RESEARCH PAPER

Revealing the Lives of Poor Female Heads of Households: What Can Be Done?

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Abstract

Women who are heads of households are often trapped in poverty and are in quite vulnerable conditions. They have to carry out a dual role: taking care of the household and at the same time earning a living for their family. Uncovering and understanding their life can help find the best way to improve their life. This study uses a descriptive-qualitative analysis approach by combining secondary and primary data analysis. All research activities focus on the conditions and situations faced by poor female heads of households in Gorontalo Province, Indonesia. This study found that the combination of old age, uneducated, unskilled, and unemployed is the main factor causing poverty in poor female heads of households. Basic public services and economic resources, which are unable to reach all poor households, have contributed to exacerbating poverty conditions. Therefore, to improve the standard of living of women headed poor households, interventions are needed that combine social assistance and protection (such as provision of cash, food assistance, health insurance, etc.), provision of skills, equipment assistance, business capital assistance (especially for trading businesses), access to micro-credit, and assistance, while improving their housing conditions, especially housing, sanitation, and clean water.
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1. Introduction

The problem of poverty remains an important issue and the main challenge for the current development of Gorontalo Province. Even though the poverty rate has shown a downward trend in the last decade, the number of poor people as of March 2022 is as high as 185.440 people or 15,42 percent of the total population, is still

relatively high and needs to be pressed to a lower level. Rural areas seem to be pockets of poverty, where nine out of 10 poor people in Gorontalo Province live in rural areas. The poverty rate in rural areas reaches 24,42 percent, which means that for every five residents who live in rural areas, one of them is categorized as poor (BPS Gorontalo, 2022).

However, the condition of poverty in Gorontalo Province looks interesting because the number and percentage of poor households with female heads of households is relatively high. Based on the Gorontalo Province Unified Database, there are at least 11.15 percent of poor households where the head of the family is a woman. This means that for every nine poor households in Gorontalo Province, one of them is a woman as the head of the family. The highest number of poor female heads of households is found in Kabupaten Gorontalo. The phenomenon of female heads of households is quite a concern, considering that they have a dual role, in the midst of quite difficult conditions, being a support for the family's economic resilience and being the head of the household in providing for family members (Brown and Van de Walle, 2021).

The link between women and poverty has been shown by several previous studies. It was stated that patriarchal culture has indirectly provided boundaries for women, and injustice and inequality have contributed to the closeness of women's identity to poverty (Orkoh et al., 2022). Women's and men's experiences of poverty are different, and compared to men, women are far behind in accessing economic resources as a door to eliminating various injustices in society. The impact of lagging behind women also implies that reducing poverty must be able to encourage increased participation and welfare of women (Tekgüç and Akbulut, 2022). If women are not used as the target for poverty alleviation, and gender analysis is not used to look at the root causes of poverty, then poverty alleviation programs will not be able to reach most women who have limited access to public space (Mdluli-Maziya et al., 2022; Sen, 2014; Sharaunga and Mudhara, 2021).

Table 1. Number of Poor Female Heads of Households by Regency/City in Gorontalo Province

No.	Regency/City	Number of Women Head of Poor Household	Percentage
1.	Gorontalo City	2.096	17.10
2.	Bualemo Regency	1.493	12.18
3.	Pohuwatu Regency	950	7.75
4.	Gorontalo Regency	5.073	41.40
5.	North Gorontalo Regency	928	7.57
6.	Bone Bolango Regency	1.714	13.99
	Gorontalo Province	12.254	100.00

Source: Gorontalo Province Integrated Database, 2022.

Cumulatively, various conditions affect women, which make them trapped in poverty, namely a weak bargaining position in society, a repressive culture, poverty due to disasters and conflicts, discrimination in the public and domestic spheres, and the state's indifference in issuing policies useful policies to lift women out of poverty (Klasen et al., 2015). According to Admasu et al., (2021) confirmed that the livelihoods of women heads of poor households are actually in conditions of more multidimensional poverty, even more, difficult than those of poor male heads of households. This is in line with the idea expressed by Mosse (2002) that, there is a linear correlation between the poverty of women and women's heads of households. That is, when a woman lives in poverty and is in a position as the head of the family, she will play an increasingly important role in supporting her family or making a living for her family members. Jayasinghe and Smith (2021) outlines that a woman who heads a household is a woman who has the sole responsibility for supporting her family, so she is the main breadwinner and also has to meet all the necessities of life for her family members.

The results of a field survey conducted by the Pekka Foundation (Empowerment of Female Heads of Family) show the fact that women who are the heads of these families, among others, are widows whose husbands have died, divorced widows, women who have been left by their husbands for a long time and are not given a living, single women from underprivileged families, and women whose husbands are sick or disabled (Zulminarni, 2009). In this situation, women carry a double burden in the household, namely taking care of the household and at the same time earning a living.

Understanding their poverty condition is the first step to helping them get out of the poverty trap. Moreover, so far there has not been much research that

specifically focuses on the condition of poor female heads of households. In addition, the analysis of the relationship between the sex of the head of the household and the condition of poverty, is faced with the problem of limited statistical data and there is debate about the definition of a poor female head of household which is heavily influenced by factors cultural factors. The novelty of this poverty study is that it focuses on analyzing the lives of poor female heads of households, where this research has never been done before in that area. In addition, the results of this research can serve as guidelines and solutions as well as provide practical implications for the government, to help poor female heads of households get out of poverty and improve their standard of living in the future.

Mosse (2002) gives an interesting term for the female head of the household by saying women headed or women maintained (which is looked after by women) namely women who bear the sole responsibility for supporting their family. This understanding is linear with the notion of the head of the family himself, namely a person who has both economic and social responsibilities towards his family.

Departing from the above understanding, if in reality a family is supported by a woman or a wife then of course conceptually, the woman is the head of the family. Based on the results of a field survey conducted by the PEKKA Foundation, in real terms, the women who are the heads of these families include widows whose husbands have died, divorced widows, women who have been left by their husbands for a long time and are not given a living, single women from poor families and women whose husbands are sick or disabled (Zulminarni, 2009). Meanwhile, other data that was found was that women whose husbands were unemployed, either because they were laid off, lazy to work, or had difficulty finding work, also bear the sole responsibility for their families. On average, the female heads of poor households come from poor families and have low education. The jobs they do are jobs in the informal sector, such as housemaids, farm laborers, small traders, and other jobs that do not require skills. In areas of poverty pockets, poor women experience miserable things, whereas he is the one who suffers the most from the poverty of his family (Bersisa and Heshmati, 2021).

From the results of research conducted by the World Health Organization (WHO) team, it was noted that the number of poor female heads of households tends to increase every year. In the Caribbean, the number of poor female heads of households is 35%, Latin America is 21%, Sub-Saharan Africa is 20%, Central Asia is 17%, North Africa, West Asia, and South Asia is 12%-13%, India is 11.7%, even in In Central America, 90% of refugee families are supported by women.

Based on these data, it seems that the female head of a poor household is a

reality that cannot be avoided in both developed and poor countries. In developed countries, they are usually independent women, especially from an economic point of view, or career women who are highly educated. On the other hand, in poor countries, women heads of poor households are those with low education and low economic status. This is in line with the theory that states that, there is a linear correlation between women's poverty and poor female heads of households (Mosse, 2002).

That is, when a woman lives in poverty, she will play an increasingly important role in supporting her family or making a living for her family members. In Indonesia, one out of 10 heads of poor families is a female head of household, which is estimated to number 1.2-1.5 million people and the average educated person has not graduated from elementary school. This is confirmed by data from the Central Statistics Agency (BPS) which states that 13.2% of households in Indonesia are headed by women (Subhan, 2008). Meanwhile, according to data from the PEKKA Foundation, it was stated that the number of female heads of households is poor in Indonesia every year it increases by 13% -17% (Zulminarni, 2009). According to World Bank metadata, the percentage of poor female heads of households in Indonesia in 2017 has reached 14.8%.

The increasing number of poor female heads of households, especially in developing countries poverty is caused among others by (1) Migration. Migration has a real effect on women who are left behind. For village women, when their husbands leave, they have sole responsibility for the fields, there are no male workers and they have a low source of income for farming, causing very low productivity. As a result, women do part-time jobs outside of work as farmers who have economic value; (2) the Husband dies, divorces, the husband leaves home (works outside the city, outside the region, or abroad) and the husband is sick. This factor is experienced by many poor female heads of households in Indonesia. In addition to these factors, the increase in the number of poor female heads of households is also caused by the desire and awareness of women to free themselves from aspects more repressive in non-biased cultures (Momsen, 2002).

According to Danquah et al. (2021) found the fact that poor women suffer more than poor men and suffer more than fellow women who come from better economic classes. Some of the common conditions that poor people have to face include food shortages, minimal income, untreated diseases due to costs and access to health facilities, malnutrition, unhealthy housing, a bad environment, and difficulty in supplying clean water. This condition forces the poor to spend their time and energy to meet their basic needs to survive. Low education or even

illiteracy further limits access to information (Hubeis and Mulyandari, 2010).

This is in line with what was found by Birdsall (1983) which states the fact that the burden on poor women is greater because of their dual roles, namely as a housekeeper as well as a breadwinner for the family. Women are responsible for taking care of children, preparing food, fetching water and firewood, washing clothes, cleaning the house, and managing household finances, which absorb most of their time. However, this work is often not considered "work", so it is also not counted in the "production" of a household. This is exacerbated by the assumption that a woman's income is only "additional or complementary" to her husband's income.

There is a connection between women and conditions of poverty, where patriarchal culture has indirectly provided limitations for women, and injustice and inequality have contributed to the closeness of women's identities to poverty. women's and men's experiences of poverty differ, and women compared to men are far more behind in accessing economic resources as a door to eliminating various injustices in society (Azumah et al., 2023). Reducing the poverty rate must be able to encourage increased participation and welfare of women. If women are not made the target of poverty alleviation and gender analysis is not used to look at the root causes of poverty, then poverty alleviation programs will not be able to reach most women who have limited access to public (Appiah-Kubi, 2021).

Several analyzes of the poverty condition of households headed by women have come to different conclusions. Analysis based on BPS data shows that the poverty rate (percentage of households living below the poverty line) in female-headed households is lower when compared to male-headed households, but the annual rate of poverty reduction during 2008–2012 in households headed by women (an average of 7.16% per year) is slightly slower than the rate of decline in households headed by men (average 7.77% per year).

However, the results of Yusrina and Akhmadi (2013) analysis, which disaggregates households into households with complete spouses and households with single parents (male or female) show that, although they are not poorer than households with complete partners, single-parent households headed by women are poorer than single-parent households headed by men. This analysis, which is based on data from the 2012 Indonesia socioeconomic survey, also shows that, when viewed from the aspects of age, educational background, type of work, and workload, the condition of the female head of household is the most vulnerable.

Analysis based on data from the 2011 social protection program data collection also shows the high vulnerability of households headed by women. From

the data covering households with the lowest three deciles (30%) consumption levels, there are 15% of households headed by women. This percentage is slightly higher than the proportion of households headed by women in general in 2011 which was around 14%. Compared to male heads of households, female heads of poor households are relatively older, more are disabled or suffer from chronic illnesses, have a lower average level of education, and more often do not have ID cards or driving (Lockley et al., 2013).

In some literature, the role of women is often divided into three lines, namely: first, the productive role, namely the role of a woman who has an additional role as an additional breadwinner for her family. A productive role is a role that is rewarded with money or goods that generate money or services related to economic activities (Yilmaz and Ledwith, 2017). This role is identified as the role of women in the public sector, for example, farmers, tailors, laborers, teachers, and entrepreneurs. Second, the domestic role, namely the role that focuses more on the biological nature of women cannot be valued in terms of money/goods. This role is related to human survival, for example, the role of the mother when conceiving, giving birth, and breastfeeding children is the nature of a mother (Gulland, 2019). This role is ultimately followed by carrying out the obligation to do homework. *Third*, social roles, namely roles that are a need for housewives to actualize themselves in society and participate in their social environment (Tadesse and Huang, 2022).

2. Data Description

The data used in this study are secondary data and primary data. Secondary data in the form of the number and distribution of poor female heads of households were obtained from the integrated database system of the Gorontalo Provincial government. Meanwhile, primary data was obtained from interviews with poor female heads of households. By using a questionnaire, primary data is obtained such as the profile of a poor female head of household; type of work, income, and assets owned by the poor female head of household; the role of family members on household income; poor household expenditure; access of poor female heads of households to basic public resources and services; environment and social participation of women heads of poor households; as well as the challenges and opportunities faced by poor female heads of households. This data collection was carried out in 2022.

3. Methodology

This study uses a descriptive-qualitative analysis approach by combining secondary and primary data analysis. The purpose of the descriptive-qualitative analysis approach is finding facts with the right interpretation and making systematic, factual, and accurate explanations about the facts and characteristics of the population. Secondary data in the form of the number and distribution of poor female heads of households were obtained from the integrated database system of the Gorontalo Provincial government. Meanwhile, primary data was obtained from interviews with poor female heads of households. By using a questionnaire, primary data is obtained such as the profile of a poor female head of household; type of work, income, and assets owned by the poor female head of household; the role of family members on household income; poor household expenditure; access of poor female heads of households to basic public resources and services; environment and social participation of women heads of poor households; as well as the challenges and opportunities faced by poor female heads of households. To complement the information obtained from female heads of poor households, in-depth interviews were conducted with a number of key informants from government agencies, such as regional development planning agencies, community empowerment agencies, women's empowerment agencies, sub-district and village/kelurahan governments, and non-governmental organizations. From the results of this analysis, various efforts can be made to help poor female heads of households get out of poverty.

The research location is the entire area of Gorontalo Province. Considering that the number of poor female heads of households is relatively large, it is necessary to explain the population and sample. The population is all poor female heads of households scattered throughout the province of Gorontalo. Meanwhile, the sample selection was carried out in stages as follows: (i) determining/selecting one sub-district for each district/city which shows the relatively largest proportion of poor female heads of households; (ii) determine one village/kelurahan for each selected sub-district which shows the relatively largest proportion of poor female heads of households; and (iii) determine/choose female heads of poor households randomly. The number of samples selected in each kelurahan/village was determined proportionally according to the population of poor female heads of households.

Table 2. Locations of Data Collection and Number of Samples at Each Location

No.	Regency/City	District	Sub-district/Village	Total Population Poor Female Heads of Households*	Total Sample Poor Female Heads of Households
1	Gorontalo City	Kota Timur	Ipilo	44	27
2	Boalemo Regency	Paguyaman	Saripi	35	18
3	Pohuwatu Regency	Paguat	Soginti	18	13
4	Gorontalo Regency	Limboto Barat	Hutabohu	73	37
5	North Gorontalo Regency	Kwandang	Bulalo	26	13
6	BoneBolango Regency	Tilongkabila	Bongoime	15	15

Source: Gorontalo Province Integrated Database, 2022.

Effectively, this research was carried out within seven months.

3. Results

3.1 Profile of Poor Female Heads of Households

In general, the status of the female head of a poor household occurs due to divorce, either through divorce or divorce. This is in line with findings Liu et al. (2017) in Latin America that women who change their status to become heads of poor households are triggered by divorce so they become single parents and live alone, to survive. Cases of divorce are more common in Bone Bolango Regency and North Gorontalo Regency, around 20 percent above other districts/cities. Those who are divorced are generally of productive age (under 50 years of age). Although the proportion is relatively small, there are female heads of poor households who have never married. They generally live alone.

In general, the living conditions of poor female heads of households are inadequate. They occupy a semi-permanent building with cement floors, walls and roof, and a building area of less than 45 M2. However, some of them have buildings with better conditions, especially those who have relatively higher incomes. Relatively larger income, tend to have permanent residence buildings and relatively wider. More than 30 percent of poor female heads of households in

Gorontalo, Pohuwato and Bone Bolango districts live in permanent buildings with an area of 45 M2, more than poor households in other districts/cities.

Supporting facilities for the residence of the female head of poor households are relatively adequate for most households. More than 90 percent of residential buildings have access to state electricity company and clean water sources from local water company. About 60 percent have used gas fuel for cooking. More than 80 percent have used toilet facilities, both public and private, as a means of defecating. However, some poor households tend to pay less attention to environmental health aspects in defecation habits. They tend to use the river as a means of defecating because of limited toilet facilities. Especially in Boalemo Regency, for example the majority of poor households (reaching 61.1%) still defecate on the banks of the river.

3.2 Type of Work, Income, and Assets

Most of the female heads of poor households work as traders, farmers, laborers and casual workers. Some of the clients work as craftsmen, selling services/labor such as traditional birth attendants and household assistants. This type of work provides remuneration below the poverty line. They have been in this type of work for a relatively long time, on average more than 10 years. Even though they provide relatively little remuneration, they still stay in this type of work because it is difficult to get a more decent job. There are also a number of poor female heads of households who have not worked (unemployed) for quite a long time, namely more than five years.

For those who have side jobs, their income is relatively higher compared to other household heads. However, those in this category are relatively small, namely only around 8.9 percent. Gorontalo District shows a relatively higher number compared to other districts/cities. Poor female heads of households in Gorontalo District have 50 percent higher income than other districts/cities.

The amount of income received by female heads of poor households seems to be associated with the amount of time devoted to work. Those with relatively higher incomes devote more time to work. On average, the time devoted to work is only 21 hours per week. This time allocation is found in the types of work of traders and laborers. In very small numbers, there are poor female heads of households who work up to 7-8 hours per day. Interestingly, the relatively large working hours are experienced by women aged 60 years and over. This fact can be seen in Gorontalo City, Gorontalo District, Pohuwato and North Gorontalo. Meanwhile, in Boalemo and Bone Bolango Regencies, the largest allocation of

working time was experienced by those in the age range of 40 to 55 years. As might be expected, all poor households with working household members tend to have relatively larger household incomes. Nearly half of poor households have household members who work and earn income. The average total income of household members is IDR 580,000 per month. If the income of the head of household is added to the income of the household members, the average income for a poor household is IDR 990,000 per month. There are a small number of household members, especially in Kota Gorontalo and Kabupaten Gorontalo, who have a relatively higher income compared to other districts/cities.

The picture of asset ownership by poor female heads of households in Gorontalo Province is only seen in half of the households, especially those with relatively large incomes. The types of assets they have include residential buildings, savings, livestock, furniture, vehicles, electronic equipment, land and gold. Most (approximately 65.9 percent) of poor female heads of households live in residential buildings with self-ownership status. Meanwhile, ownership of savings (in the form of cash) only occurs in 5.7 percent of poor female heads of households. If measured in monetary terms, some of the assets owned by the heads of poor households apart from building and land assets, if accumulated, only average around Rp. 2.5 million.

Ownership of household assets tends to be very dominant as can be seen in the heads of poor female households who are elderly and have relatively low levels of education. This fact is seen equally among female household heads in all districts/cities in Gorontalo Province. Based on employment status, asset ownership tends to be seen in female household heads who work as farmers, traders, laborers, and service providers. This is in line with the findings Altamirano and Teixeira (2017) which illustrates the limited asset ownership for poor female heads of households in Nicaragua so that these conditions exacerbate more multidimensional poverty for women.

3.3 Household Expenditure

The largest proportion of the total income of poor female heads of households is spent on spending on food needs. The proportion of spending on food needs reached 78.25 percent, while the remaining 21.75 percent was spent on non-food needs. Even in Pohuwato and Gorontalo Regencies, the proportion of expenditure on food reaches 90 percent, which is the highest figure of all districts/cities in Gorontalo Province. In contrast, in Bone Bolango and Boalemo Regencies, the proportion of expenditure on non-food items was relatively larger, reaching 30

percent of total expenditure.

In absolute terms, the largest total expenditure for both components (food/non-food) is found in poor households in Gorontalo City with an average expenditure of IDR 1.080.000 per month or about 70 percent higher than Pohuwatu District which recorded the lowest number of IDR 635.000). In general, the income of poor households in Gorontalo Province is above their expenditure. In other words, poor households experience a surplus of income. The difference between income and expenditure of poor households seems insignificant. Even so, there are still a number of poor households that experience an income deficit, which is caused by the presence of household members who do not work/have no income who are the responsibility of the head of the household.

Even though in general there is a surplus of income for poor households, it is not sufficient enough to increase the ability of poor households to own assets. In general, almost all poor households in all districts/cities do not have adequate assets. The surplus income is only kept as cash savings for precautionary motives in the event of a decrease in income. That is why the surplus income cannot be accumulated into assets.

The largest proportion of food expenditure is still to meet the needs of staple foods. Of all food expenditure, around 62.5 percent is allocated to purchase staple foods (rice, corn and tubers) and side dishes, especially fish. Meanwhile, spending on foodstuffs that can meet the nutritional needs of poor household members, such as meat and milk, receives a very small allocation, and even tends to be unfulfilled in most poor households. Like meat consumption, for example, the majority of poor households can only eat it once a year. However, an interesting fact can be seen in the consumption pattern of several poor households in North Gorontalo, Boalemo, and Bone Bolango Regencies, where poverty does not influence them not to consume tobacco and cigarettes. This is in line with the findings Addai et al., (2022) that women heads of poor households in Ghana experience difficulties in meeting food needs, most of them have limited sources of consumption material that are ideal for fulfilling nutrition. This condition exacerbates food poverty.

The non-food consumption pattern of poor households in the past year has slightly differed between districts/cities. Poor households in Gorontalo, Pohuwato, and Gorontalo Districts seem to be very dominant in allocating their expenditures for household needs such as home repairs, electricity bills, water, and telecommunications. Meanwhile, poor households in Boalemo and North Gorontalo Regencies allocate budgets for spending on various goods and services. The largest composition of non-food expenditure for parties, festivities and

traditional ceremonies is specifically seen in poor households in Bone Bolango Regency.

4. Access to Public Services and Resources

The majority of poor households in Gorontalo Province have good access to several public services and economic resources. Several components of public resources and services have almost reached all poor households, such as access to the electricity and health services (health insurance). This is in line with the findings of Mussa et al., (2022) that government assistance in Ethiopia in the form of health services for poor female heads of households contributes to increased accessibility and public services.

However, access to education services for some poor households is relatively low. Some school-age household members have had to stop going to school on the grounds that they do not have the funds and that they have to work to help their parents. A small number of household members who attend school feel that the distance to school is quite far, even more than 5 km.

On average, population administration documents have not been fulfilled for more than 25 percent of poor household members in Gorontalo province. Some documents that have not been fulfilled are birth certificates and Resident Identity Cards for household members over 17 years old. The city of Gorontalo, which is relatively the closest in terms of access to administrative services for the population, apparently has a fairly large percentage of poor household members who do not have residence documents compared to several districts.

The majority of poor female heads of households who have had access to capital assistance are working as traders. On average, the capital assistance obtained is used for the purposes of starting and developing a business. So far, the access of female heads of household to capital assistance has been more dominant from financial institutions and the government. However, the proportion of poor female heads of households who have received capital assistance is only 18.7 percent.

Most of the poor female heads of households have received assistance from various parties, especially the government. Even so, there are still around 7.5 percent of poor female heads of households who have never been touched by various assistance schemes. They actually have an average low income and are only able to meet their basic food needs twice a day.

The majority of assistance programs that have been received by poor female heads of households have come from government assistance. On average, each

poor household receives more than one type of assistance program from the government. The composition of the government assistance program provided to poor households is in the form of rice, health services, education services, direct cash assistance, home repairs, electricity, livestock, and other assistance. However, some women heads of poor households who receive assistance still experience obstacles and problems in receiving assistance. Several obstacles were felt in the form of assistance that often arrived late, assistance that was not as it should have been, complicated procedures, and other obstacles.

Empowerment assistance such as skills training has been received by a small number of poor female heads of households in Gorontalo Province. However, it is considered that almost half of the female heads of poor households have not felt the positive impact or benefits of the training assistance, especially in Kota Gorontalo and Kabupatan Gorontalo. In general, training that is expected by female heads of poor households can have a direct and significant impact on improving the household economy. The majority of poor female heads of households really hope that skills training is followed by capital assistance so they can immediately start a business.

5. Environment and Social Participation

The low role and level of social participation of women heads of poor households are indicated by their low involvement in social organizations and other social activities. The number of household heads who to be involved in social activities in their surroundings does not reach 10 percent. Even in Bone Bolango Regency and North Gorontalo Regency, almost all poor female heads of households are not involved in social organizations. In various social activities, the number of poor female heads of households involved in these two districts is relatively smaller compared to other districts.

Age and education level do not appear to be a barrier for female heads of poor households to be involved in social activities. This can be seen in several poor female heads of households who are over 60 years old with an elementary school education level and who tend to be involved active in social activities. They are involved in social organizations such as farmer groups, head of household group, and other social organizations. Household heads who are not involved in social organizations still show social participation in their surroundings by being involved in cooperation, recitation, social gathering, and other activities, but with a relatively small number of household heads. This is in line with the findings of Wondimu et al. (2022) that the low level of education and income of poor female

heads of households makes them looked down upon in society so that their social participation becomes increasingly limited.

In reality, the concern for the social environment for poor female heads of households still comes from neighbors. So far, most of the poor female heads of households in Gorontalo Province have experienced a lot of material and non-material assistance provided by their closest neighbors. As a form of concern, the neighbors provided various types of assistance such as food assistance, financial loans, and labor assistance. However, there are still a small number of poor female heads of households who feel the opposite, where their neighbors don't care about their situation and often get unpleasant treatment when they ask for help.

6. Challenges and Opportunities Faced

The combination of old age, uneducated, unskilled and unemployed is the biggest challenge to poverty alleviation efforts for poor female heads of households in Gorontalo Province. Poor female heads of households are generally over 50 years old (reaching 74%), and they are relatively uneducated and tend to be unemployed. This condition can be seen in all districts/cities in Gorontalo Province. This is in line with the findings of Bairagi et al., (2022) that one of the reasons for the high number of poor female heads of households in Vietnam is due to the low level of education. This is the root of poverty for women. They were generally only able to complete elementary school education, and some did not even finish elementary school or had never attended school. If accumulated, the figure reaches about 80 percent.

Poor female heads of households in Gorontalo Province generally do not have skills. The figure reached 69.5 percent. For those who claim to have skills (about 30,5 percent), the types of skills possessed are sewing, carpentry, crafts, food processing, and traditional birth attendants. They acquire these skills through experience and are self-taught. On average, more than 75 percent of those who have skills are employed, but the field of work they are involved in does not fully correspond to the skills they have.

More than 70 percent of poor female heads of households still wish to own a business when they receive capital assistance, even though they are already old. This type of trading business is the most dominant activity desired by poor female heads of households. The reason is because trading is easier to do, does not require special skills, does not require a lot of energy, and can be done at home. Approximately 14 percent of poor female heads of households had previously had business activities but then failed. Factors causing the breakdown of their business

due to lack of capital and weak ability to compete. Lekobane (2022) also emphasizes that government intervention for poor female heads of households needs to begin with mapping the number of beneficiaries who are in conditions of multidimensional poverty and poor income, so that government assistance is far more effective, efficient, productive and able to reduce the number of female heads of households' poor.

7. Conclusion

Based on the analysis conducted on the condition of poor female heads of households in Gorontalo Province, the following conclusions can be drawn: (1). The combination of old age, uneducated, unskilled, and unemployed is the main causal factor to women heads of poor households, (2). Household members who work are a support for the income of poor households. Those of productive age, are relatively more educated, and have a job, contribute quite significantly to household income, (3). The largest proportion of poor household expenditure is allocated to buying food, (4). Basic public services and economic resources do not seem to be able to reach all poor households. Access to basic public services, such as education, health, clean water, sanitation, and population, is relatively better than access to economic resources, such as microcredit and capital assistance, (5). Field facts show that there are still some poor female heads of households who escape government assistance, (6). The involvement of poor female heads of households, both in social organizations and social-community activities, appears to be very minimal, (7). Even though most of the female heads of poor households are elderly, they still think that they can still be involved in productive business activities. Trading activities are considered the most feasible business option, apart from not requiring special skills, they are also considered easy to work on. In addition, the living environment is also considered quite possible to carry out a trading business, (8). Still found inclusion error, several female heads of household are identified (recorded) as poor households, but have income and expenditure far above the poverty line with adequate living conditions.

The policy implications of this research include; (1) Efforts that can be made so that old age, uneducated and unemployed do not become obstacles to poverty alleviation efforts, they must rely on the provision of social security and protection, such as the provision of cash (cash transfer), food aid, public health insurance. Apart from that, it is also necessary to deliver various forms of public services to them, such as clean water services, sanitation, etc., (2). Capability and capacity building should be directed, not solely to the head of the household, but to

household members who are of productive age. Providing access to education services, health services, skills training, equipment, and capital assistance, and involving them in labor-intensive jobs, are several forms of intervention that can be provided, (3). Controlling food prices is an important policy to protect and maintain the purchasing power of the poor. At the same time, food assistance, especially rice assistance, must still be able to reach all poor households, (4). To improve the quality of human resources and increase the standard of living of the poor, the government needs to ensure that various forms of basic public services can truly reach all poor households, and at the same time, facilitate poor households to gain access to economic resources, (5). The activity of collecting data on poor households and improving the mechanism for distributing aid are two important things to do in the future so that it can be ensured that all women heads of poor households get the assistance they should receive, (6). Women heads of poor households need to be continuously encouraged to be involved in social activities. This is important, especially to build stronger social relations so that poor female heads of households can get support and help from their social environment when they need help, (7). Associated with productive business activities, capital injections are the most needed type of assistance to realize their desires.

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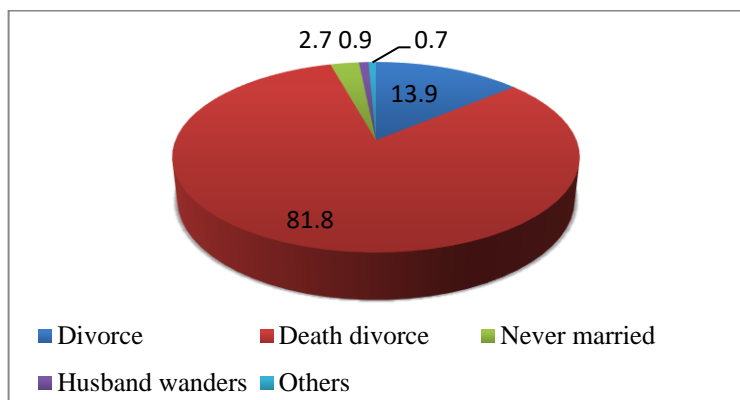
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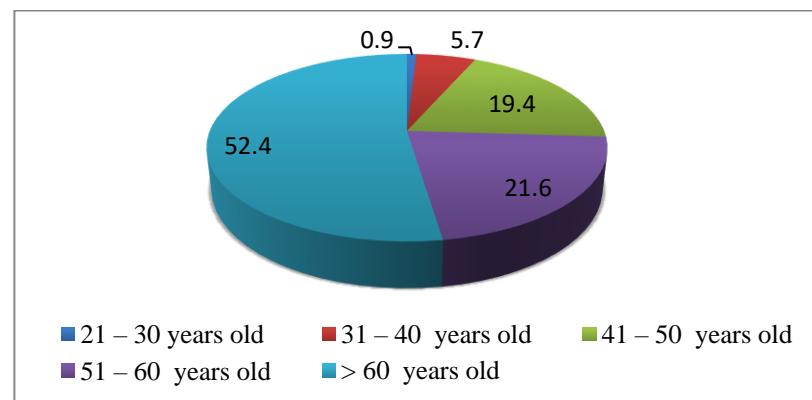
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Zulminarni, N. (2009). Change through Empowerment–The Journey of Indonesia Women Heads of Households. *Project Report Presented at the PEKKA Work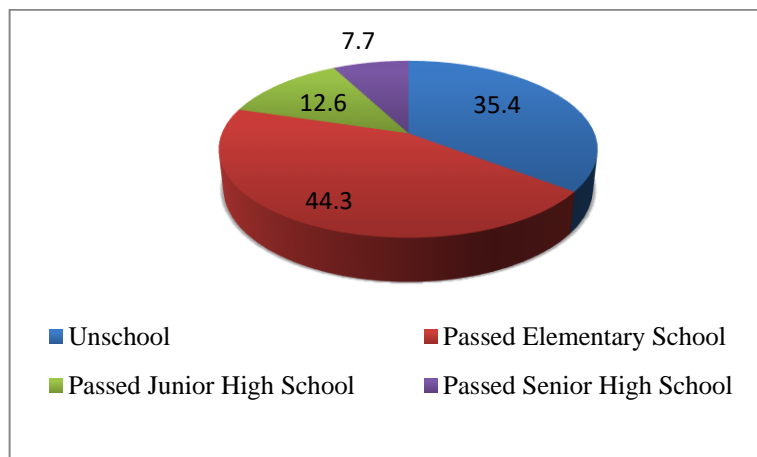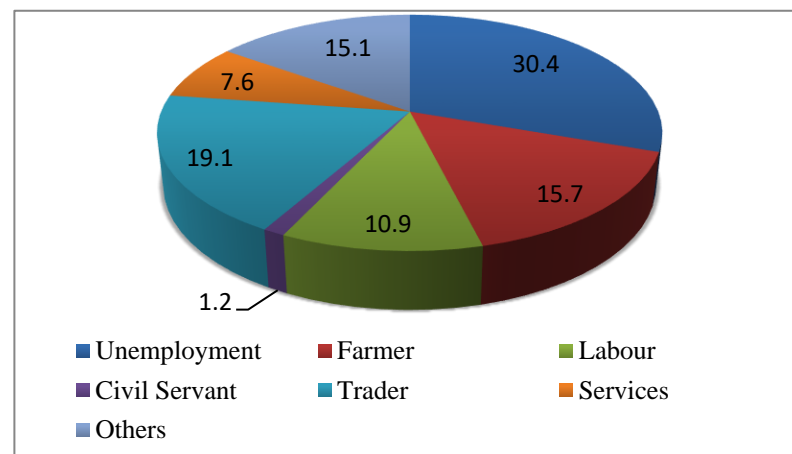shop, Held by the World Bank in Hotel Borobudur, Jakarta*. https://link.springer.com/content/pdf/10.1007/s11205-022-02913-w.pdf

Appendix

Poor Female Heads of Households by Status
Source: Research finding, using in-depth interview, 2022.

Divorce — 13.9
Death divorce — 81.8
Never married — 2.7
Husband wanders — 0.9
Others — 0.7

Poor Female Heads of Household Based on Age
Source: Research finding, using in-depth interview, 2022.

21 – 30 years old — 0.9
31 – 40 years old — 5.7
41 – 50 years old — 19.4
51 – 60 years old — 21.6
> 60 years old — 52.4

Poor Female Head of Household Based on Education
Source: Research finding, using in-depth interview, 2022.

Unschool — 35.4
Passed Elementary School — 44.3
Passed Junior High School — 12.6
Passed Senior High School — 7.7

Poor Female Head of Household Based on Main Occupation
Source: Research finding, using in-depth interview, 2022.

Unemployment — 30.4
Farmer — 15.7
Labour — 10.9
Civil Servant — 1.2
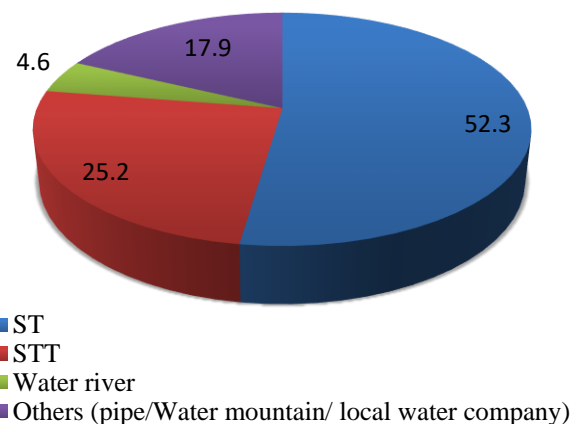Trader — 19.1
Services — 7.6
Others — 15.1

Poor Female Head of Household based on allocation of Working Time
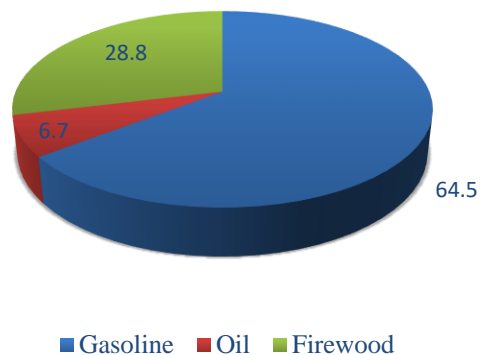**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based in Residential Building Areas
Source: Research finding, using in-depth interview, 2022.
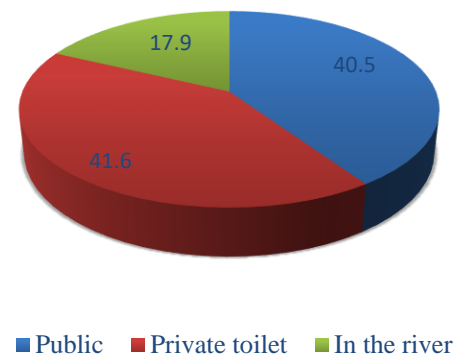

Poor Female Heads of Household Based on Access to Electricity
Source: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Access to Drinking Water
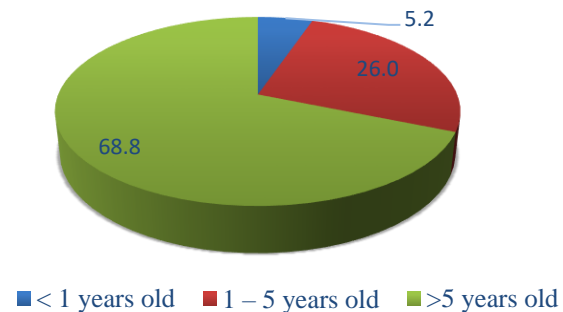**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Access to Cooking Fuel
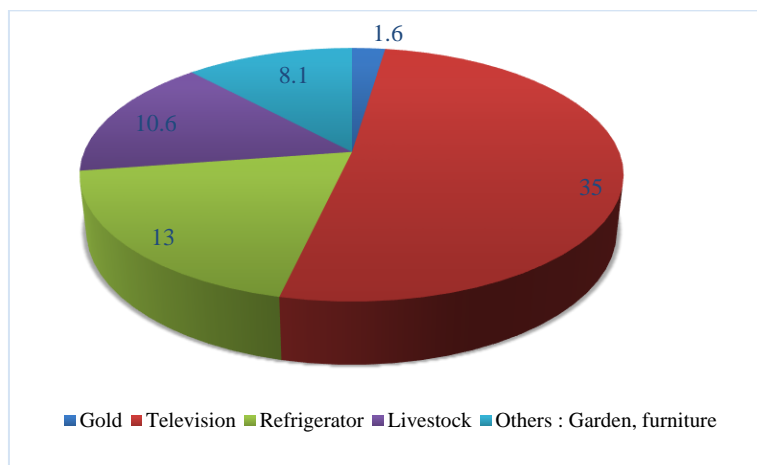**Source**: Research finding, using in-depth interview, 2022.

Poor Female Head of Household Based on Access to Toilet Facilities
Source: Research finding, using in-depth interview, 2022.
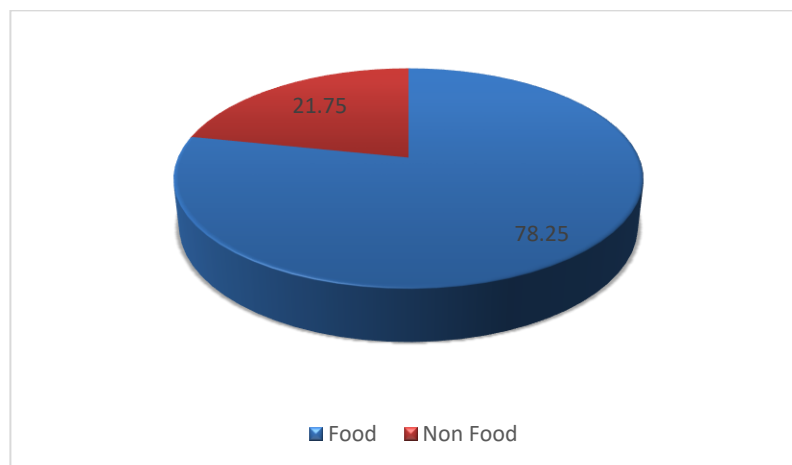

Poor Female Head of Household Based on Income
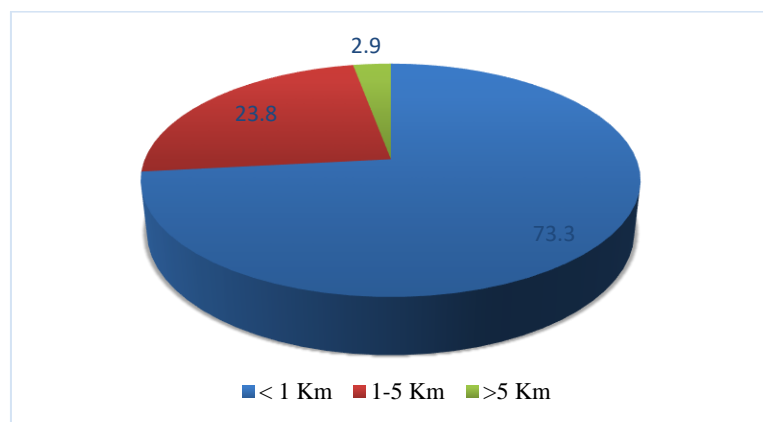**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Length of Work
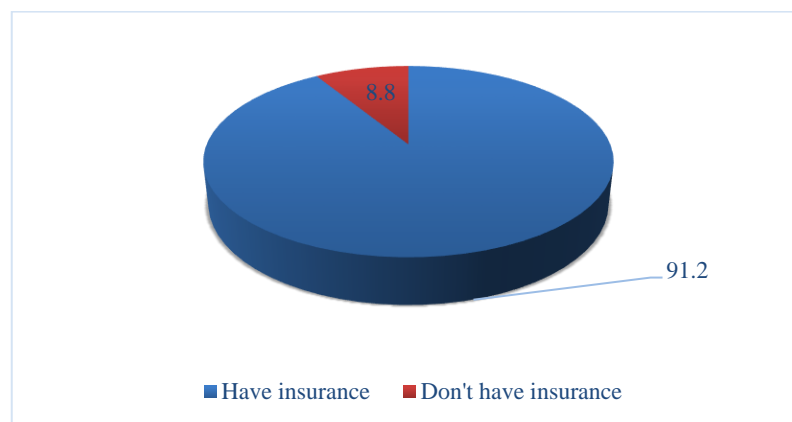**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Assets Owned
Source: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Type of Spending
Source: Research finding, using in-depth interview, 2022.

Home to School Distance
Source: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Health Insurance Ownership
Source: Research finding, using in-depth interview, 2022.

Tabel A1. A Comparison Income and Expenditure /Month Poor Female Heads of Household in Gorontalo Province

No	Comparison income and expenditure /month	District/City												Total	
		Gorontalo City		Gorontalo Regency		Pohuwatu Regency		Boalemo Regency		North Gorontalo Regency		Bone Bolango Regency		Rata-rata	
		Rp	%	Rp	%	Rp	%	Rp	%	Rp	%	Rp	%	Rp	%
1	Poor Household Income	1.402.59	100	1.177.839	100	641,818	100	936,644	100	1.069.444	100	801,482	100	992924	100
2	Spending of Poor Household	881,814	62,9	392,47	33,3	602,513	93,9	570,642	60,9	819,222	76,6	769,053	96	849842	85,5898337
	Difference (1-2)	**520776**	**37,1**	**785,369**	**66,7**	**39,305**	**6,1**	**336,002**	**39,1**	**250,222**	**23,4**	**32,429**	**4**	**143082**	**14,4101663**

Source: Research finding, using in-depth interview, 2022.

Tabel A2. A Composition of Food Expenditure / Month Poor Female Heads of Household in Gorontalo Province
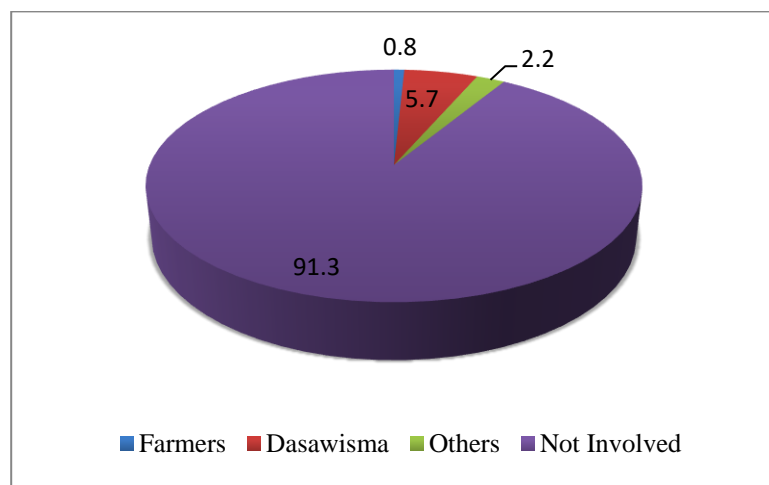
No	Composition of Food Expenditure / Month	Regency / City						Province
		Gorontalo City	Gorontalo Regency	Pohuwato Regency	Boalemo Regency	North Gorontalo Regency	Bone Bolango Regency	
1	Staple Food (rice, corn, tubers)	50,5	36,6	35,2	35,6	31,3	52,8	41,3
2	Side dishes (fish, shrimp, squid, meat)	21,2	18,5	25,5	14,8	33,1	21,4	21,2
3	Protein (eggs, milk)	1,5	2,9	3,6	3,5	1,3	1,7	2,5
4	Vegetables, fruits and nuts	6,8	9,8	11,1	8,3	17,7	6	9,2
5	Condiments/compliment cooking/oil/fat	14,1	19	16,7	22,8	8,4	9,2	15,7
6	Condiments drinks	4,7	9,7	7,7	7,3	3,6	4,2	6,7
7	Other food (crackers, instant noodles)	0,7	2,7	0,1	3,4	1,2	1,2	1,6
8	Fast food (snack, non-alcohol and alcohol drinks)	0,5	0,9	0,1	2,5	0,3	2,8	1,2
9	Tobacco, cigarettes, betel nuts	-	-	0	1,7	3,1	0,8	0,6
	Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: Research finding, using in-depth interview, 2022.

Tabel A3. The Access of Poor Female Heads of Households to Population Administration Documents in Gorontalo Province
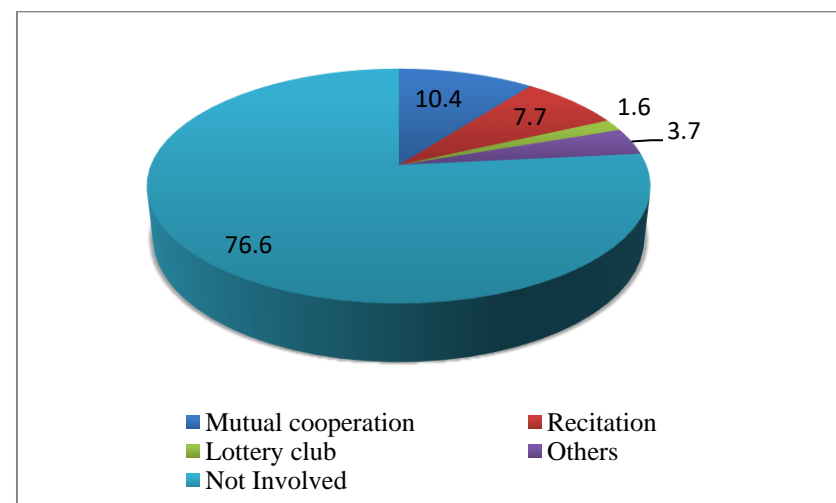
No	Component		Total	Gorontalo City	Total	Gorontalo Regency	Total	Pohuwato Regency	Total	Boalemo Regency	Total	North Gorontalo Regency	Total	Bone Bolango Regency	Total	Province
								Regency / City (%)									
1	Household members have a deed born	Yes, have	21	77,7	24	80,6	15	75	10	55,6	5	55,6	10	61,1	85	70,7
		Half only	2	7,9	1	4,5	1	5	2	11,1	3	33,3	2	13,7	11	10,1
		None	4	14,4	5	14,9	4	20	6	33,3	1	11,1	4	25,2	24	19,2
	Total		27	**100**	30	**100**	17	**85**	18	**100**	9	**100**	16	**100**	117	**100**
2	17 years old who has ID Card		20	74	25	80,6	13	65	16	88,9	6	66,7	13	72,2	93	75,6
	Total		20	**74**	25	**80,6**	13	**65**	16	**88,9**	6	**66,7**	13	**72,2**	93	**75,6**

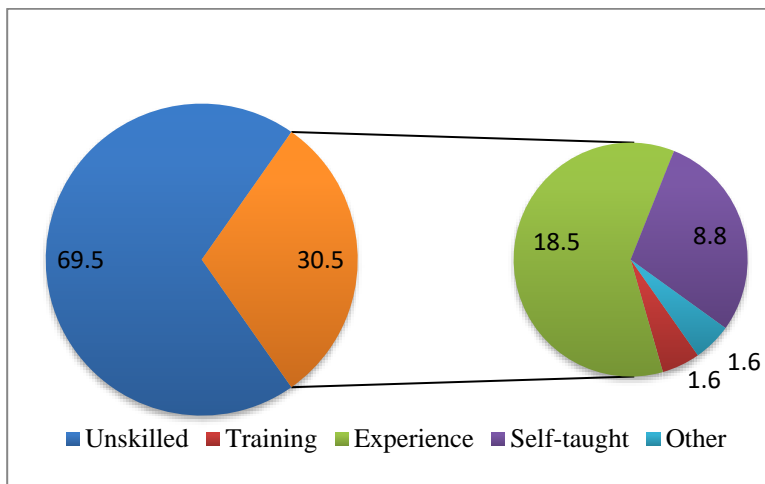**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Involvement in Social Organization
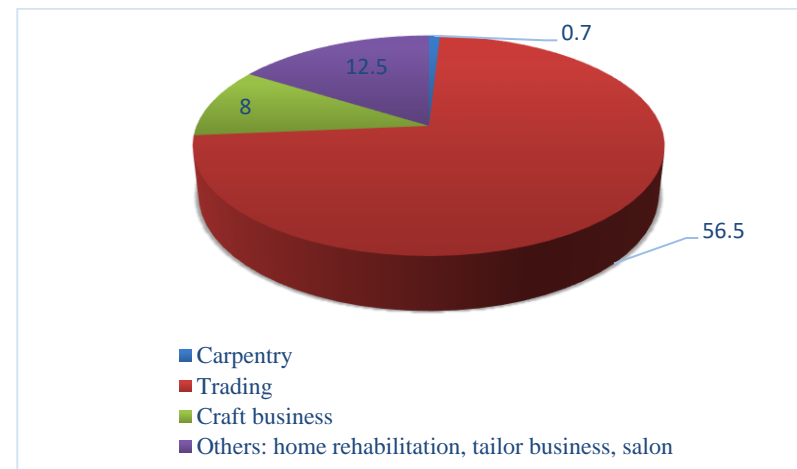**Source**: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Involvement in Social Activities
Source: Research finding, using in-depth interview, 2022.

Poor Female Heads of Household Based on Skills
Source: Research finding, using in-depth interview, 2022.

Types of Business Desired by Poor Female Heads of Households
Source: Research finding, using in-depth interview, 2022.