Psychological Adaptability And Wellbeing Of Female-Headed Poor Households To Changing Conditions Of The Covid-19 Crisis

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Abstract

Covid-19 has given birth to various impacts, not only on health, but also on other impacts, such as a decrease in household economic capacity, a decline in social relations between people, children's education, and even psychology. The impact is even more severe when it occurs in women who are heads of families in poor communities. Those with all limitations have to go through the problems of declining family economic capacity, children's education, health and even losing their jobs. This study aims to analyze the ability of female heads of poor families to adapt to changing conditions due to Covid-19. This research method is a mixed method with explanatory sequential design, namely collecting quantitative and qualitative data, examining, comparing and elaborating in one comprehensive analysis. The results of this study show that the capacity of women heads of poor families to face the Covid-19 pandemic is very heavy. The large number of family dependents, the cessation of household production, layoffs, demands for the provision of communication facilities for children, and gender discrimination are problems that must be faced by them. Despite all the limitations, the research found something interesting, namely that in a limited capacity, they encourage all family members to get up and work. They perform coping mechanisms to meet their daily needs. The ability of the head of the family to be resilient in the face of existing conditions has provided energy to fight Covid-19. The pandemic has moved the surrounding community by strengthening their capacity in various forms of activity. This change is an important part of social religiosity that is built when conditions are squeezed. The sense of humanity has dispelled the fear of contracting Covid-19.

Keywords: Covid-19, Women, Poor family, Resilience, Adaptation

1. Introduction

The Covid-19 pandemic that has hit the world has spawned various efforts by the state, regional governments, communities, and the business world to continue to rise and work. Fighting the Covid-19 pandemic is unavoidable, it requires collective strength to continue to strengthen and rebuild the ability to sustain life. SMERU noted that Indonesia's daily number of Covid-19 cases continued to increase throughout 2020 to early 2021 and was followed by social restrictions. Indonesia's poverty rate fell slightly from 10.19% in September 2020 to 10.14% in March 2021, but this figure is still higher than pre-pandemic conditions (9.22% in September 2019) (Al Izzati, 2021).

The Ministry of National Development Planning/Bappenas calculates that economic growth due to COVID-19 will contract by 1.1% in the second quarter. Several existing references estimate the poverty rate to increase from 9.2% (September 2019) in the second quarter of 2020 (Suryahadi et al., 2020). Increased poverty also has implications for unemployment. The unemployment rate increased from 7.8 to 8.5 percent. The number of poor people also increased from 1.63 million in March 2020 to 26.42 million (higher than Indonesia's economic growth has also

continued to decline since the Covid-19 pandemic occurred, to 9.7% (end of 2020) or equivalent to the addition of 1.3 million new poor people.

This condition of increasing poverty occurs in almost all corners of the country. BPS noted that in March 2020 the percentage of poor people reached 9.78 percent, an increase of 0.56 points compared to conditions in September 2019. This means that within 6 months it is almost close to 1 digit. Meanwhile, the number of poor people in March 2020 was 26.42 million people, an increase of 1.63 million people for 6 months. In 2018, BPS recorded 15.17 percent of family heads led by women, meaning that women became heads of families either due to divorce or due to the death of a spouse. The problem is even more serious when it comes to women who are heads of poor families. There are five important findings made by UNICEF, UNDP, Australia Indonesia Partnership for Economic Development (Prospera) and SMERU that found the impact of Covid-19 on households, namely: household finances decline, social assistance reaches the most but not everyone in need, children lose school opportunities and even catches Covid-19 gender inequality is widening as women take on additional responsibilities and food insecurity occurs among vulnerable groups (UNICEF et al., 2021).

It appears that female heads of poor families have many limitations and the level of decline is increasing. During the Covid-19 pandemic, their condition was getting worse and even poorer. Some of them are hindered by the legal status they do not have for divorced divorcees without ties, the double burden of roles in the public and domestic sectors, as well as accessibility to limited resources. The problem faced is the powerlessness of female heads of poor families in overcoming socio-economic barriers during the Covid-19 pandemic. This study intends to provide an overview of the condition of poor female family heads facing a pandemic, and to look for economic strengthening models that are in accordance with their conditions and limitations.

2. Literature Review

Previous studies conducted by Chant (1997) in Mexico, Costa Rica and the Philippines show that female-headed households worldwide are generally considered the poorest of the poor. Das & Julka (2015) and Barros et al. (1997) who provide evidence that female-headed households in Brazil tend to have lower household incomes than other households. Female-headed households have poorer social, economic and demographic features than male-headed households and are thus more likely to be poor.

Households headed by women face gender discrimination in terms of education, income, rights, and economic opportunities. Gender bias against women is so ingrained in society that female-headed households have the potential to experience greater poverty. The case in India shows that women's median income is lower than that of men, less access to lucrative jobs, and productive resources such as land and capital contribute to household economic vulnerability (Rajaram, 2009). The case in Nigeria is not much different from India and several countries in Asia and Africa. Female heads of household fall into poverty due to gender stereotypes and discrimination so that it has a more severe impact on poverty than male heads of household (Oginni, 2013; Putranti et al., 2020; Permana et al., 2021).

Das & Julka (2015) also cites some findings from Buvinić & Gupta (1997), Fuwa (2000), and Swarup & Rajput (1994) who conducted research in Panama and India showing that there are three channels that can determine why female-headed households are poorer than those headed by men, that female-headed households usually have more dependents i.e., the ratio of non-employees to workers is higher than other households. Moreover, female heads work for lower wages and have less access to productive assets and resources than men and women have time and mobility constraints because they are in the

domestic sector that surrounds them (Izzuddin et al., 2021).

A study conducted by Tüsiad, Turkonfed and UN Women Turkey, found a significant correlation in working life and domestic violence. Turkish women during the Covid-19 pandemic have had to deal with longer working hours due to remote work from home, anxiety, psychological stress and fatigue, as well as limited access to communication and information technology at home. Since the advent of restrictions imposed during the Covid-19 crisis only 26% of businesses surveyed took gender-specific measures specifically for female employees. What's interesting about this study is that the more women work in a business, the less likely it is that the business will receive state subsidies and the incentive opportunities provided by the economic support package (Connecting Business Initiative, 2021). Previous research by Alejandra Mora Mora (2020), Executive Secretary of the Inter-American Commission of Women (CIM) revealed that poverty among female heads of poor families must be approached with a cross-cutting approach that can be applied through three things, namely the rights-based approach, gender relations and inter-sectionality. These three approaches become role models in an effort to affirm the gender gap that afflicts female heads of poor families.

Female heads of poor families socially experience gender disparities. The status of poor itself actually gives a label of inequality. The gender gap can be seen from the status as the head of the family with a heavy family burden, the burden of carrying the family economy, the burden of being without a legal identity, and the burden of limited education and low capacity. The gender gap in female heads of poor families has at least been a worldwide concern for a long time. A study conducted by Mayra Buvinic (1998) shows that the feminization of poverty has been closely associated with an increase in poor households headed by women. The International Fund for Agricultural Development found that between 1965-1970 and 1988, the number of women in rural communities living below the poverty line increased more than the number of rural men living below the poverty line. Poor women experienced an increase of 47 percent compared to men who only 30 percent. While in 1965–70 women made up 57 percent of the rural poor, in 1988 they accounted for 60 percent.

This data is relevant to the current condition that female heads of households living below the poverty line exist in numbers that must be taken into account. Several gender issues are attached to them, especially in the face of covid-19. The gap in gaining access and the ability to build self-control, it turns out they can't necessarily be pursued by them. Many problems were found in the field, such as low access to educational facilities for children, limited lifestyle, marginalization, subordination and even stereotypes.

According to some respondents, the gender gap had actually been experienced long before they became the head of the family. The family's economic limitations make them unable to access proper education. Poverty also eventually makes them work as they are, because of limited skills. They are shackled in a condition of poverty that is hereditary, so they think it is natural that even now they have to face it. The most influential factors are education and number of household members (Pukuh & Widyasthika, 2018).

The interesting thing about this research is that even though they are in a vulnerable condition, they have the ability to change fate. In in-depth interviews they admitted that they did not want their children to suffer the same fate as him. They fight to narrow the gender gap by changing their mindset, attitude and behavior so they don't fall into the same hole. The ability to change the mindset in the family is obtained from a lot of learning while being the head of the family. They have a strong motivation to be able to subdue situations and conditions that are not really desirable.

3. Method

This research uses a mixed method approach. This method is a combination of quantitative and qualitative approaches. Mixed methods are widely used in a gender perspective to explore the gender gap that occurs (Kolodziejczyk, 2015). The research model used in this study is an explanatory sequential design, which begins with the collection of quantitative data and then continues with the collection of qualitative data to help explain, elaborate, sharpen and elaborate on the results obtained by quantitative data and strengthened by qualitative. The thing that underlies this research model is that the quantitative data obtained in the first stage can provide a general picture (generalization) about the research problem, for further analysis qualitative data is needed to explain the general picture (Creswell, 2003). The focus of this research is on four things, namely those related to education, health, and household economic capacity which are seen from the perspective of access and control. Locus in Surakarta City, Central Java.

Data was collected by means of interviews with questionnaires to 46 female heads of poor families in the city of Surakarta. The results of the quantitative research were then tabulated and analyzed to be sharpened in exploring the data with in-depth interviews with women heads of poor families, community leaders and local governments.

The results of research with quantitative and qualitative data processing are done by triangulation with methods and results approach. To strengthen and clarify the field findings, a focus group discussion (FGD) was conducted with local governments, community leaders and representatives of women heads of poor families. These results will be elaborated with various previous findings, so that important findings can be obtained properly.

4. Results

4.1. Female Head of Family

The definition of female head of household is not much different from that of male head of household. BPS, for example, defines the head of the family as someone who is the leader in a family whose existence is recognized administratively. This key word about recognition becomes important when the woman who occupies the position does not have recognition, meaning that she does not have a legal identity for the position as head of the family. If a single parent woman is divorced and there is no divorce certificate for her, then her position as the head of the family does not get recognition. This is what happens to female heads of households, especially the vulnerable and poor.

It is no longer just a problem of income inequality, but is more complex in terms of powerlessness, lack of knowledge and skills and scarcity of access to capital and resources (Djatnika, 2009). This condition will appear more severe if it occurs in women and children. The results of secondary data analysis the number of female household heads in Surakarta City based on the Unified Database (BDT) is 9,889 people or 24.08% of the total household heads. Households in the Unified Database can be grouped into groups called deciles. Deciles are groups of tenths so the entire household can be divided into 10 deciles. Thus, the grouping of households in the UDB is: (1) Decile 1 is the household in the lowest 10% group; (2) Decile 2 is the household in the lowest 10-20% group; (3) Decile 3 is the household in the group between the lowest 20-30% and so on; and (4) Decile 10 is the household in the 10% group with the highest level of welfare (TNP2K, 2013).

In its development, the 2015 UDB data followed up on the Minister of Social Affairs Regulation No. 5 of 2019, an update has been carried out by the Surakarta City Government through the Surakarta City Social Service using the e-SIK (Poverty Information System) application, the management of Integrated Social Welfare Data in Surakarta City is regulated in Surakarta Mayor Regulation Number 4 of 2018 concerning Poverty Data Management Area. The results of the update showed that the number of female heads of household with the lowest 40% welfare status

was 7,033 families, with the highest distribution being in the districts of Jebres (2,043 families) and Banjarsari (1,986 families). The following table shows the distribution of women's

household families based on the lowest 40% Welfare Status and urban villages in Surakarta City.

Table 1. Number of female-headed households by welfare status

Districts	Decile 1	Decile 2	Decile 3	Decile 4	Total
Banjarsari	1307	304	179	196	1986
Jebres	1501	280	125	137	2043
Laweyan	651	207	124	143	1125
Pasar Kliwon	905	128	64	70	1167
Serengan	528	83	52	49	712

Source: UDB data for Surakarta City, 2020.

Based on the age group, 38.36% were in the age group under 60 years or as many as 2,698 families, with the highest distribution in the Banjarsari and Jebres sub-districts. Thus, most of the female heads of poor families are in the elderly status (61.64%). This condition is increasingly vulnerable because the capacity to manage households is getting lower. Another

thing that is quite concerning is the low level of education. More than 60% of them have education below elementary school, i.e., 10.12% are not in school and 56.11% are elementary school equivalent with the highest distribution in the Banjarsari and Jebres sub-districts. The distribution can be seen in Table 2.

Table 2. Number of female-headed households wby Last Education

Districts	No school	elementary	Junior HS	Senior HS	College	Total
Banjarsari	204	1149	305	235	93	1986
Jebres	254	1093	270	214	212	2043
Laweyan	96	631	178	154	66	1125
Pasar Kliwon	109	690	178	107	83	1167
Serengan	49	383	110	83	87	712

Source: UDB data for Surakarta City, 2020.

Looking at Table 2, it is clear that the capacity of female heads of poor households is very limited. ILO records show that women with limited education will be in the level of informal work, home industry, and other non-permanent jobs, especially during the covid-19 pandemic, men lose 6.5 percent of the total wages received while women are 8.1 percent. The difference is due to the reduction in working hours and layoffs (ILO, 2020).

4.2. Accessibility and Control in Facing Covid-19

Access to and control of women heads of poor families on health, education and the economy is still limited. In terms of health, general government and local government policies, especially in dealing with the spread of covid, can be accessed by the entire population. Health control is usually decided at the nearest location. The results showed that the health services that were commonly accessed were Puskesmas (65.85%) and hospitals (7.32%) while others stated that they bought medicine at the shop or to smart people/shamans. All respondents who conducted examinations at

hospitals and health centers were holders of the Healthy Indonesia Card (KIS).

In terms of education, the accessibility of children from poor families is low, even almost unable to be reached. The capacity to buy equipment in the form of android for learning at home is limited. The choice that must be taken is not to enjoy education as it deserves. Children have to wait for their mothers to get educational facilities. This opportunity is used by the head of the family to mobilize the children to help the household economy. Children who cannot enjoy Education turn to helping their parents work.

Regarding economic access, female heads of poor families with limited education and income make various efforts to maintain their lives. As is known, the minimum wage for Surakarta City in 2020 is 2,013,810 rupiah. If converted per day is 67,100 rupiah. The results showed that the wages received by 75.61 percent of female heads of poor families were below the minimum wage in Surakarta City and only 24.39 percent stated that their income was in accordance with the minimum wage. Even though the income is in accordance with the minimum wage, due to the large number of family responsibilities, the burden of living is quite heavy.

Poverty is also shown from asset ownership. Most of them live in narrow inheritance houses, staying in the homes of their parents or relatives. Only 24.39 percent of those who live in their own house can afford a monthly rent (4.88%) or occupy a state-owned house (office) (2.44%). More details can be seen in the Figure 1.
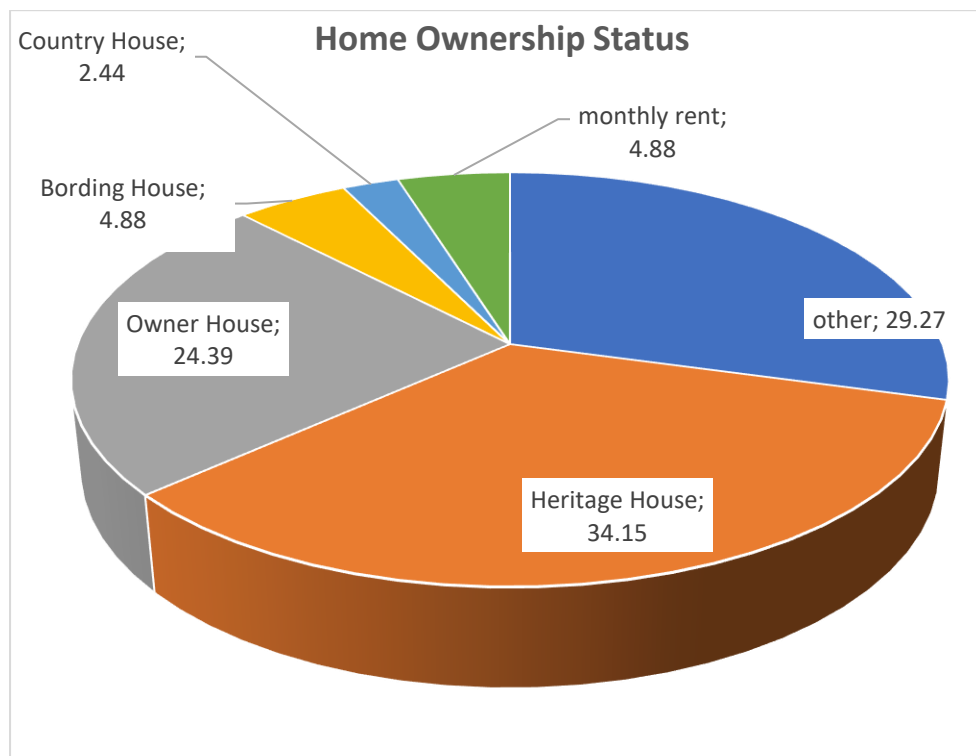

Figure 1. Home Ownership Status

In addition to house assets, they also own motorcycles from used motorcycle loans. This used motorbike is a way to run a business. Most are still in debt to motorcycle dealers. During this pandemic, almost 89% admit that they are unable to pay the monthly installments. Luckily, they get relief to pay off the interest on the loan, while the principal debt is still their burden.

Mas, the Covid-19 pandemic is not just a motorcycle loan that afflicts female heads of poor families, but also debts to relatives, neighbors, and even individuals with high interest rates. The debt incurred is used to meet the needs of daily life, as well as to strengthen business capital which keeps changing all the time to adapt to the situation.

Some interesting findings from this study show their ability to adapt, especially to maintain a very good family economy. They face the challenge of many people turning to online sales, as well as social curbs which limits their movement. The results of the discussion focused on the group of women heads of poor families showed an unusual effort. In addition to mobilizing families, especially children, they carry out assessments of community needs, both services and daily needs. Assessment is carried out through market communities, neighbors and social groups. They also try to use social media through their children to peddle their products. Tenacity and bouncy ability have been able to face limitations during the Covid-19 pandemic.

The Covid-19 pandemic period puts pressure on women heads of poor families, but also provides strength and opportunities for women as citizens to experience social change. This is similar to the results of research conducted by Harisi et al. (2020) who found that the global pandemic has required women to understand and use information technology better, providing opportunities for women to instill moral and social values in order to equip their children to face the future. and it's time to improve yourself and have a more meaningful life.

In terms of obtaining assistance, not all respondents studied have legal identities due to divorce from their husbands. Legal identity, namely a divorce certificate, is important in getting assistance from the government because the condition for the recipient of assistance is to have a family card. Meanwhile, for women who do not have a legal identity, a divorce certificate does not allow them to get assistance. Fortunately, during this Covid-19 period, due to the wide spread of cases, the government's policy ignores the criteria, so they get the opportunity to get help. However, this assistance has not been able to meet the necessities of life.

The increase in social solidarity due to the pandemic was also recognized by the majority of female heads of poor families. They admit that kinship values are getting stronger, even though they have to keep their distance to be healthy and not get infected. The influence of leadership at the village level who initiated the mobilization of residents to help them was able to strengthen the limited capacity. The head of the Neighborhood Association, who happens to be a woman, is considered to have inspired many heads of these poor families. Community leaders build social harmony to help each other, especially for the poor. Some evidence also found that social assistance provided by both the government and the community ignored the requirements of the head of the family as a recipient of assistance, thus, coconut women from poor families could get the assistance.

Social harmony is a process that occurs in society. Harmonization is an effort to respect, express, and promote love, trust, admiration, peace, respect, generosity, and justice for others in a particular society regardless of national origin, weight, marital status, ethnicity, skin color, gender, race, age and occupation etc. among other aspects. Social harmony is important enough to really become a social movement that reinforces one another. Sharma (2015) in his research shows that harmony can be classified in three ways, namely: (1) family harmony, namely a place where one builds values in the family environment and values the preferences of family members, especially parents; (2) national harmony is a country where national beliefs and values for the nation itself are to help each other and the function of the government is to use force to ensure peace, justice, equality and freedom; and (3) environmental and community harmony that forms attitudes and behaviors that bring peace to each other.

5. Conclusion

The results of the study show that the capacity of women as heads of poor families is very limited, this is indicated by the low level of education and skills. The limitations of education did not stop them from strengthening their capacity through the mobilization of children to fight against Covid-19. They try to adapt to technological developments by increasing their resilience. Utilization of social media through their children and close family to expand the market and revive the family economy.

The gender gap persists even long before they become the head of the family. In terms of unreached education, simple health services to household economic abilities that are different from the heads of families headed by single men (widowers). However, the existing conditions did not stop them from getting up and working. The desire to make children as poor as himself has changed the perspective that poverty will not last forever in their families. The effort taken is to mobilize family members to adapt to the Covid-19 conditions that make their lives difficult.

An interesting finding is that the internal efforts made by female family heads are strengthened by the social harmonization that has been built. Communities increase their capacity to help the poor and vulnerable. Heads of families without legal status and identity are assisted in order to continue to receive government assistance. This effort has yielded the result that social harmonization feels that we all face Covid-19, we both don't want to be infected, so the key is the ability to work together against Covid-19 from the perspective of health, education, social and religiosity.

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