**Feminization Poverty in Tulusbesar Village, Tumpang Sub-district, Malang Regency**

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**Abstract**

This paper explains about the poverty experienced by women who become the backbone of the family. They are known as the Head of Female Household (KRTP). The research is located in Tulusbesar Village, Tumpang Sub-district, Malang Regency. KRTP is caused by husband died, divorced, husband sick, abandoned husband, and husband with disable. The feminization of poverty is seen from how the source of income KRTP and how the allowance system or social aids have not overcome the KRTP’s poverty yet. In this paper, the source of income of KRTP is viewed from income public transfers and income private transfers. The income private transfers are obtained from ex-husband or family, while the income public transfers are non-occupational income, derived from the government consisting of Jalin Matra, BLT, BPJS, and PKH programs as social aids. All KRTPs in Tulusbesar Village have received social aid, but the four existing social aids have not been accepted by the KRTP overall. In private transfer, based on the results of the study there are 20 KRTPs who have received help from their families and 36 KRTPs do not get help from their families. The life of the KRTP in Tulusbesar village after receiving social aids is still experiencing the vulnerability of poverty, because the social aids received are temporary and only lasts short term. Thus, it makes KRTP more vulnerable to poverty.

**Keywords:** Poverty, Women, KRTP, Village

**INTRODUCTION**

Overcoming the poverty is a job for every State around the world to bring a welfare for its people both men and women. Poverty is one of the global problems, including in Indonesia. Poverty in Indonesia is like a vicious cycle that is not resolved. Based on BPS survey, the number of poor people in Indonesia in September 2015 was 28.51 million people (11.13 percent). In March 2016 decreased to 28.01 million people (10.86 percent). However, the decline in the number of poor people is not matched by a decrease in the poverty line. The poverty line in September 2015 was 1.67 percent i.e. 316,464 rupiah per capita increasing to 321,761 rupiah per capita in March 2016 [1].

The agenda to overcome the poverty can be seen in many agreements and programs. In level global, there is Sustainable Development Goals (SDGs) as a global agreement to overcome the poverty. The SDGs replaces the Millennium Development Goals (MDGs) which are considered only as partial solutions to global problems. In national level, under Jokowi administration, there is Nawacita which contains the main agendas of the development that are one of agendas is to overcome the poverty. Both in harmony have an effort in eradicating poverty problem in Indonesia.

In Indonesia, the problem of poverty is mostly in rural areas. In March 2016 the number of rural poor was 17.67 million people (14.11%), while urban poverty was 10.34 million people (7.79%). This means that there is an enormous inequality between poverty levels in rural and urban areas. Therefore the problem of poverty in the village requires special attention from the government.

In the village, the poverty is experienced by the number of poor household heads which were headed by female as much as 11.13 percent and 9.34 percent of male [2]. This means that the problem of poverty in the village becomes more complex when experienced by female as well as head of household. Poverty experienced by female head of household or KRTP is a woman who runs social and economic function as head of household. The cause of poverty faced by KRTP is due to husband died, divorced, husband sick, abandoned husband, and husband with...
disable, who cannot run the role of economic function in the family.

East Java Province is the largest contributor of KRTP with the number of 700. In 2012, the number of KRTP were 160, that means it increases. Poverty experienced by KRTP is spread throughout the city districts in East Java. Malang Regency is the third big district as a KRTP contributor with the amount of 9,026. In Malang Regency, Tulusbesar village occupies the highest position which has the number of poor KRTP with the lowest level of welfare of 10% (Desil 1) that is as much as 56 households [3].

Although, based on the Village Development Index (IDM) Tulusbesar village includes in developing villages in developing villages, the poverty problems experienced by KRTP remain a big job that needs to be resolved soon. The government both the central government and local governments has issued various policies to provide solutions to this problem. Some programs that have been implemented in Tulusbesar Village are Program Keluarga Harapan (PKH), Temporary Unconditional Cast Transfer (BLT), Social Insurance Administration Body (BPJS) program, and Jalin Matra Program. However, this existing programs have not been fully accessed by KRTP.

The analysis of poverty in this paper focuses on the poverty experienced by women who become heads of households or KRTP. The discussion was conducted by looking at how the feminization of poverty occurred in Tulusbesar Village of Malang Regency and how the government program overcome this problem.

MATERIAL AND METHOD

This research uses qualitative research method. It is one type of research that aims to explain the phenomenon through the collection of data as deep [4]. Qualitative research is also interpreted as a type of research whose findings are not obtained through statistical procedures or other forms of calculation [5]. Qualitative research is selected because by using this method is able to see the phenomenon more broadly and deeply in accordance with what happened and developed in the social situation under study [6].

Data Collection

This qualitative research uses descriptive types because it aims to make systematic, factual, and accurate descriptions of the facts and properties of a particular population or object [7]. This type of descriptive qualitative research is to describe the findings related to poverty experienced by KRTP in Tulusbesar Village, Tumpang District, Malang Regency. Data collection techniques are done by observation, interview and documentation.

Observation method is a method used in qualitative research by observing directly in the field about social phenomena and psychic symptoms with the way of observation and recording. An interview is a conversation directed at a particular problem and is an oral questioning process in which two or more people are physically opposite [8]. The document is any written material or film, other than the record, which is not prepared due to an investigator’s request. The document is one of the most reliable data collection techniques, for the following reasons: the document is a stable, rich and encouraging source, useful as evidence, is natural, not reactive, so the results of content studies will broaden the knowledge related objects studied [9].

RESULT AND DISCUSSION

The number of KRTP available in Tulusbesar village is 56 people. Based on the result of the mapping of RKTP there are five causes why women to be KRTP, namely; first, it is because the husband died. This is the most cause, that is as many as 31 KRTP (55%). Second is divorce. There are 10 KRTPs due to divorce (18%). Third, it is due to husband sick, with the number of KRTP as much as 8 (14%). Fourth, it is due to neglect by their husband with the amount of 5 KRTP (9%). Fifth, they have husbands with disabilities, with 2 KRTP (4%). Husband with disabilities is due to eye blindness in an accidents while working and defects in the foot. Mapping the causes of women into KRTP can be seen in the figure 1.

Data source: The result of the researching process of researchers

Figure 1 Mapping Cause of Women to be KRTP in Tulusbesar Village
1) Income Source

Based on the causes of RKTP, women have to bear the family burden, including economic and social burden. This burden becomes more severe because not all previous KRTP have decent work. Of the 56 KRTPs in Tulusbesar village, 32 people KRTP (57%) previously were only as housewives. The remaining 24 KRTPs (43%) previously had jobs.

Source of income became one of the important points in seeing how poverty experienced by KRTP. Which causes the source of income received by women different from men one of them because of job opportunities. Women are often regarded as someone who is weak and is considered a cheap worker because of his status as a temporary worker or working part time.

As the results of research, the poor KRTP gives various responses about the source of income that they get. It is like the work of KRTP with the initials LN who used to work as a tofu maker in interview [10]:

“Sadean tahu singen kale bapak terus nerusaken usoha niku terus kulo sakniki kengken kendel, pun nemulan niki prei, nggeh sakjane ngoten niku penggaweian tiang jaler, niku loh delene kan abot soro ngoten lo tapi nggeh dos pundi kangee bendintene kulo”. Selling tofu first with husband, then I continue it by myself when the husband died. Now it’s been closed since six months ago, Actually it’s a man’s job, its soybeans are too heavy but how else it is for the everyday needs).

Working to make the tofu has been cultivated before becoming KRTP. This work was formerly run with the husband. After her husband died LN was still continuing the job with her son. Because her son got another job, finally LN stopped making know. This is because heavy work is not balanced with the results obtained. The same thing was delivered by MSTN who worked as a convection tailor in the Palace Doll factory. In an interview, she said as following statement [11]:

“beda-beda mbak nggeh anu setting nggeh sami mawon tapi bedane ya satu jam lebih lama laki-laki upah e nggeh anu tiang jaler radi nambah kedik”(Ada perbedaan sesuai bidangnya dan waktu, untuk bekerja laki-laki lebih lama dibanding perempuan begitupula dengan penghasilannya). There is a difference according to the field and the time, for work men get longer than women as well as with income.

Being a KRTP is not an option. KRTP is forced to bear the economic burden of his family. According to Diana Pearce, those who are like KRTP becomes poor not only because of lack of income but also because of gender bias happened to society. Earnings of public transfers are off-job income, earned from government such as insurance. Public transfers in this regard are government aid for this KRTP. The types of aid received by KRTP in Tulusrejo Village are Program Keluarga Harapan (PKH), Temporary Unconditional Cast Transfer (BLT), Social Insurance Administration Body (BPJS) program, and Jalin Matra Program. It can be seen at table 1.

<table>
<thead>
<tr>
<th>Table 1 Types of Social Aids</th>
<th>No.</th>
<th>Types of Social Aids</th>
<th>The Number of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jalin Matra</td>
<td>56</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>BPJS</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>BLT</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>PKH</td>
<td>22</td>
<td></td>
</tr>
</tbody>
</table>

Data source: The result of the researching process of researchers.

Based on observation in the field it was found that not all KRTPs received the four aids. They only received some aids. Only for aids from the Provincial Government of East Java through Jalin Matra program all KRTP get the aid of this program. There are six of KRTPs who receive all four aids at once. They are KRTP that really need of such aids so that in the data collection by the government they are included in it. The sixth KRTP can be seen in table 2.

<table>
<thead>
<tr>
<th>Table 2 Most Beneficiaries</th>
<th>No.</th>
<th>Initial Name</th>
<th>Age</th>
<th>Cause of KRTP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SRT</td>
<td>42</td>
<td>Divorce</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>TTKNH</td>
<td>65</td>
<td>Death</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>KM</td>
<td>55</td>
<td>Sick</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>ST FTMH</td>
<td>46</td>
<td>Divorce</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>MSN</td>
<td>42</td>
<td>Divorce</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>ST KTMH</td>
<td>49</td>
<td>Disability</td>
<td></td>
</tr>
</tbody>
</table>

Data source: The result of the researching process of researchers.

The sixth economic conditions of the KRTP are different. Regarding the acceptance of PKH...
aid there is a difference of subject of program usage. PKH is a program for families with children who are studying. The program is intended to facilitate children in formal education. One of the six KRTPs in fact has no children who are studying, but there is KRTP that initials TTKNH get the program. She got the program because in her family card she wrote his grandson to be a member of family so, when the submission of the program and in a condition less able, she got the aid. It is different with other KRTPs who have children who are taking formal education and in poor conditions, basically they should get the aid.

Temporary Unconditional Cast Transfer (BLT) is an additional funding aid that can be received by the poor such as the poor KRTP in Tulusbesar Village. This program provides cash of approximately 600,000 rupiah in every 3 months. In this aid, the six KRTPs receive because they have a temporary income and have many dependent burdens so they deserve the aid.

Related to health insurance aid from BPJS, this aid is given to the society who are less able and need in health service. This aid should have been acceptable to the poor KRTP in Tulusbesar Village. However, because the BPJS has not updated the data, not the whole poor KRTP in Tulusbesar Village has received such aid.

The last aid mostly received by KRTP is Jalin Matra program derived from the Government of East Java Province. This is an aid to venture capital aimed at poor female heads of households throughout East Java Province. In this program the government gives as much as 2,500,000 rupiah for each KRTP. The purpose of this program is that the female head of household can work independently and can help their income, so it is expected that poverty that occurs in the head of the female family is more decreasing. By looking at the goals and objectives of the program the poor KRTP in Tulusbesar Village as a whole received the Jalin Matra program.

In contrast to income public transfer, income private transfer is the income earned by the husband to cover the expenses of the house and the child and even the community. The role of income private transfers such as those is obtained from ex-husband or family. Through observation of many who do not receive such aid, the results of data collection and interviews provide the following graph 1.

In graph 1 there are 20 KRTPs that still get private transfers from their families. They generally receive aid from close families such as brothers, siblings and children. The aid is not only from close family, but also is obtained from relatives such as uncle, younger siblings from parents of cousins and surrounding communities. Apart from families the aid is also obtained from ex-husband. The remaining 36 KRTPs (64%) do not receive any aid from their families, ex-husbands and the community.

2) Role of Allowance System

Allowances are provided as temporary aid for women who are unintentionally unemployed and seek to ease the burden of the individual and family economic issues. In this case, the allowance is defined as a privilege not defined as a right. The source of allowance given to poor women can come from husbands, families and even governments. In this regard, the role of this allowance system focuses more on how the source of benefits works and affects poor women.

The aid program provided to poor KRTP has been well organized by the village government. The village government has conducted data collection of poor people in Tulusbesar Village especially KRTP which still have many dependents. However, the benefit of the aid given to the poor KRTP is only temporary and has a short duration. Many KRTPs are hoping for getting aid from the government. As stated by KRTP having initials of SNDR which only receive aid in the form of venture capital from Jalin Matra PFK, she hopes the government can be more just in giving aid [12]. The same thing was also delivered by KRTP named ST who also only received aid in the form of venture capital from Jalin Matra PFK [13]. Although KRTP in Desa Tulusbesar has received aid from the government, it has not provided long-term
benefits. Therefore it can be said that the aid has not been able to solve the problem of poverty.

Poverty problem in KRTP in Tulusbesar Village is also influenced by cultural factors that is the view that women do not have to work and are required to care for children and families at home. As a result, women are not prepared when they have to bear the head of the family. It becomes one of the factors causing KRTP towards poverty. In this regard, the root of oppression and the backwardness of women is a mistake of women themselves because they have no readiness in the face of a sudden situation.

The condition of women as KRTP who do not have the readiness to bear the burden of this family makes the new poor families. By Diana Pearce it is called the feminization of poverty which is an increasing proportion of women living below the poverty line. The circumstances force them to decide to become the backbone of the family.

3) Vulnerability of Poverty to KRTP

KRTP has a double burden that is to take care of the family and to bear the economic burden of her family. The condition of KRTP in Tulusbesar village that is most of them do not have jobs and only rely on government aid, it causes KRTP more vulnerable poor. This is worsened by the existence of village culture in Tulusbesar does not require women to work. Therefore, there needs efforts from the government in empowering the KRTP.

In accordance with the mandate of Village Law No. 6 of 2014 that one of the duties of the village government is the empowerment of village communities both women or KRTP and men. However, the village government has only been doing data collection for the poor and as an agency of aid only. In the future, the village government is expected to contribute in empowering KRTP. It is because the aid received by KRTP is used for daily basic need not for investment, such as giving venture capital.

The condition of the village after the enacting of Village Law get more attention from various circles. Villages begin to have initiatives and launch village economic empowerment programs. KRTP can be one of the target of empowerment program conducted by village government. However, what happens in the village of Tulusbesar KRTP is still many of them who do not have access to economic empowerment.

The government has allocated various policies and programs to assist KRTP, including BLT, PKH, BPJS and Jalin Matra. The program is actually intended to improve the welfare of KRTP. However, KRTP in Tulusbesar village has not been able to utilize the program as much as possible. The KRTP should not only use the help of government programs for daily needs, but also for venture capital and long-term investment.

Village government as a representation of the state needs to pay special attention to KRTP through community empowerment programs in the village. Community empowerment can be implemented by triggering KRTP to improve the welfare of their life. This can be done through a special economic empowerment program for KRTP.

CONCLUSION

The poverty experienced by KRTP in Tulusbesar village originated from a gender bias occurring in the community. KRTP in Desa Tulusbesar previously more do not work and only as housewife, that is as much as 32 people. The remaining 24 KRTPs (43%) previously had jobs. As a result, after being abandoned by the husband, or husband cannot play the role as a source of family economy, then women do not have the readiness when they should bear the burden of the family economy.

Based on private transfer, as much as 20 KRTPs or 36 percent are still receiving aid from their families. The remaining 36 KRTPs or 64 percent do not get help. For public transfer, all KRTPs in the village of Tulusbesar already get aids that are PKH, BLT, BPJS and Jalin Matra in East Java Province. Although there are many incoming aid but not all of the aids received by each KRTP, it is only one aid from four aids that can be given to KRTP. The aid is a social program of Jalin Matra which is the subject of the target program is the KRTP itself.

Thus, KRTP becomes increasingly vulnerable poor, because the aid is not used for long term. The KRTP should be able to allocate some of the aids in order to improve the welfare of the family. Besides, the local government has to give much attention to women who are vulnerable into poverty through empowerment programs especially for RKTP.

REFERENCES