



Women and liveability – Best practices of empowerment from Indonesia

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and environmentally hazardous Indonesia life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were the success factors of the empowerment projects.

Keywords: empowerment projects, Indonesia, liveability, livelihood, success factors, womenfolk

Introduction

Spread across a chain of 18,307 of islands (LAPAN, 2002) between Asia and Australia, Indonesia has the world's largest Muslim population and Southeast Asia's biggest economy. Its early history began around 2000 BCE with the in-migration of Austronesian peoples, who form the majority of the modern population from Taiwan who pushed the indigenous Melanesian peoples further east (Taylor, 2003). Wet-field rice cultivation was established as early as the 8th century BCE paving way for villages, towns, and small kingdoms to flourish by the 1st century CE. Even before this, strategic sea-lane position fostered inter-island and international trade, including links with Indian kingdoms and China (Taylor, 2003).

Hinduism and Mahayana Buddhism arrived in Indonesia in the 4th and 5th century. From the 7th century, the powerful Srivijaya naval kingdom flourished. Between the 8th and 10th centuries, the agricultural Buddhist Sailendra thrived and declined in inland Java, leaving the grand religious monuments of Borobudur. The Hindu Majapahit kingdom was founded in eastern Java in the late 13th century (Lewis, 1982).

Indonesia's Islamisation began in northern Sumatra around the 13th century and gradually spread to other Indonesian areas. By the end of the 16th century Islam had become dominant in Java and Sumatra although for the most part, it was overlaid and mixed with existing cultural and religious influences (Ricklefs, 1991).

Europeans came to Indonesia in 1512 with Portuguese traders seeking to monopolise the sources of nutmeg, cloves, and cubeb pepper in Maluku, followed by Dutch East India Company (VOC) in 1602

and British traders. The VOC was formally dissolved in 1800, and the government of the Netherlands colonize Indonesia and named it the Dutch East Indies (Ricklefs, 1991).

Indonesia fell into Japan occupation from 1942 to 1945. Independence was proclaimed in 1945 by Sukarno, the independence movement's leader but was only gained in 1949 after Netherlands caved in following brutal fighting, intermittent negotiations, and UN mediation.

Post-Independence Indonesia went through a period of parliamentary democracy which ended in 1957 when President Soekarno declared martial law and instituted "Guided Democracy." Soekarno, however, lost power after an abortive coup in 1965 by alleged communist sympathizers. With his "New Order" government President Suharto ruled Indonesia from 1967 only to be toppled Suharto in 1998 after rioting. Free and fair legislative elections took place in 1999. A historic peace agreement was reached in 2005 with Aceh's armed separatists which led to democratic elections in Aceh in December 2006. Indonesia continues to face mild armed resistance in Papua by the separatist Free Papua Movement. Militant Islamic groups have been blamed for the 2002 Bali bombings, which killed 202 people.

As the world's third most populous democracy Indonesia's current issues include consolidating democracy after four decades of authoritarianism, holding the military and police accountable for human rights violations, reforming the criminal justice system, stemming corruption, implementing economic and financial reforms, alleviating poverty, improving education, preventing terrorism, addressing climate change, and controlling infectious diseases, particularly those of global and regional importance.



Fig 1. Location of study

Lying by the intersection of shifting tectonic plates, Indonesia is prone to earthquakes and volcanic eruptions. One powerful undersea quake affected Sumatra in late 2004 which left more than 220,000 dead or missing. Despite its large population and densely populated regions, Indonesia has vast areas of wilderness that support the world's second highest level of biodiversity. Deforestation, however, is fast eroding this diversity due to increasing demand for palm oil.

Economic profile

With traditional markets and modern high rises co-existing in the region's biggest economy, Indonesia has undergone a resurgence since the 1997 Asian financial crisis and become one of the world's major emerging economies. Investors are attracted by a large consumer base, rich natural resources and political stability, but often equally deterred by poor infrastructure, rampant corruption and growing calls for economic protectionism.

Challenges stemmed from the global financial crisis and world economic downturn. Economic difficulties in early 2008 centered on high global food and oil prices and their impact on Indonesia's poor and on the budget. Nevertheless, under the administration of President Yudhoyono, Indonesia's debt-to-GDP ratio in recent years has declined steadily because of increasingly robust GDP growth and sound fiscal stewardship. During the global financial crisis, Indonesia outperformed its regional neighbors and joined China and India as the only G20 members posting growth. The government has promoted fiscally conservative policies, resulting in a debt-to-GDP ratio of less than 25% and historically low rates of inflation. Fitch and Moody's upgraded Indonesia's credit rating to investment grade in December 2011.

In spite of all this, the republic still struggles with poverty and unemployment, inadequate infrastructure, corruption, a complex regulatory environment, and unequal resource distribution among regions. As global demand has slowed and prices for Indonesia's commodity exports have fallen since 2012, Indonesia faces the prospect of growth significantly below the 6-plus percent recorded in 2007 and 2008. President Joko Widodo - elected in July 2014 - has emphasized maritime and other infrastructure development, and especially increased electric power capacity, since taking office. Fuel subsidies were almost completely removed in early 2015, a move which could help the government increase spending on its development priorities (CIA, 2015).

- GDP (purchasing power parity): \$914.6 billion (2008 est.); \$2.554 trillion (2014 est.)
- GDP - per capita (PPP): \$3,900 (2008 est.); \$10,200 (2014 est.)
- Labor force - by occupation: agriculture: 38.9%; industry: 13.2%; services: 47.9% (2012 est.)
- Population below poverty line: 17.8% (2006); 11.7% (2012 est.)

Social profile

Ethnically highly diverse, with more than 300 local languages Indonesian people range from rural hunter-gatherers to a modern urban elite. The ethnic Javanese predominate at 40.6% followed by Sundanese 15%, Madurese 3.3%, Minangkabau 2.7%, Betawi 2.4%, Bugis 2.4%, Banten 2%, and Banjar 1.7%. Muslims constitute 86.1% of Indonesia's religious composition followed by Protestants 5.7%, Roman Catholic 3%, and Hindu 1.8% (2000 census)

Indonesian population has increased from 240,271,522 in 2009 to 253,609,643 in 2014 making the republic the 5th most populous nation in the world although the rate of population growth has decreased from 1.136% to 0.95% respectively (CIA, 2015). The national sex ratio is 1.0 male for every female in 2014 although both sexes have improved life expectancy at birth : male from 68.26 years in 2009 to 69.59 years in 2014 and female from 73.38 years to 74.88 years respectively. The national life expectancy was moderately high at 72.17 years (2014) placing Indonesia at 138 in world comparison. Maternal mortality stood at 190 deaths /100,000 live births (2013), the 52th highest in the world.

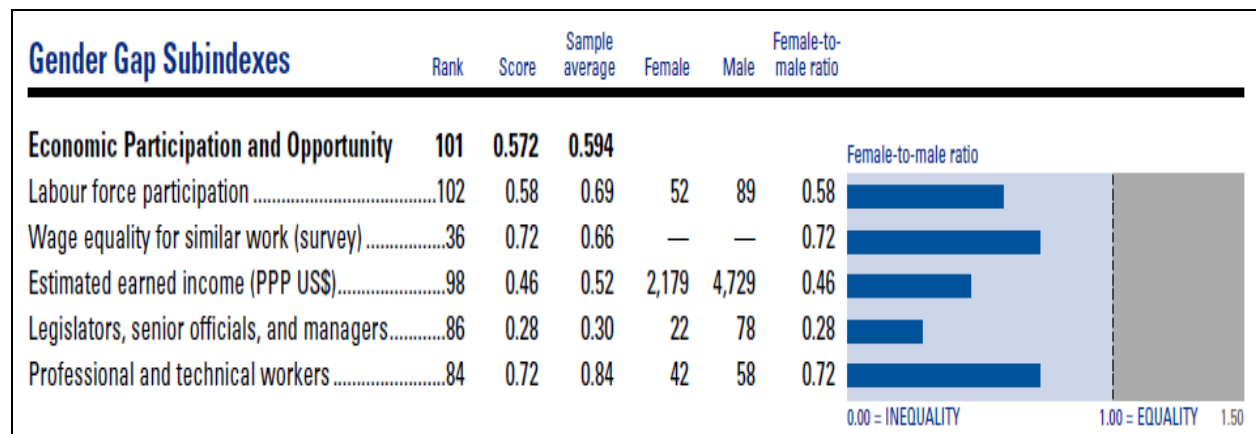
With health expenditure at only 3.1% of GDP (2013) it is not surprising that there is only 0.2 physician (2011) and 0.9 bed (2011) for every 1,000 population. Drinking water source has improved for 93.0 of the urban population and only for 76.4% of the rural population (2012). By contrast, improved sanitation facility access only benefits 58.8 per cent of urban and rural population. For 28.6% of urban and 54.5% of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial diarrhea, hepatitis A, and typhoid fever, and vector borne diseases such as malaria and dengue fever (2013). Highly pathogenic H5N1 avian influenza has been identified in 2013. Undernourishment has seen 19.9 % (2013) of Indonesian children under the age of 5 years underweight, the 31st highest in the world. One rather bright aspect is that the adult prevalence rate of HIV/AIDS in Indonesia was only 0.46% (2013) the 67rd highest in the world. A total of 641,400 (2013) , however, lived with this disease, the 14th highest in the world in contrast to Nigeria's 2nd , and 29,100deaths in the country were due to HIV/AIDS in 2013 in contrast to Nigeria's 239,700 deaths, the highest in the world in 2012.

Urbanization increases from 52% of total population in 2008 to 53.0% in 2014. Education expenditure which comprised 3.6% of GDP (2012) managed to produce a very impressive national literacy rate of 93.9% (2015) for the population aged 15 and over with females lagging a little behind males at 91.5% and 96.3% respectively in 2015. The females' 91.5% is a reasonable improvement of the 86.8% achieved in 2004. Both genders enjoyed a school life expectancy of 13 years (2011). Given a more adequate time span of proper education, child labour – the employment of children ages 5-14 – which totaled 4,026,285 or 7% (2009) is significantly lower than Nigeria's 11,396,823 or 29% (2007).

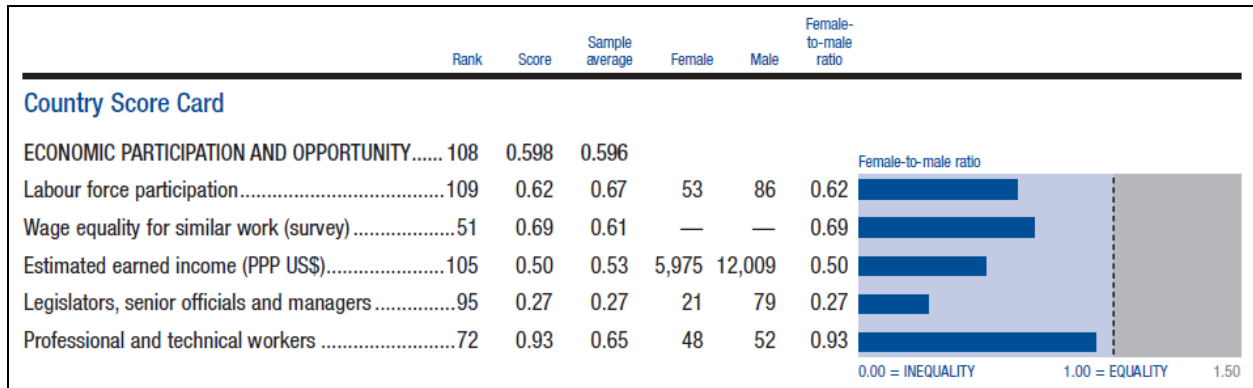
State of socio- economic participation of women in the country

Indonesian women still suffer from some adverse working conditions. For instance, domestic workers in Indonesia are not included in the provisions of the Manpower Act, which regulates work hours, leave and minimum wages, and are therefore additionally vulnerable to exploitation. Women migrants constitute some 70 per cent of the Indonesia's migrants. The Indonesian government has signed memorandums of understanding on the rights of migrant workers with some countries. There were also the efforts of the State to increase the pre-departure preparedness of migrant workers and its stated commitment to reducing the fees charged from departing and returning migrant workers in Indonesia. However, bilateral agreements and memorandums of understanding have not been entered into with all countries and regions to which Indonesian women migrate and that the rights of women workers who migrate through informal channels are not adequately protected. Of special concern is the discriminatory provisions contained in some of the existing memorandums of understanding, including provisions that allow employers to hold migrant workers' passports. High fees and burdensome administrative requirements imposed in Indonesia on departing and returning migrant workers.

Table 1. Gender inequality in economic activity



Source: <http://www.weforum.org/pdf/gendergap2009/Indonesia.pdf>



Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.208)

In more general vein, there is still poor implementation of, and inadequate protections and sanctions within existing labour laws especially the omission from the Manpower Act of 2003 of a provision recognizing the principle of equal pay for equal work and work of equal value in accordance with the Convention and ILO Convention No. 100. There is still lack of a law prohibiting sexual harassment in the workplace.

Despite impressive female literacy, Indonesian women have not achieved much improvement in the way of consistent empowerment. The overall score for economic participation and opportunity for women in the labour force rises from 0.572 in 2009 to 0.598 in 2014 but even with these improved figures Indonesia global ranking falls from 101 in 2009 to 108 in 2014. Nevertheless, the women's estimated earned income has improved remarkably from USD 2,179 to USD 5,975 respectively, an increase of 174.2% (Table 1).

Best practice project 1: WJFB Micro-Enterprise projects

Project initiators: WJFB (World Job and Food Bank)

World Job and Food Bank has its principal office in Calgary, Canada. WJFB has an impressive record of sponsoring and creating 73 development projects in 17 countries. It is in Special Consultative Status with the Economic and Social Council of The United Nations.

As the mission statement says, the primary goal of WJFB is to help the poor in less developed countries to become able to help themselves. By creating income-generating small work cooperatives, WJFB helps to provide jobs and skills training for the poorest. These co-operatives have been in the form of poultry rearing, sewing and dress making, desktop publishing, and others. Co-op members work together to develop and market their product, and share in the profits. Once fully trained, they can obtain jobs elsewhere, so that more needy people can join the co-op and learn skills.

There are many poor families living in Bukit Duri areas, east of Jakarta. Some of them are in low-income labour positions and many of them are unemployed. They do not have the access to clean water, sanitation and health. They are too poor to have the money to buy clean water for drinking.

WJFB conducted a survey in the areas, which found that many women have the desire to learn new skills to improve their economic condition and provide support for their families.

Project design

In early 2001, WJFB (World Job and Food Bank) established a project in Jakarta, Indonesia designed to provide stable and fair employment to poor women. For this project, WJFB provided funds for sewing-skills training in the amount of \$2,600. Then WJFB has provided a micro-credit loan to the Dress Making

Business in the amount of \$27,000 for the period from October 2001 until December 2002. The loan will be repaid within five years.

The project involved providing training to mothers, single mothers and young girls, teaching them to sew and providing them with information about entrepreneurship. The training was divided into two stages - basic skills training and expert skills training. The funds provided were for tuition fees, transportation fees, stationary, sewing kits as well as some fabric for sewing practice. After the basic sewing skills training, 13 people continued to the expert skills training course. In eight months, they learned in- depth sewing skills, which enabled them to start their own sewing business.

After training, thirteen women came together to form Themis Clothing, an organization that is funded through WJFB in the form of a micro-credit loan. Themis Clothing originally manufactured and marketed clothing through a website associated with WJFB (<http://www.wjfb.org/themis>) before branching out to target the local retail market.

The WJFB-Indonesia branch is continually providing supervision and guidance to the business. Through this micro-credit project, poor women will learn how to run their own business and manage and provide for their families.

Project impact

Through continuous, hard work, the women of Themis have created a name for themselves in the local markets and bazaars, all the while improving their sewing expertise and increasing their sales. Themis has provided a safe working environment for women, providing the flexibility and security that is so important for women who are also raising children and running households.

Recently Themis Clothing expanded their market even further. The increased skills of the women involved in Themis allowed them to move into the market of custom made clothing. In this capacity, Themis has established contacts with a French retailer and is in the process of establishing other international marketing ties. The retailer they currently produce for has an international audience, and makes the clothes available both online and through stores.

Both retailers and consumers have been impressed by the quality of Themis clothing and the importance of the working cooperative, providing a much-needed source of income to poor women. Catherine Aladag, who owns one store carrying Themis Clothing, praises the high quality of work and admires the Themis women she works with, who are efficient, nice and always striving to do their best.

In 2002, the sewing cooperative has continued to expand and is becoming increasingly sustainable. Clothing produced by the cooperative is sold at various locations, including bazaars, clothing outlets, and retail stores. In addition, the cooperative is also hoping to attract international buyers. Between 75 - 80% of the clothing items produced have sold. Funds from these sales have been used to pay weekly allowances to the staff, buy additional fabric and sewing accessories, and to repair machines. As such, the cooperative is becoming increasingly self-reliant.

In the future Themis clothing plans to continue to expand, as their increased demand from the international community allows for more women to train under the program and join Themis. In the long run, this cooperative will train and employ increasing numbers of women, providing them with a safe working environment, a secure source of income, and a flexible schedule. In turn, this allows women to continue to support their children and reduces the poverty of both their families and communities.

Through this program the women of Jakarta are able to make a positive and sustainable difference for their own families and for the community.

Micro-credit projects have proven to be an effective tool in freeing women from the poverty cycle. The role of micro-credit in an impoverished country contributes to the positive social and economic development of that country. Micro-credit extends very small loans and other financial services to poor families for self-employment projects, which will generate income and allow them to improve their living conditions.

This project not only helps women increase their income, but also creates job opportunities for them. Because of the skills these women learned, some of them were offered jobs with garment production companies.

Special Programs

World Job and Food Bank manages several special programs, including:

Themis Clothing
Based in Indonesia, Themis Clothing is a manufacturer and retailer specializing in women's and children's clothing as well as Batik fashions.

Micro-Credit Banking
Micro-Credit Banking is a revolutionary concept employed by the World Job and Food Bank to assist people from around the world in becoming self-reliant and sustainable.

(C) World Job and Food Bank.
[Contact us](#)

Source: http://www.wjfb.org/special_programs.htm

Best practice project 2: Increasing Indonesian women economic opportunities - The Asia Foundation projects

Project initiators: The Asia Foundation

The Asia Foundation is a non-profit, non-governmental organization committed to the development of a peaceful, prosperous, just, and open Asia-Pacific region. The Foundation supports programs in Asia that help improve governance, law, and civil society; women's empowerment; economic reform and development; and international relations. Drawing on more than 50 years of experience in Asia, the Foundation collaborates with private and public partners to support leadership and institutional development, exchanges, and policy research. With offices throughout Asia, an office in Washington, D.C., and its headquarters in San Francisco, the Foundation addresses these issues on both a country and regional level. In 2008, the Foundation provided more than \$87 million in program support and distributed over one million books and educational materials valued at \$41 million throughout Asia.

Project design

The Asia Foundation is focused on educational and budget advocacy projects that will empower women's economic positioning in Indonesia. For 2007 - 2008, for example 12 such projects have been conducted.

(1) Anti-Corruption Movement (GeRak)

Civic education program on development planning and budget processes in Aceh, promoting community awareness of the impact of local government budget allocations as well as promoting women's participation in the local budgetary and development planning processes.

(2) Center for Regional Studies and Information (PATTIRO)

Technical assistance for local government and civil society organizations in Bone District, South Sulawesi and the City of Pare-Pare, to promote gender mainstreaming into development planning and budgeting as well as to promote gender responsive, pro-poor and equitable local budgets; Budget

advocacy program in the District of Pekalongan and Boyolali and City of Semarang, Central Java, supporting women's participation in the development planning and budgetary processes, providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publication of the second edition of the manual for gender budget advocacy.

(3) Civic Education and Budget Transparency (CiBA)

Publication of a reference book on gender auditing technical assistance to local government and civil society organizations in Tana Toraja District, South Sulawesi, to ensure that budgetary and development planning processes take into account gender issues and that budget allocations respond to the needs of women, the poor, and other disadvantaged groups.

(4) Community and Economic Development Study Foundation (YLP2EM)

Budget advocacy program in the City of Pare-Pare, South Sulawesi, providing education on budget literacy to communities, particularly women, and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publication of a gender profile book with information on experiences and lessons learned in conducting budget advocacy, and information on the status of women in the City of Pare-Pare.

(5) Forum on Issues Concerning Women in South Sulawesi (FPMP SulSel)

Budget advocacy program in the City of Makassar, South Sulawesi, providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective.

(6) Indonesian Community Development Foundation (YPPMI); Coalition of Concerned Women of Palu (KPPA)

Technical assistance for local government and civil society organizations in the City of Palu, Central Sulawesi, to promote gender mainstreaming into local development planning and budgeting as well as to promote gender responsive, pro-poor, and equitable local budgets; Budget advocacy program providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publication of gender profile book with information on experiences and lessons learned in conducting budget advocacy and information on the status of women in the City of Palu.

(7) Institute for Innovation and Participatory Development (INISIATIF)

Publication of technical guideline for carrying out gender sensitive and pro-poor local development planning meetings and Government Working Unit Forums (Forum SKPD) meetings.

(8) Institute for Women's Empowerment Bone (LPP Bone)

Budget advocacy program in Bone District, South Sulawesi, providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publication of a gender profile book with information on experiences and lessons learned in conducting budget advocacy, and information on the status of women in Bone District.

(9) Kombongan Situru Foundation

Budget advocacy program in Tana Toraja District, South Sulawesi, providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publication of a gender profile book with information on

experiences and lessons learned in conducting budget advocacy, and information on the status of women in Tana Toraja District.

(10) Ministry of Women's Empowerment

In close collaboration with the Ministry of Health, support for the integration of gender considerations into the technical guidelines of the Specific Budget Allocation (Dana Alokasi Khusus – DAK) of the health sector and particularly the building standards of Community Health Centers (PUSKESMAS).

(11) National Network of SME Supporters (JNP UKM)

Seminar series and talk shows to encourage women in Sulawesi to register their businesses; Improvement of the organizational and advocacy capacity of SME associations, including the women's small business association in Sulawesi. Increased formalization allows women's businesses to access credit and markets.

(12) National Secretariat of Indonesia forum for Budget Transparency (Seknas FITRA)

Strengthening the network of budgeting organizations and increasing their understanding of gender responsive budgeting through the "2nd National Forum on Gender Responsive and Pro-Poor Budget" for more than 100 organizations across Indonesia.

(13) Swadaya Mitra Bangsa Foundation – YASMIB

Technical assistance for local government and civil society organizations in the Polewali Mandar District, West Sulawesi, to promote gender mainstreaming into local development planning and budgeting as well as to promote gender responsive, pro-poor and equitable local budgets; Budget advocacy program in Polewali Mandar District, West Sulawesi, providing community education on budget literacy and increasing the capacity of civil society organizations to analyze local budgetary planning processes with a gender perspective; Publishing of a gender profile book with information on experiences and lessons learned in conducting budget advocacy, and information on the status of women in Polewali Mandar District (<http://asiafoundation.org/project/projectsearch.php?program=increasing-womens-economic-opportunities&countryLimit=7&year=#>).

Project impact

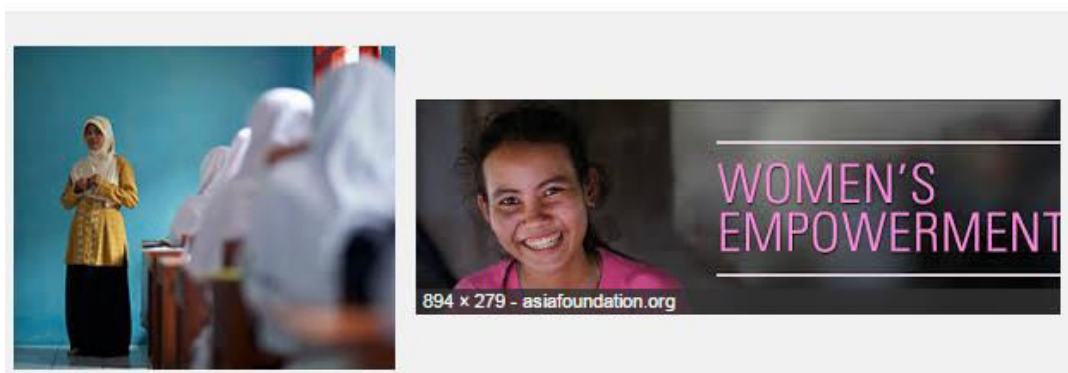


Fig 2. Asia Foundation's women empowerment projects in Indonesia

Gender sensitization in the form of educational and awareness raising projects will show its impact gradually and over time. Nevertheless, since the empowerment process starts with the very inception of the projects it may be said that these projects have already produced some immediate impact on the women's economic prospects.

Best practice project 3: The Adventist Development and Relief Agency (ADRA) Indonesia

Project initiators

The Adventist Development and Relief Agency (ADRA) Indonesia is an independent humanitarian agency (local NGO) established in the Republic of Indonesia in 1991 by the Seventh-day Adventist Church for the specific purpose of individual and community development and disaster relief.

ADRA Indonesia is member of the world-wide ADRA network of local NGOs operating in 125 countries, under coordination of the Regional Officers of the mother organization, ADRA International (international NGO).

The organization is committed to improving the quality of human life by helping people in need, especially those most vulnerable such as women, children, and senior citizens. This is in support of ADRA Indonesia's mission which is to "reflect the character of God through humanitarian acts to those in need, regardless of their gender, ethnicity, religious or political affiliation" and "build networks which develop indigenous capacity, appropriate technology and skills at all levels". ADRA Indonesia involves civil society in project activities with the major objective and vision of building their capacity to become self-reliant. In implementing development projects, ADRA Indonesia works closely with the line ministries of Education and Health and the Provincial Local administrations.

Project design

Financial resources are often inaccessible to a large portion of the population in developing countries, particularly women and the rural poor. Recognizing the need for financial services in the developing world, ADRA Indonesia implements economic development programs that promote community banking, provide opportunities for entrepreneurship and stimulate the regional economy.

ADRA's work within the sector of Economic Development includes: small enterprise development, income generation, non-traditional agriculture, basic education, micro-enterprise lending, literacy, vocational training, and environment.

Project impact

(1) Jakarta Small Enterprise Development for Women

Location : Kapuk, Ketapang, Kampung Bandan

Donors/Partners : ADRA Australia/AusAid

The Small Enterprise Development (SED) for Women's Empowerment Project is implemented in three areas around the capital city of Jakarta -West Jakarta (Kapuk), North Jakarta (Ketapang) and Kampung Bandan). One hundred eighty women from low income families joined this project in July, 2003 and have continued to receive benefits up through December, 2006. ADRA Indonesia actively educates women in the development of their small enterprises. They are provided soft loans from ADRA's revolving funds as a supplement to their own capital to operate their businesses.

The capacity of the participating women is built as they increase their skills in management, administration and accounting. Through this project, it is expected that the women are empowered to conduct their businesses, to manage a "Koperasi" (cooperative), and improve their family's daily income.

Nihaya, a member in Ketapang, is one of the first members in the group which started three years ago. Her original business was to sell clothing to retailers. However, the retailers often withheld their payments which caused her substantial losses. "After three months in the group trainings, I realized I should change my business" she says. "I began to sell fresh duck eggs door to door. Now I have plenty of regular customers which pay me on delivery. This has enabled me to send my children to high school and university."

As this project is ongoing, it is most interesting to watch the year to year growth in the membership and loan funds available. In 2006, the membership increased 26% to make a total of 227 women involved in the cooperative groups. After three years of work, one of the groups has achieved status to be recognized and registered formally as a cooperative. Another group won sixth place in the Jakarta Province Cooperative Competition which compared several groups engaging in micro lending projects. This was a proud achievement for ADRA Indonesia and especially for the women who made it happen. The success of the projects can be seen in that 200 non members which are receiving loans from the group. The success of the group members is a witness to their neighbors of how profitable cooperative networks can be. Lastly, 50% of the micro lending activities – primarily in administration and management of the loans-is carried out by the women themselves after thorough training by ADRA employees. Gradually they are becoming independent of ADRA’s support and are able to carry out their duties. Sustainability of the networks is assured through this method.

Project Indicators	2005	2006	% Increase	Target 2009 (end of project)
Members growth	180	227	26%	350
Financial growth/sustainability:				
Members savings	IDR 78,480,700	IDR 160,501,200	105%	12.5% per year
Working capital	IDR 92,940,100	IDR 227,558,858	145%	IDR 180,000,000
ADRA Loan disbursed	IDR 643,421,645	IDR 739,699,000	15%	

(2) Klaten Small Enterprise Development for Women

Location : Klaten, Yogyakarta Province

Donor/Partner : HOPE International Canada

Project Timeline : 1 year period up to February 2008

On May 27, 2006 at 5:53 AM an earthquake measuring 6.3 (reports vary) on Richter scale struck Yogyakarta province, Indonesia. The epicenter was approximately 37.2 km south of Yogyakarta at a depth of 33 kilometers.

Klaten District was one among the affected districts. The impact of the earthquake on the island saw approximately 5,749 people reported killed, more than 38,000 injured and 1,173,742 persons estimated to be left homeless from destroyed or heavily damaged houses. Families which were previously economically independent found themselves economically incapacitated. Post-emergency assistance through credit provision was key to assisting survivors rebuild their livelihoods.

ADRA Indonesia’s rehabilitation efforts, with funding from HOPE International Canada, established an emergency loan fund, for one year, to assist 100 families/households to recover their businesses/livelihoods. Initial loans to a maximum of (approximately) \$25 USD is availed to earthquake survivors, at an interest rate of 3% per month. Once repaid, beneficiaries qualify for the next loan cycle, to a ceiling of US\$200. The loan funds continue to be revolved to provide micro-credit in the same geographical location.

(3) Medan Small Enterprise Development for Women

Location : Sukadono, North Sumatera Province

Donor/Partner : ADRA International

Project Timeline : up to August 2008

Ibu Esnita is a house wife living in Germania, Sukadono, a small village in the outskirts of Medan town. Ibu is in charge of Mawar group, one of the SED groups that received loans recently from ADRA Indonesia; she has 3 children. Ibu’s husband is a driver at Medan Adventist Hospital and his income isn’t enough to finance their family’s basic expenses.

Ibu Esnita planted cassava, corn, vegetables, bananas and rears some chickens and ducks for sale. With the loan from ADRA Indonesia, she bought 12 ducks whose eggs when sold give her daily income. *“For me nothing is impossible because if we are diligent to God and to our work, we can make money from this field,”* she told the ADRA team. Ibu now sells vegetables, eggs, and anything that grows from her field. In 2 hours she sells food stuffs worth Rp 35,000 – 50,000 (\$3.5-5) by the roadside daily.

Her sales are so great such that her neighbors sometimes request her to sell their crops for them. Ibu is very grateful that her family’s standard of living has improved with the new income (<http://www.adraindonesia.org/what-we-do/economic-development.php>).



Source: <https://www.facebook.com/ADRA.Indonesia.Foundation>

Fig 3. ADRA Indonesia’s business cooperative project for women in Cemara Jaya village in Karawang, Indonesia

Conclusion

Socio-economic empowerment projects have enabled disadvantaged, in particular, Indonesian vulnerable women to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Indonesian cases point to the fact that respect for the women’s existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on marginalised and neglected women adds value to the projects.

The Indonesian experience also underlines the vital role of enlightened policy makers, prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, often with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative but pragmatic techniques to ensure women’s accessibility to the empowerment projects, and by training them to make the projects work.

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