

# **Women's Participation in Fulfillment of Household Need through E-WARONG KUBE PKH: A Qualitative Study in Banjar, West Java, Indonesia**

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## **Abstract**

This study uses a qualitative descriptive method on five different groups in Banjar City who use E-Warong KUBE as a source of their daily income. This research was conducted in October 2019 before COVID-19 became a global pandemic. We use the concept of gotong royong proposed by John R Bowen to see the participation of women in maintaining household needs through E-Warong KUBE PKH. We addressed two questions: In which ways are women managing E-Warong KUBE PKH as a jointly managed retail business? and how they can meet their household needs through this activity? So far, gotong royong is seen as an ideology that is politically reflected in social life. Relying on our observations and interviews on our information network, we found a new face of gotong royong and its attachment to women's activities in maintaining household needs, especially family food security. Our recommendations are addressed to relevant stakeholders to be able to accommodate, provide skills training, and bridge the group with relevant CSR programs in each region as an effort to establish a sustainable business solution for actors of E-Warong KUBE PKH, especially in the age of COVID-19

## **Keywords**

Women's Empowerment, Mutual Assistance (*Gotong Royong*), Participation, Household Needs, Women's Agility

## **1. Introduction**

Efforts to eradicate hunger and gender inequality are two important goals that are included in the Sustainable Development Goals (SDGs) (UN, 2015). E-WARONG KUBE PKH (Electronic-Shop with Mutual assistance Joint Business Group For the Family Hope Program) is one of the Government's programs through the Ministry of Social Affairs launched by the President in 2016. The background of the establishment of this program is to realize digital-based inclusive national finances (Semeru; KOMPAK; 2017). E-Warong aims to accommodate digital-based inclusive national finance by integrating all non-cash assistance or subsidy distributions and empowering human resources who are members of the Family Hope Program (PKH).

Apart from being a provider of non-cash assistance distribution services, E-WARONG also serves public goods for the wider community. The existence of E-Warong has a duality in carrying out its activities. On the one hand, E-Warong is required to provide affordable basic needs for poor family. On the other hand, E-WARONG is also hit by stiff competition with modern minimarkets (Solekhah). Why does E-WARONG still exist amid many new modern markets selling more products? Because E-Warong applies a work management system in mutual assistance by involving women with a mutually agreed division of labor. The position of women as treasurers of the family makes them have to be more innovative. As feminist experts say, the role of women as treasurers of the family can mean the loss of women's autonomy, if that role makes them responsible for providing inadequate funds (Li, 2020). Therefore, these family treasurers must arrange strategies to meet their household needs. One of their ways to care for their families is by joining E-Warong Program. E-WARONG can survive through financial management with a profit allocation system as follows: 60% for capital development, 30% distributed to administrators or caretakers, and 10% for social funds.

We would like to shed light that E-Warong KUBE PKH in Banjar City has gone beyond the early idea of financial inclusion, but has also encouraged a culture of gotong royong (mutual assistance) in managing enterprises together with women as members. Through mutual assistance in realizing financial inclusion, they learn to share incomes and manage members' needs, receive and sell several products from members, and carry out initiatives for saving social funds. Their willingness to participate in pioneering and managing E-WARONG sustainably shows the existence of a "participatory culture" from women as a key to development. This participatory culture should be converted by women into other forms of capital to support family needs, one of which is to meet food needs through the provision of food commodities and the ability to buy them. To run an E-Warong KUBE, women divide the schedule to maintain the stall. Of course, this is an important and even sensitive time managerial skill. E-Warong KUBE PKH members are women from poor families, so time is a very important asset for them to convert into money through other forms of side jobs. Therefore, the ability to divide time into an important skill for them.

Throughout this study, we try to address two questions. First, In which ways are women managing E-Warong KUBE PKH as a jointly managed asset? Second, how they can meet their household needs through this activity? To answer these questions, we frame women's participation as a form of mutual assistance (gotong royong) in carrying out financial inclusion programs that make it easier for them to move around to meet their family's household needs.

### **1.1 Objectives**

This study aims to describe the participation of women in meeting their household needs through their involvement in the E-Warong KUBE PKH.

## **2. Literature Review**

According to John R Bowen in Abdullah (Abdullah), gotong royong can be an important foundation in mobilizing manpower and funds in a development process. The root of the expression is probably the Javanese verb *ngotong* (cognate to the Sundanese *ngagotong*), meaning "several people carrying something together," plus the pleasantly rhyming *royong* (Bowen). Gotong royong is a form of social relations in Indonesia, especially often found in Javanese rural society (Bowen). We adopt a definition of gotong royong as "images of social relations in traditional, smoothly working, harmonious, a self-enclosed village on Java, where labor is accomplished through the reciprocal exchange, and villagers are motivated by a general ethos of selflessness and concern for the common good (Bowen). Although gotong royong originates from the Javanese culture, it has developed in Indonesian society for a long time, being deeply rooted in the lives of the many cultures of Indonesia (Simarmata, Yuniarti and Riyono). However, we see that form of gotong royong is not only a form of social relations between rural communities, because the boundaries between rural and urban have recently become increasingly blurred. The term of gotong royong serves as an unquestioned characterization of villagers as engaging in agricultural and other work for each other without pay, and more broadly, as an indigenous cultural tradition ranging over many other domains of social life (Bowen). The spirit of gotong royong is lifting things together so that heavy work can be done quickly and reciprocally (Rochmadi). So that social relations in society can be maintained because they will be needed for each other for a long period. Strong trust can develop among people with kinship ties or other kinds of personal relationships, who have intensive contact, reciprocal interactions, and share a common geographic space (Kerkvliet)

The concept of gotong royong can also be interpreted in the context of empowerment community because it can be social capital to establish institutional strength at the community level, state community, and transnational society in Indonesia in realizing prosperity (Kusumaningrum, Evi and A'yun). Bowen (1986) makes a three-way distinction among bases for collective work as the various forms of labor involved in collective work: 1) labor mobilized as a direct exchange; 2) generalized reciprocal assistance; 3) and labor mobilized based on political status (Slikkerveer). The first is called Labor Exchange, a form that calculates the number of jobs that must be fulfilled by each participating person, both individuals and groups who work in shifts. The balance of labor exchange is normative. In anthropology, this is known as balanced reproduction. The second form is Generalized Reciprocity, which is based on generalized reciprocity. Villagers as part of the community fulfill the norm of helping others when activities are ranging from simple ones like fixing the roof to big events like weddings. This creates a feeling that is not an obligation as a neighbor or close person but a feeling of how the person to be helped has helped us in the past. Everyone in the community is expected to contribute their best. The contributions they make will be recorded and remembered by those assisted and those assisted have a responsibility to reciprocate in the future. The third form is Labor Mobilized based on Political Status, as a form that emphasizes that gotong royong consists of several 'workers' who mobilized to become the basis of certain political status. In most parts of Java, the status of owners of capital would traditionally lead to these owners

of capital rights direct giving orders such as guarding the village at night; repairing canals, dams, and roads; participating in community services such as road and building construction. Gotong royong has a dynamic understanding (Adeney-Risakotta). This study would shed a light on gotong royong as a jointly managed asset and business, a struggle to help with a voluntary and reciprocity of everyone involved.

### **3. Methods**

This study uses a qualitative descriptive method to find out information related to the value of mutual assistance carried out in E-Warong activities and to explore the role of women as E-Warong caretakers in meeting daily needs. We also observe E-Warong mechanism in archiving the condition of financial turnover, E-Warong activities related to savings and loans, and the characteristics of respondents. This study was conducted to determine women's participation in ensuring food needs are met through E-Warong. The experience of the research subjects regarding the implementation of women's participation in managing E-Warong. The data obtained from the research subjects are then translated into findings. Qualitative research emphasizes the researcher as the key instrument. The data collection technique has been triangulated (combined), the data analysis is inductive/qualitative, and the research results emphasize meaning rather than generalization (Sugiyono)

This research was conducted in Banjar City, West Java Province for the reason that Banjar City is a border city between Central Java and West Java. So there is a mixture of cultures between Sundanese and Javanese, the majority of the population is Javanese. In Banjar City, there are 5 E-Warong Kube who excel, namely Mekar Harapan, Sangkuriang, Idaman, Jaya laksana, and Gemah Ripah. Descriptive methods only describe situations or events, do not seek or explain relationships, do not test hypotheses or make predictions, referred to as survey studies or observational studies (Rakhmat). The steps taken in data collection are by looking at data from the social service regarding the existence of E-Warong in Banjar City. From some of the existing E-Warong data, 5 E-Warong were taken on the grounds that representation in each sub-district and the growing E-Warong did not only distribute aid.

### **4. Data Collection**

The data collection technique for this article is based on field research in E-Warong Mekar Harapan, Sangkuriang, Idaman, Jaya laksana, and Gemah Ripah Banjar City, West Java Province in June 2019. Two types of data are obtained during the research process, namely primary and secondary data. Primary data was obtained through two stages. First, by being directly involved in the activities of this ewarong. It is useful "to find empirical information as a basis for explaining conclusions in qualitative research" (Blatter and Haverland). Second, by conducting in-depth interviews with 10 key informants by taking 2 informants in each E-Warong who were directly involved in ewarong activities. These (informants) can provide primary information to researchers about the intended research object" (Yin). For the discussion in this study, secondary data was also used and obtained by literature study which discussed the concept of gotong royong and women's participation, as before. research articles (journals, proceedings, scientific works, etc.), newspapers, and reports on activities of related agencies.

To process and analyze the data that has been obtained, this study also used data reduction, data presentation, and drawing conclusion techniques. Data reduction is used by classifying and organizing data in such a way that conclusions can be drawn (Table 1); presentation of data is used by compiling research information in order to conclude; conclusions are drawn by concluding research information that can be used to take action (Huberman and Saldana, J).

Table 1. Description of Informant Cluster

| <b>No</b> | <b>Informant Cluster</b> | <b>Purposive Information</b>               |
|-----------|--------------------------|--|
| 1.        | E-Warong Caretaker       | E-Warong management pattern                |
| 2.        | E-Warong Beneficiaries   | Benefits of E-Warong                       |
| 3.        | Community Member         | The function of E-Warong for the community |

**Source:** Interview Result in 2019

To ensure the validity of the data in this study, we use the triangulation technique. The triangulation technique is a study application that uses multi-methods to study the same phenomenon (Schneider and Rohlfling). The use of this technique is also divided into three types, including triangulation of sources, methods, and theories. First, the triangulation of sources is done by collecting data to examine information about how the events experienced by the

object are being studied. Second, method triangulation is done by using various methods (two or more) in the data collection procedure. Third, the triangulation of theories is intended to further strengthen the relevance of research data to the objectives and theories used in research. In this research, the data that has been obtained is then linked back to various theories that support and are also relevant (Table 2).

Table 2. Description of E-Warong Finance and Activities

| <b>E-Warong identity and Amount of Household served</b> | <b>Capital Increase</b>                             | <b>Profit allocation</b>  | <b>Management Income Per-Month</b>  | <b>Type of Business</b>                          | <b>Management Schedule</b>   |
|---|---|---|---|--|--|
| Mekar Harapan (372 household)                           | Rp.4.000.000  | 60% for capital development, 30% distributed for management, 10% for Social Funding | Rp 100.000-250.000, depending on the presence of a schedule                         | BPNT distribution services and daily necessities | Open every day, rolling shift every 5 days, all must be present when distributing BPNT                           |
| Sangkuriang (340 household)                             | Rp 3.000.000  |   | Rp 200.000-300.000  |  |  |
| Idaman (305 households)                                 | Rp 3.000.000  |   | Rp 200.000-250.000  |  |  |
| Jaya Laksana (381 household)                            | Rp 4.000.000  |   | Rp 200.000-350.000 and obtained only at the time of distribution of BPNT            |  | There's no scheduling shift because the owner handled it herself, but all must be present when distributing BPNT |
| Gemah Ripah (223 household)                             | Rp 3.000.000 in the form of merchandise and savings |   | 50% for capital development, 30% distributed for management, 20% for Social Funding |  | Rp 150.000-200.000   |

Source: Interview Result in 2019

## 5. Results and Discussion

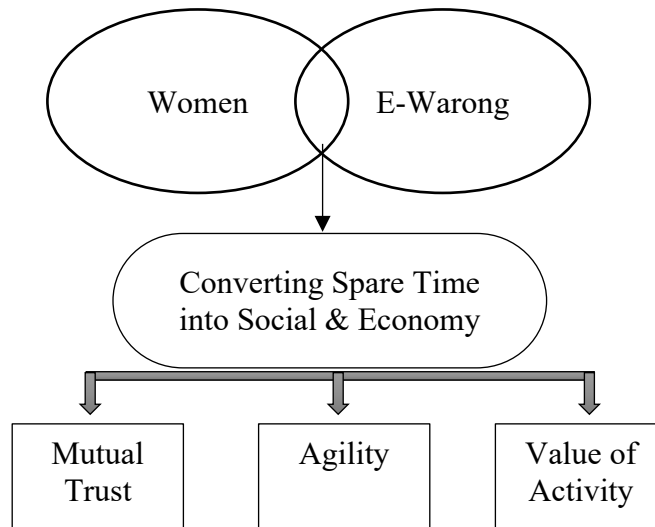
### 5.1 E-Warong Management System as a Joint Business

E-Warong has been established in Banjar SINCE 2016, there are 33 E-Warong in 2019, 14 of them was formed by the Indonesian Ministry of Social Affairs, and 19 agents were formed by Bank Negara Indonesia (BNI). This E-Warong serves 5.186 PKH beneficiary families and 8006 cashless government assistance. There are 17 assistant programs, consisting of a city coordinator, two operator programs, one supervisor, and 13 assistants. In this study, we only focus on 10 actors of five E-Warong from the different districts in Banjar. These women are not absorbed in the formal employment sector, where 65% of them are housewives and 30% work as temporary workers. 90% of them have a monthly income below 1 million rupiahs. This means they only earn about 30 thousand rupiahs in a day, and they must fulfill their household need. These women have free time to be allocated to other activities because they are not absorbed in the formal employment sector. Their participation in E-Warong activities can convert their free time to be able to earn additional income from keeping the shop. Referring to (Bowen) opinion that gotong royong is synonymous with voluntary work without wages, this condition is not fully experienced by women managing E-Warong. They try to convert their labor and time into income through a system of shopkeepers taking turns in their spare time. The application of gotong royong experienced a shift when Bowen wrote his research about it. If gotong

royong is synonymous with working together without any pay and focusing on reciprocity only, these E-Warong women are likely not to join E-Warong if they do not get incentives. However, this reason can be a trigger for them to innovate to maintain the existence of E-Warong so that they can still provide additional income for them.

During the data collection process, we observed that all operational locations of the E-Warong KUBE PKH are located in the Caretaker's house. This ownership status eases them to be more independent without having to pay rent and other maintenance costs. Space also affects the social interactions that are built in it. The majority of the places used as E-Warong locations belong to the management (mostly the Chairwoman). This facilitates communication and coordination with other E-Warong administrators and members because Charwoman can directly observe the routines and problems that occur at the E-Warong.

In practice, these women have reliable filing and administrative skills. The joint ownership scheme of assets and capital makes them more careful in recording every goods expenditure, transaction, and noted debt in an orderly manner. This sense of shared ownership is what binds the members to orderly matters of account payable. In addition to having the convenience of account borrowing basic needs (in debt scheme) with a clear agreement, E-Warong also has a social fund. Social funds derived from 10% of profit allocation are used for various activities. The funds are used as a social safety net between members who experience calamities, such as illness or death. However, these funds can also be accessed by administrators or members who are currently in economic difficulty. Every disbursement of noncash subsidies (*Bantuan Pemerintah Non-Tunai/BPNT*) gets a profit of around Rp 10.000,- per beneficiary family.



**Source:** Authors Documentations

Figure 1. Description of E-Warong Finance and Activities

The performance of E-Warong caretakers is also monitored by the Social Services Office of Banjar through a complaint scheme if goods or rights are not received well (Figure 1). Therefore, they are very concerned about the quality of the basic ingredients sold at E-warong. Apart from being a place for distributing BPNT, E-Warong also plays a role in accommodating and channeling local potential in the form of food resources. For example, to accommodate livestock products, community crops, and familially processed products. So that E-Warong can be an embryo for the socio-economic relations of the community to be established. This kind of relationship we cannot be found in modern shops.

Gotong royong (mutual assistance) in maintaining E-Warong is not seen physically as explained by (Bowen). One of their forms of mutual assistance is through consideration of making shop-keeping schedules. If just a glance, making a schedule of shop-keeping looks nothing interesting. But if we observe that most of these women in E-Warong are housewives and temporary workers, they certainly have other activities to earn money. Odd jobs such as brick laborers, laundry workers, and so on. In making the schedule, a member meeting forum is held to make a list of member activities so that they can divide their time and still make money from other sources. This is where reciprocity and

cooperation lie. These women have the same pattern of experience and empathy that underlie their understanding in helping each other, especially in the non-physical aspect. Social relations are one of the supporting systems in livelihood strategies for E-Warong in Banjar.

## **5.2 Women's Agility to Meet Their Household Needs and The Challenges**

Agility is widely discussed in organizational terminology or what is more commonly referred to as organizational agility. Organizational agility may be considered the integration of organizational processes, characteristics, and members with advanced technology (Crocitto and Youssef). Agility is often juxtaposed with human response to technology, it can be through the use of technology, lagging on technological processes, or technological disruption. As a response to facing the era of technological disruption, the direction of the conceptual framework of women empowerment and organizational agility is a very important step (Diharto, Muafi and Resmi). As for the notion of agility seen from a personal perspective is a person who can adapt to the need of uncomfortable changes and uncertain conditions (Raji and Raczka). From several definitions of agility in previous studies, the position of agility in this research refers to how women who are members of the E-Warong KUBE PKH can adapt amid the uncertainty of their income as precarious workers.

If previous research considers that agility is very close to the use of technology as a survival strategy. On the other hand, in this study, as organizational agility of women managing E-Warong uses human resource management and its relation to the division of time in keeping the shop. As for the personal agility strategy, the mechanism for keeping and selling household products such as snacks, crackers, side dishes, etc to increase their income. The rising number of modern minimarkets in almost every corner of the street indirectly has an impact on the E-Warong sales market. One of the weaknesses of E-Warong is that they can only reach poor families who are geographically located around the shop. So that if E-Warong members sell their products, it will only be reachable by poor families as local consumers. One of the goals of establishing E-Warong is so that people can be more financially independent and not dependent on government assistance. If the production and consumption circles only revolve around the poor, then there is no significant increase in the welfare of both parties. Because the purchasing power of poor families is still relatively low.

In The Regulations of Social Ministry Affairs of Republic Indonesia Number 25 of 2016 (PERMENSOS RI No 25 Tahun 2016) about Facility Development Assistance Efforts Through E-Warong Gotong Royong PKH Joint Business Group mentioned that E-Warong KUBE PKH is a means a business founded and managed by KUBE services as a means of disbursing social assistance in the form of staple food and/or cash electronics, business needs, and marketing KUBE members products (Kementerian Sosial). E-Warong serves as a place for distributing Cashless Government Assistance (BPNT) and as a market for women to distribute household food products such as traditional foods, snacks, crackers, chips, etc. Each caretaker and member can entrust their products with the agreed agreement. E-warong is located in a narrow alley in urban area, but this program has not yet given significant income generating for its members (Sariningsih, Purwanti and Dinihayati). However, we saw that E-Warong actors in Banjar City have started to use E-Warong as a space to start economic activities beyond just distributing BPNT. The unique is, however, these women are still able to provide for the needs of their families, especially for food supply.

This research was conducted when Covid-19 was not yet a pandemic, so there is still an Eid tradition. Moments like this are used by E-Warong actors to promote more varied snacks to be served during Eid al-Fitr. They noted the names of those who will buy and the type of product they will be purchasing, so this can minimize product return if they don't sell. With an average income of under 1 million per month, making it difficult for women as family treasurers to meet household needs, what these women do is mark the moment (time), and turn it into an opportunity. Women have the resilience and agility to see opportunities and survive in difficult situations (Sadeghi, Barahmand and Roshanni). Resilience has been variously defined as the capability of an individual to bounce back after experiencing adversity (Garmezy).

E-Warong serves as a livelihood strategy for women family treasurers. The pattern of activity reflected in the nominal income collected from keeping the shop rotated shows that they can only use it as subsistence income. Hence, with an average income of around Rp 170. 000,- per person for a month, of course, they still need other sources of income to be able to meet other needs. With a relatively low income, what binds them? As it emerged in the analysis, administrative factors as attached to the E-Warong since its inception, make these women feel responsible for the existence of the E-Warong. To cover their shortfall in meeting their non-essential needs, these women only have time

and labor which they can still allocate to informal side jobs such as manual labor, for example as a laundress, stone crusher, and so on. This type of work indicates that female E-Warong actors in Banjar have a double burden to fulfill their household needs. Most of them have more than one job as their livelihood strategy. This means that E-Warong is not the only one they rely on.

However, the spirit of these women is constrained by the limitation of their mastery of technology and communication, so that their action only revolves around selling products offered will be marketed to families with low incomes too. So this becomes an infinite obstacle as long as the welfare of households has not increased yet. If they only rely on income from keeping the E-Warong retail shop in shift alternately, their welfare cannot be said to have increased significantly. Therefore, it is necessary to do business development scheme solutions from these existing groups.

## **6. Conclusion**

Even though it has been running since 2016, the E-Warong KUBE PKH is still existing. The idea for its establishment started with the integration of digital-based inclusive finance so that the distribution of assistance could be done in a non-cash manner. However, in its implementation, women organize themselves through the gotong-royong mechanism to maintain the E-Warong KUBE PKH with various kinds of innovations. They learn to convert their spare time into another form of capital, maintaining social relations through social funds. These women also widen their social network through E-Warong KUBE PKH. Money in their minds is not only about nominal, but from the value attached relationally to other aspects. Therefore, the bond between members and administrators of E-Warong can be maintained. With a relatively low non-fixed income, these women can still provide for their household needs by working as temporary workers. Social funds that bind the administrators can also run according to their functions. This indicates that there is mutual trust. Trust is one of the strong assets that can be used as an embryo for empowerment. Therefore, the recommendations from this study are addressed to relevant stakeholders to be able to accommodate, provide skills training, and bridge the group with relevant CSR programs in each region. Thus, empowerment is a form of development that can be carried out by cross-actor, it can be Government or companies, or both of them. So that the meaning of mutual assistance (gotong royong) does not only become village-centric but also penetrates the development of the urban context.

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## **Biographies**

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