

RELIGIOSITY, ECONOMIC STRESS, AND SUBJECTIVE WELL-BEING FAMILY OF ELDERLY FARM WORKERS

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Abstract

This study uses a descriptive design. This cross-sectional and quantitative study aims to analyze the influence of religiosity and economic pressure on the welfare of elderly farm laborers' families. This study involved 60 elderly men and 60 elderly women who worked as farm laborers in the past year using purposive sampling. Based on the results of the study, the average age of elderly male and female farm laborers was 67 years. Elderly male farm laborers had higher education and had more family members than elderly female farm laborers. More than half of elderly male farm laborers had partners and worked as permanent farm laborers, while female farm laborers were widowed and worked as daily farm laborers. The majority of elderly male and female farm laborers had per capita incomes below the poverty line. Religiosity in both groups was categorized as high. Objective and subjective economic pressure in both groups were categorized as low to moderate. The subjective well-being of both groups was in the moderate category. Religiosity and subjective economic pressure had a significant positive and negative influence on the subjective well-being of elderly farm laborers.

Keywords: Elderly, Religiosity, Economic Pressure, Welfare, Farm Laborer Families

Abstrak

Penelitian ini menggunakan desain cross-sectional dan diteliti secara kuantitatif yang bertujuan untuk menganalisis pengaruh religiusitas, dan tekanan ekonomi terhadap kesejahteraan keluarga buruh tani lansia. Penelitian ini melibatkan 60 lansia laki-laki dan 60 lansia perempuan yang bekerja sebagai buruh tani dalam satu tahun terakhir dengan menggunakan purposive sampling. Berdasarkan hasil penelitian, rata-rata usia buruh tani lansia laki-laki dan perempuan adalah 67 tahun. Buruh tani lansia laki-laki menempuh pendidikan yang lebih tinggi dan memiliki jumlah anggota keluarga lebih banyak dibandingkan buruh tani lansia perempuan. Lebih dari setengah buruh tani lansia laki-laki memiliki pasangan dan bekerja sebagai buruh tani tetap, sedangkan buruh tani perempuan berstatus janda dan bekerja sebagai buruh tani harian. Mayoritas buruh tani lansia laki-laki dan perempuan memiliki pendapatan per kapita di bawah garis kemiskinan. Religiusitas pada kedua kelompok terkategori tinggi. Tekanan ekonomi objektif dan subjektif pada kedua kelompok tergolong rendah hingga sedang. Kesejahteraan subjektif kedua kelompok berada pada kategori sedang. Religiusitas dan tekanan ekonomi subjektif memiliki pengaruh signifikan secara positif maupun negatif terhadap kesejahteraan subjektif buruh tani lansia.

Kata kunci: Lansia, Religiusitas, Tekanan Ekonomi, Kesejahteraan, Keluarga Buruh Tani



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INTRODUCTION

Welfare is part of the Sustainable Development Goals (SDGs) launched by the United Nations and adopted by its member countries, including Indonesia.¹ One of the SDGs aims to ensure a healthy quality of life and improve well-being for all ages. Well-being can be measured through two approaches: subjective and objective. The subjective approach refers to an individual's assessment or perspective of their well-being based on their own experiences, feelings, and perspectives. Meanwhile, the objective approach refers to physical, economic, social, and environmental conditions that can be directly measured and are independent of individual perceptions.²

Welfare is closely linked to poverty; poor people are categorized as less prosperous. Most poor families rely on the agricultural sector as their primary source of livelihood.³ Data from Central Bureau of Statistics emphasized that the agricultural sector is the main source of employment in Indonesia and more than half of the workers (54.18%) are elderly.⁴ According to Ministry of Agriculture It was recorded that in August 2023, there were 38,462,107 people in Indonesia working as farmers, including landowners, tenants, and farm laborers, in the food crops, horticulture, plantations, and livestock subsectors.⁵ Based on the social structure of the agricultural sector, farm laborers are at the bottom of the hierarchy and receive the lowest income. The real wage for farm workers/laborers in December 2022 was only IDR 51,453 per day. Meanwhile, elderly farm laborers earned only IDR 1.18 million per month. Furthermore, the wage system in the agricultural sector demonstrates gender inequality, with female farmers receiving lower wages than male farmers. Data shows that in 2022, male farm laborers earned IDR 18,261 per hour, while female farm laborers only received IDR 16,056 per hour.⁶

Bogor Regency is one of the areas with extensive agricultural land, recording 152,142 farm laborers, most of whom are men.⁷ However, farm laborers face various serious problems, particularly low wages, which are a barrier to improving their welfare. Low wages can increase

¹ United Nations, "Sustainable Development Goals," July 4, 2016, <https://www.un.org/en/academic-impact/page/sustainable-development-goals>.

² H. Puspitawati et al., "Kontribusi Ekonomi Dan Peran Ganda Perempuan Serta Pengaruhnya Terhadap Kesejahteraan Subjektif," *Jurnal Ilmu Keluarga Dan Konsumen* 5, no. 1 (2012): 11–18.

³ Y. Yacoub and H. Mutiaradina, "Analisis Kesejahteraan Petani Dan Kemiskinan Perdesaan Di Indonesia," in *Covid-19 Pandemic, Mitigate the Shock and Pave the Way for a Sustainable Future*, ed. M. Kartika (Fakultas Ekonomi dan Bisnis, Universitas Tanjungpura, 2020), <http://feb.untan.ac.id/>.

⁴ Badan Pusat Statistik, *Statistik Penduduk Lanjut Usia 2022* (Badan Pusat Statistik, 2022).

⁵ Kementerian Pertanian, *Statistik Ketenagakerjaan Sektor Pertanian Agustus 2023* (Pusat Data dan Sistem Informasi Pertanian Sekretariat Jenderal - Kementerian Pertanian, 2023).

⁶ Badan Pusat Statistik, *Statistik Upah Buruh Tani Di Perdesaan 2022* (Badan Pusat Statistik, 2022).

⁷ Open Data Jabar, "Jumlah Buruh Tani Laki-Laki Dan Perempuan Kabupaten Bogor 2020," July 4, 2020, <https://opendata.jabarprov.go.id/id>.

financial burdens and reduce farmers' well-being.⁸ Low income can cause economic stress, namely feelings of helplessness due to lack of funds for living expenses, increasing stress, and reducing quality of life.⁹ The research results found that the economic pressure felt by a person can be reduced by increasing religiosity.¹⁰ Religiosity is a belief in God that is internalized in a person's life, so that the values of this belief are able to influence and control individual behavior.¹¹ Rahman's research shows that farmers with a high level of religiosity do not easily give up in earning a living for their families, even though the income earned from farming is not sufficient for their families' living needs.¹² In another study, Kosalina found that elderly people with strong faith and active religious activities tend to have better well-being.¹³

Based on this background, this study aims to identify family characteristics, religiosity, economic pressure, and family welfare of male and female elderly farm laborers and analyze the influence of religiosity, economic pressure and welfare on the families of male and female elderly farm laborers in Bogor Regency.

RESEARCH METHODS

The study used a cross-sectional design and was quantitatively examined in Ciasmara Village, Pamijahan, Bogor Regency, West Java. Data collection was carried out in September – October 2024. The respondent criteria were a minimum age of 60 years, did not own agricultural land and were still actively working as farm laborers in the past year. The number of samples was 120 people (60 elderly men and 60 elderly women) through a purposive sampling method. The data used were primary data obtained through direct questionnaire distribution. Religiosity is the process of understanding and facing life's problems by using religious teachings as a guideline for life. Religiosity was measured using a questionnaire modified from Olufadi (2017) and consists of three dimensions: recommended acts, sinful acts, and engaging in bodily worship. The number of

⁸ T. W. H. Astuti et al., "Tekanan Ekonomi Dan Strategi Koping Keluarga Petani Di Daerah Rawan Banjir," *Jurnal Ilmu Keluarga Dan Konsumen* 9, no. 1 (2016): 43–52.

⁹ N. Mubarak and Moh. J. Rifqi, "Analisis Kriminologis Terhadap Korelasi Masa Pandemi Covid-19 Dengan Kejahatan Harta Benda Dan Kejahatan Properti Di Wilayah Polrestabes Kota Surabaya," *Jurnal Hukum Pidana Islam* 8, no. 1 (2022).

¹⁰ D. U. Syafitri and M. N. R. Hadjam, "Religiusitas: Faktor Protektif Pengasuhan Orangtua Dengan Status Sosial Ekonomi Rendah," *Psikologika* 22, no. 1 (2017).

¹¹ A. Chamelia et al., "Pengaruh Religiusitas Terhadap Psychological Well-Being Pada Lansia Di Panti Perlindungan & Rehabilitasi Sosial Lanjut Usia (PPRSLU) Budi Sejahtera Provinsi Kalimantan Selatan," *Nathiqiyah: Jurnal Psikologi Islam* 6, no. 1 (2023): 18–25, <https://doi.org/10.46781/nathiqiyah.v6i1.686>.

¹² A. Rahman, "Religiusitas Dan Perilaku Ekonomi Pada Masyarakat Petani Di Desa Duampanuae, Sinjai," *Walusuji* 8, no. 1 (2017): 71–83.

¹³ N. Kosalina, "Gambaran Kesejahteraan Subjektif Lansia Yang Aktif Dalam Kegiatan Religius," *Jurnal Psibernetika* 11, no. 1 (2018): 31–46.

questions was 14 items with a Cronbach's Alpha value of 0.63.¹⁴ Economic stress is a condition in which a person experiences and experiences financial difficulties that impact their daily activities. Economic stress consists of objective economic stress, measured using an instrument from Sunarti with a Cronbach's Alpha of 0.54, and subjective economic stress, measured using a questionnaire from Puspitawati et al., with Cronbach's Alpha 0.73.¹⁵ Objective economic pressure consists of 9 questions, while subjective economic pressure consists of 13. Well-being is a state in which a person's physical, mental, and social needs are optimally met. Well-being consists of two dimensions: objective and subjective, each containing 16 questions. Objective well-being is measured using the concept of an instrument. Delhey et al., which has been modified Puspitawati & Herawati with Cronbach's Alpha 0.86. Subjective well-being using an instrument that has been modified from Kinderman et al., with Cronbach's Alpha 0.90.¹⁶

RESULTS AND DISCUSSION

Characteristics of Elderly Male and Female Farm Laborers' Families

The ages of the male and female elderly farmworkers in this study ranged from 60 to 90 years. The average age of men was 67.28 years, and the average age of women was 67.63 years. These findings indicate that the average age of elderly farmworkers still actively working in both groups is within the young elderly category.¹⁷ The average education level of male elderly farmworkers is 3.5 years and female elderly farmworkers is 1.7 years. The highest level of education for male elderly farmworkers is junior high school, while for female elderly farmworkers, elementary school. The average number of male elderly farmworkers' families is 3 and for female elderly farmworkers, 2. The highest number of male elderly farmworkers' families is 7 and for female elderly farmworkers, 5. In male elderly farmworkers' families, the average per capita income is Rp. 385,007. In female elderly farmworkers' families, the average per capita income is Rp. 447,026. This average income is below the Bogor Regency poverty line of Rp. 513,512.¹⁸ The research results show that more than 70 percent of the families of elderly male and female farm workers are in the poor category.

¹⁴ Y. Olufadi, "Muslim Daily Religiosity Assessment Scale (MUDRAS): A New Instrument for Muslim Religiosity Research and Practice," *Psychology of Religion and Spirituality* 9, no. 2 (2017): 165–79, <https://doi.org/10.1037/rel0000074>.

¹⁵ E. Sunarti, *Inventori Pengukuran Keluarga*, 1st ed. (IPB Press, 2021).

¹⁶ J. Delhey et al., *The Euromodule: A New Instrument for Comparative Welfare Research* (2002), www.ssoar.info.

¹⁷ Badan Pusat Statistik, *Statistik Penduduk Lanjut Usia 2022*.

¹⁸ Badan Pusat Statistik, "Garis Kemiskinan Menurut Kabupaten/Kota (Rupiah/Kapita/Bulan) 2022–2024," 2024, <https://jabar.bps.go.id>.

Table 1 Minimum and maximum values, average, standard deviation, category average and results of different test of characteristics of elderly farm laborer families

Variables	Range (min-max)		P-Value	Mean ± SD	
	Man	Woman		Man	Woman
Age	60-89	60-90	0.795	67.28±6.56	67.63±8.08
Length of education	0-9	0-6	0.000**	3.50±2.31	1.70±1.81
Number of family members	1-7	1-5	0.005*	2.67±1.195	2.00±1.195
Income per capita	87,500-760,000	90,000-1,962,500	0.000**	385,007±0.71	447,026±0.77

Note: **significant at 0.01 (2-tailed), *significant at 0.05 (2-tailed)

Religiosity, Economic Pressure, and Subjective Well-being of Male and Female Elderly Farm Workers

The results in Table 2 indicate that the average religiosity of male and female elderly farm laborers is high. Objective economic pressure is low. Subjective economic pressure is moderate. Subjective well-being is moderate on average. The results of the difference test indicate that there are no significant differences between male and female elderly farm laborers in all variables. This means that the families of male and female elderly farm laborers have relatively similar levels of religiosity, economic pressure, and well-being.

Table 2 Minimum and maximum values, mean, standard deviation, category mean and results of different tests on latent variables

Variables	Range (min-max)		P-Value	Mean ± SD	
	Man	Woman		Man	Woman
Religiosity	74-100	79-98	0.222	89.33±6.25	88.05±5.01
Objective economic pressure	44-72	39-67	0.925	52.22±5.53	52.31±5.24
Subjective economic pressure	32-89	34-89	0.931	69.96±12.15	69.74±15.19
Subjective well-being	46-95	54-89	0.470	74.32±10.82	75.55±7.35

Note: **significant at 0.01 (2-tailed), *significant at 0.05 (2-tailed)

The Relationship between Family Characteristics, Religiosity and Economic Pressure with Subjective Welfare of Elderly Farm Laborers' Families

Subjective well-being shows a divergent relationship with the number of family members of elderly farmworkers. This means that as the number of family members of elderly farmworkers increases, subjective well-being tends to decline significantly. Per capita income has a significant positive relationship with the well-being of elderly farmworkers. This indicates that the higher the per capita income of elderly farmworkers' families, the higher the perceived subjective well-being.

Objective economic pressure has a significant negative relationship with subjective well-being. This means that increasing objective economic pressure is associated with a decrease in the level of subjective well-being in elderly farmworkers' families. Subjective economic pressure has a significant negative relationship with subjective well-being. This means that the higher the perceived subjective economic pressure, the lower the subjective well-being of elderly farmworkers' families (Table 3).

Table 3 Relationship between family characteristics and research variables

Variables	Religiosity	Objective economic pressure	Subjective economic pressure	Subjective Well-being
Age	0.005	-0.030	-0.234*	-0.020
Length of education	0.131	-0.086	0.012	0.032
Number of family members	0.048	0.368**	0.143	-0.244**
Income per capita	0.059	-0.395**	-0.270**	0.288*
Religiosity	1	0.021	-0.032	0.244**
Objective economic pressure		1	0.098	-0.252**
Subjective economic pressure			1	-0.285**
Subjective Well-being				1

Note: **significant at 0.01 (2-tailed), *significant at 0.05 (2-tailed)

The Influence of Family Characteristics, Religiosity and Economic Pressure on Subjective Welfare of Elderly Farm Laborers' Families

The regression results show that family characteristics, religiosity, and economic pressure collectively explain 17.6% of the factors contributing to subjective well-being. Religiosity contributes significantly positively, meaning that the higher the level of religiosity of elderly farmworkers, the higher their subjective well-being. Conversely, subjective economic pressure has a significant negative effect on the subjective well-being of elderly farmworkers. This indicates that the greater the perceived economic pressure, the lower the subjective well-being of elderly farmworkers.

Table 4 Results of the test of the influence of family characteristics, religiosity and economic pressure on the subjective well-being of elderly farm laborers

Family characteristic variables	Coefficient		
	B	T-stat	P-Value
(Constant)	80,526	4,465	0,000
Age	-0.172	-1,469	0.145
Gender (0.1)	1,054	0.612	0.542
Length of education	0.057	0.142	0.887
Number of family members	-1,396	-1,791	0.076
Income per capita	-2,925	-0.077	0.939
Religiosity	0.412	2,988	0.003*
Objective economic pressure	-0.290	-1,769	0.080
Subjective economic pressure	-0.181	-3,006	0.003*
Adjusted R Square		0.176	
Sig (P-Value)		0.000**	

Note: **significant at 0.01 (2-tailed), *significant at 0.05 (2-tailed)

Discussion

The results of the difference test showed no significant difference between the average age of male and female farmworkers. In general, age causes the elderly to experience physical and psychological decline.¹⁹ One of the changes that occurs in old age is a decrease in the ability to concentrate, which has an impact on the types of jobs available to the elderly.²⁰ The agricultural sector provides wider employment opportunities for the elderly, because activities in the agricultural sector require more physical strength than special skills.²¹

The study revealed that the majority of male and female farm laborers had only completed primary education. Other research revealed that more than 70% of farm labor families, both male and female, had per capita incomes below the poverty line. This aligns with Jamaluddin's research, which found that low levels of education influence the type of work they pursue, meaning that the lower the education level, the lower the income offered.²² The research results showed that the number of family members among elderly male farmworkers was greater because more than two-thirds of respondents were still married, while the female farmworkers were widowed. According

¹⁹ Junaidi et al., "Faktor-Faktor Sosial Ekonomi Yang Mempengaruhi Keterlibatan Penduduk Lanjut Usia Dalam Pasar Kerja Di Provinsi Jambi," *Masyarakat, Kebudayaan Dan Politik* 30 (2017): 197–205.

²⁰ N. Simbolon and G. Pirandy, "Pentingnya Komunikasi Keluarga Yang Baik Terhadap Kesejahteraan Lanjut Usia (Lansia)," *Literasi* 3 (2023).

²¹ Yacoub and Mutiaradina, "Analisis Kesejahteraan Petani Dan Kemiskinan Perdesaan Di Indonesia."

²² J. Jamalludin, "Keputusan Pekerja Lansia Tetap Bekerja Pascapensiun Dan Kaitannya Dengan Kebahagiaan," *Jurnal Samudra Ekonomi Dan Bisnis* 12, no. 1 (2020): 89–101, <https://doi.org/10.33059/jseb.v12i1.2450>.

to Yulfa, the larger the family, the less likely it is to meet all their needs, as the costs involved increase.²³

This study revealed that the level of religiosity among both male and female elderly farm laborers was high. The main factor contributing to this increased religiosity was the regular Koranic study groups held in the village, which were predominantly attended by women. Religious practices have been shown to be effective in reducing stress levels in the face of life's challenges and can provide inner peace.²⁴ According to Jati and Anggraeni, the differences in social roles between men and women influence individual choices and priorities. Men have a role as breadwinners so that religious study activities are only carried out during work holidays, while women are responsible for household affairs so that they are more likely to participate in religious activities.²⁵

The relatively similar economic conditions of male and female elderly farmworkers are reflected in the research findings, with both groups falling into the low-income category. The lack of objective differences in economic pressure between male and female elderly farmworkers is due to their employment in the agricultural sector, with low and unstable incomes. The elderly are considered a social group lacking the power or ability to access productive resources, thus being underrepresented in the economic development process.²⁶

The subjective economic pressure experienced by both groups also showed similarities, falling within the moderate category. This similarity is based on similar spending patterns for basic needs like food and healthcare, resulting in similar levels of subjective economic pressure.²⁷ In addition, there is no difference in the economic pressure felt because elderly farm workers still receive support from their children, siblings and relatives because the community environment in rural areas still upholds the values of mutual cooperation and social solidarity.²⁸

Subjective well-being showed no significant differences and was relatively similar, falling within the moderate category for both groups. Most elderly farmworkers were debt-free, thus reducing perceived economic pressure. This is in line with the findings. Yulfa et.al, families who do

²³ R. Yulfa et al., "Tekanan Ekonomi, Coping Ekonomi, Dukungan Sosial, Dan Kesejahteraan Perempuan Kepala Keluarga," *Jurnal Ilmu Keluarga Dan Konsumen* 15, no. 1 (2022): 14–26, <https://doi.org/10.24156/jikk.2022.15.1.14>.

²⁴ D. Krisnatuti and E. W. Latifah, "Pengaruh Faktor Sosial Ekonomi, Stressor, Dan Strategi Koping Lansia Terhadap Stres Lansia Selama Pandemi Covid-19," *Jurnal Ilmu Keluarga Dan Konsumen* 14, no. 3 (2021): 241–54, <https://doi.org/10.24156/jikk.2021.14.3.241>.

²⁵ R. P. Jati and R. Anggraeni, "Tingkat Religiusitas Pada Lansia," *Jurnal Penelitian Perawat Profesional* 4, no. 1 (2022), <http://jurnal.globalhealthsciencegroup.com/index.php/JPPP>.

²⁶ Y. R. Ada et al., "Gambaran Kemandirian Ekonomi Pada Lansia," *PLACENTUM Jurnal Ilmiah Kesehatan Dan Aplikasinya* 7, no. 2 (2019): 17–23.

²⁷ Ada et al., "Gambaran Kemandirian Ekonomi Pada Lansia."

²⁸ I. Nofalia, "Hubungan Dukungan Sosial Dengan Kualitas Hidup Lansia," *Jurnal Keperawatan* 17, no. 2 (2019): 11–18.

not have debt tend to have better welfare.²⁹ In addition, the elderly phase is a time when individuals are able to achieve a higher level of acceptance of their life conditions, so that individuals focus more on gratitude and life satisfaction that is not entirely dependent on economic factors.³⁰

The results of the correlation test showed that the older the elderly farm workers, the lower their perceived subjective economic stress. Age plays a role in how they cope with domestic life, as it is related to the amount of life experience they have had.³¹ This means that elderly people who are accustomed to living with limited economic conditions have more effective coping strategies in dealing with financial shortages, thereby reducing the subjective economic pressure they feel. The number of family members shows a direct relationship with the objective economic pressure of elderly farmworkers, indicating that the more family members an elderly farmworker has, the higher the perceived objective economic pressure. The number of family members has a significant negative relationship with the subjective well-being of elderly farmworkers, meaning that the more family members an elderly farmworker has, the lower the perceived subjective well-being. The number of responsibilities a person bears towards their family can increase feelings of emotional stress, which correlates with the individual's quality of life and subjective well-being.³²

Per capita income has a significant negative relationship with the objective and subjective economic pressures of elderly farmworkers, meaning that elderly farmworkers with low incomes tend to experience a higher economic burden in terms of meeting their living needs and their personal perceptions of their economic conditions. Kartini and Kartika found that low income contributes to the weakening of individual or family purchasing power, making them unable to meet basic needs, let alone reach more complex secondary and tertiary needs.³³ When a family does not have the ability to fulfill all of its living needs, the perception of difficulty in fulfilling all needs will increase and can increase the subjective economic pressure felt.³⁴ Per capita income has a significant positive relationship with subjective well-being. This means that the lower the income received, the worse the well-being experienced by elderly farmworkers, both materially and psychologically. This is in line with research by Astika et al., which found that low income contributes to a decline

²⁹ Yulfa et al., "Tekanan Ekonomi, Coping Ekonomi, Dukungan Sosial, Dan Kesejahteraan Perempuan Kepala Keluarga."

³⁰ M. Akhyar et al., "Hubungan Religiusitas Dengan Subjective Well-Being Pada Lansia Di Jakarta," *Mind Set* 10, no. 2 (2019): 120–26.

³¹ Astuti et al., "Tekanan Ekonomi Dan Strategi Koping Keluarga Petani Di Daerah Rawan Banjir."

³² R. Astika and L. Harudu, "Faktor-Faktor Yang Mempengaruhi Tingkat Kesejahteraan Keluarga," *Jurnal Penelitian Pendidikan Geografi* 8, no. 4 (2023): 2502–776.

³³ P. Y. L. Kartini and I. N. Kartika, "Analisis Faktor-Faktor Yang Mempengaruhi Kesejahteraan Lansia Di Kecamatan Mengwi Kabupaten Badung," *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana* 9 (2020): 435–70.

³⁴ D. S. Ningsih et al., "Pengaruh Tekanan Ekonomi, Dukungan Sosial, Dan Strategi Koping Terhadap Ketahanan Keluarga Pekerja Informal Di Pekanbaru Pada Saat Pandemi Covid-19," *Jurnal Ilmu Sosial Dan Humaniora* 12, no. 1 (2023): 156–67.

in well-being for both individuals and families. Low income leads to increased stress and anxiety, which can reduce levels of happiness and life satisfaction.³⁵

Religiosity has a significant positive relationship with subjective well-being, indicating that the higher the level of religiosity, the higher the subjective well-being experienced by elderly farmworkers. This aligns with research by Syafitri and Hadjam, which found that religiosity serves as an effective coping strategy for facing life's challenges.³⁶ Belief in God and the implementation of religious practices play a role in helping individuals to give deeper meaning to every event in life and achieve inner peace so that individuals become stronger in facing life's difficulties with a more positive and hopeful attitude.³⁷ Objective and subjective economic pressures have a significant negative relationship with both objective and subjective well-being, meaning that higher levels of experienced and perceived economic pressure are associated with lower overall well-being among elderly farmworkers. This finding aligns with Raharjo's research, which found that increased economic pressure is likely to increase domestic conflict, lead to feelings of depression, and reduce family well-being.³⁸

Regression test results indicate that religiosity and subjective economic stress influence subjective well-being. Religiosity plays a crucial role in strengthening emotional and spiritual resilience, ensuring that elderly farmworkers maintain hope in life and remain motivated to work.³⁹ However, economic pressure has a big influence in reducing the welfare of elderly farm workers because economic pressure causes difficulties in fulfilling basic needs so that it can give rise to feelings of stress which can reduce a person's subjective well-being.⁴⁰

CONCLUSION

The average age of elderly farmworkers is in the young elderly category (60-69 years), with higher levels of education for men than for women. The majority of elderly farmworker families have a per capita income below the poverty line. The religiosity of both male and female elderly farmworkers is categorized as high, although women show a stronger level of faith. Objective and subjective economic pressures are classified as low to moderate, for both male and female elderly farmworkers. Subjective well-being does not show significant differences, being in the moderate category. The number of family members, objective and subjective economic pressure have a

³⁵ Kosalina, "Gambaran Kesejahteraan Subjektif Lansia Yang Aktif Dalam Kegiatan Religius."

³⁶ Syafitri and Hadjam, "Religiusitas: Faktor Protektif Pengasuhan Orangtua Dengan Status Sosial Ekonomi Rendah."

³⁷ Akhyar et al., "Hubungan Religiusitas Dengan Subjective Well-Being Pada Lansia Di Jakarta."

³⁸ I. T. Raharjo et al., "Tekanan Ekonomi, Manajemen Keuangan, Dan Kesejahteraan Pada Keluarga Muda," *Jurnal Ilmu Keluarga Dan Konsumen* 8, no. 1 (2015): 38–48.

³⁹ Akhyar et al., "Hubungan Religiusitas Dengan Subjective Well-Being Pada Lansia Di Jakarta."

⁴⁰ T. Herawati et al., "Tekanan Ekonomi, Strategi Koping, Dan Ketahanan Keluarga Yang Menikah Usia Muda," *Jurnal Ilmu Keluarga Dan Konsumen* 10, no. 3 (2017): 181–91.

negative relationship, while income and religiosity have a positive correlation with subjective well-being. The factor that significantly influences subjective well-being positively is religiosity, while subjective economic pressure has a significant negative influence on subjective well-being.

Research Implications

This research enriches the study of subjective well-being by integrating religiosity and economic stress within the context of elderly farmworker families. The results can serve as a foundation for developing a theory of elderly well-being in rural areas, particularly in examining the psychosocial and spiritual dimensions that shape individuals' perceptions of well-being.

Limitation

This study has several limitations. First, the linguistic limitations of the researcher, who does not speak Sundanese, presented a challenge, given that most people in the study location still use the regional language in their daily communication. Second, the characteristics of the respondents, who were predominantly elderly, necessitated the researcher providing more intensive support during the interview process.

Suggestion

The government is advised to initiate the establishment of activity centers for the elderly in rural areas that provide light skills training for entrepreneurship, financial management education, and regular health check-ups, aimed at promoting the sustainability of elderly productivity and increasing their contribution to national economic development. Future researchers can explore this by adding other variables such as health conditions or the role of local institutions as factors that can influence the holistic well-being of elderly farmworkers.

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