

THE ROLE AND POTENTIAL OF FEMALE HEADS OF HOUSEHOLDS IN STRENGTHENING FAMILY ECONOMICS: A CASE STUDY OF PEKKA IN PALEMBANG CITY

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Abstract

Female heads of households face significant economic responsibilities in meeting their families' needs, while limitations in education, business capacity, income, and access to resources can hinder economic independence. This study aims to analyze the roles and potential of female heads of households who are members of PEKKA in strengthening family economies; identify factors supporting and inhibiting economic independence through MSMEs; and analyze the synergy model involving PEKKA, BAZNAS Palembang City, and the South Sumatra Province Women's Empowerment and Child Protection Agency (Dinas PPPA). The study employs a qualitative approach with a case study design. Data were gathered through observation, interviews, documentation, and community records concerning 320 PEKKA members, and subsequently analyzed descriptively through data reduction, data presentation, and conclusion drawing. The results indicate that 146 members (approximately 45.6%) operate MSMEs—primarily in the culinary and beverage sectors—with average monthly incomes ranging from IDR 800,000 to IDR 1,000,000. This potential highlights the role of women as economic actors within the family, yet they still face constraints regarding business development, capacity, and resource access. A total of 56 women who are economically independent but non-productive—predominantly elderly widows—require a social protection approach. The study recommends a synergy model based on productivity differentiation: strengthening MSMEs for productive women and providing social protection for non-productive women through collaboration between PEKKA, BAZNAS, and the Dinas PPPA.

Keywords: *Female Heads of Households; PEKKA; MSMEs; Economic Independence; Women's Empowerment; Social Protection.*

Abstrak

Perempuan kepala keluarga menghadapi tanggung jawab ekonomi yang besar dalam memenuhi kebutuhan keluarga, sementara keterbatasan pendidikan, kapasitas usaha, pendapatan, dan akses terhadap sumber daya dapat menghambat kemandirian ekonomi. Penelitian ini bertujuan menganalisis peran dan potensi perempuan kepala keluarga anggota PEKKA dalam penguatan ekonomi keluarga, mengidentifikasi faktor pendukung dan penghambat kemandirian ekonomi

melalui UMKM, serta menganalisis model sinergi PEKKA, BAZNAS Kota Palembang, dan Dinas PPPA Provinsi Sumatera Selatan. Penelitian menggunakan pendekatan kualitatif dengan desain studi kasus. Data diperoleh melalui observasi, wawancara, dokumentasi, dan data komunitas terhadap 320 anggota PEKKA, kemudian dianalisis secara deskriptif melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa 146 anggota atau sekitar 45,6% telah menjalankan UMKM, terutama pada sektor kuliner dan minuman, dengan rata-rata pendapatan Rp800.000–Rp1.000.000 per bulan. Potensi tersebut menunjukkan peran perempuan sebagai aktor ekonomi keluarga, tetapi masih menghadapi keterbatasan pengembangan usaha, kapasitas, dan akses sumber daya. Sebanyak 56 perempuan mandiri tidak produktif, terutama janda lanjut usia, membutuhkan pendekatan perlindungan sosial. Penelitian merekomendasikan model sinergi berbasis diferensiasi produktivitas, yaitu penguatan UMKM bagi perempuan produktif dan perlindungan sosial bagi perempuan tidak produktif melalui kolaborasi PEKKA, BAZNAS, dan Dinas PPPA.

Kata Kunci: *Perempuan Kepala Keluarga; PEKKA; UMKM; Kemandirian Ekonomi; Pemberdayaan Perempuan; Perlindungan Sosial.*

INTRODUCTION

Female heads of households occupy a strategic position while simultaneously facing vulnerabilities in maintaining their families' economic stability (Fitrianatsany & Priantilianingtiasari, 2026). When a woman becomes the head of the household due to the loss of a spouse, the responsibility for meeting household needs—including children's education, healthcare, and other social requirements—falls directly upon her (Habib, 2020). This situation is further complicated by limited levels of education, restricted access to formal employment, and a lack of business skills, capital, and marketing networks (Putro et al., 2022). This phenomenon is evident in the Perempuan Kepala Keluarga (PEKKA—Female Heads of Households) community in Palembang City, which comprises 320 women, all of whom are widows. The majority of members have between two and five children, while approximately 45% have a junior high school education as their highest level of schooling. These conditions demonstrate that female heads of households face not only social challenges but also significant economic responsibilities in ensuring family resilience.

Despite these limitations, female heads of households demonstrate economic potential through micro-business activities. Data from PEKKA Palembang City indicates that 146 out of 320 members (approximately 45.6%) operate businesses, primarily in the culinary and beverage sectors—selling items such as gado-gado and

nasi uduk. These activities serve as a strategy for generating income and meeting family needs. However, average business earnings ranging from IDR 800,000 to IDR 1,000,000 per month indicate that these economic activities remain at a micro-scale and face various constraints to growth. This phenomenon reveals a paradox: while women play a significant role in supporting the family economy, the economic capacity generated remains limited. Therefore, this potential must be viewed not merely in terms of the existence of the businesses, but also through the women's ability to develop their enterprises, increase their income, and build sustainable economic independence.

Current literature on women's empowerment indicates that female heads of households possess significant potential as household economic actors through entrepreneurship, micro-enterprises, family resource management, and community-based economic activities. Women's economic empowerment initiatives generally focus on enhancing skills, access to capital, financial literacy, and marketing capabilities, as well as strengthening entrepreneurial capacity (Lestari et al., 2025). Community-based approaches are also considered vital, as they enable women to access social support, knowledge, economic networks, and more sustainable forms of mentoring. In this context, PEKKA plays a pivotal role; it serves not only as an organizational platform for female heads of households but also as a space for building capacity, solidarity, and economic independence. However, the circumstances of individual members vary; therefore, empowerment strategies must account for differences in age, education, productive capacity, family dependents, and economic status.

The research gap addressed by this study lies in the limited number of studies specifically linking the roles of female heads of households and their economic potential via MSMEs with the differentiated needs of productive versus non-productive independent women—particularly within the PEKKA community in Palembang City. Research on women's empowerment often treats women as a monolithic economic target group, whereas elderly widows who are no longer economically active have distinct needs compared to women who are still capable of running a business (Buvinić & Furst-Nichols, 2016). Furthermore, the relationship between economic strengthening and social protection within a unified empowerment framework has rarely been examined in a contextual manner. Addressing this gap is crucial, as a "one-size-fits-all"

approach risks overlooking the specific needs of women with varying levels of productive capacity. Consequently, this study aims to bridge this gap by mapping the characteristics, economic activities, potential, and needs of female heads of households within the PEKKA community in Palembang City.

The novelty of this research lies in the development of a tiered empowerment perspective based on the productive capacity of female heads of households—specifically, by differentiating strategies for those who are productively self-reliant and those who are non-productively self-reliant. Productive women are directed toward MSME strengthening, entrepreneurial skills, access to capital, financial literacy, business digitalization, and market expansion; conversely, non-productive women—particularly elderly widows—are supported through the fulfillment of basic needs, social protection, mentoring, and livelihood security. Another novel aspect is the positioning of the collaboration between PEKKA, BAZNAS Palembang City, and the Office of Women's Empowerment and Child Protection (PPPA) as an integral part of the empowerment ecosystem. This collaboration enables economic and social protection approaches to function complementarily, tailored to the specific characteristics of the target groups.

This research addresses a critical and urgent issue, as female heads of households bear direct responsibility for their families' well-being, yet many face economic constraints. While the 146 PEKKA members currently running MSMEs demonstrate an economic foundation with growth potential, their relatively low average incomes highlight the need for more targeted interventions. Simultaneously, the presence of 56 non-productively self-reliant women—especially elderly widows—indicates that empowerment cannot focus solely on increasing economic productivity; rather, an approach integrating economic empowerment, social protection, mentoring, and institutional collaboration is required. Consequently, this research holds practical relevance for the development of PEKKA programs and offers valuable insights for philanthropic institutions like BAZNAS and local governments in designing policies that are more responsive to the circumstances of female heads of households.

Based on the observed phenomena, the evolution of the field of study, identified research gaps, and the aforementioned empowerment needs, this study aims to analyze

the roles and potential of female heads of households in strengthening family economies within the PEKKA community in Palembang City. Specifically, the research seeks to identify the socio-economic characteristics of PEKKA members, analyze the potential of MSME activities as a source of family economic strengthening, identify differing needs between productive and non-productive independent women, and analyze the synergy between PEKKA, BAZNAS Palembang City, and the Office of Women's Empowerment and Child Protection (PPPA) in supporting the self-reliance and protection of female heads of households. The findings are expected to contribute academically to the development of studies on women's empowerment and family economics, while also providing an empirical basis for developing an empowerment model that is more contextual, inclusive, and sustainable in Palembang City.

RESEARCH METHODS

This study employs a qualitative approach with a case study design (Boblin et al., 2013) to analyze the roles and potential of female heads of households in strengthening family economies through the PEKKA community in Palembang City. The case study approach was selected because the research focuses on gaining an in-depth understanding of the socio-economic conditions, business activities, empowerment needs, and forms of institutional support received by female heads of households within a specific context. The research site is the PEKKA community in Palembang City, comprising 320 female heads of households. All members constituting the study population are widows (whose husbands have passed away) and possess diverse characteristics regarding the number of children, education levels, productivity status, and economic activities.

Research data were obtained through observation, interviews, documentation, and PEKKA community records. Observations were conducted to gain insight into the economic activities and empowerment status of the members. In-depth interviews were carried out with PEKKA administrators, female heads of households running MSMEs, independent but non-productive women (particularly elderly widows), and stakeholders involved in empowerment efforts. Informants were selected purposively based on their involvement and relevance to the research focus. Documentation was used to

supplement information regarding membership numbers, socio-economic characteristics, MSME activities, empowerment programs, and the nature of PEKKA's collaboration with BAZNAS Palembang City and the South Sumatra Province Office of Women's Empowerment and Child Protection (Dinas PPPA).

Data analysis was conducted using a descriptive-qualitative method involving the stages of data reduction, data display, and conclusion drawing (Tisdell et al., 2025). Data on the 320 PEKKA members were used to describe the characteristics of the female heads of households, while data on the 146 MSME operators were analyzed to examine business types, income levels, economic potential, and the factors facilitating or hindering business development. An analysis was also conducted by comparing the characteristics and needs of independent, economically productive women versus independent, non-productive women—specifically, 56 elderly widows. The findings were then categorized into themes: economic roles, business potential, obstacles, empowerment needs, and institutional support.

To enhance data validity, the study employed source and technique triangulation by comparing information from PEKKA members, community administrators, organizational documents, and partner entities such as BAZNAS Palembang City and the South Sumatra Provincial Office of Women's Empowerment and Child Protection (PPPA). Subsequently, the findings were analyzed to formulate an empowerment synergy model that differentiates interventions based on the productive capacity of female heads of households. Productive, self-reliant women are targeted for support regarding MSME strengthening, skills development, access to capital, marketing, and income enhancement; conversely, non-productive, self-reliant women are targeted for assistance with meeting basic needs, social protection, and ongoing support. This model is then used to explain how collaboration among PEKKA, BAZNAS, and the PPPA Office can facilitate the sustained empowerment and protection of female heads of households.

RESULTS AND DISCUSSION

1. The Role and Potential of PEKKA-Member Female Heads of Households in Strengthening Family Economies in Palembang City

Female heads of households who are PEKKA members in Palembang City play a crucial role in sustaining their families' economic well-being. Among the total 320 members, all are widows (having lost their spouses), meaning family responsibilities are no longer shared with a partner. This situation positions these women as the primary actors in meeting household needs, including food, children's education, healthcare, and daily necessities. With family sizes typically ranging from two to five children, the economic burden faced by these female heads of households is substantial. These findings indicate that female heads of households should not be viewed merely as aid recipients, but rather as a group possessing productive roles and economic potential that can be further developed.

This potential is evident in the involvement of PEKKA members in productive economic activities. A total of 146 out of 320 members—approximately 45.6%—operate micro-enterprises. These business activities are primarily concentrated in the food and beverage sector, involving items such as **gado-gado** and **nasi uduk**. The choice of business type demonstrates that these women leverage existing skills and resources closely linked to their daily lives. Food-based businesses also offer time flexibility, allowing women to fulfill domestic responsibilities while earning an income. Thus, MSMEs serve as a vital instrument for female heads of households to build family economic independence.

However, this economic potential has not yet yielded high income levels. The average business income of members ranges from IDR 800,000 to IDR 1,000,000 per month. This figure indicates that most businesses remain at the micro-scale and likely face limitations regarding production capacity, marketing, capital, and market expansion. Consequently, the existence of MSMEs cannot automatically be equated with the achievement of economic independence. While the role of women in business activities is apparent, strengthening business capacity remains essential so that these economic activities can contribute more significantly to family income and economic resilience.

Education level is a key characteristic in understanding this potential. Approximately 45% of PEKKA members have a junior high school education as their highest level of schooling. This indicates that a portion of the members has a relatively limited formal education background; therefore, empowerment approaches must be tailored to their capacities and experiences. Capacity-building programs should not rely solely on conceptual material but should employ practical, simple methods directly relevant to business needs. Training on simple financial record-keeping, capital management, product packaging, marketing, and the use of digital media can be provided in stages, aligned with the members' capabilities.

Beyond fulfilling economic functions, female heads of households play a vital role in sustaining their families. The fact that these women support between two and five children indicates that the income generated from their economic activities serves not only personal interests but also the needs of other family members. In this context, strengthening women's economic standing has broader implications for family economic resilience. The greater a woman's capacity to earn and manage income, the better the family's prospects for meeting basic needs independently (Duflo, 2012). Therefore, the empowerment of female heads of households should be integrated into strategies for strengthening family economies.

Conversely, research findings indicate that not all female heads of households are in a position to engage in productive economic activities. There are 56 women who are independent but non-productive—primarily elderly widows—whose needs differ from those of women who remain economically active. For the productive group, economic strengthening can focus on enhancing business capacity and income; for elderly women who are no longer productive, however, economic strengthening is more appropriately realized through meeting basic needs, providing social protection, and offering support services. These distinctions highlight the importance of avoiding a "one-size-fits-all" approach to empowerment.

Thus, the roles and potential of female heads of households who are members of PEKKA in Palembang City can be viewed through two dimensions: as productive economic actors and as a group requiring social protection. The 146 members currently running MSMEs demonstrate an economic foundation ripe for development, while the

56 non-productive women highlight the need for protection mechanisms for those no longer able to generate income independently. These findings point to the need for a tiered empowerment model: one that boosts productivity for women capable of working while simultaneously providing adequate protection for those who are no longer productive.

2. Factors Supporting and Hindering Economic Independence, and Differing Needs of Productive vs. Non-Productive Independent Women

A key factor supporting the economic independence of female heads of households is the willingness and ability to run a business independently. This is evidenced by the 146 PEKKA members who operate MSMEs, particularly in the culinary and beverage sectors. Such activities demonstrate that women possess the ability to leverage practical skills and economic opportunities available in their local environments (Gupta et al., 2024). Businesses involving products like **gado-gado** and **nasi uduk** illustrate the use of skills that can be relatively easily developed into income sources. The PEKKA community serves as another supporting factor by providing a space for women to connect and receive support while engaging in empowerment activities.

Another supporting factor is the market potential for daily necessities, particularly food and beverages. Culinary businesses allow women to produce goods that directly address community needs (San, 2026). However, this potential must be matched by the ability to grow the business so it does not remain at a subsistence level. Mentorship regarding product quality, menu variety, hygiene, packaging, transaction recording, and marketing strategies can help transform simple economic activities into more organized enterprises (Okpala & Korzeniowska, 2023). Thus, the basic skills women already possess can serve as initial capital for business development.

Alongside these supporting factors, there are several obstacles that require attention. The average MSME income—ranging from IDR 800,000 to IDR 1,000,000 per month—indicates limited economic capacity. The fact that the majority of women have an educational background at the junior high school level is also a crucial context when designing capacity-building initiatives. These obstacles should not be viewed

merely as individual shortcomings, but rather as an indication of the need for greater access to knowledge, skills, economic resources, and mentorship. Therefore, empowerment programs need to be directed towards practical and sustainable capacity building.

Women's economic independence must also be viewed in terms of access to business resources. Micro-scale MSMEs require support in the form of capital, raw materials, equipment, marketing, and consumer networks (Bisht & Singh 2020). When access to these resources is limited, businesses tend to remain small-scale, making it difficult to increase income (Coad & Tamvada, 2012). Therefore, empowerment cannot be achieved merely through one-off training sessions; it requires ongoing mentoring that enables women to apply the knowledge they have gained to their daily business activities. Mentoring is also crucial for identifying specific business challenges, as the characteristics of individual MSME operators vary.

Research findings also reveal a fundamental difference between productive independent women and non-productive independent women. Productive independent women retain the capacity for economic activity; consequently, their primary needs center on skills enhancement, business strengthening, access to capital, marketing, financial management, and income growth. In contrast, the group of non-productive independent women—comprising mainly elderly widows—cannot be addressed within an empowerment framework focused solely on economic productivity. This group requires the fulfillment of basic needs, attention to well-being, social protection, and mentoring tailored to their specific circumstances.

These differences demonstrate that sharing the status of female heads of households does not equate to having identical empowerment needs. An approach that applies the same interventions to all members risks ineffectiveness by overlooking variations in age and productive capacity. Productive women require developmental interventions, whereas non-productive women have a greater need for interventions focused on protection and well-being. Within this framework, PEKKA can serve as a bridge connecting members' needs with institutions that possess the resources and authority to facilitate empowerment and social protection.

Based on these findings, an economic self-reliance strategy needs to be developed using an approach based on needs segmentation. Productive, self-reliant women can benefit from MSME development and income-generation programs, whereas non-productive, self-reliant women can receive support for basic needs and social protection. This approach allows empowerment programs to be more targeted, as the indicators of success differ for each group. For productive women, success is measured by capacity building and business growth; for non-productive women, success is more appropriately gauged by the fulfillment of basic needs, access to social protection, and sustained well-being.

3. Synergy Model: PEKKA, BAZNAS Palembang City, and the South Sumatra Provincial Women's Empowerment and Child Protection Agency (Dinas PPPA)

The complex challenges faced by female heads of households require the involvement of multiple stakeholders. PEKKA maintains a direct connection with its members and possesses a deep understanding of the socio-economic conditions of female heads of households. BAZNAS plays a potential role in providing socio-economic support to vulnerable groups, particularly non-productive, self-reliant women. Meanwhile, the Women's Empowerment and Child Protection Agency (Dinas PPPA) possesses the institutional mandate to support programs for women's empowerment and child protection. These distinct functions provide a foundation for building a synergy that integrates economic strengthening with social protection.

In this model, PEKKA serves as the community base and the primary link to female heads of households. PEKKA's role encompasses member registration, needs assessment, group organization, program information dissemination, initial mentoring, and monitoring of member progress. This position is crucial because empowerment programs are more effective when grounded in the members' actual circumstances. PEKKA can also categorize women into "productive independent women" and "non-productive independent women," allowing partner institutions to target their interventions more precisely.

BAZNAS Palembang City can play a key role in supporting women facing economic hardship who are no longer economically productive. For the 56 non-productive independent women—particularly elderly widows—support can focus on meeting basic needs and providing social protection in accordance with existing program guidelines. Meanwhile, for members who remain productive, support can be directed toward economic empowerment, provided it aligns with BAZNAS's established mechanisms and programs. Thus, BAZNAS's support is not merely a form of short-term aid but can be integrated with the needs assessment conducted jointly with PEKKA.

The South Sumatra Provincial Women's Empowerment and Child Protection Agency (Dinas PPPA) can play a role in capacity building, mentoring, protection, and the facilitation of women's empowerment programs. Support can be directed toward productive women's groups through capacity and skill enhancement, and toward non-productive groups by strengthening access to protection and relevant services. The government also plays a vital role in connecting the community with available empowerment programs (Ahmad & Abu Talib, 2015). Consequently, the involvement of Dinas PPPA can bolster program sustainability, ensuring it does not rely solely on community resources.

This synergy model can be established through three main stages: needs assessment, category-specific intervention, and sustainability monitoring. In the first stage, PEKKA maps the members' conditions based on productivity, economic activity, age, and needs. In the second stage, economically active women are directed toward MSME strengthening and capacity-building programs, while those who are not economically active are directed toward social support and protection. In the third stage, PEKKA and its partners conduct monitoring to assess the sustainability of the program's benefits. This division of roles enables each institution to perform its functions according to its capacity without compromising coordination among the parties involved.

Conceptually, this model can be described as an empowerment synergy model based on productivity differentiation. PEKKA functions as a community-based institution; BAZNAS serves as a partner for socio-economic support and philanthropy (Hidyantari et al., 2025); and the PPPA Agency acts as a government partner in the

empowerment and protection of women (Saputra & A'la Salna, 2025). While all three focus on the same target group—female heads of households—they provide distinct forms of intervention tailored to specific needs. Productive, independent women receive support to strengthen their economic capacity, whereas non-productive, independent women receive protection and assistance in meeting their basic needs. This model enables economic empowerment and social protection to proceed concurrently.

Thus, the synergy between PEKKA, BAZNAS Palembang City, and the South Sumatra Province PPPA Agency can be developed into a sustainable empowerment ecosystem for female heads of households. Sustainability is determined not merely by the scale of assistance, but by the continuity of data collection, mentoring, capacity building, access to resources, and inter-agency coordination. The model also underscores that female heads of households do not constitute a homogeneous group. Some possess the potential to become economic actors through MSMEs, while others require protection due to a lack of productivity. Therefore, the success of empowerment efforts must be measured by how well interventions align with the specific needs of each subgroup, ensuring that economic strengthening and the protection of women are pursued in an inclusive and sustainable manner.

CONCLUSION

This study demonstrates that female heads of households who are members of PEKKA in Palembang City play a crucial role in strengthening family economics and possess economic potential that can be further developed. Out of 320 members, 146 (approximately 45.6%) operate MSMEs—primarily in the food and beverage sector—generating an average monthly income of IDR 800,000 to IDR 1,000,000. These activities reflect entrepreneurial capacity and economic self-reliance, despite ongoing limitations regarding business expansion and income growth. Conversely, there are 56 self-reliant yet non-productive women—predominantly elderly widows—with distinct needs, meaning that empowerment approaches cannot be uniform. Productive women require business capacity building, whereas non-productive women require social protection and the fulfillment of basic needs.

The study also concludes that empowering female heads of households requires multi-stakeholder synergy among PEKKA, BAZNAS Palembang City, and the South Sumatra Provincial Office of Women's Empowerment and Child Protection (Dinas PPPA). PEKKA serves as the community base for data collection, organization, and member mentoring; BAZNAS provides socio-economic support, particularly for the non-productive group; and the Dinas PPPA focuses on empowerment, capacity building, and the protection of women. This synergy can be fostered through an empowerment model based on productivity differentiation: strengthening MSMEs and economic self-reliance for productive women, while providing protection and meeting basic needs for non-productive women. This model offers a more contextual approach to strengthening the economic resilience of families headed by women in Palembang City.

RECOMMENDATIONS

It is recommended that PEKKA, BAZNAS Palembang City, and the South Sumatra Provincial Dinas PPPA develop integrated and sustainable empowerment programs based on a mapping of members' needs. Productive, independent women require sustained MSME support—covering business management training, financial literacy, marketing digitalization, access to capital, product development, and market expansion—whereas non-productive independent women, particularly elderly widows, require priority attention regarding the fulfillment of basic needs, social protection, and support services. Furthermore, a shared data collection and monitoring system is essential to track business progress, well-being, and program sustainability, thereby ensuring that interventions are more targeted and sustainable.

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