

# WOMEN INFORMAL WORKERS' RESILIENCE DURING THE HEALTH EMERGENCY: A CASE STUDY IN KETITANG VILLAGE, BOYOLALI

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## ABSTRACT:

The health emergency situation has brought about various negative impacts, one of which is the economic shock experienced by female workers during the pandemic. According to the National Labor Force Survey (Sakernas) conducted in February 2020, 61.35% of female workers were employed in the informal sector. Women working in the informal sector often face greater challenges, such as the lack of social protection, income insecurity, and limited access to financial and social support. This means that 6 out of 10 working women were significantly affected due to their employment in the informal sector. Efficiency measures in informal enterprises had a direct impact on female workers, resulting in many of them being severely affected by the economic crisis caused by the pandemic. Moreover, many of these women carry double responsibilities, both in domestic roles and as breadwinners, which exacerbates their vulnerability amid ongoing economic uncertainty. This study employs a qualitative method through in-depth interviews and focus group discussions (FGDs) conducted in Ketitang Village, Boyolali Regency. The village hosts four medium and large-scale companies employing 1,150 workers, 25 small industries with 168 workers, 25 home industries with 50 workers, and 37 food stalls employing 71 workers. The objective of this study is to explore the resilience strategies adopted by informal female workers in Ketitang, Nogosari. The resilience strategies of informal female workers are analyzed using Grotberg's conceptual framework of "I am, I can, I have." The findings of this study reveal that strong family and community support, access to social security, and a belief in economic recovery are the main sources of their resilience. Cooperation with partners and empathy among fellow workers also play a crucial role in strengthening their economic resilience.

**Keywords:** *Informal Workers, Women, Resilience, Health Emergency*

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## 1. INTRODUCTION

Humans go through various phases in their lives, which include moments of happiness and times full of challenges. One of these challenging times was the COVID-19 pandemic health emergency which began in March 2020. This condition had a huge impact on people's lives throughout the world, including Indonesia. Various aspects of life, such as social, cultural and economic, are affected by the health emergency that has struck (Tampubolon, 2022). At that time, the Indonesian government implemented various policies to overcome the spread of the virus, one of which was Large-Scale Social Restrictions (PSBB), which resulted in significant changes in various sectors, especially the economic sector.

The PSBB policy has caused major changes in the Indonesian economy. The impact was felt in almost all sectors, with the most striking decline in the informal sector (Nurhadi et al., 2023). Data from the Central Statistics Agency (BPS) shows that the informal sector in Indonesia absorbs around 60% of the total workforce (Munthe et al., 2023). These informal sector workers include various professions, such as small traders, daily workers, and micro, small and medium enterprises (MSMEs). Although the informal sector makes a major contribution to the Indonesian economy, workers in this sector often do not receive adequate protection in

terms of access to social security or economic assistance (Carroll et al., 2022), which makes them especially vulnerable to the impacts of this health crisis.

The economic downturn that occurred as a result of the pandemic health emergency was very pronounced, especially for informal sector workers who are highly dependent on daily activities and direct interactions with consumers. In Indonesia, the economy grew rapidly in 2019, but in the first quarter of 2020, there was a sharp decline, with the economic growth rate falling to 2.97% from the previous 4.97%. In fact, throughout 2020, Indonesia experienced an economic contraction of minus 2.07% (Wira Sakti, 2020). This decline has greatly affected people's lives, especially those who work in the informal sector and rely on daily income.

Data from the Katadata survey in June 2020 showed that 56.8% of MSMEs were in poor condition due to the pandemic, and only 14.1% were still in good condition. Most of the MSMEs affected by the pandemic experienced a significant decline in turnover, more than 30% (Katadata, 2020). These difficulties lead to problems in paying financial obligations such as bills, employee salaries, and purchasing raw materials. Apart from that, restrictions imposed by the government also affect product distribution and marketing channels, which makes it even more difficult for MSMEs to survive.

On the other hand, informal sector workers are faced with greater challenges, especially those who work in fields that depend on physical meetings with consumers, such as street vendors, daily workers and MSMEs (Bai et al., 2021). The restrictions implemented cause them to lose access to markets or buyers which have been their main source of income. Many have experienced a drastic loss of income, which has impacted their ability to meet basic living needs.

In addition, there are also significant challenges related to accessing social assistance. Even though the government has issued various social assistance policies, such as Direct Cash Assistance (*Bantuan Langsung Tunai*), not all informal workers have access to this assistance. Many informal workers are not registered in the government system or work in smaller sectors, which makes it difficult for them to get the help they need (Peltonen & Wincent, 2021). This worsens the situation of those who are already in a state of stress. In addition, informal workers in Indonesia often do not have access to social security or protection of workers' rights, which further worsens their conditions in the face of this long-lasting health crisis.

The impact of this pandemic is also felt very deeply for female workers who work in the informal sector. Based on the February 2020 National Labor Force Survey (Sakernas), around 61.35% of female workers work in the informal sector, which means that the majority of female workers in Indonesia are very dependent on the sector most affected by the pandemic. Women workers in the informal sector often face greater challenges, such as a lack of social protection, income uncertainty, and limited access to financial and social support (Webb et al., 2020). Many of them have dual responsibilities, both in household work and as breadwinners, which makes their situation even more difficult amidst the current economic uncertainty.

The problems faced by informal sector workers, especially women, during the pandemic show that there are inequalities in terms of social protection and access to economic support. Informal workers are often not well protected by government policies that focus more on the formal sector (Srivastava, 2019). Apart from that, access to social assistance and economic empowerment programs that are relevant to their needs is also still limited. This condition exacerbates the difficulties they face during the pandemic, which requires serious attention from various parties, both government and society.

Health emergencies, such as the pandemic, reveal the importance of greater efforts to strengthen the informal sector, especially for female workers, so that they are able to survive in the midst of a crisis. It is important to examine more deeply how informal sector workers can develop their resilience in facing protracted crisis situations like this. This resilience not only depends on the individual's ability to adapt, but also on the social support and social protection systems that exist in society. By understanding the resilience strategies used by informal workers, we can find solutions that can help them increase their economic resilience, both during the crisis and in the future.

Success in building resilience in informal workers is greatly influenced by government policies and existing social support (Chouhy et al., 2020). In this context, it is important to review the policies implemented during the pandemic, and identify whether these policies have been effective enough in providing protection for informal workers, especially women. This is important so that these policies can be improved and adapted to the needs of informal workers in the field, so that they are not only able to survive, but can also thrive in facing existing challenges.

In overcoming the challenges faced by informal workers, especially women, during this pandemic (Lenshie et al., 2021), there are several things that need to be considered. First, there needs to be an effort to expand their access to social assistance that is more equitable and targeted. Second, it is important for the government to provide skills training or entrepreneurship training that can help informal workers, especially women, to develop their businesses and reduce dependence on daily income. Third, better social protection, such as social insurance or health insurance programs, also needs to be introduced for informal sector workers so that they are better protected in difficult times.

Overall, this research aims to provide a deeper understanding of how informal workers, especially women, build their resilience in the midst of a health crisis situation due to a future pandemic. It is hoped that the results of this research will provide new insights into how government policies, as well as existing social support, can be more effective in helping informal workers cope. It is also hoped that this research can provide consideration for the government in designing policies that are more inclusive and based on the needs of the informal sector, so that they can be stronger in facing difficult times and contribute to economic recovery at the micro level.

## 2. METHOD

The research method used in this research is a descriptive qualitative method. According to Denzin and Lincoln, qualitative research methods are an approach that emphasizes socially formed reality, the close relationship between researchers and research subjects, as well as the influence of situations that shape the investigation process (Rahmat, 2009). Qualitative research focuses on the values inherent in research, with the aim of answering questions related to how social experiences arise and how the meaning contained in them can be understood (Moleong, 2018).

Qualitative research methods were chosen because they were considered suitable for analyzing the resilience of female informal workers during health emergencies, which requires a social reality-based approach. By using this method, it is hoped that research can gain a deeper understanding of the social situation faced by informal workers. In this research, the results obtained will be explained through descriptive analysis in order to provide a comprehensive and detailed picture of the conditions faced by female informal workers.

Ketitang Village, Boyolali Regency, was chosen as the research location because it has an economic structure dominated by the informal sector. This village is the center of various economic activities involving small and medium industries, as well as restaurant businesses which make a significant contribution to the local economy. Most of the village population works in the informal sector, which was greatly affected by the Large-Scale Social Restrictions (PSBB) policy during the pandemic. Therefore, this research aims to dig deeper into how informal workers, especially women, build their resilience in facing the economic challenges caused by the pandemic.

The qualitative approach in this research carried out through in-depth interviews and focus group discussions (FGD) to identify and analyze the strategies implemented by informal workers in dealing with economic uncertainty that arises during the health emergency. Apart from that, this research also evaluate the role of social support and social security in strengthening the resilience of informal workers, as well as provide policy recommendations that can help increase their economic resilience in the future.

## 3. RESULTS AND DISCUSSION

The social environment always changes dynamically. These changes present individuals with many challenges. One of the changes that occurred massively and suddenly was the health emergency in 2020, namely the Covid-19 outbreak. This pandemic forces people to adapt to new habits. This situation is an unpleasant situation for all humans, this situation tends to have negative impacts such as reducing human welfare. The pandemic has affected various aspects of human life starting from spiritual, social, financial, family, even mental and emotional aspects. Especially for women, previous research shows that women are more susceptible to experiencing anxiety than men (Irmayanti et al., 2022). Especially during a pandemic situation where various social conditions worsen and the economy worsens. This condition indirectly makes women's psychology worse.

Apart from the psychological vulnerability aspect, there are gender norms that "label" women as having to multitask, especially for women who work. One way is to resolve domestic matters and help earn a living for the family. The disruption of economic activities due to this pandemic is felt by women who work in the informal sector. The real impact felt by these women informal workers is work termination, temporary dismissal from the workplace until conditions stabilize, and a decrease in sales turnover. There are various responses of these informal workers in facing abnormalities in economic activity.

### 3.1 Support women informal workers have during health emergencies (*I Have*)

According to Gortberg's theory of resilience, there are three sources of resilience, one of which is: "I have". *I have* is something that a person has, namely in the form of support that he has to increase resilience. When a health emergency occurred, namely the Covid-19 pandemic, many things changed. These changes have various impacts, one of which has an impact on economic aspects which have the potential to cause reduced income and even termination of employment.

Conditions that do not meet expectations require solutions, both from within oneself and support from external parties. Draft *I have* is a source of resilience that is directly related to the amount of social support that individuals receive from the surrounding environment, which is then perceived and interpreted by each individual themselves.

During this pandemic, there are several sources of resilience obtained from the surroundings which are interpreted by individuals. The source of resilience felt by female informal workers comes from their immediate family. During a pandemic, especially when it first appeared, it had a lot of impact on the economic sector. Business actors have experienced a very drastic decline in turnover, so it is not uncommon for those who are married to have a way to maintain business continuity by reducing or even dismissing their workers. Family can be obtained from their husbands for those who are married. The source of resilience obtained from this husband can be in the form of motivation that economic conditions will soon recover so that women whose temporary work contracts have been terminated can return to work. The decline in income has been felt.

The health emergency that caused the economy to experience a downturn also resulted in permanent layoffs. This is experienced by female workers who work in the culinary sector and employees in convection businesses. Policy consequences *social distancing* implemented by the government, many culinary businesses cannot survive. Apart from that, the convection business also experienced quite a severe impact which resulted in permanent layoffs for the female workers.

This condition greatly affects the family economy, especially for female workers who are married. Income that was previously used to help with family needs, such as children's school fees, or for social funds has become reduced or even stopped. However, these female workers get the strength to get up, one of which is from their partners. They get motivational support from their husbands so they don't worry too much about facing permanent job layoffs because they still have other sources of income.

The conditions are different for unmarried female sources. *Support system* from the family, especially parents, is the motivation to maintain the business that they are involved in even when faced with difficult situations. One of the informants in this research is an MSME entrepreneur in the garment sector who was affected by the drastic decline in sales. The pandemic conditions have really hit businesses that have been running for years. Sales turnover decreased by 90 percent, which affected mental conditions related to concerns that the business would not be able to survive amidst the pandemic conditions.

There are various factors that influence the resilience of women who work in the informal sector. One of them is family background and environment. One source said that being in a family with an entrepreneurial background made him mentally stronger in facing the pandemic. Being used to seeing his parents experience ups and downs in the business world made him better prepared to face the pandemic conditions that suddenly attacked his business.

The environment in which they live also provides a source of resilience. Environmental conditions that still have strong social capital have an impact on being able to think more positively and be enthusiastic about living life amidst difficult conditions due to the pandemic. Support from the surrounding environment in the form of assistance in providing basic necessities when there are members of the community who cannot work due to quarantine also contributes to the morning enthusiasm of women who work in the informal sector in experiencing the impact of the pandemic.

A cohesive environment fosters a sense of enthusiasm and reduces anxiety regarding the Covid-19 pandemic situation. The religious environment is also a source of resilience for women working in the informal sector. There were several informants who were permanently suspended or temporarily dismissed, making them feel frustrated. However, support from religious environments such as religious study communities is one place *stress release* so that you can be optimistic again in living your life.

Environmental conditions and community groups who have strong social capital make workers in the informal sector feel safer. Apart from that, good access to service facilities is also a source of resilience for women who work in the informal sector. The existence of the Smart Indonesia Card means they don't have to worry about their children's school fees even in the midst of uncertain economic conditions.

Apart from that, some informants received PKH (Family Hope Program) benefits. PKH beneficiaries can take advantage of cash funds provided by the government for various purposes and education and health services. The existence of PKH by beneficiary families is very helpful in dealing with the pandemic situation. PKH functions as a safety net for informal workers who have experienced layoffs or who have experienced a decrease in income so that they can still access education for their children and access needed health services.

### 3.2 A form of resilience that comes from within the individual (*I Am*)

One source of resilience is resilience that comes from within the individual and is usually related to personal strength, including feelings, attitudes and personal beliefs. At the start of the pandemic, women who worked in the informal sector felt worried. These concerns are related to declining economic conditions and health aspects.

This feeling of worry and stress multiplied when school from home and work from home began to be implemented. Starting to implement the school from home policy (*school from home*), then their responsibilities in the domestic aspect will increase. Those informal female workers who are married must think about strategies for accompanying their children to study at home. Apart from that, you also have to worry about the family's financial condition becoming unstable with various negative possibilities occurring.

There are several responses that come from each individual informant. For informal female workers who are already married, they believe that they do not have to bear it on their own. There is a husband who can be used as a partner in supporting the economic life of the family.

Apart from that, the female informant workers, who on average already have children, also responded by having to remain enthusiastic because they have the responsibility to provide a conducive atmosphere for their children while they are active at home. Responsibilities increase during the pandemic, not only being a mother but also being a "teacher" for her children at home. Pandemic conditions have forced informal workers to spend more time at home, diverting their free time to supervising children who go to school from home.

For female workers who experience layoffs, they have confidence that the pandemic will pass. They have confidence that the economy will gradually recover so that they can get another job or be called back to their old place of work. Meanwhile, for informants who work in the MSME sector, they still feel grateful that the business they run can still survive. This gives rise to a sense of optimism that turnover which has fallen drastically will gradually recover.

Empathy is also shown for informant who have employees. This empathy is shown by not permanently laying off employees. The informant preferred to continue employing his employees because he realized that everyone was experiencing economic difficulties during the pandemic. By continuing to employ employees, it means continuing to provide a living for another family. Even though the consequences of his actions have to bear limited production funds and increasingly small profits.

There informant who own salon businesses during the pandemic who prefer to reduce their working hours rather than lay them off immediately. This step was taken to balance income and activities at the salon. Pandemi's initial condition meant that the salon she owned became quiet, and there tended to be no customers. Customers are worried and afraid to go to the salon for treatment because they reduce crowds and are afraid of contracting the Covid-19 virus, so they prefer to stay at home. The reduction in service activities in salons means that they have to look for strategies to maintain their business by continuing to employ employees. Reducing working hours is considered the best alternative for his business. Apart from that, he is also looking for other side jobs to be able to maintain the salon business and still be able to provide wages to his employees.

### 3.3 Resilience that comes from within yourself (*I Can*)

The third source of resilience is "I Can". *I Can* is a source of resilience related to the efforts made by individuals to solve problems towards success with their own strength. This aspect contains an assessment that includes the ability to solve problems, social and interpersonal skills. There are several responses from these women informal workers in facing the Covid-19 pandemic conditions.

First, those who experience permanent job loss choose to try to find another job. During the pandemic, it is difficult to find work in the formal sector. So they choose to look for informal work according to the skills and experience they have. For example, accepting a call to cook or helping a neighbor.

Apart from that, there were sources who used their free time during the transition period to look for a new job to take care of the household and accompany school children at home. Getting reduced working hours means these female workers have more free time than before. So choose to use it to focus on completing household chores and monitoring children's learning at home. For those who experience a temporary break from work, they prefer to stay at home. This is done in the hope that one day they will be called back to work at their old place.

Apart from that, there are those who choose to try other professions. For example, from initially working as a shop employee, he switched to becoming a farmer. This was done to help the family's economy from falling. Apart from that, this pandemic is felt to have a positive impact on agricultural activities. Before the pandemic the agricultural land was neglected, after the pandemic there was more focus on working on the fields.

For women who work as MSMEs, the pandemic conditions mean they have to think creatively to increase sales. One of the efforts is to increase sales channels, namely increasing the network *reseller* and increase sales network. Apart from selling online, women MSMEs are also intensifying online sales. This is because the trend of people shopping online during the pandemic is increasing, so this opportunity must be utilized well so that the products they have can be sold by creating creative digital content.

Another innovation made to ensure the business survives is by adding product types. The high demand for Personal Protective Equipment (PPE) during the pandemic was captured as a business opportunity and

created with its products. For example, participating in producing cloth masks and mask straps. Many MSMEs who previously did not sell or produce PPE took advantage of the moment of high demand for PPE by participating in producing PPE. For example, from an informant who is a garment MSME operator, initially she produced wedding dresses, because during the pandemic there was a drastic decline in demand, so she chose to participate in making masks and mask straps from leftover fabric that was originally going to be made into wedding dresses.

Apart from that, they provide discounts or discounts for purchases *bundling* be a way to increase sales. This step was taken to cover operational costs so that it can survive in the midst of the pandemic. Through a price discount strategy, it is hoped that sales can be increased so that the risk of business closure can be minimized. Even though it has the risk of decreasing profits, a price discount strategy is still the best choice so that the business continues to run and can still provide wages to other workers.

#### 4. CONCLUSION

The resilience strategies implemented by informal female workers in facing economic uncertainty during a health emergency can be analyzed through three sources of individual resilience according to Grotberg, namely *I am*, *I can*, And *I have*. These three aspects are the basis for their efforts to survive amidst the economic challenges that arise due to social restriction policies and the decline in economic activity. The main source of power (*I have*) that informal female workers have comes from solid family and environmental support. Support from husbands, parents and the surrounding community are important factors that provide emotional and material encouragement in facing economic difficulties. A supportive environment creates a sense of togetherness and social solidarity that strengthens their resilience in facing the impact of the pandemic. Apart from that, access to social security is also an important factor in increasing their economic resilience. This program provides assistance in the fields of education, health and welfare, which helps ease the financial burden on families and provides a sense of security for female informal workers in facing the uncertainty that occurs. In aspect *I am*, self-confidence and optimism are sources of internal strength for informal female workers in facing the impact of the pandemic. They have confidence that economic conditions will gradually recover, which encourages them to keep trying and adapt to the existing situation. Close cooperation with their partners to mutually support the family's economy and empathy towards other informal workers is also an important part of their resilience. The attitude of mutual support and sharing of experiences among female workers creates a conducive environment for surviving and adapting in the midst of a crisis. In aspect *I can*, informal women workers demonstrate the ability to innovate and adapt to uncertain situations. An attitude of never giving up, the courage to get out of your comfort zone, and the ability to create new business opportunities are important steps they take to face the economic downturn. They are trying various strategies such as business diversification, switching to digital marketing, and looking for new job opportunities that are more suited to current market conditions. Stronger resilience is also seen in female workers working in the MSME sector. They show better abilities in dealing with unexpected economic crises, especially those who come from families with entrepreneurial backgrounds. Support from families who are familiar with the business world provides better insight, skills and financial support in facing economic challenges during the pandemic. Overall, the combination of social support, self-confidence and adaptability are the main factors in building the resilience of informal female workers in Ketintang Village. These efforts show that they have strong enough resilience to face various economic challenges arising from the pandemic, while also opening up opportunities for future economic growth.

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