

# The Dynamics of Poor Women's Livelihood:



**Niken Kusumawardhani – The SMERU Research Institute**

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# OUTLINE OF THE PRESENTATION

1



## Background

- Motive
- Methods
- Analytical framework

2



## Fuel subsidy reform

- Inflation and prices of goods
- The occurrence of other local shocks at the same time
- Coping strategies

3



## 2014 social protection programs

- The grand design
- The implementation of PSKS, BSM, and JKN
- Access to KPS & programs

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## Livelihoods of poor women

- The dynamics
- The impact of receiving programs
- Policy recommendation



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## 2014 social protection programs

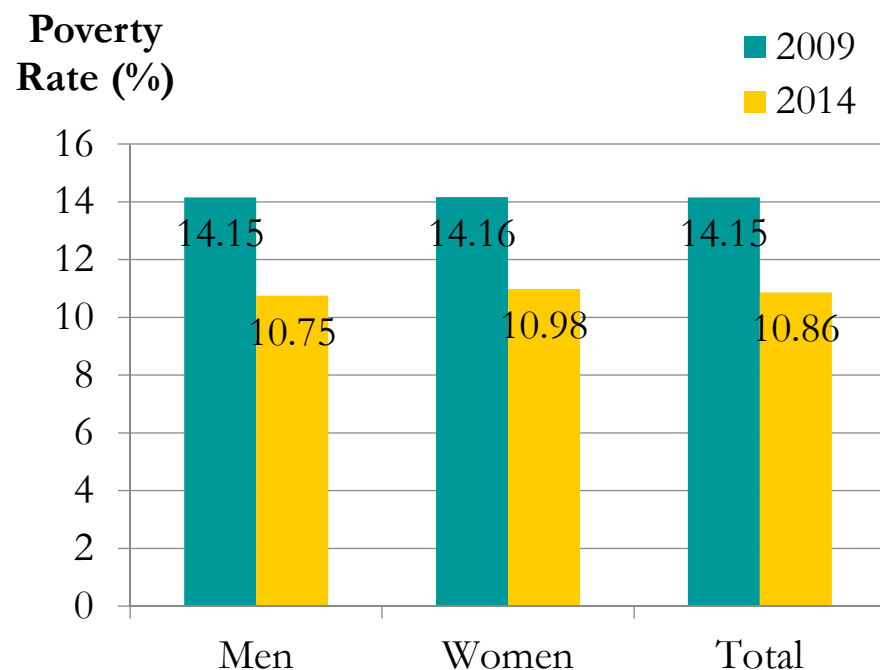
- The grand design
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## Livelihoods of poor women

- The dynamics
- The impact of receiving programs
- Summary and policy recommendation

# WHY THIS STUDY MATTERS?

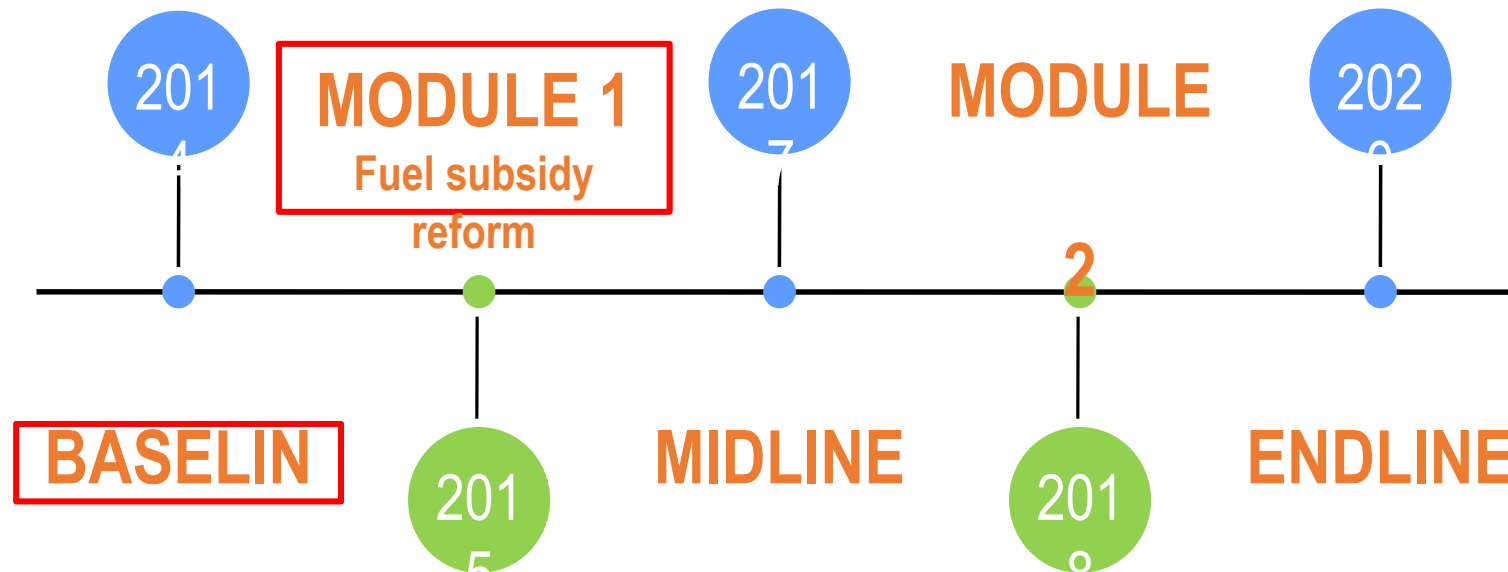


Rate of decrease in poverty rate among women (3.18) was smaller than that among men (3.39)

- Vulnerability to poverty was found to be even higher among women, especially those who serve as the head of the family
- The improvement of poor women's livelihoods and their access to services is a long-term process (Krantz, 2001)



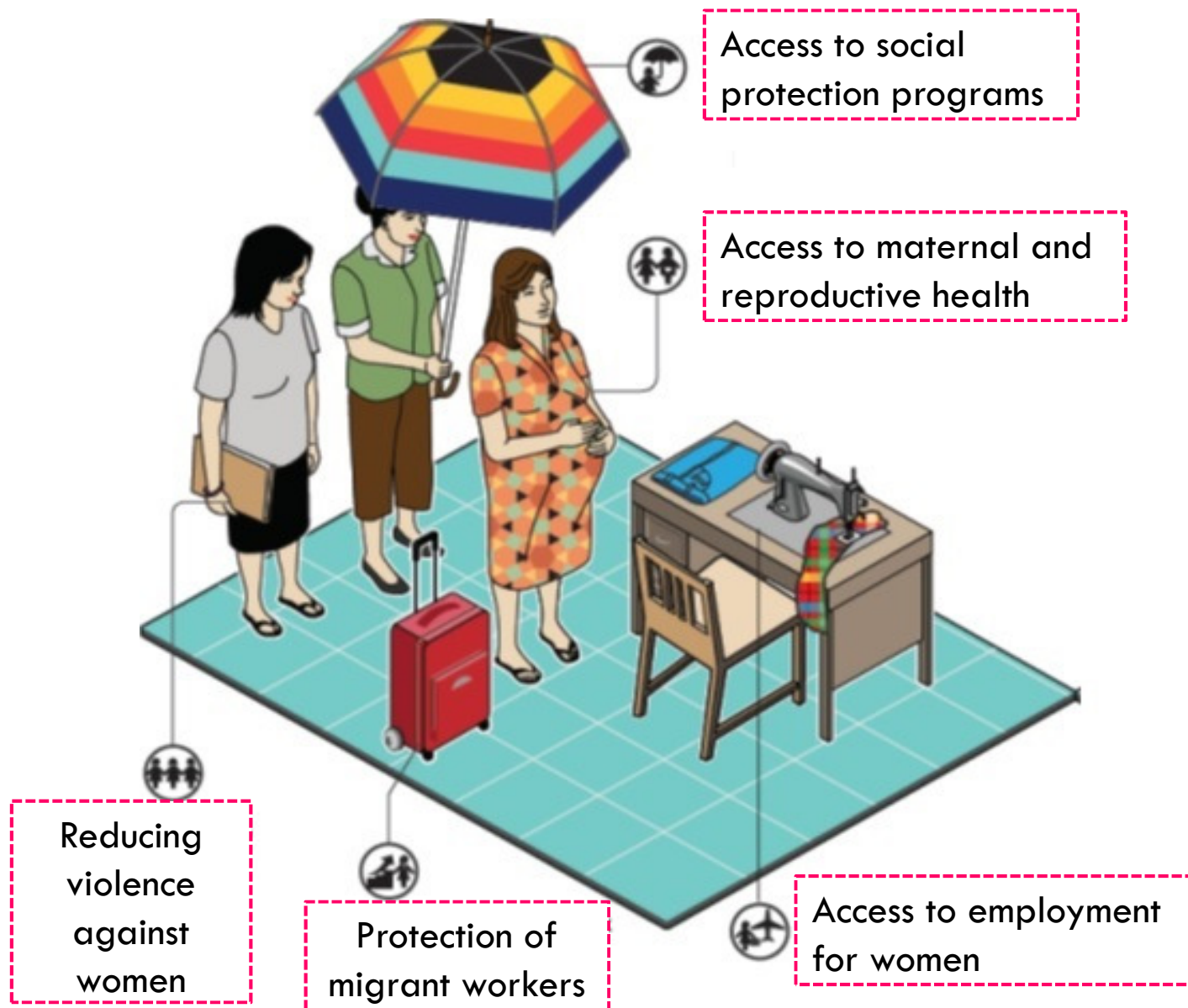
# A LONGITUDINAL STUDY: CORE AND MODULE



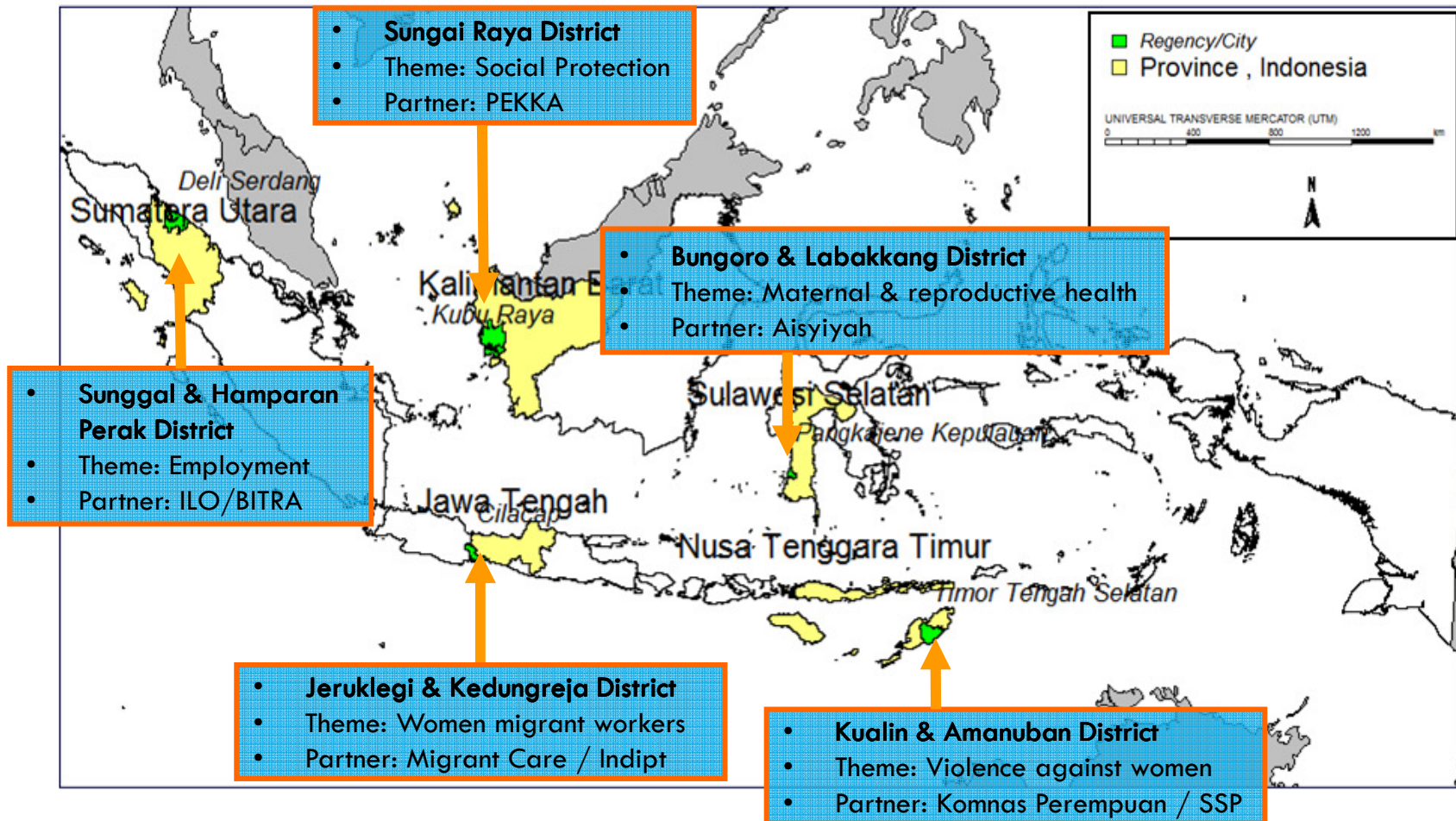
## Why longitudinal study?

- data from long periods of time can be helpful in determining patterns
- connection between cause and effects can be made clearer
- possibility to pick up long-term changes

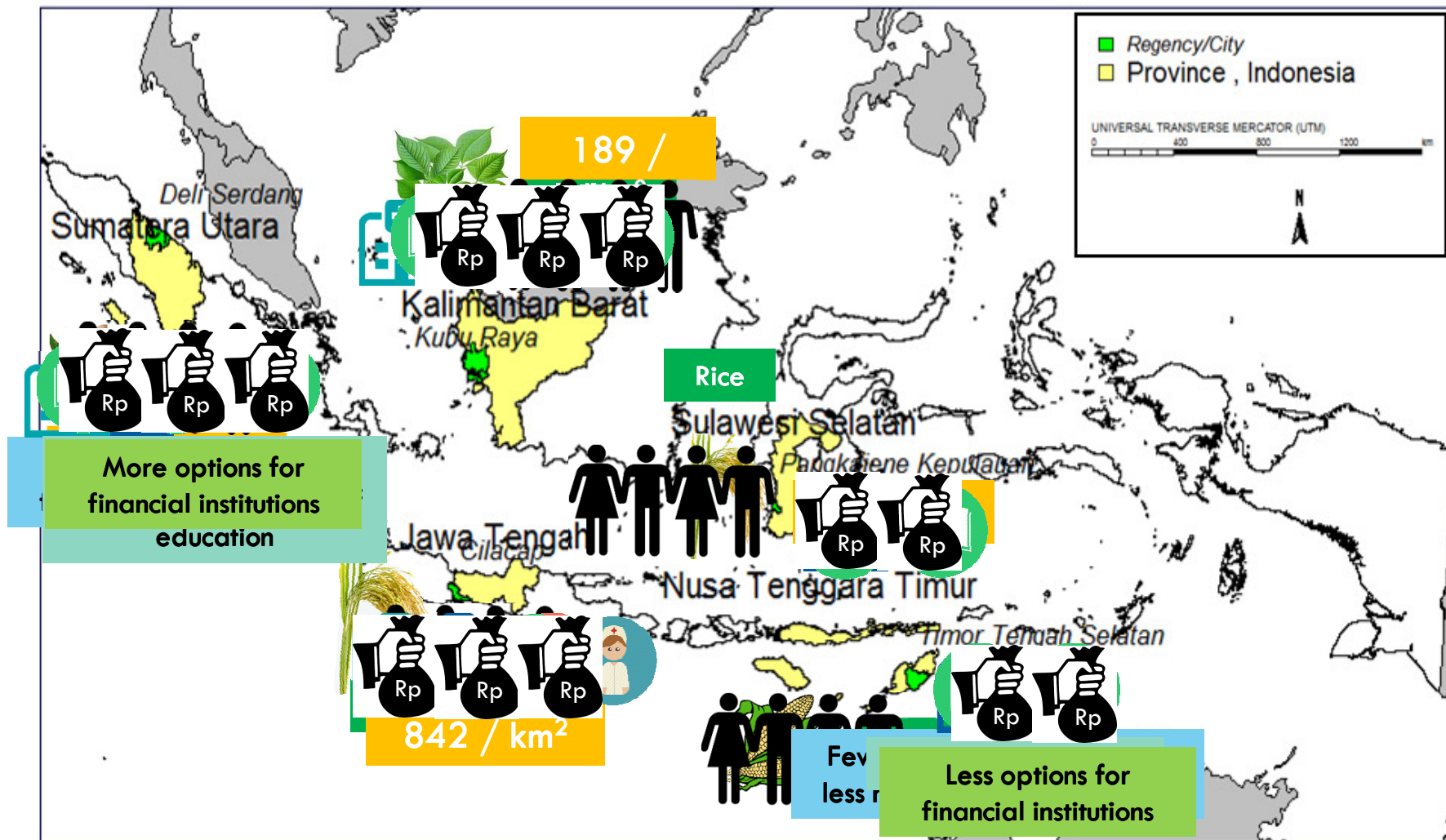
# WORK THEMES



# STUDY SITES



The condition of study villages in the same province tend to be similar. Differences are seen quite clearly among villages in different provinces. Villages in the **western region of Indonesia** has a tendency to have **better public facilities** than those in the eastern region



# DATA COLLECTION METHODS

## FAMILY SURVEY

- Covers **1,561 families** and 5,881 individuals
- **64% MHF & 36% FHF**
- Retention rate is **94%**
- **Questions:**
  - Basic information on family members
  - Information on migration, employment, and maternal health
  - House condition and access to social protection programs
  - Shocks and coping strategies

## IN-DEPTH INTERVIEWS

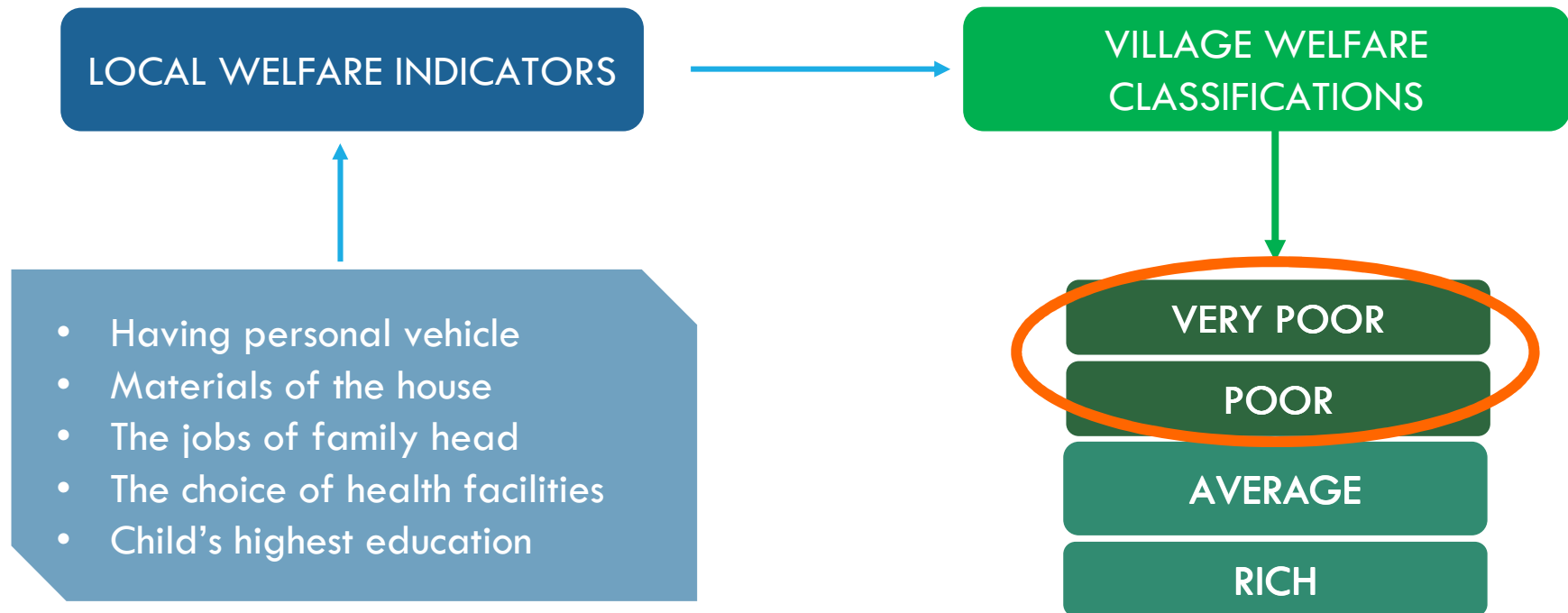
- **220 interviews** in total
- **Interviews with ministries & institutions** in Jakarta:
  - TNP2K, Kemenko PMK, Kemensos, Kemendikbud, Kemenag, Kemenkes, BPJS Kesehatan
- Interviews at the local level with district and sub-district elites
- Interviews with community leaders
- Interviews with families

## FOCUS GROUP DISCUSSIONS

- FGDs are done separately for **1) elites**, and **2) women's groups**
- Topics of FGD:
  - Changes in the village since baseline study - the causes and consequences
  - Access of poor women to social protection programs
  - The impact of receiving programs to livelihood of poor women



# SAMPLE SELECTION



# PROFILE OF THE POOR



Slightly more than 75% of the poor live in their own houses

Only about 21% of the land plots are certified

55% already have their own toilet facilities

74% can access protected water sources

Own television and cellphones

Use electricity provided by PLN for lighting

Only about 17% of the families have savings



## FAMILY HEAD CHARACTERISTICS



Average occupation: Agriculture

> 90% in Construction

78% literate in Bahasa Indonesia

90% have jobs

4 family members on average



Agriculture: 52 years

Trade sectors: married

Services: rate in Bahasa Indonesia

62% have jobs

3 family members on average

# RESEARCH QUESTIONS & ANALYTICAL METHODS

1. How does fuel subsidy reform affect the livelihood of poor women?
2. How do poor women access the 2014 Social Protection Programs?
3. What is the impact of receiving 2014 Social Protection Programs on poor women's livelihood?

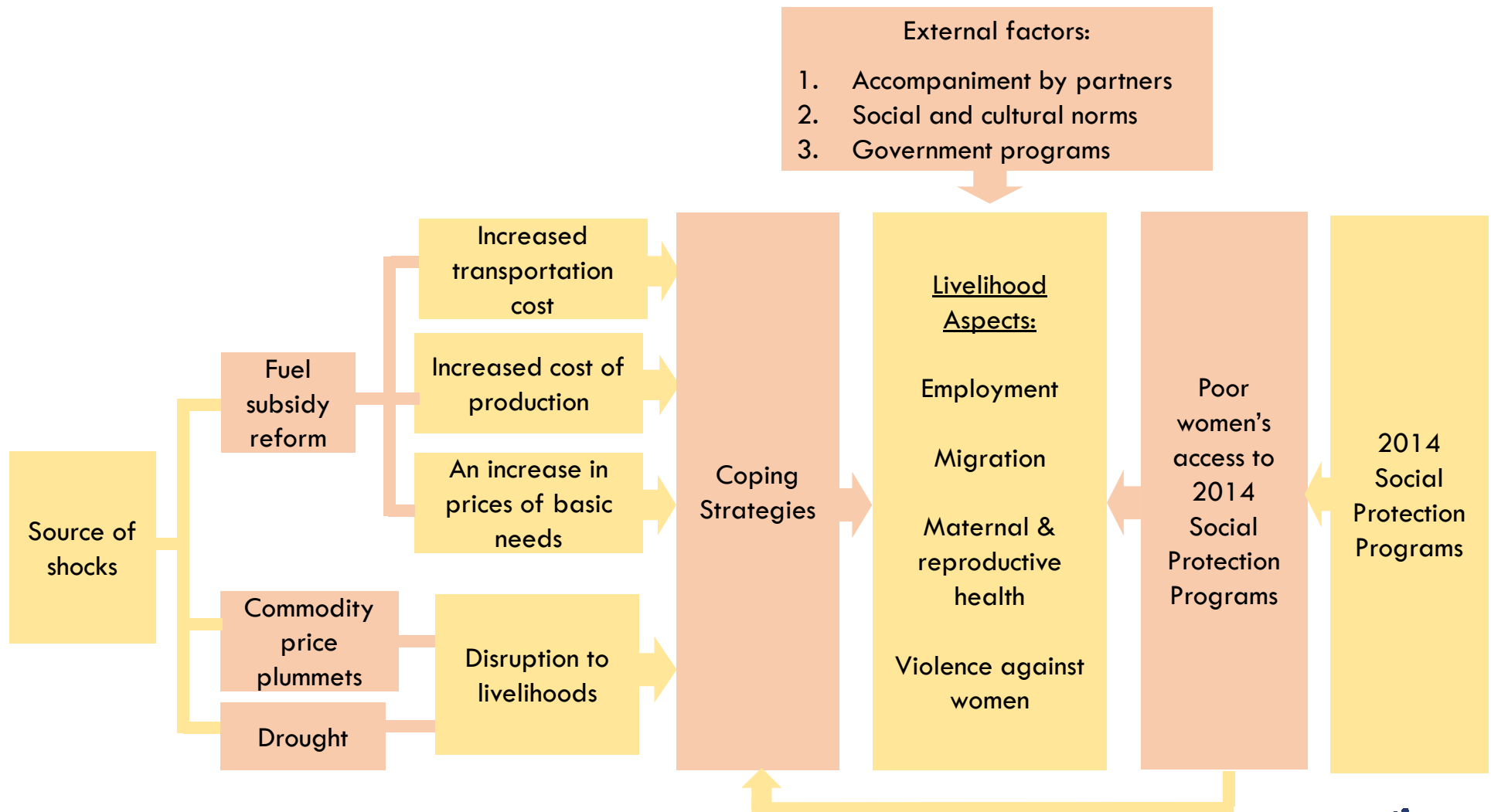
Note: Analysis will be separated for male-headed families (MHF) and female-headed families (FHF)

## Quantitative Analysis: Descriptive Statistics & Difference-in-Difference

- Using data from two periods of survey: baseline and module 1
- Treatment group is poor families who receive program
- Dependent variables: livelihood indicators for employment, migration, health, consumption, and education

Qualitative Analysis → using matrix to see similarities and differences in patterns across study sites

# ANALYTICAL FRAMEWORK





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- The grand design
- The implementation of PSKS, BSM, and JKN
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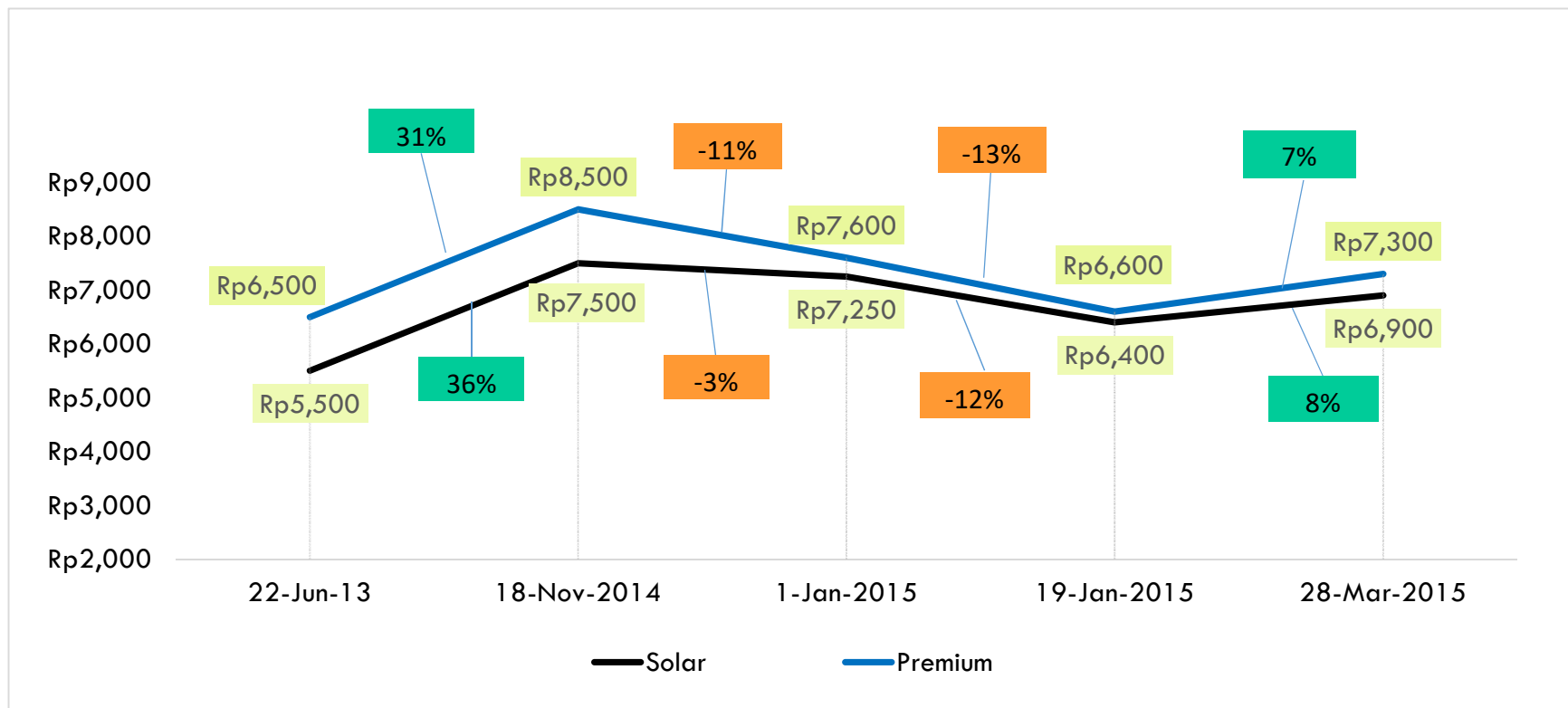


## Livelihoods of poor women

- The dynamics
- The impact of receiving programs
- Summary and policy recommendation

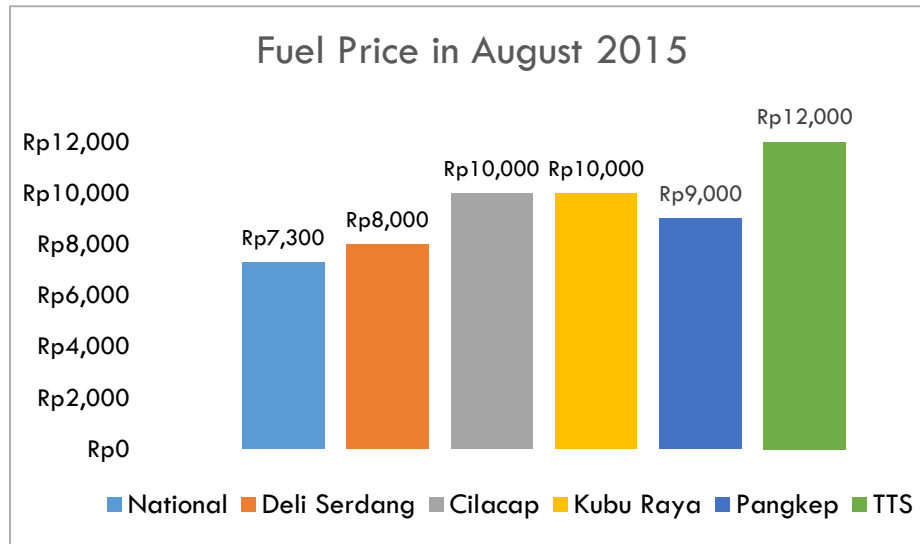


President Joko Widodo's decision on 1 January 2015 to abolish the country's fuel subsidy sent a signal that the country is embarking a **reform in its fuel subsidy policy**. The new policy means that fuel prices will be in line with the internationally determined cost of crude oil. A small subsidy of Rp 1,000 per liter will remain on diesel used by public transport operators and local fishers



Source: Ministry of Energy and Mineral Resources

# FUEL PRICES AT THE STUDY SITES



- The price of fuel at study districts was always **above the national price**
- Caused by absence of distributor to some remote districts in Indonesia, resulting in **additional transportation cost to the price of fuel** (Akhir, 2014)

Hence, increased fare of public transportation by 40%-100%



# INCREASE IN PRICES AT THE COMMUNITY LEVEL (RP)

District	Item				
	Rice (kg)	Sugar (kg)	Cooking oil (liter)	Egg (piece)	Fertilizer (sack)
Deli Serdang	↑1.000-3.000	↑1.000-2.000	↓ 1.000	↑200	↑5.000
Cilacap	↑1.000-4.000	↑1.000-1.500	↑2.000-5.000	↑200-400	↑15.000-43.000
Kubu Raya	↑2.000-4.000	↑2.000-4.000	↑2.000-3.000	↑200-600	↑15.000-45.000
Pangkep	↑1.500-3.000	↑1.000-6.000	↑3.000-4.000	↑200	↑10.000-40.000
TTS	↑1.000-3.000	↑2.000-3.000	↑3.000-6.000	---	↑60.000

Source: FGD & Interviews

# OTHER LOCAL SHOCKS: DROUGHT

- All study districts experienced drought, but with varying magnitude
- Rainy season came late in 2014 and ended sooner in 2015, and came late again in 2015
- In mid-August 2015, **El Niño caused long drought** in some provinces in Java, NTT, and South Sulawesi (BNPB, 2015)



## The immediate consequences:

- **Crop failures** → especially for rice and corn
- **Decrease in agricultural income**
- **Increase in food expenditure**
- **Increase in water expenditure** → water sources became very dry, and the quality of water worsened, people had to buy clean water which at the same time became more expensive due to increase in fuel price

# OTHER LOCAL SHOCKS : DROP IN COMMODITY PRICE

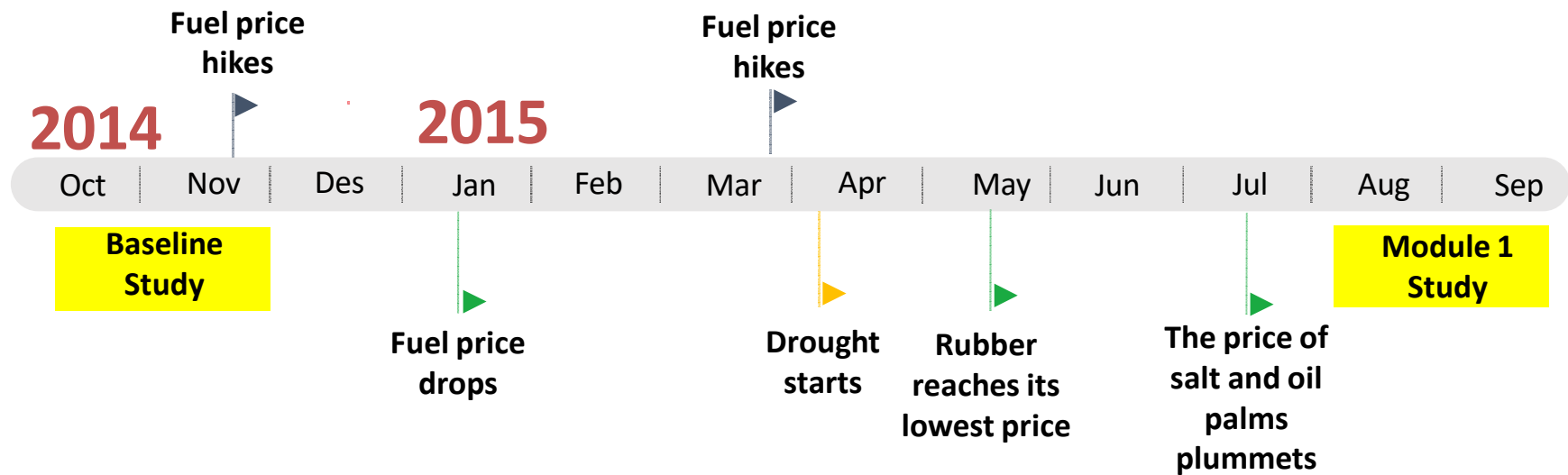


The price of rubber in Kubu Raya dropped to Rp3,500-5000 in August 2015, while in October 2014 its price was Rp8,000

- Some commodities experienced decrease in selling price (**rubber** and **oil palms** in Kubu Raya, **salt** in Pangkep)
- The price of **rubber** plummeted due to the decrease in world's crude oil price as an indirect result of oversupply of crude rubber (Wicaksono, 2015; Fajriah, 2015; and Tribun News, 2016)
- “.... selling 20 kilos of **oil palms** nowadays only allows me to buy a kilo of rice” (male, 51 years old, Kubu Raya, August 2015)
- Oversupply of local **salt** combined with low local demand explain the decrease in its selling price



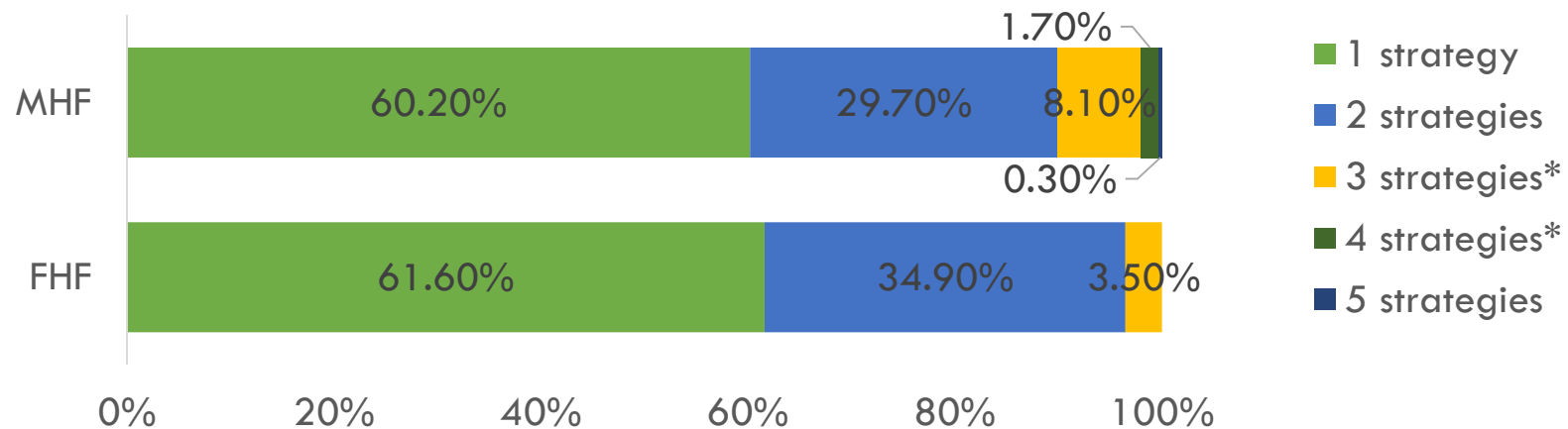
# THE SHOCKS IN CHRONOLOGICAL ORDER



# COPING STRATEGIES

Informal Mechanism		Formal Mechanism	
Individual and Family-Based	Group-Based	Market-Based	Public-Based
<ul style="list-style-type: none"> <li>• Reducing expenditure</li> <li>• Looking for additional sources of income</li> <li>• Selling jewelry, equipment, cattle, or other assets</li> <li>• Seeking loans</li> <li>• Relying on themselves to fulfill needs</li> <li>• Adjusting goods/prices of goods to sell and trading methods</li> </ul>	<ul style="list-style-type: none"> <li>• Staying over at relative's house to access clean water</li> <li>• Entrusting child to stay at a relative's house</li> <li>• Asking for help from relatives</li> <li>• Requesting yields from a neighbor's garden</li> </ul>	<ul style="list-style-type: none"> <li>• Borrowing money from a financial institution for running a business or fulfilling daily needs</li> <li>• Pawning assets to a pawn shop</li> <li>• Becoming a member of a cooperative to get a loan for running a business or fulfilling daily needs</li> </ul>	<ul style="list-style-type: none"> <li>• Utilizing government cash assistance to augment business capital or fulfill daily needs</li> <li>• Using fertilizer obtained from government to keep production cost low</li> </ul>

# NUMBER OF COPING STRATEGIES : FHF vs MHF



- Male-headed families (MHF) and female-headed families (FHF) have different characteristics, hence different capacity in choosing coping strategies and in making decisions to cope
- Klasen et al. (2011) → women who become family head bear multiple burdens and have limited mobility and time to socialize in the community



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# 2014 SOCIAL PROTECTION PROGRAMS



- 2014 SPP consists of:
  - Program Simpanan Keluarga Sejahtera (PSKS)
  - Program Indonesia Pintar (PIP)
  - Program Indonesia Sehat (PIS)
- 2014 SPP was not specifically intended for easing the impact of fuel subsidy reform

- Households receiving 2014 SPP are the **lowest 25% in the low welfare group**, according to integrated database from 2011 PPLS
- Efforts to update the integrated database have been made since 2013 through **village meetings**
- BPS began updating the integrated database in **May 2015**



# PROGRAM SIMPANAN KELUARGA SEJAHTERA (PSKS)

## The Design

- The continuation of **Bantuan Langsung Sementara Masyarakat (BLSM) 2013**
- Designed as a saving program in the form of electronic money called **Layanan Keuangan Digital (LKD)**
- Covers **16,6 million households**
- The fund received is Rp200.000 per month, and scheduled to be disbursed in **November 2014, December 2014,** and between **April to June 2015** for a three-month cumulative amount
- Beneficiaries need to show **KPS** and **ID** upon disbursement

## The Implementation



- None of the study districts are LKD pilot areas
- **Targeting is still an issue in study areas**
- **Actual amount disbursed:** Rp400.000 in December 2014 and Rp600.000 in April-June 2015
- **No evidence on non-voluntary cut** by village officials /post office staff

# PROGRAM INDONESIA PINTAR (PIP)

## The Design

- The continuation of **Bantuan Siswa Miskin**
- Covers children age 6-21 from families with KPS, **for both enrolled students and out-of-school children**
- The amount of assistance per child/year:
  - **Rp450,000** for elementary school
  - **Rp750,000** for junior high school
  - **Rp1,000,000** for senior high school
- Disbursement of PIP funds take place at the **beginning of the school year** after the completion of the PIP recipient nomination process
- The PIP funds are **transferred to the student's bank account** in the appointed partner bank

## The Implementation of 2014/2015 BSM



- Parents and school officials are not informed that **all children from families with KPS are entitled to BSM funds**
- Withdrawal of BSM funds are mostly done directly by the child and/or parent. A few rely on the school to arrange the withdrawal collectively
- There is a practice of **charging fee for bank administration** or **cutting BSM funds for distribution to non-recipient students**

# JAMINAN KESEHATAN NASIONAL (JKN)

## The Design

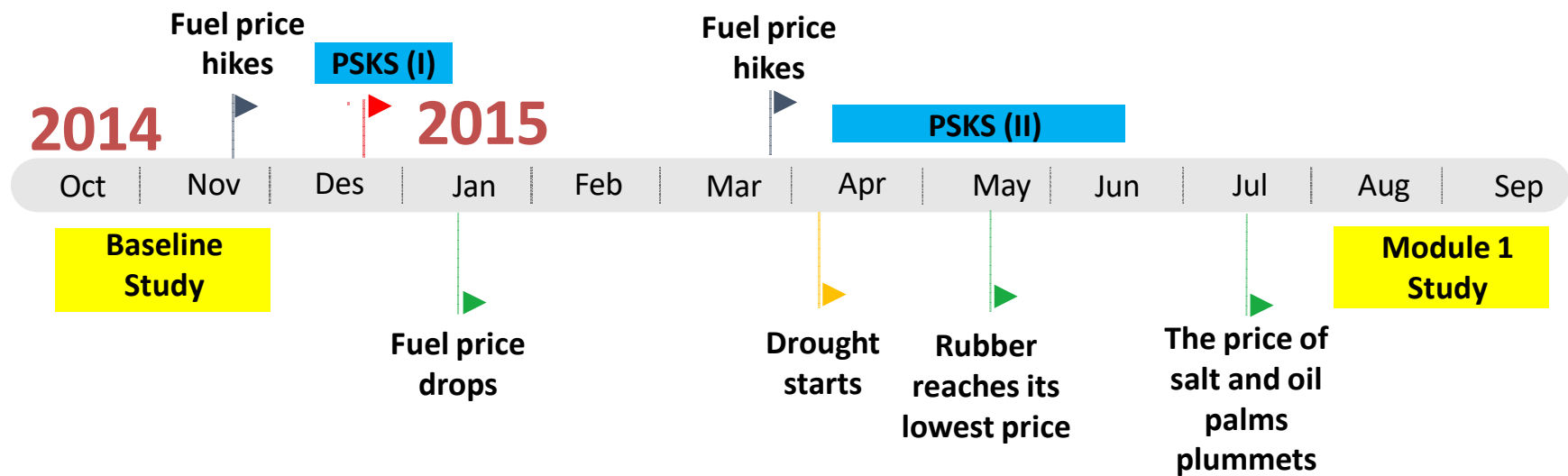


- Part of the **Program Indonesia Sehat (PIS)**
- The poor and near-poor receive subsidies from the government subsidies for insurance premium payment (**PBI/Penerima Bantuan Iuran**)
- PBI-JKN covers **35% of poor and near-poor households** with lowest socio-economic conditions in the unified database (BDT)

## The Implementation

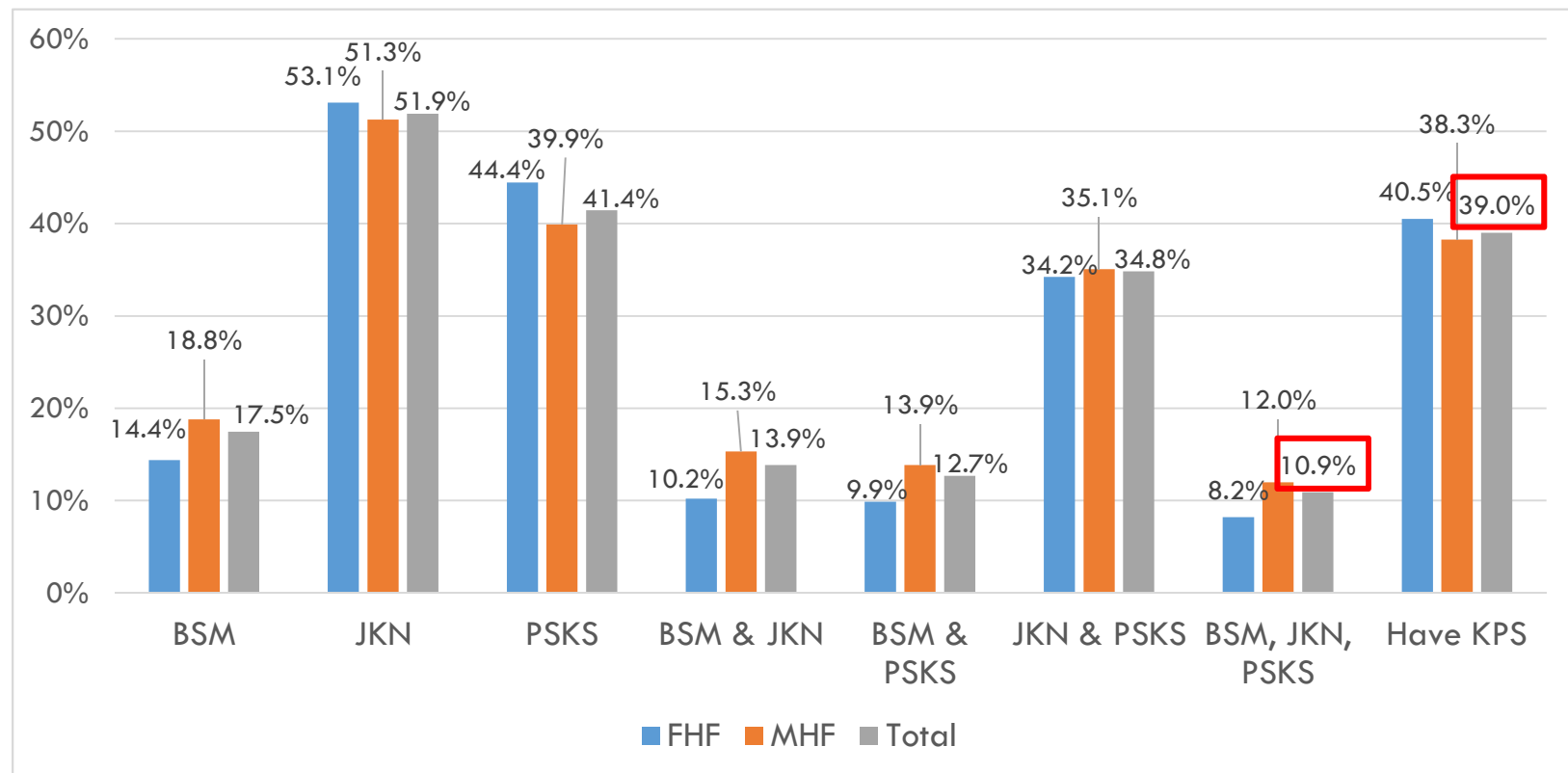
- JKN-PBI can be accessed by showing the **Jamkesmas card** or a **recommendation letter from the BPJS Health**
- **Lack of information on JKN-PBI** due to the limited number of the BPJS Health staff persons in charge of the dissemination
- In some of the study areas, practices of charging the PBI-JKN with certain fee for medical treatments are still found

# TIMELINE OF PPS 2014 DISBURSEMENT



# ACCESS TO KPS & PROGRAMS

By design, families with **KPS** are entitled to **PSKS, BSM, and JKN-PBI**. This study finds that the KPS ownership rate is only 39% in all the study villages. However, there are no statistical differences between FHF and MHF in terms of their access to KPS & programs



# WHY IS KPS OWNERSHIP RATE LOW?

- Village officials and community leaders confirmed that KPS distribution was somewhat inaccurate as there were still some **exclusion** and **inclusion errors**
- **None of the study villages ever held village meeting in 2013**
  - Village meeting enables poor household nomination by the community to improve the accuracy of BDT targeting
  - The dynamic of welfare in the village during 2011-2014 is missing from the unified database (BDT)
  - No direction from social affairs agency, head of kecamatan, or BPS to village officials to have a village meeting

# EFFORTS TO ACCESS PROGRAMS

Type of Strategy	FHF		MHF	
	Beneficiary	Non-beneficiary	Beneficiary	Non-beneficiary
None	√	√	√	√
Consult with village officials	√	√	√	√
Consult with midwife/teacher/ puskesmas staffs/ BPJS staffs	√	√	√	√
Consult with both village officials and other	X	X	X	√
Provide important documents (e.g. family card)	X	√	√	√
Consult with village officials and provide important documents	X	X	√	X
Create political connection	X	X	√	X
Using someone else's (friend/ relative) Jamkesmas	X	X	X	√





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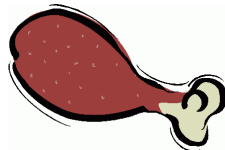


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# DYNAMICS OF THE POOR'S CONSUMPTION

- **Reducing food intake** (quantity and quality) while keeping the frequency of daily meals
- Approximately 15%-20% poor families in study sites **reduce their protein intake** (consuming less eggs, meat, and fish)



Sal (female, 35 years, Pangkep) still has meals twice a day, but she chooses to replace fresh fish to dried fish due to the significant price difference. She needs to spend Rp20,000 for fresh fish, while it only costs her Rp12,000 to buy dried fish

G (female, 45 years, Kubu Raya) reduces sugar and coffee intake. She buys sugar and coffee in small sachets to economize. Both G and her husband also limit their eggs consumption so that their kids can consume eggs more

# IMPACT OF RECEIVING PROGRAMS ON CONSUMPTION

Program	FHF		MHF	
	Meal frequency	Frequency of protein intake	Meal frequency	Frequency of protein intake
BSM	•	•	•	•
PSKS	•	+	•	•
JKN	•	+	•	•
N	1016	1016	1862	1862

- Female-headed families who receive JKN have higher frequency of protein intake
- Female-headed families who receive PSKS have higher protein consumption
  - Hoddinott and Haddad (1995) in Doss (2005) → women have higher preference of food expenditure in the family compared to men
  - .... and it will be more obviously observed when women have bigger access to income (Schady and Rosero, 2008)

# DYNAMICS OF THE POOR'S EDUCATION

- The **enrollment ratio** of boys and girls in the event of shocks is somewhat constant
  - 91% of school-age children didn't change their schooling status compared to baseline data

## Some possible causes:

- Awareness for education is already high
  - No increase in school fee
  - Local government efforts to retain school-age children at school
- 
- However, we find evidence of poor families who:
    - **Cut transportation cost** for schooling
      - Children now have to walk to school instead of taking public transport
    - **Send children to relatively closer school from home**
    - **Send children to live with other relatives** who live closer to school



# IMPACT OF RECEIVING PROGRAMS ON CHILDREN'S EDUCATION

	FHF			MHF		
Program	Children schooling participation (%)	Boys schooling participation (%)	Girls schooling participation (%)	Children schooling participation (%)	Boys schooling participation (%)	Girls schooling participation (%)
BSM	•	•	•	•	•	•
PSKS	•	•	•	•	•	•
JKN	•	•	•	•	•	•
N	488	276	319	1261	828	842

- **None of the programs has impact on schooling participation** of children in poor families
  - Already predictable since schooling participation does not seem to be affected by increase in fuel price/ drought/ drop in commodity prices
- **BSM should have statistically positive causal effect with education indicator**
  - 90% of BSM beneficiaries use the money to buy school needs & pay school fees
  - Targeting for BSM is considered much more accurate than PSKS (name suggestion is possible)
  - However, illegal fees from bank and school are still charged

# DYNAMICS OF THE POOR'S ACCESS TO PROGRAMS



- **Increase in transport fare** didn't stop beneficiaries from accessing PSKS and BSM
- A village head in Kubu Raya decided to **move the disbursement location of PSKS to village office** so that the beneficiaries didn't have to spend a lot on transport
- The **use of JKN highly depends on the location of health facility due to the associated transport cost**
  - JKN beneficiary will use JKN only if the health facility where JKN can be used is in walking distance

# DYNAMICS OF THE POOR'S EMPLOYMENT

- The average proportion of men who become unemployed is higher (32.5%) compared to that of women (13%)
- Labor market participation of women tend to increase
  - Especially in Kubu Raya & Pangkep
  - Opportunities arise: cashew harvest time in Pangkep and job openings at the cement factory
  - Women tend to do several jobs to bring more income to the family
- There's a shift in gender stereotype of men doing women's jobs to augment family income



Women weavers in TTS stopped their production temporarily as the prices of yarn and sewing thread rocketed to 3-4 times their original price due to increased transportation cost



# IMPACT OF RECEIVING PROGRAMS ON EMPLOYMENT

Program	FHF			MHF		
	Employment	Starting a business	Work duration	Employment	Starting a business	Work duration
BSM	•	•	•	•	•	•
PSKS	•	•	•	•	•	•
JKN	•	•	•	•	•	•
N	469	1071	981	1396	1489	1362

- No impact of receiving 2014 SPP in employment indicators
- PSKS has the potential to have a statistically positive correlation with employment indicators, however:
  - Limited evidence of utilization of PSKS as a capital to start business
  - The amount of cash received from PSKS too small to start new business?
  - Using PSKS to support business/job is not considered as main priority

# PSKS UTILIZATION : MHF vs FHF

Utilization of PSKS	FHF	MHF
Consumption*	98%	95%
School fee***	33%	54%
Health expense	23%	21%
Paying debts	21%	21%
House renovation	9%	9%
Buying clothes	16%	17%
Working capital	7%	7%
Traditional ceremonies/ festivities*	6%	3%
Saving*	6%	2%
Contribution to neighborhood association (RT)	0%	1%
Distributed directly	0%	0%
Number of observations	232	384

\* Statistically significant different for  $p < .05$

\*\*\* Statistically significant different for  $p < .001$

# DYNAMICS OF THE POOR'S MIGRATION



- 84% of poor families in the sample has **the same number of migrants** as in baseline data
- Approximately 80% of migrants **send remittances in similar frequency** as in baseline data
- However, **more than 20% of women migrants from Kubu Raya send remittances more often**, whereas on average only 6% do so
  - Blue (2004) → migrant women are more likely to send remittance than men, especially when their family is in hardship

# IMPACT OF RECEIVING PROGRAMS ON MIGRATION INDICATOR

Program	FHF		MHF	
	Number of migrants	Frequency of remittances	Number of migrants	Frequency of remittances
BSM	•	•	•	•
PSKS	•	•	•	•
JKN	•	•	•	•
N	1016	62	1862	77

- Amount of **PSKS fund is deemed too small** to give capital to families to do international migration
- Money from PSKS is generally immediately used up for beneficiaries' daily needs, **leaving none or very little for savings**
- **BSM fund is also too limited** to be used for necessities other than child education, let alone for capital for international migration

# DYNAMICS OF THE POOR'S HEALTH

- **Location of health facility** and **transportation cost** are two important factors to consider when visiting health facility
  - Some families opt to visit health facilities closer to their house to reduce transportation cost
- The poor families maintain their habit of frequenting their usual health facility even in the event of a shock, **as long as it is within walking distance**



During the FGD with poor women in Village G, it is revealed that households decide to limit the number of children or to defer pregnancy due to the increased living cost and the drop of rubber price

One of the midwives in Village J mentioned that some women decided to replace the contraception from injection to implant to reduce transportation cost

# IMPACT OF RECEIVING PROGRAMS ON HEALTH INDICATORS

Program	FHF		MHF	
	Contraceptive usage	Visit to health facility	Contraceptive usage	Visit to health facility
BSM	•	•	•	•
PSKS	•	•	•	•
JKN	•	+	•	•
N	236	712	1090	1248

- By receiving JKN, families can allocate their income for other needs, including costs of transportation to health facilities, hence **an increase in the number of JKN-beneficiary visits to health**
- **None of the 2014 SPP has statistically significant effect on the indicator of contraceptive usage**
  - Decisions regarding use of contraceptives for women are generally made involving their spouse and other family members and taking into account social norms

# VIOLENCE AGAINST WOMEN AND THE IMPACT OF RECEIVING PROGRAMS

- New cases of violence against women since baseline are very few in number **and no evidence suggests that any of the shocks leads to increased number of violence case**
  - Based on FGD with women in Kubu Raya, it was inferred that **disputes between husband and wife became more frequent** due to economic hardship caused by the drop of rubber price
- 
- 2014 SPP has the **potential to prevent intra-family conflict and violence** in times of hardship
    - Hasyim, Kurniawan, and Hayati (2011:48) → when daily basic needs of a family are not met, conflict between husband and wife may arise
  - This study shows that it is not easy to understand the impact of receiving social protection programs on domestic violence incidents



# SUMMARY AND POLICY RECOMMENDATIONS

## How does the fuel subsidy reform affect the livelihood of poor women?

- Fuel subsidy reform changes the habit of the poor through increase in transportation costs, especially to education and health indicator
- Disruption to livelihoods due to occurrence of other local shocks increases labor market participation of women
- Impact of the shocks are more obvious in study sites with greater number and magnitude of shocks
- No systematical differences on the impact of the reform between MHF and FHF

### Policy Recommendations:

Poor women need supports from various parties, especially in times of shocks: 1) there should be **a fair division of roles between men and women**, and 2) the government should consider giving **subsidy for early childhood education (PAUD)** as a solution for the problem of child-caring in poor families where both of the parents have to work

# SUMMARY AND POLICY RECOMMENDATIONS

## How do poor women access the 2014 Social Protection Programs?

Access to 2014 SPP is not statistically different for MHF and FHF. However, KPS ownership rate is only 39% in all study villages, presumably due to inaccuracy of targeting based on BDT from PPLS 2011. The dynamic of welfare in the village during 2011-2014 is not captured in the BDT used to target the 2014 SPP recipients. On the other hand, village meeting has the potential to improve the accuracy of targeting, but none of the village studies had done it.

The poor families' low access to the 2014 SPP has led to the little impact of the programs, which are meant as a strategy to address the impact of the shocks

### Policy recommendations:

**Database updating** in a consistent and timely manner is highly important in maintaining the accuracy of targeting for social protection programs, as public welfare constantly changes and is highly dynamic

# SUMMARY AND POLICY RECOMMENDATIONS

## What is the impact of receiving 2014 Social Protection Programs on poor women's livelihood?

2014 SPP have a minimal impact on women's livelihood. Some possible explanation:

- i. the nominal value of the cash assistance/health insurance benefits,
- ii. timing of the assistance, and
- iii. timing of the survey's implementation

Among the 2014 SPP, PSKS has the greatest potential in terms of program utilization

### Policy recommendations:

**It's all in the timing:** disbursement of social protection programs during or right after the occurrence of a shock will provide maximum benefit and impact

Centrally designed social protection programs need to be equipped with **local governments' initiatives on social protection programs** tailored to the characteristics of poverty and livelihoods in the respective regions

**Unconditional cash transfers (UCTs) provide more flexibility** for the recipient households. Especially in the context of local shocks, UCTs allow households to fully utilize the cash assistance in helping them recover from shocks

# THANK YOU

**To download the full report, please visit:**

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