

# **SOCIAL INSECURITY AND VARIETIES OF “FAMILY ECONOMIC RESILIENCE STRATEGIES” DURING THE COVID-19 PANDEMIC**

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## **ABSTRACT**

### **Objective**

This study is aimed at developing an understanding of the effects of the pandemic on families' socioeconomic resilience, and the strategies adopted by the families in overcoming social vulnerabilities amid uncertainty.

### **Methods**

The materials for this study consist of semi-structured interviews with 21 families spread across the South Sumatra Province, Indonesia. The families selected in the study represent four different levels of the income distribution, namely very high, high, middle, and low. Each family has at least 1 or more members who fall into the vulnerable category (children, the elderly, people with disabilities (PWD), unemployed, or having potential economic vulnerability).

### **Findings**

Two main findings are outlined. Regardless of their socioeconomic status, many of the families we analyzed adopted similar strategies to remain resilient. Among the strategies are classifying the urgency of purchasing consumer goods based on financial capacity rather than needs, leveraging digital economic opportunities as alternative sources of income, utilizing more extensive informal networks, and going into debt.

Another interesting finding shows that the pandemic, to some extent, has saved poor families from social insecurity. This is supported by evidence showing that social distancing measures during the pandemic have reduced the intensity of sociocultural activities, which require invited community members to contribute financially. The reduction of sociocultural activities in the community has provided more potential savings for the poor.

### **Originality**

This study offers insights that are critical in helping to analyze family patterns in developing countries in mitigating the risks and uncertainties caused by COVID-19. In addition, the literature on public policy and economic development could benefit from further research on COVID-19 as an alternative driver to identify mechanisms that could bring about change that would result in 'security'. Critical questions and limitations of this study are presented at the end of the paper to be responded to as future research agenda.

*Keywords: Family Resilience, Social Welfare, Social Insecurity, COVID-19, Indonesia*

## **1. BACKGROUND**

The spread of the COVID-19 pandemic around the world has not only had an impact on economic growth but also on other aspects of development. According to UNCTAD (2020), the lockdown policy adopted by various countries has led to widespread inflation, job losses, and the weakening of the trade sector. Various studies have identified that economic shocks in developing countries have reached an unprecedented point of conjuncture (Mok, Ku, & Yuda, 2020). The negative social and economic effects of the pandemic have also affected public policy strategies and family coping strategies adopted in diverse societal contexts.

During the economic crisis caused by the pandemic, Indonesia has become one of the centers of the largest increase in unemployment compared with other countries in Southeast Asia. Even before the pandemic, Indonesia was already a country where almost 60% of its people depended on the informal sector (Yuda, Damanik, & Nurhadi, 2020).

Regardless, there were significant developments in Indonesia's welfare landscape at the turn of the century resulting from the economic crisis of 1998 (Kwon & Kim, 2015; Murphy, 2019; London, 2018). The developments resulted in the first series of welfare state policy developments in Indonesia in the early 2000s, which was institutionalized in 2014 (Aspinall, 2014).

Social protection spending was later increased albeit relatively low compared to other Asian countries (cf. Yuda, 2021; Yuda & Pholpark, 2022). Some of Indonesia's current social protection programs that stand out include the National Social Security Program, Employment Social Security, and a wide variety of social protection innovations spread across the national and regional levels—although their distribution has been uneven due to poorly organized administrative systems and databases, with many cases of mistargeted recipients found (cf. McCharty & Sumarto, 2018). However, when the pandemic came, the administrative governance problems persisted, while the database used as a reference for the distribution of social protection was adapted from the preexisting system, rendering the available safety nets inadequate to provide social security for many families. Consequently, the COVID-19 pandemic crisis has in turn increased the likelihood of individuals becoming more dependent on the family and family resources (i.e., re-familization); taking the opposite route to welfare states for de-familization (Yuda & Rezza, 2021; Yuda & Pholpark, 2022; Yuda & Kim, *forthcoming*).

The study will focus on the pandemic's effects on family socioeconomic resilience by taking cases representing the poorest and most vulnerable areas in Indonesia's South Sumatra Province. Based on Statistics Indonesia (BPS) data, the South Sumatra Province is one of the poorest provinces in Indonesia in 2022 (BPS, 2022).

Related to that, the objectives to be achieved in this study are, *firstly*, to identify the capacity of the family institution in protecting its members from various social problems related to the crisis during the pandemic. *Secondly*, this study seeks to identify the patterns adopted by the family in addressing these problems amid uncertainty. This discussion will also allude to family experiences and perspectives related to which institutions among countries, markets, and families, or informal networks are

considered to have played an important role in managing risks and overcoming various uncertainties in times of crisis. Both objectives will be explained in an integrated manner, resulting in a pattern of resilience that can be extrapolated into a broader context.

Overall, this study offers very important insights in helping to analyze the patterns of Indonesian families, as well as families in developing countries in general, in overcoming crises, while developing a framework for the foundations of family social resilience during the pandemic.

## **2. FRAMEWORK**

### **2.1 FAMILY RESILIENCE IN COMPARATIVE PERSPECTIVES**

In an effort to understand family resilience, there is a lot to learn from family resilience studies conducted over the past two decades. The dominance of theories and research based on the actor's perspective focuses on internal risk factors, such as relationships between family members, mental health, family financial capacity, and dysfunction of roles or affection on one of the family members (Chang, 2009; Ellialti, 2016; Gracia & Esping-Andersen, 2015). These factors weaken the resilience of families to lead productive lives, and crises add severity to family resilience (Sapountzaki, 2012; Welsh, 2014; Revilla et al., 2018).

Several other studies based on the case in Southern and Central Europe have identified that major changes in economic structure in the past two decades were accompanied by changes in cultural values and attitudes towards the family institution—for example, changes in women's positions in the family and at work, the redefinition of father and mother roles in domestic responsibilities, or the imbalance between work-family life (Revilla et.al, 2018). To some degree, such changes have led to considerable disruption in the ability of the family to act as the main pillar of social protection (Chang, 2009; Papadopoulos & Roumpakis, 2017).

In the context of the pandemic crisis, lockdown and its broader implications have made many families unable to ensure their social protection for the family

members, who, at some level, have triggered various social conflicts, thus threatening family resilience (cf. Leap & Thompson, 2018). The phenomena of divorce and diversification of breadwinners among mothers and children during COVID-19, as widely reported, are examples that highlight how family support is not functioning optimally or how initial breadwinners are unable to help other family members.

## **2.2 THEORIZATION OF FAMILY RESILIENCE**

Studies about resilience have focused on the capacity of individuals or families in overcoming adversities. The term family resilience is understood as the ability of the family to maintain its social and economic functions amid various uncertainties (Leap & Thompson, 2018). While the social function refers to affection and care for vulnerable groups (children, people with disabilities, and the elderly), the economic function refers to the family's ability to provide a decent economic life for its members (Koos, Vihalemm, & Keller, 2017). It is these two functions that make it possible for the family to play its role in the "social protection" of its members in times of crisis, whether it is members who are in the nuclear family structure or extended family members who are generally related by blood (Papadopoulos & Roumpakis, 2013; 2017).

Family resilience is usually studied from various strategies that allow the individual or the family to overcome terrible life experiences (Gayatri & Irawaty, 2022). The concept of family resilience seeks to identify those processes that allow the family to cope more effectively with different socioeconomic problems, especially against crises or persistent pressures, which come both from within and from outside the family (Koos, Vihalemm, & Keller, 2017).

The concept of family resilience expands the theories of family development as well as studies on coping and adaptation. The theories, research, and practices of family resilience are also built on the body of family systems research on transactional processes in families that function in difficult situations (Walsh, 2018).

Studies on family resilience, on the other hand, strongly emphasize the process of how to turn a crisis into an opportunity, making positive changes after a setback in terms of the ability to survive various pressures (Koos, Vihalemm, & Keller, 2017). A

recent study (Dagdeviren et al., 2020) highlights the importance of a strong social network to extract and allocate the necessary resources to family members. The resources here include the state, market, or informal networks that have been considered capable of overcoming various problems in the family.

### 3. METHODS

This study is aimed at developing an understanding of the effects of the pandemic on family resilience. Related to that, there are two objectives that will be studied further. The first one is the capacity of the family institution in protecting its members from various issues related to the crisis during the COVID-19 pandemic. The second objective is to identify the patterns adopted by families in addressing these problems amid uncertainty.

To be able to explore these two objectives, this paper was developed from the findings of semi-structured interviews that explored the life experiences of 21 families representing four layers of income distribution: very high, high, middle, and low. Each family has at least 1 or more members who fall into the vulnerable category (children, the elderly, PWD, or having potential economic vulnerability) (See Table 1). These families live in various areas across the South Sumatra Province, including Tugujaya, Jejawi, Sungai Belida, Srinanti, Muara Burnai, Sindang Sari, Burnai Jaya, Serdang Tamrin, Mataram Jaya, Jaya Bakti, Madang Suku, Lubuk Seberuk, Embacang, Tulung Harapan, Suka Baru, Marta Pura, Derta Makmur, Sinar Harapan Mulya, Tugu Mulyo, Balian, and Lebung Bunder. These areas were chosen because they are the poorest and most vulnerable areas in the South Sumatra Province. Based on data from Statistics Indonesia/BPS (BPS, 2022), the South Sumatra Province is one of the poorest provinces in Indonesia in 2022. Therefore, the areas chosen in this study truly represent the areas where the most vulnerable groups are facing the risk of the COVID-19 crisis.

Table 1. Income Distribution in Indonesia

No.	Group	Income Level
1	Very high income	More than Rp3,500,000 per month
2	High income	Rp2,500,000–Rp3,500,000 per month
3	Middle income	Rp1,500,000–Rp2,500,000 per month
4	Low income	Less than Rp1,500,000 per month

Source: BPS, 2022.

The interviews took place over an eight-month period between October 2021 and June 2022 with samples that we randomly selected through the data we obtained from the first round of observations. Ethical considerations for research with human subjects were strictly followed in this study. Prior to the interviews, our informants had been briefed on the objectives, feasibility, benefits, and risks of participation in this study. We asked for consent online from the respondents to ensure their safety.

In our study, the interviews were conducted using the Zoom platform instead of in offline settings as social distancing measures were in place due to COVID-19. In addition, the participants were spread across a large geographical area, making it difficult to reach them for offline face-to-face interviews. The interviews generally took an average of an hour; some of them took less (around 40 minutes), while some others lasted longer (an hour and a half).

The interview process focused on collecting information about families' views on the risks and problems that arose during COVID-19, strategies for overcoming the risks and problems, and finally, their experiences in using various social services provided by the state, social networks, or market schemes. To achieve this goal, we set the ambiance in a way that made the participants feel comfortable to tell stories of their experiences and reveal the problems they faced, including how they saw themselves and how they found solutions to solve their problems. These findings were triangulated between respondents to obtain generalizations about coping patterns during the COVID-19 pandemic crisis.

For data analysis purposes, we used thematic analysis. It involved preliminary coding of interview transcripts to identify key themes emerging from the data, which were then discussed by the researchers. The team exchanged transcripts and conducted a cross-review of the available transcripts to ensure coding consistency in the entirety

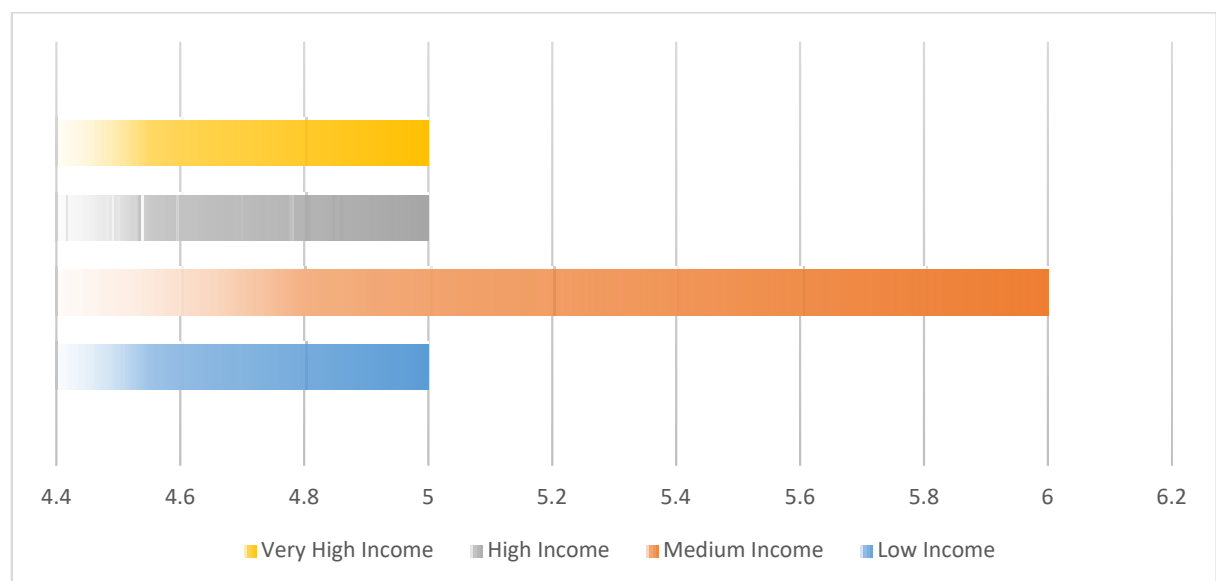
of the project. Our findings are presented in the next section, starting with a focus on identifying problems during the COVID-19 pandemic and family coping strategies, including efforts to mobilize family resources in addressing COVID-19 risks.

## 4. RESULT

### 4.1 VARIOUS SOCIAL PROBLEMS IDENTIFIED DURING THE COVID-19 PANDEMIC

Based on the results of interviews that have been conducted, the researchers identified several problems faced by rural families during the COVID-19 pandemic. The problems we identified were based on the distribution of the number of respondents consisting of five very-high-income, five high-income, six middle-income, and five low-income families. The distribution of the number of respondents by income level can be seen in Figure 1.

Figure 1. Distribution of Respondents by Income Level



Source: Interview data processed by the researchers, 2022.

We identified four main issues of concern to all families across different income levels. *First*, there has been a significant decrease in income; some respondents even



revealed income losses due to job losses during the pandemic. The decline in or loss of income occurred generally due to the existence of social restriction policies on a large scale during the pandemic, which resulted in very limited space for people to work.

*Second*, the cost of necessities has increased. This cause arose because social distancing policies had stopped the mobilization of goods and services between regions. As goods and services' mobility were hampered, the supply decreased, and the prices automatically increased in accordance with the laws of demand and supply. The hampered mobilization of goods and services has also been identified as the cause of the scarcity of certain basic necessities.

*Third*, the difficulty of access to public transportation arose during the COVID-19 pandemic. This is, again, due to the existence of large-scale social distancing policies. The difficulty of access to transportation has resulted in the hampered economy of the people, who are mostly dependent on rural shuttle services.

*Fourth*, another problem during the COVID-19 pandemic has been the excessive worry or fear when contracting or being infected with the virus. This resulted in the occurrence of mental distress (stress) in the community, especially for those who experienced boredom for a long period of time due to strict isolation policies. These findings are ultimately consistent with reports showing that social distancing, both for formal and informal workers, has been shown to have quite serious effects on mental health (Marroquína, et.al., 2020), such as depression, acute stress, and insomnia. This relationship with social distancing exists, regardless of the level of social support that individuals feel, suggesting that even social resources known to protect mental health have not eliminated the impact of social distancing on mental health.

Related to how the construction of the given strategies relates to the four abovementioned problems, the first three are overcome with four solutions, namely classifying urgency based on financial capacity rather than needs, leveraging digital economic opportunities as alternative income sources, utilizing larger informal networks, and going into debt. Meanwhile, the other problem is overcome by utilizing means such as Zoom and Whatsapp's video call feature to stay connected with relatives. However, since the last strategy reflects the normative way that is done globally, we decided to exclude it in the discussion of family resilience strategies in this paper.

## **4.2 FAMILY RESILIENCE STRATEGIES**

After identifying the problems faced by families, the next step taken by the researchers was to identify the strategies used by the studied families in surviving the crisis during the COVID-19 pandemic. There are at least four resilience strategies identified by researchers based on the interviews (see Table 2).

Table 2. Classification of Results of Interviews with 21 Families

<b>Respondent</b>	<b>Income Level</b>	<b>Problems Encountered</b>	<b>Coping Stragies</b>	<b>Welfare Institutions Relied on</b>	<b>Important Notes</b>
<b>Interview 1</b>	Very High	Decreased income	Capitalizing on digital opportunities	Market	1) Reduced social costs during the pandemic 2) Not subscribing to any social security programs
<b>Interview 2</b>	High	1) Decreased income 2) Mental health issues	1) Cutting expenses 2) Leveraging digital opportunities	Informal or community networks	1) Reduced social costs during the pandemic 2) Not following a social security program
<b>Interview 3</b>	Middle	Decreased income	1) Starting a new business, such as livestock breeding 2) Making use of of business capital loan opportunities from banks 3) Leveraging digital opportunities (marketing) 4) Delivering buyers' orders (delivery order)	1) Informal or community networks 2) Government 3) Market	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 4</b>	Low	Decreased income	1) Cutting expenses 2) Borrowing money from neighbors or relatives for urgent matters 2) Leveraging digital opportunities (being a content creator) 4) Participating in quizzes/raffles on social media	1) Informal or community networks 2) Market 3) Government	1) Reduced social costs during the pandemic 2) Beneficiary of a government program, namely the Pre-Employment Card 3) Not subscribing to any social security programs
<b>Interview 5</b>	High	1) Increased needs to meet 2) Decreased income 3) Scarcity of basic necessities	1) Cutting expenses 2) Leveraging digital opportunities by looking for information on Instagram, Facebook, YouTube, and TikTok about how to earn money 3) Actively writing as a freelancer online	Market	1) Reduced costs during the pandemic 2) Participating in the health social security program, but not the employment social security program

<b>Interview 6</b>	Very High	1) Increased prices of basic and rare necessities 2) Difficulties in access to public transport 3) Excessive fear of being infected with the COVID-19 virus	1) Strengthening economic independence, such as by planting their staple foods in their own garden 2) Cutting expenses 3) Trying new opportunities by selling herbal remedies from their own garden	Market	1) Reduced social costs during the pandemic 2) Not subscribing to any social security programs
<b>Interview 7</b>	Low	1) Decreased income 2) Increased prices of basic necessities 3) Health problems arose	1) Cutting expenses 2) Starting a new business as a trader 3) Finding new opportunities such as designing calendars	Market	1) Reduced social costs 2) Participating in a social security program (BPJS Kesehatan <sup>1</sup> )
<b>Interview 8</b>	Middle	1) Decreased income 2) Increased prices of basic necessities	1) Re-budgeting expenses (prioritizing the important ones) 2) Dabbling in graphic design	Market	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 9</b>	High	1) Decreased income 2) Increased prices of basic necessities 3) Health problems arose	1) Switching to other job opportunities	Informal or community networks	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 10</b>	Very High	1) Decreased income	1) Using emergency funds 2) Utilizing a marketplace to sell products in a new way	Market	1) Reduced social costs 2) Participating in a social security program (BPJS Kesehatan)

<sup>1</sup> Health Social Security Implementing Agency.

		2) Increased prices of basic necessities 3) Health problems arose			
<b>Interview 11</b>	Low	1) Increased prices of basic and rare necessities 2) Limited access to go out 3) Excessive fear of being infected with the virus	1) Cutting expenses 2) Using social media to find side-income sources 3) Consuming traditional remedies (e.g., ginger tea)	1) Market 2) Informal Networks	1) Reduced social costs 2) Participating in a social security program (BPJS Kesehatan)
<b>Interview 12</b>	Middle	1) Increased prices of basic necessities 2) Excessive fear of being infected with the virus	1) Cutting expenses 2) Maintaining a healthy lifestyle (eating and exercising regularly as well as having enough rest) 3) Avoiding crowds 4) Consuming herbal or natural supplements (e.g., coconut water)	Informal Networks	1) No change in social costs 2) Not subscribing to any social security programs
<b>Interview 13</b>	High	1) Increased prices of basic necessities 2) Excessive fear of being infected with the virus	1) Cutting expenses 2) Maintaining a healthy lifestyle and adhere to the health protocols	Informal Networks	1) Reduced social costs during the pandemic 2) Not subscribing to any social security programs
<b>Interview 14</b>	Very High	1) Increased prices of basic and rare necessities 2) Excessive fear of being infected with the virus 3) Difficulty in gaining access to transformation	1) Cutting expenses 2) Maintaining a healthy lifestyle	Informal Networks	1) No change in social costs 2) Not participating in any social security programs

<b>Interview 15</b>	Middle	1) Increased prices of basic necessities 2) Excessive fear of being infected with the virus	1) Cutting expenses 2) Maintaining a healthy lifestyle 3) Selling products online	Market	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 16</b>	Middle	1) Decreased family income 2) Stress due to being confined to the house for too long 3) Excessive worry arose	1) Cutting expenses 2) Maintaining a healthy lifestyle 3) Resorting to the family for urgent needs	Informal Networks	1) No change in social costs 2) Not subscribing to any social security programs
<b>Interview 17</b>	Low	1) Decreased family income 2) Excessive worry arose	1) Leveraging digital opportunities to earn additional income (through Facebook, Instagram, and TikTok) 2) Maintaining a healthy lifestyle	Market	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 18</b>	Low	1) Decreased family income 2) Excessive worry arose	1) Farming food staples 2) Fishing in the river 3) Cutting expenses	Informal Networks	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 19</b>	Middle	1) Decreased income 2) Increased prices of basic necessities	1) Cutting expenses 2) Looking for other jobs, such as planting oil palm trees 3) Maintaining a healthy lifestyle	Informal Networks	1) Reduced social costs 2) Not subscribing to any social security programs
<b>Interview 20</b>	High	1) Decreased family income 2) Difficult access to transportation 3) Increase in basic necessities	1) Cutting expenses 2) Leveraging digital opportunities to increase income 3) Maintaining a healthy lifestyle 4) Selling herbal remedies from China (agarilus)	Market	1) No reduction in social costs 2) Not subscribing to any social security programs
<b>Interview 21</b>	Very High	Loss of main income source	1) Cutting expenses	Informal Networks	1) Reduced social costs

		Unable to pay bank loan Increased prices of basic necessities	2) Leveraging digital opportunities to find other income sources		2) Not subscribing to any social security programs
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Source: Data processed by the authors, 2022.

The main strategy undertaken by many families for coping with insecurity is to classify urgencies based on financial capacity rather than needs, which is usually followed by cutting expenses as a measure to overcome the decline in family income. Among the variety of strategies to stay resilient are, for example, reidentifying the priorities regarding what items are needed, and not buying things that are not urgent needs.

*The strategy I adopted in my family in the face of the COVID-19 crisis was to cut my expenses. That entailed replanning our budget according to our needs. We made some sort of a priority list of the goods we needed. Before shopping, for example, we first sorted which items we should really buy and which ones we could put off buying. (Interview 2)*

The second strategy employed by the respondents in facing the crisis during the pandemic is to leverage digital opportunities. This is an effort to maximize social and economic opportunities available on social media that contribute to increasing family income. Examples include: using social media to promote the sale of food products and everyday utility goods produced collectively by family members during a pandemic; being a creator of social media content to be posted on *Youtube, Instagram, and TikTok*; looking for training information and side hustles that can increase income through social media, such as being a freelancer for an online media platform; taking quizzes or raffles on social media; (in the case of teenagers) contributing to the family economy by being a freelance writer for an online or a print media platform; and selling goods in marketplaces available in Indonesia, such as *Shopee, Tokopedia, Bukalapak, Lazada, and Blibli*.

*Recognizing digital opportunities was one of the things [we] did to increase our family income during the crisis due to COVID-19 that occurred some time ago. As we know, during the COVID-19 pandemic, there was a social restriction policy that prohibited us from doing outdoor activities. This made it hard for me to do my main job the way I had done before the pandemic. So, one of the ways to increase my family income was by selling goods online through social media. As for the goods I sell, they are items from agricultural products that I grow in my own garden. (Interview 10)*

The third way for families to survive in facing the crisis due to COVID-19 is by utilizing informal networks, such as other families and communities. One of the common strategies is co-residence of two families, by which each family can still keep their monthly expenditures low and share responsibilities in the social care of the elderly and children. Another more common strategy is to borrow money from the next of kin or a neighbor so that the family's needs are met during the crisis, as said in the following quote:



*One of the things my family did when facing difficult times due to COVID-19 was that when we desperately needed money but we could not, we would borrow it from the next of kin or a neighbor. We were forced to take this step because we really didn't have money. We had run out of savings as well. There was no other way than to borrow money from the next of kin or neighbors. (Interview 4)*

Nevertheless, as we have successfully identified (see Table 2), debt is not a common strategy among the families we examined. They prefer to reduce expenses, despite the trade-off between quantity and quality of nutrition in the provision of food for their families as long as they could lead a life without debt.

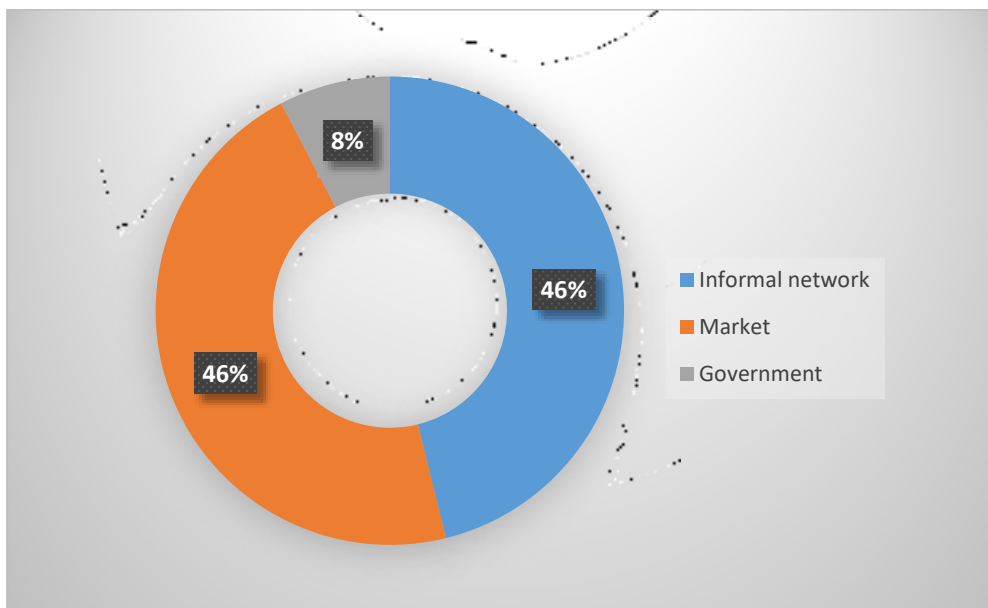
Another strategy adopted by respondents to maintain the sustainability of the family economy during the pandemic-induced crisis is to look for alternative business opportunities. Some alternative business opportunities chosen by the respondents in this study include a) farming; b) livestock breeding; c) being a fisher or simply fishing in the river; d) selling basic necessities, especially the staple foods that were needed during the pandemic, such as natural remedies from agricultural products, which included ginger, lime juice, and lemongrass, as well as herbal remedies from China; and e) being a designer (graphic design or visual communication design). Here is an excerpt from an interview with one of the respondents.

*Starting a new business was one of the ways attempted to sustain the family economy during the COVID-19 pandemic. I was the most affected person by the COVID-19 pandemic. I lost a job that had been my family's main livelihood. When I lost my job, I lost my income too. That way, I tried to find other opportunities that could be my new income source. I saw an opportunity in agriculture. I tried to grow some basic crops, such as fresh vegetables and fruits. Alhamdulillah [thank God], I could get my family's finances back on track thanks to the agricultural products. (Interview, 18)*

#### **4.3 INFORMAL NETWORKS, THE MARKET, AND THE GOVERNMENT**

At least there are three institutions that rural communities can rely on during the pandemic-induced crisis. The three institutions are informal networks or communities, the market, and the government. Figure 2 shows which networks are most relied on by the community during the crisis.

Figure 2. Social Institutions Families Rely on during the Pandemic-Induced Crisis

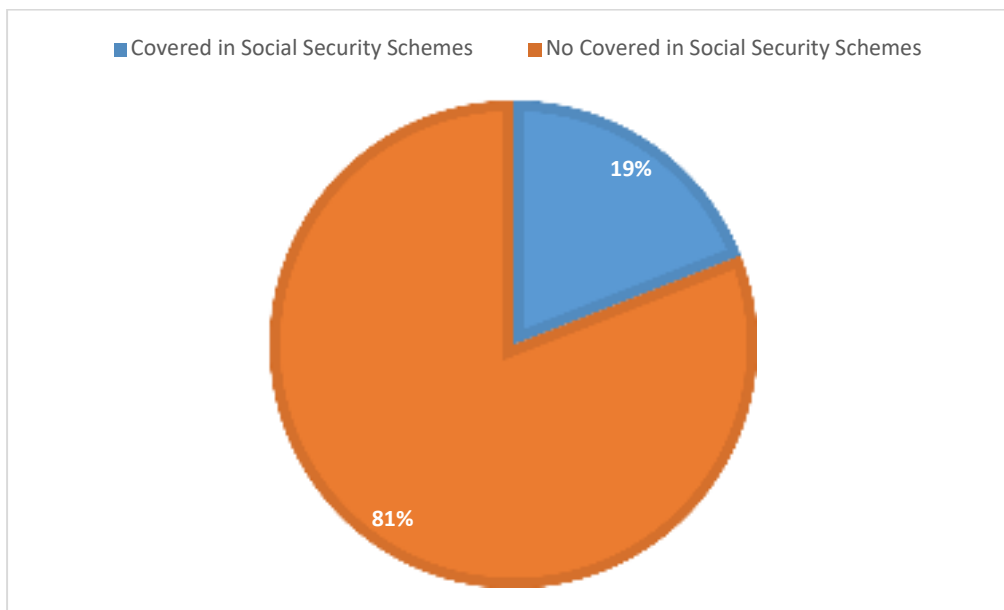


Source: interview results processed by the authors, 2022.

Our findings show that, when facing the difficult period of the COVID-19 pandemic, 46% of people rely on informal networks, 46% of people rely on the market, and the remaining 8% rely on the government. Such a result shows that there are still very few people who rely on the government when facing difficulties. The reason that the respondents do not depend on the government is that many still lack the understanding of how to subscribe to social security programs provided by the government. In general, there is a stigma that applying for a social security program requires a long administrative process with a complex set of requirements. Thus, despite the security that the program promises, the program is not on target. Another reason is that the social security programs are limited. That is, they are not necessarily accessible to all groups in need, not to mention the recurring governance and administrative problems (cf. McCharty & Sumarto, 2018). This can be an evaluation material for the government, especially in carrying out social security programs to be more appropriate and well-targeted, especially for the vulnerable groups in the community.

Moreover, among the respondents, only a few have subscribed to social security programs, especially the National Health Insurance (JKN). Of all respondents, only 19% subscribe to JKN, while the remaining 81% are yet to be covered by the scheme. The data on the participation of respondents in social security programs is displayed in Figure 3.

Figure 3. Participation of Respondents in Social Security Programs



Source: Interview data processed by the authors, 2022.

This finding ultimately confirms the fact that although changes in social health policy during the 1998 economic crisis were largely expansive and relatively universal, it did not mean that in Indonesia, the policy developed evenly between regions and the regions we chose as case studies were some of the left-behinds. Once the pandemic came, the expansion of social protection provided was generally temporary and targeted—instead of permanent and universal—and was explicitly designed as a one-off or two-time transfer throughout the pandemic; this compelled many families to seek out exit strategies by relying more on more extensive informal networks.

#### **4.4 THE PANDEMIC AS A MECHANISM TO BRING ABOUT CHANGES THAT WILL RESULT IN 'SECURITY'**

Another interesting finding shows that the pandemic, at a certain level, has saved poor families from social insecurity. This is supported by evidence showing that social restriction measures during the pandemic have reduced the intensity of holding *hajatan* which requires the invited community to contribute financially; how much one contributes is sociologically constructed to reflect their social status.

*In addition to its negative effects, the crisis has also reduced social activities that have been quite burdensome to our family's finances. We are grateful that, with the pandemic, there is more chance to save money although it's not much (Interview 21)*

*Hajatan* refers to social events commonly held for celebration, such as weddings or celebrating the circumcision of a son in the family; *hajatan* has become an important cultural tradition because it reflects socioeconomic status for the people celebrating/hosting the event. When such a tradition takes place, it becomes a moral obligation for the people who live nearby, regardless of their socioeconomic status, to make voluntary 'donations' to the event. The interesting thing is that, although it is a voluntary contribution, there is a minimum value, usually in a certain nominal amount, in accordance with the norms prevailing in society. *Hajatan*, based on our observation, can be done at least 2 to 3 times per week in a village.

During the pandemic, the reduced frequency of *hajatan* means reduced social costs, thus providing more potential savings for the poor. This, in consequence, become a strategy option in addition to reducing expenses, sorting priorities, going into debt, and relying on informal networks or limited government assistance with uneven distribution of benefits.

From these findings, we consider it important not to identify the COVID-19 pandemic only as a momentum that generated destructive pressure; we need to also expand it as an opportunity that improved people's condition, in which social insecurity had already been taking place, to a better direction. Overall, the literature on social policy and family resilience could benefit from further research on COVID-19 as an alternative driver to identify mechanisms that could bring about change that would result in 'security'.

## 5. DISCUSSION

The pandemic has exposed and magnified family vulnerabilities in terms of economy and social care, yet at the same time, some of the families we interviewed were not covered by the state-provided social security schemes. This makes the families we studied, regardless of their socioeconomic status, vulnerable to exposure to the social risks posed by COVID-19. Interestingly, the families adopted a similar combination of strategies to remain resilient.

The variety of strategies used by families to survive in times of crisis is described, ranging from cutting expenses; adjusting lifestyles and priorities regarding daily needs; reducing social activities; leveraging digital economy opportunities (e.g., becoming a content creator on social media such as Youtube, Instagram, and TikTok; looking for information on side jobs that can increase income through social media; taking quizzes or raffles online on

social media; becoming a freelance writer for online or print media outlets; and utilizing marketplaces to sell goods), to making use of informal networks.

From the identified strategies, we argue that the pandemic not only stimulated families to find creative ways to survive, but also contributed to the emergence of destructive strategies such as going into debt among a small percentage of the families we interviewed (cf. Papadopoulos & Roumpakis, 2017). Based on this fact, we conclude that there is a strong indication that the capacity of the studied households to buy goods or maintain their standard of living continues to decline due to the pandemic and the accumulation of higher consumption needs, as well as lower income. As a consequence, there are families having to rely on unprecedented credit ratings and poorer households being the least advantaged segment of the population (cf. Table 2).

Overall, the social situation shown by the 21 families that we studied reflects what Wood & Gough (2006) defined as ‘informal security’. This constitutes a set of conditions in which people cannot reasonably expect to meet their security needs through access to services from the state (Roumpakis, 2020). For the most part, this situation can occur due to the great penetration of the informal sector—and the families interviewed depend entirely on this sector. Consequently, although some of them had high income from the informal sector, they had been nevertheless excluded from formal social insurance with its relatively generous benefits. Therefore, when the pandemic hit, many families in the end could not access state-sponsored social protection services, benefits, and social protection (Yuda & Pholpark, 2022).

From our findings, we also observe that there is a potential weakening of family resilience as a result of the dysfunction of the breadwinners, most of whom are concentrated in the informal sector. As a result, the economic function of the family within a certain period can also be disrupted because the flow of capital distribution used as social protection for families and vulnerable groups is temporarily or even permanently hampered.

In the long run, the domino effect caused by the weakening of the family's economic function consists of instability in family relationships and stretching of social ties between family members, which have been identified as the cause of cases of domestic violence (Gayatri & Irawati, 2022). In addition, the lack of resilience in times of crisis is also feared as a potential cause for family members of the vulnerable category to fall into a much worse situation because they have to rely on informal mechanisms more heavily as an alternative source of social

security for most families. An example is the practice of co-residence, meaning that the primary burden of family support and care—especially for the elderly and children—is expanded and aggregated into household income, resulting in income security: providing alternatives to social services while still keeping personal social spending at a low level (Croissant, 2004).

Various studies show that as a result of a great emphasis on the role of the family in social welfare, many governments in Asia have ultimately made very slow progress towards the implementation of formal comprehensive income and social protection programs geared primarily towards meeting the needs of low-income groups (cf. London, 2018 for a comprehensive overview).

Despite the destructive effects of COVID-19 on family resilience, we highlight the external forces of COVID-19 as a possible opportunity, to some extent, to be able to make positive changes after setbacks and demonstrate the ability to withstand various pressures. This is mainly because social distancing measures during COVID-19 have relaxed people's rigid sociocultural norms and conditions, making them more permissive and thus allowing the poor to be more resilient amid a crisis. These findings provide new insights into the development of family resilience studies but leave some unanswered questions and challenges to be addressed going forward, such as, first, under what conditions can external pressures be translatable as favorable conditions for resilience? Second, how do rules and resources, together with power relations, contribute to the process of family resilience? (cf. Vandecasteele, 2011; Walsh-dilley, et.al., 2016).

These questions need to be studied further because family resilience requires more than just managing social insecurity, or surviving a crisis. It involves the potential for positive personal transformation, relationships, and growth as a result of being tempered by adversity. In short, the perspective of family resilience is based on a deep belief in the potential of families to strengthen their resilience in overcoming their challenges (Walsh, 2018).

In addition, we also need to be critical of findings that are considered constructively related to resilience, such as questioning whether the strategies identified—such as adjusting spending priorities, classifying the urgency of meeting consumer goods based on financial capacity rather than needs, reducing expenses, and income diversification—actually show vulnerability that is disguised as 'resilience'? There needs to be more serious research regarding this matter in the future.

Building from the importance of family resilience during the pandemic, social policies oriented towards defamilization are increasingly urgent to be implemented comprehensively. So far, several social protection initiatives prioritized for those whose livelihoods depend on the informal sector have been distributed. Examples include the Active Labor Market Policy for informal workers and small business owners, aimed at reducing the negative impact on the livelihoods of the most vulnerable families, or social protection in the form of money—which is not more than 1 million rupiahs, and assistance in the form of goods (See Yuda, et.al., 2021; Yuda & Rezza, 2021). Others are established programs complemented by passive labor market policies introduced during the pandemic. However, this passive labor market program is only intended for those who work in the formal sector.

Table 3. Outline of Social Protection Measures during the COVID-19 Pandemic by Component

Social Assistance	Health	Education	Active Labor Market	Pension	Passive Labor Market (Unemployment)
<ul style="list-style-type: none"> <li>BPNT (food subsidies)</li> <li>Program Keluarga Harapan/Family of Hope Program (conditional cash transfers)</li> <li>Direct cash assistance (unconditional cash transfer)</li> <li>National program for community empowerment</li> </ul>	<ul style="list-style-type: none"> <li>JKN (national health insurance; compulsory for the formal sector, voluntary for others)</li> <li>JKN-sponsored program for the poor</li> </ul>	<ul style="list-style-type: none"> <li>Indonesian Smart Card (scholarship for the poor)</li> <li>Free primary and junior secondary education</li> </ul>	<ul style="list-style-type: none"> <li>BLK Program (job training)</li> <li>Pre-employment Card Program* (to facilitate labor market engineering to propel foreign and domestic investment through skilled labor demand creation )</li> </ul>	<ul style="list-style-type: none"> <li>BPJS Ketenagakerjaan/ Employment Social Security Agency Program</li> </ul>	<ul style="list-style-type: none"> <li>JKP Program (unemployment benefit) *</li> </ul>

Notes. \**new scheme*

Source: Authors' compilation.

However, the fundamental problem of these policies is that the schemes are considered less effective in preventing the dysfunction of the main breadwinner towards other members of the family. Also, the families we examined are, in fact, not covered by the scheme, for two main reasons. First, there is the complex series of bureaucracies for claiming benefits. The second issue is the benefit distribution approach that relies on proxy-means testing (PMT), not to mention the issue of mistargeting. The PMT approach assesses households regarding their ownership of a set of proxies that correlate with consumption and uses the set to determine household rankings and then allocate resources to selected beneficiaries according to certain criteria (McCharty & Sumarto, 2018).

Recent studies have shown that the paradigm of benefit distribution has not paid attention to the level of dependency ratio per family (Yuda & Rezza, 2021). It means that it is possible that a breadwinner's number of dependents is more than the ideal, or that there are family members with special conditions, thus having special needs to be fulfilled. In addition, the families that we examined, for the most part, will become very vulnerable when faced with a crisis because the specific needs have not been covered by the existing welfare system. Although this is not the focus of this article, it could nevertheless be a note to improvise the existing programs in order to expand their coverage in the informal sector with benefit levels that correspond to the standards for a decent life, rather than just achieving the bare minimum.

## **6. CONCLUSION, IMPLICATION AND RECOMMENDATION**

In this study, we aim first to identify the capacity of the family institution to protect its members from various social problems during the pandemic. Secondly, this study seeks to identify families adopting patterns in addressing economic uncertainty-related issues. To achieve these two objectives, we interviewed some families largely not covered by state-provided social security schemes, exposing and magnifying their vulnerabilities during a pandemic crisis.

Two main findings are outlined. Regardless of their socioeconomic status, many families we analyzed adopted similar strategies to remain resilient. Among the strategies are classifying the urgency of purchasing consumer goods based on financial capacity rather than needs, leveraging digital economic opportunities as alternative sources of income, utilizing more extensive informal networks, and going into debt.



Another interesting finding shows that the pandemic, to some extent, has saved low-income families from social insecurity. There is evidence that social distancing measures during the pandemic have reduced the intensity of sociocultural activities requiring community members' financial contributions. Reducing sociocultural activities in the community has provided more potential savings for the poor. There is even more significant potential for saving since most low-income families often rely on informal networks, such as other families and communities, to co-reside with two families. This allows each family to keep their monthly expenditures low while sharing responsibilities in the care of the elderly and children.

Study findings provide crucial insights into family patterns that can mitigate COVID-19-related risks and uncertainties in Indonesia, particularly in developing countries. A further examination of COVID-19 as an alternative driver for bringing about change that would result in 'security' would benefit the literature on public policy and economic development.

Furthermore, we should question whether the strategies identified -- such as adjusting spending priorities, classifying the urgency of meeting consumer goods based on financial capacity rather than needs, reducing expenses, and income diversification -- actually demonstrate true resilience or vulnerability disguised as resilience? There needs to be more serious research regarding this matter in the future. It is imperative that further research be conducted in this area in the future.

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