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**SRIKANDI  
PROJECT:  
EMPOWERING  
FEMALE HEADED  
HOUSEHOLDS  
(FHHS) IN  
JAKARTA,  
INDONESIA**

## ABSTRACT

Female-headed households (FHHs) in Indonesia comprise about 14.8% of all households, with a notable trend showing a higher proportion of youth aged 10-24 as household heads compared to male-headed households. These households face significant challenges, including poverty and economic instability, exacerbated by the dual burdens of maintaining the household and providing economic support. Existing initiatives have made strides in promoting the social and political participation of FHHs in Indonesia, yet there remains a considerable gap in comprehensive projects that can empower these women to achieve economic stability through digital technology.

The Srikandi Project offers an innovative and critical digital solution designed to empower FHHs and bridge existing gaps. This comprehensive mobile platform enables FHHs to: (a) register for tailored learning processes, providing essential skills training in literacy, digital literacy, financial literacy, and job readiness based on individual assessments; (b) secure job placements through the employment track or build businesses through the entrepreneurship track; and (c) access supported by continuous mentorship to ensure sustained empowerment. These all come with access to a range of supportive services, including childcare buses, conditional cash transfers, interactive voice calls, and AI-based financial advice, addressing multiple barriers to their participation and success. Srikandi will serve as a hub connecting various stakeholders, including volunteers, organizational partners, investors, and donors, collaboratively driving the mission to improve the lives of FHHs. The initial phase will be implemented in Jakarta, leveraging the region's high proportion of female-headed households and adequate infrastructure to support future expansion. By fostering a collaborative ecosystem and leveraging digital technology, Srikandi aims to enhance economic stability and promote a more inclusive and equitable society for FHHs in Indonesia

**Keywords:** Women empowerment, female-headed households (FHHs), capacity development, tech-enabled empowerment, sustainable funding

## TEAM MEMBERS



Aliyah Sausan Huwel is a graduate student in the Management Science and Engineering program at Columbia Engineering and Columbia Business School. She brings three years of extensive client-facing consulting experience, delivering business and technical solutions across various industries. Sausan is enthusiastic in democratizing privileges with digital transformation, machine learning, and education.



Amy Darajati Utomo is a recent graduate from Columbia University for an MPA program in Development Practice, specializing in gender and public policy. Her previous roles at the ASEAN Foundation, the World Bank Group, and the United Nations have equipped her with valuable insights into utilizing technology for inclusive development.



Nuzul Dwi Iswanti is a tax analyst working for the Indonesian Ministry of Finance. With ten years of experience, she specializes in identifying tax crimes, tax evasion, and conducting tax investigations. Currently, she is a candidate for a Master of Public Administration at Columbia University. She has a passion for finance and data analytics, and Indonesia is her hometown.



Rahmi Intan Jeyhan is a recent Master of Laws graduate from Columbia University with five years of legal experience. Her work as a lawyer in Jakarta-based firms and as in-house counsel for a tech company has given her a nuanced understanding of the intersection of law and technology. She is passionate about exploring how technological advancements can drive meaningful influence on law and policy in Indonesia.



Ruthnaomi V. Liquisa is currently pursuing a Master of Science in Social Work at Columbia University. With 5 years of experience as a development practitioner, she specializes in research, monitoring, and evaluation with a focus on social justice. She is passionate about social innovation, particularly in enhancing the well-being of girls and women. She calls Jakarta and Bandar Lampung, Indonesia as her homes.

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## INTRODUCTION

### THE PLIGHT OF FEMALE-HEADED HOUSEHOLDS

*"I'm not even thirty yet, but being a single mom is very depressing. I have to stay tough for my two children, but it's incredibly hard. The stigma of being a widow makes me feel like I can't do anything right. If I work, people say I'm neglecting my children. If I don't work, they still talk and treat me without respect. The first year as a single mom was especially traumatic." (Wijayanti, 2021)*

It takes a village to raise a child. Unfortunately, many women must shoulder the burdens alone, heading their households and raising their children without many essential support. ILO in UNESCWA (n.d.) defines female-headed households (FHHs) as "households where either no adult men are present, owing to divorce, separation, migration, non-marriage, or widowhood; or where the men, although present, do not contribute to the household income, because of illness or disability, old age, alcoholism or similar incapacity (but not because of unemployment)."

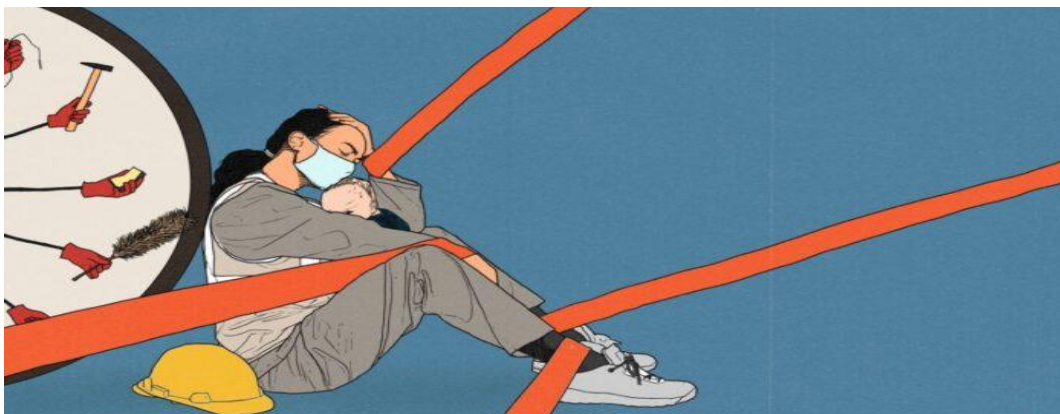


Figure 1 Illustration of Female-Headed Households. Source: [indoprogress.com/@illustruth](https://indoprogress.com/@illustruth)

Female-headed households currently represent a significant proportion of the global demographic, including Indonesia. Approximately 14.8% of all households in Indonesia

are led by women, which translates to an estimated 10 million female-headed households (World Bank, 2020; World Bank, 2022). According to Surbakti and Devasahayam (2015), a notable trend within FHHs is the higher proportion of youth aged 10-24 serving as heads compared to male-headed households. Specifically, around 8.2% of female-headed households are led by youth (approximately 0.7 million out of 8.5 million households), whereas only 3.6% of male-headed households are led by youth (around 1.9 million out of 52.6 million households).

The reported number of female-headed households in Indonesia is under-estimated due to the confusing definition of household heads by Statistics Indonesia (BPS). This definition allows for multiple people to be considered as the head of a household, leading to an under-count of FHHs (Akhmadi et al., 2010). As Figure 1 below shows, the number of FHHs has been rising (Sinombor, 2020). Coupled with the increasing trend of divorce (BPS, 2024), it is safe to assume that the number of FHHs will continue to grow.

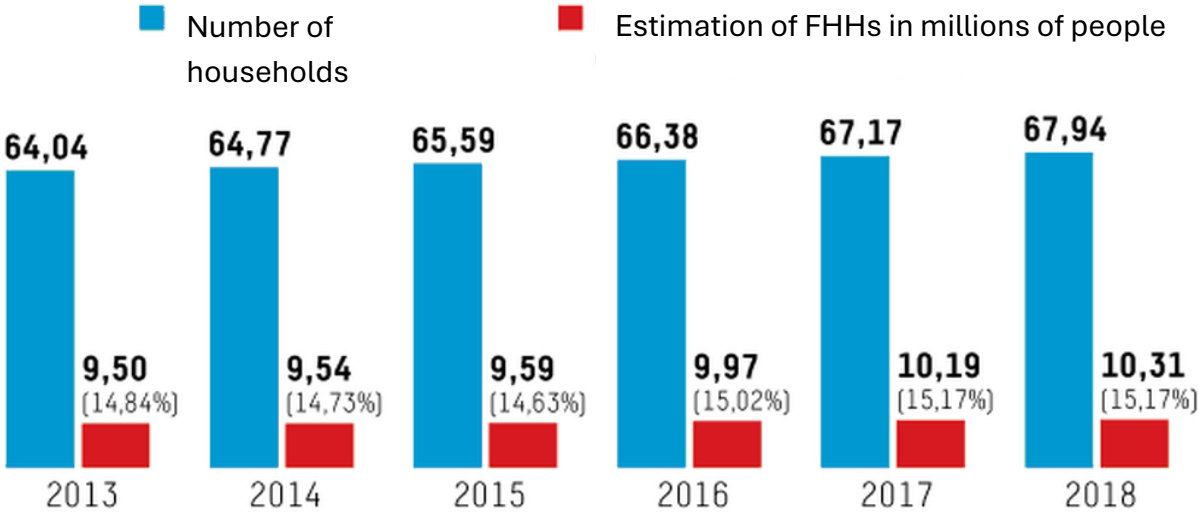


Figure 2 The growing trend of FHHs. Source: Kompas

## THE MULTIFACETED CHALLENGES

The FHHs face numerous challenges, particularly poverty and economic instability. According to the World Bank (2020), women in FHHs often bear sole responsibility as breadwinners, unlike male-headed households where multiple individuals contribute economically. The COVID-19 pandemic has exacerbated these difficulties, severely impacting the informal sector where many Indonesian women work, leading to job and income losses. UNICEF (2023) notes that FHHs, already more likely to live in poverty and lacking safety nets before the pandemic, have been disproportionately affected. The World Bank (2020) points out that FHHs now face even deeper poverty and increased food insecurity compared to other household types.



**Figure 3** A mother is carrying her baby while filling out a job application form at a job expo in Batam on September 18, 2006, as an illustration. Source: VOA Indonesia.

On top of being breadwinners, they also have responsibilities to maintain their households and care for their dependents which do not allow them to focus on their occupations (Saad et al., 2020). FHHs with elderly or family members with disabilities continue to

perform more unpaid care work than men (UNICEF, 2023). Hence, it is important to note that women who head households have significant time constraints.

Ensuring financial assistance and support reach FHHs has been challenging (UNICEF, 2023). They often face barriers in accessing essential social services and programs, such as health insurance and cash transfer schemes, which are crucial for their economic stability and well-being. For example, many FHHs lack national identification cards, leaving them unlisted as beneficiaries and unable to access these vital services (Niko, 2021).

The systematic denial of FHHs stems from patriarchal values that only recognize male-headed households. The Marriage Bill of 1974 acknowledges men as heads of households, relegating women to the role of housewives. Consequently, women leading households are culturally deemed unnatural (Sinombor, 2020). Patriarchal societies that enforce rigid gender roles often label FHHs as "disadvantaged," rendering them among the most vulnerable populations (Saad et al., 2022).

Additionally, many FHHs face negative stigmas in their daily lives. Research by Parker (2016) in "The Stigmatization of Widows and Divorcees (*Janda*) in Indonesian Society" indicates that widows are vulnerable to violence and are often viewed negatively. They are frequently deemed immoral, cheap, flirtatious, seductive, and money-oriented.

Furthermore, in Indonesia, female household heads in the poorest three deciles are less likely than their male counterparts to have completed primary education and higher levels of education (TNP2K, 2013). Asriani and Ramdlaningrum (2019) highlight that, Indonesian women, especially in urban areas, often end up in manual jobs in the manufacturing sector due to the lack of need for advanced skills or education. As illustrated in the figure below, the educational gap is quite striking. This disparity highlights how young women are deprived of educational opportunities, as their circumstances compel them to assume the role of breadwinners.





Figure 4 Education Gap. Source: Kompas

For women leading households, the challenge is not just breaking through glass ceilings but also accessing the ladder to better employment opportunities. Consequently, it is important to provide access to the ownership and control of the assets in their female-headed households. Schaner and Theys (2020) suggest that Indonesian female-headed households tend to be “asset poor”, in which female-headed households have less access to resources compared to male-headed households. Therefore, it is crucial to equip them with the knowledge needed to acquire and sustain the assets for their entrepreneurial ventures.

The FHHs experience significant economic instability, characterized by increased poverty and food insecurity due to limited income sources. This economic disadvantage is compounded by social isolation, as stigmatization leads to vulnerability and marginalization within society. Educational disparities and occupational segregation further restrict access to decent employment opportunities, trapping these women in low-paying jobs. The constant struggle to balance multiple roles and responsibilities often results in increased stress and mental health issues. Additionally, the lack of assets and resources creates a cycle of poverty that perpetuates economic disadvantage for future generations. The above challenges can be summarized in the root causes analysis as follows:

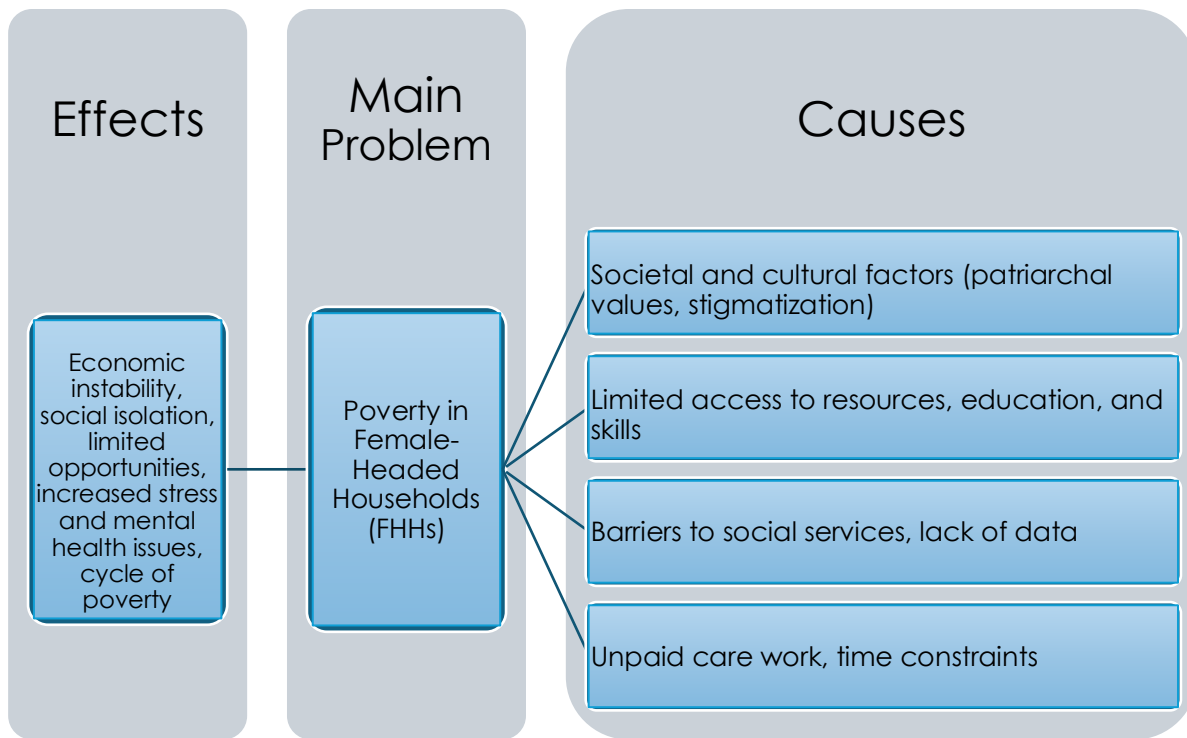


Figure 5 Root Cause Analysis of FHHs Poverty

Given these challenges and their significant impact, it is crucial to prioritize upskilling training for Indonesian women who head households. Education and skills training are essential not only for securing good jobs but also for fostering entrepreneurship. Equipping these women with practical knowledge will enable them to break the cycle of poverty, enhance their economic stability, and ultimately contribute to the well-being of their families and communities. Investing in their education is an investment in a brighter future for all.

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PAST INTERVENTION: PEKKA

While many organizations address women’s issues, research indicates that only one primarily focuses on FHHs in Indonesia: PEKKA (Women-Headed Household Empowerment Program). Established in 2000, PEKKA aims to improve the standard of living for female heads of households and encourages their active participation in social and political life. As of March 2022, PEKKA has expanded its reach to 34 provinces across

Indonesia, with 20 provinces receiving intensive support and 14 others currently in the process of engagement. In these 20 provinces, PEKKA has successfully reached 78,670 female heads of households (PEKKA, n.d.).

PEKKA has been instrumental in empowering FHHs through various activities, including financial management training, leadership development, and skill-enhancing programs. These activities aim to strengthen FHHs' capacity, promote their economic empowerment, and improve their social inclusion. PEKKA has been successful in advocating for women's identity as heads of families and has played a significant role in policy-making processes, leading to benefits for FHHs (Akhmadi et al., 2010).

However, an assessment of current interventions reveals a significant gap in resources for female-headed households (FHHs). According to a study by Quak et al. (2020), while PEKKA provides training and capacity-building, there is an urgent need for more comprehensive and ongoing training to enhance their skills and confidence. Many women practice their leadership abilities only within PEKKA groups and often lack the self-assurance to apply these skills in broader contexts.

Moreover, there is a critical need to equip these women with digital skills that can facilitate access to decent employment opportunities. Currently, PEKKA does not provide courses on digital skills that is increasingly needed in this era. As Quak et al. (2020) noted, the courses tend to be limited to traditional gender roles, such as cooking, sewing, and



**Figure 6** PEKKA members learning how to make traditional dish. Source: Kompas

weaving. Figure 6 (Siberone 2022) shows one of PEKKA's training on making traditional dish. Without immediate efforts to address this gap, FHHs will continue to encounter significant obstacles to achieving economic stability and growth. Providing a digital platform for these women is not just beneficial; it is essential for equipping them with the tools and knowledge necessary to thrive in today's technology-driven job market.

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## WHY JAKARTA?

Jakarta, the bustling capital of Indonesia, is a city of stark contrasts. It serves as the political and economic hub with rapid infrastructure development, yet it is also home to a significant portion of the country's poor families. Jakarta's economic disparity is highlighted by a high Gini ratio of 0.43, the second highest in Indonesia (BPS DKI Jakarta, 2024). As of March 2023, Jakarta had 477,830 people living below the poverty line, surviving on less than 782,515 rupiah per capita per month. Among these impoverished households, 10.25%, or about 47,000, are headed by women. Furthermore, 210,000 women work as unpaid workers, helping family or non-family businesses, three times more than men (BPS DKI Jakarta, 2024). This reflects the lack of access and control women in Jakarta have over their labor and the assets they could potentially gain from their work.

Despite these economic challenges, Jakarta offers a robust foundation for digital interventions. In 2022, approximately 96.76% of households in Jakarta owned or utilized mobile phones, making most families can access digital resources and support through their phones (BPS, 2023). The city also boasts good internet connectivity, with nearly all areas having sufficient phone and internet signal reception, facilitating reliable access to online services (BPS DKI Jakarta, 2024). This is further supported by other infrastructure, such as easy road access and low-cost or free transportation provided by the Jakarta provincial government in many areas. Jakarta also hosts most government offices, non-governmental organizations, and companies that could become partners in the Srikandi Project. The concentration of these potential stakeholders in one location facilitates the establishment of initial partnerships, enhancing this project's implementation and impact from the pilot stage.

Considering Jakarta's significant number of poor families, particularly those headed by women, combined with the city's high connectivity, infrastructure, and presence of potential partners, Jakarta is an ideal location for the Srikandi pilot project. This initiative can set the foundation for future expansion to other regions.

## THE SOLUTION: SRIKANDI PROJECT

In the legend of Indonesia, Srikandi was a powerful warrior princess, renowned for her courage and unwavering spirit. Inspired by her legacy, Srikandi, the mobile application, embodies the same strength and determination to empower a modern-day army of fighters: female-headed households (FHHs) in Indonesia. This innovative app equips FHHs with the resources and support they need to overcome challenges, build a brighter future, and become the architects of their own success. Srikandi's story is not just one of legend, but one that intertwines with the app, offering a platform for FHHs to unlock their full potential and become the Srikandi of their own lives.



Figure 7 Srikandi Illustration. Source: Selliliar

## ABOUT SRIKANDI

Srikandi is a digital platform that can be accessed in smartphones to support FHHs in Jakarta. The majority of these users are also smartphone owners. Given the background and the pressing challenges faced by FHHs, it becomes clear that innovative solutions are necessary to bridge the gap in education, skills, and economic opportunities. The application we propose is a direct response to these needs, providing a comprehensive digital platform that addresses the unique circumstances of FHHs.

By offering device financing, free interactive voice calls, and AI-based financial advice, the app ensures that women can access essential resources and support. Through this digital platform, we aspire to empower female-headed households, enabling them to secure a stable and prosperous future for themselves and their families.



Figure 8 Srikandi App User Interface

The application aims to be a user-friendly and comprehensive app to support FHHs in improving their personal and professional lives. It offers a range of high-level features aimed at addressing the specific needs and challenges faced by FHHs.

## THEORY OF CHANGE

Table 1: Theory of Change of Srikandi Project

Inputs	Outputs	Outcomes	Impact	Goal
Provide mobile learning resources covering essential skills.	FHHs acquire essential skills in literacy, digital literacy, financial literacy, and job readiness	FHHs become proficient in essential skills, improving their employability.	Higher employment rates among female-headed households.	Empower female-headed households (FHHs) to achieve economic stability through education, skills development, and access to resources.
Implement entrepreneurship training, including business proposal development	FHHs gain entrepreneurial skills and business knowledge	FHHs develop a strong understanding of business fundamentals.		
Offer options for financing or sharing laptops and smartphones	FHHs gain access to devices for learning.	Enhanced access to resources		
Provide conditional cash transfers	FHHs receive financial support for completing learning modules and meeting program conditions.	Higher engagement and participation rates in learning programs	Reduced barriers to education and skill-building foster greater social inclusion for FHHs.	
Establish mobile learning centers, e.g. learning bus with childcare services to reduce barriers for FHHs	Higher number of FHHs enrolling in learning programs due to reduced childcare barriers.	Increased participation of FHHs in learning programs who have dependents		
Facilitate connections between FHHs and potential employers.	FHHs secure decent jobs through apprenticeship or job-matching programs	FHHs gain valuable on-the-job training and real-world work experience.	FHHs achieve better job prospects and higher earning potential	
Pair FHHs with experienced female entrepreneurs for guidance.	FHHs connect with mentors and successful entrepreneurs.	FHHs acquire practical business knowledge and skills		
Provide Interactive Voice Callers to help with the training and other issues	Personal assistance for accessing the application and other inquiries 24/7 are provided	FHHs can participate job training at any convenient times	Increased participation of FHHs in job training	



Engage corporations, organizations, government agencies, and other donors	Greater chances to fund the initiative are presented by sponsorship and grant opportunities	Successful engagement with stakeholders ensuring continuous support	Sustained empowerment and economic stability for FHHs	
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## SRIKANDI'S FEATURES

The app provides basic needs for upskilling, offering device financing options that allow users to finance or share laptops and phones necessary for learning purposes. It also includes an interactive voice call feature, an AI-based voice chatbot that answers questions related to the program and offers financial advice. Additionally, users have access to various online learning resources and materials, ensuring they have the tools needed to enhance their skills.

To remove constraints for better job opportunities, the app features mobile learning centers that are dedicated to child support and a versatile learning hub. This setup ensures that FHHs can focus on their learning without worrying about childcare. The app also offers conditional cash transfers, providing monthly cash incentives for completing learning modules and meeting other conditions. Furthermore, it facilitates job matchmaking through apprenticeship programs with local and international companies and offers mentorship programs where successful FHHs guide new participants.

Removing barriers to ownership and control over assets is another key feature of the app. It provides training on business proposal development and matches users with successful female founders for mentorship. The app also offers access to small loans through cooperative savings and loans, and crowdfunding opportunities for validated business proposals, empowering FHHs to start and grow their own businesses.

The journey for FHHs begins with registration and assessment. They can register on the app with basic information and complete an assessment to understand their current skills and needs. Alternatively, they can register based on information or recommendations from PEKKA, offline through word-of-mouth marketing, or by using the interactive voice call feature to inquire about the program or register.

Once registered, FHHs gain access to devices and learning materials. They can check the nearest date for the mobile learning center's availability in their area and confirm if they need childcare support. At the mobile learning center, they can place their children in the child support bus and study in the mobile learning center bus. Completing initial tasks on the bus allows them to register for the conditional cash transfer (CCT) program and access the mobile app. This CCT program will enable FHHs to follow the learning phase with ease, as it can be used to fund their basic needs during the training. The initial learning phase includes basic literacy and numeracy, digital literacy, financial literacy, and job readiness skills.

After the initial learning phase, FHHs choose between the employment track and the entrepreneurship track.

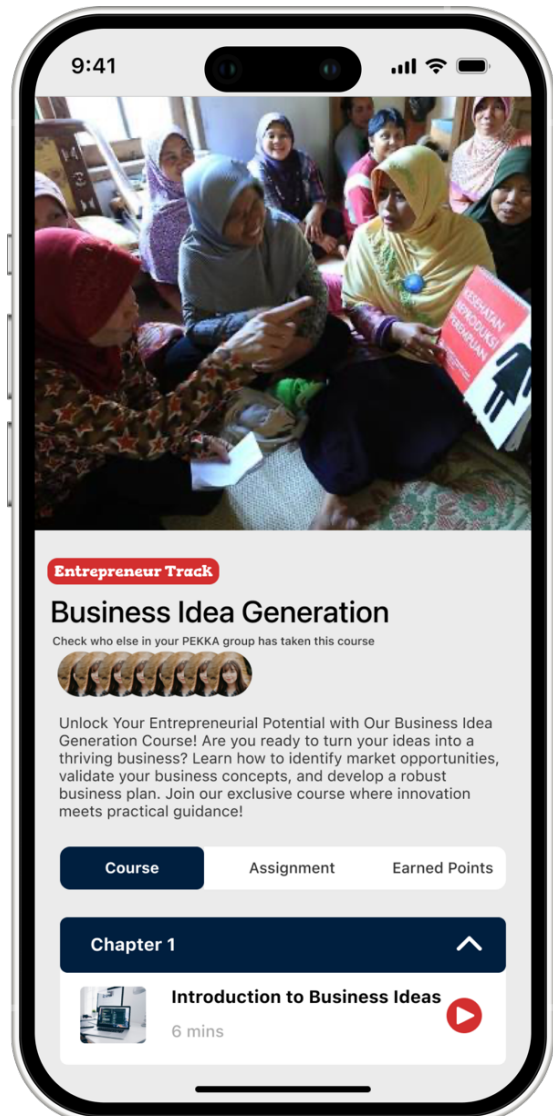


Figure 9 Srikandi Lesson Example

- The employment track offers further skill development and job readiness training in areas such as customer service, office administration, crafts and handmade goods, and culinary skills.
- The entrepreneurship track focuses on business proposal development and entrepreneurial training, covering topics such as business idea generation and validation, business plan development, marketing and sales strategies, digital marketing, basic accounting and bookkeeping, legal aspects of running a business, and e-commerce and online sales platforms.

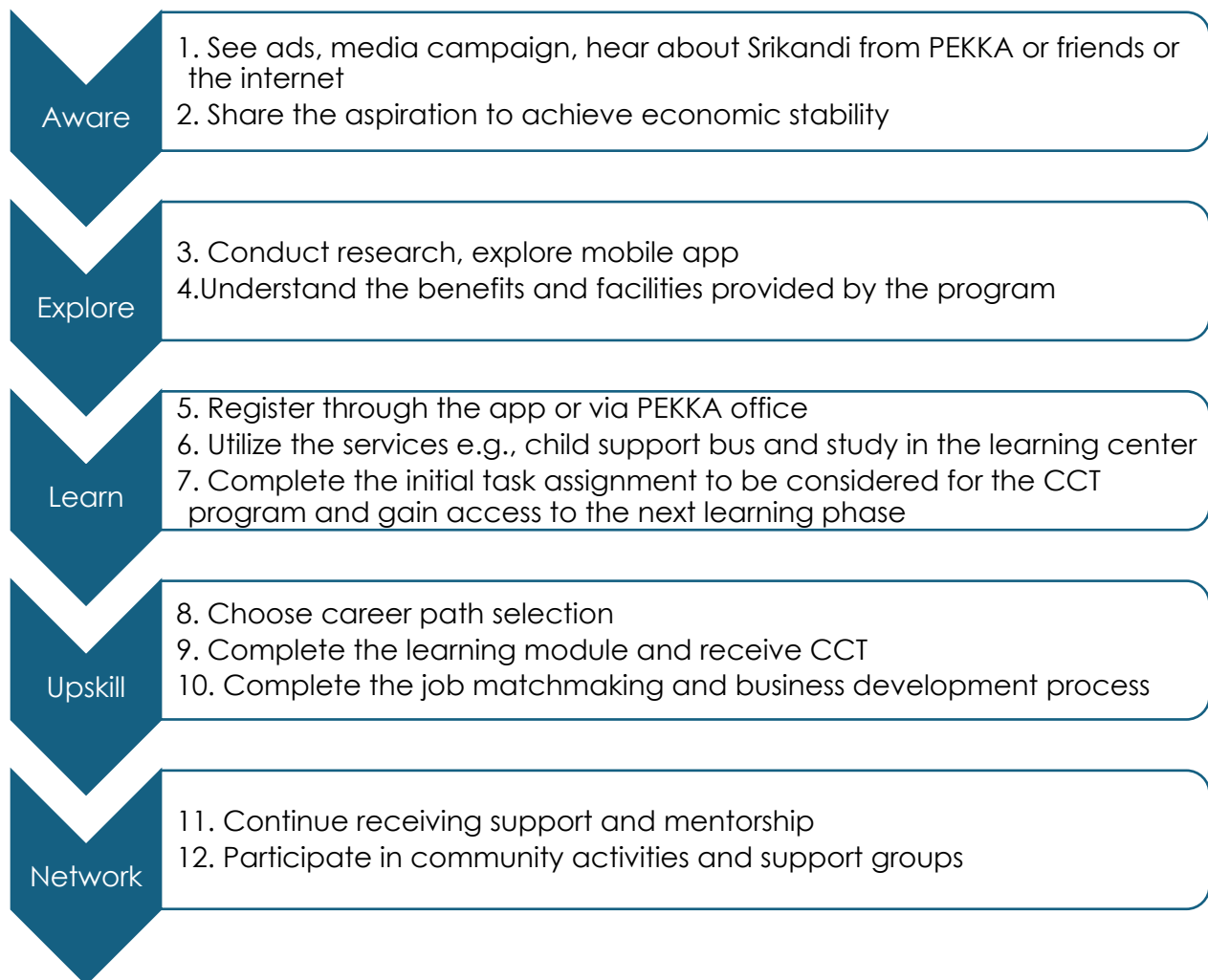


Figure 10 FHHs Journey in Srikandi App

Throughout their journey, which can be summarized in Figure 10, FHHs can use the interactive voice call feature for learning support and complete learning modules either online or via the mobile learning center. The CCT program tracks learning module completion digitally, verifies progress automatically through app data, and periodically reviews progress by mentors or program coordinators. Points or coins earned from completing modules and meeting conditions can be exchanged for vouchers redeemable at supermarkets, bookstores, and other partnered vendors. Regular evaluations ensure ongoing participation and progress, with additional rewards for meeting milestones.

The app also facilitates job matchmaking and business development. FHHs on the employment track can participate in apprenticeship programs, job matching, and potential employment, while those on the entrepreneurship track can develop and submit business proposals, access mentorship, and apply for small loans or crowdfunding. Ongoing support and mentorship are available, with FHHs continuing to receive guidance from successful female founders and participating in community activities and support groups.

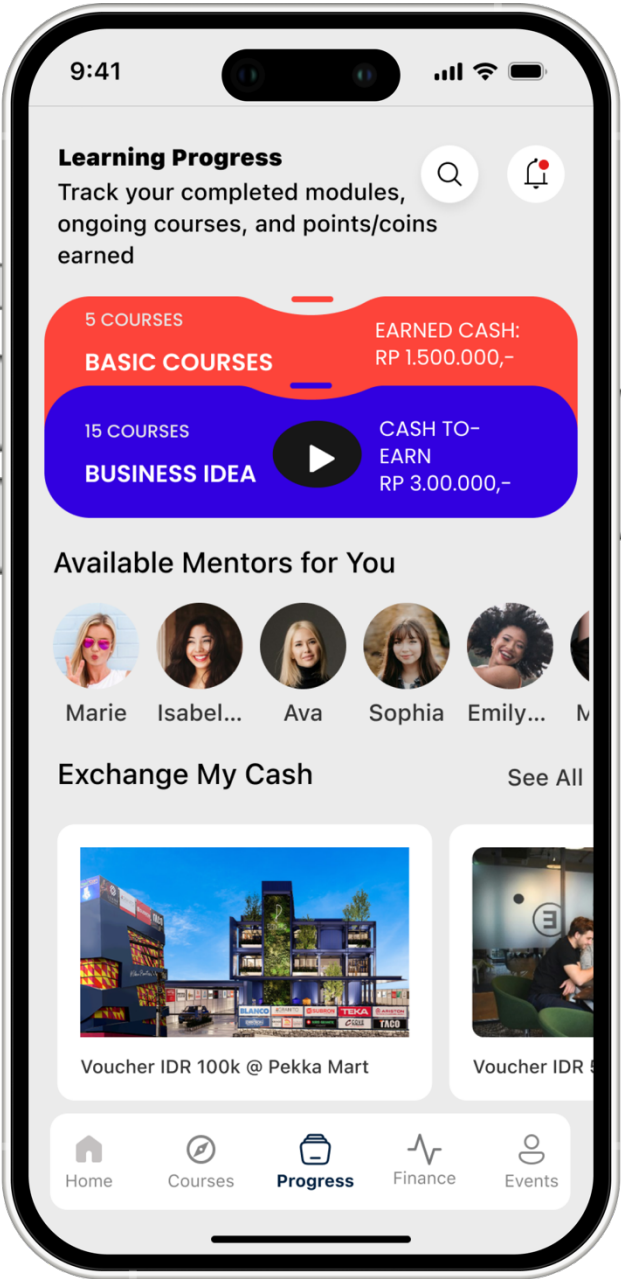
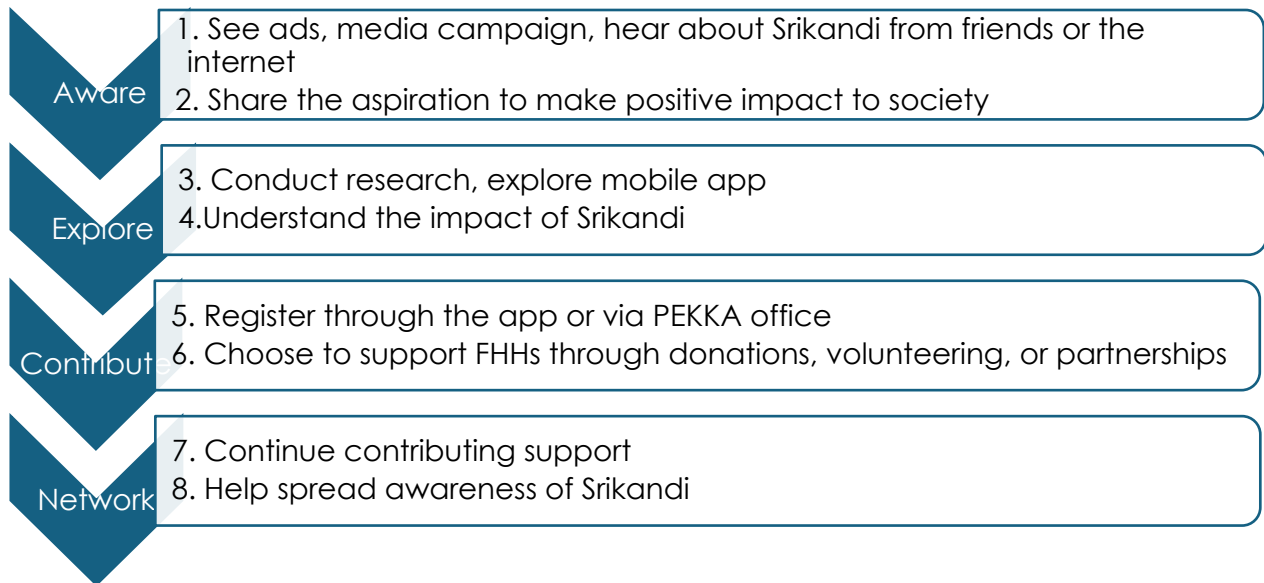


Figure 11 Mentoring in Srikandi App

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## NON-FHH SYMPATHIZERS' JOURNEY WITH SRIKANDI

Non-FHH sympathizers can register on the app to show support and get involved through donations, volunteering, or partnerships. They can donate directly to specific FHHs or the general fund, sponsor device financing, learning materials, and cash transfer funds, and participate in mentorship programs. Additionally, they can help spread awareness about the program through social media and corporate channels and organize or participate in fundraising events.



**Figure 12 Sympathizers' Journey in Srikandi App**

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## INVESTORS' JOURNEY WITH SRIKANDI

Investors can register on the app to explore investment opportunities and review information about the program's goals, impacts, and funding needs. They can choose between grants, equity investments in the platform, or loans for FHHs. Investors receive regular updates and reports on the impact of their investments, monitor the progress of funded projects, and participate in investor briefings and meetings to provide feedback and suggestions.

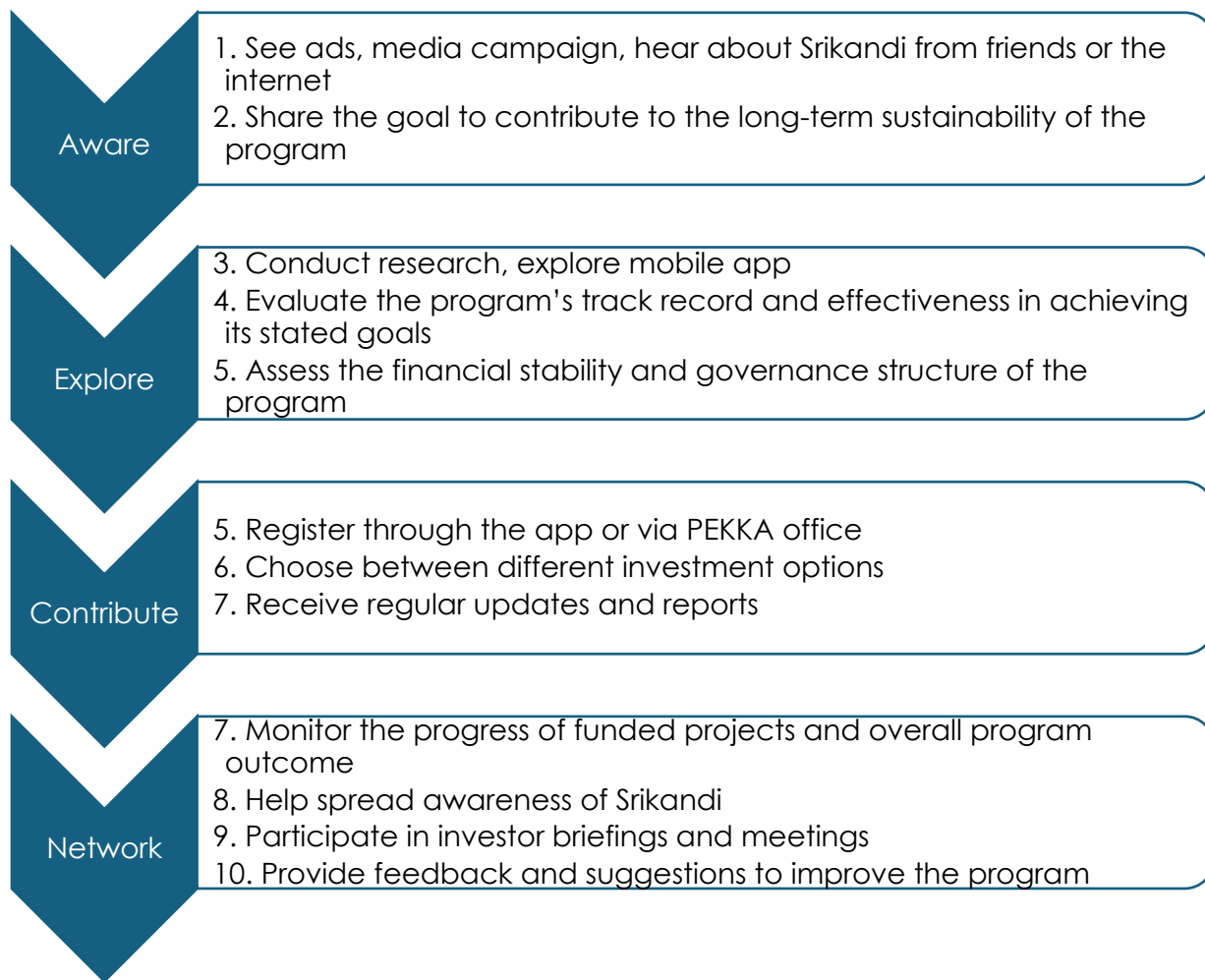


Figure 13 Investor Journey

## TEACHERS' OR MENTORS' JOURNEY WITH SRIKANDI

Teachers and mentors can register on the app to offer their teaching or mentorship services. After completing an assessment to match their skills with FHHs' needs, they engage in teaching activities through the mobile learning center or online platforms and provide mentorship in either the employment or entrepreneurship track. They also contribute to curriculum development by creating specialized learning modules and resources based on feedback and evolving needs.

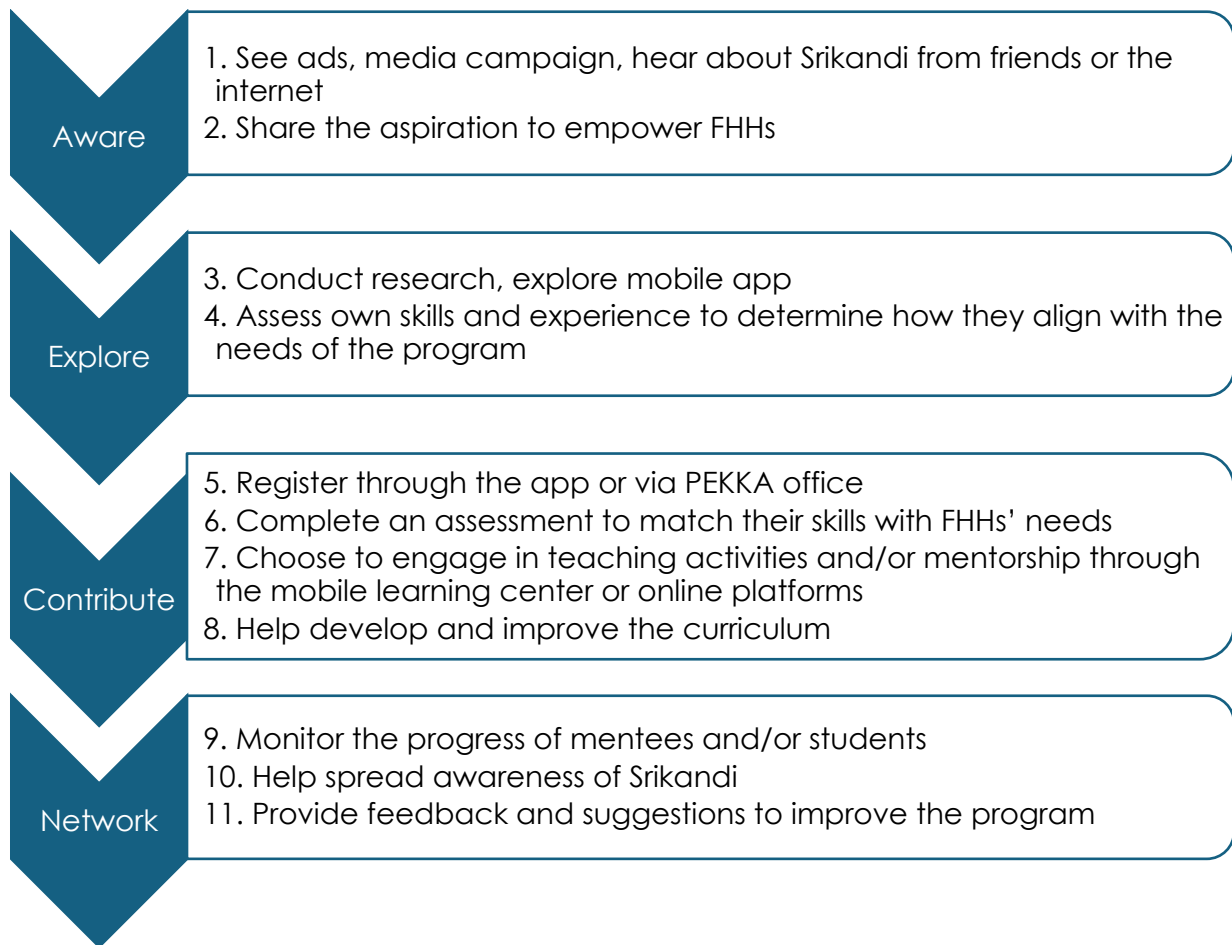


Figure 14 Teachers/Mentors' Journey in Srikandi App

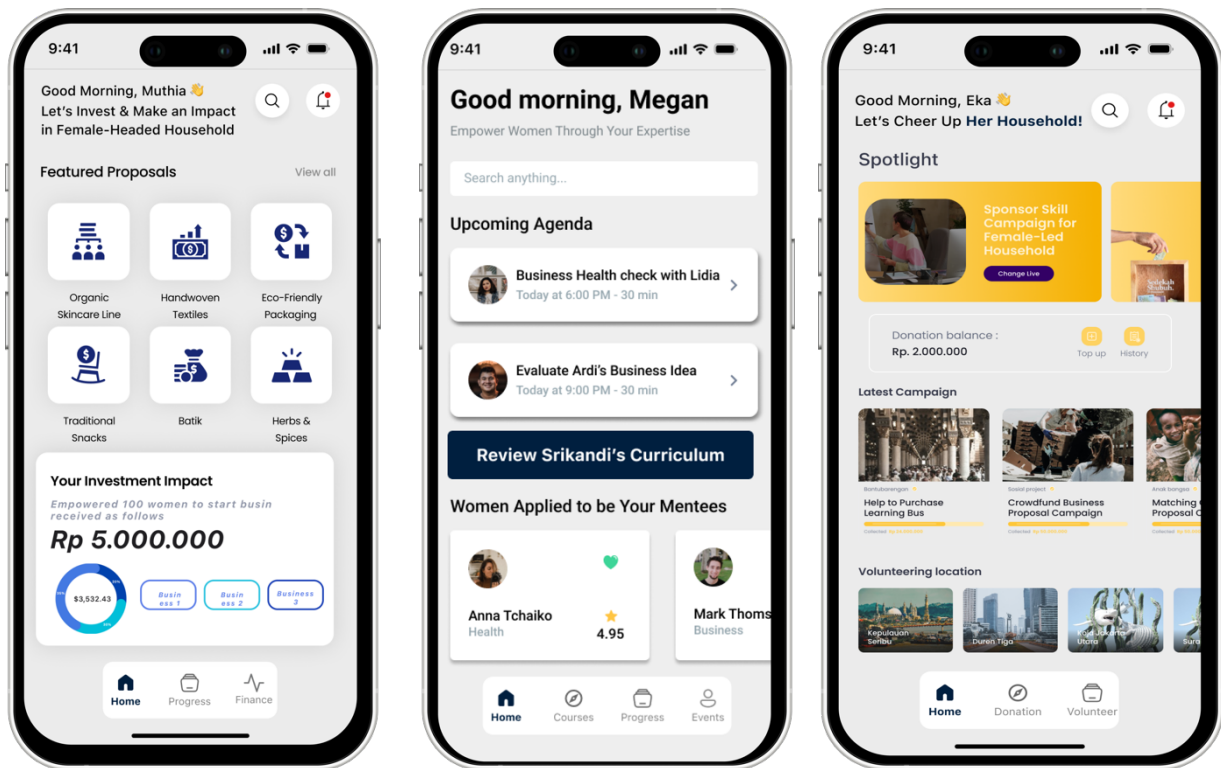


Figure 15 Investors, Mentors, and Sympathizers' App Interface

## FINANCING SRIKANDI

To ensure the sustainability and effectiveness of our program, we have devised a comprehensive funding strategy that encompasses organizational funding, individual funding, a Conditional Cash Transfer (CCT) program, and financing options for FHHs.



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## 1. ORGANIZATIONAL FUNDING

For organizational funding, we will establish corporate partnerships to secure device donations, corporate sponsorships, and leverage CSR initiatives. Corporations like Deloitte and Telkomsel can donate used but functional laptops and smartphones for FHHs. We will also seek sponsorships for specific programs, such as the mobile learning center and childcare bus, and tap into corporate social responsibility programs to fund learning materials and operational costs. Additionally, we will secure app donations from tech companies. For example, we can utilize AWS Activate for free cloud services, access free and discounted Google products through Google for Nonprofits and use Microsoft Azure credits and Office 365 subscriptions via Microsoft Philanthropies.

In addition to corporate partnerships, we will pursue grants and donations by applying for international and local grants from NGOs, government bodies, and international development organizations. We will seek funding from philanthropic foundations focused on women's empowerment and education and organize online and offline fundraising campaigns, including events, charity runs, and crowdfunding.

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## 2. INDIVIDUAL FUNDING

Individual donations will also play a crucial role, allowing individuals to donate directly to specific FHHs or to the general program fund. Indonesia has been renowned as the world's most generous country for the sixth year in a row, according to the Charities Aid Foundation. In the 2023 World Giving Index report, out of 142 countries surveyed, Indonesia topped the index with a score of 68. More Indonesians helped a stranger, donated money, or volunteered their time than any other country. Thus, individual donations will become a major player in funding the program. We will offer sponsorship packages like "Sponsor a Learner," enabling donors to sponsor a specific FHH's education and upskilling.

### 3. CONDITIONAL CASH TRANSFER (CCT) PROGRAM FUNDING

For the CCT program funding, we will establish a dedicated CCT fund supported by initial grants and donations, with ongoing contributions from corporate partners, philanthropies, and individual donors to sustain the fund. This CCT program will allow FHH to follow learning phase with ease since it can be used to fund their basic needs during the training. We will implement a points or coins system where FHHs earn points or coins by completing learning modules and meeting other program conditions. These points or coins will be stored in the user's account within the app and can be exchanged for vouchers redeemable at partnered supermarkets, bookstores, and other essential services. We will establish partnerships with vendors to ensure seamless exchange and redemption of points. Regular evaluations will be conducted to ensure ongoing participation and progress, and additional points or coins will be provided for meeting significant milestones, such as completing a series of modules or attending workshops.

### 4. FINANCING FOR FHHs

To finance FHHs, they can apply to the cooperative savings and loan system established by PEKKA, which provides small loans with favorable repayment terms, ensuring FHHs can manage their finances effectively. Additionally, FHHs can raise funds for their business proposals through a crowdfunding platform, which includes a review process to validate proposals before they are posted for crowdfunding. We will offer various investment options such as grants, equity investments in the platform, and loans for FHHs. To maintain transparency and foster trust, we will provide regular updates and reports on the impact of their investments. Furthermore, we will facilitate investor briefings and meetings to gather feedback and suggestions.

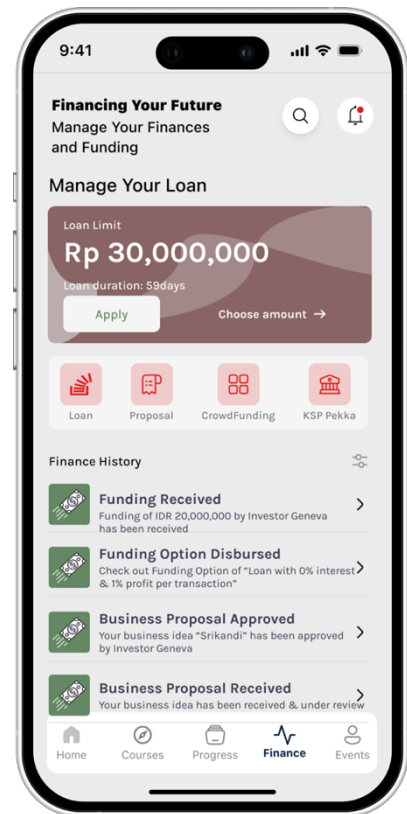


Figure 16 Financing for FHHs

## IMPLEMENTATION PLAN

### Implementation Plan Srikandi Project

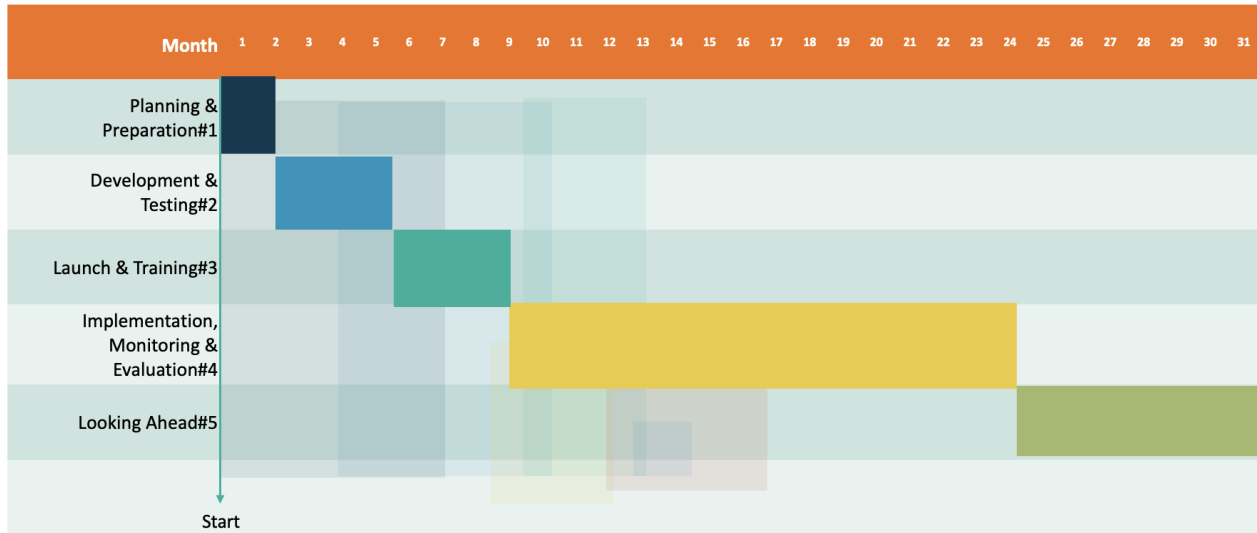


Figure 17 Srikandi Implementation Plan

The implementation involves several key phases. The first phase, **Planning and Preparation**, spans the first two months and includes conducting a detailed needs assessment of FHHs in Jakarta, developing partnerships with PEKKA and other stakeholders, and designing the app's features and user interface. This phase also involves brainstorming sessions with PEKKA to ensure seamless integration of PEKKA members into the Srikandi app. The output of this phase is a comprehensive report on FHHs' needs, a Memorandum of Understanding (MoU) with partners, and a prototype of the Srikandi app.

The second phase, **Development and Testing**, takes place from months three to five. This phase involves developing the Srikandi app, testing it with a small group of FHHs, and refining it based on the feedback received. The outcome of this phase is a functional and user-friendly Srikandi app.

The third phase, **Launch and Training**, occurs from months six to nine. It includes launching the app in Jakarta, conducting training sessions for FHHs on using the app, and setting

up mobile learning centers and childcare support. The aim is to ensure that FHHs are well-trained and have access to the necessary resources to utilize the app effectively.

The fourth phase, **Implementation, Monitoring, and Evaluation** extends from month ten to month twenty-four. This phase focuses on implementing digital literacy and financial literacy programs, facilitating job matchmaking and business development, and monitoring and evaluating the progress of FHHs. Monitoring and evaluation will involve monthly reports, quarterly reviews, and an annual evaluation to assess the project's overall impact and identify areas for improvement. Risk management strategies include regular maintenance and updates of the app to address technical issues, engaging with FHHs through community outreach to ensure high participation rates, and diversifying funding sources to mitigate funding shortfalls. Regular progress reports will be generated to track the app's usage, training progress, and economic outcomes.

The final phase, **Looking Ahead**, begins after the initial twenty-four months once the project has stabilized. This phase involves adding more comprehensive learning modules to the app, advancing features in app and Interactive Voice Callers and forming support groups among members to improve their well-being and provide ongoing support. The focus will be on continuous improvement and expansion of the apps and Interactive Voice Caller's features to better serve FHHs.

Financing and sustainability are crucial components of the project. Organizational funding will be secured through corporate partnerships for device donations, sponsorships, and CSR initiatives. Individual funding will be encouraged through direct donations and sponsorship packages. The Conditional Cash Transfer (CCT) program will be supported by a dedicated fund with contributions from grants, donations, and corporate partners. Financing for FHHs will include small loans through cooperative savings and loans and crowdfunding for validated business proposals.

## STAKEHOLDER ANALYSIS

From the many stakeholders, the Srikandi Project team will collaborate with PEKKA, an organization whose headquarters are located in Jakarta. This collaboration is strategic because, despite PEKKA's extensive network of community learning centers across various regions in Indonesia, none currently exist in Jakarta. This absence creates a unique opportunity for the Srikandi Project to step in and address the unmet needs of female-headed households in the capital. By leveraging PEKKA's extensive experience and resources, the Srikandi Project can effectively support its target demographic, providing much-needed educational and economic resources.

Table 2 – Stakeholder Analysis

<b>Activities</b>	<b>Potential Partner</b>	<b>Roles</b>
Engagement of Initial Targeted Group	PEKKA	PEKKA can help facilitate offline registration through sub-district representatives. PEKKA's cooperatives can serve as a fundraising platform where investors can become passive members and receive profit-sharing. PEKKA also supports entrepreneurship by allowing FHHs from the entrepreneurship track to sell their products in PEKKA Mart. Additionally, PEKKA provides offline training sessions and can serve as an evaluator program.
Engagement of Targeted Group	@BerandaJanda, @SaveJanda, @YayasanPekka	Leverage social media platforms to amplify outreach and engagement, increasing awareness and participation among FHHs.
Program Support	UNICEF	Provide social assistance, promote gender equality, and recognize unpaid care work through various initiatives aimed at supporting FHHs.
	World Bank	Support FHHs through economic empowerment programs like PEKKA, offering training and cooperative financial services.

	Civil Society Organizations and Women's Organizations	Advocate for the needs of FHHs, ensuring their issues are included in policy discussions and resource allocations. PEKKA serves as a hub for community engagement and volunteerism.
Private Sector Engagement	Private Sector Companies	Provide employment opportunities and investment in businesses owned by FHHs, promoting gender equality in their operational practices.



Figure 18 SWOT Analysis of Srikandi

## MONITORING AND EVALUATION PLAN

	Indicator	Definition	Target	Assumptions	Means of Verification
	Empower female-headed households (FHHs) to achieve economic stability and independence through education, skills development, and access to resources.				
1	<b>Employment rates among female-headed households are increased</b>				
1.1	Proficiency in essential skills, improving their employability				
1.1.1	Proportion of participants who pass the evaluation tests in literacy, digital literacy, financial literacy, and job readiness training	Proportion of participants who achieve a passing grade (80% or higher) in pre- and post-tests for literacy, digital literacy, financial literacy, and job readiness training programs	90% pass the pre- and post-tests	Comprehension of job training materials	Pre- and post-tests grades to measure how well the participants comprehend the sets of training programs
1.2	Strong understanding of business fundamentals				
1.2.1	Proportion of participants who successfully pass the practical demonstration evaluation to prove their entrepreneurial skills and business knowledge acquiring during the job trainings	Proportion of participants who achieve a passing grade (80%) in the practical demonstration evaluation. This means the participants meet or exceed the established criteria for demonstrating their entrepreneurial skills and business knowledge in a real-	90% of participants pass the practical demonstration evaluation	Participants have sufficient ability to implement the job training materials	Grades of practical demonstration; observation during practical demonstration

	(e.g., implementing business proposals)	world scenario.			
1.3	Enhanced Access to Resources				
1.3.1	Proportion of participants who has mobile devices to access the application	Proportion of participants who have access to shared mobile devices (e.g. smartphones) that are provided by the Srikandi team and understand how to use the devices and the application.	100% of participants have access to the mobile devices and understand how to use the devices and the application	Resources are equally distributed among all participants	List of participants who use the devices and understand the app
2	<b>Reduced barriers to education and skill-building</b>				
2.1	Higher engagement and participation rates in learning programs				
2.1.1	Proportion of participants who receive Cash Conditional Transfers (CCT) after completing learning modules and meeting program conditions.	Proportion of participants who receive financial remuneration in the form of CCT after completing all learning modules and meeting program conditions (such as attendance at the mobile learning center).	100% of participants who meet all the standards of training completion receive incentives in the form of CCT	Motivation to use the app, finish all the job training programs, and meet other requirements	List of participants who complete learning modules and attend the mobile learning centers; direct payment proofs of CCT to the participants
2.2	Increased participation of female-headed households in learning programs who have dependents				



2.2.1	% increase in monthly enrollments of women heading households in learning programs as a result of reduced childcare barriers	Percentage of monthly increase in participants enrolling in learning programs and utilizing child support services at mobile learning centers (Monthly increase= new participants who use child supports/existing participants*100%)	10% of monthly increase in new enrollments who utilize child support services at mobile learning centers	Child supports are proven to attract new women heading households to join the program	Lists of new participants who use child support at the same time
3	<b>Better job prospects and higher earning potential, leading to greater economic stability are achieved</b>				
3.1	Acquisition of valuable on-the-job training and real-world work experience				
3.1.1	Proportion of participants who secure decent jobs through apprenticeship or job-matching programs	Proportion of participants who complete training programs and secure employment opportunities that provide fair wages, job security, safe working conditions, and respect for workers' rights (including participants who establish stable forms of entrepreneurship)	80% of participants get decent job employment or establish businesses	Significant conversion rate from job training to actual employment	Lists of participants who secure job or establish businesses; self-report in feedback form from participants
3.2	Acquisition of practical business knowledge and skills from experienced entrepreneurs				
3.2.1	Proportion of enrolled participants who can connect with mentors	Proportion of enrolled participants paired with mentors and successful	80% of enrolled participants are matched with	availability of mentors and successful	Matching records of participants and mentors; meeting records with

	and successful entrepreneurs.	entrepreneurs that align with their interests	their preferred mentors or successful entrepreneurs	entrepreneurs to meet the preferences of most participants	mentor; feedback form responses
4	<b>Increased participation of women heading households in job training</b>				
4.1	Participation in job training due to the convenience of Interactive Voice Caller's access				
4.1.1	Proportion of people who utilize Interactive Voice Caller (IVC) during their program participation	Proportion of individuals who smoothly utilize the IVC to inquire about their participation in job training programs	70% of enrolled participants utilize IVC to inquire about job training program	Consistent and reliable access to the IVC system	Call logs acquired from IVC system; self-report from feedback forms filled by participants
5	<b>Sustained empowerment and economic stability for FHHs</b>				
5.1	Successful engagement with multiple stakeholders ensuring continuous support for initiatives benefiting FHHs				
5.1.1	# of engagement with stakeholders and donors to fund Srikandi project	# of engagement (e.g., charity run, crowdfunding donation, meetings, grant acquisitions, angel investors, etc.) with stakeholders and donors from corporations, government agencies, and other kinds of donors to fund Srikandi Project	5 new engagements are done per semester to fund Srikandi project	Ensuring sustainable funding for the Srikandi project to maintain its continuity	Engagements' minutes of meeting; list of new engagements

## BUDGET

<u>Categories</u>	<u>Description</u>	<u>Total (\$USD)</u>	
<b>Planning and Preparation</b>	<b>Needs Assessment</b>		
	Research & Data Collection	5,000	
	Surveys and Focus Groups	3,000	
	Report Writing	2,000	
	<b>Subtotal</b>		10,000
	<b>Partnership Development</b>		
	Travel and Meetings with Stakeholders	5,000	
	Legal Fees for MoUs	2,000	
	<b>Subtotal</b>		7,000
	<b>Brainstorming with PEKKA</b>		
	Workshops and Meetings	4,000	
	Facilitator Fees	2,000	
	<b>Subtotal</b>		6,000
	<b>App Design</b>		
UI/UX Design	8,000		
Wireframing and Prototyping	5,000		
<b>Subtotal</b>		13,000	
<b>Development and Testing</b>	<b>App Development</b>		
	Development Team Salaries	40,000	
	Backend and Frontend Development	20,000	
	Cloud Services and Hosting	10,000	
	<b>Subtotal</b>		70,000
	<b>Testing</b>		
	Beta Testing with Users	5,000	
	User Feedback Collection	3,000	
	Refinement Based on Feedback	5,000	
<b>Subtotal</b>		13,000	
<b>Launch and Training</b>	<b>App Launch</b>		
	Marketing and Promotions	15,000	
	Launch Event	10,000	
	<b>Subtotal</b>		25,000
	<b>Training Sessions</b>		
	Training Materials	5,000	
	Trainers' Fees	10,000	
Venue and Logistics	7,000		

	<b>Subtotal</b>		22,000
	<b>Mobile Learning Centers</b>		
	Purchase of Mobile Units	50,000	
	Equipment and Supplies	20,000	
	Staff Salaries	15,000	
	<b>Subtotal</b>		85,000
<b>Implementation, Evaluation &amp; Monitoring</b>	<b>Digital Literacy Programs</b>		
	Program Materials	10,000	
	Trainers' Fees	15,000	
	Venue and Logistics	10,000	
	<b>Subtotal</b>		35,000
	<b>Financial Literacy Programs</b>		
	Program Materials	10,000	
	Trainers' Fees	15,000	
	Venue and Logistics	10,000	
	<b>Subtotal</b>		35,000
	<b>Job Matchmaking and Business Development</b>		
	Job Fair and Networking Events	10,000	
	Business Proposal Development Workshops	10,000	
	Mentorship Program	5,000	
	<b>Subtotal</b>		25,000
	<b>Support Groups Formation</b>		
	Facilitator Fees	5,000	
	Meeting Spaces and Logistics	5,000	
	<b>Subtotal</b>		10,000
	<b>Monitoring and Evaluation</b>		
Data Collection and Analysis	10,000		
Report Writing and Dissemination	5,000		
<b>Subtotal</b>		15,000	
<b>Looking Ahead</b>	<b>Expanded Learning Modules</b>		
	Content Development	15,000	
	Integration into App	10,000	
	<b>Subtotal</b>		25,000
	<b>Support Groups Continuation</b>		
	Ongoing Facilitator Fees	5,000	
Meeting Spaces and Logistics	5,000		

	<b>Subtotal</b>		10,000
	<b>Ongoing Support and Development</b>		
	App Maintenance and Updates	10,000	
	User Support Services	5,000	
	<b>Subtotal</b>		15,000
<b>TOTAL</b>			<b>421,000</b>

The Srikandi Project's budget of \$421,000 is allocated across several key areas. Planning and preparation, including needs assessment, partnership development, and app design, total \$36,000. Development and testing, encompassing team salaries and user feedback, are budgeted at \$83,000. Launch and training, including marketing, promotions, and mobile learning centers, amount to \$132,000. Implementation, evaluation, and monitoring, covering literacy programs, job matchmaking, and support groups, total \$155,000. Finally, future support and development, including ongoing learning modules and app maintenance, are allocated \$50,000. This comprehensive budget ensures effective planning, development, and implementation to empower female-headed households in Jakarta.

## RISK MANAGEMENT

To effectively manage risks, the Srikandi Project will establish a dedicated risk management team. This team will be responsible for identifying, assessing, mitigating, monitoring, and resolving potential risks. Regular audits and updates to the risk register will ensure that the project remains on track. The team will also provide training and raise awareness among stakeholders about the importance of risk management and their roles in the process. The following is the list of risks and mitigation strategy for the Srikandi Project:

No.	Risk	Description	Mitigation Strategy
<b>A. General</b>			
<b>1. Human resources</b>			
	Limited Number of Volunteer	The number of volunteers acting in project operations, trainers, or mentors is insufficient to support project implementation stages	<ul style="list-style-type: none"> <li>- Recruit volunteers through various channels, such as social media, volunteer platforms, organizations actively working on similar issues, as well as companies and associations with relevant skills.</li> <li>- Involving volunteers from organizational partner like PEKKA to help implement the project as per the collaboration framework.</li> <li>- Offer incentives such as recognition programs, certificates, or training opportunities</li> </ul>
<b>2. Partnership</b>			
	Partnership implementation issues	Misalignment of expectations or ineffective partnerships with partners during implementation	<ul style="list-style-type: none"> <li>- Set clear and detailed joint implementation plans.</li> <li>- Conduct regular partnership meetings to monitor and evaluate progress to ensure effective project implementation aligned with the plan.</li> </ul>
<b>3. Funding</b>			
	Insufficient funding	Inadequate financial resources to sustain the project.	<ul style="list-style-type: none"> <li>- Develop diverse funding sources, including corporate partnerships, grants, and donations.</li> <li>- Implement a robust fundraising strategy, including events and charity runs as needed.</li> <li>- Create a financial reserve fund and a clear financial plan detailing how funds will be allocated and managed.</li> <li>- Regularly update relevant stakeholders on project activities and financial status</li> </ul>
<b>4. Legal and Compliance</b>			
a.	Regulatory Changes	Changes in laws affecting project implementation.	<ul style="list-style-type: none"> <li>- Regularly monitor legal updates.</li> <li>- Conduct periodic legal audits</li> <li>- Collaborate with legal aid organizations to ensure actions comply with laws.</li> </ul>
b.	Data Privacy Violations	Breach of user data privacy regulations affecting FHHs or other users	<ul style="list-style-type: none"> <li>- Establish privacy policies that comply with applicable laws and regulations.</li> <li>- Implement strong data encryption on the platform.</li> <li>- Educate users and the project team on data privacy practices that comply with applicable laws and regulations.</li> </ul>
<b>5. Technical and Infrastructure</b>			
<b>B. Stages-focused Risk (based on stages of FHH Participation)</b>			
<b>1. Access to Project and Registration</b>			

	Low registration rates	Few FHHs know about the project's existence and register for the project	<ul style="list-style-type: none"> <li>- Leverage organizational partners' outreach to spread information about the project's existence and benefits for FHHs.</li> <li>- Conduct targeted outreach campaigns through social media, community events, and relevant platforms.</li> <li>- Provide a simple, fast, and easy-to-understand registration process for FHHs.</li> <li>- Clearly communicate the project's benefits for FHHs in campaign materials, including short-term and long-term benefits, childcare assistance, and conditional cash transfer funds.</li> </ul>
<b>2.</b>	<b>Learning Phase</b>		
a.	Low digital literacy	FHHs might have low digital literacy, hindering the learning process using digital technology	<ul style="list-style-type: none"> <li>- Make basic digital literacy training a key part of the initial program curriculum.</li> <li>- Design the platform with user-friendliness in mind.</li> <li>- Provide technology usage tutorials to help FHHs understand it.</li> </ul>
b.	Time constraints	FHHs might have time constraints due to other responsibilities such as childcare, work, or other matters.	<ul style="list-style-type: none"> <li>- Implement a curriculum with flexible learning schedules.</li> <li>- Provide childcare support to help FHHs focus on learning.</li> <li>- Offer CCT to help with basic economic needs so FHHs can focus on training.</li> <li>- Provide online learning modules and an interactive voice call feature for FHHs who cannot come to mobile learning center buses.</li> </ul>
<b>3.</b>	<b>Job Matching and Business Development</b>		
a.	Difficulty in job matching	Difficulty in matching FHHs with suitable employers and jobs	<ul style="list-style-type: none"> <li>- Provide tailored matchmaking services based on user skills and interests.</li> <li>- Develop partnerships with various prospective employers, including organizational partners or private sector companies.</li> <li>- Offer workshops and coaching sessions to prepare users for job applications and interviews.</li> </ul>
<b>4.</b>	<b>Ongoing Support and Mentorship</b>		
	Continuous engagement of FHHs and mentors	Drop in continuous engagement and participation from FHHs and mentors	<ul style="list-style-type: none"> <li>- Establish regular mentoring and evaluation schedules.</li> <li>- Implement personalized communication strategies to address specific needs and interests of FHHs and mentors.</li> <li>- Organize community-building activities to keep users engaged.</li> </ul>

## CONCLUDING REMARKS

The Srikandi Project aims to empower female-headed households (FHHs) in Jakarta, Indonesia, by providing them with digital skills, financial advice, and access to economic opportunities through the Srikandi mobile application. The project addresses five Sustainable Development Goals (SDGs).



Figure 19 Srikandi for SDGs

The Srikandi app represents a transformative initiative designed to empower FHHs by providing them with essential resources, skills, and support systems. Through comprehensive training, mentorship, and financial assistance, Srikandi addresses the unique challenges faced by these women, equipping them with the tools needed to achieve economic independence and stability.



Empowering FHHs will be beneficial multifold because we are not only empowering the women but also their children and the communities. These women have long been left behind, facing multiple challenges with limited resources. They are our everyday heroes, and it is long overdue that they get the opportunities to realize their potential and truly be Srikandi.



**Figure 20 Empowering Single Mothers with Technology. Source: Tribun Medan**

By leveraging technology and community collaboration, Srikandi not only fosters personal growth and entrepreneurial success but also contributes to broader societal change, reducing gender inequality and stimulating local economies. This proposal outlines a robust and sustainable approach to uplifting FHHs, ensuring they have the opportunity to thrive in today's dynamic and competitive environment. Together, we can create a future where every female-headed household is empowered, resilient, and capable of driving positive change in their communities.

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