# The efficacy of paradigmatic intersections between inclusive development and the feminisation of poverty

# Efikasi persimpangan paradigmatik antara pembangunan inklusif dan feminisasi kemiskinan

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#### Abstract

This paper explores the paradigmatic intersections between 'inclusive development' and the 'feminisation of poverty'. Intersections are typical in the development subject, with the extent of the efficacy of inclusive development enabling opportunities addressing gender equality. In the emergent synthesis of inclusive (economic) growth and strategies for poverty alleviation, the challenges and opportunities associated with the paradigmatic shifts are evident. This is the case in the programs that are directed at the women household heads, such as *Program Penanggulangan Feminisiasai Kemiskinan* or the Feminisation of Poverty Alleviation Program (*PFK*) in East Java. This paper is based on the research on the implementation of *PFK* in the Regions of Trenggalek, Lamongan, Nganjuk and Banyuwangi. It highlights the importance of delving deeper into the processes involved and how the program has facilitated economic empowerment through entrepreneurship. Using qualitative research methods involving observation, analysis of relevan documents, and interview with a total of 98 informants, this research finds that in targeting the women household heads as its beneficiaries, the *PFK* has enabled unforeseen gains in terms of giving a voice to women and heralding a change in their participation and inclusion in relation to community issues and activities. This research also finds that, there is the challenges associated with program's sustainability. In this, we conclude that, the issue of whether a one-off cash transfer, though guided, can serve as an impetus for women to lift themselves out of poverty is dependent on a number of factors that requires a more holistic approach to the sustainable capacity of development and mentorship.

Keywords: empowerment; entrepreneurship; feminisation of poverty; inclusive development; women headed household

#### Abstrak

Artikel ini membahas tentang persimpangan paradigmatik antara 'pembangunan inklusif' dan strategi pengentasan 'feminisasi kemiskinan'. Persimpangan ini sangat khas dalam subjek pembangunan, dimana pembangunan inklusif mempunyai efikasi, yaitu memungkinkan tercapainya kesetaraan gender. Dalam sintesis yang muncul dari pertumbuhan (ekonomi) inklusif dan strategi untuk pengentasan kemiskinan, tantangan dan peluang yang terkait dengan pergeseran paradigmatik ini sangat nyata. Hal ini menjadi isu, salah satunya dalam program yang diarahkan pada kepala rumah tangga perempuan, yaitu Program Penanggulangan Feminisisasi Kemiskinan atau Feminisation of Poverty Alleviation Program (PFK) di Jawa Timur. Artikel ini berdasarkan pada penelitian tentang pelaksanaan Program PFK di Kabupaten Trenggalek, Lamongan, Nganjuk dan Banyuwangi. Penelitian ini berupaya untuk menggali lebih dalam proses yang terlibat, serta bagaimana program PFK bisa memfasilitasi pemberdayaan ekonomi melalui kewirausahaan. Dengan menggunakan metode penelitian kualitatif yang melibatkan observasi, analisis dokumen yang relevan, dan wawancara dengan total 98 informan, penelitian ini menemukan hasil bahwa dalam menargetkan kepala rumah tangga perempuan sebagai penerima manfaatnya, PFK telah memberikan manfaat yang tak terduga, yaitu memberikan 'suara' kepada perempuan kepala rumah tangga, dan lebih jauh, telah membawa 'perubahan' dalam partisipasi dan inklusifitas mereka dalam isu-isu dan kegiatan masyarakat. Penelitian ini juga menemukan bahwa terdapat tantangan yang terkait dengan keberlanjutan program. Berdasarkan temuan-temuan ini, kami menyimpulkan bahwa apakah bantuan tunai yang hanya sekali tersebut, meskipun dengan proses fasilitasi, dapat berfungsi sebagai dorongan bagi perempuan untuk mengangkat diri mereka keluar dari kemiskinan, tergantung pada sejumlah faktor yang membutuhkan pendekatan yang lebih holistik terhadap kapasitas pembangunan dan pembinaan yang berkelanjutan.

Kata kunci: pemberdayaan; kewirausahaan; feminisasi kemiskinan; pembangunan inklusif; perempuan kepala rumah tangga

# Introduction

Since the 1990s, the notion of the feminisation of poverty has been associated with the increasing incidence of poverty among women (more so than men) and is predominantly based on what has been referred to as the central tenant of the phenomenon. This is the rise in households headed by women, typically referred to as 'female headship' (Wennerholm 2002, Chant 2006, 2007, 2008 & 2015). A feminisation of poverty has become a 'global orthodoxy' and women's particular deprivation is 'not being questioned anymore' (Davids & Driel 2005:5). In other words, as Moghadam argues, 'the disadvantage position of women is incontestable' (2005:1). Nonetheless, alongside substantial concerns with the lack of data and research, the methodological veracity involved, the tendency to see women (in poverty) as a 'homogeneous mass', the narrow focus of viewing feminization of poverty in terms of lack of income or other monetary privation, and the over-emphasis on female headship serves as evidence to draw attention and a label towards the action needed to address gender inequity.

It is necessary to focus on the broader gender equity issues which calls for many analysts to examine the feminisation of poverty that focuses on conceptual frameworks, which have holistically captured 'gendered privation' embracing the capabilities, livings, partialities and social exclusion (Johnsson-Latham 2004, Kabeer 2003, Klasen 2004, UNDP 2005 and Chant 2006). For instance, there is the lack of veracity in the research to substantiate claims of the feminisation of poverty or the particularities of what female headship may mean (Moghadam 2005:1). If poverty is to be seen of as a denial of human rights, it should be recognised that women among the poor suffer doubly from the denial of their human rights. First on account of gender inequality, and second on account of poverty. Therefore, programs to eliminate or alleviate poverty require attention towards gender inequality and women's human rights in particular (Moghadam 2005).

Incorporating gender inequity is so then it also becomes an aspect of the emergent 'inclusive development' paradigm is important. The notion of 'inclusive development' is interchangeably referred to alongside the term 'inclusive growth'. This is predominantly as a response to the assumption that economic growth alone is insufficient to address the equitable development outcomes. In 2006, the Commission on Growth and Development was established as an independent group of nineteen policymakers, business leaders, and scholars that was supported by the World Bank, the Hewlett Foundation, and the governments of Australia, Netherlands, Sweden, and the United Kingdom (World Bank 2008:13). In 2008, the Commission published its findings in the Growth Report: Strategies for Sustained Growth and Inclusive Development. Economic empowerment (or growth) was acknowledged as insubstantial on its own without enabling greater opportunities for social progress (World Bank 2008, Indiresan 2008, Chibba 2008, Marques & Utting 2010 and Arora & Arora 2012). The influence of the report in guiding donor and national policies has since been extended, especially in Asia (Chibba 2008). Interestingly, the Report makes only brief mention of gender in relation to the economic rationale of investing in the education of girls as a precursor for economic development.

It seems to us that the logical place to try to break this cycle is to focus on the obstacles (financial, safety, employment opportunities, sanitary facilities, and others) that prevent girls from completing the journey from school entry into productive employment. Young women play a pivotal role in education, health, and fertility rates. They are also potentially successful economic agents. Therefore, enabling women to move successfully through their education and into productive employment will have a very high payoff in terms of long-term growth and poverty reduction (World Bank 2008:63).

The intersections between inclusive growth and gender equity are often implicit and only occasionally a focus of the inclusive growth and development paradigm. For instance, in the World Economic Forum's Inclusive Growth and Development Report alongside a new index the 'Inclusive Growth Index' (IDI) is a mode of measuring in a more integrated manner than the 'conventional GDP per capita index' for the relative state of economic development and social progress (2017, 2018:5). In the 2018 publication, the World Economic Forum provides a list of indices but does not specifically

mention gender under the 'inclusion' indices (2018:25). The attention of the intersections between inclusive growth and gender equity can be found in a number of other reports such as the *ADB* 2012 Inclusive Growth and Gender Inequality Report, and the World Bank Group Gender Strategy 2015. Besides that, there was also the UN Women Vietnam publication, Making Inclusive Growth Work for Women in which the definition served as a useful grounding for the meaning of inclusive development. Growth offers opportunities for well-being and adequate living standards to all segments of the population, with a particular emphasis on the poor and marginalized due to their gender, ethnicity and other disadvantage identities (2016:13). In a similar verdict, the inaugural World Development Report on Gender Equality and Development (World Bank 2012) focused on the economic rationale for 'investing' in girls/women as 'smart economics' in development.

Along with the emergence of 'inclusive growth and development', it was soon expanded to other issues and measurements beyond the original focus. According to Kanbur & Rauniyar, the term 'inclusive' refers to 'the distribution of well-being in the society (2010:438-439)'. Furthermore, Indiresan argues that 'development should not leave anyone worse off than before (2008:242).' In addition, it should corresponds to the 'manner and system of the development where there are equitable distribution of wealth among all citizens (rich or poor), among all habitations (rural or urban), and all regions (developed or underdeveloped)'. Although it served as an ideology, it encompasses and has applied the 'inclusive development' paradigm, which runs counter to the particularities of experience and emphasis is required on the more vulnerable or disadvantaged sectors of society. Equitable distribution in the face of structural and disadvantage factors is pertinent in relation to gender equity and subsequently has been a focus of state policies by the World Bank, donors, national governments and other agencies. Similar to the broad-sweeping claims that relate to the 'feminisation of poverty', the specificities of the targeted development programs makes for some form of exclusion in the process of enactment or implementation, and is inevitable. In a sense that 'inclusive growth' as well as other measures, the greater inclusion of women is perceived as crucial to both gender equity and poverty alleviation. However, the evidence that can substantiate claims that poverty alleviation strategies can also address the lack of inclusion of women continues to be needed.

In this paper, we pay particular attention to the efficacy of the paradigmatic intersections between 'inclusive development' and the 'feminisation of poverty' strategies by mapping the fieldwork which was conducted in East Java, Indonesia. The East Java Provincial Government recorded 700.160 (or 24.4%) poor women household heads in the region which served as the highest number in Indonesia (TN2PK 2012). To address what appeared to be the evidence of the feminisation of poverty, the Provincial Government designed the Feminisation of Poverty Alleviation Program (*Program Penanggulangan Feminisasi Kemiskinan*, or referred to as '*PFK*'). The *PFK* is one of three programs initiated by the Provincial Government under the program Jalin Matra (Jalan Lain Menuju Mandiri dan Sejahtera), roughly translated as 'Another Way Towards Sustenance and Welfare'. The *PFK* program is an important initiative that has raised the attention of the particularities of women's experiences of poverty but it is limited to the specified target group of rural women who are household heads due to widowhood. Though in the early stages of implementation, there are plans for it to be rolled out to urban areas. By critically analysing the *PFK*'s mechanisms and its implementation in the targeted communities, we argue that the program serves as a platform for synthesizing the paradigms of inclusive development and gender equity, as they are evident and indeed showing promise.

# **Research Method**

The research strategies and methods are determined by the nature of the research questions and the data that is to be required to answer it (Silverman & Marvasti 2008). This research focused on gaining an in-depth understanding of the *PFK* and how it contributes to the achievement of inclusive development. The research employed a qualitative case study approach (Yin 2009 & 2012), involving fieldwork that was conducted in four districts in East Java, namely the districts of Trenggalek, Lamongan, Nganjuk and Banyuwangi. The fieldwork began with the researchers approaching *PFK*'s executing agency, *Dinas Pemberdayaan Masyarakat dan Desa* (Community and Village

Empowerment Unit, abbreviated DPMD), in those districts. This was followed by data collection in selected villages that became the target areas of *PFK* which involved interviews with the program stakeholders, especially the head and staff of the Community and Village Empowerment Unit. The head and staff of the sub-district and village governments, and most importantly, the targeted women household heads (*Kepala Rumah Tangga Perempuan*, abriviate *KRTP*), the sub-district and village facilitator, and a number of formal and informal leaders or community elites (with familiarity with the program) were also interviewed.

In the preliminary phase of the fieldwork, a total of 98 informants were interviewed, selected on the basis of their ability to provide the necessary information by using 'purposive or theoretical sampling' (Padgett 1998:51). On average, each interview, which took approximately 1-2 hour(s), was conducted in Bahasa Indonesia, and sometimes in the local languages (i.e., Javanese for informants from Trenggalek, Lamongan, Nganjuk, and Osing language for informants from Banyuwangi). The deployment of a bi-lingual approach was deemed necessary given that some of the informants spoke their local language more fluently than Bahasa Indonesia. It was necessary on occasion to further enhance the linguistic capacity of the research team by recruiting the assistance of locals and village facilitators for translation services, such as with the informants who spoke *Bahasa Osing*. Furthermore, in order to check the validity of data collected from the informants, triangulation from the data source was employed in this research. This was done by conducting observation and analysis of the relevant documents, reports and media publications that is related to the program. This was then followed by the data qualitative analysis which consists of data reduction, presentation, interpretation, and conclusion. In the reduction process, the data was classified according to the relevant themes and then reduced if found to be irrelevant. The interpretation was conducted by giving meaning to the themes and sub-themes, and then it was transformed into the presentation, and conclusion.

# **Result and Discussion**

The implementation of PFK commenced in 2014 and has been scheduled to finish in 2019 which targeting the 'women household heads' referred to by the acronym KRTPs. Actually the use of such acronyms might suggest a reduction of the identity and individual uniqueness of women. However, we deploy the phrase KRTP as a shortcut to refer to women as whole who are involved in the PFK program. Moreover, the categorisation in the PFK program documents as an established reference for women who, for various reasons, have found themselves in a situation in which they play as the head of the household in terms of social and economic functions. The program sets some following eligibility criteria, which for a woman are: 1) who is divorced; 2) whose husband is dead; 3) whose husband has left her for a minimum of six months without any allowance (in Indonesia, janda dan *istri yang terlantar*); 4) whose husbands is impaired or has a disability; and 5) who is productive and able to manage a business. Under the Jalin Matra poverty alleviation program, PFK aims to: 1) provide access to interactions and protection for KRTPs by optimising the role of cadres typically women in the community (PKK) in the community, who provide mother care (caring like mother) for KRTPs; 2) expanding KRTPs' access to productive enterprises in order to increase the family's income; 3) enhance the family's socio-economic resilience to meet their basic needs; and lastly, 4) to motivate KRTPs to improve their life skill so then they will be able to increase their welfare.

*PFK* provides grants of Rp.2.500.000,00 (or around US\$190) per *KRTP*. This one-off conditional cash transfer was sourced from the East Java Provincial Budget (*APBD*) through a special account called 'financial assistance for district and village government'. The grants are for the women who use it as the capital for started micro-enterprises or micro-ventures (referred to as *usaha baru*) or for developing the *KRTPs*' existing enterprises. Between 2014-2016, *PFK* was implemented in 372 villages in 38 districts and cities in East Java. Within the community, the implementation of *PFK* was according to stages, including socialisation, a pre-community forum, community forums and clarification, the identification of the *KRTPs*' proposed needs, the process of a request for the disbursement of grants and special financial assistance, *KRTP* forums and the procurement of the *KRTPs* proposed goods and activities, distribution of assistance to *KRTPs*, technical training and

guidance and lastly, accountability. Below, we will focus on some aspects of the stages involved as they are pertinent to the discussion of the impact of the processes and the paradigmatic intersection between inclusive development and the feminisation of poverty alleviation strategies.

### Socialisation and Pre-community forum

A pre-community forum is a meeting which is intended to prepare some activities for the Community Forum. The main agenda of the pre-community forum is establishing a village secretariat and appointing village facilitators. As outlined in the program guideline, a village facilitator should be from the same village as the *KRTPs* who will assist ten to twenty *KRTPs*. It also involves *PKK* where the facilitators are usually taken from amongst those who presumably understand their own community. After the village facilitators are selected, they are trained to understand the principles and mechanisms involved as well as adhering to the technical guidelines from the program, so that they can perform their duties well. As has been confirmed by a head of the village below:

"The stages of *PFK* implementation in the community is started with the formation of village secretariat then the selection of the village facilitators. From here, the village facilitators are trained about the program. The village facilitator here is very helpful".

### Community forums, clarification and the identification of the KRTPs' proposed needs

The community forum is an arena for introducing the program at the village level. This forum was attended by the village secretariat, *Badan Permusyawaratan Desa* (Village Consultative Body, or *BPD*), heads of hamlets, *KRTP* representatives, community leaders, and village facilitators. It was also an arena for verifying the eligibility of the *KRTPs*, as well as identifying their proposed needs and activities in order to use the grants. If the *KRTPs* list of the target groups was ineligible (for example, because she has re-married) then she was replaced by another *KRTP* who was eligible. As a result of an interview with a staff member in a village office in Banyuwangi, there was much attention paid to the eligibility basis.

In the beginning, data about the *KRTPs* had to be clear. The data was collected by the village facilitators, or village staff/apparatus. Then it was verified by a direct visit or observation of the targeted beneficiaries, to ensure that the beneficiaries meet the eligibility criteria which had already been outlined in the program.

In the program guidelines, the clarification and identification of the *KRTPs* ' proposals must be done through a dialogue or direct interaction with the targeted *KRTPs* to ensure that the proposed activities are in line with the *KRTPs* ' needs and capacities as well as the geographical conditions where the *KRTPs* reside. This is to ensure that the activities are locally sustainable as well as for the improvement of the *KRTPs* 'individual economic prosperity or welfare. For example, to establish a new or to further develop existing micro-enterprises or ventures from the grants of Rp.2.500.000,00. In Banyuwangi, some popular productive activities that the *KRTPs* chose included raising livestock (e.g. goats and ducks), farming and selling agricultural products (e.g. cultivation, selling vegetables, and coffee shops), sewing cloth and various handicrafts. In general, the research found that the activities that most of *KRTPs* lack experience or an entrepreneurial capacity, and chose the simplest way to rotate the capital grants. Although the economic improvement that arises from raising livestock is much slower, it was often considered as the last choice when and where alternatives could not be found. Some *KRTPs* even explained that they felt that they had no choice and were directed to raise some goats. As one woman said:

"When I received the capital grants, at that time there were two goats, I just got them. I could not choose. But, thank God, I received the grants and using it for raising the goats. I can make some income from it."

Overall, the number of *KRTPs* who use the capital grants for raising livestock was quite significant. It was also found that because the *KRTPs* did not have enough skill or capacity to take care of the animals, some of them fell ill and died. The grants were awarded on the basis of the proposals that took into account the *KRTPs*' desires, abilities and capacities, but did not scrutinise the efficacy of the business proposal itself in relation to the *KRTPs*' skills and experiences. In some cases, the village facilitators directed the *KRTPs*' choice of the project in absence of the women being able to identify one themselves. The productive activities owned or managed by the *KRTPs*, especially the new enterprises, had a tendency to be unsustainable. The sustainability aspect drawn from the capital grants is the focus of a further study by the authors.

In general, KRTPs receive assistance in accordance with their wishes, which are identified during a community forum. In an interview with one of the recipients', she explained the process as follows: 'I was invited to a meeting, they asked me what I want to buy, I chose to buy a refrigerator to keep vegetables, as I sell vegetables.' In such a case, there was a relationship between needs and experience. Thus, it was clear that the empowerment aspect of the program can be effective. As Kabeer notes, power is about 'the ability to make choices' (2005:13). Kabeer's reference choice is much broader and not directly related to a similar cohort of women. Irrespective of whether the choices of the KRTPs was guided or directed, the very process of their involvement in choice-making in relation to the use of the grants provided many of the women with a sense of empowerment. The attention awarded to the women from the program, especially at the community forum where they were being marginalised in their community because of their status as elderly, a widow, or simply as being socially inferior because they were obliged to be the head of their family was frequently significant. In fact, being beneficiaries of the *PFK* not only drew the attention towards their circumstances but also enabled them to be more involved with community activities. Before the program for the KRTPs began, the women were rarely included in community activities or decision-making processes in the community. After the program began running, the opportunity to participate in community forums increased, and they were counted as the members of the community which made them more noticeable.

# The process of a request for the disbursement of grants and special financial assistance

After the stage of clarification and identification of the *KRTPs* proposal, the next step involved the collective application for a grant to serve the community (village). It was important to provide detail in the application process because it reduced the problems related to funding distribution. The village government then submitted the application to the East Jawa Governor through the Office Community Empowerment and Village who is responsible for proposal approval. By using the letter of request and data provision that was associated with the submission verified by *Dinas Pemberdayaan Masyarakat dan Desa* (the Community Empowerment Office, abriviate *DPMD*), the Letter of Application for Disbursement (*SPP*) and the Payment Order (*SPM*) was issued. The next step was transferring the funds to a village government account through Bank Jatim. In other words, the *KRTPs* do not receive the funding directly, but they rely on the village government distribution of funding. In an interview with a local stakeholder, the dispersal of the grant was explained as follows.

After the money is transferred to the community group (*Pokmas*)'s account, one of the *KRTPs*' representatives (or heads of *KRTP* groups) withdraws the money accompanied by a village facilitator. Afterwards, they start to run the program by buying the required tools, machines or any goods as requested with a total of Rp2.500.000. Yet, as this research has found, several informants in the sub-district of Muncar stated that the amount of the grant that the individual *KRTP* received was less than Rp2.500.000 and there was some speculation about the susceptibility of funding misuse. The lack of transparency about extra costs and other expenditures could often reduce the benefit of the program and as such, this requires further research attention.

# KRTP forums and the procurement of the KRTPs proposed goods and activities

In its implementation, *PFK* requires forming small community groups (referred to as *KRTP* groups) who voluntarily agree to join or participate in developing a (micro) enterprise or business. The

formation is left up to the community to decide whether they want the groups based on the similarity of the *KRTPs*' micro-enterprises or the proximity of the *KRTPs*' houses. The groups were formed in order to validate the names and eligibility of each *KRTP* as well as to establish the group's name. Once the validation stage was cleared, the groups then reviewed the *KRTPs*' proposal needs and activities, and then decided on the follow-up plans. The role of the groups was important, not only to serve as the basis for contributing information about the projects and to enable reporting to the village government, but also to enable women to have more of a social/public role. As most informants revealed, it was the first time that they had participated in public or community activities, when through the *KRTP* groups.

### Distribution of assistance to the KRTP

The distribution of assistance from *PFK* (in the form of goods, machines or tools) was executed by the village secretariat and village facilitators in the village hall. The distribution usually occurred through several procurement steps, typically between four to five months after the stage of community *(KRTPs)* meeting. It was conveyed directly by the Head of Gambiran Village, and was also supported by an interview with a *KRTP* member who spoke of such a delay:

"... I can remember when, as I am already old, but the handover of aid after *KRTP* meeting is about four to five months after we are invited in a meeting".

### Technical training and guidance

Technical training and guidance activities were conducted by the village and district facilitators and were intended to provide guidelines, consultation and facilities for the *KRTPs* so that they can run their micro-business optimally. The guidance was also an arena for solving various problems that were experienced by the women. This support was noticeably appreciated by the women, with one *KRTP* describing in detail that:

"...after getting assistance from *PFK*, 'officers' (facilitators, researchers) came several times to check my shop. They wanted to know how I run my shop. They looked at whether I can sell more products, and overall guide me how I can develop my shop further".

Nonetheless, this aspect of the process also highlighted the conundrum that many of the women who felt out of their depth faced in being able to grow and sustain their venture. The sense of shared responsibility of both the facilitators and the women themselves was often challenged by many unaccustomed to taking the lead in such matters. In addition, in order to provide consultation, the village facilitators were constantly compelled to bolster enthusiasm and confidence, which understandably, many of the participants felt that they did not have the training or experience to do. Such facilitation and technical guidance was not only the sole responsibility of the program facilitators, but also the *PKK* in general, both at the sub-district and local village levels. In short, after the grants (or assistance) were disbursed, the importance of the role of facilitators became more notable and though the mechanisms that were in place, including monitoring and guidance, the KRTPs' productivity was not always assured. Indeed, the human elements of individual doubt, inexperience, lack of confidence and so forth could and can make the most well-intentioned and thought-out processes and mechanisms become challenging.

# Accountability

Overall, the accountability of the program resides with the Provincial Government of East Java, as confirmed by a staff member of the *DPMD*. As the district secretariat explained:

"Our role is facilitating program implementation. If some problems arise, we coordinate directly with the provincial government; overall we are responsible for the implementation".

The mechanisms put in place to ensure the accountability and implementation of the program allowed it to achieve its stated goals. There are various layers of responsibility alongside that of the provincial government. For instance, there are responsibilities for the beneficiaries. i.e. the KRTPs, the Community and Village Empowerment Body and the Village Government. Public accountability is especially important to be seen and not simply to be taken as par for the course of the work, processes, and actions of the various stakeholders of the program. Finally, the process of consultation, participation and decision-making was enabled through community meetings and forums. The KRTPs accountability and that of the other stakeholders followed a process of reporting to the provincial government through *DPMD* and Village Governments. There were also other aspects that were understandably omitted to do with particular experiences in order to illustrate the successful delivery of the program. This is worthy of greater attention but it must continue to provide a platform for multiple levels of inclusion.

# Conclusion

The Program Penanggulangan Feminisasi Kemiskinan or PFK, is a bold and innovating endeavour by the East Java Provincial Government to improve the lives of marginalised women. It has the potential to improve the KRTPs' economic welfare. Their participation in productive economic ventures has opened up a pathway for the inclusion of women in both development as well as in their community. The program was designed to be self-managed by the community, especially by the KRTPs, and it is clear that attention was given to intersecting inclusive development approaches with a particular emphasis on enabling the empowerment of women who are left out of opportunities otherwise. However, as this research highlights, there is a huge gap between intention and action, as well as the program itself. It only provides a one-off grant that is ultimately unsustainable without more holistic and longer-term commitment towards resources and training. This view is grounded in our understanding of the challenges and pitfalls which are associated with the limited facilities and assistance in the post-program participation phases. This is notwithstanding the various challenges associated with the processes discussed above. Once the program finishes, there is no further association or resource commitment for the KRTPs. Indeed, if the program was finished in one village, another cohort of women is immediately targeted in another area. There is also much room for collaboration, association or communication across different sites. Moreover, the KRTPs have a high dependency on the capacities of the village facilitators who contribute voluntarily and only when facilitation is needed by the KRTPs.

Based on the research findings, the value of targeting women household heads is undoubtedly present and meaningful for the individuals in enabling them to have a voice in their community. In this, the targeting of one of the most marginalised groups in society by the Provincial Government through the *PFK* has contributed significantly to fostering the inclusiveness of women. By involving women, especially women household heads (*KRTPs*), it was clear that the top-down and grass-roots combining approach yielded positive outcomes in a number of ways. Indeed, for some women, the program enabled them to at least consider that they might have a right to and further play a significant role in the community, i.e to play as community and development actors. In short, despite the various shortcomings and challenges which are associated with the program, positioning the women household heads at the centre of development paves the way for a reimagining of a future for many women as the potential agents of their own destinies.

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