



Contents lists available at [Journal ELORA](#)

Journal of Counseling, Education and Society

ISSN: 2716-4896 (Print) , ISSN 2716-4888 (Electronic)

Journal homepage: <https://jces.eloracenter.org/jces>



Feminization of poverty and problem-solving capacity among female-headed households in indonesia: self-esteem and social support as determinants

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Article Info

Article history:

Received May 31th, 2026

Revised Jun 5th, 2026

Accepted Jul 8th, 2026

Keywords:

Feminization of poverty
Female-headed households
Problem-solving capacity
Self-esteem
Social support

ABSTRACT

Female-headed households represent one of the most economically and psychosocially vulnerable groups in Indonesia; however, their internal coping capacities remain insufficiently explored within the social welfare literature. This study investigates how self-esteem and social support shape the problem-solving capacity of poor female-headed households in Bandung Regency, West Java, Indonesia. A qualitative descriptive-explanatory case study design was employed, with data gathered through in-depth interviews with ten purposively selected primary informants prioritizing information-rich cases, two focus group discussion sessions, and participant observation. Data were analyzed using theory-guided thematic analysis following the interactive model of Miles, Huberman, and Saldaña, and validated through source triangulation and member-checking procedures. The findings reveal that informants experienced a severe collapse of self-esteem and social misrecognition during the initial transition following spousal loss, further exacerbated by stigma within patriarchal rural communities. Active involvement in the Pekka Union served as a radical psychosocial turning point, reconstructing self-esteem through collective recognition and skill mastery. Social support emerged as the most dominant force shaping problem-solving capacity, substantially exceeding the contribution of self-esteem. These findings challenge deficit-oriented perspectives and affirm that resilience among female-headed households is relational and collectively constructed. Social welfare interventions should therefore adopt strengths-based and feminist empowerment strategies.



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Introduction

Poverty is increasingly understood as a multidimensional condition marked not only by insufficient income, but also by insecurity, limited agency, social exclusion, and constrained future choices. This perspective aligns with Sen (1999) foundational argument that poverty fundamentally represents the inability to realize basic human capabilities, rather than merely the absence of financial resources. Within this framework, poor households headed by women occupy a position of heightened vulnerability, as they simultaneously navigate material deprivation and deeply entrenched gender-inequitable social structures (Zhang et al., 2025).

Gender scholars have long demonstrated that poverty is not distributed neutrally across society; rather, it adheres to patterns of unequal access to productive assets, labor markets, social recognition, and power relations

within both domestic and communal spheres. Chant (2008) critically engages with the concept of the feminization of poverty, cautioning against oversimplification while simultaneously affirming that women who bear sole responsibility for household livelihoods face compounded vulnerability arising from intersecting role burdens. Consequently, the study of poor female-headed households must be approached as an intersection of economic hardship, prevailing gender norms, and structurally constrained opportunity (Posel et al., 2023).

In many developing contexts, female-headed households are required to simultaneously sustain caregiving, social reproduction, and income generation. This condition produces pressures that are not merely financial, but also profoundly emotional and relational. Conger & Donnellan (2007) demonstrate that sustained economic pressure systematically undermines psychological well-being, disrupts social relationships, and weakens the adaptive capacity of families. Research on poor female-headed households must therefore attend not only to what these women lack, but equally to the resources they continue to mobilize in order to survive and exercise agency (Siambale et al., 2025).

Global evidence further confirms that female-headed households remain highly susceptible to economic shocks, precarious employment, and inadequate social protection. UN Women (2024) underscores that single mothers and female-headed households face a disproportionately elevated risk of entrapment in prolonged poverty cycles, particularly where labor markets are dominated by informal arrangements and gender-responsive social services remain absent. This finding is significant in establishing that the vulnerability of female-headed households is not a product of individual deficiency, but rather an outcome of social structures and policies that have yet to achieve genuine inclusivity (Wendt et al., 2021).

Within this broader context, the present study is situated in Bandung Regency, West Java, where poor women registered as female-headed households constitute a group warranting serious scholarly and policy attention. This condition reflects not an isolated local phenomenon, but a manifestation of a more pervasive social problem embedded within rural Indonesian society, as evidenced by the structural concentration of female-headed households in precarious informal employment, their systematic exclusion from adequate social protection, and the entrenched patriarchal norms that simultaneously devalue their labor and erode their social recognition across rural communities in Indonesia (Fraser, 2008; UN Women, 2024).

In such circumstances, problem-solving capacity emerges as a critical analytical lens, illuminating how women interpret adversity, regulate emotional responses, mobilize assistance, and sustain action under conditions of acute pressure. Lazarus & Folkman (1984) define coping as the constantly changing cognitive and behavioral efforts individuals deploy to manage internal and external demands appraised as taxing or exceeding their available resources. This conceptual framework is particularly germane to the lives of poor female-headed households, who must respond concurrently to economic hardship, social stigma, role conflict, and caregiving responsibilities.

It is a socially embedded practice, shaped by education, age, life experience, community norms, and the breadth or narrowness of accessible support networks. Carver et al., (1989) emphasize that effective coping encompasses a wide repertoire of strategies, including self-activation, planning, self-regulation, the seeking of instrumental assistance, and the mobilization of emotional support. The capacity to navigate problems is therefore deeply contingent upon whether individuals possess the psychological and social resources necessary for purposive action (Wondimu et al., 2022).

The capacity to solve problems, however, does not emerge in a psychological vacuum. It is substantially shaped by how individuals appraise their own worth, competence, and agency — which brings us to the second construct central to this study: self-esteem. Rosenberg (1968) conceptualizes self-esteem as a relatively enduring evaluative orientation toward the self — the degree to which an individual appraises themselves as valuable, capable, and worthy of respect. Orth & Robins (2014) subsequently affirmed that self-esteem carries broad implications for mental health, the quality of social relationships, and the capacity to cope with life stressors. Among poor female heads of household, self-esteem is of particular significance, as experiences of spousal loss, poverty, and exposure to gender stereotypes can profoundly erode confidence in one's personal worth and capacity for action (Mwakalila, 2022).

The salience of self-esteem is further connected to questions of recognition, dignity, and social identity. Fraser (2008) argues that injustice frequently operates through the combined mechanisms of maldistribution — the inequitable distribution of material resources and economic opportunities — and misrecognition — the denial of social status, dignity, and cultural worth. Both mechanisms directly erode self-esteem among poor female-headed households: maldistribution strips them of the material conditions necessary for confident self-reliance, while misrecognition subjects them to stigma, shame, and culturally imposed assumptions of weakness or dependence that corrode their sense of personal worth. For poor female heads of household, economic deprivation thus intertwines with stigma, shame, and culturally imposed assumptions of weakness or

dependence. Strengthening self-esteem is therefore not merely a psychological endeavor, but a process of reclaiming social dignity (Mahmoudi et al., 2024).

The third construct examined in this article is social support. Bekiros et al. (2022) demonstrate that social support exerts a buffering effect on stress by attenuating the negative consequences of pressure through emotional, instrumental, informational, and appraisal dimensions. Thoits (2011) further clarifies that social support operates through multiple simultaneous mechanisms: it fosters a sense of belonging, expands access to resources, validates identity, and reinforces the capacity to bear life's burdens. In the context of women's poverty, social support can function as a critical bridge between limited personal resources and the need for sustained endurance (Istyawan Dwi; Haryani, Ayi, 2025).

The significance of social support tends to be even stronger in relational and community-based societies. Through *Voices of the Poor*, Lubbers et al. (2020) demonstrate that poor individuals consistently identify family, neighbors, and social networks as their primary buffer during periods of crisis — a finding highly consonant with the realities of female-headed households in rural areas, where access to formal employment, professional services, and institutional assistance frequently remains limited. Under such conditions, kinship networks, women's groups, and local communities may constitute the most tangible and accessible resources available.

The Bandung study is significant in that it explicitly investigates the relationship between self-esteem, social support, and the capacity of women to navigate psychosocial and economic challenges as heads of household. From a practice perspective, this focus addresses two fundamental questions: first, whether problem-solving capacity is more substantially shaped by internal psychological resources such as self-esteem; and second, whether social support proves more decisive given that poor women operate within structures of constraint that necessitate reliance upon others. These questions carry substantial implications for the design of social work interventions.

This study is also epistemologically aligned with strengths-based and feminist social work perspectives. Saleebey (2006) contends that social work practice must be anchored in clients' strengths, capacities, and possibilities rather than their deficits. Meanwhile, Dominelli & Campling (2017) further argue that feminist social work situates women's personal difficulties as inseparable from patriarchal structures, class inequality, and asymmetrical power relations. To position poor female-headed households merely as recipients of assistance would therefore represent a profound oversimplification of a far more complex and structurally embedded reality.

On this basis, this study addresses three central questions. First, what psychosocial and economic problems are most salient among poor female-headed households in Bandung? Second, what are the profiles of self-esteem, social support, and problem-solving capacity within this group? Third, to what extent do self-esteem and social support shape their problem-solving capacity? Addressing these questions is essential not only for empirical explanation, but for generating intervention recommendations more firmly oriented toward capacity strengthening.

This study proceeds from the position that poor female-headed households are not passive social subjects, but active agents who continue to exercise agency under conditions of severe constraint. Yet the quality of their actions does not emerge independently of context. It is shaped by the interplay of personal resources particularly self-esteem and relational resources particularly social support. Analyzing these two constructs in tandem therefore yields a richer and more nuanced understanding of how women manage poverty, emotional strain, and caregiving demands within the fabric of everyday life.

Method

This study employed a qualitative approach with a descriptive-explanatory case study design. This methodological choice was intentionally adopted to enable a holistic and contextually grounded exploration of the lived experiences, psychosocial dynamics, and adaptive strategies of poor female-headed households, without reducing the complexity of their subjective realities to numerical generalizations. Creswell & Creswell (2017) affirm that qualitative research is particularly appropriate when the goal is to understand meaning, context, and process as experienced by individuals navigating social and human problems in their natural settings.

The descriptive-explanatory case study design was selected for two complementary purposes. First, it was employed to describe the objective and subjective conditions of poor female-headed households in relation to their psychosocial and economic problems, self-esteem, social support, and problem-solving capacity. Second, it was used to explain the relational dynamics among these constructs through in-depth qualitative analysis.

Creswell & Clark (2017) notes that descriptive-explanatory designs are well suited to studies seeking to illuminate the general patterns and the deeper meanings embedded within the lived realities.

The study was conducted in five subdistricts of Bandung Regency, West Java, Indonesia. The research population consisted of poor women categorized as socioeconomically vulnerable, of productive age, with dependent children, and living as female-headed households. The majority of participants were widows, either through divorce or the death of a spouse — a status that requires them to simultaneously perform social reproduction, caregiving, and income-generating functions under conditions of material constraint.

Informants' selection was conducted through purposive sampling, prioritizing information-rich cases capable of illuminating the central phenomena under investigation. Following Creswell & Clark (2017), the paramount concern in qualitative sampling is not statistical representativeness, but the deliberate identification of informants whose experiences can yield meaningful insight. A total of ten primary informants were selected as the core participants of this study. Although this number is modest, it is consistent with the principles of qualitative inquiry, which prioritize depth of understanding over breadth of generalization. Tabachnick & Fidell (2013) emphasize that sample adequacy must always be interpreted in relation to the design, analytical purpose, and field constraints of a given study.

Primary data were collected through three integrated qualitative techniques. First, in-depth semi-structured interviews were conducted face-to-face within the informants' domestic environments to establish rapport and elicit intimate life narratives, including accounts of trauma, self-esteem fluctuations, daily poverty struggles, and the reasoning underlying their chosen coping strategies. Second, two Focus Group Discussion sessions were held, each involving five to six participants, serving both to cross-validate individual interview findings and to observe the dynamics of mutual support and collective solidarity produced among group members. Third, participant observation was conducted at monthly Pekka Union chapter meetings, generating contextual field notes that provided an additional layer of interpretive data.

Table 1 <Study Characteristics>

Component	Description
Research context	Bandung Regency, West Java, Indonesia
Research focus	Poor female-headed households (FHHs)
Design	Qualitative descriptive-explanatory case study with in-depth interviews, FGD, and participant observation
Analytical focus	Problem-solving capacity, self-esteem, and social support

Table 2 <Core Variables and Analytical Dimensions>

Variable	Operational focus	Theoretical basis
Problem-solving capacity	Emotion regulation, planning, help-seeking, self-control, religious coping, and problem-solving action	Lazarus & Folkman (1984); Carver et al. (1989)
Self-esteem	Self-worth, sense of usefulness, confidence, social expression, decision-making, and awareness of strengths and weaknesses	Rosenberg (1965); Orth & Robins (2014)
Social support	Informational, emotional, instrumental, and appraisal support from family and non-family networks	House (1981); Cohen & Wills (1985); Thoits (2011)

The study's analytical framework centered on three core theoretical constructs. The first construct was problem-solving capacity, operationalized as the capacity to activate agency, employ religious coping, regulate emotional distress, seek instrumental support, formulate problem-solving plans, and exercise self-control in navigating psychosocial and economic adversity. This operationalization is grounded in the coping frameworks in line with the framework of Carver et al. (1989) and Lazarus & Folkman (1984) elaboration of coping dimensions.

The second construct was self-esteem, defined as a self-appraisal reflecting personal pride, a sense of usefulness, awareness of one's strengths and limitations, confidence in social interaction, the capacity to articulate opinions, the courage to make decisions, and the ability to exercise influence within one's social environment. This formulation draws upon Rosenberg (1968) conceptualization of self-evaluation along a positive-negative continuum, extended to the specific context of poor female-headed households who must negotiate self-identity under conditions of intense social pressure.

The third construct was social support, understood as the degree to which participants received informational assistance, emotional encouragement, instrumental or material help, guidance, and positive appraisal from extended family, neighbors, friends, and other network members. This definition is anchored in the typology developed by House (1981) and Cohen & Wills (1985), reflecting an understanding of social support not merely as an emotional resource, but as concrete access to the practical assistance.

To ensure the credibility and scientific trustworthiness of the qualitative interpretations, rigorous data validation strategies were implemented. Data credibility was established through intensive source triangulation, systematically comparing and cross-referencing individual interview transcripts against FGD group dynamics, field observation notes, and institutional data from field facilitators. Member-checking procedures were additionally employed, whereby preliminary analytical drafts and narrative excerpts were returned to the primary informants for verification, ensuring that theoretical interpretations accurately reflected the true intent and lived realities of their experiences, thereby minimizing researcher bias and strengthening academic accountability (Creswell & Creswell, 2017; DeVellis & Thorpe, 2021).

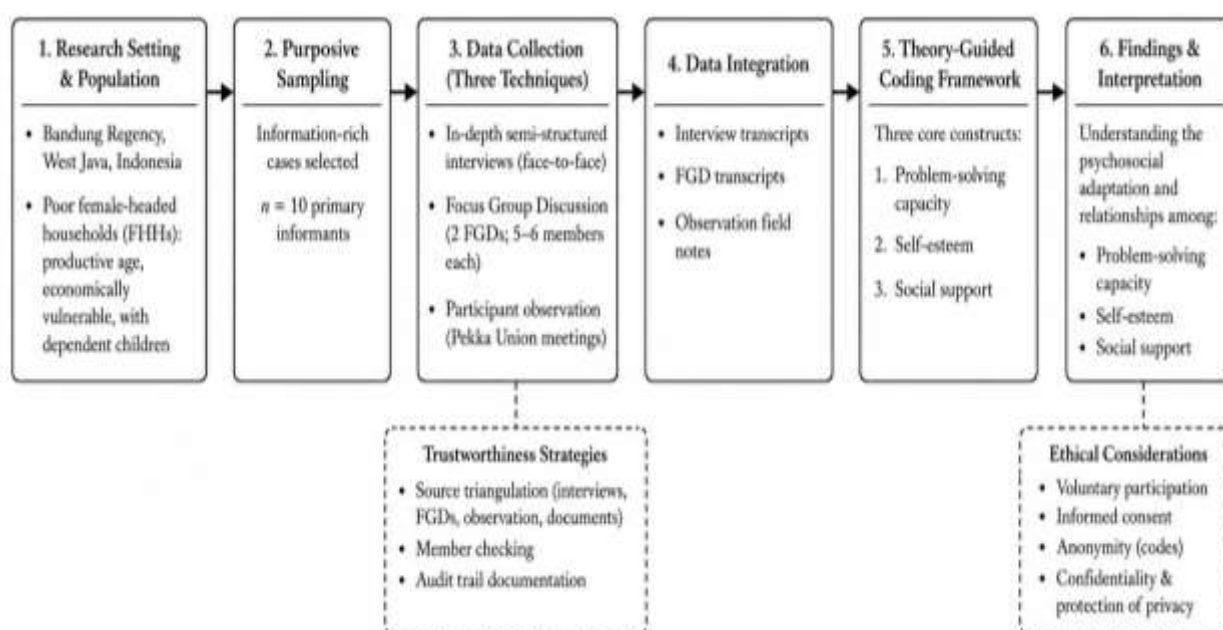


Figure 1 <Visual Research Design Flowchart>

Data were analyzed using theory-guided thematic analysis following the interactive model of Miles, Huberman, and Saldaña, progressing through three continuous stages: data reduction, data display, and conclusion drawing and verification (Miles et al., 2013). The analytical process was deductively anchored in the three pre-established theoretical constructs — problem-solving capacity, self-esteem, and social support — whereby raw narrative data were systematically coded against theoretically specified dimensions before emergent patterns were identified and interpreted. To ensure analytical trustworthiness, the coding process was documented through a systematic audit trail, and preliminary interpretations were returned to informants through member-checking procedures to verify that theoretical readings accurately reflected their lived experiences. Kline (2015) affirms that systematic analytical frameworks of this kind are well suited to examining the structural relationships among theoretically specified constructs within field-based social research.

From an ethical standpoint, data collection was conducted with careful attention to informants' voluntary participation, informed understanding, and protection of privacy. All primary informants were anonymized using numerical codes to safeguard confidentiality and prevent adverse social consequences. In research involving poor and vulnerable populations, ethical sensitivity is paramount, as the research process itself risks reproducing unequal power relations if not managed with care (Mfoafo-M'Carthy & Grischow, 2022).

Results and Discussion

The findings present an empirical picture of informant characteristics, psychosocial patterns, and the relational dynamics among the constructs analyzed in this study. The presentation begins with the informants' demographic profile to establish the social context underlying the conditions of the research subjects. This

contextual information is analytically significant, as age, marital status, educational attainment, occupation, income, and household composition are factors that can substantially shape individuals' psychosocial conditions and their capacity to navigate everyday adversity.

Prior to presenting the findings, it is necessary to briefly document the analytical process through which raw narrative data were systematically reduced into the three core constructs. Following the theory-guided thematic analysis framework, coding was conducted deductively against the three pre-established constructs — self-esteem, social support, and problem-solving capacity — while simultaneously allowing emergent sub-themes to surface inductively from the data.

For self-esteem, recurring narrative patterns centered on two dominant themes: the collapse of self-worth following spousal loss and subsequent collective reconstruction through Pekka Union participation. For social support, two contrasting patterns consistently emerged: the structural limitations of informal kinship networks and the transformative multidimensional support provided by organized collective structures. For problem-solving capacity, dominant themes included proactive financial management, livelihood diversification, and rights-based assertiveness in navigating institutional barriers. These thematic patterns were identified across all ten informants and further corroborated through FGD dynamics and field observation notes, with saturation confirmed when no new themes emerged beyond the eighth interview. Preliminary interpretations were subsequently returned to informants through member-checking procedures to ensure analytical accuracy.

The results subsequently present the major patterns emerging across the three psychosocial constructs — self-esteem, social support, and problem-solving capacity — as the core dimensions of the study. The thematic distribution across these constructs provides a foundational understanding of the psychological and relational resources available to informants, and the extent to which these resources contribute to their capacity for purposive action under conditions of structural constraint.

Table 3 <Informant Profile>

Indicator	Dominant category	Frequency
Age	60 years and above	4 of 10 informants
Marital status	Divorced widow	6 of 10 informants
Education	Completed elementary school	4 of 10 informants
Occupation	Agricultural laborer	5 of 10 informants
Personal monthly income	Below Rp600,000	Majority of informants
Family monthly income	Below Rp600,000	Majority of informants
Number of other household members	One person	Dominant pattern
Number of dependents	One person	Majority of informants

The informant profile depicts a group of women living under conditions of acute economic fragility and intense social pressure. Four of ten informants were aged 60 years and above, indicating that the burden of household headship is disproportionately carried by women in older age groups. From a life-course perspective, this composition is analytically significant, as work capacity, physical health, and economic opportunity typically diminish with advancing age, while family responsibilities do not correspondingly decrease.

In terms of marital status, six of ten informants were divorced widows, while the remainder were widows through spousal death. This distribution reveals that female headship within the context of poverty in Bandung emerges not only from widowhood caused by death, but also from marital dissolution. This distinction carries important social consequences: divorce, in many rural settings, tends to generate stronger stigma and weaken social support networks, whereas spousal death is more frequently regarded as misfortune and elicits community sympathy.

Educational attainment among informants was consistently low, with the majority having completed only elementary school. This pattern substantially limits access to stable formal employment, complex public services, and pathways to economic mobility. Occupationally, five informants worked as agricultural laborers, with others engaged in domestic laundry work, home-based food production, micro-retail, and mobile vending. These findings confirm that informants are not excluded from work, but rather from decent, protected, and adequately remunerated work — a condition that Calnitsky (2018) identifies as a structural rather than individual failure.

Income data reinforce this picture of structural marginality. The majority of informants reported personal and family incomes below Rp600,000 per month, a figure that, when read alongside household dependency compositions, reveals not merely low absolute income but chronic household insecurity — a condition in which families remain continuously on the edge of deprivation and remain highly susceptible even to minor economic shocks.

The study classified informants' problems across three interconnected dimensions: psychological, social, and economic. In the psychological dimension, women articulated experiences of feeling burdened, sorrowful, fearful, and deeply anxious regarding their families' futures. In the social dimension, they encountered significant barriers in fulfilling social roles, adjusting to changed circumstances, and sustaining relationships within their communities. In the economic dimension, core problems centered on insufficient and unstable income and persistent difficulty meeting basic household needs. These findings confirm that poverty operates as a total existential experience, simultaneously penetrating emotional life, relational bonds, and the practicalities of daily survival.

Dynamics of Self-Esteem: From Fragility to Collective Reconstruction

The lifecourse narratives of the ten informants confirm that self-esteem is not a fixed psychological trait but a construct that fluctuates substantially in response to shifts in the immediate social environment. During the initial transition following spousal loss, all informants experienced a severe collapse of self-esteem. Internalizing the negative evaluations of their communities, they withdrew socially and harbored profound shame, viewing their circumstances as personal failures. This pattern aligns with Fraser (2008) argument that injustice operates not only through material maldistribution but through the misrecognition of social identities.

Active participation in the local Pekka Union chapter emerged as the most transformative turning point in the informants' psychosocial trajectories. Sustained social interaction within this collective environment triggered a progressive reconstruction of self-concept from low toward moderate and higher levels. Through regular engagement with peers who shared the same structural fate, a process of experiential universalization occurred — informants came to recognize that their hardships were not individual moral failures but shared structural challenges. As one informant reflected:

"Before joining Pekka, I felt completely worthless because I was poor, uneducated, and a widow. But after attending meetings, learning how to bake bread, and seeing so many other widows successfully sending their children to high school, my mind opened. I realized I am human, I am valuable, and capable." (Interview with Inf-5, 58 years old)

This cognitive and emotional recovery was accompanied by a reclamation of domestic and public authority. Another informant described how breaking free from psychological dependency on patriarchal structures cultivated a deep sense of pride in independent agency:

"I used to think a woman was nothing without a man, and I always kept my head down during neighborhood association meetings. Now, after undergoing legal and gender awareness training with Pekka, I feel deeply proud. I support my two children completely through my own sweat as a mobile vendor. I am just as dignified as any married woman in this village." (Interview with Inf-3, 47 years old)

The Motekar Facilitator for Cileunyi documented this structural shift in the informants' public comportment:

"The evolution of self-esteem among these mothers is staggering. Previously, they would look down and refuse to speak due to the shame of the 'poor widow' label. Today, after being validated by the union, they stand tall, manage their own civil documents at government offices, and firmly demand social assistance cards without a shred of inferiority." (Interview with Motekar Facilitator)

These findings confirm that the restoration of self-esteem among poor women requires a dual approach: the acquisition of tangible economic competencies alongside the securing of institutional recognition within an inclusive social collective. Orth & Robins (2014) affirm that self-esteem develops through the sustained interaction of lived experience, social evaluation, and repeated success in meaningful developmental tasks.

Interpretations of Social Support: The Primacy of Structural-Collective Networks

Social support was interpreted by all informants as the most powerful force reshaping their lifecourse trajectories. The study identified two distinct typologies of social support operating with qualitatively different functional outcomes.

Informal social support from extended family and neighbors flowed primarily as short-term, crisis-driven instrumental assistance — temporary housing, emergency childcare, or micro-loans of basic food items during acute deficits. While humanly meaningful, informants consistently interpreted this form of support as structurally limited. Because their immediate neighborhood networks were homogeneously poor, available assistance was readily depleted. As one informant articulated:

"When we run out of rice, my relatives or close neighbors will give me a liter or two on loan. But I cannot push them further; they are seasonal laborers just like me. If I need money for my child's high school registration, they simply do not have it to give." (Interview with Inf-1, 52 years old)

Conversely, social support accessed through the Pekka Union was consistently interpreted as a permanent, multidimensional anchor. The union successfully integrated emotional, instrumental, informational, and appraisal support simultaneously. Emotionally, it provided a safe space for the expression of psychological distress free from moral judgment. Instrumentally, it disrupted the cycle of predatory informal lending by providing an independent micro-credit cooperative system governed by the members themselves:

"Without the Pekka community, I would have either suffered a mental breakdown or ended up trapped in debts with illegal lenders. In Pekka, we hold each other up. If a member's child falls ill, we immediately pool our money. It has become a second family that truly understands what it means to be a single mother in poverty." (FGD Session 1, Inf-2 and Inf-9)

Furthermore, the union provided critical informational and legal advocacy support, addressing areas historically neglected by state bureaucracies:

"Pekka provided me with free paralegal assistance and guided my case through the religious court to secure my official divorce certificate and child support orders. I used to be completely ignorant, accepting that my children had no birth certificates because their father abandoned us. Pekka opened the institutional pathway for me." (Interview with Inf-7, 39 years old)

This pattern is theoretically consistent with Thoits (2011), who demonstrates that effective social support fosters a sense of belonging, expands access to social capital, validates wounded social identities, and reinforces psychological endurance under conditions of sustained structural pressure.

Problem-Solving Capacity: Relational and Collectively Constructed Resilience

The narrative data from all ten informants systematically challenge the assumption that poor populations respond to prolonged adversity with passivity or fatalism. Following their integration into the Pekka Union, informants' problem-solving capacity underwent a significant qualitative transformation — shifting from defensive, emotion-focused coping mechanisms toward active, planned, problem-focused strategies oriented at dismantling material and structural barriers.

This capacity was manifest in proactive personal agency. Informants demonstrated sophisticated skill in managing extremely constrained domestic budgets, executing creative livelihood diversification, and mobilizing religious coping as an emotional stabilizer. One informant elaborated on her tactical economic adaptation:

"Since undergoing financial literacy training with Pekka, I no longer spend my agricultural wages haphazardly. I strictly divide my earnings into small labeled envelopes for food, education, and micro-business capital. Now, I fry and sell traditional snacks in the afternoon so my family doesn't depend on harvest cycles alone." (Interview with Inf-8, 44 years old)

This autonomy in problem-solving extended to the capacity to calculate and mitigate domestic risks without reliance on external charity:

"If my child suddenly falls ill and requires transport to the regional hospital, I don't panic or beg. I immediately contact my Pekka circle for an emergency loan, and then I plan to repay it by taking on extra laundry jobs. I map out my own solutions now, without waiting for someone's pity." (Interview with Inf-10, 35 years old)

When domestic crises exceeded family boundaries, informants actively asserted social rights before village authorities, backed by collective union support. The Motekar Facilitator validated this transition toward rights-based problem-solving:

"Their problem-solving capacity has become structural. They no longer sit at home weeping over exclusion. If an injustice occurs — such as a child being cut from a school scholarship list — they mobilize, organize their documentation with the union, and confront the school management directly. They have transformed into highly strategic problem solvers." (Interview with Motekar Facilitator)

Overall, these findings depict women who are not passive victims of poverty but active managers of lives marked by severe scarcity. Their endurance is fundamentally relational: they navigate adversity not because structural conditions have improved, but because they remain embedded within social networks that provide sustenance and because their sense of personal worth, though still developing, continues to motivate purposive action. The collective momentum of the Pekka Union functions as the primary engine driving individual coping agency precisely when internal psychological resources are most strained by structural pressures.

Social Support as the Primary Driver of Problem-Solving Capacity

The central finding of this study is that social support constitutes the most powerful determinant of problem-solving capacity among poor female-headed households in Bandung. This finding is theoretically coherent with the buffering hypothesis proposed by Cohen & Wills (1985), which holds that social support attenuates the

destructive impact of life stress by providing emotional, informational, and instrumental assistance. In the context of women's poverty, social support is not merely a supplementary resource but functions as a foundational precondition for the continuity of everyday purposive action (Siambale et al., 2025).

The qualitative evidence presented in this study extends the buffering hypothesis beyond its original formulation. Among marginalized populations, organized collective support does not merely function as a passive psychological shield preventing mental breakdown under economic stress. Rather, as demonstrated through the narratives of the ten Pekka informants, structural-collective support operates as an emancipatory mechanism that elevates coping strategies from basic survival to long-term capacity development. The Pekka Union's simultaneous provision of emotional validation, micro-credit access, legal advocacy, and skills training transformed the informants' problem-solving orientation from defensive emotion-focused coping toward active, rights-based problem-focused coping — a qualitative shift that passive charity-oriented interventions consistently fail to produce (Dulhunty, 2022; Kumar et al., 2021; Pujiwati et al., 2025).

The dominance of social support over self-esteem in shaping problem-solving capacity further demonstrates that coping under conditions of poverty is deeply embedded within social ecology. Bronfenbrenner & Cole (2009) remind us that human functioning is always constituted through interrelated systems, ranging from family and neighborhood networks to broader institutional and policy structures. When poor female-headed households navigate adversity, they do not do so as isolated psychological agents but through networks that provide assistance, validation, and expanded possibilities for action. The distinction between informal and structural-collective support, as revealed by the informants' narratives, is analytically crucial: while kinship and neighborhood networks provided meaningful but resource-depleted emergency assistance, the Pekka Union functioned as a robust, multidimensional, and sustainable anchor capable of transforming the structural conditions of the informants' lives (Diprose, 2023; Zavaleta Cheek & Corbett, 2024).

Self-Esteem as Internal Agency: Necessary but Insufficient Alone

These findings should not be interpreted as rendering self-esteem analytically inconsequential. The positive relationship between self-esteem and problem-solving capacity, as evidenced across informants' narratives, confirms that women who appraise themselves more positively demonstrate greater capacity for purposive and planned action. This is consistent with Pignault et al. (2023) and Niu et al. (2025), who demonstrate that self-esteem is associated with self-efficacy, decisional courage, and resilience in the face of structural adversity.

The asymmetry between self-esteem and social support can be productively understood through the capability and empowerment framework. Sen (1999) distinguishes between the mere possession of resources and the actualization of capabilities, while Kabeer (1999) argues that genuine empowerment requires the simultaneous presence of resources, agency, and achievements. Within this framework, self-esteem may be understood as constituting the internal dimension of agency, while social support provides the relational resources through which that agency can be practically exercised. Where self-esteem exists but social support remains structurally weak, the space for meaningful action remains severely constrained. Conversely, robust social support can open pathways for purposive action even when an individual's confidence has not yet been fully reconstructed — as vividly demonstrated by the early trajectories of several Pekka informants who began participating in collective activities before their self-esteem had fully recovered from the trauma of spousal loss.

The predominance of moderate self-esteem among informants carries significant analytical weight. Many women were able to function, work, care for their children, and make practical decisions, yet had not fully internalized a strong and stable positive self-appraisal. This condition aligns with Fraser (2008) argument that injustice operates not only through distributive deprivation but through the systematic misrecognition of social identities. Women who have repeatedly experienced stigma, social rejection, and economic dependence may continue to function while simultaneously harboring deep uncertainty regarding their own worth and legitimacy as social agents (Cheung, 2024). The moderate self-esteem profile thus signals both a reservoir of existing capacity and a substantial domain for transformative social intervention (Aziz et al., 2024; Gupta et al., 2024; Trias-Prats & Esteve, 2025).

Feminist Analysis: Structural Injustice Beyond Individual Deficiency

From the perspective of feminist social work theory, the multilayered vulnerability experienced by the ten Pekka informants cannot be attributed to individual deficiency, moral failing, or personal misfortune. It must be read critically as the structural product of an institutionalized patriarchal system operating within rural Indonesian society. Dominelli & Campling (2017) argue that feminist social work must systematically refuse victim-blaming explanations and instead examine how gender relations restrict women's access to resources, decision-making authority, and social recognition. The poverty experienced by poor female-headed households in Bandung originates not from a single source but from the compounding of spousal loss, precarious informal employment, deeply entrenched gender norms, and severely constrained social space for recovery and mobility.

Fraser (2008) framework of multidimensional justice illuminates this dynamic with particular clarity. The informants' experiences reveal the simultaneous operation of two interlocking forms of injustice: economic maldistribution and cultural misrecognition. Economically, maldistribution manifests in the systematic channeling of these women into the most precarious margins of the informal labor market, where female labor is structurally devalued and unpaid care work remains entirely unrecognized and uncompensated. Culturally, misrecognition operates through the social stigma attached to divorced and widowed single mothers — a form of cultural violence that, as the informants' narratives powerfully demonstrate, can be experienced as more destructive than material deprivation itself. This cultural oppression functions as a primary driver of self-esteem collapse during the early stages of single motherhood, locking women into isolated domestic spaces that suppress personal agency and foreclose possibilities for social participation (Posel et al., 2023; Zhang et al., 2025).

The success of the Pekka Union in restoring both self-esteem and problem-solving capacity lies precisely in its willingness to address these two dimensions of injustice simultaneously. By providing a collectively validated safe space, the union dismantled the social isolation that misrecognition produces. By delivering micro-credit access, legal advocacy, and skills training, it directly challenged the maldistribution of economic resources. This dual intervention aligns with what Saleebey (2006) identifies as the essential logic of strengths-based social work: effective practice begins from clients' existing capacities and transforms them into more stable and autonomous forms of agency, rather than positioning clients as passive recipients of externally determined solutions.

The Multidimensional Nature of Vulnerability and Resilience

The cluster of problems identified across the three dimensions — psychological, social, and economic — further confirms the irreducibly multidimensional nature of women's vulnerability. Feelings of sadness, fear, and hopelessness do not exist in isolation; they are structurally connected to economic burdens, caregiving demands, and disrupted social relationships. Folkman & Moskowitz (2004) emphasize that coping must be understood as a continuous process moving dynamically among appraisal, emotional regulation, and purposive action. For poor female heads of household, psychological strain is not merely an effect of poverty but an active factor shaping the quality of decision-making, relational functioning, and productivity (Militao et al., 2024).

The role of age in shaping problem-solving capacity deserves particular attention. The informant profile reveals that household headship burdens are disproportionately concentrated among older women, for whom advancing age simultaneously confers richer life experience and relational networks while also diminishing physical capacity, health resources, and economic flexibility. Age therefore operates as an ambivalent factor: it deepens experiential wisdom while simultaneously narrowing the material conditions available for its exercise (Mahmoudi et al., 2024; Mwakalila, 2022).

Educational attainment presents an equally nuanced picture. Several informants with low formal educational backgrounds nonetheless demonstrated substantial problem-solving capacity, suggesting that formal schooling is not the exclusive source of life competence. Practical experience, household management skills, relationship-building capacities, and survival strategies accumulated over the life course can generate significant adaptive agency. This finding resonates with Saleebey (2006) strengths-based framework, which insists that competencies developed outside formal institutional channels are no less real or valuable than those recognized by credentialing systems. Nevertheless, low education continues to structurally limit access to secure employment, formal services, and institutional negotiation — confirming that education remains a crucial dimension of structural inequality that cannot be overlooked in intervention design (Diprose, 2023; Pujiwati et al., 2025).

Implications for Strengths-Based and Feminist Social Work Practice

These findings carry direct and substantial implications for the design of social work interventions. If social support is the most powerful determinant of problem-solving capacity, then policy and practice must intentionally and systematically construct it — not treat it as an incidental byproduct of other interventions. This means prioritizing peer support groups, community solidarity forums, family mentoring networks, collective economic organizations, and accessible service referral mechanisms as primary rather than supplementary components of poverty alleviation programming. Thoits (2011) demonstrates that effective social support is not merely support that exists in the abstract but support that can be practically mobilized in the moments when individuals face concrete and acute pressure.

Empowerment programs must equally attend to the explicit strengthening of self-esteem, though not through abstract motivational discourse alone. The Bandung evidence suggests that self-esteem is genuinely reconstructed when women experience real and recognized success, have their contributions meaningfully acknowledged, can articulate their perspectives without being silenced or demeaned, and feel capable of influencing decisions that affect their own lives and the lives of their children. Saleebey (2006) affirms that a strengths-based approach is most effective when social workers help clients recognize existing competencies and support their transformation into more stable, autonomous, and transferable capacities. Self-esteem is thus

strengthened through praxis — through the embodied experience of competence and recognition — rather than through encouragement alone.

This study also offers an important corrective to overly individualistic and celebratory interpretations of resilience. In many development narratives, poor women are praised as inherently strong and resilient — praise that can subtly obscure the structural injustices that compel them to endure without adequate support. Terrana & Al-Delaimy (2023) emphasize that resilience is not a decontextualized personal quality but the outcome of the dynamic interaction between individuals and their access to culturally meaningful and materially adequate resources. The Bandung findings powerfully affirm this argument: the informants demonstrate resilience not because their structural conditions are bearable, but because they have found, through the Pekka Union, a social ecology that sustains them and restores their sense of worth and agency (Seff et al., 2024).

Conceptually, this study confirms that effective interventions for poor female-headed households must integrate three agendas simultaneously: the redistribution of material resources, the strengthening of relational social support, and the recognition of women's capacities and social identities. Redistribution reduces material burdens; relational support ensures that women possess real and mobilizable buffers; and recognition ensures that they no longer understand themselves as subjects merely enduring fate. When these three agendas are genuinely integrated, empowerment moves beyond temporary assistance toward the sustainable transformation of life capacity and social work practice fulfills its deepest emancipatory mandate (Quisumbing et al., 2024).

Limitations and Boundary Conditions

Despite its contributions, this study is subject to several methodological limitations that warrant acknowledgment. First, the sample was drawn exclusively from Pekka Union members, introducing potential selection bias — women who have already accessed organized collective support may demonstrate higher self-esteem and problem-solving capacity than female-headed households who remain socially isolated and unaffiliated with empowerment programs. The findings therefore represent a relatively more resourced subgroup within the broader population of poor female-headed households. Second, the qualitative narrative methodology, while appropriate for exploring lived experiences, carries inherent risk of social desirability bias, whereby informants may present their experiences more positively in the presence of a researcher. Although member-checking and source triangulation were employed to mitigate this risk, it cannot be entirely eliminated. Third, the geographic scope of this study is limited to five subdistricts of Bandung Regency, West Java, constraining the transferability of findings to female-headed households in urban contexts, other provinces, or different cultural settings.

Conclusions

This study demonstrates that poverty among female-headed households in rural Bandung constitutes a multidimensional condition encompassing psychological strain, social vulnerability, and structural economic limitation simultaneously. Despite these severe constraints, informants presented not as passive subjects but as active social agents who continuously sought to adapt, mobilize assistance, and sustain household continuity under conditions of acute scarcity. The most important empirical conclusion is that self-esteem and social support jointly shape problem-solving capacity, with social support emerging as the most consistently prominent construct across informants lived experiences.

The qualitative evidence further reveals that self-esteem is not a fixed trait but a dynamically constructed capacity, shaped by collective engagement, recognized success, and the reclamation of social dignity. Crucially, the informants' resilience did not emerge from solitary psychological strength but from integration into an organized solidarity network — most powerfully embodied by the Pekka Union — that reconstructed their agency, validated their identities, and expanded access to practical resources. Accordingly, social welfare interventions must adopt strengths-based and feminist approaches that deliberately strengthen social support networks and foster self-esteem through meaningful recognition and participation.

Nevertheless, this study is subject to limitations including potential selection bias from sampling exclusively within Pekka Union membership, risks of social desirability bias inherent to qualitative methodology, geographic constraints limiting transferability beyond Bandung Regency, and the cross-sectional design's inability to support causal inference. Future research should employ longitudinal designs and comparative samples across broader contexts to examine whether sustained improvements in the well-being of poor female-headed households across Indonesia.

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