

Empowerment, Livelihood, and Welfare for Women Heads of Households in Tunjung Teja

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ABSTRACT

Pekka play a dual role as both the primary breadwinners and household managers. This situation is particularly evident in Tunjung Teja District, Serang Regency, which has a high number of socioeconomically vulnerable women (PRSE). However, research on the relationship between empowerment, livelihood strategies, and the well-being of Pekka particularly in the rural context of Serang Regency remains limited. This study addresses this gap by integrating asset-based empowerment, livelihood strategies, and the subjective and objective well-being of Pekka into a single analytical framework. The study aims to analyze the livelihood strategies, empowerment programs, levels of well-being, and factors influencing the well-being of Pekka in Tunjung Teja District. This study employs a mixed-methods approach with an exploratory sequential design, collecting qualitative data through interviews, observations, and documentation, as well as quantitative data through surveys. The results show that Pekka's empowerment programs optimize natural, human, physical, financial, and social assets. Pekka members employ dual livelihood strategies through business diversification, such as trade and services. The subjective and objective well-being levels of Pekka members fall into the moderate category. Education influences subjective well-being, while age and length of membership in Pekka influence objective well-being. This research contributes to enriching the scientific study of Pekka.

INTRODUCTION

Women who are heads of households must fulfill dual roles in their families, taking on both public and domestic responsibilities while also providing for their families' needs. Their status as heads of households requires them to serve as the family's backbone and to engage in various economic activities to support their families (Kurniawati, 2022). Women who are single parents (Pekka) also have to struggle very hard, as they must raise their children, provide for their families, and shoulder the same burden (Ariani et al., 2024). Women who are

single parents (Pekka) also have to struggle very hard, as they must raise their children, provide for their families, and shoulder the same burden. In the context of women as heads of households, they are expected to fulfill two roles simultaneously: that of breadwinner and that of caregiver, managing all household affairs. The terms used by Julia Cleves to describe female-headed households are “women-headed” or “women-maintained”; these terms refer to women who bear sole responsibility for supporting their families (Wibawa et al., 2018).

In addition to being the head of the family, Pekka is also the head of the household. According to 2024 data from the Central Statistics Agency (BPS), of the total 77.3 million households in Indonesia, approximately 11.86% are headed by women (Badan Pusat Statistik, 2024). Data from the 2012 National Socioeconomic Survey (SUSENAS) show that female heads of household are the most vulnerable in terms of age, educational background, type of employment, and workload. Research conducted by Ekaputri et al. (2025) using the 2023 SUSENAS data indicates that families headed by women face a higher risk of family problems due to several factors, such as education, digital literacy, financial status, and the labor market (Ekaputri et al., 2025). In addition, another challenge Pekka faces is that his children need their father’s attention and presence. The absence of a father in the family means Pekka has to rely on others or his siblings to help him with various matters (Nisa et al., 2025).

A survey conducted by the Pekka National Secretariat in collaboration with the Social Monitoring and Early Response Unit (SMERU) in 2012 across 111 villages in 17 provinces within the Pekka region revealed that one in every four households is headed by a woman; furthermore, 71% of low-income households (the bottom 40%) are headed by women (Yulfa, 2022). Other findings from the Pekka National Secretariat’s baseline data across 8 provinces indicate that Pekka members aged 20–60 support between 1 and 6 family members; they work in the informal sector as farm laborers and earn an average of Rp10.000/day (Wibawa et al., 2018). Pekka’s low income stems from their work in the primary sector, as well as their low level of education, 57% are classified as illiterate. Pekka’s low level of education leaves them with no alternative but to work in the informal sector, as they have little experience and a short work history compared to those with higher levels of education and more work experience (Yulfa, 2022).

Pekka’s involvement in the informal sector sometimes results in dual livelihood patterns: on the one hand, they engage in trade; on the other, they work as farm laborers, tend gardens, and perform other tasks. This is done to meet the needs of their family members. Dual livelihood patterns serve as a job diversification strategy by engaging in other work outside the agricultural sector to increase income, or by mobilizing all family members as labor (Nurgina et al., 2023). Pekka’s dual livelihood involves pursuing his own work while also mobilizing his children to work (Ekaputri et al., 2025).

Lax and Krug (2013) argue that sustainable livelihood strategies involve the optimization of essential capital that supports capabilities. These forms of essential capital include natural, human, physical, financial, and social assets (Fahmi & Mendrofa, 2024). If livelihood strategies are effectively adopted by individuals or families, they can provide a good standard of living, such as improved well-being, reduced vulnerability, and efficient use of natural resources (Janmaimool et al., 2025).

Well-being refers to a person’s condition characterized by good health, adequate material resources to sustain life, and the fulfillment of personal needs throughout one’s life (Pereira et al., 2024). Well-being within a family can be assessed both objectively and

subjectively (Vitters, 2025). Meanwhile, indicators of subjective well-being are based on five main dimensions: gender roles; universal needs, which include basic and psychological needs; social aspects such as education and health; economic aspects, including income; and political aspects, which include democracy and political freedom (Voukelatou et al., 2021). Regarding indicators, according to the United Nations Development Program (UNDP), the Organization for Economic Co-operation and Development (OECD), and the Istituto Nazionale di Statistica (Istat), six observable dimensions of objective well-being have been identified, including health, employment opportunities, social and economic development, the environment, safety (security), and politics (Voukelatou et al., 2021).

On the other hand, various empowerment programs aimed at Pekka have been implemented in an effort to improve his well-being. Community empowerment is a set of values, processes, and practices that place the needs, skills, wisdom, and strategies of disadvantaged communities at the forefront (Kenny et al., 2018). Thus, the key point is that communities can identify their own assets, such as natural, human, physical, financial, and social assets. Kebeer (2003) argues that women's empowerment must be based on the concept of inner strength, enabling them to control resources through capacity building (Savari et al., 2020). At its core, Pekka's asset-based empowerment serves as a mediating process that strengthens economic and social capabilities. Through training, mentoring, and access to resources, empowerment helps enhance individuals' capacity to manage businesses, make decisions, and optimize their social roles, while identifying potential based on human, social, financial, physical, and natural assets. The impact of empowerment is not only directly evident in improved well-being but also indirectly through the strengthening of livelihood strategies.

The livelihood strategies implemented by Pekka are a manifestation of the outcomes of empowerment and a response to the socioeconomic conditions they face. These strategies may take the form of dual livelihood patterns or household business innovations aimed at maintaining family economic sustainability through the mobilization of human, social, financial, physical, and natural assets. Effective livelihood strategies will ultimately improve well-being, both objectively and subjectively. Thus, the relationship between Pekka's characteristics, asset-based empowerment, livelihood strategies, and well-being reflects a cohesive framework in this study.

Previous research indicates that working women in the Pekka community have dual roles performing both domestic and public roles which align with the concept of women's dual roles in cultural contexts (Aulia & Basuki, 2023). Yulfa (2022) explains that female-headed households have low levels of well-being, which is caused by several factors such as low educational attainment, as well as income that is insufficient to meet the daily needs of family member (Yulfa, 2022). However, most of these studies have not analyzed the causes of Pekka's dual roles or provided analysis showing that Pekka exhibits dual livelihood patterns; furthermore, there is no analysis regarding empowerment programs targeted at Pekka. However, most of these studies have not analyzed the causes of Pekka's dual roles or provided analysis showing that Pekka exhibits dual livelihood patterns; furthermore, there is no analysis regarding empowerment programs targeted at Pekka.

Various studies show that female heads of households (Pekka) face social and economic vulnerabilities, but they explain the causes differently. Aulia and Basuki (2023) emphasize women's dual roles, Yulfa (2022) highlights low levels of education and income,

while Ekaputri et al. (2025) emphasize the importance of digital literacy, financial inclusion, and access to the labor market. However, these studies still examine livelihood strategies, empowerment, and well-being separately, so the relationships among the three have not yet been clarified. Therefore, this study integrates livelihood strategies, asset-based empowerment, and subjective and objective well-being to explain the relationships among these three aspects in the context of rural female-headed households.

According to data from the Serang Regency Social Affairs Office in 2021, there are approximately 989 Economically and Socially Vulnerable Women (PRSE); this category also refers to women who serve as the family's breadwinners (Dinas Sosial Kabupaten Serang, 2021). One of the areas with the highest number of PRSE in Serang Regency is Tunjung Teja District, with 152 individuals (Badan Pusat Statistik Kabupaten Serang, 2021). Based on the background described above, this study aims to analyze empowerment focused on Pekka, examine the livelihood strategies implemented by Pekka, assess their level of well-being, and identify the factors influencing the well-being of Pekka in Tunjung Teja District.

This study offers an integrative approach by combining analyses of livelihood strategies, asset-based empowerment, subjective and objective well-being, and the factors influencing them within a single analytical framework. Unlike previous research, which generally examined economic vulnerability, dual roles, or Pekka's well-being separately, this study explains how asset optimization supports the development of livelihood strategies and improves well-being. Furthermore, this study reveals Pekka's livelihood and empowerment strategies through empirical evidence regarding the optimization of natural, human, physical, financial, and social assets in a rural context.

METHOD

This study employs a post-positivist paradigm, which recognizes the limitations of relying on a single method and emphasizes the use of multiple methods and perspectives to minimize bias and enhance confidence in research findings (Tanlaka et al., 2019). In this study, the researcher employed a mixed-methods approach, which involves a design that includes at least one quantitative method (designed to collect numerical data) and one qualitative method (designed to collect narrative data), where neither method is inherently tied to a specific paradigm (Creswell & Clark, 2018). The design applied is exploratory sequential, a research strategy that begins with collecting qualitative data first to explore a phenomenon, followed by collecting quantitative data to test initial findings within a broader context (Susanto et al., 2024).

This study is located in 4 villages in Tunjung Teja District, Serang Regency, namely Pancaregang Village, Bojong Pandan Village, Malanggah Village, and Tunjung Teja Village. The selection of these four villages as a cluster sample was based on specific considerations (purposive). These considerations were based on areas with varying socioeconomic conditions and Pekka's involvement in empowerment programs. The research was conducted from December 2025 to February 2026.

Primary data was collected by the researcher in the field based on observations and interviews with informants. Primary data was collected through direct interviews with key informants. The researcher deliberately selected them based on specific considerations or criteria relevant to the research objectives (Stockemer, 2019). Informants were also selected using snowball sampling to expand the network of informants. The total number of informants

in this study was 17. The primary informants (case subject informants) are the main participants in the study, and the information they provide is highly detailed (Putri et al., 2023). The primary informants interviewed were women in four villages in Tunjung Teja District, selected based on the following criteria:

1. Women whose husbands have died
2. Divorced women
3. Single women who support themselves and/or their families
4. Women whose husbands have chronic illnesses
5. Married women who are the primary breadwinners
6. Married women whose husbands have migrated to work outside the region

Key informants are individuals who possess a conceptual understanding of the subject matter and can provide relevant information, even when viewed in general terms (Putri et al., 2023). The key informants in this study were the chairperson of the Bunda Mandiri Sejahtera group and the program facilitator from Yatim Mandiri Banten. Supporting informants are those who can provide additional details to supplement the research discussion. The supporting informants include the Secretary of the Tunjung Teja District, the Village Head of Malanggah, the Village Head of Tunjung Teja, the Head of Planning and Reporting for Bojong Pandan Village, and the Head of Planning and Reporting for Pancaregang Village. Secondary data, meanwhile, was obtained from written documents such as theses, dissertations, articles, and books, as well as numerical data from censuses and surveys, administrative records, and digital data in the form of digital archives from the sub-district and village governments. Data were collected through semi-structured interviews using an interview guide, field observations, documentation, and a survey using a closed-ended questionnaire to measure Pekka's well-being.

To collect quantitative data, the researcher conducted a survey, determining the number of respondents using the Slovin formula. The population was estimated at 152 female heads of household (Pekka); with a margin of error of 10%, the number of respondents was determined to be 60 Pekka. The formula for determining the sample size using the Slovin formula is as follows:

$$\begin{aligned}\text{Slovin Formula: } n &= \frac{N}{1+N(e)^2} \\ &= \frac{152}{1+152(0,01)} \\ &= \frac{152}{1+1,52} \\ &= \frac{152}{2,52} \\ &= 60,31\end{aligned}$$

With a 10 percent margin of error, the sample size was determined to be 60 respondents. Sampling was conducted using proportional random cluster sampling, as this method avoids bias and enhances data validity, based on the four selected villages. The selection of respondents in each village was carried out using proportional random sampling. The selection of respondents also took into account participation in the empowerment program and non-participation in the program. Of the 137 Pekka members, 15 who participated in the empowerment program were included in the sample, while 45 who did not participate were also included.

The research instruments were developed based on the concepts of livelihood strategies, asset-based empowerment, and indicators of subjective and objective well-being. The research instruments consist of interview guidelines and a questionnaire. Data analysis in the qualitative portion of this study followed an interactive and iterative process involving data condensation, data display, and conclusion drawing and verification (Mitchell & Fakhruddin, 2022). Meanwhile, quantitative data analysis in this study employs quantitative descriptive analysis and inferential testing via multiple linear regression. Data validation was conducted through triangulation of sources and methods by comparing the results of interviews, observations, documentation, and survey data to ensure the consistency and credibility of the research findings.

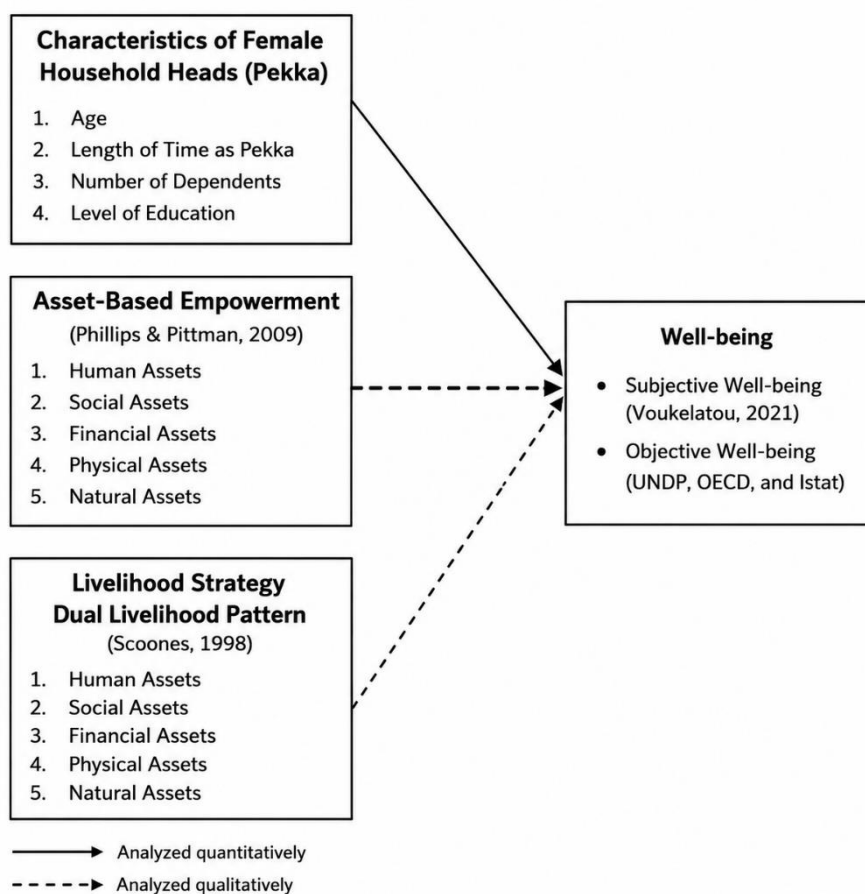


Figure 1. Conceptual Framework

RESULT AND DISCUSSION

Empowerment Program Targeting Pekka

The Bunda Mandiri Sejahtera (BISA) Program, one of Yatim Mandiri's flagship initiatives, is designed to improve the well-being of mothers (particularly Pekka) from low-income families. The program is implemented through entrepreneurship training, capital support, and the formation of cooperative business groups. This program is implemented in various regions across Indonesia, including Serang Regency, with a focus on villages that possess untapped potential. One of the villages targeted by the BISA program is Pancaregang Village, specifically in Parumasan. The program, initiated by Yatim Mandiri Banten in 2018, focuses on 15 Pekka beneficiaries.

In Parumasan, the Pekka empowerment program focuses on food processing activities centered on cassava products. The program not only provides capital but also offers various forms of support, such as business management guidance, administrative assistance, and spiritual mentoring. Before Yatim Mandiri Banten began its mentoring, in Parumasan possessed natural resource potential, particularly in cassava. However, the community still lacked economic skills and relied on seasonal work not due to a lack of natural resources. While local agricultural products had been processed previously, business management remained suboptimal.

In this asset-based approach, empowerment is achieved by focusing on the community's strengths rather than its weaknesses. According to Ward (2023), asset-based community development emphasizes the identification and mobilization of existing community assets as a basis for locally led development (Ward, 2023). Field findings indicate that the implementation of the BISA program targeting Pekka in Pancaregang involves the community's optimization of natural resources through the optimization of natural, human, physical, financial, and social assets. The optimization of natural assets in the BISA program is reflected in the availability of cassava as a raw material obtained around Parumasan, whether from their own gardens or from cassava vendors which serves as a key factor supporting the sustainability of their businesses. The utilization of this natural capital is crucial for understanding the assets held by the Pekka community in Pancaregang. As stated by informant Pekka (U): "Cassava is always available; if not, my husband usually grows it, or sometimes I can't because of a chronic illness. If cassava is scarce, we often use rice flour, like Rose Brand".

The results of the interview above show that the use of natural assets in the form of cassava is highly optimized by Pekka to support the production process. Pekka's family generally possesses natural capital in the form of land that can be cultivated, primarily by Pekka's husband, although the quantity is sometimes not very extensive. This is consistent with the view expressed by Kretzmann and McKnight in Adji et al. (2024) that when communities are able, at the very least, to identify and optimize their local assets, they can address social and economic challenges more efficiently (Fajar, 2024).

Physical assets include various production tools that support economic activities, such as agricultural tools and technology (Yulian et al., 2018). Meanwhile, the physical assets that are optimized include simple production tools, such as bamboo mats for drying cassava, frying pans, cassava grating tools, plastic plates, steaming baskets, and trays. Although very limited and simple, the optimization of these physical assets can help improve the production and distribution processes of the business. As stated by informant Pekka (E1): "(In making enyek) the cassava is washed clean and then grated, after which various spices are mixed in. It is then stirred until well mixed, after which it is molded into plastic plates. Once everything has been molded, it is steamed in a steamer or other steaming vessel. After it is cooked, it is removed from the mold and arranged on a tray so it can be dried in the sun".

Human capital encompasses the knowledge, skills, abilities, and competencies possessed by individuals, including those developed through education, training, work experience, and participation in economic activities that can enhance their productivity and labor market opportunities (Bol & Heisig, 2021). The utilization of human capital involves the skills already possessed by Pekka in Parumasan, specifically cassava processing skills. These skills form the basis for YM Banten to optimize Pekka's potential. The formation of empowerment groups is not done randomly but through a social mechanism based on human

capital in the form of skills. A recommendation from one of the members who has experience and skills in cassava processing indicated that there was an informal selection process for potential members.

A stated by Pekka (E1): “At first, I asked around about who made cassava products, and then he (the YM facilitator) came here to collect data. Then they organized that (mentoring). We got 15 people because we received (recommendations) from the women (who invited others) who usually make opak, until finally I included them (in the data). So, we’re all involved in production (processing cassava)”. The results of the interviews above indicate that shared human capital in the form of cassava processing skills is a key strength in carrying out collective business activities. In addition, forms of knowledge, such as sales skills and strategies, can be a key consideration in selecting beneficiaries for empowerment programs. This is consistent with Mahmudah (2018), who states that human capital is essential because it provides the foundation for a community’s ability to manage and optimize its available resources (Fajar, 2024).

In terms of social capital the primary strength underpinning empowerment, the existing spirit of mutual support among BISA group members allows Yatim Mandiri to provide business mentoring more effectively. In this mentoring process. According to Facilitator (S): “We provide support such as training, guidance, and seed capital. By the time we part ways with these women (when the program ends), they are capable and self-reliant. Previously, we conducted an assessment and searched, and eventually found the right fit in Parumasan, as we aligned with their products and the women’s spirit, so we chose that location to support (Pekka).

The statement above indicates that the presence of social capital, specifically the enthusiasm of Pekka in Parumasan, served as the basis for YM Banten to provide mentoring interventions. Social capital is a multidimensional concept encompassing trust, norms, social networks, and relationships that connect members within a community (Makridis & Wu, 2021). YM Banten builds upon the existing potential of social capital, using it as a foundation for its interventions. Additionally, the processed products align closely with YM Banten’s objectives, enabling further support to be provided. These findings are consistent with the research by Kuniyati and Radiyanti (2024), which indicates that the availability of social capital can facilitate optimal empowerment and enable external parties to engage effectively in all processes with local communities, with the aim of enhancing the awareness and well-being of the beneficiaries (Kuniyati et al. 2024).

From a financial perspective, the BISA program supported by Yatim Mandiri Banten through the optimization of social funds as initial capital for empowerment is used to help fund the program’s operations. This scheme enables Pekka to access capital that is currently very difficult to obtain, and the system is not biased against small businesses, such as through high loan interest rates. Financial assets in the BISA program are not merely capital assistance but must be managed effectively. Based on interviews with Facilitator (S): “We provide capital, just once. So, out of the 15 people in the group, each person receives capital”.

The provision of capital at the outset and on a one-time basis indicates that this program is not oriented toward creating dependency on the capital provided to Pekka, but rather aims to foster Pekka’s self-reliance. This scheme places significant responsibility on the participants for managing their businesses, as the facilitators aim for the sustainability of the businesses to be achieved without reliance on external assistance. In line with Sutiyo’s (2020)

research, which found that the provision of capital through microfinance schemes has been widely used to reduce poverty and empower women in Indonesia, although these schemes still have limited reach among the poor (Sutiyo, Pitono, A., Raharjanto, T., & Sinaga, 2020).

To analyze Pekka's empowerment in greater depth, Longwe proposes a framework for women's empowerment consisting of five levels: equality, well-being, access, and awareness. Although Longwe's Women's Empowerment Framework presents empowerment through five hierarchical levels, empowerment does not necessarily occur in a linear sequence, as it is shaped by an ongoing process of social change and contextual conditions (Grant et al., 2019). This analysis aims to determine the extent to which women's issues are recognized in empowerment efforts. Longwe's framework evaluates the extent to which empowerment interventions address women's needs and promote gender equality by distinguishing between negative, neutral, and positive approaches to women's issues (Hayvon, 2026).

The BISA Program in Kampung Parumasan, Pancaregang Village, initiated by YM Banten, aims to empower female-headed households (Pekka) by optimizing human, social, financial, physical, and natural assets. The program began with an assessment to identify beneficiaries, followed by skills development, capital assistance, the formation of business groups, and business mentoring for cassava processing. Based on the Longwe empowerment framework, the BISA Program has achieved several levels of empowerment, although not all fall into the positive category.

Table 1. Level of Recognition of Women's Issues in the BISA Program

Level of Recognition	Negative	Neutral	Positive
Control			✓
Participation			✓
Awareness			✓
Access			✓
Well-being		✓	

At the well-being level, the BISA Program falls into the neutral category. The program is aimed at improving the economic conditions of Pekka, whose family is partially classified as pre-prosperous, through the development of a cassava processing business. Capital assistance, training, and mentoring provide opportunities to generate additional income. However, these interventions have not yet fully demonstrated a significant improvement in well-being. Therefore, issues related to vulnerable groups have been integrated into the program, but their impact on Pekka's well-being still requires strengthening.

At the access level, the BISA Program is categorized as positive. Pekka has the opportunity to access and develop the various assets they possess. Natural assets, such as cassava, are utilized as raw materials for the business; physical assets, such as production equipment, are used in processing; human assets are developed through skills training; financial assets are strengthened through capital assistance; and social assets are developed through the formation of business groups. These conditions indicate that Pekka is not merely a recipient of aid but also gains access to productive resources to carry out economic activities.

In terms of awareness, the BISA Program falls into the positive category. The asset-based approach encourages Pekka to recognize his potential, skills, and resources, so that he views himself not merely as a recipient of aid, but as an individual with economic capacity. This is reinforced by the results of Pekka's individual well-being survey regarding the gender

roles dimension, which falls in the “high” category at 100.0 percent. Pekka feels that his role is valued, has freedom in making family economic decisions, benefits from a fair division of domestic labor, and receives family support for his work and income.

In terms of participation, the BISA Program is rated positively. Pekka is involved in identifying potential, forming groups, the production process, business management, and marketing. The formation of groups based on recommendations among members gives Pekka the freedom to select members and carry out economic activities collectively. Thus, Pekka is not merely a beneficiary but plays an active role in implementing and managing empowerment activities.

At the control level, the BISA Program also falls into the positive category. Pekka is entrusted with managing capital, utilizing assets, determining production processes, and managing the group and the sustainability of the business. Facilitators primarily provide periodic guidance, while the day-to-day management of the business remains the responsibility of the group members. This situation demonstrates Pekka’s control over the resources and economic activities they undertake.

Overall, the BISA Program is dominated by positive categories at the levels of access, awareness, participation, and control, while well-being falls into the neutral category. These findings indicate that the BISA Program has successfully built processes and capacity for Pekka’s empowerment, but further strengthening of interventions is still needed so that improvements in access, awareness, participation, and control can lead to more tangible and sustainable improvements in well-being.

Pekka Livelihood Strategies in Tunjung Teja District

Livelihood strategy involves various options through diverse economic activities, as well as the allocation of available assets. Livelihood strategies are implemented to achieve goals set by individuals or families, or as an effort to increase income diversification (Jing et al., 2024). One strategy for earning a living through business diversification involves both selling goods and offering sewing services. This approach demonstrates Pekka’s efforts to capitalize on economic opportunities in his local community while optimizing his physical assets by utilizing the sewing equipment he owns. Selling goods provides daily income that Pekka can immediately use for daily needs, while tailoring services serve as a skill-based source of additional income. According to Pekka (S): “When I sell something, I buy it right away I don’t keep stock, since I’ve only been doing this for three months, so I don’t stock items; I just buy them as needed. I buy only what’s needed if something’s out of stock, I buy it then. Most customers are from this village, but sometimes people passing by buy snacks or drinks. Besides selling, I also take in sewing and alterations. I don’t make clothes from scratch just alterations.”

Based on the results of the interview above, it can be concluded that the dual livelihood strategy implemented by Pekka through a combination of more than one source of income is intended to minimize both financial and human capital. Human capital refers to livelihood capabilities, while financial capital refers to livelihood assets (Fahmi & Mendrofa, 2024). He manages his financial capital by running a small shop selling snacks and beverages to meet the needs of local consumers (in the village), although occasionally there are passing customers from outside the area. His business model is highly consumer-driven and flexible; this is evident from the informant’s statement that he avoids stocking large quantities of goods. This approach reflects an adaptive strategy within financial capital constraints and a

cautious approach to minimizing loss risks, given that his small shop has been operating for only about three months. Informant Pekka (S) has combined trading with tailoring services by utilizing human capital in the form of his skills to supplement household income and optimize physical assets through the use of sewing equipment. Thus, informant Pekka (S) does not rely solely on a single source of income.

The livelihood strategy employed by Pekka demonstrates the optimization of social capital from regular customers to recommend merchandise to new customers, which is another key to the sustainability of informant Pekka's (E2) business. Social capital fosters community bonds and interactions that are vital for creating livelihood opportunities in rural areas (Alam, 2025). Additionally, financial capital from other family members of informant Pekka (E2) serves as a supporting factor in running his business. According to informant Pekka (E2): "(Customers) who come are usually recommended by other customers, and sometimes we even place orders ourselves. Yes, occasionally there's extra income from my younger sibling it's not just about sales alone. My younger sibling works in shipping, and my older sibling works too." The social capital in the business run by informant Pekka (E2) is evident in the good relationships with customers, ensuring they remain satisfied and can recommend informant Pekka's (E2) products to others.

Furthermore, Pekka, whose husband has a chronic illness, faces complex pressures and challenges. Her husband's prolonged illness has led to a shift in the family's economic roles, forcing her to take on the role of primary breadwinner. According to Pekka (U): "Day to day, sometimes I make enye, sometimes I make rangining; I sell them while going door-to-door. There are two types of goods: enye and rangining (one made from cassava and the other from rice flour). The cassava is usually bought, but the rice flour is often made by her (the husband), or sometimes she can't (due to a chronic illness). Besides selling enye, she sometimes sells buras; she used to buy vegetables from the market, but now it's difficult, so she often has to make do with what's available.

The interview above indicates that there is optimization of natural assets in the form of cassava as a raw material and land suitable for cassava cultivation. Natural assets can include crops and land that can produce goods to meet needs (Fahmi & Mendrofa, 2024). The strategy for selling enye, rangining, and buras implemented by Informant Pekka (U) involves going door-to-door through the village; this indicates limitations regarding access to formal markets, limited business capital, and distribution reach. Door-to-door sales are highly feasible at low cost, although they require significant physical effort and present weather challenges, such as during the rainy season.

In general, based on the interview results and the interpretation above, Pekka's livelihood strategy in Tunjung Teja District demonstrates optimization: optimization of human assets in the form of skills and experience; optimization of financial assets in the form of business income used as capital and capital support from other family members; optimization of social assets in the form of customer and family networks; and optimization of natural assets in the form of cassava. This livelihood strategy indicates that Pekka's informants are not a passive group in the face of limitations but possess the capability to create economic opportunities.

Pekka's Well-Being Index

1. Pekka's Subjective Well-Being Index

In this study, the indicators of subjective well-being consist of five main dimensions: gender roles; universal needs, which include basic and psychological needs; social aspects such as education and health; economic aspects, including income; and political aspects, which include democracy and political freedom (Voukelatou et al., 2021). Scores are divided into three categories according to Puspitawati (2019): low (<50), moderate (50–75), and high (>75). Overall, as shown in the Table 1, the average subjective well-being index for Pekka respondents falls into the moderate category (73,85%). The dimensions of subjective well-being with scores above the average compared to the others are gender roles (86,44%) and basic and psychological needs (82,00%). Dimensions with an average categorized as moderate are education and health (78,67%), while dimensions below the average are income (66,33%) and democracy and politics (55,83%).

Table 2. Pekka's Subjective Well-Being Levels

Subjective Well-being	Low (<50)		Moderate (50-75)		High (>75)		Average
	n	%	n	%	n	%	
Gender Roles	0	0,0	0	0,0	60	100,0	86,44
Basic and Psychological Needs	0	0,0	8	13,3	52	86,7	82,00
Education and Health	1	1,7	15	25,0	44	73,3	78,67
Income	15	25,0	30	50,0	15	25,0	66,33
Democracy and Politics	24	40,0	32	53,3	4	6,7	55,83
Overall Subjective Well-being	8	13,3	17	28,3	35	58,3	73,85

2. Pekka's Objective Well-being Level

In this study, the indicators of objective well-being are based on the United Nations Development Programme (UNDP), the Organisation for Economic Co-operation and Development (OECD), and the National Institute of Statistics (Istat), which identify six observable dimensions of objective well-being in their measurements: health, employment opportunities, social and economic development (income, consumption expenditure, assets, and housing conditions), the environment, safety (security), and politics. These dimensions represent objective well-being, capturing a good life across all dimensions (Voukelatou et al., 2021). Scores are divided into three categories according to Puspitawati (2019): low (<50), moderate (50–75), and high (>75). Overall, as shown in the Table 2, the average objective well-being index for Pekka respondents falls into the moderate category (63,47%). The dimensions of objective well-being that scored above average compared to the others are health (74,67%), environment (73,33%), and politics and democracy (69,67%). The dimension with

an average categorized as moderate is social and economic development (60,20%), while the dimension with an average categorized as below average is the security dimension (49,33%).

Table 3. Pekka's Objective Well-being Index

Objective Well-being	Low (<50)		Moderate (50-75)		High (>75)		Average
	n	%	n	%	n	%	
Health	3	5,0	20	33,3	37	61,7	74,67
Social and Economic Development	12	20,0	40	66,7	8	13,3	60,20
Environment	2	3,3	23	38,3	35	58,3	73,33
Security	41	68,3	17	28,3	2	3,3	49,33
Politics and Democracy	5	8,3	31	51,7	24	40,0	69,67
Total Objective Well-being	15	25,0	32	53,3	13	21,7	63,47

Factors Influencing Pekka's Subjective and Objective Well-being in Tunjung Teja District

The study included 60 Pekka respondents, with 15 respondents from each of the following villages: Pancaregang, Tunjung Teja, Bojong Pandan, and Malangghah. All of these respondents fall into 6 Pekka categories: women whose husbands have died, divorced women, single women who support themselves and/or their families, women whose husbands have chronic illnesses, married women who are the primary breadwinners, and married women whose husbands have migrated to seek work outside the region.

Table 3 shows that the respondents' ages range from 22 to 76 years. The respondents' ages were calculated from birth to the age at the time of the study. Based on Table 4, it was found that the majority of respondents (50 %) fall into the middle-adulthood category, with an age range of 41–60 years. The average educational attainment index of the respondents was at the elementary to junior high school level, at 2.33 years. The average duration of being a Pekka was 7.2 years, ranging from a minimum of 7 months to a maximum of 25 years. This study also showed that the majority of respondents had 1–2 dependents.

Table 4. Number and Percentage of Pekka Respondents by Age

Category	Respondents (person)	
	n	%
Age		
18-40	20	33,3
41-60	30	50,0
>60	10	16,7
Total	60	100,0

Minimum–maximum (years) 22–76 years

Educational Level	n	%
Did not complete elementary school or equivalent	10	16,7
Completed elementary school or equivalent	27	45,0
Completed junior high school or equivalent	16	26,7
Completed high school or equivalent	7	11,7
Total	60	100,0

Duration of Being a Pekka	n	%
1–10 years	39	65,0
11–20 years	16	26,7
>20 years	5	8,3
Total	60	100,0

Number of Dependents	n	%
0	10	16,7
1	17	28,3
2	22	36,7
3	7	11,7
4	3	5,0
5	1	1,7
Total	60	100,0

Minimum-Maximum (people) 1-5

Subjective well-being, as defined by Keyes et al. (2015), is an individual's evaluation of the positive and negative aspects of their life. Meanwhile, Ryan and Deci (2001) divide subjective well-being into three components: life satisfaction, the presence of positive mood, and the absence of negative mood. The OECD (2013) divides subjective well-being into three components: life evaluation, affect, and eudaimonia (Vitters, 2025).

Subjective well-being can be captured through studies based on self-reported data, for example, by highlighting the five main dimensions of subjective well-being: gender roles; universal needs, which include basic and psychological needs; social aspects such as education and health; economic aspects, including income; and political aspects, which include democracy and political freedom (Voukelatou et al., 2021). In the multiple linear regression analysis below, four independent variables age (X_1), length of time as a Pekka (X_2), number of dependents (X_3), and educational level (X_4) were tested against the dependent variable of subjective well-being (Y_1). The study sample consisted of 60 Pekka members in 4 villages in Tunjung Teja District, and the significance level was set at 0,05 (5%) and 0,10 (10%).

Table 5. Multiple Linear Regression Analysis of Age, Length of Service as a Pekka, Number of Dependents, and Educational Level on Subjective Well-being

Variable	Coefficient			Significance
	Unstandardized Coefficient (β)	Std. Error	Standardized Coefficient (β)	

Constants	64,517	5,263		<,001*
Age (years)	-0,826	1,489	-0,086	0,581
Duration of Being a Pekka	-0,406	0,790	-0,066	0,610
Number of Dependents	-0,051	0,827	-0,009	0,951
Education Level	2,592	1,060	0,348	0,018*
F Test				2,475
Sig				0,055 ^b
<i>R Square</i>				0,153
<i>Adjusted R Square</i>				0,091
<i>N</i>				60

Note: *significant at $p < 0.05$ and $p < 0.10$

The results of the linear regression analysis of the variables affecting Pekka's subjective well-being in Table 5 show an Adjusted R-Square value of 0.091, meaning that the model indicates that 9,1% of the variation in Pekka's subjective well-being is explained by the model's variables, while 90,9% is influenced by other variables outside the scope of this study. The results of this study also show that the constant value is 64.517, meaning that if age, education level, duration as a Pekka, and number of dependents are held constant, subjective well-being would be 64,517%.

This study also shows that Pekka's age ($\beta = -0,086$; $p = 0,610$) has a negative effect on subjective well-being. The duration of being a Pekka ($\beta = -0,066$; $p = 0,581$) also has a negative effect on subjective well-being. Furthermore, the number of dependents ($\beta = -0,009$; $p = 0,951$) indicates that the number of dependents has a negative relationship with the dependent variable. Regarding educational level ($\beta = 0,348$; $p = 0,018$), this means that educational level has a positive effect on Pekka's subjective well-being. These results indicate that only the educational level variable (X_4) has a significant effect ($\beta = 0,348$; $p = 0,018 < 0,05$) ($\beta = 0,348$; $p = 0,018 < 0,10$) on Pekka's subjective well-being.

In the multiple linear regression test in Table 9, four independent variables age (X_1), length of time as a Pekka (X_2), number of dependents (X_3), and educational level (X_4) on the dependent variable of objective well-being (Y_2). The study sample consisted of 60 Pekka residents from 4 villages in Tunjung Teja District, with significance levels of 0,05 (5 %) and 0,10 (10 %).

These findings align with Yulfa's (2022) research, which indicated that Pekka's subjective well-being falls into the moderate category, although the final scores differ. The difference between the results of this study and Yulfa's (2022) study lies in Pekka's characteristics: the length of time as a Pekka and the high debt-to-income ratio can increase subjective well-being, whereas this study indicates that Pekka's educational level has a positive impact on subjective well-being.

Objective well-being is often seen as challenging because researchers tend to focus more on exploring its dimensions rather than its definition, given its objective nature. One might argue that objective well-being can be measured through Gross Domestic Product (GDP), but this must also account for the reflection of society's life in terms of both material conditions

and quality of life. In fact, the United Nations Development Programme (UNDP), the Organisation for Economic Co-operation and Development (OECD), and the National Institute of Statistics (Istat) have identified six dimensions of objective well-being that can be measured, including health, employment opportunities, social and economic development (income, consumption expenditure, assets, and housing conditions), the environment, safety, and politics. These dimensions represent objective well-being, capturing a good life across all dimensions (Voukelatou et al., 2021). In the multiple linear regression test below, four independent variables age (X_1), duration as a Pekka (X_2), number of dependents (X_3), and education level (X_4) were tested against the dependent variable of objective well-being (Y_2). The study sample consisted of 60 Pekka members in 4 villages in Tunjung Teja District, with a significance level of 0,05 (5%) and 0,10 (10%).

Table 6. Multiple Linear Regression Analysis of Age, Length of Service as a Pekka, Number of Dependents, and Educational Level on Objective Well-being

Variable	Coefficient			Significance
	Unstandardized Coefficient (β)	Std. Error	Standardized Coefficient (β)	
Constants	34,195	1,902		<0,001*
Age (years)	-0,914	0,538	-0,255	0,095**
Duration of Being a Pekka	-0,618	0,285	-0,272	0,035*
Number of Dependents	-0,398	0,299	-0,184	0,188
Education Level	0,553	0,383	0,199	0,155
F Test				3,453
Sig				0,014 ^b
R Square				0,21
Adjusted R Square				0,143
N				60

Note: *significant at $p < 0.05$, **significant at $p < 0.10$

The results of the linear regression analysis of the variables affecting Pekka's subjective well-being in Table 6 show an Adjusted R-Square value of 0,143, meaning that the model indicates that 14,3% of the variation in Pekka's subjective well-being is explained by the included variables, while 85,7% is explained by other variables not included in the study. The results of this study also show that the constant term is 34.195, meaning that if age, education level, duration as a Pekka, and number of dependents are held constant, subjective well-being would be 34,195 %.

Duration as a Pekka ($\beta = -0,272$; $p = 0,035$) has a negative effect on objective well-being; the number of dependents ($\beta = -0,184$; $p = 0,188$); and educational level ($\beta = 0,199$; $p = 0,155$)—meaning the standardized coefficient for educational level of 0,199 indicates that educational level has a positive relationship with the dependent variable of objective well-being. Thus, from the results above regarding objective well-being, the variables with significant effects

are age ($\beta = -0,914$; $p = 0,095 < 0,10$) and length of time as a Pekka ($\beta = -0,272$; $p = 0,035 < 0,05$) ($\beta = -0,272$; $p=0,035<0,10$). The variables age (X_1) and length of time as a Pekka (X_2) have a negative relationship with the objective well-being variable (Y_2); thus, the longer an individual has been a Pekka and the older they become, the more their objective well-being tends to decline.

CONCLUSION

Empowerment aimed at Pekka through the BISA program focuses on optimizing human assets by strengthening the capacity of individuals and groups, physical assets through the optimization of simple cassava processing tools. Financial assets through the optimization of the YM Banten social fund. Social assets through the enthusiasm of Pekka in Parumasan, and natural assets through the utilization of local cassava resources. Pekka's livelihood strategy involves optimizing human assets in the form of skills and labor, social assets through customer networks and kinship support, physical assets through business facilities, natural assets by utilizing land and local resources, and financial assets through business diversification.

Pekka's levels of subjective and objective well-being generally fall into the moderate category. Educational level is the primary factor influencing Pekka's subjective well-being, while age and duration as a Pekka are significant factors in determining Pekka's objective well-being. Efforts to improve Pekka's objective well-being should focus on aspects of social and economic development through the expansion of social protection, financial literacy, as well as efforts to improve Pekka's subjective well-being in the political and democratic spheres by providing a platform through village development forums that involve Pekka. Future research should examine the dynamics of changes in Pekka's livelihood strategies, the effectiveness of empowerment programs, and the role of social capital in improving well-being. Practical implementation should focus on developing an integrated, local-asset-based empowerment model through capacity building, ongoing mentoring, access to financing, and the expansion of marketing networks to support Pekka's self-reliance.

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