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The Role of Social Capital in Enhancing Subjective Well-Being Among Urban Women in Indonesia

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Abstract **Original Research Article**

The issue of subjective well-being among urban women has become increasingly relevant within the context of Indonesia's evolving social landscape. This study aims to examine how participation in social organizations, as a form of social capital, influences the life satisfaction of urban women in Indonesia. Utilizing data from the Indonesia Family Life Survey (IFLS-5) and employing a quantitative approach through Tobit and ordered probit regression within a two-stage predictor substitution (2SPS) framework, this research analyzes the impact of women's involvement in various community organizations, such as religious gatherings, social groups, women's associations, and cooperatives, on happiness and life satisfaction. The results show that social capital has a positive and significant effect on both dimensions of subjective well-being, even after controlling for demographic factors such as age, education, marital status, internet access, and perceptions of ethnic inclusion. Social participation has been shown to strengthen emotional support and a sense of connectedness, which ultimately contributes to improving women's quality of life. These findings highlight the importance of policies that promote the development and strengthening of community-based organizations as a means of building social capital among urban women. Furthermore, the results provide direction for inclusive policies that are responsive to social and gender dimensions.

Keywords: Subjective Well-being (SWB), Social Capital, Urban Women, Indonesia, Social Participation.

INTRODUCTION

Subjective well-being (SWB) is a key indicator in assessing the quality of life, encompassing both affective aspects (happiness) and cognitive aspects (life satisfaction). The World Health Organization (WHO) emphasizes the importance of social dimensions in health, making social participation a critical factor in shaping SWB. Within a multidimensional approach to quality of life, SWB is now recognized as a primary indicator of social well-being (Kaufman *et al*., 2022). Research by Lamu and Olsen shows that social relationships contribute more than 50% to SWB, far exceeding the influence of health and income (Lamu & Olsen, 2016).

Various studies support the role of social networks and community involvement in enhancing subjective well-being (SWB). Lei *et al*. found that participation in social organizations is positively correlated with happiness and life satisfaction in China (Lei *et al*., 2015). Bian *et al*. showed that both formal and informal networks contribute to SWB, with informal networks tending to have a stronger influence (Bian *et al*., 2018). Even among adolescents, the quality of social relationships, both online and offline, has been shown to significantly affect mood and self-esteem (Webster *et al*., 2021).

Participation in social organizations such as cooperatives, religious gatherings, women's groups, and neighborhood activities reflects social capital that strengthens a sense of belonging, connectedness, and emotional support. This aligns with social capital theory as proposed by Bourdieu, Coleman, and Putnam, which emphasizes the importance of social relationships and trust in supporting individual well-being (Xu *et al*., 2022). Zhu *et al*. found that community participation can reduce the risk of mental health disorders among urban migrants (Zhu *et al*., 2019). Meanwhile, Xu *et al*. explained that social capital at the micro, meso, and macro levels has a direct impact on SWB, particularly through community engagement and trust in the social environment (Xu *et al*., 2022).

Clark *et al*. reinforce these findings by showing that community participation and social ties are key determinants of subjective well-being (SWB), especially in the context of urbanization (Clark *et al*., 2019). Participation in organizations is not merely a social activity; it also serves as a psychological support that can enhance a sense of optimism and control over life, particularly for women.

Most studies on social participation have focused on the general population or rural areas. However, urban dynamics are different: they are more individualistic, characterized by higher mobility and limited time, all of which pose challenges to social engagement. Moreover, social organizations in urban areas tend to be more informal and fragmented. These challenges are even more complex for urban women, who often face the double burden of balancing public and domestic roles. Nonetheless, organizations such as women's groups, rotating savings groups, and hobby communities continue to serve as important spaces for women to receive social support and build networks.

Research focusing on the relationship between organizational participation and the subjective well-being (SWB) of urban women in Indonesia remains limited. Yet, the Indonesia Family Life Survey (IFLS) offers a valuable opportunity to explore this issue in depth. IFLS provides comprehensive information on social, economic, and subjective well-being aspects, including organizational participation and self-reported happiness.

This study aims to fill that gap by examining the impact of organizational participation on life satisfaction among women in urban areas. Although several international studies have shown a positive association between social activities and SWB (Kennewell *et al*., 2022), most of these studies do not specifically focus on women and may not be applicable to the socio-cultural context of Indonesia.

Using IFLS data and a quantitative approach through ordinal logistic regression, this study investigates the influence of various forms of social participation (such as cooperatives, religious gatherings, rotating savings groups, and women's organizations) on the life satisfaction of urban women. The dependent variable is ordinal, while social participation is treated as a nominal variable. The findings of this research are expected to enrich the literature on women's well-being in Indonesia and serve as a foundation for more inclusive and socially responsive policy-making. Additionally, this study holds practical relevance in supporting women's empowerment programs and strengthening urban communities within the framework of sustainable development.

METHODOLOGY

3.1 Research Data

This study utilizes open-access cross-sectional data from the Indonesia Family Life Survey (IFLS-5), available at http://www.rand.org/labor/FLS/IFLS.html (accessed on April 18, 2025). IFLS-5 is a population-based household survey conducted in 2014–2015 using a stratified, multistage sampling design. The sample consists of 9,890 urban women in Indonesia. Given the broad scope of the IFLS dataset, this study retains only variables relevant to the analysis, namely social capital, sociodemographic characteristics, and subjective well-being.

This study categorizes the variables into three main components, one of which is the treatment variable, namely social capital, measured through individual membership in six types of community organizations: neighborhood meetings, cooperatives, communal work activities, environmental programs, youth groups (karang taruna), and religious activities. The number of participations is summed to construct a social capital index ranging from 0 to 6. This approach aligns with Fu and Mao, who argue that community participation is a key indicator of community-level social capital (Fu & Mao, 2022), and is also consistent with the JAGES scale developed by Saito *et al*., which identifies civic participation as a core dimension of community social capital (Saito *et al*., 2017). This demonstrates strong theoretical consistency and empirical validity across different contexts.

The second component is the outcome variable, namely subjective well-being (SWB), which is commonly measured using two main indicators: happiness and life satisfaction, both of which are self-assessed by respondents using an ordinal scale. Happiness reflects the emotional evaluation of life, while life satisfaction represents a cognitive judgment of overall life achievement. These two indicators are known to be closely correlated and are often used together as representations of SWB. This is consistent with the findings of Kaufman *et al*., who showed that the dimensions of SWB consistently load onto a single general factor (Kaufman *et al*., 2022). Furthermore, modern SWB models incorporate a behavioral or harmony dimension, as suggested by Nima *et al*., who validated a tridimensional SWB model comprising affective, cognitive, and behavioral components (Nima *et al*., 2024). The use of ordinal, reflective self-report scales has also been shown to be valid and culturally sensitive, supporting the findings of Medvedev and Landhuis regarding the cross-cultural consistency of various SWB measurement tools (Medvedev & Landhuis, 2018).

The third component, control variables, includes a range of individual and household characteristics such as age, marital status, education

level, family size, ethnic inclusion, and access to technology, including mobile phone ownership and internet access. These variables are included to control for potential biases arising from confounding factors, and they have been consistently used in previous studies in related fields. This is in line with the findings of Xie and Noor, who showed that household characteristics, such as family size and other demographic traits, are important determinants in studies of energy consumption behavior (Xie & Noor, 2022). Additionally, Frederiks *et al*. highlighted that sociodemographic factors such as family size, age, education, and access to technology significantly influence variations in energy use behavior (Frederiks *et al*., 2015). The use of control variables is also methodologically supported by Memon *et al*., who emphasized the importance of statistical control in improving the validity of findings by eliminating the influence of confounding variables in quantitative research (Memon *et al*., 2024).

3.2 Estimation Strategy

To estimate the impact of social capital on subjective well-being, we assume the subjective well-being measure is a linear function of social capital (S_i) and other control variables (X_i). Therefore, we can specify the model as follows:

$$H_i^* = \alpha S_i + \beta X_i + \varepsilon_i, \text{ and } H_i = \begin{cases} 1 \text{ if } H_i^* \le C_1 \\ 1 \text{ if } C_1 <; H_i^* \le C_2 \\ N \text{ if } C_{n-1} \le H_i^* \end{cases} \quad (1)$$

In the model used, H_i^* represents a latent variable indicating the level of subjective well-being (SWB) of respondent i, which includes the dimensions of happiness and life satisfaction. This variable is observed as a categorical variable H_i, determined by threshold cut-points C1, C2…Cn, with the condition that $C1 < C2 <\ldots< C_{n-1}$. Meanwhile, X_i is a vector of explanatory variables including characteristics such as age, marital status, education level, family size, and access to technology (such as television and internet). The parameters α and β are the coefficients to be estimated, while ε_i represents the error or disturbance term.

However, unobserved factors may simultaneously influence both social capital and indicators of subjective well-being, such as intrinsic abilities or psychological conditions, making the social capital variable (*Si*) potentially endogenous. To address this issue, several studies have proposed the two-stage predictor substitution (2SPS) approach to control for bias resulting from endogeneity. The use of this two-stage method aligns with the control function approach developed by Johnsson and Moon in estimating the effects of social networks (Johnsson & Moon, 2021).

The Two-Stage Predictor Substitution (2SPS) procedure consists of two stages. In the first stage, a model of social capital is constructed, and the resulting estimates are then used to generate predicted values for the relevant variable. The determination of social capital refers to the utility maximization theory, following the approach used by Nugroho *et al*., who argue that individuals are more likely to join an organization if their participation is perceived to bring benefits, such as increased happiness and life satisfaction (Nugroho *et al*., 2022). Based on this principle, the hypothesis is proposed that an individual's subjective well-being tends to be higher when they are involved in a greater number of organizations or associations. Given that the values of social capital are censored, ranging from zero for individuals who do not participate in any organization to six for those involved in all six types of organizations, a Tobit model is employed to estimate the social capital function, formulated as follows:

$$S_i^* = \phi Z_i + \sigma IV_i + u_i \text{ and } S_i = \min 0,\ldots\max 6 \quad (2)$$

Where S_i represents social capital, measured based on the number of organizational memberships; Z_i is the set of explanatory variables, consistent with those used in Equation (1); and IVi denotes the vector of instrumental variables. In this study, we use the level of trust in neighbors, represented as an ordinal value, as the instrumental variable. The validity of the instrument is tested through its correlation with the respondent, where an instrument is considered valid if it is significantly correlated with the treatment variable (i.e., social capital) but not significantly correlated with the outcome variables (i.e., happiness and life satisfaction). Meanwhile, φ and σ are the parameters to be estimated, and ui is the error term. Once Equation (2) is estimated, the predicted values of the social capital variable are then used in the second stage of the 2SPS procedure.

The estimation of the impact of social capital on subjective well-being is conducted based on Equation (2). Prior to this, the social capital variable in Equation (1) is replaced with the predicted social capital variable obtained from the estimation results of Equation (2). Specifically, the model is formulated as follows:

$$H_i^* = \mu Spred_i + \tau X_i + \varphi_i, \text{ and } H_i = \begin{cases} 1 \text{ if } H_i^* \le C_1 \\ 1 \text{ if } C_1 <; H_i^* \le C_2 \\ N \text{ if } C_{n-1} \le H_i^* \end{cases} \quad (3)$$

Where H_i and X_i are the variables previously defined, $Spred_i$ represents the predicted social capital obtained from the estimation in Equation (2). μ and τ are the parameters to be estimated, and φ_i is the error term in Equation (3).

RESULT AND DISCUSSION

4.1 Statistical Descriptive

Table 1 presents the descriptive statistics and measurement of the variables used in this study. The subjective well-being of urban women in Indonesia appears to be moderate to relatively low, with an average happiness score of 3.056 and an average life satisfaction score of 3.392. The average age of respondents is 36.789 years, with 70.2% of them being married. Approximately 39% of respondents have internet access, and 74.1% own a mobile phone. Only 3.3% of respondents have never received formal education, while 24.9% completed elementary school, 17.9% completed junior high school, and 20.9% completed senior high school. Additionally, 5.2% of respondents hold a diploma, and 12.4% have attained a university degree (bachelor's, master's, or doctoral level). The average family size is around 4 to 5 members. Respondents also reported a fairly good level of ethnicity-based social inclusion, with an average score of 2.295.

Table 1: Descriptive statistics of study's variables

Variables	Measurement	Mean	Std. Dev.
Treatment Var			
Social capital	Number of community or association memberships (0–6)	0.976	1.057
Instrument Var			
HP ownership	Dummy: 1 = owns a mobile phone; 0 = does not own one	0.741	0.438
Outcomes			
Happy	4-point Likert scale: 1 = very unhappy, 4 = very happy	3.056	0.498
Satisfy	5-point Likert scale: 1 = very unsatisfy, 5 = very satisfy	3.392	0.774
Independent Var			
Age	Ratio scale (in years)	36.789	14.659
Marital status	Dummy: 1 = married, 0 = unmarried/not married	0.702	0.458
No education	Dummy: 1 = never attended school, 0 = otherwise	0.033	0.179
Primary education	Dummy: 1 = elementary school, 0 = otherwise	0.249	0.433
Junior education	Dummy: 1 = junior high school, 0 = otherwise	0.179	0.383
Senior education	Dummy: 1 = senior high school, 0 = otherwise	0.209	0.407
Diploma	Dummy: 1 = diploma (D1–D3), 0 = otherwise	0.052	0.223
University	Dummy: 1 = university degree (bachelor and above), 0 = otherwise	0.124	0.329
Family size	Ratio scale: number of household members (unit: person)	4.258	1.967
Ethnic inclusion	Perception of ethnic-based social inclusion within the community (4-point Likert scale: 1 = strongly agree, 4 = strongly disagree)	2.295	0.652
Internet access	Dummy: 1 = has internet access, 0 = does not	0.390	0.488

Figure 1 shows that urban women's participation in community organizations remains generally low, except for religious groups, which report the highest participation rate at 49.51%. Other types of organizations, such as voluntary work (14.98%), neighborhood meetings (13.66%), and village improvement programs (11.14%), show participation rates below 15%, while cooperatives (4.29%) and youth groups (4.01%) have the lowest rates. These findings indicate that structural social capital through formal participation remains limited, and broader community engagement is needed through more relevant and context-sensitive approaches. This is consistent with the findings of Dounwourgue and Kola, who observed that women's participation in urban governance remains largely symbolic, lacking institutional power, and is constrained by sociocultural norms and limited institutional support (Dounwourgue & Kola, 2025).

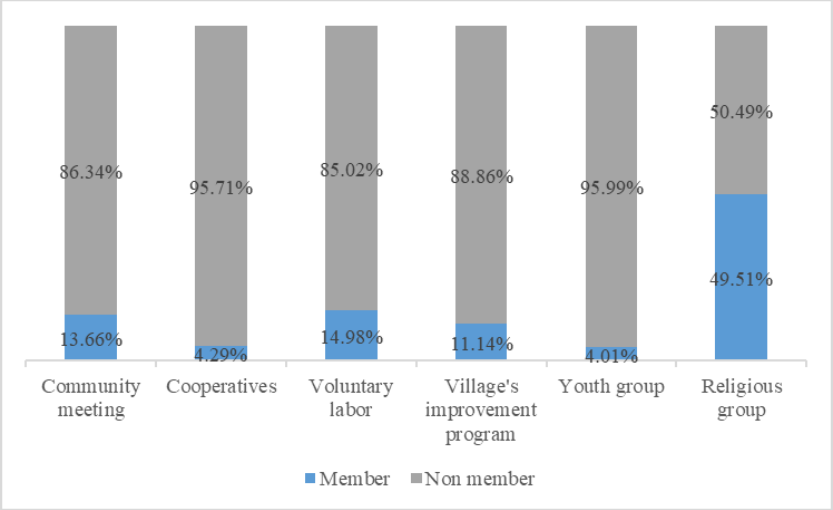

Figure 1: Social capital of urban womens

4.2 Empirical Findings from the 2SPS Approach

4.2.1 Determinants of Social Capital among Urban Females

The analysis using the Tobit model reveals several significant factors influencing the level of social capital among women in urban areas. Age has a positive and statistically significant effect, indicating that as women grow older, they tend to develop broader social networks and become more actively involved in community engagement. Marital status also shows a positive contribution to social capital, suggesting that married women may be more socially active or have greater access to broader networks.

Education reveals an interesting pattern. Compared to the reference group (likely those with higher education), women with lower educational attainment, particularly those with no formal education, or only elementary or junior secondary education tend to have significantly lower levels of social capital. This finding aligns with the study by Putri *et al*., which emphasizes that social networks and entrepreneurial orientation are strongly influenced by education level and social norms, especially among female entrepreneurs in Bogor (Putri & Etriya, 2025). It highlights the critical role of education in expanding access to broader social networks, whether through workplaces, academic communities, or civic organizations.

Moreover, ethnic inclusion is negatively associated with social capital. Urban women who perceive inadequate appreciation of ethnic diversity within their communities are more likely to report lower levels of subjective well-being. Interestingly, internet access shows a negative association with social capital, possibly due to the substitution of in-person interactions with online activities that are less effective in fostering real community engagement. In contrast, mobile phone ownership has a positive effect, reinforcing the argument that communication tools still play a key role in expanding social networks. This is consistent with the findings of Gundewar and Chin, who highlight how poor women in Mumbai utilize social capital to support their livelihood and health resilience (Gundewar & Chin, 2020).

Table 2: The Impact of Female's Social Capital on Happiness and Satisfy

Variables	Stage 1: Tobit Model (Social Capital)		Stage 2: Ordered Model (Happiness)		Stage 2: Ordered Model (Satisfy)	
	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.
Social capital			1.681	(0.329)***	1.019	(0.281)***
Age	0.090	(0.001)***	-0.043	(0.007)***	-0.023	(0.006)***
Marital status	0.090	(0.024)***	0.119	(0.043)***	0.012	(0.037)
No education	-0.510	(0.068)***	0.568	(0.202)***	0.608	(0.173)***
Primary education	-0.276	(0.038)***	0.340	(0.112)***	0.255	(0.095)***
Junior education	-0.080	(0.037)**	0.112	(0.055)**	0.166	(0.047)***
Senior education	-0.041	(0.034)	0.089	(0.046)	0.060	(0.039)
Diploma	-0.026	(0.052)	0.297	(0.066)***	0.150	(0.056)***
University	0.038	(0.040)	0.209	(0.052)***	0.149	(0.045)***
Family size	0.007	(0.005)	-0.010	(0.007)	-0.004	(0.006)
Ethnic inclusion	-0.071	(0.016)***	0.038	(0.030)	0.038	(0.026)
Internet access	-0.066	(0.030)**	0.210	(0.042)***	0.208	(0.035)***

HP ownership	0.109	(0.029)***				
Cons	0.287	(0.072)***				
Var (e.soscap)	1.029	(0.015)				
Cut1			-1.975	(0.157)	-1.966	(0.135)
Cut2			-1.046	(0.154)	-0.902	(0.132)
Cut3			1.550	(0.154)	0.425	(0.132)
Cut4					2.036	(0.133)
Cut5					4.077	(0.283)
Log likelihood	-14176.659		-6676.482		-11291.097	
LR chi2	809.540		489.160		172.810	
Prob > chi2	0.000		0.000		0.000	
Pseudo R2	0.028		0.035		0.008	
Number of obs	9,890		9,890		9890	

Note:

*=p < 0.1

**=p < 0.05

***=p < 0.01

4.2.2 The Role of Social Capital in Enhancing Subjective Well-Being

The findings of this study consistently shows that social capital plays a critical role in enhancing the subjective well-being of urban women. Both happiness and life satisfaction dimensions show a statistically significant and positive relationship with social capital, as reflected in the ordered probit model. The coefficient for happiness is 1.681 ($p < 0.01$), and for life satisfaction is 1.019 ($p < 0.01$), indicating that women with higher social capital are more likely to report greater well-being. These results are in line with studies by Aziz *et al*., who found that Family Social Capital improves self-esteem and psychological well-being among working women (Aziz *et al*., 2024), and by RezaeiNiaraki *et al*., who observed similar effects among pregnant women (Rezaeiniaraki *et al*., 2019).

Social capital includes access to emotional support, shared information, and economic or participatory opportunities through social networks. In urban areas, where anonymity and competition are common, these networks become valuable tools for navigating life challenges, reinforcing identity, and creating a sense of belonging. For instance, Gundewar and Chin found that women in Mumbai slums rely heavily on bonding social capital, such as ties with family and neighbors, to meet daily needs and protect their health (Gundewar & Chin, 2020). Social capital also strengthens resilience in the face of gender inequality, parenting burdens, and double workloads.

Importantly, the impact of social capital on well-being remains significant even after accounting for factors like age, marital status, education, and internet access, suggesting that it is an independent determinant of life quality. These findings carry important policy implications. Programs that foster women's groups, cooperatives, arisan, or digital communities can help build social capital. As noted by Mahato and Jha, such engagement not only improves economic standing but also empowers women psychosocially, especially when rooted in local and culturally relevant practices (Mahato & Jha, 2024).

4.2.3 Educational Attainment and Its Dual Role in Shaping Social Capital and Well-Being

Education plays a crucial dual role in the lives of urban women, both as a pathway to building social capital and as a direct determinant of subjective well-being. This study finds a consistent trend: higher educational attainment is associated with greater opportunities for women to form meaningful social networks and experience higher happiness and life satisfaction. Similar findings are reported by Tran *et al*. (Tran *et al*., 2021), who showed that each additional level of education increases life satisfaction and reduces psychological distress among Australian women, and by Jin *et al*. (Jin *et al*., 2020), who found a positive correlation between education and well-being in both urban and rural China. Historical analysis by Bühler *et al*. (Bühler *et al*., 2024) further supports this, highlighting that access to girls' secondary education contributed to the emergence of a socially connected "human-capital elite" driving societal change.

This relationship is evident in the Tobit model, where women with lower educational attainment, particularly those with no formal education or only primary or junior high school education, are significantly more likely to have lower levels of social capital than their more educated peers. Education thus serves as a gateway to forming productive social networks, a conclusion supported by Behtoui (Behtoui, 2017), who emphasized the importance of educational background and school-based social capital in expanding students' access to networks in disadvantaged areas. Moreover, education is positively associated with subjective well-being in the ordered probit models. Higher education levels, such as diploma and university degrees, consistently enhance both happiness and life satisfaction, as confirmed by Tran *et al*. (Tran *et al*., 2021), Jin *et al*.

(Jin *et al*., 2020) in China, and Elsayed and Shirshikova (Elsayed & Shirshikova, 2023) in Egypt, who observed improvements in women's economic empowerment, labor participation, and marital quality.

The effects of education on social capital and well-being are complementary and often mediated by social mechanisms. Education-driven social capital, such as parental support, peer influence, and teacher expectations, strengthens the positive effect of education on life satisfaction, as shown in Behtoui's mediation analysis (Behtoui, 2017). Similarly, Tran *et al*. (Tran *et al*., 2021) highlight that the benefits of education on well-being operate through increased social interaction, healthier behaviors, and higher income. These findings underscore the need for education policies that go beyond access, focusing also on creating social environments that foster empowerment. Bühler *et al*. (Bühler *et al*., 2024) argue that educational institutions must promote critical discourse and collective networking, while Elsayed and Shirshikova (Elsayed & Shirshikova, 2023) emphasize the value of education infrastructure and cooperative networks in enhancing social capital and long-term well-being.

4.2.4 Digital Inclusion and the Importance of Internet Access

In today's digital era, internet access has become a prerequisite for social participation and the enhancement of urban women's subjective well-being. This finding is in line with the study by Sun *et al*., which showed that internet use increases happiness among Chinese residents through more frequent social interactions and improved socio-economic status (Sun *et al*., 2023). These results are reinforced by Kong and Liu, who found that among older adults in Korea, the use of Information and Communication Technology (ICT) directly and indirectly influences life satisfaction through bonding and bridging social capital pathways (Kong & Liu, 2023). In Europe, Jiang *et al*. also shows that internet use positively contributes to life satisfaction (Jiang *et al*., 2024). Collectively, this evidence supports the argument that digital inclusion not only broadens social networks but also enhances happiness and life satisfaction for urban women.

In the Tobit model, internet access exhibits a negative yet statistically significant coefficient on social capital. This can be interpreted as an indication of initial selectivity: women with internet access are likely to have already developed broader social networks; hence, the impact of the internet appears more through indirect channels, such as online interactions. A similar pattern was observed in the study by Lachmann *et al*., which found that problematic internet use can lower life satisfaction, particularly among female respondents (Lachmann *et al*., 2016). However, in the subjective well-being models (ordered probit), internet access shows a very strong and significant positive association with both happiness and life satisfaction. This finding aligns with Billari *et al*., who found that broadband connectivity enhances life satisfaction and helps highly educated women balance work and family life (Billari *et al*., 2019).

This suggests that the internet is not merely a communication tool but also a social and emotional medium that expands women's opportunities for participation across various life domains, such as social forums, hobby communities, access to health and financial information, and informal job opportunities. The internet enables women, especially those with limited mobility due to household responsibilities or social norms, to remain connected, receive emotional support, and maintain a sense of engagement with the outside world.

4.2.5 Perceptions of Ethnic Inclusion and the Subjective Well-Being of Urban Women

In urban environments that are increasingly plural and heterogeneous, perceptions of ethnic inclusion within communities play a nuanced role in shaping social relationships and individual well-being. This study finds that the "ethnic" variable, which measures women's perceptions of ethnic-based inclusion in their community, has a consistently negative and statistically significant association with subjective well-being, particularly in terms of happiness and life satisfaction, although it does not significantly influence social capital in the Tobit model. These findings align with Russo's work, which found that perceived cultural distance between minority groups and the dominant population correlates with lower reported happiness across Europe (Russo, 2024). When women perceive their community as lacking ethnic inclusivity, they may feel alienated, undervalued, or excluded, diminishing their sense of belonging and overall well-being. This is echoed in Bacchus's study, which showed that Indo-Guyanese women in New York responded to symbolic exclusion by forming culturally and religiously based networks to preserve identity and support (Bacchus, 2020).

Urbanization can intensify these perceptions by fostering cultural homogenization and overlooking the social realities of ethnic diversity, further reinforcing structural and cultural inequalities. Majority groups with higher cultural capital are often better positioned to access empowerment programs and participate in social organizations, while women who perceive themselves as part of an excluded group may encounter barriers to full engagement. Forrest *et al*. found that second-generation migrants in Sydney who adhered to a singular ethnic identity were more prone to social and spatial segregation from the mainstream urban community (Forrest *et al*., 2020). However, perceptions of ethnic identity can also become a valuable source of informal support when community networks foster inclusion and build bridging social capital. Shao and Zhang shows that

Tibetan women in Chengdu benefited from village-based networks that provided emotional and economic support, helping them adapt and thrive in urban life (Shao & Zhang, 2024).

4.2.6 Marriage and Well-Being: A Social Buffer?

The analysis shows that marital status significantly enhances the happiness and life satisfaction of urban women, suggesting that marriage can act as a social buffer by offering emotional support, access to broader social networks, and life stability. This finding aligns with Liu *et al*., who found that marriage in China plays a protective role for women's life satisfaction, especially when the relationship quality is high (Liu *et al*., 2013). Similarly, Han *et al*. reported that married women in Korea tend to score higher on quality of life measures compared to those who are unmarried or in troubled marriages (Han *et al*., 2014). Being married also fosters psychological and social support through close family ties, as seen in Zhang and Tsang's study, which found that marriages based on love and care directly contribute to women's happiness in urban households (Zhang & Tsang, 2013).

However, the benefits of marriage are not universal and depend largely on relationship quality and the surrounding social context. Liu *et al*. emphasized that relationship quality has a stronger effect on life satisfaction than marital status itself, with women in unhappy marriages often reporting lower well-being than single women (Liu *et al*., 2013). This is echoed by Waseem *et al*.'s longitudinal study in Norway, which found that while entering into marriage or cohabitation can initially increase life satisfaction, unstable relationships or divorce can result in significant declines, especially for younger women (Waseem *et al*., 2020).

4.2.7 Impact of Age and Life Stage on Social and Emotional Outcomes

The study finds a significant negative relationship between age and subjective well-being among urban women, indicating that as women grow older, they tend to experience declines in happiness and life satisfaction. This decline may result from increased work and family responsibilities, reduced social interaction, and emotional strain, as highlighted by Butkovic *et al*. (Butkovic *et al*., 2020), who emphasize the difficulty in fulfilling needs for autonomy and connectedness during midlife. Older urban women also face challenges such as social isolation and limited civic participation, which weaken their social capital and emotional well-being, as noted by Lu *et al*. (Lu *et al*., 2018). However, this relationship is not deterministic. Community-based interventions, digital inclusion, and inclusive participation spaces can mitigate age-related declines, highlighting the importance of life-course-sensitive policies to support urban women's evolving needs.

CONCLUSION

This study shows that social capital has a significant positive impact on the subjective well-being of women living in urban areas of Indonesia, both in terms of happiness and life satisfaction. Using a Two-Stage Predictor Substitution (2SPS) approach with IFLS-5 data and Tobit and ordered probit regression models, the study finds that women's participation in community organizations, such as religious gatherings, rotating savings groups (arisan), environmental programs, and cooperatives, plays a meaningful role in building social networks that foster a sense of connectedness, emotional support, and social engagement.

The findings also highlight that educational attainment, marital status, digital access, and perceptions of ethnic inclusion all influence both social capital and subjective well-being. Education plays a dual role by broadening social networks and enhancing life satisfaction. Internet access serves as an important channel for social participation, particularly for women with limited physical mobility, although online participation has yet to fully replace the quality of in-person community involvement. Conversely, negative perceptions of ethnic inclusion within communities significantly reduce well-being, underscoring the importance of fostering socially inclusive environments.

This research reinforces the argument that advancing the well-being of urban women cannot be separated from strategies that strengthen community-based social capital. Therefore, public policy should support the creation and enhance of women's social spaces, both physical and digital, and ensure a fair, inclusive social environment that promotes women's participation in public life. A cross-sectoral approach that integrates social, educational, digital, and ethnic equality dimensions can establish a sustainable foundation for enhancing the well-being of urban women.

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