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Widow Empowerment Model in Sumenep Regency: Constructing Financial and Non-Financial Approaches for Economic Independence

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ABSTRACT

This study aims to develop a model for empowering widows in Sumenep Regency through financial and non-financial approaches to increase economic independence. The research background is based on the fact that widows are a vulnerable community facing multiple barriers in the form of limited access to capital, financial literacy, business skills, and social stigma. This study uses a mixed methods method, where the initial qualitative stage was conducted through in-depth interviews with community leaders, members, academics, community leaders, and local government officials, which were analyzed using Atlas.ti to map key thematic issues. Next, the conceptual model was tested quantitatively using Structural Equation Modeling-PLS (SEM-PLS) on 94 respondents from the Great Widow Community out of a total population of 220 people. The analysis results show that non-financial interventions (skills training, social support, digital literacy, and networking) have a significant effect on empowerment and economic independence, while financial interventions only have a direct effect on economic independence, but not significantly on empowerment. This finding confirms that empowerment plays an important mediating mechanism, particularly in linking non-financial interventions to economic outcomes. This study provides theoretical contributions by emphasizing the importance of integrating financial and non-financial approaches in the empowerment model for vulnerable women, as well as practical contributions for policymakers and community empowerment institutions in designing more sustainable and contextual programs].

~~1.~~ Introduction

The number of widows as a vulnerable group in various regions in Indonesia indicates the need for specific socio-economic interventions, as the loss of a spouse often directly impacts household income stability, family responsibilities, and access to formal economic resources. Many widows work in the informal sector, as micro-entrepreneurs, traders, or without permanent employment, making their incomes relatively unstable and vulnerable to economic shocks, ultimately hampering efforts towards economic independence. Community support, social networks, and personal capacities such as financial literacy and business skills are important factors in determining whether widows can capitalize on local economic opportunities to improve family well-being [1].

Recent studies have shown that interventions that focus solely on capital provision without strengthening non-financial aspects (e.g., financial literacy, skills training, social support/networking, and psychosocial capacity building) tend to have short-term and less sustainable impacts. The literature on microfinance and women's empowerment emphasizes the need for a combination of access to financial instruments (financial inclusion, savings, microcredit) and capacity-building programs (training, market networking, strengthening social roles) to ensure lasting improvements in economic outcomes such as income stability, savings capacity, and business resilience. Furthermore, research on gender dynamics and vulnerability (including stigma or social barriers that widows may experience) emphasizes the need for an approach sensitive to local norms and community support to ensure program acceptance and sustainability [2].

Although financial technology (fintech) offers significant opportunities for women to gain access to faster, easier, and more flexible financial services, not all women are able to take full advantage of them. This is due to a number of structural and personal barriers, such as relatively high initial capital requirements or credit limits, limited asset ownership that can be used as collateral, and the uncertainty of unpredictable business risks. Furthermore, other factors such as low digital and financial literacy, limited technological infrastructure in rural areas, and social norms that limit women's participation in financial decision-making contribute to widening the gap in the use of fintech services [3].

One of the main obstacles is low financial literacy, which makes it difficult for them to understand modern financial products and services, such as formal savings, business loans, and microinsurance. This condition causes artisans to rely more on traditional financial mechanisms or informal loans, which tend to be high-risk. Furthermore, social and cultural norms also reinforce their limitations, such as the belief that women should not manage large-scale finances, or the limited mobility of women to access formal financial institutions. As a result, despite the wide opportunities to improve their welfare through financial inclusion, women artisans remain vulnerable because they cannot maximize the use of financial instruments to promote economic independence [4].

Non-financial barriers to women's empowerment have proven to be just as important as financial ones, as they directly impact women's capacity and participation in economic and social activities. Frequent challenges include limited technical and managerial skills, which make it difficult for women to compete or develop sustainable businesses; limited social networks and business relationships, which severely limit access to information, markets, and collaboration opportunities; and low self-confidence, which makes many women feel incapable of taking on larger roles in business or community leadership. Gender stereotypes and social norms still dominate societal mindsets, which tend to relegate women to domestic roles, limiting their opportunities for active participation in public activities and business development. Furthermore, a lack of support from communities and formal institutions exacerbates the situation, as women lack adequate support in the form of information, training, and institutional facilities [5], [6].

These interconnected financial and non-financial conditions demonstrate that empowering women, including widows, is not simply about providing capital or financial facilities, but requires a holistic approach. Female-headed households are particularly vulnerable to poverty, and financial inclusion and digital literacy are key elements in reducing this vulnerability [7]. Financial literacy increases the chances of accessing formal financial instruments when financial intermediaries exist. This means that, in addition to capital, education and the existence of facilitating institutions are crucial [8].

The Great Women's Community is a social organization that brings together widows in Sumenep Regency with the goal of increasing the capacity and economic independence of its members through various empowerment programs. The community officially became a legal entity in 2022, giving it stronger institutional legitimacy in establishing partnerships with the government and the private sector. According to Radar Madura, the Great Women's Community actively initiates various community empowerment activities, such as skills training, business mentoring, and strengthening social and economic networks [9]. This shows that the community is not only a forum for social solidarity, but also plays a role as an agent of transformation that encourages increased welfare and independence of women, especially widows, in Sumenep.

Most studies still focus on women in general or MSME actors, while vulnerable groups such as widows are rarely the object of specific research, even though they face a double burden in the form of family responsibilities, social stigma, and limited social capital [8]. In addition, many empowerment programs only emphasize financial aspects such as microfinance, even though the literature confirms that non-financial interventions, especially literacy, training, and social support, are crucial factors in increasing program effectiveness [5], [10]. Another structural barrier is the minimal role of intermediary institutions (financial intermediation) which should bridge women with formal financial institutions, so that financial literacy does not automatically lead to access to credit without institutional support [8], [11]. Many intervention evaluations report short-term outcomes, while evidence on business sustainability, income stability, and family well-being in the medium to long term is limited. This makes it difficult to assess whether empowerment models truly promote economic independence and resilience to shocks [10].

The novelty of this research lies in its focus on a vulnerable group, widows, who have rarely been the object of academic study, even though they face the double burden of family responsibilities, social stigma, and limited social capital. Unlike previous studies that tended to focus on women in MSMEs in general or financial-based programs such as microfinance, this research integrates financial and non-financial aspects, encompassing literacy, training, and social support. Thus, this research offers a novelty in the form of constructing a more comprehensive, inclusive, and economic independence-oriented empowerment model for widows in Sumenep Regency.

The objectives of this research are: (1) to formulate an empowerment model that integrates financial and non-financial approaches for economic independence; (2) to test the widow empowerment model in Sumenep Regency based on financial and non-financial aspects of economic independence.

2. Method

This study employed a mixed methods approach with a sequential exploratory design. This approach began with qualitative research to explore the real-world conditions of widows in Sumenep Regency, particularly the financial and non-financial barriers, as well as the forms of institutional support they receive. These qualitative findings were then used to develop a widow empowerment model, which was then tested quantitatively using Structural Equation Modeling Partial Least Squares (SEM-PLS).

The qualitative approach begins with data collection, namely 1) using direct observation and covert observation, direct observation is used to directly see activities that are also shown to informants, covert observation is used to analyze events or circumstances unknown to informants to obtain more concrete data. 2) using structured and in-depth interviews based on prepared and open-ended instruments with the intention of questions being able to develop according to the required needs. Interviews will be conducted with widows in Sumenep district, community leaders, and related local governments. And 3) documentation is used to support and strengthen the findings in the field. In the data analysis process, researchers use additional software, namely Atlas.ti software so that researchers can conduct data analysis that is more organized, systematic, effective, efficient and more objective in the study. The results of this qualitative stage produce a conceptual model of widow empowerment that includes financial and non-financial aspects.

The conceptual model obtained was then tested quantitatively using Structural Equation Modeling Partial Least Square (SEM-PLS) with the help of SmartPLS 4 software. The research instrument was a questionnaire compiled based on indicators found in the qualitative stage and measured on a Likert scale of 1–5. The research respondents were widows in Sumenep Regency who were members of the local women's community. The SEM-PLS analysis was carried out through the outer model test stages (convergent validity, discriminant validity, and reliability), followed by an inner model test to measure the path coefficient, R^2, Q^2, and the significance of the relationship between variables through the bootstrapping technique.

The integration of qualitative and quantitative results was carried out in the final interpretation stage. Qualitative analysis provided an in-depth understanding of the social, cultural, and economic contexts faced by widows, while quantitative analysis provided empirical validation of the resulting conceptual model. Thus, this study produced a comprehensive, valid, and reliable model of widow empowerment that is appropriate to the local conditions of Sumenep Regency. The population in this study was all 220 members of the Great Widow Community in Sumenep Regency. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in:

$n = N / (1 + N(e^2))$

$n = 220 / (1 + 220(0{,}05^2)$

$n = 220 / 1 + 0{,}55$

$n = 142$

Thus, the sample size used in this study was 142 respondents, selected using proportionate random sampling from community members. The questionnaire was distributed using a Google Form within the community group.

3. Results and Discussion

Results

3.1. Results of qualitative data analysis using ATLAS.ti

Researchers collected data through in-depth interviews with five key informants purposively selected based on their involvement and capacity in women's empowerment issues, particularly widows in Sumenep Regency. First, an interview was conducted with Megawati, Chair of the Great Widow Community, who provided perspectives on the community's role in building solidarity, training, and emotional support for its members. Second, an interview with Rieke, a community member, who provided a concrete picture of the experiences, financial constraints, and non-financial needs faced by widows in developing economic independence. Third, an interview with Novi Wahyuningtias, an academic and gender researcher, who emphasized the importance of theoretical approaches and literacy-based interventions, training, and social support for the success of the empowerment program. Fourth, an interview with Mr. Mohammad Zairi, a community leader and founder of the community, who provided insights into the socio-cultural roots and the importance of local community support for the widow empowerment program. Finally, an interview was conducted with Mr. Raisul Kawim, Secretary of the Sumenep Regency Culture, Youth, Sports, and Tourism Office, who explained the local government's position in supporting women's empowerment programs through policies and integration with the tourism and creative economy sectors. The results were analyzed using Atlas.Ti software as follows:

3.1.1. Empowerment

Figure 1. Results of Empowerment Data Analysis Using Atlas.ti

Based on this analysis, it can be said that empowerment begins with the condition that the target group is part of a vulnerable community and requires psychological aspects, where they face the dual challenge of being both breadwinners and caregivers. This empowerment process gives rise to positive encouragement in the form of renewed enthusiasm, a sense of no longer being alone, and a sense of strength due to ongoing support. Furthermore, empowerment also results in increased capacity in the form of potential, skills, and the opening of interaction spaces through monthly meetings, discussions, training, social gatherings, and religious activities such as Qur'an recitation. All of this has an impact on the development of businesses in the culinary, crafts, creative economy, and joint venture sectors, supported by active participation and involvement in agendas such as Sumenep district events.

3.1.2. Financial

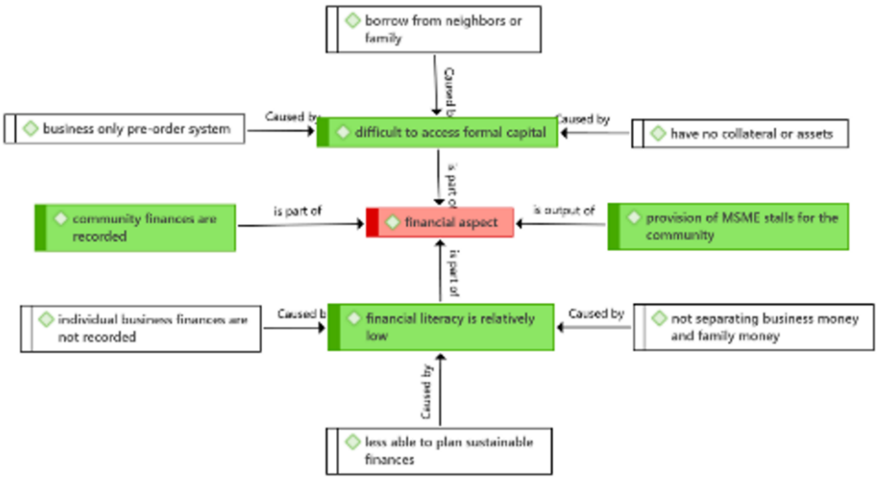

Figure 2. Results of Financial Data Analysis Using Atlas.ti

The analysis shows that the financial aspect of community empowerment faces a number of complex obstacles. One major issue is the difficulty in accessing formal capital because entrepreneurs lack collateral or assets, leading them to borrow from neighbors or family and operate on a pre-order basis. Furthermore, low financial literacy is also a problem, characterized by unrecorded personal business finances and a lack of separation between business and family finances, which ultimately makes them less able to plan for sustainable finances. However, improvements are being made through recorded community finances and external support in the form of providing MSME stalls for communities, which can help strengthen financial management and expand market access. Therefore, improving the financial aspect requires synergy between increased financial literacy, better record keeping, and institutional support for MSMEs.

3.1.3. Non Financial

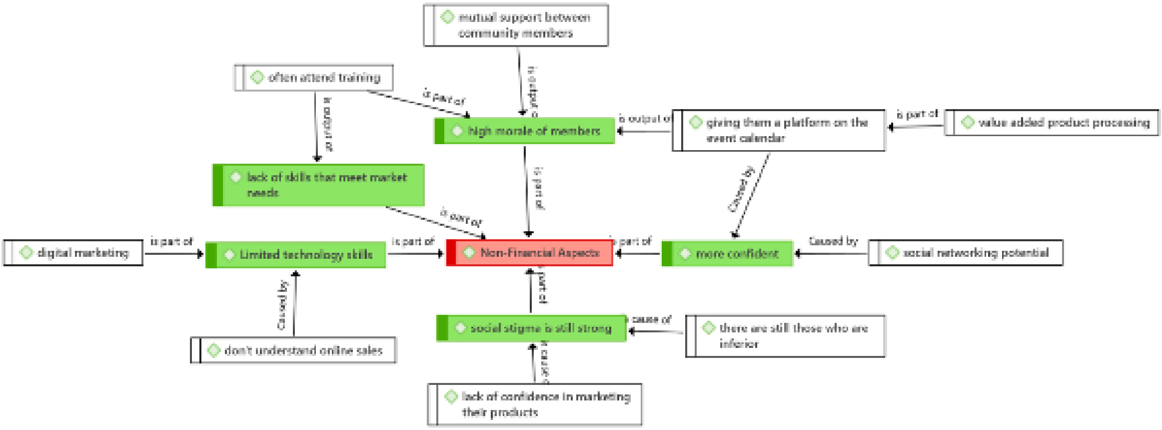

Figure 3. Results of Non-Financial Data Analysis Using Atlas.ti

Analysis of the non-financial aspects shows that community empowerment faces both challenges and opportunities that impact the development of its members. The main obstacles lie in a lack of skills relevant to market needs and limited technological skills, particularly in understanding digital marketing and online sales. Furthermore, persistent social stigma makes some members less confident in marketing their products, even making some feel inferior. However, there is potential for social empowerment, such as the high morale of members bolstered by mutual support among community members and opportunities to perform through stage appearances at events, which further boosts confidence. This support is also strengthened by the potential for social networking and value-added product processing activities. Thus, while limited skills and social stigma are obstacles, non-financial capacity building can be achieved through training, community support, and access to broader social networks.

3.1.4. Economic Independence

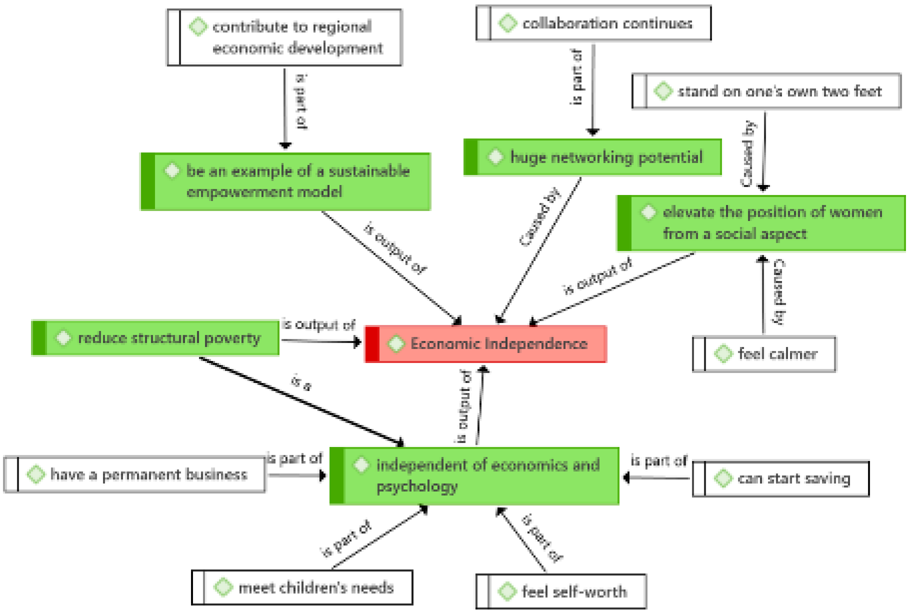

Figure 4. Results of Economic Independence Data Analysis Using Atlas.ti

This analysis shows that economic independence not only impacts material well-being but also has significant psychological and social effects. Economic independence is realized through the ability to be economically and psychologically independent, such as having a permanent business, being able to save, providing for children, and fostering a sense of self-worth. This condition, in turn, contributes to reducing structural poverty and makes the community a model for sustainable empowerment capable of supporting regional economic development. Furthermore, economic independence also elevates women's social standing, empowering them to stand on their own two feet, feel more secure, and expand their social networks. With the support of ongoing collaboration and significant networking potential, economic independence plays a crucial role in strengthening the position of individuals and communities, while making a tangible contribution to sustainable regional development.

3.2. Result of Quantitative Data Analysis Using SEM PLS

In this study, the population of the Great Widow Community was 220 people. Based on calculations using the Slovin formula with a 5% error rate, a sample size of 142 respondents was obtained. Of these, questionnaires were distributed to all respondents through both in-person and online distribution methods. However, of the 142 respondents in the sample, only 94 respondents actively participated by completing the questionnaire completely. Meanwhile, 48 respondents did not provide any answers at all and were therefore excluded from the research analysis. Thus, the response rate of this study was approximately 66.2%, which is considered sufficient to produce valid and representative findings.

3.2.1. Outer Model Test

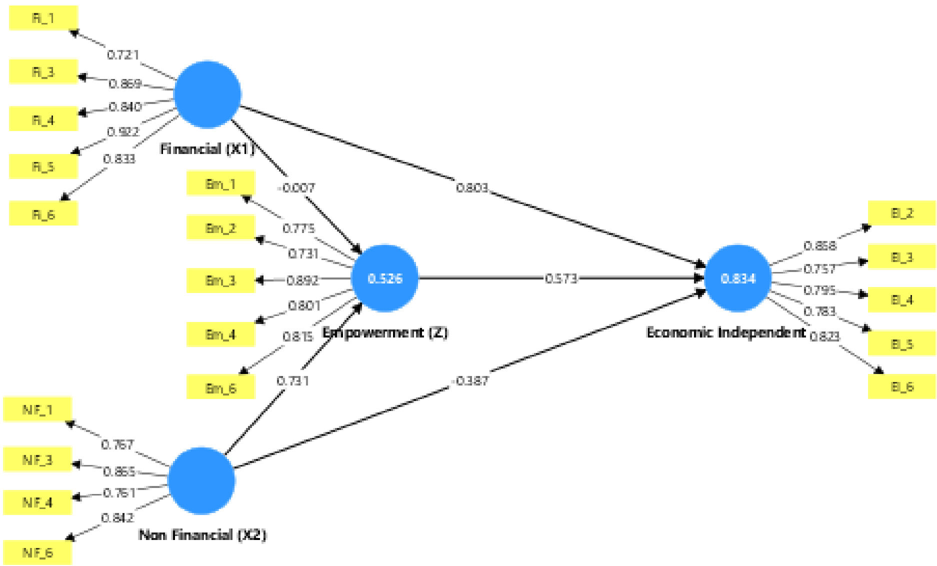

Figure 5. Validity Test

Based on Figure 5, several indicators were invalid, including the second financial indicator, the second and fifth non-financial indicators, the fifth empowerment indicator, and the first economic independence indicator. After retesting, all indicators across all variables were deemed valid because their values were greater than 0.7, and the model could be continued.

3.2.2. Validity Convergen

Tabel 1. Hasil Uji Validitas Konvergen melalui Loading Factor

Variable	Items	*Loading Factor*	Information
Financial	Fi1	0.721	Vallid
	Fi3	0.869	Vallid
	Fi4	0.840	Vallid
	Fi5	0.922	Vallid
	Fi6	0.833	Vallid
Non Financial	NF1	0.767	Vallid
	NF3	0.865	Vallid
	NF4	0.761	Vallid
	NF6	0.842	Vallid

Variable	Items	*Loading Factor*	Information
Empowerment	Em1	0.775	Vallid
	Em2	0.731	Vallid
	Em3	0.892	Vallid
	Em4	0.801	Vallid
	Em6	0.815	Vallid
Economic Independence	EI2	0.858	Vallid
	EI3	0.757	Vallid
	EI4	0.795	Vallid
	EI5	0.783	Vallid
	EI6	0.823	Vallid

Sources: Output Smart PLS 4 (2025)

Based on table 1, all indicators of the Financial, Non-Financial, Empowerment, and Economic Independence variables have loading factor values of more than or equal to 0.7, it can be said that all of these instruments are valid.

3.2.3. Consistency Reliability

Table 2. Consistency Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Economic Independence (Y)	0.863	0.870	0.901	0.646
Empowerment (Z)	0.863	0.878	0.901	0.647
Financial (X1)	0.894	0.914	0.922	0.705
Non Financial (X2)	0.824	0.825	0.884	0.656

Sources: Output Smart PLS 4 (2025)

Based on table 2, the Cronbach's alpha and composite reliability values are greater than 0.6, it can be said that all instrument items are reliable in measuring Financial, Non-Financial, Empowerment, and Economic Independence variables.

3.2.4. Path Coeficients

Table 3. Path Coefficients Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Empowerment (Z) -> Economic Independence (Y)	0.573	0.556	0.084	6.824	0.000
Financial (X1) -> Economic Independence (Y)	0.803	0.783	0.065	12.267	0.000
Financial (X1) -> Empowerment (Z)	-0.007	-0.006	0.114	0.066	0.948
Non Financial (X2) -> Economic Independence (Y)	-0.387	-0.350	0.101	3.815	0.000
Non Financial (X2) -> Empowerment (Z)	0.731	0.734	0.132	5.522	0.000

Financial (X1) -> Empowerment (Z) -> Economic Independence (Y)	-0.004	-0.003	0.062	0.069	0.945
Non Financial (X2) -> Empowerment (Z) -> Economic Independence (Y)	0.419	0.406	0.087	4.800	0.000

Sources: Output Smart PLS 4 (2025)

Based on Table 3, the following results were obtained:

H1: (Empowerment -> Economic Independence)
The analysis results show a P-value of 0.000 (<0.05), concluding that the Empowerment variable has a significant effect on Economic Independence.

H2: (Financial -> Economic Independence)
The analysis results show a P-value of 0.000 (<0.05), concluding that the Financial variable has a significant effect on Economic Independence.

H3: (Financial -> Empowerment)
The analysis results show a P-value of 0.948 (>0.05), concluding that the Financial variable has no significant effect on Empowerment.

H4: (Non-Financial -> Economic Independence)
The analysis results show a P-value of 0.000 (<0.05), concluding that the Non-Financial variable has a significant effect on Economic Independence.

H5: (Non-Financial -> Empowerment)
The analysis results show a P-value of 0.000 (> 0.05), concluding that non-financial variables have a significant effect on empowerment.

H6: (Financial -> Empowerment -> Economic Independence)
The test results show a P-value of 0.945 (> 0.05), concluding that financial variables do not have a significant effect on economic independence through empowerment.

H7: (Non-Financial -> Empowerment -> Economic Independence)
The test results show a P-value of 0.000 (> 0.05), concluding that non-financial variables have a significant effect on economic independence through empowerment.

Results

3.3. An empowerment model that integrates financial and non-financial approaches for economic independence

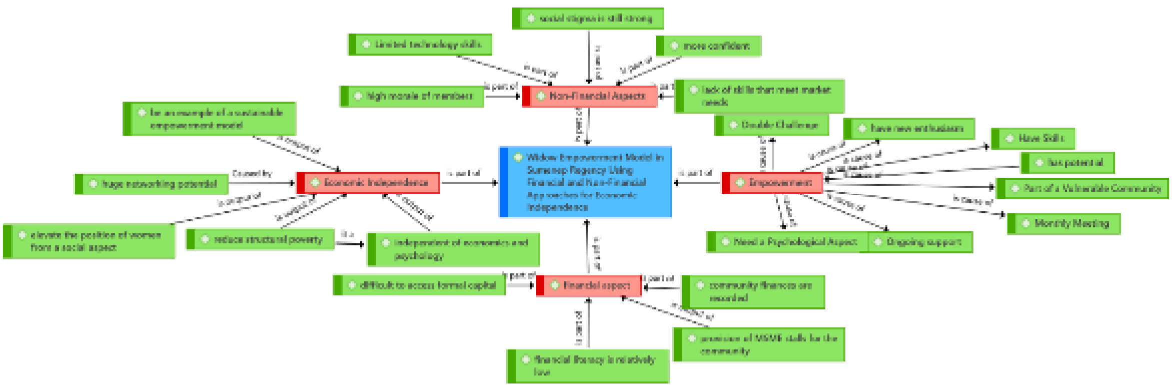

Figure 6. Widow Empowerment Model in Sumenep Regency using Financial and Non-Financial Approaches for Economic Independence

Based on Atlas.ti's findings that community members' economic independence is achieved through the integration of financial interventions (capital access, financial record keeping, literacy) and non-financial interventions (skills training, social support, marketing platforms, networking), the recommended empowerment model emphasizes the need for a complementary package of interventions: improving financial literacy and record keeping to improve access to formal capital, along with technical training and outreach platforms to address stigma and build self-confidence. These findings align with empirical evidence showing that adding management/financial training to microcredit programs improves financial management skills, business initiatives, and several community economic outcomes, particularly for those with minimal human capital [12]. The literature review also emphasized the crucial role of financial literacy in improving business recording and planning, which in turn increases opportunities for access to formal financial products, as well as the importance of digital literacy for MSMEs in the era of online marketing [13]. In addition, a review of studies on financial barriers and interventions emphasized that without non-financial components (e.g., breaking the family-business financial mix, strengthening networks, reducing social stigma), financial interventions alone often fail to produce sustainable change [14]. From a community empowerment perspective, a participatory, local network-based approach, community financial records, shared stalls, and event calendars for product presentations, strengthen social capital, and create more lasting economic impacts, a mechanism supported by studies on community empowerment pathways to socio-economic resilience [15].

3.4. The Influence of Widow Empowerment in Sumenep Regency based on financial and non-financial aspects on economic independence

The test results show that empowerment has a significant effect on economic independence. This finding is consistent with empowerment theory, which emphasizes that increased individual capacity (agency, self-efficacy, skills) enables women to make better economic decisions and gain control over resources, thus promoting economic independence. Recent empirical evidence also shows that interventions that increase women's capacity and agency (such as training and social support) have a positive effect on household economic outcomes and well-being [16].

Financial access has no significant effect on economic independence. This finding aligns with the financial inclusion literature, which states that access to formal financial instruments (savings, microcredit, accounts) increases business opportunities, income stability, and the ability to save—all components of economic independence. However, the literature also confirms that the positive effects of financial access often depend on the institutional context and other supporting factors, such as mentoring as additional input [1].

The analysis results show that financial variables do not have a significant effect on empowerment. In other words, simply providing access to capital/financial products does not automatically increase empowerment (agency, voice, self-efficacy). This is because the average respondent does not know about financial literacy, does not save from business income, and does not differentiate between business and personal money. This finding is in line with studies that criticize the effectiveness of microfinance when it stands alone: capital without financial education, mentoring, or changes in social norms often results in short-term income increases but does not modify women's social/psychological bargaining position [17], [18].

The direct influence data analysis shows that non-financial variables have a significant effect on economic independence, and non-financial variables also have a significant effect on empowerment. Both of these results demonstrate the strong role of non-financial interventions (skills training, digital literacy, social networks, psychosocial support) not only directly promoting economic independence but also shaping empowerment as an internal mechanism (increasing personal and social capacity). These results are consistent with the finding that training and social support strengthen marketing skills, business management, and self-confidence, which in turn increase the ability to capitalize on economic opportunities [18].

Based on the mediation analysis, the Financial variable does not have a significant effect on Economic Independence through Empowerment. This confirms two things: first, the financial effect on Economic Independence in this study sample appears to occur directly, as capital increases working capital capacity, resulting in increased income, rather than through changes in empowerment; second, capital alone is not sufficient to change agentic conditions (empowerment), which are more related to social norms, knowledge, and networks. Other studies have reported similar results: financial inclusion improves economic outcomes but will only create empowerment if accompanied by non-financial interventions [19].

In contrast, the Empowerment variable was indirect in mediating the effect of non-financial interventions on economic independence. Non-financial interventions increased empowerment, which in turn led to economic independence. This reinforces the theoretical framework that internal change (empowerment) is a crucial mechanism by which training, networking, and social support programs generate sustainable economic impacts, rather than simply providing capital. Systematic research on SHGs, training, and social support underscores this relationship. Non-financial interventions trigger a process of knowledge transformation and self-confidence, which then shape economic actions that impact economic independence [18], [20].

4. Conclusions

The economic independence of widows in Sumenep Regency is achieved through the integration of financial and non-financial approaches, where empowerment plays a crucial role in linking non-financial interventions with increased economic capacity. The study's findings confirm that financial access alone is insufficient to enhance empowerment and economic independence without financial literacy, mentoring, and the separation of business and household finances. Non-financial interventions such as training, social support, digital literacy, and networking have proven effective in promoting behavioral change, self-confidence, and sustainable economic capacity. Limitations of this study include the use of a cross-sectional design that only captures conditions at a single point in time; the limited sample size of Great Widow Community members, thus underrepresenting the context of widows in other regions; and the limited ability to explore external factors such as local government policies or market dynamics that may influence the results. Therefore, further research is recommended to employ longitudinal or quasi-experimental designs to assess the sustainability of intervention impacts; expand the scope of respondents across diverse communities; and incorporate institutional moderating variables and local policies to enhance understanding of sustainable and applicable empowerment models.

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