

Female-Headed Households in Yogyakarta, Indonesia: Demographic Realities and Policy Pathways for Inclusive Development

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Abstract

This study examines the demographic profile and policy implications concerning female-headed households in the Special Region of Yogyakarta, Indonesia. Using a descriptive quantitative approach based on secondary data from the 2023 Population Administration Database, the analysis employed frequency distributions, percentage breakdowns, and simple visualizations to profile socio-demographic characteristics and spatial variations across districts. The analysis reveals that the majority of female household heads are elderly (57% aged 60 years and above), have low educational attainment (42.8% completed only primary school or less), and are engaged in informal or subsistence employment (over 67% work in unpaid domestic work, farming, or casual labor). These patterns suggest heightened socio-economic vulnerability and limited access to formal support systems. The study integrates insights from recent international literature, emphasizing the importance of psychological empowerment, adult education, and economic inclusion in improving the quality of life for female heads of households. Based on these findings, the study proposes region-specific policy recommendations focused on skill development, access to formal employment, expanded adult education, community-based psychosocial support, and inclusive social protection. This paper contributes to the growing body of literature on gender and household dynamics by offering a localized, data-driven analysis and proposing holistic policy interventions that respond to the unique socio-demographic realities of female-headed households in Special Region of Yogyakarta. The results aim to inform policy strategies that promote social equity and sustainable regional development.

Keywords: female-headed households, demographic profile, policy recommendation, population administration database, spatial variations

Introduction

The increasing number of female-headed households is one of the most visible demographic transformations in Indonesia, particularly in regions with deeply rooted cultural and social norms such as the Special Region of Yogyakarta/Daerah Istimewa Yogyakarta/ DIY (Sembiring, 2003; Satriawan, 2022; Trias-Prats, R., & Esteve, 2024; Bramantyo, Irkhami & Prakoso, 2024).

These women, who now serve as the primary economic providers and decision-makers within their families, often assume this role due to widowhood, separation, or economic necessity (Sembiring, 2003; Satriawan, 2021; Agussalim & Anwar, 2025). As such, they are not only redefining traditional family structures, but also facing a range of socio-economic vulnerabilities that remain largely unaddressed.

In Indonesia, the majority of female heads of households are in older age groups, have low educational attainment, and are concentrated in informal and agricultural employment sectors (Pukuh & Widyasthika, 2018; Purwaningsih, 2021; Satriawan, 2021; Satriawan, 2022; Pujiwati, et.al., 2024). These structural patterns indicate a convergence of age, gender, and poverty, making them a demographically and socially significant group which demands targeted policy attention. Prior studies show that psychological resilience and access to economic and social capital are key to improving their quality of life (Jalilian, et.al., 2023). However, much of the current literature and policymaking still overlook the contextual realities of this growing population group.

Despite their increasing numbers and responsibilities, female heads of households in many parts of Indonesia continue to be marginalized in socio-economic development strategies (Utomo & Haryani, 2019; Purwaningsih, 2021; Satriawan, 2022; Juwita, 2024). Low education, informal employment, lack of legal and financial security, and limited access to healthcare and social services are common barriers which hinder their ability to achieve household stability and long-term well-being (Mahmoudi, et.al., 2024; Lima, et.al., 2022; Satriawan, 2022; Pujiwati, et.al., 2024). In addition, the psychological burden and social isolation they often face have been shown to negatively impact both their mental health and their capacity to care for other family members (Rodiah, et.al., 2022).

While existing studies have examined the socio-economic and psychological conditions of female-headed households in Indonesia, few have explicitly considered how these factors might vary across regions with different demographic compositions and socio-cultural settings. In the context of DIY, the combination of urban, peri-urban, and rural areas suggests potential intra-regional variations which warrant further investigation. Although the present study

does not specifically analyze spatial differences, this dimension remains underexplored in previous research and represents an important area for future study.

To address these multifaceted issues, policy responses must be both integrative and localized. Interventions should not only focus on welfare but also on empowerment through education, psychological support, and community engagement. Studies emphasize the importance of communication skills, social support systems, and mindfulness-based interventions in improving the psychosocial conditions of female heads of households (Mahmoudi, et.al., 2024; Rodiah, et.al., 2022).

A growing body of literature highlights the importance of psychological capital and empowerment as key components for improving life satisfaction and economic resilience among female-headed households (Lima, et.al., 2022; de Oliveira & de Lima, 2023; Jalilian, et.al., 2023). In Indonesia, interpersonal communication and grassroots social networks have been identified as crucial factors for women's empowerment in rural and semi-urban areas (Rodiah, et.al., 2022). Moreover, mindfulness-based educational interventions have shown promising results in improving mental health outcomes (Mahmoudi, et.al., 2024), which in turn can enhance decision-making and family management capacities.

In the international context, female heads of households in countries, such as Brazil and Iran face similar socio-economic constraints, but targeted public policies, including legal reforms and access to adult education, have demonstrated success in breaking intergenerational cycles of poverty (Lima, et.al., 2022; de Oliveira & de Lima, 2023; Jalilian, et.al., 2023). Lima, et.al. (2022), in their study of female heads of households in the backlands of Pernambuco, Brazil, emphasize that identifying the specific needs of this group,

through comprehensive demographic and socio-economic profiling, is essential to formulating responsive public policies. Their findings reveal that these women often face cumulative disadvantages related to informal employment, low education levels, and poor health access. However, when public policies are grounded in accurate demographic data, including age, employment type, education, and family structure, interventions can be more effectively tailored to local contexts, resulting in improved social inclusion and economic security.

Similarly, de Oliveira & de Lima (2023) provide a multidimensional poverty analysis of female-headed households in Northeast Brazil, demonstrating that poverty in this group extends beyond income to include deprivations in education, housing conditions, healthcare access, and digital inclusion. The study underlines that understanding the demographic and social characteristics of these women is key to designing multidimensional policy frameworks which address their needs holistically. For instance, the concentration of elderly female heads of households with limited formal education and caregiving responsibilities requires a different policy approach than younger, working-age women engaged in informal labor. This reinforces the argument that demographic profiling is not just descriptive but serves a critical function in ensuring policy precision and effectiveness.

In the Iranian context, recent research has shown that the well-being of female-headed households is significantly influenced by psychological factors closely linked to demographic characteristics. Jalilian, et.al. (2023) found that psychological empowerment mediates the relationship between psychological capital (such as resilience, hope, and self-efficacy) and quality of life among these women. This indicates that age, education level, employment status, and marital background are not only descriptive indicators, but also

determinants of psychological strength and access to resources. The study emphasizes the necessity of policies which are sensitive to these demographic variations, arguing that tailored interventions (such as adult education, mental health services, and employment facilitation) should be prioritized according to the specific profiles of female heads of households. For countries like Indonesia, the Iranian experience underscores the importance of using detailed demographic profiling as a foundation for designing inclusive, psychologically informed, and effective public policies.

These findings have strong implications for the Indonesian context, particularly in culturally complex regions, such as the Special Region of Yogyakarta (DIY), where socio-demographic factors intersect with traditional gender roles and spatial disparities. By systematically analyzing the demographic profile of female heads of households (including age distribution, educational background, employment sector, and household composition) policymakers can design more nuanced and effective interventions. These may include targeted adult education programs, access to healthcare for elderly female heads of families, legal protection for informal workers, and psychosocial support networks. As the Brazilian case studies suggest, data-driven and context-sensitive policies are crucial not only for alleviating poverty, but also for empowering female heads of households to become resilient agents of change within their communities.

While previous studies have examined the psychological, social, and economic conditions of female-headed households, few have focused on the regional demographic profile of these women in the context of subnational governance and cultural diversity, particularly in areas like DIY. There is limited research which systematically analyzes their demographic distribution by age, education, occupation, and family structure, and even

less that connects this data to actionable policy recommendations. The contribution of this study lies in combining descriptive demographic profiling with the formulation of localized policy recommendations informed by updated district-level demographic data for DIY. By linking quantitative profiles, such as age structure, education level, employment sector, and household size, with potential policy directions, this research offers an approach which has been less common in previous studies, which often stop at descriptive analysis without extending to context-specific policy considerations. Accordingly, this study examines the demographic profile of female heads of households in the Special Region of Yogyakarta based on age, educational attainment, type of employment, and household size, in order to identify structural patterns and socio-economic vulnerabilities that require targeted intervention.

Methods

This study utilizes secondary data sourced from the Directorate General of Population and Civil Registration, Ministry of Home Affairs of Indonesia, specifically the Population Administration Database for the second semester of 2023. The dataset includes all registered female heads of households in the Special Region of Yogyakarta/Daerah Istimewa Yogyakarta/DIY, disaggregated by demographic characteristics such as age, education level, type of occupation, and number of household members. The data covers all five administrative areas within DIY: Yogyakarta City, Sleman, Bantul, Kulon Progo, and Gunungkidul.

The study population consists of the entire female head-of-household demographic recorded in the population administration database, making this a population-level analysis rather than a sample-based study. To ensure data reliability and validity, the dataset underwent a cleaning process which involved removing duplicates, reclassifying incomplete entries, and standardizing categorical variables, such as education level and employment type across districts. This process helped to harmonize the dataset for analysis and ensured that findings would be representative and consistent.

Descriptive quantitative analysis was employed to examine the demographic structure of female-headed households. This included frequency distributions and percentage breakdowns for each of the key variables. These were analyzed both at the regional level (DIY as a whole) and across the five administrative districts to identify intra-regional differences and spatial disparities. Visualizations, such as bar charts, were used to present the results in an accessible and interpretable format.

The key parameters analyzed include age groupings (e.g., ≤ 30 , 31-60, up to 61), education levels (from no schooling to tertiary education), employment categories (housekeeping, farming, self-employment, casual labourer /daily wage worker, private sector employee, unemployment and others), and household size (ranging from single-member to more than six members). Each of these variables was selected for its relevance to understanding socio-economic vulnerability and policy implications. Microsoft Excel and SPSS were used to conduct the analysis.

No further statistical techniques, such as cross-tabulations, measures of association, or spatial mapping, were applied because the primary objective of this study is to provide an updated, population-level demographic profile that is accessible and policy-relevant, rather than to test statistical associations. While spatial disparities are acknowledged in the discussion, the current analysis focuses on descriptive outputs to establish a clear empirical baseline, which can serve as a foundation for future research employing more advanced statistical or spatial methods.

This methodological approach enables a comprehensive understanding of the profile and distribution of female-headed households in DIY. It provides a strong empirical basis for the development of policy recommendations aimed at reducing socio-economic vulnerability, improving access to services, and fostering long-term empowerment for women in these roles. The integration of official demographic data with a structured analytical framework ensures

that the findings are both robust and applicable to real-world governance contexts.

Results and Discussion

Demographic Profile of Female Heads of Households in Special Region of Yogyakarta

The demographic distribution of female-headed households in the Special Region of Yogyakarta demonstrates marked spatial disparities across its five regencies and city. Out of a total of 269,797 female-headed households in the region, Sleman has the highest number with 84,790 households, accounting for 31.4% of the total (Table 1). Bantul follows with 69,503 (25.8%), then Gunungkidul with 44,665 (16.6%), Yogyakarta City with 39,529 (14.7%), and finally Kulon Progo with 31,310 (11.6%). These figures suggest that female-headed households are more prevalent in peri-urban and urbanizing areas such as Sleman and Bantul, and less so in rural or peripheral regions such as Kulon Progo.

Table 1 Distribution of Female-Headed Households by Regency/City in the Special Region of Yogyakarta (DIY)

Regency/City	Number of Female-Headed Households (f)	Percentage (%)
Kulon Progo	31,310	11.6%
Bantul	69,503	25.8%
Gunungkidul	44,665	16.6%
Sleman	84,790	31.4%
Yogyakarta City	39,529	14.7%
Total (DIY)	269,797	100.0%

Source: The Population Administration Database, 2023

These patterns reflect broader demographic and socio-economic dynamics often associated with the feminization of household headship. In Indonesia and other parts of Southeast Asia, the rise in female-headed households is linked to increased female labor force participation, greater educational attainment, declining fertility,

and changes in marital patterns, including higher divorce and widowhood rates (Jones, 2012; Malhotra & Kabeer, 2003). Urban and peri-urban areas like Sleman and Bantul tend to attract younger, economically active populations, including women who may be single, divorced, or widowed, and who are more likely to be recognized as the primary

household decision-makers (Ford & Parker, 2008). In contrast, regions like Kulon Progo and Gunungkidul may exhibit stronger adherence to patriarchal norms, where women's roles as de facto heads are underreported or unrecognized, despite their functional responsibility in the household. This underreporting is a known limitation of the dataset, as cultural norms in rural patriarchal settings may result in official records capturing fewer female household heads than actually exist, particularly where male relatives are nominally registered as heads despite women carrying the primary economic and caregiving responsibilities.

When compared to other studies on female headship, the DIY case illustrates both alignment and divergence. While prior research has often linked female-headed households with economic vulnerability (Quisumbing, et.al., 2001), more recent literature suggests that not all female-headed households are poor and that their profiles vary significantly across space and social strata (Chant, 2007; Budlender, 2010). The higher proportion of female-headed households in Sleman may reflect greater autonomy and access to resources, rather than solely economic distress. This highlights the importance of differentiating between types of female-headed households, those formed by choice, such as independent single women, versus those formed by necessity, such as widows or separated women with dependents (Varley, 1996).

The implications of these findings are critical for policy and programmatic interventions. First, they call for localized gender-responsive planning that considers the socio-spatial characteristics of female-

headed households. For example, Sleman and Bantul, where concentrations are highest, could prioritize integrated social protection, vocational training, and affordable housing programs for working-age female heads, while Kulon Progo and Gunungkidul could focus on outreach initiatives to identify and support "hidden" female heads, alongside mobile health services and pension top-ups for elderly women living alone. For elderly single-member households, policy measures could include community-based care networks and home-visit health services, whereas for larger, multigenerational households, interventions might emphasize microcredit support, subsidized childcare, and household energy assistance. By addressing these variations, regional policies in DIY can better support women's agency and contribute to gender-equitable development outcomes.

The demographic structure of female-headed households in the Special Region of Yogyakarta reveals several important patterns. Based on the 2023 population administration data, the majority of female household heads are in older age brackets. As shown in Figure 1, 57 percent are aged 60+ years, followed by 40 percent in the 31–60 group. This indicates that most female heads of household in DIY are elderly, potentially due to widowhood or the absence of adult male family members. These age-based patterns suggest increased vulnerability, especially in terms of health and economic security. Older women are less likely to be active in the labor market and are more dependent on social safety nets or familial support.

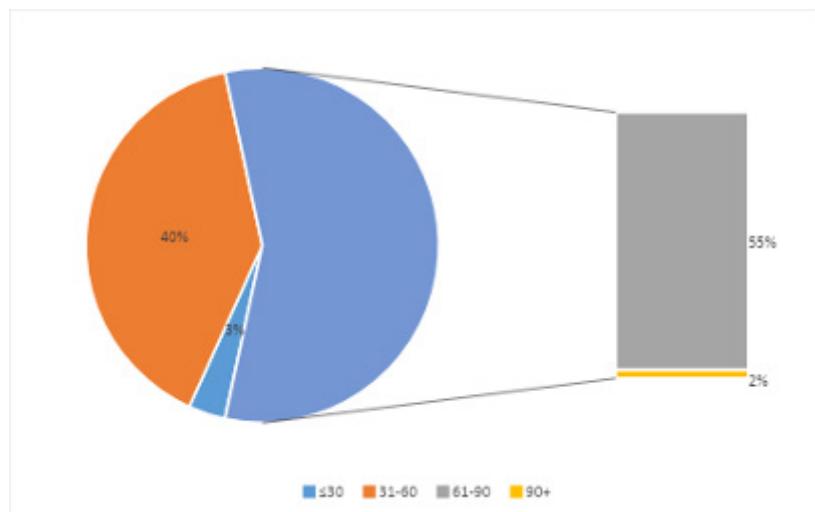


Figure 1 Percentage of Female Heads of Households by Age Group

Source: The Population Administration Database, 2023

The age distribution of female-headed households in DIY, with a dominant proportion in the elderly category, underscores a structural life-course vulnerability that aligns with the feminization of aging theory (Buvinic & Gupta, 1997). This theory argues that older women are more likely to experience poverty due to cumulative life disadvantages (such as lower lifetime earnings, limited access to pensions, and higher life expectancy) which is evident in the DIY context. These women often become heads of households not by choice, but by circumstance, such as widowhood, divorce, or migration of male family members.

This demographic pattern also resonates with the concept of social reproduction theory (Federici, 2012), which highlights the often-invisible labor and caregiving roles of women in maintaining family units. As female heads of households age, the burden of care may shift toward them rather than away, especially in cultures with strong expectations for intergenerational support. Without institutional recognition and support, this group remains doubly burdened by both productive and reproductive responsibilities, with limited external assistance. This aligns with Elson's (1999) critique that unpaid and

care work, often performed by women, remains invisible in macroeconomic policy frameworks. Recognizing and valuing such contributions through state-supported community care services would directly address both gender inequality and gaps in social protection.

The distribution of household size among female-headed households in DIY reflects a dominant pattern of small family units (Table 2). Based on the 2023 population data, households with only one member (typically the female head herself) constitute the largest proportion, with 141,415 cases recorded. This condition likely arises from widowhood, separation, or adult children having moved away, leaving many women to manage daily life and economic survival alone.

Table 2 Number of Family Members in Female-Headed Households, DIY, 2023

Number of Family Members	F	%
1 Family Member	141,415	53.0
2 Family Members	72,838	27.3
3 Family Members	36,630	13.7
4 Family Members	11,924	4.4
5 Family Members	3,037	1.2
6 and More Family Members	1,110	0.4

Source: The Population Administration Database, 2023

Households with two or three members also account for a substantial share, totaling 72,838 (27 percent) and 36,630 (13.7 percent), respectively. These configurations may represent a mother with one or two children or other dependents, and suggest a high degree of individual caregiving responsibility. In contrast, the number of households with more than five members drops sharply. Although less common, households with six or more members are still present and represent a critical group. While these cases are numerically fewer, they indicate a significant caregiving and economic burden. In these families, the female head often must provide for both young dependents and elderly relatives, underlining the multidimensional strain carried by women in extended family systems without a male co-provider.

Large female-headed households tend to face compounded challenges, including greater daily consumption needs, higher expenditures on education and healthcare, and complex household management (Zhang, et.al., 2024). These factors increase the risk of structural poverty and often contribute to intergenerational poverty traps (Pukuh & Widayasthika, 2018). Moreover, limited access to stable employment and social protection further exacerbates their vulnerability. Following Rowlands' (1997) Empowerment Framework, strategies should aim not only to enhance "power to" (access to resources) but also "power within" (self-confidence and self-worth), "power over" (ability to influence

household decisions), and "power with" (collective action through women's groups). Such a multidimensional empowerment approach ensures that policy interventions improve both internal agency and external opportunities.

The overall prevalence of small households led by women aligns with structural household theory (Laslett & Wall, 1972), which explains how demographic shift (such as increased life expectancy and lower fertility) result in fragmented household units. Female heads living alone or with one or two dependents are indicative of declining extended family support and increasing individualization of care. This demographic transformation has critical implications for social protection systems, especially in societies where familial support has historically been assumed rather than institutionalized.

The condition of larger households, meanwhile, supports the household survival strategy theory (Moore, 1985), which posits that families under economic pressure rely on internal labor and solidarity. In female-headed extended families, the burden of survival typically falls on one individual, creating a fragile system where short-term survival is prioritized over long-term development.

In sum, both small and large female-headed households face distinct but overlapping challenges. The state and local governments must design differentiated policy responses that consider household size, caregiving burden, and the socio-

economic status of female heads. Programs such as targeted income support, subsidized education and healthcare, and community-based care services will be essential in ensuring these women are not left behind in regional development.

The educational background of female heads of household is relatively low. As seen in Table 3, 30.8 percent completed only primary school, while 12 percent never attended school and another 5 percent did not complete primary education. Only 13 percent reached tertiary education (Diploma

or Bachelor–Doctoral Degree). Limited educational attainment significantly affects their access to formal employment, information, and government services. Research has consistently shown that education is a strong predictor of economic independence and household resilience (Lima, et.al., 2022; de Oliveira & de Lima, 2023). In DIY, low education levels among this group contribute to intergenerational cycles of poverty and restricted upward mobility.

Table 3 Highest Educational Attainment of Female Heads of Household in DIY, 2023

Highest Educational Attainment	f	%
Not/Not Yet Attending School	32,248	12,0
Not Finished Elementary School/Equivalent	13,557	5,0
Graduated Elementary School/Equivalent	83,028	30,8
Junior High School/Equivalent	37,164	13,8
Senior High School/Equivalent	67,580	25,0
Diploma & Bachelor Degree	33,284	12,3
Master Degree	2,560	0,9
Doctoral Degree	376	0,1

Source: The Population Administration Database, 2023

The low levels of educational attainment among female heads of households can be analyzed through the lens of human capital theory (Becker, 1964), which posits that education enhances an individual's economic productivity and capacity for upward mobility. The data from DIY reflects that women with only primary or no schooling are disproportionately represented, limiting their access to well-paying and secure employment. This confirms that without adequate investment in human capital, female-headed households face long-term economic exclusion.

Furthermore, capability theory by Amartya Sen (1999) offers a broader perspective. It argues that development should focus not only on access to resources but also on expanding individuals' real freedom. In this case, low educational

attainment restricts these women's capabilities in decision-making, accessing healthcare, managing finances, or advocating for their rights. The constraints are not merely economic but also reflect institutional neglect of gendered learning opportunities.

In terms of employment, most female heads of household in DIY are engaged in informal sectors or unpaid domestic work (Table 4). As illustrated in Table 4, 28.7 percent reported their main activity as unpaid domestic work, while 16.8 percent work as crop farmers or plantation workers (farming sectors). Additionally, 11.3 percent are self-employed, and 11.0 percent work as casual laborers. Only 7.5 percent are employed in the private sector, while 4.0 percent are not economically active or

unemployed. Another 20.7 percent fall into other types of employment.

This occupational pattern reflects the region's semi-agrarian economy and the gendered division of labor. Informal work often lacks job security, legal protection, and social benefits—leaving many women in a precarious socio-economic position (Rodiah, et.al., 2022). Programs aimed at improving access to formal sector employment and skill development are essential to break this structural barrier. In line with lessons from Brazil's community-based adult education

and Iran's psychosocial empowerment interventions, DIY could pilot collaborative programs through existing local institutions, such as PKK (Family Welfare Movement), women's cooperatives in Sleman and Bantul, or community learning centers (Pusat Kegiatan Belajar Masyarakat/PKBM) which already operate in rural areas. These entities could serve as platforms for scaling adult literacy, microenterprise skills, and mental health support tailored to the demographic profiles identified in this study.

Table 4 Type of Occupation of Female Heads of Household in DIY, 2023

Type of Occupation	f	%
Unpaid Domestic Worker	77,425	28.7
Crop Farmer / Plantation Worker	45,415	16.8
Own-Account Worker / Self-Employed	30,545	11.3
Casual Labourer / Daily Wage Worker	29,581	11.0
Private Sector Employee	20,187	7.5
Not Economically Active / Unemployed	10,784	4.0
Other Types of Employment	55,860	20.7

Source: The Population Administration Database, 2023

The dominance of informal labor among female household heads supports the relevance of the dual labor market theory (Doeringer & Piore, 1971), which explains labor market segmentation into a primary (secure, formal, high-paying) and secondary (insecure, informal, low-paying) sector. Women in DIY are largely concentrated in the secondary labor market, with minimal upward mobility, poor working conditions, and absence of social protections. This structural barrier is not individual in origin but systemic, often perpetuated by gender biases and educational limitations.

From a feminist economics perspective, as articulated by Nancy Folbre (1994), unpaid domestic worker (activities that are largely undertaken by female heads of households) remain undervalued and unrecognized in formal labor accounting. The finding that nearly one-third of these women classify themselves as

"housekeeping" laborers further emphasizes this invisibility. Their economic contributions, while essential to household survival, are not rewarded within traditional labor systems, deepening their socio-economic marginalization.

Policy and Implications for the Special Region of Yogyakarta

A. Toward Inclusive and Empowering Policy for Female-Headed Households

The demographic profile of female-headed households in the Special Region of Yogyakarta (DIY) reveals clear and pressing structural vulnerabilities. These women are disproportionately older, less educated, and engaged in informal or unpaid domestic work, which places them at a disadvantage in accessing stable income, healthcare, and social services. It should also be

acknowledged that in some rural and patriarchal areas, particularly parts of Gunungkidul and Kulon Progo, female heads of household may be underreported in official records when a male relative is still nominally listed as the head, despite the woman being the *de facto* decision-maker and provider. To address these challenges, policies must move beyond generalized welfare approaches and adopt targeted, inclusive strategies that respond to the real conditions faced by this population group. This section outlines four key policy directions derived from empirical findings and aligned with global best practices and theoretical frameworks.

1. Education and Lifelong Learning for Empowerment

Education remains a central lever for empowerment, particularly among older women with limited formal schooling. The study found that nearly half of female-headed households in DIY have only completed elementary school or less, severely limiting their ability to access information, employment, and public services.

International studies emphasize that adult education and literacy programs play a crucial role in breaking the intergenerational cycle of poverty and increasing agency among marginalized women (Lima, et.al., 2022; de Oliveira & de Lima, 2023). Sen's (1999) capability approach further underscores that expanding real freedoms, including the freedom to learn, is essential for development. Therefore, local governments in DIY should implement flexible, community-based learning programs, digital literacy training, and vocational education that target female heads of households, especially those in rural areas.

Models from Iran and Brazil show that such educational programs not only improve knowledge and job readiness, but also enhance psychological empowerment and self-confidence (Jalilian, et.al., 2023;

Mahmoudi, et.al., 2024). In the context of DIY, collaborations with universities, community learning centers, and NGOs could support the design and delivery of accessible lifelong learning modules tailored to women's schedules and needs.

2. Economic Inclusion through Formal and Protected Employment

Most female household heads in DIY work in the informal sector or are not economically active. Without access to stable, protected employment, they are exposed to income insecurity and lack labor rights or benefits. This reflects the segmentation described in dual labor market theory (Doeringer & Piore, 1971), where women are often confined to low-paying, insecure jobs without social protection.

To address this, the government should prioritize programs that facilitate access to formal employment through skills development, placement support, and incentives for employers to hire female heads of households. At the same time, entrepreneurship and microenterprise support, through access to microcredit, training, and cooperative models, can offer alternative pathways for economic inclusion. Evidence from Indonesia suggests that financial assistance, when combined with training, significantly improves the welfare of female-headed households (Juwita, 2024).

This policy direction also aligns with findings from Tenri, et.al. (2024), which stress the need to move from short-term survival strategies to long-term financial stability through structural reforms. In DIY, local governments can integrate economic empowerment programs with existing women's groups (PKK, UP2K) or village-owned enterprises (BUMDes) to ensure sustainability.

3. Psychosocial Support and Community-Based Empowerment

The psychological burden faced by female heads of households, especially older women living alone or caring for

multiple dependents, is often overlooked in policy design. Research from Indonesia and abroad has shown that psychological well-being is a key component of overall resilience and quality of life (Rodiah, et.al., 2022; Jalilian, et.al., 2023).

Integrating Rowlands' (1997) Empowerment Framework, covering "power within" (self-esteem), "power to" (capacity to act), "power over" (influence in household decisions), and "power with" (collective action), into psychosocial programs would allow interventions to target both individual and community dimensions of empowerment. Mindfulness training, peer support groups, and leadership development can be incorporated into existing women's forums, such as PKK or Posyandu Lansia, leveraging health centers (Puskesmas) in Bantul and Gunungkidul as safe spaces for both counseling and collective capacity-building.

4. Inclusive and Multidimensional Social Protection

Despite their vulnerability, many female-headed households are excluded from existing social protection programs, either due to data limitations or program design that does not adequately consider household structure. As de Oliveira & de Lima (2023) argue, multidimensional poverty assessments are crucial to accurately identify and support households facing overlapping deprivations, in income, education, health, and digital access.

DIY should develop a more gender-sensitive social protection framework which incorporates variables, such as age, caregiving burden, household composition, and employment status. In addition to income support, policies should explicitly recognize and compensate unpaid care work, as highlighted by Elson's (1999) critique of its invisibility in macroeconomic policy. This recognition could take the form of community-based childcare and eldercare services, freeing time for women to engage in paid work or training.

B. Strategic Implementation and Long-Term Outlook

Implementing inclusive policies for female-headed households in the Special Region of Yogyakarta (DIY) requires more than well-designed programs; it demands a sustained, coordinated, and adaptive policy environment. While initiatives, such as Desa Prima and Jogja Prima Fest have laid the groundwork for community-based empowerment, their effectiveness over time will depend on strengthening institutional coordination, expanding data-driven decision-making, and investing in local capacity (Dewan Perwakilan Rakyat Daerah Daerah Istimewa Yogyakarta, 2023).

First, cross-sectoral collaboration must be institutionalized. Programs, such as Desa Prima, implemented by the DIY Office for Women Empowerment (Dinas Pemberdayaan Perempuan Perlindungan Anak dan Pengendalian Penduduk/DP3AP2), have demonstrated the value of provincial-local cooperation involving village governments, NGOs, and women's organizations (DP3AP2 DIY, 2024a). A multi-stakeholder governance forum (meeting regularly and including government, academia, and civil society) could synchronize efforts and ensure program relevance across districts.

Second, a balance must be struck between local flexibility and provincial oversight. The decentralized nature of Desa Prima, where local governments determine specific empowerment strategies while receiving technical and financial support from the province, exemplifies this approach (Dewan Perwakilan Rakyat Daerah DIY, 2023). This model should be retained and enhanced with clearer monitoring guidelines and integration into village-level development planning.

Third, monitoring and evaluation systems must capture transformative change. Instead of focusing solely on participation numbers or funding disbursed, key performance indicators should include gains in agency, digital literacy, access to

formal work, and improvements in mental health. As suggested by Mahmoudi, et.al. (2024), psychological well-being is a central component of resilience and should be tracked using community-based tools.

Fourth, training and capacity-building for implementers are crucial. Many village-level officers or facilitators lack gender sensitivity training or skills in participatory communication. Learning modules (covering basic counseling, community facilitation, and gender-inclusive service delivery) could be integrated into the province's existing training platforms for village officials.

Fifth, the government must develop integrated data systems that combine demographic and programmatic databases. Linking the Population Administration Database with Desa Prima participation records, social protection registries, and local survey data would enable more precise targeting and facilitate impact assessment, echoing recommendations by de Oliveira and de Lima (2023) regarding multidimensional poverty data in Brazil.

Sixth, financial sustainability must be addressed. While Dana Keistimewaan (Special Autonomy Funds) currently fund most Desa Prima activities (DP3AP2 DIY, 2024b), additional support should be sought through RPJMD integration, cross-sectoral budgets, and private partnerships. Universities, for example, could offer community service funding to support adult education and business mentoring for female heads of households.

Seventh, the policy agenda must aim to reshape public narratives. Events such as Jogja Prima Fest (DP3AP2 DIY, 2023) have provided platforms for recognition, but broader cultural shifts are needed to reposition female-headed households as contributors to development rather than dependents. Public storytelling campaigns, leadership forums, and intergenerational dialogue spaces could support this shift.

Lastly, ongoing research and adaptive learning are vital for long-term impact. Qualitative studies—focused on

local success stories, implementation bottlenecks, and community responses—should be encouraged in partnership with local universities. As Lima et al. (2022) argue, evidence-based adaptation is crucial to ensuring policies remain relevant and effective for diverse populations.

Conclusion

This study examined the demographic profile of female-headed households in the Special Region of Yogyakarta, focusing on age, educational attainment, employment type, and household size. The findings revealed that most female household heads are elderly, have low education levels, and are engaged in informal or unpaid domestic work. These characteristics point to layered vulnerabilities, economic, social, and psychological, that require thoughtful policy responses beyond short-term welfare programs.

Importantly, the study highlights the need to treat female-headed households not as a homogenous vulnerable group, but as a diverse population with varying needs depending on age, household composition, and labor market participation. Policies must therefore shift from generalized social assistance to targeted interventions that reflect these demographic nuances.

Based on this analysis, four key policy directions are recommended: (1) expanding adult and lifelong education programs; (2) facilitating entry into formal and protected labor markets through vocational training and microenterprise support; (3) integrating psychosocial services into community health programs, particularly for elderly women living alone; and (4) strengthening inclusive social protection schemes that address multidimensional poverty risks.

The study also contributes conceptually by connecting demographic data with structural and theoretical insights, thus bridging empirical evidence with normative claims for social equity. It

underscores that effective policy must be informed by both local realities and global lessons on empowerment and inclusion.

Future research should explore qualitative aspects of female-headed households, including intra-household dynamics, coping strategies, and the role of local institutions. Additionally, longitudinal studies can help assess the long-term impacts of targeted interventions on the well-being and agency of female household heads. Such research would deepen our understanding of how gender, aging, and socio-economic status intersect in shaping household-level development trajectories.

In conclusion, this study effectively ties together empirical findings, theoretical perspectives, and normative considerations, delivering a compelling final message about the importance of recognizing female household heads as active agents of regional development rather than passive beneficiaries. To strengthen the practical contribution, it is recommended that future work or policy implementation consider how the proposed policy roadmap could be locally piloted, monitored, and evaluated in specific contexts within DIY. Such efforts would help ensure the relevance, adaptability, and sustainability of interventions on the ground. Addressing the needs of female-headed households is not only a matter of social justice, but also a strategic imperative for inclusive and sustainable regional development. A policy approach that is evidence-based, empowerment-oriented, and context-sensitive will be essential in ensuring that these women are recognized not as passive recipients of aid, but as active agents of change in their communities.

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