



A Phenomenological Study of Child Neglect in a Family Entangled in Loan Sharks' Debt in Ngajum Village, Malang Regency

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A B S T R A C T

Child neglect in families caught up in loan shark debt is an increasingly worrying social phenomenon in Ngajum Village, Malang District. Economic pressure due to loan shark debt not only disrupts the financial stability of the family, but also has an impact on neglecting the physical and psychological needs of children. This study aims to understand parents' subjective experiences of child neglect due to the pressure of loan shark debt. This research employs a qualitative approach, utilizing Edmund Husserl's phenomenological method through in-depth interviews and participatory observation of selected informants. The results show that the burden of debt causes family dysfunction, with the main focus of parents on debt repayment, so that the needs of children are neglected. Children experience emotional uncertainty, minimal communication with parents, physical and psychological abuse, and limited fulfillment of basic needs. Furthermore, this study reveals that the experience of neglect committed by parents due to loan sharks' debts contributes to social stigmatization, internal justification for neglect, and emotional disconnection between parents and children. These findings highlight the importance of enhancing financial literacy in families to prevent its impact on child neglect. This research contributes to broadening the understanding of the impact of loan shark debt on family dynamics from a phenomenological perspective and encourages the birth of social interventions that are more empathetic and contextual.

A. INTRODUCTION

The phenomenon of child neglect is a complex and multidimensional social issue that is closely related to economic dynamics, culture, and family structure. Child neglect can be defined as the failure of parents or caregivers to provide children with their basic needs, including access to health, education, safety, emotional support, nutrition, and adequate housing (Wardhany, 2024). The majority of child neglect is caused by poverty; the impact of this poverty creates stress that makes parents unable to fulfill their children's needs financially and emotionally (Rahma et al., 2024). Abandoned children tend to experience various crimes, be it violence, exploitation, harassment, and so on (Tafuli et al., 2024).

In Indonesia, child neglect has become a social issue that has received serious attention from various parties, including in Malang District. The economic pressures faced by families, especially those from low-income families, often push them to seek instant solutions through loans from moneylenders. According to data from the Malang District Social Service (Dinsos), as of May 2025, there were 18,000 residents classified as being in extreme poverty. This poverty has an impact on other problems, such as being entangled in the debts of loan sharks. The desire for debt arises from certain needs that demand a supply of money exceeding one's income (Amedea & Hasti Hasmira, 2020). The relationship between moneylenders and their borrowers is based on two primary factors: a relationship of trust and a relationship of interdependence (Witantri Puspaningrum & Masrukin, 2021). Although these loans can provide

quick funds, moneylenders' practices are generally accompanied by very high interest rates, which then ensnare families in a cycle of prolonged debt.

People tend to perceive loans from moneylenders as more efficient than loans from formal institutions such as banks, because the requirements are simpler and the repayment mechanism can be adjusted according to the agreement, either on a daily, weekly, or monthly basis (Arnold Situmorang, 2023). The practice of loan sharks is still prevalent in several rural areas, including Malang Regency. Most of Malang Regency is a rural area that is not immune to this phenomenon; one example is Ngajum Village, which is also experiencing an increase in cases of debt to moneylenders among its community.

The majority of Ngajum villagers work as farm laborers, earning low and uncertain incomes, and they often need loans quickly to meet their urgent financial needs. In such situations, they are forced to borrow from informal sources of credit, which usually provide loans at any time with an easy administrative process (Hamidah, 2022). Loan sharking in Ngajum Village, Malang District, is often done in the name of a cooperative. Research conducted (Sucipto, 2022). The phenomenon of loan sharks in the guise of cooperatives is rampant in various regions, including the Greater Malang area, which includes Malang City, Malang Regency, and Batu City. This practice is generally carried out by visiting people's homes and offering loans to people from the middle to lower economic classes.

According to data from the Ministry of Social Affairs (2024). There are thousands of cases of child neglect reported every year, with a significant proportion coming from middle to lower-income families. This phenomenon shows that economic factors are often the main driver of neglect, where parents are unable to fulfill their children's basic needs

In many cases, neglected children live in an unsafe environment, even experiencing psychological and physical abuse. Families caught up in loan sharks' debts fall into the category of vulnerable families, with high psychological pressure and a lack of social support. It is not uncommon for extreme measures such as domestic violence and suicide to be committed, even involving children as victims, as a form of escape from the endless debt trap.

Data from the Malang District Office of Women's Empowerment and Child Protection (DP3A) notes that in 2023, there were 15 cases of child neglect, and by early 2024, this number had increased by 4 new cases. The main factor of child neglect in Malang District is due to the high divorce rate triggered by economic pressures, including debt bondage, which is one of the main causes (Lanang, n.d.). This condition shows that child neglect is a serious problem that requires special attention, especially when it is caused by structural factors such as family debt burden.

From Edmund Husserl's perspective, it is essential to recognize that child neglect is not merely an objective event, but also has subjective meaning for both parents and children. The phenomenology introduced by Edmund Husserl focuses on subjective experience and individual consciousness. This approach emphasizes the importance of understanding how phenomena are experienced and interpreted in human consciousness, without questioning the cause or objective reality of the phenomenon (Tamangkeng & Maramis, 2022). In this case, it can be interpreted that debt is not only an economic problem but forms parents' awareness of the burden of life, hopelessness, and how parents interpret their role as caregivers. There have been many studies on child neglect. However, the main focus of most studies is still structural, often placing poverty and divorce as the main causes of child neglect. However, this approach has not touched on the complexity of psychological dynamics within the family. A study conducted by Gusnita (2024) explains how the phenomenon of domestic violence has a significant impact on child neglect. The emergence of violence is caused by several factors that influence it. Such as factors such as negative parenting experiences of parents as a child (38.89%), lack of parental education regarding parenting (27.78%), family factors that reject the presence of children, both in terms of gender or others (11.11%), low economic factors (22.22%) (Laksmana & Irawan, 2021). Other factors, such as low education and gender discrimination, contribute significantly to cases of child neglect (No et al., 2024). Children as family members certainly cannot be separated from the impact of domestic violence, especially on psychological conditions. Children who grow up in families involved in domestic violence tend to experience personality and emotional disorders, and will be at risk of being involved in domestic violence when they are married (Suri et al., 2023). The main obstacle in overcoming the problem of domestic violence (KDRT) is the lack of parental care for healthy parenting patterns (Rismaul Mukhaiyarah et al., 2023).

Child neglect also occurs in the form of exploitation due to economic pressure. In economically vulnerable families, children are often involved in productive or exploitative activities to help meet the family's needs (Maemunah et al., 2024). A study conducted by Mappaselleng (2022) shows that exploitation of children often involves children being used to engage in criminal activities such as theft, forced begging, shoplifting, financial exploitation, and drugs. In this case, children are often neglected, forced, or punished when they do not reach certain predetermined targets. This exploitation of children has the potential to ignore children's basic rights such as security, education, health, and love.

However, this structural approach has a significant limitation in that it lacks an understanding of the inner dynamics and subjective experiences of the parents

themselves. Such studies do not examine how parents, as active subjects, interpret the economic pressures they face and how these meanings influence their parenting choices and actions. Previous studies tend to ignore the aspect of how the pressures of life that parents experience shape difficult choices, including getting involved in debt with moneylenders due to economic pressure.

This gap becomes even more apparent in the context of families entangled in loan shark practices, where economic and psychosocial aspects meet in a fragile domestic space. A study conducted by Amedea & Hasti Hasmira (2020) revealed that the practice of going into debt has become a part of people's lives, as life's needs are not proportional to income. Many families end up using debt as a means of escape. (Pratiwi et al., 2020). This indicates that welfare inequality leads people to opt for quick credit channels, such as moneylenders, often borrowing from multiple lenders and becoming ensnared in a cycle of "digging holes." In a phenomenological context, this study seeks to answer the question: "How do parents experience and interpret the burden of debt to loan sharks and its impact on their role as caregivers?"

A study conducted by Ayu et al. (2021) suggests that the inability to meet economic needs can lead to poverty. Poverty is a condition that every family does not want. To overcome economic problems, housewives often prefer to borrow from moneylenders rather than banks. In line with these findings, Handayani Dewi et al. (2022) stated that rural communities, where the majority of people work as farm laborers, often have irregular income, making it difficult for them to meet their needs and rendering them vulnerable to loan sharks. This illustrates how structural powerlessness is leveraged by informal financial institutions to entrap the poor.

Agusianti (2023) revealed that moneylenders or mobile banks are considered better than other types of large banks. Loan sharks offer easy access with relatively fast disbursement of funds compared to formal banks. A study by Hamidah (2022) revealed that rural communities, in particular, do not want to be burdened with formal administrative procedures, so they opt for informal institutions despite the high risks involved.

A study conducted by Noka et al. (2023) revealed that the level of education influences people's decisions regarding whether to borrow from formal or informal banks. For families who choose to borrow from moneylenders, the heavy economic burden will continue to fall on them, potentially worsening the household's economic condition (Amala et al., 2024). The existence of daily moneylenders is a dilemma. On the one hand, they are needed by the community, but on the other hand, they damage the economy. Moreover, the practice of loan sharks not only affects economic stability but also destroys family harmony (Futaqi & Susanti, 2022).

Previous studies have not explained how the practice of child neglect is subjectively understood by

parents in a situation of pressure due to loan sharks. Existing studies mostly reveal the phenomenon of child neglect from a macro perspective, such as poverty, inequality, or financial access, but have not explored the dimensions of inner experience, moral conflict, and psychosocial dynamics within parents living under extreme economic pressure.

Under economic pressures, parents' decisions to "abandon" their children are not always born out of malice or unconsciousness, but are often the result of complex emotional struggles, deep guilt, and limited agency. Power relations within the family, social stigma, and fear of loan sharks are factors that contribute to this decision.

Thus, it is necessary to conduct a study that not only explains "what happens" in poor families who are indebted to loan sharks, but also explores "how" and "why" parents experience and interpret these conditions in relation to parenting patterns. Edmund Husserl's phenomenological approach was chosen because it enables researchers to delve into the world of life (*Lebenswelt*) of parents and explore the essence of their experiences in a profound and reflective manner.

This research is crucial in addressing this gap. In addition to providing a new perspective on the study of child abandonment, this research is also expected to form the basis for the formulation of a more empathetic, contextual, and equitable social intervention approach for poor families living under multiple layers of economic and social pressure.

B. METHOD

This research method uses a qualitative approach with Edmund Husserl's phenomenological method to explore the subjective experiences of parents in the phenomenon of child abandonment due to debt to loan sharks. This method was chosen for its ability to reveal participants' experiences in depth through the phenomenological reduction process, enabling researchers to capture the meaning of experiences as they are without prejudice. (Nasir et al., 2023). In the context of this study, *noema* refers to what parents experience, namely their objective experiences related to economic pressure, the process of becoming entangled in debt, the dynamics of their relationship with moneylenders, and the forms of child neglect that arise as a consequence of these conditions. Meanwhile, *noesis* refers to how these experiences are perceived, including how parents interpret debt as a means of escape, feelings of pressure, guilt, helplessness, and the survival strategies that shape their understanding of their role as parents under financial pressure.

Through the process of phenomenological reduction, researchers set aside social and moral assumptions about "child neglect" to uncover the essence

of parental experience—the deepest meaning emerging from the interplay between economic hardship, dependence on loan sharks, and changes in how parents fulfill their caregiving roles.

In obtaining the necessary data, researchers used several data collection techniques as follows:

- A. In-depth interviews in phenomenological research seek a detailed understanding of a phenomenon that occurs in society (Wita & Mursal, 2022). In this study, the researcher conducted semi-structured interviews with 10 respondents. The informants consisted of parents whose children had been neglected and community members whose homes were used as weekly meeting places for loan sharks.
- B. The field research was conducted over a period of one month, with visits made once or twice a week. The researcher's position in the field was that of an observer-participant, present in the social environment of the community but maintaining an analytical distance so as not to influence the dynamics of the informants' experiences.
- C. To maintain Husserl's phenomenological principles, the researcher applied a bracketing (*epoché*) strategy by suspending personal, moral, and social assumptions about “child neglect,” poverty, and loan sharking practices. This process was carried out through the writing of reflexive memos before and after the interviews, so that the researcher could separate subjective assessments from the authentic experiences of the participants.
- D. The interviews were conducted in places where the respondents felt comfortable sharing their experiences, such as the terrace of their homes, the living room of the informant, or areas far from loan shark activities so that the conversation would be safer and more free.
- E. As well as by telephone or video call, with a duration of around 60-90 minutes per interview session.
- F. Participatory Observation: The researcher directly observed the daily activities of the resource persons' families to observe their social interactions, especially those related to moneylender debt management and its impact on children. Observations were conducted over a one-month period at a predetermined location.
- G. Documentation and Library Data: The researcher collected related documents, such as news articles, case reports, and previous research relevant to the research topic, to support the analysis.

This research was conducted in Malang Regency, with a focus on families in rural areas who are in debt to loan sharks. During the data collection process, the researcher collaborated with a community member who had information about informal banking activities in the area. This community member's house is also often used

as a weekly meeting place for borrowers. The support of this individual made it easier for researchers to identify and reach out to families involved in lending practices, as well as build the trust needed to conduct in-depth interviews. The entire data collection process was conducted in accordance with research ethics principles, including maintaining the confidentiality of the interviewees' identities and obtaining consent from each informant.

This study employed purposive sampling, where informants were selected based on specific criteria, namely parents who have neglected their children and have a direct relationship with loan sharks. This enabled the researcher to obtain relevant and in-depth information about the phenomenon under study. The analytical approach in this study follows a phenomenological approach that aims to understand the subjective experiences of parents with blended children in the context of child neglect. This approach enables the researcher to gain a comprehensive understanding of the impact of loan shark debt on family dynamics and child welfare.

C. RESULTS AND DISCUSSION

1. Narrowing of Parental Awareness in Parenting due to Debt Traps.

The phenomenon of child neglect in Ngajum Village, Malang District, cannot be understood simply as deliberate moral negligence by parents. The findings of this study show that child neglect is a response to economic distress, one of the main factors being debt bondage to moneylenders or informal lending institutions. Constant financial pressure narrows parents' focus to one main orientation: how to survive in the midst of economic pressure. In this condition, attention to the emotional needs and basic rights of children unconsciously becomes sidelined.

Ngajum Village residents, the majority of whom work as farm laborers, often face income uncertainty. When urgent needs arise, such as children's education fees, household needs, or medical treatment, they have little choice but to go into debt. Loans that were originally intended for productive purposes, such as small business or agricultural capital, often develop into consumptive debt due to an imbalance in household income and expenditure (Indahwati, 2022).

Bank interest is often interpreted as a fee for the use of funds in banking, both in the form of fees to depositors who have deposited their money in the bank, as well as borrowers who have borrowed funds from the bank (Ahmad Yusdi Gozaly & Premi, 2024). Therefore, the bank sets interest rates high to generate maximum profit (Hetharie, 2021). The factor that continues to attract borrowers to loan sharks is the ease of loan procedures

offered, namely, based on the principle of mutual trust (May et al., 2024).

Loan sharks are unlicensed individual businesses that provide credit in the form of cash (Hamidah, 2022). Additionally, it lacks official business legitimacy (Handayani Dewi et al., 2022). Banks generally assess creditworthiness based on collateral and the ability to pay a set interest rate. Applicants who are unable to fulfill these requirements will be considered high-risk and are unlikely to be granted credit (Kabul & Afriwan, 2021). Meanwhile, moneylenders do not require collateral and target individuals who are economically marginalized and lack access to formal financial institutions (KABUL & AFRIWAN, 2021).

In the agricultural sector, particularly among rice farmers in rural villages, the issue of capital is a significant obstacle to the development of agricultural businesses. Research conducted (Muniarty et al., 2022) mentioned that capital needs are not only required for the purchase of seeds and fertilizers, but also for labor wages, land rent, and farm tools. When access to formal credit is limited or difficult to obtain, farmers often rely on informal credit, despite being aware of the associated risks. Farmers often choose to rely on informal credit because they find formal banking channels too complex. This decision reflects how they navigate their daily economic realities based on their experiences and needs.

Within the phenomenological framework proposed by Edmund Husserl, the phenomenon of child neglect resulting from economic pressure can be understood through a phenomenological reduction process. This process is an effort to set aside prejudices and open oneself consciously to experience as it is, without preconceived interpretations. Phenomenological reduction does not simply mean "seeing", but is a way of listening with full awareness, that is, the intention to understand the phenomenon purely as the phenomenon itself (Warsyena & Wibisono, 2021).

In this context, the daily financial pressures experienced by parents primarily to meet basic needs and pay off debts constrict their world of experience. Their consciousness is intensely directed almost entirely towards one existential goal: economic survival. As a result, children's emotional needs, such as affection, companionship, and emotional support, are often overlooked without realizing it. Life orientation no longer focuses on forming affective relationships with children, but on how to maintain daily survival. Husserl stated that consciousness is intensional, that is, it is always directed at something. In every conscious experience-whether perception, imagination, love, desire, or hatred-there is always an object that becomes the purpose of consciousness (Taufiqurrahman, 2022). In this case, the dominant object of parents' consciousness is not the child as a relational subject, but economic pressures as an object that demands immediate resolution. The intentionality of

this awareness reveals how the structure of their experience has become fragmented, focusing on the urgent financial crisis.

Empirically, this research found that the daily loan system developed rapidly in Ngajum Village, starting with institutions that acted as cooperatives, followed by moneylenders or "daily banks" that offered loans in daily installments. Most loans are granted with very lenient requirements, such as only a KTP, KK, and, in some cases, even a child's birth certificate as collateral. What these lending institutions prioritize is a fast disbursement process without complicated administration. However, the interest charged to borrowers reaches around 30% per month, which is very high and complicates the borrower's condition (Sucipto, 2022). This creates a cycle of debt dependency or "digging holes closing holes" among rural communities who mostly work as farm laborers, with irregular income and a low understanding of financial literacy.

For the residents of the village, daily financial management is based on their direct experience of facing life's needs and debt pressures. The decision to borrow from loan sharks emerges as the strategy they feel is most feasible to meet their family's needs, even though it entails long-term risks. In practice, residents adjust their priorities contextually, navigating between debt payments, meeting their children's needs, and household survival. The meaning of each financial decision for them is not just about numbers, but is related to how they maintain their daily lives amid real economic pressures.

The lack of dissemination on household financial literacy in this village has resulted in a lack of community knowledge on proper financial management. As a result, household finances that have been planned for use have run out even before the time. This is why the community chooses to borrow from moneylenders to help their economy, without thinking about the impact they will face in the future if they are unable to repay the loan along with the loan interest that has been set (Vebrina et al., 2023).

One informant described this dynamic:

"Initially, I only borrowed from Bank Mekar, for my child's needs with daily installments that were still light. Then I added another loan to Bank Artha, but I couldn't pay, so I took out a new loan. And so on until now I have five daily bank installments. Every day, from Monday to Friday, I have to pay around Rp 20,000 - Rp 30,000. Because of this, I, who used to be a housewife, now have to work as a farm laborer with my husband and my eldest son has to look after his younger siblings and take them to school." - (Informant P2)

This situation shows that child neglect occurs not because of intentionality or lack of affection for children, but because parents' physical and psychological resources

have been depleted by economic pressures and mounting debt. Maslow's hierarchy of needs theory provides an explanation that when basic needs such as physiological and security have not been achieved, the need for affective relationships and self-actualization, in this case, as a responsive caregiver, cannot be achieved optimally.

Additionally, there is the practice of taking on debt collectively, which further exacerbates the financial burden. In this scheme, a group, typically consisting of 10 people, jointly assumes a debt of Rp10,000,000. Each member receives a proportional share, and if one member fails to pay, then all other members must cover the shortfall. This exacerbates the individual's debt burden, further increasing their economic pressure.

"The daily bank also offers group debt, so one group bears one debt together. For example, the total debt is Rp10,000,000 and is divided among 10 people. If one person does not pay their share, the other members have to cover the shortfall. As a result, each person's debt burden will increase." - (Informant P3)

To fulfill their obligation to pay the debt, parents work even harder, which causes their attention to be divided between their children. Currently, the majority of mothers of families who are indebted to moneylenders work as cigarette factory workers. The mothers choose this job because it is relatively easy, offers an appropriate salary, and does not require difficult skills (Rahayuningtyas et al., 2025). A small number choose to work outside the city as domestic helpers to fulfill their needs and repay their debts. Meanwhile, the fathers of the moneylender families work odd jobs at home from dusk to dusk. The findings in the field show that most of the children of the families in debt bondage are cared for by their eldest siblings, while a small number are cared for by their grandmothers or aunts. This proves the deprivation of children's rights, especially for the first child who is required to replace the role of parents to look after and care for their younger siblings.

One of the children from a debt-ridden family described her experience:

"I'm like replacing my mother's role to take care of my younger siblings because my mother works outside the city, while my father works until night. I even thought about not going to SMK, but my father convinced me to continue, even if it meant going into debt again. Of course, it was a never-ending burden." - (Informant P5)

This phenomenon shows how children's emotional neglect is a result of a financial crisis that involves the entire social system in the family, including changed and neglected parenting patterns. As a result of this loan shark debt, household finances are unstable, forcing both parents to work long hours, which reduces the time for

interaction with children and results in a lack of fulfillment of children's rights. As stipulated in the UN Convention on the Rights of the Child, these include the right to be protected from violence, the right to education, and the right to be respected. However, many parents still lack understanding of these rights and how to fulfill and protect their children's rights (Gusfira et al., 2025). Parents consider that affection for their children is shown by working, which is one way to fulfill their needs and get out of debt. The neglect of children's rights also has an impact on violations that parents can commit against their children, including discrimination, economic and sexual exploitation, neglect, cruelty, violence and abuse, injustice, and other mistreatment. This also confirms that the involvement of children in various adult activities is not justified (Tua, 2021). Child abandonment refers to the failure of parents to meet all the basic needs of their children, including education, health, and a safe and decent place to live (Winangun et al., 2025).

Table 1. Meanings of Neglect From Parents' Perspectives

Participant Code	Key Narrative	The meaning revealed
P1	"It's hard to leave your children but the important thing is to be able to pay your debts first even if you work until night or have to work far away"	Child neglect as a thing to do rather than a desire"
P2	"Children must understand and must understand the condition of their parents"	Economic prioritization versus emotional."
P3	"When my parents left me to work with many younger siblings, it was normal"	Normalization of neglectful parenting
P4	"Actually, I'm also afraid that I won't be able to get close again like before if I keep working."	Feelings of guilt and emotional anxiety
P7	"I don't abandon my children, I still give them attention"	Unawareness of the child neglect committed
P8	"The child is with his grandmother so it's safe"	Normalization of neglectful parenting
P9	"Working and leaving your children are a necessity not a desire."	Economic demands that

		require a child neglect to occur.
P10	"It was my fault for being in debt, so I had to work and leave my children to pay off the debt"	Feelings of guilt and emotional anxiety

From the participants' narratives, several phenomenological thematic essences emerged regarding the experience of parenting amid economic pressures and debt. First, parents' awareness seems to be intensely focused on economic needs, so that child rearing often becomes a practical and forced decision, rather than one based on desire or affection ("Child neglect as a thing to do rather than a desire", P1; "Working and leaving your children is a necessity, not a desire", P9). Second, there is tension between guilt and economic justification, where parents feel emotional anxiety over separation from their children but still prioritize financial survival ("Actually, I'm also afraid that I won't be able to get close again like before," P4; "It was my fault for being in debt..." P10). Third, there is a normalization of child neglect, both by parents and children, so that limited parenting is accepted as part of the routine of life ("When my parents left me... it was normal", P3; "The child is with his grandmother so it's safe", P8). Fourth, some parents exhibit an unconscious awareness of the impact of their neglect, even though they still try to give attention ("I don't abandon my children, I still give them attention," P7).

Phenomenologically, the invariant structure of this experience emphasizes the fragmentation of parental consciousness, where affection and attention to children are sidelined by economic demands. Childcare becomes an activity that is divided temporally and emotionally, displaced by the parents' intentional orientation, dominated by the need to survive and pay off debts. Thus, the experience of child neglect in this village is not merely a moral behavior or personal choice, but emerges as an inseparable consequence of constant economic pressure and the way parents interpret the reality of their lives.

2. Social Ambiguity: Between Justification and Stigmatization

The experience of child neglect in Ngajum Village, Malang District, is not only shaped by individual awareness but also by social construction in the surrounding environment. Field findings show that the community has an ambivalent attitude towards child neglect. On the one hand, the social environment often shows sympathy for families living under severe

economic pressure. Many residents understand that parents often have to work all day or leave their children due to urgent needs resulting from economic pressure. So neighbors are happy to help look after the children when the parents are away working.

However, on the other hand, moral judgments also emerge sharply, especially when the cause of debt is associated with consumptive behavior or a lifestyle that is considered excessive. Some neighbors have commented that some parents go into debt not because of basic needs, but to purchase things that are not truly necessary, such as new gadgets, motorcycle payments, or following social media trends. This leads to moral stigmatization of the elderly, which in turn reinforces their social isolation. The villagers think that going into debt just for food is considered a fad. Because in the village, side dishes can only be obtained by foraging, not by buying. So, getting into debt is considered a conscious mistake, with the consequence of abandoning the family.

Parents have a significant responsibility to ensure that children's rights are fulfilled (Ginting et al., 2024). Neglected children are actually children who are categorized as vulnerable children or children in need of special protection (Sengkandai et al., 2020).

Child neglect can occur with both divorced and married parents. So all family circumstances or conditions have the potential to commit child neglect (Ramadanni, 2023). Neglect is considered violence and crime. Violence against children, hereinafter abbreviated as KTA, is any act against children that results in physical, psychological, sexual, and/or neglect, including threats to commit acts, coercion, or unlawful deprivation of independence (Anwar & Rejeki, 2023).

In terms of social phenomenology, this indicates that the structure of people's lifeworlds is not uniform. Parents who abandon their children experience ambivalence in their intersubjective horizon surrounded by both condonation and judgment. This indirect and direct judgment creates additional psychological pressure, forcing them to hide or defend their actions within the community. They also realized that the environment seemed to be paying attention to the details of their lives and those of their children.

One participant stated:

"I am sometimes insinuated, said that if you can't take care of your children, don't be stylish. Even though I continue to work, I also pay my own debts, I also take debts to pay for necessities." (Informant P1)

Informant P10 further said

"There is just talk from neighbors, but it is not my desire to get into debt, but what else can I do, if I don't work the debt will not be paid off."

Indirect judgment by the surroundings reinforces the relational disconnect between parents and the environment, exacerbating the experience of alienation. Under these conditions, child neglect is not only a forced choice, but also a painful symbolic burden, as parents not only emotionally lose their role towards their children, but also lose social legitimacy as responsible adults.

3. Internal Justification and Emotional Disconnection

Parents are well aware that their children need attention, attachment, and emotional presence, but they use many justification narratives to reduce guilt. Phrases such as “the children will understand” or “it's all for their future” are forms of ethical deferral in consciousness. This indicates a mechanism to protect one's image as a parent who is “still good,” despite ignoring children's needs in daily practice.

Some parents who are in debt do not realize that they are involved in child neglect; they think that everything they do is a form of love, without caring about the child's emotional state. While the important thing to consider and need for children is a sense of love and affection, a sense of belonging, and a sense of being accepted for who they are. (Firdausi & Ulfa, 2022).

Findings in the field also show that those who get into debt are accustomed to leaving their children, some even leaving children under five to work, even though it is at this age that children need the role of parents. Parents have full responsibility for the achievement of appropriate and optimal development.

But in reality, not all parents fully understand that the development process during childhood is a very important moment for the formation of every aspect of development (Hanifah et al., 2021). Caregiving is a responsibility that takes a long time, creates social, emotional, behavioral, and financial problems for caregivers, and causes various limitations on their personal lives (Rosyanti & Hadi, 2021). Not only that, the consequences of this endless loan shark debt often make them experience household quarrels, and some decide to divorce.

Phenomenologically, this is a limited epoché form of consciousness deferring moral judgment for practical reasons. However, this delay exacerbates the emotional disconnect between parent and child. The child becomes effectively illegible to the parent, and conversely, the parent forces the child to mature prematurely so that they can survive. It is not uncommon for the first child to be victimized into becoming a caregiver for younger siblings or quitting school in order to ease the burden and fulfill the family's needs.

D. CONCLUSIONS

The phenomenon of child neglect in Ngajum Village, Malang Regency, confirms that parenting patterns are greatly influenced by ongoing economic pressures. Debts to loan sharks and informal credit institutions limit parents' awareness, directing their attention to urgent financial obligations, while the emotional needs and development of children are often neglected. In their daily lives, parents often face a tension between guilt and justification, manage parenting in a fragmented manner, and normalize emotional distance as a means of survival. Children also take on adult roles early, such as caring for their younger siblings, reflecting how parental consciousness and the structure of family life are reorganized around the need for survival. Phenomenologically, these findings suggest that child neglect is not merely a moral failure but a manifestation of attention and parenting orientations shaped by the demands of debt, work, and family survival.

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