

What Does Sejahtera Mean to You? The Interpretation of Sejahtera based on Money-saving Habit, Happiness, and Life Satisfaction

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Abstract: This research aims to explore the meaning of an abstract concept Sejahtera. Specifically, whether Sejahtera was perceived differently based on people's saving habit, level of happiness, and satisfaction with life. Feature generation task was used to generate features that describe the meaning of Sejahtera. A total of 331 Indonesians were asked to generate features, and their level of happiness and life satisfaction were measured, as well as their money-saving habit. The generated features were coded, counted, and classified based on participants' level of well-being (happiness and life satisfaction) as well as their saving habits. The relationships among these variables were explored. The results showed that despite having some idiosyncratic features, Sejahtera was perceived uniformly among Indonesians as 'feeling happy', 'having enough', and 'having every need fulfilled'. These features were generated most often by participants regardless of their level of happiness, life satisfaction, and their saving habit. These top generated features also shown a great resemblance with the definition by Indonesian governmental regulation regarding *Kesejahteraan Sosial* (akin to social welfare or literally translated as 'prospering socially'). The results are discussed in light of theories of concept and indigenous psychology.

1 INTRODUCTION

What comes to mind when you hear the word *Sejahtera*? Hearing the word *Sejahtera* (akin to 'being prosper' in English), the word is often associated with fulfilled economic needs. According to a study on word association by Djalal and De Deyne (2021; see <https://smallworldofwords.org/id/project/visualize>), the words most often associated with the word *Sejahtera* are *bahagia* (happiness), *damai* (peace, or peacefulness), *sentosa* (tranquil, or a state of tranquillity), and *tentram* (peaceful, or to be at peace). In accordance with previous studies, the word *Sejahtera* is defined as a condition in which someone feels prosperous, healthy, and at peace (Widyastuti, 2021) due to perceived sufficient managing of a variety of social problems (Suradi, 2007), including but not limited to the physical, economical, and mental (well-being) to the extent which all of one's needs are fulfilled (Segel & Bruzy,

in Widyastuti, 2012). This *kesejahteraan sosial* (somewhat loosely translated to 'prospering socially') is even regulated by the state of Indonesia; written under the 2009 constitution of the Republic of Indonesia number 11 article 1, *kesejahteraan sosial* is a state in which a citizen has all material, spiritual, and social needs fulfilled that they could live a decent life oriented toward self-development, enabling them to fulfil their social functions. In conclusion, a person could widely be described as *Sejahtera* when all of their economic needs are fulfilled.

One's life can be considered as a prosperous (*Sejahtera*) life when all the basic needs such as food, shelter, clothing, and healthcare are fulfilled. But not only physical needs, social needs such as harmonious interpersonal relations, self-development, and satisfying standard of living also play significant contributions in determining a prosperous life (Friedlander & Robert, 1982).

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Thus, the concept of *Sejahtera* is not merely understood economically (Suharto, 2014). The varying conceptual definitions of *Sejahtera* within society indicate a fluid and relative understanding of the concept (Widyastuti, 2012). The concept is inseparable from the societal quality of life because factors like the socio-political along with economical ones have a significant impact on public life (Widyastuti, 2012). Magrabi et al. (in Sari & Pratiwi, 2018) stated that *Sejahtera* is defined as a state in which an individual is in good health, comfortable, and generally happy. We can then conclude that *Sejahtera* is also closely related to a person's well-being, affecting factors like happiness and life satisfaction.

Many studies have been trying to transvalue cultural values, welfare, and well-being, especially in the field of anthropology (see Graeber, 2001, Lambek, 2008; Otto & Willersev, 2013; Robbins & Siikala, 2014, Soas & Marsden, 2018; Tsing, 2013). Questions and discussions about physical materials, prosperity, crises in financial, economic, social, and political, as well as happiness and well-being begin to rise (Coleman, 2004; Johnston, 2012; Soas & Marsden, 2018). These studies focused on the recommendation that the study of welfare (*Sejahtera*) and well-being should depart from the contextual meaning.

What is peculiar about Indonesia's condition is that while the country is perceived to have a level of *Sejahtera* or prosperity that can be considered to be on the lower end, World Happiness Report 2020 had stated that Indonesia was ranked decently high on the happiness scale (ranking 84th out of 153 countries with a score of 5.3 out of 10). This phenomenon elicits some assumptions; one possibility is that the level of *Sejahtera* within the people of Indonesia is inversely proportionate to the level of happiness, another possibility would be to assume that *Sejahtera* is not a determining factor in determining happiness. Previously *Sejahtera* was defined as the fulfilment of economical and psychological aspects closely related to well-being. However, these definitions do not explain the apparent existing gap between a high level of happiness and a low level of *Sejahtera*. This raises the question, how is the concept of *Sejahtera* understood by the people of Indonesia? Is *Sejahtera* understood predominantly as an economical concept (e.g., *Sejahtera* when economical needs are fulfilled)? Or does it lean more toward well-being (e.g., *Sejahtera* when one feels happy, at peace, in a tranquil state, etc)?

Semantic study to interpret the meaning of *Sejahtera* for Indonesians is necessary since every

culture has its standards of what can be considered as being prosperous. The meaning of abstract concept such *Sejahtera* is closely related to what society defined as a state where their life is prosperous, or when everything is fulfilled. But what is it that being fulfilled? This definition cannot be determined by other cultures which have different values, different ways of living, and different standards of living (Hakim, 2014). As Henrich, Heine, and Norenzayan (2010) stated that many claims or research conclusions about human psychology were based on what they called WEIRD (Western, Educated, Industrialized, Rich, and Democratic) societies and these societies cannot represent the other populations.

Generally, the objective of this research is to explore how the people of Indonesia understand and perceive the concept of *Sejahtera*. Mirroring previous studies which had understood *Sejahtera* from two aspects, economical along with well-being, the participants' level of well-being is also measured, which were subjective happiness and life satisfaction. On the other hand, to include the economical side of *Sejahtera*, saving habits are also measured. The habits of saving money differ across cultures and it is related to the level of prosperity of the country (Imron, 2012; Kim, Yang & Hwang, 2006; Putong, 2010). We assume that people who have a habit of saving their income (Chavali, 2020) would perceive *Sejahtera* differently from those who are not. In other words, this research is done not only to understand the holistic view of how Indonesian society understands and perceives the concept of *Sejahtera*, but also to see (if any) a variety of understanding relating to differences in levels of happiness, life-satisfaction, as well as saving habits.

We assumed that people who scored high on the happiness or life-satisfaction scale would have generated a different meaning of *Sejahtera* compared to people who are unhappy or dissatisfied. Further, we are also interested to examine whether *Sejahtera* would be perceived differently based on people's saving habits, that is participants who have a habit of saving their incomes would give different meanings toward *Sejahtera* compared to those who do not have the habit to save money.

2 METHODS (AND MATERIALS)

To investigate how Indonesians perceive *Sejahtera*, a feature generation task was employed to generate features that describe the meaning of *Sejahtera*. Their level of happiness (using Subjective Happiness Scale) and life-satisfaction (using Satisfaction with Life

Scale) was measured, as well as their money-saving habit (e.g., whether they have a saving habit, the percentage of saving from salary, and whether this is a routine habit). The generated features were grouped based on participants' level of well-being and saving habit. We assumed that people who were happy and satisfied would perceive *Sejahtera* differently compared to people who were unhappy and dissatisfied. Further, we also thought that saving habits would affect how people give meaning to *Sejahtera*. In other words, people with saving habits would have a different understanding of *Sejahtera* in comparison with people who do not.

2.1 Ethics Statement

This study was conducted with the approval of the Research Ethics Committee of the Department of Psychology, University of Bina Nusantara. Written informed consent was obtained from all participants before starting the task.

2.2 Participants

A total of 334 Indonesians (190 females and 144 males) adult participants participated in this study. Participants' age ranged from 14 to 60 ($M = 26.12$, $SD = 10.77$). Three participants were excluded from the analysis because there were under 18 years old (one participant aged 14, 15, and 16; they were all male participants), resulted in 331 participants in the analysis. All participants did the study voluntarily and received no compensation for their participation.

2.3 Materials

The materials used for this research were a four-part questionnaire which consisted of the *Sejahtera* questionnaire, the Subjective Happiness Scale questionnaire (SHS; Lyubomirsky & Lepper, 1999), the Satisfaction with Life Scale questionnaire (SwLS; Diener et al., 1985), and the saving habits questionnaire.

The first part of the questionnaire was the feature generation task to see how Indonesians perceive and give meaning to the concept of *Sejahtera*. Here the participants were asked questions like "What is *Sejahtera* for you?" Participants were asked to give a minimum of three answers and a maximum of 10 (conceptions of what *Sejahtera* is).

Next, the Subjective Happiness Scale (SHS; Lyubomirsky & Lepper, 1997) was utilized to measure the happiness level of the participants. This questionnaire consisted of four items and had been

adapted to Bahasa Indonesia (Rumondor & Djalal, 2020). Using Cronbach's alpha reliability coefficient, a score of 0.64 was obtained. The scale asked participants to rate how appropriate each statement was to each of their conditions using a scale of 1 to 7. The higher the score, the higher their happiness level.

Life satisfaction was then measured with the Satisfaction with Life Scale (SwLS; al., 1985) which consisted of five items that had also been adapted to Bahasa Indonesia (Rumondor & Djalal, 2020). The reliability was measured using Cronbach's alpha reliability coefficient and the results revealed 0.76. For each item, participants were asked to rate themselves on a scale of 1 (strongly disagree) to 7 (strongly agree). The higher the score, the more satisfied they are with life.

Lastly, three questions were asked in regards to saving habits after participants filled out their demographical details. Participants were asked to indicate whether they had a saving habit, the percentage of their salary that was saved, as well as whether this behaviour was part of their routine. Their answers were then used to investigate differences in their conceptions of *Sejahtera*.

2.4 Procedures

First, all participants were given a link to an online survey. The link was broadcasted to a variety of social media like WhatsApp, Facebook, Twitter, and Instagram. The online survey provided potential participants with information in regards to the objective of this research. Afterward, they were asked to give their informed consent. If they agreed to participate, they would then be asked for their demographic details (gender, age, education, occupation, and salary). The participants were then asked to read the instructions on how to properly fill in the feature generation task. After the participants finished reading the instructions, they were then asked to start filling in their answers of how they give meaning to the concept of *Sejahtera*. Afterward, the participants were asked a series of questions about their saving habits before continuing to the Subjective Happiness Scale (SHS) and the Satisfaction with Life Scale (SwLS). All items were provided in a consistent order. The entire survey was in Bahasa Indonesia and there was no time limit.

3 RESULTS AND DISCUSSION

3.1 The Top 10 Features

As many as 1,331 features were produced for the concept of *Sejahtera*, all of which came from the feature generation task. All of the features were then counted for frequency. Table 1 below shows the top 10 features that were produced for the concept of *Sejahtera*. As shown in Table 1, the most generated feature was *merasa bahagia* (feeling happy). In other words, Indonesian society perceived *Sejahtera* largely as a happy feeling.

Table 1: The 10 most generated features.

	Features	N	%
1	Feeling happy <i>merasa bahagia</i>	152	11,4%
2	Having enough <i>tercukupi</i>	138	10,4%
3	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	93	7,0%
4	Feeling peaceful <i>merasa damai</i>	84	6,3%
5	Feeling safe <i>merasa aman</i>	61	4,6%
6	Feeling prosperous <i>merasa makmur</i>	59	4,4%
7	Having a good grasp on all of life's problems <i>semua beban masalah terkendali</i>	54	4,1%
8	Having every expectation fulfilled <i>semua tercapai</i>	53	4,0%
9	To feel at peace <i>merasa tenang</i>	49	3,7%
10	To be in good health <i>keadaan sehat</i>	48	3,6%

As can be seen from Table 1, the two most generated features were related to both sides of a coin (Friedlander & Robert, 1982; Widyastuti, 2012), namely *Sejahtera* was perceived as well-being (feature 'Feeling happy') and as an economical concept (feature 'Having enough'). The rest of the features are mostly a combination of the two. However, looking at it closely, in general, these features focused on the self. Corroborated with Widyastuti (2012), some of them revolved around the feeling, that is *Sejahtera* perceived as when one feels happy, peaceful, safe, and prosperous. The others focused on something that one-self can achieve: having every need fulfilled, having no problems, being in a good health. This seemed to suggest that, even though Indonesian is considered to have a

collective culture (Irawanto, 2009), but when it comes to being prosperous as a state, Indonesians feel that *Sejahtera* is personal, something that can affect and can be achieved by one-self.

3.2 The Top Features based on the Well-Being Levels

The participants' happiness and life satisfaction were measured to investigate whether participants with different levels of well-being were producing features that were also different. The average score of each participant was measured for both well-being scales and was grouped based on each scale's norm. Table 2 and 3 shows the classification of each level of happiness and the number of participants for each level of happiness and life satisfaction.

Table 2: The classification of subjective happiness.

Average Score	SHS	N
6.1 – 7.0	Extremely happy	0
5.1 – 6.0	Happy	107
4.1 – 5.0	Slightly happy	504
4.0	Neutral	144
3.1 – 3.9	Slightly unhappy	497
2.1 – 2.9	Unhappy	69
1.0 – 2.0	Extremely unhappy	10

Table 3: The classification of satisfaction with life.

Average Score	SwLS	N
6.1 – 7.0	Extremely satisfied	148
5.1 – 6.0	Satisfied	317
4.1 – 5.0	Slightly satisfied	413
4.0	Neutral	71
3.1 – 3.9	Slightly dissatisfied	255
2.1 – 2.9	Dissatisfied	110

All features that were produced were now grouped based on each participants' score for each scale. To simplify things, the 5 most produced features are shown based on two spectrums; Happy-Unhappy and Satisfied-Dissatisfied with the following details: participants that scored anything above 4.0 (Extremely Happy/Satisfied, Slightly Happy/Satisfied, and Happy/Satisfied in both the SHS and the SwLS respectively) were categorized as one group labeled 'Happy' in the SHS scale and 'Satisfied' in the SwLS. The 5 most generated features produced by 'Happy' participants are shown

in Table 4, and the 5 most generated features produced by ‘Satisfied’ participants are shown in Table 5. On the other hand, those who scored lower than 4.0 (Extremely Unhappy/Dissatisfied, Slightly Unhappy/Dissatisfied, and Unhappy/Dissatisfied on the SHS and SwLS) were categorized as one group labelled ‘Unhappy’ in the SHS and ‘Dissatisfied’ in the SwLS. The 5 most generated features produced by the ‘Unhappy’ group are shown in Table 6, and the top 5 features produced by the ‘Dissatisfied’ group are shown in Table 7.

Table 4: The top 5 features generated by the ‘Happy’ participants who scored above 4.0 on SHS.

	Features	N	%
1	Having enough <i>tercukupi</i>	68	11,1%
2	Feeling happy <i>merasa bahagia</i>	66	10,8%
3	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	50	8,2%
4	Feeling peaceful <i>merasa damai</i>	35	5,7%
5	Feeling prosperous <i>merasa makmur</i>	26	4,3%

Table 5: The top 5 features generated by ‘Satisfied’ participants who scored above 4.0 on SwLS.

	Features	N	%
1	Feeling happy <i>merasa bahagia</i>	97	11,0%
2	Having enough <i>tercukupi</i>	68	7,7%
3	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	63	7,2%
4	Feeling peaceful <i>merasa damai</i>	56	6,4%
5	Having every expectation fulfilled <i>semua tercapai</i>	20	2,3%

As shown in Table 4 and Table 5 those who scored high on the SHS and SwLS produced highly similar features except for one. Further, there seemed to be a unanimous conclusion that the feeling of ‘Sejahtera’ is obtained when feeling happy. These results seem to suggest that there are no differences between people who are happy and satisfied in perceiving *Sejahtera*. In other words, people who are scored high in their well-being levels seemed to value *Sejahtera* both from the economical point of view (Friedlander & Robert, 1982) as well as positive affect (Suharto, 2014; Widyastuti, 2012; i.e., happy, peaceful, and feeling prosperous).

Table 6: The top 5 features generated by the ‘Unhappy’ participants who scored lower than 4.0 on SHS.

	Features	N	%
1	Feeling happy <i>merasa bahagia</i>	68	11,8%
2	Having enough <i>tercukupi</i>	59	10,2%
3	Feeling peaceful <i>merasa damai</i>	30	5,2%
4	Feeling safe <i>merasa aman</i>	31	5,4%
5	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	29	5,0%

Table 7: The top 5 features generated by the ‘Dissatisfied’ participants who scored lower than 4.0 on SwLS.

	Features	N	%
1	Having enough <i>tercukupi</i>	40	10,5%
2	Feeling happy <i>merasa bahagia</i>	39	10,2%
3	Feeling safe <i>merasa aman</i>	19	5,0%
4	Feeling peaceful <i>merasa damai</i>	19	5,0%
5	Feeling prosperous <i>merasa makmur</i>	18	4,7%

As shown in both Table 6 and 7, the composition of the 5 most produced features was very similar between the ‘Unhappy’ and ‘Dissatisfied’ participants and the ones produced by the ‘Happy’ and ‘Satisfied’ ones. In both, the features ‘feeling happy’ and ‘having enough’ consistently stayed on first and second place across all Tables. It can be concluded, unexpectedly, that there are no differences in perceiving the concept of *Sejahtera* between Happy/Satisfied participants and Unhappy/Dissatisfied ones. It seems that Indonesians thought about the ideal condition when they were asked to define *Sejahtera*, despite their well-being levels.

3.3 The Top Features based on Saving Habit

To investigate whether participants who had a money-saving habit perceived *Sejahtera* differently than those who did not, their differences were measured. The average score of each participant was measured regarding whether they had a saving habit.

Table 8: The percentage of people based on saving habit.

Saving habit	N
Yes, I have	283
No, I do not save money	48

As shown on both Table 9 and 10, the composition of the 5 most generated features between those who had a saving habit and those who did not, were nearly identical. In both, the features ‘feeling happy’, ‘having enough’, and ‘having every need fulfilled’ were ranked first, second, and third, respectively.

Table 9: The 5 most generated features produced by the participants based on their saving habit ‘Yes, I have’.

	Features	N	%
1	Feeling happy <i>merasa bahagia</i>	136	11,5%
2	Having enough <i>tercukupi</i>	123	10,4%
3	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	80	6,8%
4	To feel at peace <i>merasa damai</i>	78	6,6%
5	Feeling safe <i>merasa aman</i>	55	4,7%

Table 10: The 5 most generated features produced by the participants based on their saving habit ‘No, I do not save money’.

	Features	N	%
1	Feeling happy <i>merasa bahagia</i>	16	10,5%
2	Having enough <i>tercukupi</i>	15	9,9%
3	Having every need fulfilled <i>segala sesuatu terpenuhi</i>	13	8,6%
4	Having a lot of money <i>memiliki banyak uang</i>	10	6,6%
5	Having no debts <i>tidak memiliki hutang</i>	7	4,6%

It can be concluded that there are not any meaningful differences in perceiving the concept of *Sejahtera* between those who had a saving habit and those who did not. However, people who had a saving habit seem to focus on feeling peaceful and safe, where people who did not, focused on the ideal condition, that is having lots of money and have no debts. This might be because, people who saved their money already feel safe and at ease, conditions that they have achieved. Whereas those who do not have savings, yearn for an ideal condition that is normally achieved by people who had savings, that is having a lot of money and no debts.

3.4 Features Related to *Sejahtera* Definition According to the Indonesian Law

The concept of *Sejahtera* has a legal definition in Indonesia. Referring to No. 6 of the 1974 constitution of the Republic of Indonesia concerning to provisions within the context of *Pokok Kesejahteraan Sosial* (roughly, The Fundamentals of Social Prospering); *Kesejahteraan Sosial* is a deliberately established pattern of life cultivating both social, material, as well as spiritual aspects which are predominantly guided by feelings of safety, decency, as well as a peace of both body and mind that enables every citizen of Indonesia to develop and cultivate efforts to fulfil their physical, religious, as well as social needs to the best of their abilities for each individual, family, and the broader society predicated upon human rights in accordance to Pancasila (Indonesia’s core philosophy as both a state and a people).

Pearson correlation was executed to investigate whether there were significant relations between the features generated by participants based on saving habits and the legal definition of the concept of *Sejahtera*. In other words, to see whether participants with saving habits tended to produce features that were more related to the legal conception of *Sejahtera*, and vice-versa. The results showed no significant correlation ($r = 0.02, p = .79$) between saving habits and generated features that were related to the law. This revealed that whether an individual had a saving habit did not influence whether their understanding of the concept of *Sejahtera* was more related to its legal definition. Regardless of whether a person had a saving habit, they still might have varying perceptions about the concept of *Sejahtera*. Understanding the concept of *Sejahtera* had nothing to do with saving habits. In the sense that saving behaviour is not essential for Indonesian society in determining their views on the concept of *Sejahtera*.

4 CONCLUSIONS

This research was done to provide a broad overview of the perception of Indonesian society toward the concept of *Sejahtera*. The results showed that despite having some idiosyncratic features, *Sejahtera* was perceived uniformly among Indonesians as ‘feeling happy’, ‘having enough’, and ‘having every need fulfilled’. These features were generated most often by participants regardless of their level of happiness, life satisfaction, and their saving habit.

The different perceptions of *Sejahtera* in this research were analysed from the perspective of well-being, which consisted of happiness and life satisfaction. They were also analysed based on saving habits. The differing (or lack thereof) understanding of the concept of *Sejahtera* was investigated based on whether an individual had saving habits, as well as whether they were considered happy or unhappy and whether they were satisfied with their life.

It can be seen from what had been explicated beforehand that there was no significant difference in perceptions toward the concept of *Sejahtera* regardless of an individual's happiness or life satisfaction level. The same holds for saving habits, no significant difference in perceiving and understanding the concept of *Sejahtera* regardless of whether their money saving habits.

Taking everything into account, it also interesting to notice that since *Sejahtera* was perceived uniformly regardless of their well-being levels and saving habits, seeing the most generated features, seems to suggest that Indonesians perceived *Sejahtera* as an ideal state, a condition that they believed to be prescriptively ideal, not as a factual condition (Bear & Knobbe, 2017). The generated features seem to reflect a condition that people are eager to achieve despite their actual condition. For instance, the most generated features taken from the people who do not have saving habit were 'Having every need fulfilled', 'Having a lot of money', and 'Having no debts' were seeming to contradict with their actual condition that ideally can only be achieved by people who are saving their money. The same pattern was also found with people who scored low on their well-being levels (See Table 6 and 7). They generated features such as 'Feeling happy', 'Having enough', or 'Feeling Peaceful'. These are a condition that ideally achieved by people who are happy and satisfied. Thus, when Indonesians were asked to describe their understanding of *Sejahtera*, they thought of an ideal condition that was driven by the norm (in this case the law definition) in which positive affects and prosperous conditions were involved, and they ignored their actual condition. That explains the uniformity we found across participants in perceiving *Sejahtera* as an ideal condition that people willing to achieve.

Further study could explore the differences on how being prosperous or *Sejahtera* was perceived across different cultures (and languages).

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