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GENDER ISSUES OF POVERTY ALLEVIATION IN INDONESIA¹

Angelina Ika Rahutami, Shandy J Matitaputty

ABSTRACT

Poverty is not only measured in terms of social and economic conditions, but is also based on the development of poverty theory. Poverty concept is also related to the gender aspect. The main idea behind the concept of the feminization of poverty is that there is a gender bias in the evolution of poverty over time. The previous researches showed that poverty in Indonesia has caused the women to have a heavier burden than men. Some basic indicators, for example, access to employment, educational opportunities, and access to a healthy life, showed that Indonesian women have less access to benefits and power compared to men. This evidence indicating that women in poverty are marginalized; for example, in poor families, girls often get the lowest priority in education. This condition puts women in a vicious cycle of poverty and needs to be proven and analyzed in greater detail. According to the poverty condition in Indonesia, the aims of this study are to describe the poverty condition in Indonesia and evaluate poverty alleviation policies focused to gender bias. This study used secondary and primary data. The descriptive and policy analysis was used in the study. The research result found that miscarriage of poverty and equality problems can hamper the improvement of social welfare. Some secondary data show that there are indicators on the feminization of poverty in Indonesia. Based on the policy evaluation, the Indonesian government is seriously taking this poverty condition into consideration. The poverty policies are made generally, whereas the alignment against women is only one aspect. The gender policies which are made in the national or local level are general and put more emphasis on the protection of women.

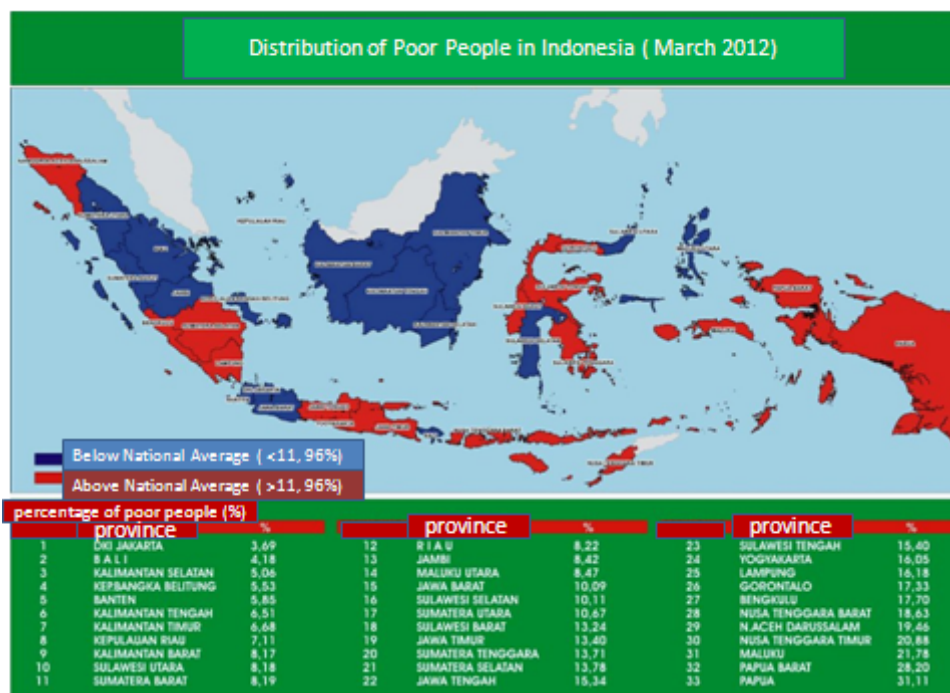
Keywords: Poverty, Indonesia, Feminization, Gender, Policy

INTRODUCTION

Poverty is a situation in which someone does not have an income to satisfy his or her basic daily needs, especially food, and does not have the ability to support human basic needs of sustainable living (UNDP, 2000; Bappenas, 2002). The poverty problem is not merely about the quantity and the percentage of poor people itself; there are other dimensions needed to be observed, which are Poverty Gap Index (P1) and Poverty Severity Index (P2). The poverty policies should review not only the poverty rate but also the P1 and P2. The P1 and P2 explain the distribution of people who live below the poverty line. Poverty Depth Index (Poverty Gap Index-P1) measures the average size of each expenditure gap of the poor to the poverty line. The higher P1, the farther the average spending of the population of the poverty line. The P2 quantifies the imbalanced expenditures/spendings that happen among poor people. As the P1 and P2 in Indonesia tend to decrease, they indicate that the poor people's expenditures are better and the spending gap between them is narrower. Figure 1 below shows the map of Indonesian poverty. The red color depicts the percentage of poor people in some provinces which are under the national average (11.96%), while the blue color points out the higher ones.

Figure 1. map of Indonesian poverty

¹ This study is a part of research that funded by East Asian Development Network, 2016. Paper presented in KLIBEL (Kuala Lumpur International Business, Economics, and Law Conference), 19-20 August 2017



Source: Indonesian Statistics, many editions.

Note: Red color = More than National average (>11.96%)

Blue color = Less than National average (< 11.96%)

Nowadays, poverty is not only measured in terms of social and economic conditions, but is also based on the development of poverty theory and some previous researches. Moreover, the poverty concept is related to the gender aspect. For example, Diane Pearce introduced the feminization of poverty terminology in 1978. The main idea behind the concept of the feminization of poverty is that there is a gender bias in the evolution of poverty over time. In this concept, feminization can occur either in the absolute condition or in relative poverty increase (Pearce, 1978). The absolute feminization of poverty entails a comparison of women over time, and the relative feminization of poverty reflects a comparison between women and men at any one time.

The previous researches show that poverty in Indonesia has caused the women to have a heavier burden than men. Indonesian women give 66 percent of their hours to work, but the Indonesian poor women only receive 10 percent from their work result as their income (Tjokrowinoto, 1996). Cahyono (2005) found that Indonesian women's work hours are 30-50 percent longer than men in terms of the same age and the type of the work itself; whether it is paid or unpaid work. Shiva (2005:84) stated that women have fewer opportunities than men and never become a development indicator. Based on the Indonesian Statistics data (various editions), the ratio of women to men increases year by year. Since 2000, the ratio of women to men has been more than 100 percent (100.60 for 2000; 101.11 for 2005; and 101.40 for 2010). Some basic indicators, for example, access to employment, educational opportunities, and access to a healthy life, show that Indonesian women have less access to benefits and power compared to men.

The existence of poverty – whether it affects males or females - is morally unacceptable. This condition needs public policies to counter it. Up to now, we are not sure that feminization of poverty happens in every province in Indonesia. Nevertheless, public policies that promote gender equality are needed to reduce the poverty phenomenon itself. Strategies of gender equality promotion should be a part of poverty alleviation, so the feminization of poverty would not occur.

PROBLEM FORMULATION AND OBJECTIVES OF THE RESEARCH

Bappenas (2002) and Sudjana & Mishra (2004) stated that miscarriage of poverty and inequality problems can hamper the improvement of social welfare. Lailossa (2007) found that poverty reducing strategies had not been much debated. Rather, people focused on the environment, especially its local character. Attention had gone to the local conditions that affect poverty like the natural environment, the economic structure, public institutions, society, social norms, and demography.

Yet secondary data show that there are indicators on the feminization of poverty in Indonesia. There is evidence indicating that women in poverty are marginalized; for example, in poor families, girls often get the lowest priority in education. This condition puts women in a vicious cycle of poverty and needs to be proven and analyzed in greater detail.

On the other hand, women can also be the main key related to poverty alleviation programs, as various studies show. Matitaputty (2013) found that the causes of poverty in Rembang, Central Java have structural roots in the household economy. This research found that the main strategy to reduce poverty entails women participating in the household economy by working and managing its finances. The other research (Utari, 2013) found that women are the main decision makers in the household, including the family economy. Women's ability to adapt to climate change and external situations has a significant effect on the family economy.

If women are not the ones who participate in poverty alleviation programs and if gender analysis is not used to look at the root causes of poverty, poverty alleviation programs will have limited impact in public space. Women's roles in poverty alleviation programs cannot stand by itself. It needs government support through policies and facilities. The Indonesian government has serious concern for gender equality and poverty alleviation. In terms of gender, this can be seen from some policies and regulations related to the protection and empowerment of women. Starting from 2002 to 2008, there have been at least six gender regulations. But there is no comprehensive gender regulation that integrates both the gender equality and poverty reduction dimensions.

According to the research problems and the hypothesis of feminization of poverty in Indonesia, the aims of this study are (i) to describe the poverty condition in Indonesia and (ii) to evaluate poverty alleviation policies focused to gender bias. This paper has significance that is enabling the government to formulate and carry out the appropriate poverty alleviation policies based on the gender and development paradigm.

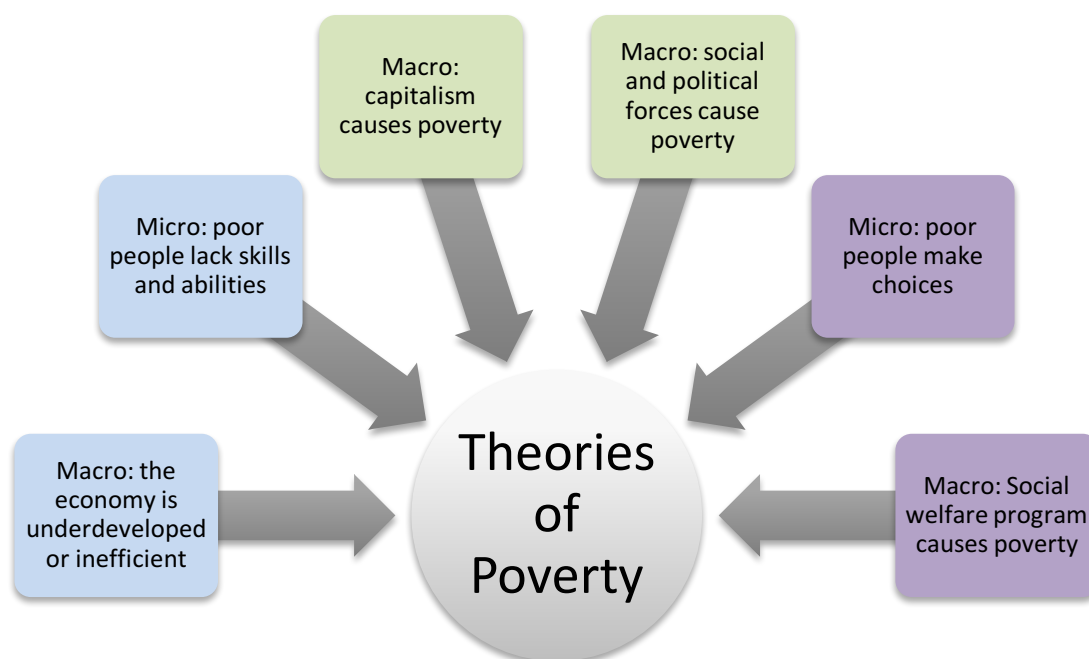
LITERATURE REVIEW THEORIES OF POVERTY

The definition of poverty refers to a condition of indecent life, powerlessness and lack of access to basic daily needs such as food, clothing, housing, education and health. There are several definitions of a poverty line, starting from USD 1-PPP (purchasing power parity)/capita/day, MDGs version) or USD 2-PPP (purchasing power parity/capita/day, World Bank version) or the income approach needed by people in order to fulfill their consumption needs, such as consuming 2,100 calories per person in a day. The definition of poverty which is officially issued by BPS in Indonesia includes the people who are unable to satisfy their daily food need, which is 2,100 calories a day, and who have no means to avail of other non-food basic needs. It is usually called an approach of human basic needs.

Based on UNDP research, Lailossa (2007) showed that human poverty should be measured by (i) life expectancy (more than 30 percent of the poorest people have a life expectancy of less than 40 years), (ii) basic education, and (iii) economic provisioning, which is measured by the percentage of people who have no access to health services, water, and the percentage of malnourished children who are under 5 years old.

Suryawati (2005) described poverty as an integrated concept which has five dimensions. The five dimensions of poverty are (i) impropriety in life, (ii) powerlessness, (iii) state of emergency, (iv) dependency, and (v) alienation, both geographically and sociologically. Thus, poverty cannot only be seen through the structural issues because it is related to various aspects, including the individuals' behaviors themselves. The individuals' behaviors give some reasons for the occurrence of poverty. Those dimensions are in accordance with the conservative theory which considers poverty simply as characteristic of poor people. Generally, the map of poverty theory and causes is as follows:

Figure 2.the map of poverty theory



Source: Blank, 2003 (in understanding poverty from multiple social science perspectives, Austin, 2006)

THE FEMINIZATION OF POVERTY AND GENDER ISSUES ON POVERTY

The majority of poor people in the world are women. If the standard of poor people's lives is compared to the other developing countries, the results will show that almost in all places, women and children suffer the most. Many women who become the heads of their families lack opportunity and capacity in earning their own income. They also lack control over their husbands' income. Those are the main causes of the poverty phenomenon in women (Matitaputty, 2014). The limited access of women to gain the opportunity for education and a proper occupation in the formal sector also restricts the financial sources of women, if it is compared to men.

Pearce launched the term feminization of poverty in 1978. Pearce (1978) focused on the gender patterns in the evolution of poverty rates in the United States starting from the beginning of the 1950s to the mid-1970s. To reiterate, Pearce described two concepts of the feminization of poverty. The first concept is "an increasing number of women among the poor" and the second is "an increasing amount of female-headed households among the poor households. Some researchers conducted studies by using the concept of the increasing amount of poverty happening in female-headed households (Peterson, 1987, Pressman, 1988 and Northrop, 1990) and other studies adopted an approach noting the increasing number of women in poverty (Fuchs 1986, Wright, 1992).

The feminization can occur either by an absolute increase or a relative increase in poverty. An absolute feminization of poverty entails a comparison among women over time, but the relative feminization of poverty is a comparison that happens between women and men.

The World Bank (2007) revealed that the poor female-headed households had a greater risk of experiencing negative turbulences of conflicts, health, and economic problems; thus, it could be concluded that gender was an important determinant of the households' susceptibility. The report also revealed that one of the strategies in alleviating poverty in Indonesia is by adjusting the shopping expenses in rural areas level in accordance with the needs of poor people through women's empowerment and participation. The report also focused on Gender Equality Program in Planning Policy. It was supported by the Asian Development Bank program and conducted by the Women Empowerment Bureau as one of the strategies that actively supports gender equality.

Edriana (2006) stated that gender analysis users in poverty alleviation programs will help them in identifying gender inequality as an important aspect of poverty. Mapping the correlation between gender inequality and women's poverty should be conducted. Graham (1996) studied in Africa, America Latin, and Eastern Europe found if gender issues are to play a role, it is likely that they will have to be introduced by the financing agencies. On the other hand, GTZ (2009) stated that poverty reduction strategies are more successful when contributing to the elimination of inequality between men and women. Gender equality is not only a human right and value in and of itself, it also harbors major social economic and financial benefits. When given the opportunity to unfold their full economic potential, women can increase production and household income.

On the other hand there are three approaches to include gender on development policy. Those approaches are Women in Development (WID), Woman and Development (WAD), and Gender and Development (GAD). WID is based on modernization and a liberal feminists' theory which aims to integrate women in the development process. WID perspective emphasizes equality of opportunity for women: it adopts a liberal perspective on feminism. To establish the presence of women in the development process, women-oriented policies are needed with the ambition to improve the efficiency and progress of economic development. The WID approach emphasizes the productive position of women workers. The WID approach or the enhancement of women's roles in development centers on two basic objectives: the importance of egalitarian principles and recruitment programs that can reduce or eliminate the discrimination experienced by women in the production sector. The programs that can be applied to the implementation of WID are the ones that can generate income for women and encourage women to enter or join the public world. However, WID is also considered an approach that fails to release women from discrimination and injustice.

Women and Development, or WAD, originally incorporated a neo-Marxist outlook which is grounded in strong feminist views on the analysis of social class and exploitation in Third World countries. This approach was developed in the mid-70s in response to the perceived limitations of modernization. WAD takes its basic theory from the theory of dependency where, in the global context, the developing countries grow through the exploitation of the countries themselves resulting in their becoming the peripherals. WAD assumes that women have been participating actively in development. It advocates that whether a woman works with payment or without payment is important in the development process. In contrast to WID, WAD expresses that under global capitalism, the suppression of women will not end.

Gender and Development (GAD) has emerged as an approach that fully utilizes the gender analysis without blaming the victims of injustice. It also pays attention to the ideology embraced by both men and women, which is very influential in development policies, that is, the gender bias in development. The roots of the theoretical model of GAD lie in socialist feminism, which uses the production and reproduction sectors as the basis of women's oppression; it means that the liberation of women is not only in the reproductive sector (domestic), but also in the productive sectors (public). GAD focuses on the importance of the state's participation in supporting women's emancipation, where the state has a duty to support social services provided by women individually, such as childbearing and health care. In the GAD strategy, the main problem does not lie in the women themselves as initially assumed. The main problem centers around the need to eliminate all forms of discrimination and gender inequality.

One of the important document about gender and development is the Beijing Platform for Action. The Beijing Platform for Action is a result of the Fourth World Conference on Women held in Beijing in 1995. The action platform applied to all countries in the world for carrying out The Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). This is when the concept of gender with its implications for reordering power relations between men and women, and the need for structural reform in social institutions and society, came to the fore. These ideas reinforced the notion that women's rights are human rights and that gender equality merited universal concern for the benefit of all. (<http://www.un.org/womenwatch/daw/followup/session/presskit/hist.htm>)

The Beijing Platform focused on 12 critical areas: (1) Women and Poverty; (2) Women and Education; (3) Women and Health; (4) Violence against Women; (5) Women and Armed Conflict; (6) Women and the Economy; (7) Women in Power and Decisionmaking; (8) Institutional Mechanisms for the Advancement of Women; (9) Women's Rights; (10) Women and the Mass Media; (11) Women and the Environment; and (12) Girls.

METHODS

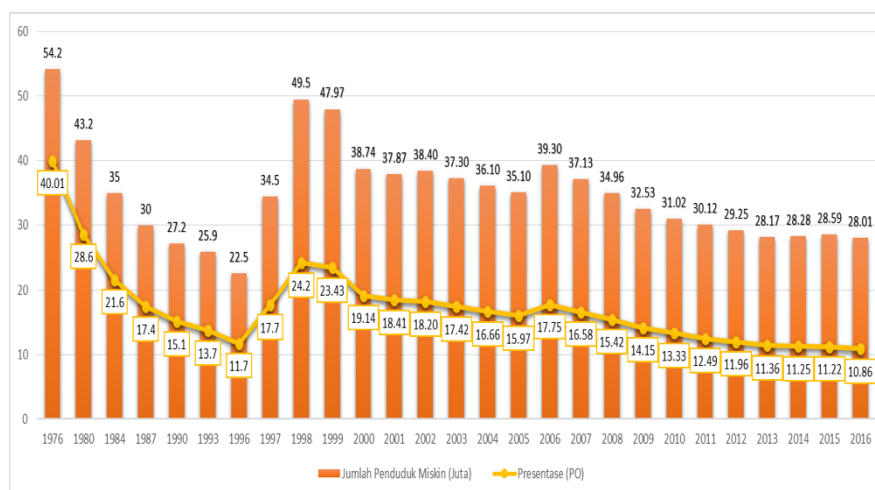
The researchers use primary and secondary data for this research. The primary data were collected by in-depth interviews and FGDs. On the other hand, the researchers used Indonesian Statistics, BKKBN, Susenas and local government materials in order to obtain secondary data. The secondary data includes (i) Poverty alleviation policies, (ii) Poverty data, (iii) Economic data, and (iv) Social data

This research uses quantitative and qualitative methods. The qualitative approach is the dominant approach in this research because it tends to give more attention to the subjective aspects of the feminization of poverty's experience and behavior. Quantitative data were collected by using closed questions which were embedded in the semi-structured interviews and secondary data.

DESCRIPTION OF POVERTY INDICATORS AND POVERTY CONDITIONS IN INDONESIA

Since the end of economic crisis in asia at 1997-1998, the number of poor people in Indonesia significantly increase, while the trend of decreasing poverty tends to slow down. Growth of poverty level in Indonesia in 1999-2016 is as follows

Figure 3. Number of growth and percentage of poor people in Indonesia period 1976-2016



Source: Indonesian Statistics, many edition

Generally, the level of inequality in Indonesia in the period 2008 to 2010 is low, this is because the portion of the group is 40 percent higher than the minimum limit of 17 percent set by the World Bank. In the next period of 2011-2013, the level of inequality become moderate, imbalance caused by a 40 percent lower burden of the group is about 16 percent, below the minimum limit of 17 percent set by the World Bank. The rate of inequality of employment recovered in 2015-2016 the capital inequality was shifted to a low because the share of loads from the group was 40 percent lower at about 17 percent.

Table 1. Gini Ratio in Indonesia, 2002-2016

Year	Gini Ratio		
	Rural	Urban	Rural+urban
2002	0.330	0.290	0.329
2005	0.338	0.264	0.343
2006	0.350	0.276	0.357
2007	0.374	0.302	0.376
2008	0.369	0.304	0.371
2009	0.362	0.288	0.357
2010	0.382	0.315	0.378
2011	0.422	0.340	0.410
2012	0.425	0.330	0.410
2013	0.431	0.320	0.413
2014	0.428	0.319	0.406
2015	0.428	0.334	0.408
2016	0.410	0.327	0.397

Source : Indonesian Statistics, many edition

Another poverty indicator is the Gini Index. Gini Ratio Index in Indonesia in the period 2002-2016 has increased. From 2011 to 2016 Indonesia's gini ratio index has been slowly decrease, still maintained in the range of 0.400. This rate of inequality has penetrated the 'psychological line' of the Gini Ratio of Indonesia which over the years is in the range of 0.35-0.36. Overall from 2002 to 2016 seen from the existing data level of inequality of the population in rural areas is higher than the urban areas. The higher the gini ratio of region indicating the distribution of population expenditure is getting worse. Generally, the Poverty Gap Index (P1) in Indonesia during the period of 1999-2016 is quite volatile. Based on the data, the gap of poverty in Indonesia has decreased from 4.33 in 1999 to 1.94 in 2016.

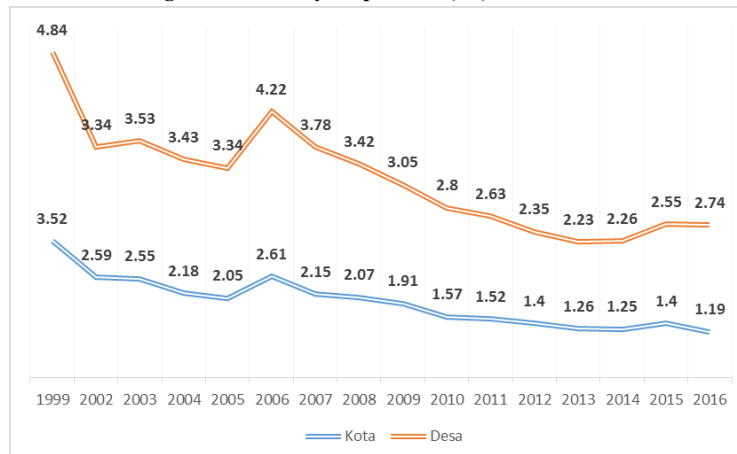
Tabel 2. Poverty Gap Index (P1) in Indonesia, 1999-2016

Year	Rural	Urban	Rural+urban
1999	3.52	4.84	4.33
2002	2.59	3.34	3.01
2003	2.55	3.53	3.13
2004	2.18	3.43	2.89
2005	2.05	3.34	2.78
2006	2.61	4.22	3.43
2007	2.15	3.78	2.99
2008	2.07	3.42	2.77
2009	1.91	3.05	2.50
2010	1.57	2.80	2.21
2011	1.52	2.63	2.08
2012	1.40	2.35	1.88
2013	1.26	2.23	1.74
2014	1.25	2.26	1.75
2015	1.40	2.55	1.97
2016	1.19	2.74	1.94

Source : Indonesian Statistics, many edition

Assessed by region, in the period 1999-2006 the poverty gap index in rural areas and urban areas have the same trend, that is equally decreased. 2016 the poverty gap index in urban areas decreased from the previous 3.52 in 1999 to 1.19. In 1999 the poverty gap index in rural areas decreased from 4.84 to 2.74 in 2016.

Figure 4. Poverty Gap Index (P1) in Indonesia, 1999-2016



Source : Indonesian Statistics, many edition

Although both are in positive trend, but the average poverty gap index in urban areas is relatively slightly better than rural. The poverty gap index in rural areas is higher than in urban areas (Figure 4). Thus it can be concluded that the average expenditure of rural poor household tendt to be less than urban poor household.

Table 3. Gender equality data in Indonesia 2009-2013 (%)

Indicators	Male					Female				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Illiteracy rate (people above 10 years old)	3.88	4.19	4.01	3.72	3.23	9.20	8.47	8.88	8.31	7.69
People with illness problem	33.19	30.43	28.69	27.60	27.21	34.16	31.52	29.94	29.55	28.68
Open unemployment rate (people above 15 years old)	7.51	6.15	5.90	5.75		8.47	8.74	7.62	6.77	

Source: Indonesian Statistics, 2015

Table 3 shows that the illiteracy rate in Indonesia decreases year to year, but the percentage of women's illiteracy rate is twice that of men's. This condition indicates that women have fewer educational opportunities. The same condition also happens in relation to health and open unemployment rates. The percentage of illnesses and the open unemployment rates of women are higher than men. This condition also conforms with previous researches which find that Indonesian women tend to be more powerless and marginalized than men. Women's accessibility to employment and political positions in society affirm that men tend to have more advantages than women. Indonesian Statistics (2015) show that men dominate in the public governmental domain compared to women. Women have an opportunity to gain positions in the public government professions, but only as a staff person or echelon 1. Higher levels are entirely dominated by men.

EVALUATION OF INDONESIAN POVERTY ALLEVIATION

The Indonesian government is serious in its poverty alleviation efforts. In poverty alleviation, the existing policy should be comprehensive and requires the involvement of various central and local stakeholders, private sector, and the community itself. The Indonesian government defines four main strategies in order to accelerate poverty alleviation, as follows:

1. Improving social protection programs. The protection system is intended to help people in facing the problems in life, such as illness, family death, job loss, natural disasters and others. Effective social protection systems would anticipate someone who is experiencing life shocks not to fall into poverty.
2. Improving access to basic services. Access to basic services will help poor people in reducing their expenditures and encouraging the increase of investment in human capital. One of the basic important services for poor people is the increased access to education. Education is one of the ways that can cut the chain of poverty and bring poor people out of poverty. The other basic services involve increasing access to clean water and sanitation, health and housing.
3. Empowering poor people. Conducting empowerment programs for poor people is intended to improve the effectiveness and sustainability of poverty reduction programs. This empowerment regards poor people as subjects and not objects, so that they are able to take initiatives in getting themselves out of the poverty cycle.
4. Creating inclusive development. An inclusive development is a one that involves the whole community and provides benefits for the whole community itself. An inclusive development is expected to engage agricultural and rural areas because most of the poor people in Indonesia are found there. Inclusive development is also expected to provide access for small and medium enterprises (SMEs) to be able to expand their business. Inclusive development should also be understood within the territorial context. Indonesia has a very broad expanse, and each region in Indonesia has the potential, resources and features different commodities; therefore, each region in Indonesia should become a center of economic growth. Local economic development will encourage the growth of the national economy.

Indonesia has a wide range of policies and programs related to poverty reduction in the form of:

1. Assistance for Social Protection of Poor Households. This consists of: (i) Direct Cash Assistance; (ii) Keluarga Harapan program; (iii) Rice for Poor Families; (iv) School Operational Assistance; (v) Community Health Insurance; and (vi) Social Assistance for Disaster Victims, Disabled People and the Elderly.
2. Community empowerment is done through the National Community Empowerment Program.
3. Strengthening the Micro and Small Enterprises (MSEs) is conducted through People's Business Credit (KUR)

Here are the types of poverty alleviation programs in Indonesia which have been and are still being done by the Indonesian government.

To accelerate poverty alleviation, the government has some programs related to poverty reduction which are integrated with social assistance, community empowerment and the empowerment of small enterprises which are run by the various elements of both central and area government.

In the document named TNP2K (<http://www.tnp2k.go.id/en/programs/glance/>), there are four basic strategies used by the Indonesian government in order to tackle poverty; these are:

1. Improving the social protection program
2. Increasing poor people's access to basic services

3. Community development, and
4. An inclusive development

As described earlier, the government has divided the program into three clusters; these are:

1. Cluster I – an integrated social assistance program based on family
2. Cluster II – poverty alleviation programs based on community empowerment
3. Cluster III – empowerment based on Micro and Small Enterprises

Cluster I Program is a poverty alleviation program which is based on social integrated family assistance. The program aims toward the fulfillment of basic rights, the reduction of the burdens of life, as well as to improve the quality of poor people's lives. The characteristics of this program are related to the main basic rights of individuals and poor households that include education, health care, food, sanitation and clean water. These activities can be conducted directly, meaning that poor people can feel and get the benefits directly.

One of the Cluster I programs is Bantuan Tunai Langsung (BTL) or Direct Cash Assistance in 2008 awarded by Presidential Instruction No. 3 of 2008 to Target Households. Target Households are households that fall into the category of very poor, poor and near poor. Direct Cash Assistance is given as a compensation for the reduction in fuel subsidies in 2008 (Ministry of Social Affairs, 2008) with the following objectives:

1. To help poor people to fulfill their basic needs.
2. To prevent the decline of poor people's welfare as a result of economic difficulties.
3. To improve social responsibility through common action together.

BTL is given with the consideration that poor people are the most vulnerable and get the brunt of undesirable social effects. The increase in fuel prices will further jeopardize the welfare of poor people. In order to anticipate that problem, the government should provide social protection in the form of compensatory programs that are specific (cash programs) or social safety net programs (social safety net).

The Program in Cluster II is a poverty reduction program based on community empowerment. This program comes from the existence of efforts to control poverty which go beyond giving direct assistance to poor people. Poverty stems not only from aspects that are purely materialistic, but continues because of vulnerability and lack of access in improving the quality of life of the poor.

Empowerment itself is promoted in order that the poor can rise above the poverty line by using their potential and resources. Poor people are expected to realize their capabilities and potential in order to get out of poverty.

The characteristics of this program are as follows:

1. Using a participatory approach
2. Strengthening the public institutional capacity
3. Implementing activities conducted by some community groups and self-managed groups
4. Planning sustainable development

Programs that belong to Cluster II is the National Program for Community Empowerment or as it is usually called, PNPM Mandiri. PNPM Mandiri carries out the poverty alleviation programs based on community empowerment.

Programs in Cluster III encompass a program based on the empowerment of micro and small enterprises. An important aspect in strengthening this program is to provide the widest access to poor people in order that they become able to improve the quality of life. The characteristics of this program are:

1. Providing capital assistance or financing on a micro scale
2. Strengthening the independence in having a business and market access
3. Improving skills and business management

The beneficiaries of the program group based on the empowerment of micro and small enterprises are the nearly-poor community groups whose business activities only involve micro and small scale, and poor people who do not own any businesses or engage in economic activities.

One of the programs is Kredit Usaha Rakyat (KUR) or People's Business Credit (PBC). PBC entails borrowed funds in the form of Working Capital Loans (WCL) and investment credit with a credit limit of from IDR 5 million to IDR 500 million. This program seeks to improve access to bank financing that was previously confined only to large-scale enterprises. The program is also addressed to both formal and informal microenterprises. The goal of the program is to accelerate the development and empowerment of Small and Medium Enterprises (SMEs).

The Beijing Platform for Action and the Convention held in 1995 is the momentum of the greatest achievement of the Rights of Women. Following up on this, Indonesia has established a variety of gender mainstreaming strategies as confirmed in various forms of government policies. This implies the existence of a good initiative of the Indonesian government in terms of realizing gender equity and equality through policies that exist. However, it is also directly proportional to the proliferation of discriminatory policies. The national commission of women (Komnas Perempuan in Bahasa) report states that at least 282 local regulations in 100 counties and cities in 28 provinces are discriminatory against women.

Here is an example of Government Policy on Gender in Indonesia:

Table 3. government policy on gender

Government Policy on Gender	Matters Regulated	Outline of Contents
Indonesian Presidential Instruction No. 9 / 2000	Gender Mainstreaming in National Development	Improvement of women's position, role, and quality as well as efforts to achieve gender equality and justice in family life, community, nation, and state into the whole process of national development; elimination of gender discrimination.
Indonesian Presidential Instruction No. 88 / 2002	National Action Plan for the Elimination of Trafficking in Women and Children	Efforts to prevent the trafficking of women and children through RAN-P3A as a foundation and guide for the Government and communities in implementing the elimination of trafficking in women and children; Establishment of a Task Force that is directly answerable to the President.
Regulation of State Minister on Women Empowerment of Indonesia No. 06 / 2009	Implementation of Gender and Children Data	Data on gender and children implementation organized by the government of province and county or city as an effort to manage the developmental data which includes: data collection, processing, analysis, and the systematic, comprehensive and continuous presentation specified by gender and age. Institutional data related to gender and children rights mainstreaming are also regulated.
Regulation of State Minister on Women Empowerment of Indonesia No. 1 / 2008	Guidelines for the Implementation of Women's Life Quality Improvement	Efforts to improve the physical and mental state of women in the fulfillment of their rights and needs as a part of their human rights in the various areas of development, especially education, health, economics, science and technology, sociocultural, politics, law, and environment which is implemented by the province, county and city government.
Regulation of State Minister on Women Empowerment of Indonesia No. 2 / 2008	Guidelines for the Protection of Women	Guidelines for the province, county and city governments in the implementation of the efforts aimed at protecting women and providing a sense of security in the fulfillment of their rights by providing a consistent and systematic attention which is intended to achieve gender equality.
Regulation of State Minister on Women Empowerment of Indonesia No. 4 / 2008	Guidelines for Community Organization Empowerment in the Field of Women Empowerment and Child Protection	Guidelines on Community Organization Empowerment in the Field of Women Empowerment and Child Protection for the province, county, and city government in the implementation of the community organization empowerment in order to contribute and implement policies, programs and activities which can improve the life quality and the women protection, and children protection in an integrated manner.

CONCLUSION AND POLICY RECOMMENDATION

Based on the policy evaluation, the Indonesian government is seriously taking this poverty condition into consideration. The government conducts some effort by issuing policies at the national, regional, private sector, community, and poor people level. The four major strategies arranged by the government are: (i) improving social protection programs, (ii) improving access to basic services, (iii) empowering poor people, and (iv) creating inclusive development.

The Indonesian government demonstrates the concern on the issues of gender equality. Some of the policy strategies which are made by the governments aim to give access to women and to protect them. National programs are based on the gender mainstreaming in national development, national action plan for elimination of trafficking in women and children, and guidelines for the implementation of women's life quality improvement.

The researchers opine that the poverty alleviation policies in Indonesia are not integrated with the policies that focus on gender. Poverty problems and women empowerment are tackled at different ministries. This causes each ministry to handle in their own sector policies separately. The current policies are on each track but they may be partial or overlapping. According to the researchers, the government agencies need to sit together to make more comprehensive and integrated policies. These can use the three approaches (Women in Development, Women and Development and Gender and Development) based on specific situations occurring in each area. Why do the researchers state that policies can use the combination of the three women and development concepts? In very remote areas, the concept of Women in Development is more appropriate than the concept of Gender and Development. For example, in a case of problem focus, the concept of Women in Development shows that women do not participate in the development process, whereas the concept of Gender and Development emphasizes more on the imbalanced relations between men and women.

Recommendations are given to the governments as the policy makers and formulated based on the results of field analysis and literature studies. In general, this research recommends (i) the establishment of a specific data bank on women which can be used as a means of monitoring and evaluating the welfare of women and their role in the family, community, society and government. It is based on the belief that women have a very big role in a family and they are believed to have a key role for breaking the chains of persistent poverty, (ii) the poverty alleviation policies which need to be put in place based on the spatial base by taking the uniqueness of each region into a consideration. The poverty alleviation policies cannot be generalized.

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