

## **Social Security for Female Headed Households to Responses Covid-19 in Indonesia and Philippines**

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### ***Abstract***

*This research examines a comparison of Philippines and Indonesian approaches to integrating a gender perspective in social protection programs. In the context of the COVID-19 pandemic, gender-responsive social protection has become even more important to address gender inequality which has been exacerbated by this crisis. The results of the study show that the Philippines has taken a more advanced step in paying attention to a gender perspective in social protection programs. They have launched clear policies and initiatives to ensure that women receive appropriate protection and appropriate services. On the other hand, Indonesia is still facing challenges in comprehensively integrating a gender perspective into social protection programs. This study provides insights and recommendations for both countries in implementing social protection programs that are sustainable and inclusive, with a focus on empowering women and overcoming gender inequality during the pandemic and in the future.*

**Keywords:** Social Security; Female-Headed Households; Covid 19; Indonesia; Philippines.

### **Abstrak**

Penelitian ini mengkaji perbandingan pendekatan Filipina dan Indonesia dalam mengintegrasikan perspektif gender dalam program perlindungan sosial. Dalam konteks pandemi COVID-19, perlindungan sosial yang responsif gender menjadi semakin penting untuk mengatasi kesenjangan gender yang diperburuk oleh krisis ini. Hasil penelitian menunjukkan bahwa Filipina telah mengambil langkah lebih maju dalam memperhatikan perspektif gender dalam program perlindungan sosial. Mereka telah meluncurkan kebijakan dan inisiatif yang jelas untuk memastikan bahwa perempuan menerima perlindungan dan layanan yang tepat. Di sisi lain, Indonesia masih menghadapi tantangan dalam mengintegrasikan perspektif gender secara komprehensif ke dalam program perlindungan sosial. Penelitian ini memberikan wawasan dan rekomendasi bagi kedua negara dalam melaksanakan program perlindungan sosial yang berkelanjutan dan inklusif, dengan fokus pada pemberdayaan perempuan dan mengatasi kesenjangan gender selama pandemi dan di masa mendatang.

**Kata kunci:** Jaminan Sosial; Kepala Rumah Tangga Perempuan; Covid 19; Indonesia, Filipina.

## INTRODUCTION

In December 2019, a new coronavirus was identified as SARS-CoV-2.1 The first discovery was made in Wuhan, China, and quickly spread to other countries, becoming a pandemic in March 2020 (Santana et al., 2021), including Indonesia as a country with the highest mortality rate (Adamy and Rani, 2022), and the Philippines that reported the first death from COVID-19 outside of mainland China (Lansford et al., 2021). The first case of COVID-19 in Indonesia was announced by the President at the beginning of March 2020 with two people who were infected (Roziqin, Mas'udi, and Sihidi, 2021). Earlier than that, the Philippines was also affected by the current crisis, where the first case was suspected on January 22, 2020 (Tee et al., 2021).

The losses caused by this pandemic are not only in the form of loss of life but also have an impact on the socio-economic sector. Based on (Tambunan, 2021) reveals that the Covid-19 pandemic has affected the number of poor people as many employees have been laid off or their wages were cut. Besides that, the most obvious impact is a continued economic slowdown, as reflected in GDP, especially as ASEAN countries are still experiencing negative growth (Chong, Li, and Yip, 2021). This unstable global economic condition causes a decrease in the level of social welfare, where people must experience economic difficulties to survive. In fact, the pandemic has triggered an increase in the number of domestic violence (Usher et al., 2021), divorce (Cai et al., 2021) and widows (Christner et al., 2021) due to economic difficulties faced in the household. As a result, both countries implemented quarantine measures and social distancing to contain the spread of coronavirus, as well as to reduce the potential for more severe economic losses (Chen et al., 2021).

Compared to men, female household heads experience multiple impacts from the pandemic, both economically (Pinchoff et al., 2021), psychology (Ausín et al., 2021), and feelings of insecurity in the family (Huq et al., 2021). This is because women are a group that is more vulnerable to impacts (Usher et al., 2021). Security programs created during the pandemic never paid attention to gender (Gerard, Imbert, and Orkin, 2020; Machin, 2021), where female heads of household experienced difficulties in obtaining assistance. In addition, the implementation of the lockdown has actually enlarged the gender livelihood gaps and created a devastating impact on households. The social assistance provides by the government in managing COVID-19 only bespeak pada formal workers, while many female heads of household work in the informal sector (Reid and Simatele, 2021). Meaning the social protection system in mitigating the socio-economic impacts of a pandemic is still not gender-responsive.

## **LITERATURE REVIEW**

### **Sosial Protection**

Social protection systems help individuals and families, especially the poor and vulnerable, cope with crises and shocks, find jobs, improve productivity, invest in the health and education of their children, and protect the aging population (Odhong, 2021). Social protection measures vary not only in the way it is collected and administered but also in the country's geographic and political conditions (Bilo and Machado, 2020). In Indonesia, the social protection system consists of two schemes, namely the non-contributory-social assistance scheme financed by the government budget and the social contribution/security scheme financed through payment of contributions from participants (Supriyanto, Ramdhani and Rahmadan, 2014). Indonesia's social protection system provides extensive support for poor households through social assistance programs, such as Rastra, Family Hope Program (Program Keluarga Harapan; PKH), Assistance for Poor Students (Program Indonesia Pintar, PIP) programs (Rim and Tassot 2019), and Pre-Employment Card Program (Pre-Employment Card) (Gentilini et al., 2022). The Philippines' social protection program defines the four major components of social protection as social insurance, social welfare, labor market interventions, and social safety nets. The schemes are spread across different regions, managed and operated by several institutions, and have limited funding (Valencia 2017), such as Agricultural Insurance Program (AIP) of the Philippine Crop Insurance Corporation (PCIC) (Defiesta and Mediodia, 2016), AlkanSSSSya program (Irene, Conchada, and Tiongco 2015), and the Pantawid Pamilyang Pilipino Program (4Ps).

### **Gender Responsive**

Social protection interventions are not only a tool for addressing economic risks but also social vulnerability, including social exclusion, discrimination, and human rights. Gender-responsive social protection addresses a set of specific gendered needs and risks that children and adults face. Achieving these goals will require a progressive approach in different contexts (Camilletti, Nesbitt-Ahmed, and Subrahmanian, 2022). While progress has been made, there is not yet a sector-specific global target or quantifiable metrics to assess the success of this work (Graham-Goulder, 2021). This is unsurprising, as most existing social protection programs in low- and middle-income countries are either gender-blind or gender-neutral at best (Hidrobo et al., 2020). COVID-19 has reaffirmed that in the face of crises, social and economic fall-out is gendered. From the risk of job loss and economic instability to rising care responsibilities and the experience of violence inside the home, gender inequalities have tended to widen during the pandemic (Gavrilovic et al., 2022). Based on (Alfers et al., 2021), women have less access to social protection as women are more likely to be in vulnerable and informal forms of employment, they are less likely to have access to

social protection. Especially that female-headed household which are not disproportionately represented among the poor, they are more vulnerable to poverty and rely more heavily on assistance from family and social protection programs (Lockley, Lakshmi, and Satriana, 2020). Female-headed households are no longer less likely to be poor, based on per capita household consumption, but the vulnerability gap remains, as does women's higher dependence on social protection (Schaner, 2012).

## **METHODS**

To collect data in this study, we will use secondary data methods, namely utilizing existing and available data sources such as searches in libraries, online databases, previous studies, surveys and censuses, administrative records, and archival records. However, it is important to pay attention to the limitations of secondary data, such as accuracy, relevance, and completeness of the data, and ensure that the data source is suitable for our research purposes. The secondary data method that we used in this study includes several techniques such as document and archive studies, analysis of available data from surveys and censuses, and searching for information from various sources such as scientific journals, books, and online databases. In this study, the data analysis technique used is a qualitative descriptive approach that utilizes secondary data related to social protection policies for female heads of household during the pandemic in Indonesia and the Philippines. The secondary data will be analyzed by conducting literature studies and studying various documents related to social protection policies and programs for female heads of household in the two countries.

## **DISCUSSION**

The Philippines identified the first case of Covid-19 in January 2020, while Indonesia announced the first case in March 2020. Even in mid-2020, the Covid-19 case in the Philippines was the highest in ASEAN, reaching nearly 120.00 cases. As a result, the Philippines carried out the longest lockdown among other ASEAN countries. The impact of the high number of Covid-19 cases in the Philippines caused economic resilience to shrink to 16.5% compared to the previous quarter. Covid-19 has also caused the Philippines to record the highest record for the number of unemployed and a sharp decline in the country's foreign exchange due to the large number of Filipinos abroad who have lost their jobs. Indonesia is also a country that has been greatly affected by the spread of the Covid-19 virus. In fact, Indonesia was once one of the countries with the highest Covid-19 deaths in the world, which in 2022 reached 154,744 people.

Table 1. Number of Covid-19 Cases in Indonesia and Philippines

Country	2022			
	Januari	April	Agustus	December
Indonesia	10.185	329	4.563	488
Philippines	14.522	240	1.495	627

Source: processed by researchers.

A recent study shows that among groups living in vulnerable conditions, the pandemic substantially magnified the inequality gaps, with possible negative implications for these individuals' long-term physical, socioeconomic, and mental well-being (Barron et al., 2022). The social protection becomes a key policy tool to stabilize the macroeconomic impacts and to enhance the living conditions of the poor and vulnerable groups during the pandemic crisis. However, it's lack of comprehensive strategy amongst the countries in executing the social protection programs to respond to COVID-19 (Abdoul-Azize and El Gamil, 2021). The full impact of the social protection systems utilized during the course of the current outbreak is still unknown (Busso et al. 2021). Besides, the preexisting inequalities in people's access to welfare benefits have led people to develop differential preferences for social policies (He, Zhang, and Qian, 2022). Especially, The COVID-19 pandemic is highlighting the harm perpetuated by gender-blind programs for marginalized citizens. Less than one in five global social protection measures during COVID-19 has addressed gender, such as supporting women in informal employment, mitigating risks of violence, and confronting the unequal distribution of care work (Gavrilovic et al., 2022). The overarching reasons why women are marginalized are well known and stem from a hegemonic, patriarchal system that fails to fully integrate these groups into planning and decision-making regarding public health programming—including the response to COVID-19 (Perri et al., 2022). Therefore, Investment in gender-responsive social protection systems and evidence are key to a more equal future program.

### The Village Cash Transfer in Indonesia

The Village Cash Transfer (BLT Dana Desa) is a government assistance program aimed at rural communities affected by the COVID-19 pandemic. The aim of this program is to provide temporary financial assistance to families who have lost their source of income or have been significantly affected by the pandemic. This assistance is given in cash to eligible families, which can be used to meet basic needs such as food, medicine, and other needs. Regulations regarding Direct Village Cash Assistance are stipulated through Presidential Regulation (Perpres) Number 104 of 2021. In this regulation, it is emphasized that the fund ceiling for BLT Dana Desa for each village in 2022 should be at least 40% of the total village fund ceiling received. In accordance

with Article 33 paragraph (5) PMK 190 of 2021, the amount of BLT Dana Desa is IDR 300,000 per month to be given to beneficiary families for twelve months.

Based on the results of a UNICEF survey (2021), the BLT Dana Desa program is very beneficial for the poor and vulnerable, especially for households in quintiles 1-3. There were more households headed by women (21.5%) that received BLT Dana Desa funds than those headed by men (17.3%). In addition, around 19.6% of households in the bottom 40% of the expenditure distribution that have children also receive BLT Dana Desa funds. These results show that the community empowerment strategy of making lists of beneficiaries and distributing cash has been successful during the COVID-19 pandemic. This approach is able to reduce exclusion errors because the surrounding community understands the condition of its citizens better as a result of the pandemic shock. Recent qualitative monitoring indicated that both the village government and its residents were satisfied with the implementation of the BLT Dana Desa program. But, there are several problems that may be experienced by women who are heads of families in receiving BLT Dana Desa; some of them are:

1. Gender discrimination: Female heads of household may experience gender discrimination in the process of registering and receiving BLT Dana Desa assistance.
2. The problem of access to information: Female heads of households may lack access to information about the BLT Dana Desa assistance program and how to register.
3. Limited access to finance: Female-headed households may have less access to finance and be more dependent on government assistance to meet household needs.
4. Limited resources: Female-headed households may lack the resources and networks necessary to list beneficiaries and register BLT Dana Desa assistance.
5. Equality issues: Female heads of households may experience equality problems in the distribution of BLT Dana Desa assistance with other family members.

### **The Social Amelioration Program (SAP) in the Philippines**

The Philippines, as a country that has been affected by the Covid-19 case, has also implemented a regional quarantine or community quarantine policy with strict social distancing. This causes mobility restrictions, including economic and social restrictions. Many businesses have been forced to stop operating or close completely in compliance with the quarantine rules in place. The Philippine government, in facing the quarantine situation, has also implemented alternative work arrangements, such as working from home or separated work shifts, as well as reducing the number of employees working offline in the office to minimize the spread of the virus. These impacts affect livelihoods and daily life, especially for low-income household groups, the elderly, pregnant and lactating women, single parents, groups with disabilities, and informal sector workers. The Social Amelioration Program (SAP) is a government

initiative in the Philippines designed to give financial support to families who have been negatively affected by the COVID-19 crisis. Its goal is to offer temporary help to households who have lost their income or have been impacted significantly by the pandemic. The program distributes cash grants to eligible households that can be used to pay for basic necessities like food, medicine, and other essentials. The Department of Social Welfare and Development works with local governments to implement the SAP.

The program was implemented by the Department of Social Welfare and Development (DSWD) in April 2020. The SAP provides financial assistance to low-income families and individuals affected by the COVID-19 pandemic. The amount of the aid depends on the local government unit (LGU) and can range from PHP 5,000 to PHP 8,000 per household. The program also includes cash transfers and food packs. To receive the SAP, families and individuals must be registered in the Listahanan database of the DSWD, which is a database of poor families in the Philippines. The LGU is responsible for verifying the list of beneficiaries and for the distribution of the aid.

The people who are the target recipients of this assistance are groups with low incomes or those who are in a vulnerable group who are considered to be most affected by the quarantine policy. SAP's target recipients are divided into three groups, namely:

1. 4Ps Beneficiaries: Groups entitled to receive SAP are people registered with the Pantawid Pamilyang Pilipino (4Ps) of DSWD. This program is a social assistance program that provides financial assistance to low-income families to support basic needs.
2. Informal economy workers: This group includes individuals who work independently, small producers or distributors, and contract workers.
3. Household groups with vulnerable members: The vulnerable groups in question are the elderly, people with disabilities, pregnant and lactating women, single parents, Filipinos living abroad who experience difficulties during Covid-19, and other community groups affected.

### **Gender-Based Social Protection**

Women in the era of the COVID-19 pandemic are facing a serious double burden, both from an economic, social and cultural perspective. In the economic field, women are greatly affected because many work in sectors that have been hit hard, such as tourism, trade and services. Many have lost their jobs or experienced decreased income due to business closures and layoffs. In addition, women also face increased social pressure. In their traditional roles as housekeepers, women have had to face greater responsibilities due to quarantine and school closures. They have to manage household chores, educate children at home, and maybe also work from home. This can lead to excessive stress and fatigue.



In addition, cases of domestic violence during the pandemic have actually increased. This situation shows that women face a serious double burden during the COVID-19 pandemic. To overcome this, it is important for the government, society, and individuals to provide support and protection to women. Economic assistance and skills training can help women restore their livelihoods. Awareness about gender equality and protection against violence against women also needs to be increased. A gender-based social protection policy is needed to realize justice and inclusiveness. The policy aims to overcome the gender gap and strengthen women's participation, especially in economic and social activities.

Gender-based social protection policies encourage women's inclusion in social protection programs. This includes adapting programs that take women's needs and priorities into account, such as family benefits, child care benefits, and aged care benefits. Gender-based social protection policies also focus on women's economic empowerment. This can be done through the provision of skills training, access to business capital, and business development programs for women. By providing equitable access to economic resources, women can become agents of change in their communities and increase their economic independence. Through gender-based social protection policies can encourage the creation of:

1. Gender equality: Gender-responsive social protection is an important step towards gender equality. Through this approach, social protection policies and programs can recognize and address gender disparities that exist in society. This is important to create fair opportunities for women to access available resources, services, and opportunities.
2. Reducing social inequality: Gender-responsive social protection can help reduce social inequality between women and men. This policy can help women who are in vulnerable situations, such as poor women, women informal workers, women with disabilities, and women in indigenous communities. By providing protection according to their needs, social inequalities can be reduced, and better life opportunities can be realized.
3. Protection against gender violence: Gender-responsive social protection is also important in protecting women from gender violence. Many women are at risk of violence in various forms, including domestic violence, sexual violence and sexual harassment. With a gender-responsive approach, social protection policies can strengthen protection against gender violence, including by providing support and protection services for victims.
4. Women's economic empowerment: Gender-responsive social protection can also support women's economic empowerment. In many cases, women face disparities in access to economic resources, including capital, skills and business opportunities. By providing social protection that focuses on women's needs, this policy can help

strengthen women's access to economic resources, skills training, and business capital needed to increase their economic independence.

5. Sustainable development: Gender-responsive social protection is an integral part of sustainable development. Through this approach, social protection policies can help achieve sustainable development goals, including the goals of gender equality, poverty alleviation, and reduction of social inequalities. By paying attention to the gender dimension of social protection, steps towards inclusive and sustainable development can be taken.

In the midst of the COVID-19 pandemic, which has exacerbated gender inequality, it is important for social protection policies to incorporate a gender perspective in all aspects. In this way, women can receive appropriate protection and services that suit their needs. In addition, this will also empower women to better deal with the negative impacts of the pandemic. Integrating a gender perspective into social protection policies will ensure that every step taken specifically takes into account the situation and challenges faced by women.

## CONCLUSION

Both Indonesia and the Philippines are facing a similar challenge in that women are a vulnerable group that is subject to greater economic, social, and cultural impacts during this crisis. It is important for both countries to integrate a gender perspective in designing, implementing, and monitoring social protection programs. This will ensure that female-headed households in Indonesia and the Philippines receive appropriate protection and services suited to their needs. These programs must also empower women, provide access to education and training, and increase their participation in decision-making that impacts social policy. The Philippines has shown greater attention to a gender perspective in social protection programs than Indonesia. This can be seen from the concrete steps taken by the Philippines to integrate a gender perspective in the planning, implementation, and monitoring of social protection programs. The Philippines has developed clear operational guidelines and instructions to ensure that their social protection program takes into account the needs and challenges faced by women in particular. On the other hand, Indonesia still has challenges in integrating a gender perspective into a comprehensive social protection program. Although there have been efforts to pay attention to gender in several programs, further steps are still needed to ensure that social protection in Indonesia truly accommodates women's needs and rights properly. In dealing with the COVID-19 pandemic, both countries need to continue working to improve understanding and implementation of gender-responsive social protection policies. Indonesia can learn from the experience of the Philippines in integrating a gender perspective in social protection programs and strengthen their efforts to achieve greater gender equality in social protection contexts.

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