

Analysis Of Poverty Treatment Programs Of The Government And Find Matra To Community Welfare (Case Study of Business Facilities for Poor Female Heads of Households in Perak Subdistrict)

Lailatus Sa'adah^{1*}, Rizky Amaliyatuz Sa'adah²

^{1,2} Majoring in Management, Faculty of Economics University KH.A Wahab Hasbullah Tambakberas

*Corresponding Author. E-mail: ¹rizkyafif88@gmail.com

Abstract - The purpose of this research is to find out whether the program of intertwining poor families for women households (KRTP) is very influential in shaping the economy of women in Perak sub-district. The object of this research was widows who received the Jalin Matra program assistance in Perak Subdistrict, out of 5 villages, with a total of 46 people. This study of this research was descriptive qualitative, the research approach carried out by looking directly at the problems that occurred in the field. In qualitative research, the methods used are interviews, observation and use of documents. Widows who receive business capital assistance worth Rp. 750,000 in the form of business necessities. On average, people who received Jalin Matra assistance had an increase in terms of increasing income to meet basic needs, school fees and other social needs without having to be in debt to other people.

Keywords: poverty, effectiveness of the KRTP program, community welfare

I. INTRODUCTION

Poverty is a problem that still occurs in developing countries. The government is expected to reduce the poverty rate little by little every year by achieving the welfare and prosperity of the community which is marked by high economic growth indicators and the poverty rate in East Java has decreased. In March 2009 the poor population in East Java was 6,022,590 people (16.68%), decreasing in September 2018 to 4,292,150 people (10.85%). It means that during the period of 9 years there has been a decrease in the number of poor people by 1,730,440 people (5.83%). The population in East Java is dominated by women, it shows 51% or 19,674,951 million people. Even though for now the majority of women are still marginalized due to the strong cultural culture that places women as second class society, so that they are limited in obtaining their rights. This is even more so for the Head of Female Household (KRTP) who has a dual role due to several reasons, including divorce, husband being sick or dying, or being neglected and not supported. (Ningrum, 2017)

In overcoming the problem of poverty, the Regional Government of Jombang District) initiated the Other Paths Program Towards Independent and Prosperous (Jalin Mitra) as a form of the government's seriousness and commitment to improve and expand poverty reduction programs for economically, socially and culturally disadvantaged communities. One of the assistance in the form of assistance program for Poor Women's Household Families (KRTP) is used for productive economic business activities, in the form of capital for work infrastructure at least 70% while supporting business activities are a maximum of 20% and meet the maximum calorie needs of 10%. The East Java Provincial Government, especially Jombang Regency, has a program to alleviate poverty, especially in villages located in the Jombang Regency through BKAD (Inter-Village Cooperation Agency). This is in the Regional Medium Term Development Plan (RPJMD) of Jombang Regency in the 2018-2023 period. ([BPPT], 2014)

The realization of the KRTP program is actually in accordance with the aspects of development based on the concept of the Millennium Development Goals (MDGs) which then designed to to achieve the Millennium Development Goals with the ultimate goal of improving the standard of living of people, especially in developing countries. (Utomo & Haryani, 2019)

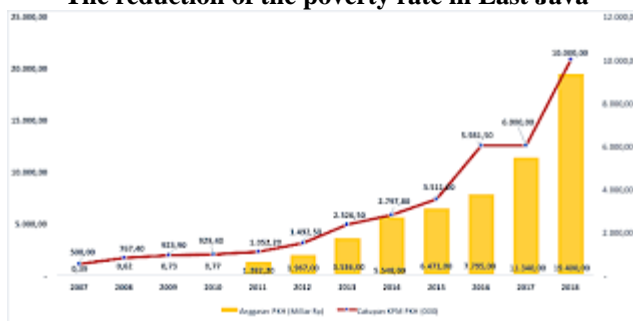
In order to alleviate household-based poverty, the regional government, especially Jombang District, launched a special program that was given KRTP (Head of Poor Women's Household) which tends to experience poverty vulnerability because it carries the burden of the family alone to meet family needs. KRTP which has a dual role due to divorce, husband died, husbands with disabilities / disabilities and neglected or not

supported so that the woman has to take care of household chores and earn a living. When the role of a husband does not work, then the involvement of a wife in the family appears as a substitute for the husband's backbone

A. Poverty

Poverty is the inability of an individual to meet the minimum basic needs for a decent life. (Ministry of Social Affairs, 2002) poverty is a condition that falls below the standard value line for minimum needs, both for food, which is called the poverty line or poverty line. (hermawati istiana, 2015) According to Adit (2010), poverty is a condition of society that shows a lack of money / goods to ensure its survival. Poverty is a condition of society in a unified concept with five dimensions, including: poverty, powerlessness, vulnerability to emergency situations, dependence, and geographic and sociological isolation. Poverty is a form of helplessness of every individual in meeting basic needs such as food, clothing, shelter and others. The settlement of poverty cannot be completed quickly but through processes and stages to alleviate it. (Wahyudi, 2020)

Picture 1
The reduction of the poverty rate in East Java



B. The Establish Matra of Poor Women's Families (KRTP)

Interlace dimensions is a program that is specifically designed and inclusive for people who are economically, socially and culturally disadvantaged. Based on the long-term regional development plan as well as in efforts to overcome poverty problems in East Java Province to improve and expand poverty reduction programs which are realized in the form of the Other Paths to Independent and Prosperous Program (JALIN MATRA). The KRTP assistance facilities that will be provided to KRTP can be in the form of investment capital or working capital, business assistance to reduce family expenses, and assistance to meet other basic needs.(Husna, 2018)

Table 1. Details of the Budget for the Intertwined Program Activities (KRTP)

No	Users	Total
I	KRTP assistance per household per family card Village operational assistance honorarium and village secretary operations	Rp 1000.000
II	-honorarium	Rp 3000.000
	-operational assistance	Rp 7000.000
	honorarium and operations of village assistants	Rp 2.700.000
	-honorarium	Rp 1.800.000
	-operational activity allowances	

Source : accountability report for the intertwining matra program of the city of Jombang

The following are things that cause women to be said to be KRTP:

1. Already divorced
2. Husband passed away
3. Husbands leave them for quite a long time (at least 6 months) without being supported or neglected
4. Have a husband with disabilities, disabilities or illness for years so that they cannot do activities
5. KRTP alone of productive age and able to manage a business. (jawa timur gubernur, 2017)

C. Self Development

The Central Statistics Agency (BPS) of Jombang Regency explained that welfare is a condition that allows all the physical and spiritual needs of the household to be met according to the indicators of their needs and level of life. (Reni, 2018)

While the concept of social welfare in Law Number 11 Year 2009 articles 1 and 2 explains that welfare is a condition of a proper life necessity for the community, so that it is able to develop itself and be able to carry out its social functions that can be carried out by the government, regional government and society in the form of services. social which includes social security and social protection. (Lembaran Negara Republik Indonesia, 2009)

In Law no. 6 of 1974 article 2 paragraph 1 on social welfare explains that an order of life and social, material or spiritual life is filled with a sense of safety, decency, and inner and outer peace, which makes it possible for every citizen to make efforts to fulfill his physical, spiritual, and spiritual needs. and social as well as possible for oneself, family and society by upholding human rights and obligations according to Pancasila.(NEGARA & INDONESIA, 2009)

Edi Suharto in his book "Poverty and Social Protection in Indonesia" explains that when viewed from the formal social protection, namely social security, there are five forms of protection according to Edi Suharto, namely the labor market, social insurance, and child protection.(Suharto, 2008)

II. METHOD

In this study used a qualitative approach because the object under study takes place in a natural setting. Case studies can also be said to be a research strategy and investigate a phenomenon in real life. By using the object of research related to the research theme, namely the Empowerment of Women through Government Programs and Establish Family Partners for Poor Women Households (KRTP) in all of Perak Subdistrict, Jombang Regency. In qualitative research, the methods used are interviews, observation and use of documents. The subjects in this study were 46 recipients of KRTP assistance in Perak Subdistrict, Jombang Regency. The data analysis technique used in this study is a descriptive technique that contains a description of the analysis in 3 ways, namely: data reduction, data presentation, then concluding. (Prof Dr H Mudjia Rahardjo, 2017)

III. RESULT AND DISCUSSION

This research was conducted in Perak Subdistrict, Jombang Regency which has 39 Hamlets, 317 Rt and 100 Rw. With a population as of November 2020 as many as 660,432 people, with a male population of 30,106 people and a population of 30,326 women. Most of the livelihoods of the people of Perak Subdistrict are farmers, breeders, laborers and trading. Its location that is passed by national roads and rail transportation makes Perak District very strategic.

Perak Subdistrict has received an assistance program for 2 periods starting from 2020 and 2021, in 2020 submissions from the January 2021 search were in the form of goods valued at IDR 750,000 according to the needs of recipient families who previously owned a business. In 2020, out of 13 villages, there were 5 villages that received assistance programs, there were 46 families, and not all villages could get assistance from the KRTP program.

Table 2. Participant Age KRTP

No	Age	Number of Informan
1	< 30 th	1
2	31 th – 40 th	11
3	41 th – 50 th	14
4	>51 th	20
	Total	46

KRTP assistance in the form of investment capital or working capital, supporting business assistance to reduce family expenses or expenditures, as well as. Although basic necessities to improve the quality of life. And one of the goals of the KRTP Matra Program is to expand the access of targeted households with female household heads to productive businesses to increase business assets / family income. The KRTP assistance program does not have a maximum age, so even though the age is over 50, the recipients of assistance are women. who have a business that is still running so that one of the indicators of success from Jalin Matra is right on target can be realized. (Jawa timur gubernur, 2017)

The Effectiveness of Poor Women's Household Families in All Subdistricts of Perak, Jombang Regency

The Jalin Matra Program is the leadership program of Mr De Karwo and Gus Ipul in the 2014 to 2019 period which is committed to improving welfare manifested through the Other Paths to Independent and Prosperous Program (JALIN MATRA). With the Jalin Matra PFK program, it can increase the independence of a KRTP, develop productive businesses and distribute income for poor families. Increased income can help KRTP to meet basic needs, school fees and other social needs without having to be in debt to others.

Based on an interview by Mrs. Dwi Hidayah, she received KRTP assistance in early 2020 which included a barang assistance in the form of a storefront and a gas stove with a nominal assistance of IDR 750,000. disbursement or assistance is done only once in a lifetime. The socialization of KRTP was carried out in Perak Subdistrict together with other villages. This item has not been used by Mrs. Dwi because the business that used to sell Jamu has stopped because of the increasing number of competitors, so she feels that she has not been helped by this KRTP assistance, this program also has no training and empowerment for the welfare of the community from the village to people with low education.

In the interviews in 5 villages, nearly 36 people received storefronts, gas stoves and blenders. From several interviews conducted by researchers, the results were that in the KRTP assistance program, there were 9 people who thought it was only influential to meet the needs of their shop or business, because of these 9 people their business had stopped and had no more business, finally confused about starting from scratch, this is one of them. The problems that must be resolved are the same, starting from the village apparatus to the residents who receive the assistance program so that the goods that are obtained have benefits for their needs and income so that they can be used for daily living needs. And 27 people who get the same barang think that the goods obtained can reduce the capital expenditures that will initially be bought for shop necessities that can be transferred to the shop's selling goods capital, but in meeting the needs of life it remains the same even though there is an increase in income, although a little because one of the reasons is many. competitors who both sell like staples, etc. (berdasarkan hasil observasi oleh peneliti di Kecamatan Perak Kabupaten Jombang)

Then the results of the interview from Mrs. Sri Handayani, she received KRTP assistance in early 2020 which included the assistance criteria for having a livestock pet business. The reason Mrs. Sri Handayani asked for poultry was because she was born unable to see. According to him, with this assistance he felt it was more beneficial to live because he was not too dependent on children and could fulfill his own needs by selling his livestock when suddenly they were in need, even though the amount obtained was not large, there was always an income every time it was needed from the KRTP assistance program. . Ibu Sri is very grateful for this kind of assistance because she feels that she has changed her life even if it is a little.

Based on the results of the explanation above, there are changes experienced by KRTP. One of the benefits of an empowerment program is change. In-kind assistance can bring benefits to increase economic income. KRTP admits that it has increased in its business and the profits it has also increased. Even though the results of the interview admitted that they were happy to get the assistance, almost 10 people who received the assistance program who initially had a business and after getting their business goods stopped because of lack of knowledge about how to develop or maintain the business to continue running. Because there is no training or assistance from the village itself. Rt and Rw only asked what items were needed at this time for their business and surveyed who was entitled to receive KRTP assistance. With the Jalin Matra PFK program, it can increase the independence of a KRTP, develop productive businesses and distribute income for poor families. Increased income can help KRTP to meet basic needs, school fees and other social needs without having to be in debt to others.

The empowerment of the Jalin Matra Feminization Poverty program focuses its target on female household heads who are unable to meet their daily needs. This empowerment program can free them from helplessness and encourage weak individuals or groups to experience poverty problems. This is done in order to create independence which is marked by the ability to think, decide and do something that is deemed appropriate in order to achieve solutions to problems faced by conducting economic ventures and using the capabilities possessed. (dinas pemberdayaan masyarakat dan provinsi jawa timur, 2017)

The increased income from economic business is expected to generate work motivation. Through the Jalin Matra program, it is hoped that KRTP can gradually get out of the poverty prison. This program also helps to provide justice and welfare to women. In the issue of gender-based poverty, the head of female household (KRTP) experiences a double burden, namely taking care of the household and earning a living. With this problem, even though women experience a double burden, they must be empowered and facilitated with economic assistance so that they do not become poor.

Analysis of the Effectiveness or Changes in Income for Poor Women's Households in Perak Subdistrict, Jombang Regency.

The results of research that have been carried out in the field indicate that the Women's Poor Household Program (KRTP) in several villages has not made the beneficiaries prosperous. However, this program was able to reduce expenses for buying some business necessities so that the capital that was originally planned to buy some goods for a shop or business could be transferred, such as for capital for business products and other living necessities.

Based on the results of the observations the researcher has carried out, it can be seen that some of the recipients of the KRTP program goods have small shops or shops selling basic or basic necessities. This can be seen from the receipt of goods from several villagers getting goods in the form of display cases and snack racks. Sometimes the uncertainty of this target is not entirely the fault of the community or local village officials, because when the prospective recipients of the KRTP goods assistance program were proposed, they were still widows, the time span for receiving assistance was relatively long so that the community had experienced developments in their status. In addition, some of the beneficiaries have already been on target and in their selling conditions, which do not yet have a place for containers for selling goods. In addition, many of them only accept goods without being used because what they used to have a business now is not for several reasons.

Basically, the effectiveness of the Women's Poor Household Program (KRTP) can be measured using effectiveness measurement variables such as program targeting accuracy, number of places, proper utilization, and proper administration. In addition to using these variables, the level of effectiveness can be measured through indicators of the success of the implementation of aid programs in poverty alleviation efforts. Indicators of the success of program implementation, namely from the level of basic needs, the level of life, and expanding economies of scale. (Husna, 2018)

According to Soewarno (2006), it explains that effectiveness is a measurement in the sense of achieving predetermined goals. Effectiveness is defined as an effective result. This program is considered to be effective in alleviating poverty, which women who are the head of the family and Jalin Matra are able to create economic independence for aid recipients. The target group has gradually undergone positive changes to improve the needs for clothing, food and shelter. In addition, recipients of aid funds also have productive efforts to meet the needs of life and improve the quality of life for the better. The success of the Jalin Matra program will be determined by the involvement of all implementing parties ranging from village to provincial levels. (Wahyudi, 2020)

For the implementation of the KRTP program well, in this case the success of the KRTP government program in a region must meet the indicators of the effectiveness of the success of the KRTP assistance program. Measuring the effectiveness of an aid program is not a simple matter and the level of effectiveness can be measured by comparing the plans that have been determined and the results that have been realized.

In the following, the researcher will describe the field results of the effectiveness of KRTP based on measurements on 3 (three) indicators as follows :

1. The indicator is right on target Head of Female Household (KRTP) who receives the PFK program accordingly with the 2015 Integrated Database (PBDT) Update, and or Replacement KRTP based on the results of the verification in the appropriate citizen deliberations Provisions

The targets of the Interlace KRTP Matra program are as follows:

- a. Households with the lowest 10% welfare status of the 2015 PPFM integrated database
 - b. Households with KRTP
 - c. KRTP which has productive household members aged 15-65 years or KRTP who is alone productive
 - d. Prioritizing Villages with KRTP maximum of 20 house holds Indikator
2. Right Amount
Assistance to KRTP in the form of goods according to a list of business details compiled from the identification of the proposed needs worth Rp. 2,500,000 (including tax)
 3. Appropriate Utilization

Goods that have been received by the KRTP have been used / utilized in accordance with the KRTP business plan. The impact felt by the recipients of assistance from Poor Women's Households in Perak Subdistrict is the development of businesses and the achievement of new businesses which affect the income of the Head of Poor Female Households who receive assistance, and can lead to independence for a person to act appropriately for the encouragement of his or her own abilities. And the Jalin Matra program is a program that has succeeded in empowering the family economy, one of which is experienced by the village of Temuwulan because of the occurrence of community congestion

and cooperation between village officials and aid recipients so that good cooperation can occur and know what needs are urgently needed for its residents. (Jawa Timur Gubernur, 2017)

From the recipient's KRTP program that runs the business of each indicator of sasara, the amount and utilization of this can be seen how much it affects the economic improvement or income of the recipient of the assistance, if there is a stable and sustainable economic increase, there will be a culture of self-sufficiency in the recipients of KRTP assistance. However, if there is no economic growth or stable income, the business culture will not grow.

The impact felt by the recipients of assistance from Poor Women's Households in Perak Subdistrict is the development of businesses and the achievement of new businesses which affect the income of the Head of Poor Female Households who receive assistance, and can lead to independence for a person to act appropriately for the encouragement of his or her own abilities. And the Jalin Matra program is a program that has succeeded in empowering the family economy, one of which is experienced by the village of Temuwulan because of the occurrence of community congestion and cooperation between village officials and aid recipients so that good cooperation can occur and know what needs are urgently needed for its residents.

Such as a thesis research entitled *The Influence of Perceptions, Community Attitudes and the Role of Facilitators on the Effectiveness of the Program to Combine the Feminization of Poverty Matter (Case Study in Gambiran Village, Pagerwojo District, Tulungagung Regency)*. By Winarsih, Department of Sharia Economics, Faculty of Economics and Islamic Business, State Islamic Institute of Tulungagung 2020. The focus of the above research is to discuss the perceptions, attitudes of society, and the role of companions on the effectiveness of the intertwining program to help female household heads in fulfilling their life needs that produce results. Shows that perceptions, community attitudes, and the role of facilitators do not affect the effectiveness of the intertwining Matra program (PFK) in Gambiran Village, Pagerwojo District (Winarsih, 2018)

Empowerment of Women through the Matra Program to Overcome the Feminization of Poverty (Case Study of Kramat Jegu Village, Taman Subdistrict, Sidoarjo Regency). By Dewinda Clara Shinta, Department of Sociology, Faculty of Social and Political Sciences, Sunan Ampel State Islamic University Surabaya Faculty 2019 Study Program. Changes experienced by the Head of Female Household (KRTP) in Kramat Jegu Village, Taman Subdistrict, Sidoarjo Regency which resulted) The process of empowering women through a program of intertwining the dimensions of overcoming the feminization of poverty was carried out in various stages, namely socialization, pre-community discussion, community consultation, clarification and identification of proposed needs KRTP, submission of disbursement and special assistance, discussion of community groups and preparation for the realization of assistance, product control and delivery of goods to KRTP, technical guidance and accountability and program management and preservation by providing a special website to promote economic enterprises of the KRTP. And the changes experienced by the Head of Female Household (KRTP) after receiving assistance can develop their business and can also be economically independent. Increasing income can help KRTP to meet basic needs, school fees and other social needs. Meanwhile, other changes to the KRTP began to actively participate in socio-religious activities. (Dewinda, 2019)

IV. CONCLUSION

Based on the research on women's empowerment through the Poverty Alleviation Program for the Poor Women Family Program in Perak Subdistrict, Jombang Regency, it can be concluded that Based on the theory, research, data collection and observations that have been carried out by researchers, it can be concluded that the Poor Women's Family Program in Perak Sub-district was started in 2020 with the aim of alleviating poverty, it can be said that it has not been maximally effective in improving the community's welfare, because the KRTP program, whose disbursement process was quite long, took almost 1 year and some of them did not have a business and did not receive special training or assistance to improve business or businesses that have been run before. However, the KRTP program is able to have an impact that is felt by the recipients of the assistance of Poor Women's Households in Perak Subdistrict, namely the development of businesses and the achievement of new businesses which affect the increase in business income, and can lead to the independence of a person to act properly on the encouragement of his own ability. This is based on research results which show that some KRTP beneficiaries have used goods for business needs. The Poor Women's Family Program can be said to be ineffective and ineffective by means of measuring the effectiveness and effectiveness indicators of the Poor Women's Family Household Program.

With the Jalin Matra KRTP program, it can increase the independence of a KRTP, develop productive businesses and distribute income for poor families. Increased income can help KRTP to meet basic needs, school fees and other social needs without having to be in debt to others. The empowerment of the Jalin Matra

program focuses on female household heads who are unable to meet their daily needs. This empowerment program can free them from helplessness and encourage weak individuals or groups to experience poverty problems. This is done in order to create independence which is marked by the ability to think, decide and do something that is deemed appropriate in order to achieve solutions to problems faced by conducting economic ventures and using their abilities.

REFERENCES:

- [BPPT]. (2014). Pedoman umum. In Jurnal Pusat Audit Teknologi.
- Dewinda, C. S. (2019). Pemberdayaan Perempuan Melalui Program Jalin Matra Penanggulangan Feminisasi Kemiskinan: studi Kasus Desa Kramat Jegu Kecamatan Taman Kabupaten Sidoarjo. <http://digilib.uinsby.ac.id/id/eprint/38838>
- Dinas pemberdayaan masyarakat dan provinsi jawa timur. (2017). pedoman umum jalin matra penanggulangan feminisasi kemiskinan (p. 5).
- Hermawati istiana, D. (2015). pengkajian konsep dan indikator kemiskinan (tim B2P3KS Press (ed.); cetakan I). B2P3KS press.
- Husna, D. A. (2018). Efektivitas Program Jalin Matra Terhadap Kesejahteraan Janda Miskin Di Desa Sumberjo Kecamatan Sanankulon Kabupaten Blitar Ditinjau Dari Ekonomi Islam. *Martabat: Jurnal Perempuan Dan Anak*, 2(2). <https://doi.org/10.21274/martabat.2018.2.2.201-218>
- jawa timur gubernur. (2017). pedoman umum program jalin matra menuju mandiri dan sejahtera PFK (pp. 13–14).
- Lembaran Negara Republik Indonesia. (2009). Undang- undang Republik Indonesia Nomor 11 Tahun 2009 tentang Kesejahteraan Sosial. In Sekretariat Negeri RI (p. 1). Presiden Republik Indonesia. http://dx.doi.org/10.1016/B978-0-12-849873-6.000017%0Ahttp://saber.ucv.ve/ojs/index.php/rev_venes/article/view/1112%0Ahttps://www.bps.go.id/dynamictable/2018/05/18/1337/persentase-panjang-jalan-tol-yang-beroperasi-menurut-operatornya-2014.html
- NEGARA, L., & INDONESIA, R. (2009). Undang-Undang Republik Indonesia Nomor 6 Tahun 1974 Tentang Ketentuan-Ketentuan Pokok Kesejahteraan Sosial (p. No. 53, 1974). presiden RI. [https://ngada.org/uu6-1974.htm#:~:text=\(1%22Kesejahteraan%22,rohaniah%20dan%20sosal%20yang%20sebaik-](https://ngada.org/uu6-1974.htm#:~:text=(1%22Kesejahteraan%22,rohaniah%20dan%20sosal%20yang%20sebaik-)
- Ningrum, H. P. (2017). Evaluasi Dampak Program Penanggulangan Feminisasi Kemiskinan (PFK) terhadap Kepala Rumah Tangga Perempuan di Desa Datinawong Kecamatan Babat, Kabupaten Lamongan. November.
- Prof Dr H Mudjia Rahardjo, M. s. (2017). Studi Kasus Dalam Penelitian Kualitatif Konsep dan Prosedurnya. Universitas Islam Negeri Maulana Malik Ibrahim Malang Program Pascasarjana, 13–14. <http://repository.uin-malang.ac.id/1104/1/Studi-kasus-dalam-penelitian-kualitatif.pdf>
- Reni, P. (2018). Badan Pusat Statistik Kabupaten Jombang indikator kesejahteraan rakyat 2018 (BPS Kabupaten Jombang (ed.); Agus Priha). CV Media Mentari.
- Suharto, E. (2008). Kebijakan Sosial sebagai Kebijakan Publik (edisi ke-2). Alfabeta. <http://www.policy.hu/suharto>
- Utomo, K. S., & Haryani, T. N. (2019). Mengurai Feminisasi Kemiskinan Kepala Rumah Tangga Perempuan. *Jurnal Bimbingan Konseling*, 3(1), 15–23.
- Wahyudi, A. (2020). Analisis Kinerja Program Jalin Matra untuk Penanggulangan Feminisasi Kemiskinan di JawaTtimur. *Cakrawala Jurnal Litbang Kebijakan*, 14 nomor 1, 27–36. <https://doi.org/10.32781/cakrawala.v14i1.341>
- Winarsih. (2018). Pengaruh Persepsi, Sikap Masyarakat Dan Peran Pendamping Terhadap Efektivitas Program Jalin Matra Penanggulangan Feminisasi Kemiskinan (Studi Kasus Di Desa Gambiran Kecamatan Pagerwojo Kabupaten Tulungagung).