

SOCIAL CAPITAL OF POOR FEMALE-HEADED HOUSEHOLDS IN ADDRESSING SOCIO- ECONOMIC PROBLEMS IN SOREANG VILLAGE BANDUNG REGENCY

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Abstract: Poor female-headed households are a vulnerable group facing complex socio-economic challenges. Limited access to economic resources, education, and social protection places these women in disadvantaged positions in sustaining their families. This study aims to analyze the role of social capital among poor female-headed households in addressing socio-economic problems in Soreang Village, Soreang District, Bandung Regency, Indonesia. A qualitative approach with a case study design was employed. Participants were poor women who served as de facto heads of their households and were selected purposively. Data were collected through in-depth interviews, observation, and documentation, and analyzed using data reduction, data display, conclusion drawing, and cross-case analysis. The findings indicate that bonding social capital is the dominant form of social capital and serves as an important buffer for household survival through support from immediate and extended family members. In contrast, bridging and linking social capital remain relatively limited. Social networks beyond the family are underdeveloped, while access to government assistance tends to be protective and consumption-oriented rather than empowerment-oriented. Consequently, the strategies adopted by poor female-headed households are

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predominantly adaptive and survival-oriented rather than transformative. The study concludes that social capital has significant potential as a foundation for empowerment, but its utilization is constrained by structural vulnerabilities and limited access to broader social networks and institutional resources. Strengthening sustainable, integrated, and gender-responsive empowerment programs is therefore essential.

Keywords: poor female-headed households; social capital; social work.

Intoduction

Poverty remains a complex socio-economic problem in Indonesia despite a declining poverty rate in recent years. According to Statistics Indonesia (Badan Pusat Statistik/BPS), the number of people living in poverty decreased from 25.22 million (9.08%) in March 2024 to 24.06 million (8.57%) in September 2024. Although this decline indicates improvement at the aggregate level, poverty remains a significant concern because it involves not only insufficient income but also limited access to decent employment, education, health services, social protection, and economic resources. These vulnerabilities become particularly complex among women who serve as heads of households.

Female-headed households often face multiple responsibilities as primary income earners, caregivers, and household managers. These responsibilities may become more challenging when women have limited education and skills, depend on informal employment with low and unstable incomes, and have restricted access to economic and institutional resources. Poverty among female household heads therefore involves more than income deprivation; it also reflects limited opportunities, choices, access, and resources for improving family well-being. This condition is closely related to the concept of the feminization of poverty, which highlights women's vulnerability to poverty and its multidimensional consequences.

In responding to these constraints, female household heads do not rely solely on economic resources but also utilize social

relationships and networks within their communities. Extended family members, neighbours, religious groups, business groups, community organizations, and other social networks may provide information, emotional support, material assistance, employment opportunities, and access to other resources. Social relationships, trust, reciprocal norms, and networks can therefore constitute important forms of social capital for individuals and families experiencing poverty.

The concept of social capital explains how social relationships can function as resources that enable individuals to obtain support and access to opportunities. Putnam conceptualizes social capital through networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Social capital can further be distinguished into *bonding*, *bridging*, and *linking social capital*. *Bonding social capital* refers to close relationships with family members and immediate social groups; *bridging social capital* involves connections with broader and more diverse social networks; while *linking social capital* refers to vertical relationships connecting individuals or groups with institutions, organizations, and actors possessing resources and authority.

These three forms of social capital may serve different functions for poor female-headed households. *Bonding social capital* can provide immediate support for meeting daily needs and responding to crises. *Bridging social capital* may create access to information, employment, business groups, and economic opportunities beyond the family. *Linking social capital* may facilitate access to government programs, social services, social protection, financial institutions, and other institutional resources. Social capital can therefore function as a survival mechanism while also offering potential as a foundation for empowerment.

However, social capital does not necessarily lead to improved well-being. Strong reliance on family and immediate social networks may help women meet short-term needs but may not provide access to broader resources. Limited *bridging* and *linking social capital* may constrain opportunities to obtain better employment, develop businesses, access empowerment programs, or secure institutional support. It is therefore important

to examine not only the existence of social capital but also how it is utilized, what resources can be accessed through social networks, and what limitations women encounter.

Although research on social capital and poverty has expanded, further attention is needed to understand how poor female-headed households utilize *bonding*, *bridging*, and *linking social capital* to address socio-economic problems within specific local contexts. Research on female-headed households has also frequently emphasized vulnerability, poverty, and protection needs, while their capacities, social networks, and strategies as resources for addressing problems have received comparatively less attention. This perspective is particularly relevant to social work because it positions women as actors with strengths and capacities rather than merely as recipients of assistance.

Soreang Village, Soreang District, Bandung Regency, provides an important local context for examining these dynamics. Understanding how poor female household heads build social relationships, utilize networks, obtain support, and access resources can provide a basis for developing social work interventions that are strengths-based, family- and community-oriented, and gender-responsive.

Based on this background, this study aims to analyze the social capital of poor female-headed households in addressing socio-economic problems in Soreang Village, Soreang District, Bandung Regency, Indonesia. Specifically, the study examines the characteristics of poor female-headed households and their families, the socio-economic problems they experience, the utilization of *bonding*, *bridging*, and *linking social capital*, and the strategies they develop to access resources and support. The study contributes to social work scholarship by demonstrating both the potential and limitations of social capital as an asset for empowering poor female-headed households.

Method

This study involved five impoverished female heads of households residing in Soreang Village, Bandung Regency: IL, IS, EN, AK, and LP. While the five informants possessed diverse socio-economic characteristics, they exhibited relatively similar

patterns of vulnerability. Their lives were marked by limited income, informal employment, family dependents, and scarce assets, alongside a reliance on social networks and social protection programs.

In this study, female heads of households were defined not merely by formal marital status, but by the women's actual positions and roles in meeting their families' needs. IL and IS, for instance, remained married, yet their husbands were no longer able to fulfill economic roles due to age and health issues. AK remained legally married but had been abandoned by her husband several years prior; he had since remarried. Meanwhile, EN and LP were widows, as their husbands had passed away. Thus, in practice, all five informants carried out the majority of economic and household management functions.

Table 1. Informant Characteristics

Informant	Age	Status	Main Job	Main Economic Condition	Burdent
IL	50	De facto female heads of households	Merchant	Net income of around Rp70,000–Rp80,000 per day; rented house.	3
IS	52	De facto female heads of households	Unemployed	Dependent on working children and extended family; living in the family home	3
EN	52	Widow	Tailors and catering workers	Income is unstable; two adult children are not yet employed.	4

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AK	44	De facto female heads of households	Catering chef	Fluctuating income; some informal jobs	3
LP	49	Widow	Tailor	Income of around Rp500,000 per week, burdened by debt.	2

Source: Data from result research

Data indicate that the five informants derive their livelihoods primarily from the informal sector. IL runs a **nasi kuning** (yellow rice) business; EN works as both a seamstress and a catering worker; AK works as a catering cook and takes on other informal jobs; and LP works as a contract seamstress while also accepting side jobs. IS is in the most economically vulnerable position, as she lacks stable, productive employment, and the majority of the family's needs are met by her second child, who is employed.

This situation demonstrates that informal work is the primary choice for female heads of households, as it is relatively accessible despite limited educational and financial resources. However, the informal sector also entails income instability and a lack of workplace protections. Earnings depend on order volumes, physical capacity, work availability, and local market conditions. Consequently, having a job does not necessarily equate to economic security.

This vulnerability is clearly evident in the case of IL. As a **nasi kuning** (yellow rice) vendor, IL generates a gross income of approximately IDR 250,000–300,000 per day, yet the net income is only around IDR 70,000–80,000. Production capacity is also constrained by physical limitations, as the entire process—from purchasing ingredients and cooking to packaging—is carried out single-handedly. Consequently, when demand rises, the informant is not always able to increase production.

The case illustrates the close interrelationship between poverty, informal employment, age, health, and productive

capacity. Economic constraints stem not only from low income but also from a limited ability to develop sources of livelihood. IS's situation is even more complex; her husband has been ill for approximately a year and is no longer able to work. Consequently, the family's income relies primarily on their second child. This reliance on a single productive family member increases vulnerability, as the loss of employment or a drop in income for that child would jeopardize the entire family's economic stability.

For EN, vulnerability stems from a combination of her status as a widow, the number of her dependents, and the fact that her two adult children are not yet economically productive. EN earns income from sewing—approximately IDR 200,000–300,000 per week—and from catering work, which yields around IDR 200,000–400,000 per event. Although she has multiple sources of income, her earnings are unstable.

AK demonstrates a pattern of greater occupational diversification. In addition to working as a caterer, she also takes on jobs involving overlock sewing and laundry services. This strategy reflects a relatively high level of adaptability, yet it also highlights the need to combine multiple low-wage jobs to meet her family's needs.

Meanwhile, LP earns a relatively more stable income compared to the other informants through contract sewing work—approximately IDR 500,000 per week. However, this income is still burdened by production costs and debt repayments. LP even attempts to boost her earnings by extending her work hours into the night.

Thus, these five cases demonstrate that the socioeconomic vulnerability of female heads of households is a multidimensional phenomenon. Low income is merely one dimension; other dimensions include limited housing assets, family health issues, debt, education, dependents, limited employment opportunities, and psychosocial conditions.

Housing Vulnerability, Debt, and Psychosocial Stress

One significant research finding concerns housing insecurity. IL lives in a rented home, although the cost is relatively low because the property belongs to her husband's

relative. This uncertainty regarding home ownership creates anxiety about the future.

IS lives with her extended family in a house shared by approximately 15 people across two households; the property is owned by the extended family. This situation illustrates how kinship networks can serve simultaneously as a source of protection and an indicator of limited assets. On one hand, family ties allow IS to have a place to live without paying rent. On the other, the crowded living conditions highlight the family's limited financial capacity to own a home of their own.

LP also occupies a house that she does not personally own; instead, it belongs to her grandmother and uncle. This arrangement even hinders access to home rehabilitation programs, as the ownership status does not rest with the informant.

These findings demonstrate that family social capital can serve as a substitute for limited economic capital. However, this function does not always lead to long-term improvements in well-being. While a family home can act as a safety net, it does not resolve the issue of asset ownership.

Another dimension that emerges is debt. EN once borrowed IDR 7,000,000 through MBK to open a small shop, while AK borrowed IDR 2,000,000 and LP borrowed IDR 5,000,000. These loans were used for both productive activities and meeting family needs. The informants' experiences demonstrate that while microfinance institutions can provide access to capital, loan repayments can also increase pressure when a business fails to generate sufficient profit.

LP's situation illustrates this dilemma. The MBK loan was used to purchase an overlock sewing machine and support a sewing business. However, the weekly installment of IDR 125,000 became a burden that had to be paid from income that was not always stable.

Thus, debt in the context of this study cannot be understood merely as a matter of individual economic behavior. Debt is part of the adaptation strategies employed by poor families to cope with limited capital. The key issue is whether the debt can be converted into productive capital or if it instead prolongs economic vulnerability.

Economic vulnerability also affects psychosocial well-being. IL revealed that she often cried when thinking about her family's situation and her inability to own a home. LP also experienced feelings of distress and hopelessness when income was insufficient to cover both living expenses and loan installments.

These findings demonstrate that poverty has a psychosocial dimension. Economic pressure can affect self-confidence, the ability to participate in the community, and the capacity to seize opportunities. This is significant from a social work perspective, as interventions addressing poverty cannot rely solely on material assistance.

Bonding Social Capital as an Informal Safety Net

Bonding social capital is the most dominant form of social capital observed among the five informants. This capital manifests primarily in relationships with children, siblings, extended family, and close relatives. In the case of IL, a daughter working in a café helps meet household needs; IL's younger siblings, who work as female migrant workers abroad, also occasionally provide financial assistance when the informant faces hardship.

For IS, bonding social capital serves as a primary economic resource. The informant lives with her extended family and can turn to relatives for help when lacking funds.

Her second child, who is employed, acts as the family's main breadwinner. Thus, family relationships provide economic resources, housing, emotional support, and mechanisms for risk-sharing.

For EN, a younger sibling serves as a source of support during difficult times; EN prefers borrowing from this sibling rather than from neighbors, feeling more at ease and less embarrassed.

AK also relies on an older sibling, an aunt, and close family members when in need of money. LP turns to her adult children when facing urgent needs or debt repayments. These findings align with Putnam's (2000) view that bonding social capital strengthens solidarity and support among socially close

individuals. In the context of this study, the family serves as the primary arena for the exchange of resources and support.

From Coleman's (1988) perspective, these relationships can be understood as resources embedded within the structure of social ties. Obligations, expectations, trust, and norms of reciprocity within the family enable female heads of households to access resources that are otherwise unavailable through formal economic mechanisms.

Consequently, the family functions as an informal social safety net. When income is insufficient, these women can seek assistance from their children or siblings. When facing emotional distress, they can confide in family members. When housing is needed, family ties allow them to reside in homes owned by relatives.

However, this study also reveals the limitations of bonding social capital. The informants' family networks generally face economic constraints themselves; therefore, the family's capacity to provide support is not always substantial or sustainable. The assistance from IL's younger siblings, for instance, is irregular, and the support from IS's child relies on a single source of income. This demonstrates that bonding social capital is highly effective as a mechanism for coping with crises, yet it has limitations in fostering economic mobility. Networks that are overly inward-looking can keep poor families trapped in an environment of limited resources.

In other words, bonding social capital can answer the question, "Who helps during a crisis?" but does not necessarily answer the question, "How do families escape poverty?"

Bridging Social Capital: Between Community Solidarity and Access to Opportunities

Unlike bonding social capital, bridging social capital in this study shows greater variation among the informants. Bridging capital is evident through relationships with neighbors, community groups, religious gatherings, *gotong royong* (mutual cooperation) activities, the PKK (Family Welfare Movement), and work-related networks. IL continues to participate in monthly religious study groups and community work days. Connections with a local catering business also

provide opportunities for additional work during community celebrations.

These relationships demonstrate that community social networks can be converted into economic resources. However, the opportunities IL gains remain sporadic.

IS's situation is more limited. She is not active in the PKK and only participates in specific social activities such as religious study groups, mutual cooperation events, or attending funerals. Her main obstacles are shyness and a lack of self-confidence.

EN demonstrates a stronger pattern. She participates in regular religious study groups and mutual cooperation activities. Her social network, which includes an older cousin, also provides access to catering work. Thus, EN's bridging social capital has a clearer economic dimension.

AK exhibits the strongest utilization of bridging capital. She is active as a PKK volunteer and participates in religious study groups and community work days. This involvement expands her social connections and provides access to information, job opportunities, and social programs.

LP is in a different position. Her economic network is well-developed through the MBK program and relationships with a garment workshop owner, yet her formal social participation remains relatively low.

These findings indicate that bridging social capital is not merely about the number of social connections, but also about the network's ability to provide access to new resources.

From Putnam's (2000) perspective, bridging allows individuals to connect with different social groups and access information or resources unavailable within their own immediate circles. For poor female heads of households, such networks are crucial, as their families and close relatives often face similar resource constraints.

The cases of AK and EN demonstrate that greater social engagement increases the likelihood of individuals gaining access to information or economic opportunities. Conversely, IL and IS face subjective barriers such as feelings of shame, exhaustion, and low self-confidence.

These findings reveal a reciprocal relationship between socioeconomic conditions and social capital. Poverty can

constrain social participation, while limited participation can reduce opportunities to access broader resources.

Therefore, low bridging social capital is not merely a matter of individual choice; the opportunity structure at the community level also plays a role. IL’s statement that she is “rarely invited” indicates that for poor women, the willingness to participate is not enough; an inclusive social environment that actively creates opportunities is also essential.

Linking Social Capital and Access to Social Protection

The third form of social capital is "linking social capital," which refers to vertical relationships between individuals and institutions that control access to resources, services, and authority. In this study, linking social capital is primarily manifested through access to government programs and formal or semi-formal institutions.

The five informants received various forms of social protection support. The programs identified include PKH, BPNT, KIP, BPJS PBI, ATENSI YAPI, neighborhood-level (RT/RW) assistance, and aid from zakat institutions.

IL received PKH, BPNT, and BPJS PBI. IS received PKH, BPNT, KIP, and BPJS PBI. EN received PKH, BPNT, BPJS PBI, and PZU assistance. AK received PKH, BPNT, KIP, BPJS PBI, and PZU assistance. LP received PKH, ATENSI YAPI, BPNT, and BPJS PBI.

Table 2. Utilization of Social Capital Based on Informants

Informant	Bonding	Bridging	Linking
IL	Children, younger siblings, extended family	Religious studies, community service, catering network	PKH, BPNT, BPJS, MBK
IS	Children and extended family	Religious study gatherings and neighborhood activities on a limited scale	PKH, BPNT, KIP, BPJS
EN	Younger sibling and family	Recitation, mutual cooperation,	PKH, BPNT, BPJS, PZU

		catering network	
AK	Older sibling, aunt, close family	PKK (Family Welfare Movement), religious study groups, mutual cooperation (gotong royong), MBK (Community-Based Activities)	PKH, BPNT, KIP, BPJS, PZU
LP	Children, family, close neighbors	MBK and employment relations	PKH, ATENSI YAPI, BPJS, MBK

Source: Data from result research

Access to social protection programs demonstrates that relationships with formal institutions serve as a vital resource for poor families. These programs help meet food, education, and healthcare needs. However, research findings indicate that the linking social capital established tends to be protective rather than transformative. In other words, these institutional relationships primarily provide aid to sustain consumption and meet basic needs, rather than opening pathways to decent employment or enhancing economic capacity. The case of IS serves as the clearest example; the informant received social assistance but tended to remain passive regarding access to empowerment programs.

Experiences with MBK also reveal the ambivalent nature of vertical relationships. On one hand, MBK provides access to capital that is difficult to obtain from formal financial institutions. On the other hand, loan repayments can become a burden when a business fails to grow.

EN once used an MBK loan to open a small shop (*warung*), but the business eventually closed because profits were insufficient to cover expenses. LP used a loan to purchase an overlook sewing machine and sustain production activities. AK also utilized MBK access as part of an economic strategy.

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These findings demonstrate that access to formal institutions must be accompanied by the ability to manage resources effectively. Without business mentoring, financial literacy, market development, and skills enhancement, financial capital does not necessarily lead to improved well-being.

Survival Strategies of Female Heads of Households

Based on a cross-case analysis, the strategies employed by female heads of households to address socio-economic challenges can be categorized into four primary forms: occupational diversification, mobilization of family networks, utilization of social protection, and engagement with informal economic networks.

First, occupational diversification was primarily practiced by EN and AK; neither relied on a single source of income. EN engaged in sewing and worked as a catering laborer, while AK worked as a cook, took on overlock sewing jobs, and worked as a laundry worker. These strategies demonstrate an adaptive capacity in responding to income instability. Second, mobilizing family support was a key strategy for all informants. Children, siblings, aunts, and extended family members served as sources of assistance during times of crisis. Third, government social protection programs played a crucial role in ensuring that basic needs were met; programs such as PKH, BPNT, KIP, BPJS PBI, and others contributed to the families' continued well-being. Fourth, informal economic networks were evident through relationships with catering services, MBK, garment workshop owners, and work environments, all of which provided access to employment opportunities or capital.

Table 3. Survival Strategies and Levels of Social Capital Utilization

Informant	Main Strategy	Bonding	Bridging	Linking	General Pattern
IL	Yellow rice business + family and government assistance	Strong	Low to moderate	Moderate to strong	Survival

IS	Relying on children, family, and assistance.	Very strong	Low	Strong	Survival
EN	Balancing work, family, and support	Strong	Moderate to high	Moderate to strong	Adaptive
AK	Multitasking + Social Networking	Strong	High	High	Adaptive
EP	Work intensification + MBK + family	Moderate to strong	Moderate	Moderate to strong	Survival-Adaptive

Source: Data from result research

These findings indicate that social capital functions as an adaptation mechanism in the face of economic constraints. However, the success of the strategy is heavily influenced by the ability to combine the three forms of social capital.

Cross-Case Analysis: Configurations of Bonding, Bridging, and Linking

1. First pattern: Bonding dominance
This pattern is particularly evident in the cases of IS and IL. Both informants possess relatively strong family networks, yet their broader social participation is limited. Assistance from children, siblings, and the extended family serves as the primary resource. In this pattern, social capital functions mainly as a coping mechanism: family members provide support when income falls short and offer a listening ear during times of psychological distress. However, given the limitations of the family's economic networks, the capacity of this bonding capital to lift the family out of poverty is relatively low.
2. Second pattern: A more balanced bonding–bridging approach.

This pattern is evident in the cases of EN and AK. Both informants maintain strong family ties while also being active in social activities. These networks can subsequently be converted into access to employment and information. For EN, a relationship with an older cousin led to catering job opportunities. For AK, involvement in the PKK and community activities expanded her social network and access to information. Thus, "bridging" serves as a link between the family's internal resources and the community's external resources.

3. Third pattern: Bonding and linking with limited economic networks.

LP exhibits a different pattern. She possesses family networks and access to both MBK and employers, yet her formal social participation is relatively limited. Her social capital is geared more toward immediate economic stability than toward the development of broader social networks. These three patterns demonstrate that social capital is not a homogeneous entity; rather, each type serves a distinct function. Bonding capital provides a sense of security and support during times of crisis; bridging capital opens access to networks, information, and new opportunities; and linking capital connects poor families with institutions that hold resources and authority. The issue is not whether women possess social capital, but rather how these three forms of social capital are combined and converted into resources that enhance social functioning.

Social Capital and Social Functioning

One significant contribution of this study is demonstrating the relationship between social capital and the social functioning of female heads of households. Social functioning is reflected in an individual's ability to meet needs, fulfill social roles, utilize environmental resources, and adapt to life's demands. While all five informants were essentially able to maintain their social

functioning, most were operating at a survival level rather than a level where they could develop their full potential.

IL was able to run a business and manage her household, yet physical limitations hindered business expansion. IS managed to sustain her family life through assistance from her children and extended family but lacked an independent source of income. EN was able to combine multiple jobs, while AK demonstrated a relatively high capacity for adaptation. LP managed to maintain her sewing work but was burdened by debt.

Viewed from this perspective, social capital can be understood as a compensatory mechanism for limited economic capital. When economic capital is low, families mobilize social capital to sustain their livelihoods.

However, the study also reveals that social capital yields a greater impact when it can be converted into other resources. For instance, connections with a catering service generated work; ties with MBK provided business capital; relationships with the government secured social assistance; and family connections yielded financial support. Thus, the mere existence of social networks is insufficient; what matters more is the capacity to access, mobilize, and convert those networks into productive resources.

Social Capital as an Adaptation Mechanism and a Potential Source of Dependency

Research findings reveal the ambivalent nature of social capital. While it can be a vital resource, under certain conditions, it can also foster dependency. On the positive side, family networks prevent female heads of households from sinking deeper into poverty; through these networks, they can borrow money, secure food and housing, receive emotional support, and find employment.

However, if these strategies persist over the long term without capacity building, women may remain dependent on their families or government assistance. The case of IS serves as a clear example: reliance on children's earnings and social aid enables the family to survive, yet there is no clear pathway toward economic self-reliance.

Therefore, social work strategies should not aim to abruptly sever these dependencies, as the networks provide a crucial safety net. A more appropriate approach is to gradually transform the function of these networks—shifting them from a means of mere survival to a platform for advancement and growth.

Implications for Social Work Practice

1. Social work assessments need to incorporate the mapping of social capital as a crucial component. Social workers must not only identify problems and needs but also determine who can provide support, how those relationships function, and what resources are available within the social network.
2. Interventions need to strengthen bonding social capital without increasing dependency. Existing strong family ties can serve as a foundation for building more organized support.
3. Bridging social capital needs to be a primary target for intervention. Women who feel shy or lack self-confidence should be given opportunities to participate gradually in group activities. These activities need not begin with complex, formal undertakings; instead, they can take the form of business groups, skills training, productive religious study sessions, women's groups, or community activities.
4. "Linking social capital" needs to shift from purely administrative relationships toward relationships based on empowerment. It is not enough for recipients of PKH, BPNT, or other programs to simply receive aid; they also need access to training, business development, marketing, financial literacy, healthcare services, and employment opportunities.
5. Interventions need to employ a strengths-based approach. The five informants actually possess various strengths: the ability to work, skills in cooking, sewing, relationship-building, and household management, as well as resilience in

the face of adversity. The issue is that these resources have not yet been fully connected to broader opportunities.

Overall, the research findings indicate that female heads of poor households in Soreang Village are not devoid of resources; they possess various forms of social capital utilized to cope with poverty. The issue, however, is that these resources cannot always be converted into improved well-being.

Bonding social capital serves as the primary foundation for survival, with families providing support when economic resources are insufficient. Bridging social capital expands access to social and economic opportunities, while linking social capital connects women with institutions that provide protection and formal resources.

However, these three forms of social capital do not hold equal weight. Among the five cases studied, bonding capital was relatively strong and linking capital was reasonably available, whereas bridging capital showed the greatest variation. This situation resulted in some women remaining at a mere survival stage, while others began to demonstrate adaptive strategies through occupational diversification and network expansion.

Thus, the research findings support the argument that social capital does not automatically alleviate poverty; rather, it becomes an instrument of empowerment when internal networks are connected to external networks and formal institutions, and subsequently converted into access to productive resources.

From Putnam's perspective, strengthening bridging capital is essential so that women do not rely solely on internal ties. From Coleman's perspective, the structure of family relationships provides resources that enable women to endure situations of scarcity. Meanwhile, Woolcock's perspective emphasizes the importance of linking social capital in granting women access to institutions and resources beyond their immediate communities.

Collectively, these three perspectives demonstrate that addressing poverty among female heads of households requires an approach that focuses not only on increasing income but also on strengthening social networks and the capacity to leverage those networks effectively.

Policy Implications and Intervention Development

Based on these findings, interventions targeting impoverished female heads of households in Soreang Village should adopt a model that integrates social protection, economic empowerment, and the strengthening of social capital. Social protection programs—such as PKH and BPNT—remain essential, as they serve as a safety net. However, these programs should also act as an entry point for identifying the families' capacities, needs, and potential for development. Women possessing skills in food-related businesses, sewing, or cooking, or those with informal work experience, can be directed toward capacity-building programs tailored to their individual potential.

At the community level, strengthening women's groups can serve as a strategy to enhance "bridging social capital." These groups can be developed to function not merely as meeting forums, but as spaces for information exchange, training, product marketing, secure savings and loan activities, and business development.

At the institutional level, social workers can perform a brokerage role by connecting female heads of households with village authorities, social welfare agencies, training providers, appropriate financial institutions, the business sector, and other social organizations.

Conclusion

Based on the findings of the study on the social capital of poor female-headed households in addressing social problems in Soreang Village, Soreang District, Bandung Regency, several conclusions can be drawn.

First, poor female-headed households experience multidimensional socioeconomic vulnerability. Their vulnerability is not limited to low and unstable income but also includes multiple and overlapping responsibilities, economic dependence within the family, limited housing assets, family health problems, and psychological pressures such as anxiety, sadness, and emotional exhaustion. These findings indicate that poverty among female-headed households is not merely an economic condition but a structural, chronic, and

multidimensional condition that affects their overall social functioning and capacity to sustain family well-being.

Second, bonding social capital is the most dominant form of social capital and functions as the primary informal safety net for poor female-headed households. Relationships with immediate and extended family members—including children, siblings, relatives, and household members—provide important sources of economic, emotional, and social support. Bonding social capital enables women to cope with everyday difficulties when formal resources are insufficient. However, excessive reliance on family-based networks may also create long-term dependency and limit opportunities for broader social and economic mobility.

Third, bridging social capital remains relatively weak, limited, and unsustainable. Most informants demonstrate low participation in formal community organizations and have limited social networks beyond their immediate families and close acquaintances. Feelings of embarrassment, low self-confidence, limited skills, and insufficient involvement by local social structures constitute significant barriers to developing relationships across different social groups. Although potential bridging networks exist through informal economic activities such as catering, sewing, and subcontracting work, these relationships tend to be incidental and have not yet developed into productive and sustainable economic networks.

Fourth, linking social capital is relatively stronger through access to government social protection programs and social institutions. Informants generally have access to programs such as the Family Hope Program (PKH), food assistance (BPNT), the National Health Insurance (BPJS Kesehatan), the Indonesia Smart Program (KIP), and assistance from zakat institutions. These programs play an important protective role in fulfilling basic needs and reducing immediate economic pressure. Nevertheless, the relationships established through linking social capital remain predominantly administrative and protective rather than transformative. Access to formal institutions has not yet substantially strengthened the economic independence, social participation, and long-term capacity of female-headed households.

Fifth, the strategies employed by poor female-headed households are still predominantly survival strategies. Informants combine income from the informal sector, family support, community assistance, and social protection programs to maintain household survival. While these strategies are important and effective in responding to immediate needs, they have not yet sufficiently shifted toward asset accumulation, capacity development, and sustainable socioeconomic empowerment. This situation reflects an imbalance among bonding, bridging, and linking social capital.

Sixth, the findings reveal significant potential for strengthening social capital, particularly bridging and linking social capital, through sustained social work intervention. Informants' aspirations to participate in training, obtain more stable employment, develop their skills, and become more actively involved in community activities indicate the existence of latent individual and collective resources. Therefore, poor female-headed households should not be positioned merely as recipients of assistance but as active actors in improving family and community well-being.

Overall, the study demonstrates that social capital constitutes an important resource in the survival and social functioning of poor female-headed households, but its effectiveness depends on the balance and integration of bonding, bridging, and linking dimensions. Strong bonding social capital provides immediate protection, while stronger bridging and linking social capital are required to expand opportunities, access resources, strengthen participation, and promote sustainable independence. In this context, social workers have a strategic role as facilitators, brokers, advocates, and community organizers who can transform existing social relationships into more productive and empowering resources.

The study therefore proposes the Integrated Social Capital Strengthening Model (Bonding–Bridging–Linking) in Community Social Work Practice. The model positions social workers at the center of the interaction among family networks, community networks, and formal institutional systems. Through a gradual process of protection, strengthening, and empowerment, social work intervention can facilitate the

transition of poor female-headed households from dependence on survival-oriented support toward increased social functioning, participation, resilience, and sustainable socioeconomic independence.

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