I can eat meat during a celebration or event in the village. (*UN interview result*)

Table 2 shows that the lunch menus of all participants were similar in the foods prepared, namely tempeh and vegetables, especially kale. These two ingredients can be purchased at a low price of less than IDR10.000 and served to several people. This is one strategy used by the participants to save money on daily food expenses. This does not imply that tempeh and kale are poor people's food. It is an alternative to fulfill daily nutrition and protein intake from cheap and readily available food.

One thing that we are grateful for from the data obtained regarding the fulfillment of family meals is that the culture of empathy is still high in the village community, especially in the research location. The community still has the cultural heritage of their ancestors to be accustomed to helping each other. People who help each other are not only from the upper-middle class but also economically weak people, and they often help research participants.

Family Education Fulfillment

Fulfilling children's educational needs is essential because it is expected to raise the family's economic status in the future—at least, this is what the participants understood. They dreamed of being able to send their children to high school. The poverty they face is the main reason why it is difficult for them to fight for their children's right

to education. However, they have strategies for dealing with the fulfillment of education costs.

My monthly income cannot fulfill my children's education expenses if calculated. In one day, I have to spend IDR50.000 to pay for snacks, and transportation for my four children, not to mention other expenses. I usually save money on food shopping and borrow money from my family. *(TI interview result)*

The savings can only be made in one crucial aspect: saving on daily food costs. They cannot do more savings slots because other needs are not considered urgent. Therefore, the fulfillment of food, education, and health needs is hierarchical. Education costs cannot be saved because the nominal expenditure and the time of expenditure

our participants because most of them only graduated from elementary school, and their children graduated from elementary and junior high school.

Due to financial constraints, my children cannot continue to high school. They also prefer to find work to help with their daily expenses. Right now, one of my children is still in 5th grade. My economy will improve, and I can send him to high school. *(MH interview result)*

The nine-year compulsory education program promoted by the government has not reached the poorest families because they have not been able to meet other costs that the government does not fund. The problems faced in fulfilling education are shown in Table 3 below.

Table 3. Family education fulfillment issues

Initials	Problems faced	How to do it	Achievements
UN	Transportation costs and children's snacks at school	Saving money on shopping, borrowing money from neighbors, asking for help from children who are already working	Not yet successful
YH	<i>No dependents</i>	-	-
MH	Transportation costs, children's snacks at school, and dormitory fees	Save money on shopping and borrow money from family/neighbors	Able, but not entirely successful
TI	School uniform costs, children's pocket money, children's transportation costs, and school supplies	Saving money on shopping, borrowing money from parents, cutting back on food	Able, but not entirely successful

are clear. This results in the same pattern of borrowing money from neighbors and family members if unmet needs are unmet.

I save on food for other expenses, including my children's education. I eat a little in the morning, a little at noon and a little at night. If this does not work, I must borrow money for my children's education. *(MH interview result)*

It is essential to understand that saving food is only practiced by the participant; it is not applied to her children. However, seeing their parents' difficult economic situation, their children understand they must support their mother. Sometimes, they also follow suit to save food to not burden their parents. This is clear evidence that their children have great empathy for their parents.

My children only graduated from elementary school because there was no money to continue to junior high school. The school is free, but other equipment must be purchased, such as uniforms, shoes, bags, books, etc., and I cannot afford the school fees. *(UN interview result)*

Economic limitations often cause children's lack of access to education, which is also the case with

The participants had high hopes that their children's education would improve. They wanted a better life for their children, including getting a high school diploma. However, the high cost of school supplies makes it difficult for them to realize this hope. In addition, access to learning uses a lot of digital media, so they must have a smartphone and other expenses, such as printing assignments, buying materials for school assignments, etc. Of course, this is very burdensome for participants as the head of the family.

The government has provided educational assistance funds for underprivileged families, starting from educational assistance for elementary, middle, high school, and college levels, with varying amounts. This educational assistance fund is distributed every three months and sent to the child's account registered at school. Findings in the field show that educational assistance funds for children are often allocated for other interests unrelated to school needs. This is due to the unfulfilled basic needs for life, so education is considered a secondary need. In addition, another factor that hinders the fulfillment of education is low motivation to learn because

they want to work immediately to be able to help their parents' economy.

Family Health Fulfillment

Of course, in terms of family health costs, they also do not have any special funding for health. The main thing they do to maintain their health is to manage their diet. As is known, the most common disease suffered by Indonesians is ulcers, and all participants experienced this.

I have stomach ulcers and gout, so I have to watch what I eat to avoid relapse. (*UN interview result*)

Participants were well aware of their illnesses and the preventive measures they could take. Other participants also had the same disease and had ways to maintain their health, including adjusting meal intervals and not overeating. In addition, they have a way of handling the first treatment if their illness recurs or other family members experience illness, which is to buy medicine at the stall or make concoctions from natural ingredients.

If I have dizziness, fever, flu, or other minor illnesses, I usually buy medicine at the stall first. If it does not heal, I usually go directly to the Puskesmas for treatment, accompanied by my children or neighbors. (*MH interview result*)

Villagers are accustomed to consuming stall medicines, also known as generic medicines without a doctor's prescription, sold in small shops. They also seem to understand the limitations of taking stall medicine because there is no prescription from a doctor. Puskesmas is the primary defense for health in the village because treatment is free if you have government-issued health insurance such as BPJS or KIS.

I once bought vitamins for my youngest child because he looked like he was malnourished. I bought the vitamins at the pharmacy and only bought cheap ones. (*TI interview result*)

The government must aggressively educate the community, especially the underprivileged community, because the issue of malnutrition is very close to their lives. They must know that nutritious and vitaminized food only requires a little money and can be fulfilled by them for their daily food needs. Until now, there is still a paradigm that nutritious, vitamin, and protein foods are luxurious and expensive. Many cheap and readily available food ingredients in the market are also nutritious. Knowledge related to the fulfillment of nutritious and cheap food can be

a strategy that fulfills health for socio-economically vulnerable women.

Last year, I was hospitalized because of a chronic ulcer. I paid for the treatment myself because I did not have health insurance from the government. I was forced to borrow money from the bank amounting to IDR10.000.000 for the hospital fees for one week. (*MH interview result*)

Ignorance of the flow of government subsidies caused MH to have to pay for his medical expenses when he was hospitalized. He did not have to pay for his treatment because there was a government health subsidy for low-income families. Low-income families can register for health insurance with the government and are not burdened with monthly premiums. From this, it can also be explained that massive socialization is needed from the government regarding the subsidy program and the flow of registration up to the stage of claiming the subsidy. In addition, it needs to be closely monitored so that the recipients of the subsidies are the people they are supposed to be, according to the set parameters.

We only found a few strategies the participants used to fulfill family health, including maintaining their food intake when they knew about their illness. They got this from direct experience, so they take better care of their diet. Apart from this, they did not have strategies for fulfilling family health due to economic limitations. They cannot provide varied food to their families because being able to eat is already very rewarding. They rely on health institutions in the kecamatan to maintain their family's health and seek treatment for free because they have health insurance from the government.

Home Ownership

There is a tradition that we are proud of in rural communities, especially in Sundanese areas. They still preserve the tradition of *ngahiras*, which is the tradition of cooperation, helping voluntarily without asking for remuneration. Usually, this tradition arises when helping residents experiencing difficulties/disasters, building a house, and other community social activities. The difference between gotong-royong and *ngahiras* is in the access to benefits; the results of gotong-royong can be utilized in general/socially, while *ngahiras* benefits personally/helps one person/family.

My parents gave me this land to build a house. The capital came from my husband's hard work. During the construction, many neighbors and relatives helped voluntarily. Some also provided building materials. I

have lived in this house since 1988 and have never moved. (*YH interview result*)

In a weak economic condition, the participants can still be grateful for many things, including that they already have a private house, a property right. The poverty they are currently experiencing is not burdened by the cost of housing, for example, renting a house. They struggled to build a house when their husbands were still alive.

This house is my own. The land was inherited from my parents. My husband used to work as a construction worker outside the city. His wages were used to buy building materials, and many were borrowed. When I was building, I got help from relatives and neighbors. I built this house in 1988 and have lived in it until now. (*MH interview result*)

This house was built on inherited land or land given to them by their parents. They are grateful that they did not buy land to build a house; they are only burdened with the cost of building the house.

We started building a house in 2009. My husband and I wanted to have our own house, so we did whatever we could to raise money. I also work as a laborer in other people's fields while my husband works out of town. (*TI interview result*)

One thing worth emulating from the participants is their hard work fulfilling their primary food, health, and shelter needs. Despite their poverty, they already have a permanent residence that is still livable. The following is the general condition of the participants' residences.

Table 4. Participant's Residence Information

Initials	House Size (meters)	Home Electricity	Wall	Floor	Cooking fuel	Source of drinking water	Toilet	Home ownership
UN	5 x 6	900 kWh	Wall	Ceramics	Firewood	Well	Owned	Owner
YH	5 x 6	450 kWh	Wood	Wood	Firewood	Well	Owned	Owner
MH	5 x 8	450 kWh	Wall	Ceramics	Firewood	Well	Owned	Owner
TI	4 x 5	450 kWh	Wall	Plaster cement	Gas	Well	Hitchhiking to parents	Owner

The data in Table 4 illustrates the housing conditions of research participants categorized as socioeconomically vulnerable women. They own their own house, but the condition is straightforward, and many parts of the house have begun to deteriorate. YH's house still uses a traditional style that utilizes natural materials; for example, the walls use woven bamboo, called bilik walls. Then, the floor is made of arranged wood that does not directly interact with the ground. The floor of YH's house is 60 cm off the

ground. The condition of YH's house is the poorest of the other participants, but his house is more friendly to disaster mitigation, such as earthquakes. TI's house does not have a private toilet; it is still boarding, so this is more risky for his family's health because access to the toilet is not private. In addition, TI's cooking fuel is a gas stove, which creates a dualism: cooking becomes faster and more practical, but there is the additional expense of buying refills for 3kg gas cylinders. When referring to the income of the participants, of course, buying refills of 3kg gas is an additional cost that must be prepared in the range of IDR20.000-25.000. Then, for home electricity in kilowatt-hour (kWh) units, all participants are categorized as recipients of subsidies from the government.

Discussion

Culturally, socioeconomically vulnerable women in Pasanggrahan Village are seen to have clean and healthy living habits, a work ethic, and are accustomed to living frugally. They are not accustomed to saving money and do not have plans, especially to send their children to a higher level. They experience obstacles in accessing resources in their environment. This socio-economic powerlessness makes it difficult for socioeconomically vulnerable women to get out of their poverty. Within the economic limitations experienced, they try to fulfill their family's needs in various ways.

Socio-economically vulnerable women who are the head of the family experience pressure that should be carried out by men, namely providing a living for the family and several other household problems (Diatmika & Rahayu, 2021). Research (Rodiah, 2024) shows

that women heads of low-income families communicate to share their family problems and remain psychologically healthy. This condition shows that the position of the head of the family requires psychological health in order to be able to undergo and overcome the problems that come (Yulfa et al., 2022). This condition is also usually exacerbated by social powerlessness and is not supported by qualified education, making it even more difficult for them to escape poverty (Susilo, 2022). However, they still have ways to overcome the fulfillment of family needs,

including working and selling. The factor of low education is the cause of limited access to better jobs. As is known, the participants did not continue to junior high school due to economic limitations for education costs.

Saving food is the primary way to meet education costs because these socioeconomically vulnerable female heads of households lack economic empowerment. Food austerity can lead to malnutrition in the family, especially in the children of low-income families (Bintari Dwi Rahayu1, Ma'mun Sutisna, Ardini Saptaningsih Raksanagara, Herry Garna, 2023). Furthermore, research (Chaudhuri et al., 2021) explains that food savings not only affect malnutrition but can also cause dropping out of school. This is very interesting because, in terms of priority, the fulfilment of food is the main thing compared to the fulfilment of formal education. Our participants also carry out this condition; the fulfilment of education costs has yet to be a priority for participants even though they dream of being able to send their children to high school. They tend to resign themselves to the situation and accept their economic helplessness (Sari & Solikah, 2024). We regret the helplessness of this condition because, with higher education, children can have a better way of thinking (Diatmika & Rahayu, 2021).

In addition, the government must continuously control and provide a series of training to the beneficiary family assistants (Armanda & Syafruddin, 2022; Utami et al., 2020). The ability to educate a beneficiary family assistant is an important aspect (Mawarni, 2019) in changing the perspective on the importance of education which is an indicator of the success of the family hope program (Farikhah et al., 2024; Ramadhani & Mulyana, 2020). Research (Nurwan & Hasan, 2020) shows that the skills of beneficiary family assistants have a 24% influence on the success of the family hope program. The findings in this study indicate that the role of beneficiary family assistants at the research location is not yet optimal because they have not prioritized education even though some have received educational funding assistance.

The government should increase assistance for underprivileged families, including waiving tuition fees, providing school supplies needed by children, and subsidizing transportation costs to school. We hope that underprivileged families can access education until they graduate from high school because they deserve the ability to think and fight according to the challenges of the times.

The strategies for fulfilling family health carried out by socioeconomically vulnerable female heads of households are no different from

those carried out by the community. They are more fortunate when they have economic limitations because they do not have access to unhealthy snacks, such as packaged drinks full of artificial sugar and snacks with chemical preservatives. They are in good health, with no harmful diseases usually caused by unhealthy food. In addition, this snacking pattern can be a consumptive behavior that low-income families do not need because it can burden economic conditions (Betti et al., 2020).

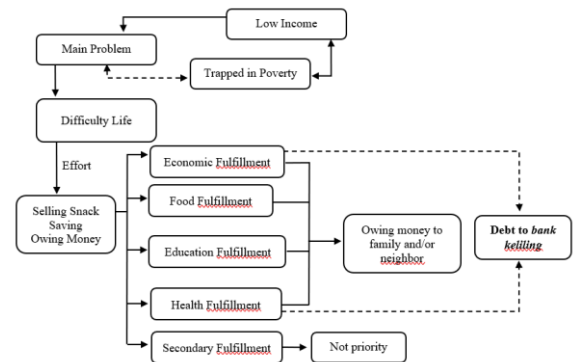


Figure 2: Strategies for Fulfilling Needs by Female-Headed Households

Based on Figure 2, it can be understood that borrowing money from *banks keliling* is done to meet sudden needs, such as illness that needs to be treated or lack of capital for trading. They do not borrow money from the bank to follow fashion trends or to buy a cell phone because these are secondary needs and can even be considered tertiary needs. The existence of a group of people labeled as *banks keliling* has become a negative phenomenon in the village community because many are trapped in borrowing. After all, the conditions are straightforward. Many people have made banners rejecting the existence of *banks keliling* in their villages. This is based on cases of people borrowing money from other *banks keliling* to cover loans at different *banks keliling*. As a result of this, the debt grows, and the community becomes psychologically hostage, hard to find, often daydreaming, and even committing suicide because they are unable to repay. Therefore, there is a need for a social community that supports each other when people are experiencing difficulties (Nepomuceno et al., 2021)

The life of socially vulnerable women who are the head of the family is tough. (Hidayaturrahman et al., 2023). In addition, the low education they have further limits their employment opportunities (Nazri et al., 2020). Based on this condition, there should be serious efforts from the village government to provide assistance and training to develop entrepreneurial

skills based on digitalization (Hasna & Budiwaspada, 2022). In addition, the government provides loan capital assistance with easy terms (Hussain et al., 2019) to poor people with measurable entrepreneurial plans. The government must also assist village officials in utilizing village funds (Diatmika & Rahayu, 2021). We base this on the size of the village fund budget provided by the central government. Ideally, village funds are used for human resource development. So far, village funds have been focused on building infrastructure to repair roads or other material developments in the village.

CONCLUSION

Women who are vulnerable to socioeconomic factors and are heads of families experience economic pressure and psychological pressure because they have to be responsible for fulfilling their family's needs. They are overwhelmed by helplessness due to poverty and low education. The problem of poverty experienced by families headed by women is very complex. It is not only related to economic aspects such as low family income levels but also involves social aspects such as helplessness and inability to access social structures resulting from the patriarchal cultural construction of society. The problem of poverty has received special attention from the government by allocating the state budget for social assistance programs, child education assistance, and health insurance, all intended for poor families. However, social assistance funds are not enough to meet the living needs of poor families because the cost of living continues to increase. In their limitations, poor families headed by women have survival strategies, including selling snacks and borrowing money from neighbours or family. Sometimes, they borrow money from the *bank keliling* when there is an urgent need, and no neighbours or family can lend money. The pattern of borrowing money from *bank keliling* can make it increasingly difficult to escape poverty because borrowing is based on meeting needs, not on productive aspects, such as entrepreneurial capital or developing entrepreneurship. This problem must be addressed by the government so that it does not cause an increase in the number of poor families in Indonesia. The form of intervention that the government can carry out is a policy product or regulation on efforts to protect, empower, and guarantee social security for poor family groups, especially those headed by women. The government can organize massive training that empowers individual/home products with clear and precise downstream so that poor families can move towards becoming prosperous families.

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