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The program has been called a miracle, a blessing, a crusade, a healing process, a phenomenon, and a passion. It has also been labeled a nuisance, dismissed as a “women’s club,” and accused of being an affront to the moral order.

To Pekka women, opinions mean little. Their stories are grounded in the startling personal changes they experience through their Pekka groups and through working to spawn a vast social movement that is reversing traditional poverty cycles and helping to build a just, prosperous, and dignified society.

PEKKA has now proven itself to be transformational in nature. With strong, honest leadership, the program has shown poor women how to plant the seeds of economic empowerment through saving and borrowing cooperatives and entrepreneurship. It has also opened the door for them to political engagement and exercise of their legal rights.

With the continued partnership between the World Bank and the government of Japan through its flagship program, the Japan Social Development Fund (JSDF), PEKKA is making dreams real and changing concepts about development aid.

Established in June 2000 by the government of Japan and the World Bank, the JSDF is a multisector program that has been a leading source of support for innovative social programs, including PEKKA.

A CALL TO DIGNITY

How Indonesia’s Women-Headed Household Empowerment Program (PEKKA) is transforming lives and changing development paradigms

Having visited the Women-Headed Household Program (PEKKA) in Indonesia last year, I was struck by the strength the PEKKA women draw from each other. They were widows with no hope; now, they have joined together and become empowered and capable of providing for their households through new businesses and cooperatives.

Most of all, what moved me was the way they talk about themselves and PEKKA, with faces sparkling with pride and joy. Jobs have given them not only earnings but also courage, self-respect and cohesion. I felt very happy about the support the Japanese taxpayers have extended through the World Bank.

The PEKKA program encountered challenges that have only served as stepping stones and lessons learned which have paved the way for new beginnings and a better future for women around the World.

Nobumitsu Hayashi
Deputy Director General, International Bureau, Ministry of Finance, and Temporary Governor for Japan

A Call to Dignity gives readers a glimpse of the struggles and small steps taken by the women of Indonesia towards hope and opportunity. This, more than a book of stories, serves as an inspiration to other women, men and society to move forward towards the empowerment of the marginalized and create an environment that will allow this transformation. PEKKA’s achievements in the past decade and its future successes are not only for Indonesian women, but for all women in the World who should be recognized and be given their rightful place.

This is the struggle of every woman: our reality, our journey.

Hon. Sec. Corazon Juliano Soliman
Department of Social Welfare and Development, Government of the Philippines

Illuminated by PEKKA, development aid now sees a new direction. The poor have long faced the challenge of becoming more independent but have suffered numerous bitter experiences. PEKKA’s decade of experience suggests concrete and highly innovative insights into how we can surmount the obstacles that lie ahead of us and achieve a true and dignified aid.

Mitsuya Araki
Chief Editor, International Development Journal (Japan)



A CALL TO DIGNITY | How Indonesia’s Women-Headed Household Empowerment Program (PEKKA) is transforming lives and changing development paradigms



A CALL TO DIGNITY

How Indonesia’s Women-Headed Household Empowerment Program (PEKKA) is transforming lives and changing development paradigms

Foreword by Rintaro Tamaki
Preface by Sri Mulyani Indrawati

The World Bank
The Government of Japan
Japan Social Development Fund

A CALL TO DIGNITY

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How Indonesia’s Women-Headed Household Empowerment Program (PEKKA) is transforming lives and changing development paradigms

Approximately 9 million Indonesian households are headed by women, representing around 14 percent of all households in Indonesia.

These women-headed households include widows and other single women, who have assumed the role of family breadwinner, usually due to force of circumstance. They rank among the lowest on the poverty scale and at times slip through the cracks of aid programs and inclusion campaigns. These marginalized women risk becoming invisible, economically destitute and, are often physically endangered by domestic abuse.

Indonesia’s Women-Headed Household Empowerment Program—best known by its Indonesian acronym, PEKKA (Pemberdayaan Perempuan Kepala Keluarga)—has been transforming the lives of poor women across Indonesia for over 10 years, transforming them into savers, builders, entrepreneurs, and leaders.

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A CALL TO DIGNITY

How Indonesia's Women-Headed Household
Empowerment Program (PEKKA) is transforming
lives and changing development paradigms

Foreword by Rintaro Tamaki

Preface by Sri Mulyani Indrawati



THE WORLD BANK



The Government of Japan

NOTES ON TRANSLATION AND NAMES

In direct quotes from the Indonesian, we have tried to keep much of the feel and syntax of the original voices.

In addition, because Indonesians tend to favor the use of first names and nicknames over last names, we have maintained that spirit in the text, referring to many of our principals by first names without any intent of disrespect.

We've also tried to keep acronyms and Indonesian words to a minimum. For those who seek original terms, we direct you to the variety of sources on Indonesian language and social structures, especially the PEKKA website: <http://www.pekka.or.id>

Finally, a special note on word use. In this book *PEKKA* refers to the Women-Headed Household Empowerment Program (Pemberdayaan Perempuan Kepala Keluarga) and its national secretariat the *Seknas* PEKKA. Meanwhile, the lower-case word *Pekka* denotes female household heads (Perempuan Kepala Keluarga) and their local group affiliations.

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AusAID	Australian Agency for International Development	NTT	Nusa Tenggara Timur (East Nusa Tenggara)
AWID	Association for Women's Rights in Development	Pekka	Perempuan Kepala Keluarga (Women-Headed Household)
BPS	Badan Pusat Statistik (Indonesian National Bureau of Statistics)	PEKKA	Pemberdayaan Perempuan Kepala Keluarga (Women-Headed Household Empowerment Program)
CDD	Community-driven development	PEP	Partnership for Economic Policy
DIY	Daerah Istimewa Yogyakarta	PNPM	Program Nasional Pemberdayaan Masyarakat (Indonesian National Program for Community Empowerment)
DKI JAKARTA	Daerah Khusus Ibukota Jakarta (Special Capital Territory of Jakarta)	PPSW	Pusat Pengembangan Sumberdaya Wanita (Center for Women Resources Development)
GAM	Gerakan Aceh Merdeka (Free Aceh Movement)	PRIME	Indonesian Women-Leadership Program
IALDF	Indonesia-Australia Legal Development Facility	PSF	World Bank PNPM Support Facility
JABAR	West Java	RAT	Rapat Anggota Tahunan (Annual Meeting of Members)
JATENG	Central Java	Seknas	Sekretariat Nasional (National Secretariat)
JATIM	East Java	SEWA	Self Employed Women's Association (India)
JSDF	Japan Social Development Fund	SME	Small and Medium-Size Enterprises
KALBAR	West Kalimantan	SULSEL	South Sulawesi
KALSEL	South Kalimantan	SULTRA	South East Sulawesi
KDP	Kecamatan Development Program	SULUT	North Sulawesi
KUA	Religious Affairs Office	Sumbar	Sumatera Barat (West Sumatra)
LBH	Legal Aid Institute	SUMSEL	South Sumatra
LKM SISKOM	Lembaga Keuangan Mikro Berbasis Komunitas (Community-based Microfinance)	SUMUT	North Sumatra
MALUT	North Maluku	SUSENAS	National Socioeconomic Survey
MFI	Microfinance Institution	TNP2K	Tim Nasional Percepatan Penanggulangan Kemiskinan (National Team for Accelerating Poverty Reduction)
MoF	Ministry of Finance (Indonesia)	WRI	Women's Research Institute
MSF	Multi-Stakeholder Forum		
NAD	Nanggroe Aceh Darussalam		
NGOs	Nongovernmental Organizations		

THE PROMISE OF PEKKA

FOREWORD



Nothing is impossible in life if we are willing to work hard toward gaining our aspirations. The Women-Headed Household Empowerment Program (PEKKA) has proven this.

With the trust of its funding institutions like the Japan Social Development Fund (JSDF), support from its champions, and the dedication of a superb team, PEKKA National Secretariat and its grassroots cadres, leaders, and members are making dreams real and changing concepts about development aid.

Those of us who work with PEKKA know that there are no quick or easy formulas or instructions on the way to achieve lasting empowerment for poor single women. We learn as we go, sometimes by trial and error, drawing lessons from our mistakes and celebrating in our successes.

But whether success or setback, we grow stronger on every front. PEKKA has become a school, a home, and an inspiration for all who feel the power of its vision.

Established in June 2000 by the government of Japan and the World Bank, the JSDF is a multisector program that has been a leading source of support for innovative social programs, including PEKKA. Now, as the JSDF's partnership with PEKKA passes the 11-year mark, it is worth pausing on the journey to reflect on PEKKA's accomplishments. We have gathered abundant numbers, facts, and, especially, stories that we remember—and so many more to which we can never do justice.

We cannot expect to recount every story in this book. But we can try to let the reader at least feel the pulse of the PEKKA phenomenon through the women who live it.

These chapters also strive to show a process, and so offer not only an organizational profile, but also step-by-step descriptions of how the women's groups are formed and how they begin their empowerment journey through savings and borrowing cooperatives and small business practices.

However, this book is less about a “project” and more an account of life, hope, and transformation. We hope you, too, will discover the PEKKA spirit within its pages.

We salute the hard work of PEKKA and its supporters. We look forward to sharing in the great events that will follow as the PEKKA movement advances in its second decade of growth.

MR. RINTARO TAMAKI

Former vice-minister of finance of Japan; deputy secretary-general, Organisation for Economic Co-operation and Development (OECD)



A NEW CONSTITUENCY

PREFACE

When poor single female breadwinners bond with others like themselves, things may suddenly not feel so hopeless. And, with this new glimmer of hope, they may start dreaming of working together for financial independence, gender equality, and a greater purpose in their communities and society.

Stirred by these visions, they may even decide to unite to fight poverty and injustice, and in doing so, break old social barriers and create new development templates.

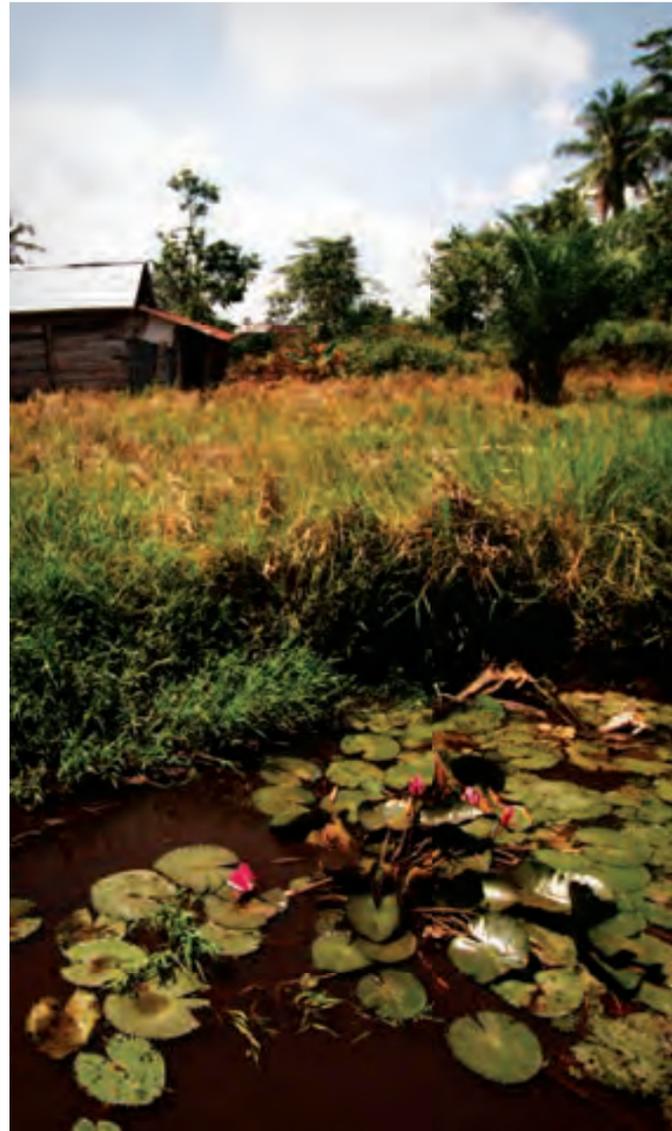
So begins the remarkable story of Indonesia's PEKKA: the Women-Headed Household Empowerment Program. It is an account of how courage, hope, and resolve can alter lives and transform societies.

The story contains all the elements of any great tale. The setting is post-conflict, post-financial crisis, post-tsunami Indonesia—a land eager to mend itself after a decade of conflict, the worst financial crisis, and natural catastrophes.

The plot centers around the many poor women left widowed, abandoned, or destitute by human and nature's pillage. The conflict unifies them in their struggle to survive and, against odds, triumph.

The narrative introduces us to the grim conditions of the crisis and the country's efforts to answer the many pleas for help—especially from war and tsunami widows.

Enter PEKKA, a program with a shatteringly simple idea: help the poorest of the poor—in this case, widows and single women household heads—that most aid programs pass over.



But PEKKA has even wider visions. Rather than just bridging a gap with fleeting financial aid, PEKKA seeks to embolden poor Indonesian women to take charge of their lives and engage in the development cycle as a cooperative bloc. This means the women must gain financial independence and commit to building an enlightened society. It requires that they become aware of their human rights and their critical role as household heads and agents of community action.

As with any narrative, the characters power this story. The chief protagonist is one unyielding woman—Nani Zulminarni. She is the catalyst and commander. Without her, there would be no PEKKA.

Accompanying her are the thousands of ordinary, poor women from Indonesia's cities and villages who, rather than succumb to despair or social pressure, choose to pilot their own fates and, in the process, start a national movement. Their collective and individual stories form the amazing tapestry of the PEKKA saga.

PEKKA has now proved itself to be transformational in nature. With strong, honest leadership the program has shown poor women how to plant the seeds of economic empowerment through savings and borrowing cooperatives and entrepreneurship. It has also opened the door for them to political engagement and exercising their legal rights.

Perhaps most important, PEKKA has given its women a shared vision they never thought possible—a vision of self-worth and greater purpose.

With programs like PEKKA, the World Bank can continue to fulfill its commitment to mainstream gender equality into Bank operations and open new opportunities and outcomes for women around the world.

And, as a demonstrated agent of change, PEKKA has the potential to offer lessons to all regions on decentralizing governance and making civil society groups partners with governments in poverty alleviation.

MRS. SRI MULYANI INDRAMATI

Managing Director

The World Bank

INTRODUCTION

It is Wednesday, October 21, 2009, and a long-anticipated ceremony involving high officials of the Japanese government is taking place in Tokyo. Among the dignitaries are Mr. Rintaro Tamaki, vice minister of finance; Mr. Takashi Miyahara, director of the Development Institutions Division; Dr. Walid Abdelnasser, Egyptian ambassador to Japan; Mr. Néstor Arbito Chica, minister of justice, Ecuador; Mr. Sujana Royat, deputy minister, Ministry of People's Welfare, Indonesia; Ms. Junhui Wu, director of Global Partnerships and Trust Fund Operations at the World Bank; and about 100 high-ranking delegates from nongovernmental organizations (NGOs) and civil society.

The group is gathered to mark the 10-year anniversary of the Japan Social Development Fund (JSDF), a development aid mechanism funded by the Japanese government and administered by the World Bank. The attendees are proud of the fund's first decade of accomplishments, which at this time include some 200 projects in the portfolio.

But now the highlight of the week's events is about to begin: the presentation of Best Practice awards to a number of flagship projects that have proven themselves outstanding in both results and staying power.

In preparation for this ceremony, World Bank experts have spent months assessing more than 200 grantee projects through in-depth

studies to judge impact, reach, innovation, and sustainability. And now, 20 projects stand apart.

Among the Best Practice award recipients are a modest delegation of women from Indonesia. These women represent the face of an exclusive project funded by JSDF—the Women-Headed Household Empowerment Program, better known by its Bahasa Indonesia acronym, PEKKA (Pemberdayaan Perempuan Kepala Keluarga). The program had scored highest in all categories.

Launched in 2001 in response to the plight of a faction of poor women—the widows of the conflict in Aceh Province—PEKKA had by the time of the ceremony mushroomed into a community-driven phenomenon across eight provinces that showed all signs of continued, rapid growth. Emphasizing vision, capacity building, networking, and advocacy for those at the lowest end of the social scale—poor single women heads of households—the PEKKA spark had become a blaze that seemed ready to ignite a national movement.

Thus, the few Indonesian women accepting the award, along with project counterparts and government backers, represented a legion of determined advocates of the PEKKA idea: poor single women heads of households can achieve financial independence and legal and political empowerment for themselves and in the process help build a more just, prosperous, and dignified society. The following pages tell how this happened.





CHAPTER 1

DISCOVERING A LAND OF FIERCE BEAUTY AND HIDDEN POWERS

AN INDONESIAN LANDSCAPE

*“Bhinneka Tunggal
Ika—Unity
in Diversity”*

—Motto on the Indonesian
Coat of Arms

Indonesia astounds at first glance. Its beauty, breadth, and rumbling, scattered, deep-reaching mystery seem the inspiration for every adventure story. The country boasts long rivers and pristine shores, great mountains and lush tropical forests. The land itself seems to rest on a slumbering dragon that occasionally stirs to breathe fire through the largest range of active volcanoes on earth—or, all too often, to convulse the fragile lands as the beast twists in the throes of a fitful sleep, bringing shock, floods, and devastation.

VAST, DIVERSE, AND ANCIENT ROOTS

Crossing the equator in Southeast Asia, the Indonesian archipelago spans 1,904,000 square kilometers that straddle 17,000 islands, only 6,000 of which are inhabited by

a population of 216 million. The largest of these island stepping-stones are Sumatra, Java, Bali, Kalimantan (Indonesia's part of Borneo), Sulawesi, the Nusa Tenggara islands, the Moluccans, and West Papua, the western part of New Guinea. Its closest neighbors are Malaysia to the north and Papua New Guinea in the east.

Indonesia is home to one of the widest range of zoological and botanical diversity on the planet. Among thousands of animal species, it claims tigers, orangutans, monkeys, gibbons, crocodiles, small elephants, rhinoceroses, whales, bears, and komodo dragons.

Indonesia's first human inhabitant was the celebrated Java man (Pithecanthropus erectus), discovered in 1891 at Trinil on the banks of the Bengawan Solo River in East Java. Scientists believe that Java man crossed land bridges more than 1 million years ago. In 2003 anthropologists were baffled when a small humanoid skeleton of unknown evolutionary link was discovered on the island of Flores. They called it "the hobbit," and the creature's discovery still mystifies the scientific world.

Most modern Indonesians are of Malay origins whose migrant ancestors arrived around 6,000 years ago. Some of the principal

groups are Acehnese, Bataks, and Minangkabau (Sumatra); Javanese and Sundanese (Java); Balinese (Bali); Sasaks (Lombok); Dani (Irian Jaya); and Dayaks (Kalimantan). There are 365 ethnic and tribal groups across the islands, speaking more than 3,000 dialects.

Indonesia now has the largest population of any country in the Southeast Asia Region. Eighty percent of the population is Muslim, with 9 percent Christian, 2 percent Hindu, and the rest a mix of traditional beliefs. The daily call to prayer is heard almost everywhere, wafting above the village rooster's crow and through the metropolitan din of traffic and construction.

Colonizers came and went: the Portuguese, the English, the Dutch, and for a few years the Japanese until bombs at Hiroshima and Nagasaki devastated the imperial nation. The end of World War II in 1945 finally brought independence for Indonesia, but successive dictatorships from 1965 until 1989 under Sukarno and Suharto pushed democratic hopes underground. With Suharto's fall in the late 1980s, Indonesians proclaimed an era of new freedom.

The daily call to prayer is heard almost everywhere, wafting above the village rooster's crow and through the metropolitan din of traffic.





PAST GHOSTS AND STARK CONTRASTS

Indonesia still struggles with unsettled questions that stoke present disquiet. The fall of the centralized regimes of Sukarno and Suharto heralded an era of greater liberty of speech and organization, but much of the country seems to resist growing into the new freedoms.

Indonesia is also experiencing a widening gap between wealth and poverty. Indonesia's young people are first in line to try every new communication technology, and commerce is vibrant in the major centers. But the country still grapples with such extreme want in other areas as some of its poorest citizens work tirelessly for just one meal a day.

Indonesia's women have an especially dire stake in the social shifts. Domestic issues, such as violence against women, threaten the security and safety of Indonesia's wives, mothers, and daughters.

The most vulnerable, however, is the class of women only lately recognized and drawn out from the dim corners of the social tent: poor single women who head households.

Indonesia's women have an especially dire stake in the social shifts.

THE INVISIBLE BREADWINNERS

Single women heads of households are not limited to widows. They include divorced, abandoned, and other single women; those with incapacitated husbands; or women who must assume the role of chief breadwinner to take care of other family members, such as children, parents, or siblings. By law, only a man can head a household, even if he's long gone. Therefore, the more than 9 million women-headed households, representing approximately 14 percent of all Indonesian households, risk becoming invisible.

Poor single women, by their status alone, drop to the bottom of economic and social rankings, sometimes slipping through the cracks of aid programs and inclusion campaigns. Without money, education, and awareness of legal rights and of government aid programs, they feel quarantined and powerless.

These pages tell of a program trying to reverse this archetype

A NEW ROAD TAKEN

These pages tell of a program that is trying to reverse this archetype—a program better known by its Indonesian acronym, PEKKA. The acronym PEKKA refers to the Women-Headed Household Empowerment Program (Pemberdayaan Perempuan Kepala Keluarga) and its national secretariat, Seknas PEKKA.

In contrast, the word Pekka denotes female household heads (perempuan kepala keluarga), and Pekka groups refer to their local associations.

BOX 1.1 PEKKA: KEYS TO TRANSFORMATION

PEKKA's power to transform the lives of poor single women starts with the following elements:

- Strong, honest leadership and defined organization
- Seed capital and other tools for economic empowerment
- Awareness building of legal rights
- Political engagement
- Solid, shared vision
- Transparency and integrity
- Dramatic changes in women's self-esteem



For over 10 years the PEKKA program has been transforming the lives of poor marginalized women, turning them into savers, builders, entrepreneurs, and leaders.

For over 10 years Pekka groups have been transforming the lives of poor marginalized women across Indonesia, turning them into savers, builders, entrepreneurs, and leaders. The program has been called a miracle, a blessing, a crusade, a healing process, a phenomenon, and a passion. It has also been labeled a nuisance, dismissed as a “women’s club,” and accused of being an affront to the moral order.

But to Pekka women, these opinions mean little. Their evidence and their stories are grounded in the startling personal changes they experience through their Pekka groups. These women claim to be drawing an existential joy from the conviction that they make up part of a wider social movement that is reversing traditional poverty cycles while helping to build a just, prosperous, and dignified society.

Let's explore how this all took shape.

FROM CRISIS TO CONFIDENCE

ORIGINS OF A POOR SINGLE WOMEN'S EMPOWERMENT PROGRAM

In the first years of the twenty-first century, Indonesia was a country struggling to rebound after decades of war and political turmoil, a major financial crisis, and one of the worst natural disasters in history.

The end of the authoritarian era of President Suharto in 1998, sparked by the Asian financial crisis of 1997 and riots following the harsh devaluation of the rupiah, unleashed nearly a decade of ethnic conflict and violence. In May 1998 Jakarta was overrun with looting, burning, and raping. Later, thousands would die in West Kalimantan, Maluku, and Poso in Central Sulawesi as well as Papua and East Timor, and millions would be displaced. In Aceh province in northwestern Sumatra, the Free Aceh Movement continued its war of independence against the central government that it had begun in 1978.¹

But nature was yet to wield the harshest blow.

*“Sedikit sedikit lama
lama menjadi bukit.”*

Little by little over
a very long time a
mountain is formed.

—Indonesian proverb



In the early morning hours of Sunday, December 26, 2004, the third-largest and longest-lasting earthquake ever recorded tossed the floor of the Indian Ocean at a magnitude of 9.3. The undersea megathrust shook the entire planet, triggering earthquakes as far away as Alaska. The quake's epicenter lay directly off the west coast of Sumatra.

Then the tsunamis swept in.

They struck the coasts of most landmasses bordering the Indian Ocean, killing as many as 280,000 people in 14 countries, and swamping coastal communities with waves up to 30 meters high. The crushing sea walls were one of the deadliest natural disasters in recorded history.

The hardest-hit country was Indonesia, and the hardest-hit region was Aceh and its provincial capital, Banda Aceh. Some estimates say that almost 230,000 Indonesians perished or went missing in Aceh. More than 500,000 of the survivors found themselves homeless and displaced. The shock was so deep that in the calamity's aftermath the Free Aceh Movement, after almost 30 years of war, agreed to a peace treaty, which they signed with the Indonesian government on August 15, 2005.



War, financial crisis, and natural disaster had left an entire country of casualties. Among the most afflicted were widows and other single women heads of households.



The harsh succession of war, financial crisis, and natural disaster had left an entire country of casualties. Among the most afflicted were widows—of war and nature—and other single women left to struggle as the sole heads of their households.

PROFILE OF A SOCIAL AND LEGAL EXILE

The facts about Indonesia's poor females are explicit and bleak. In 2010 the Badan Pusat Statistik (BPS), the Indonesian National Bureau of Statistics, counted 9 million households headed by women. These households make up 14 percent of all households in Indonesia and include approximately 44 million people of the overall country population. The number has been trending steadily upward since 2001 when PEKKA was launched.

Women-headed households in Indonesia rank among the lowest on poverty grids. So say statistics from the 2010 National Socioeconomic Survey (Susenas),² which show that women-headed households are poorer than those headed by men and that female heads of family cling to the margins in all aspects of life, including education, employment, and income.

These findings concur with research from the PEKKA National Secretariat,³ which shows that 55 percent of female-headed households live below the poverty line and one-third cannot access public health care or social assistance. In addition, at least 78 percent of divorced women suffer domestic violence; and almost 50 percent of these women don't understand the obligation to register their marriages legally. This last oversight carries significant consequences if a woman later seeks a divorce, wants to send her children to school, or tries to obtain legal protection.



Most of these women are between 20 and 60 years of age; almost 40 percent are illiterate. Each has up to six dependents, and the majority work on farms or within other informal sectors. Their income amounts to less than Indonesian rupiah (hereafter Rp) 10,000 (approximately US\$ 1) per day,⁴ and many bear the scars of domestic and political violence. A transgenerational blow then falls to their children, who leave the educational system sooner, thereby contributing to the downward spiral of poverty.

Under Indonesian marriage law no. 1/1974, Indonesia recognizes only the male as family head, and a court must first declare a

woman's marriage, divorce, or even their widowhood valid before the government acknowledges her as head of the household. Without formal recognition, women are blocked access to Indonesia's poverty alleviation programs—free health care, cash transfers, subsidized rice—and they cannot obtain birth certificates for their children, a requisite for registering young students beyond primary school.

Thus, economic shortfall, societal bias, and dubious legal status collude to propel a downward economic and social spiral for these women, a trend that can last for generations.





A FIRST RESPONSE TO THE 'WIDOWS CRISIS'

The first efforts to curb the decline came in 1998 through an Indonesian government project, the *Kecamatan Development Program (KDP)*.⁵ Funded by a US\$ 225 million World Bank loan, KDP was an attempt to answer pleas for help from victims of the conflict in Aceh Province, especially female household heads. These women—widowed or abandoned—were in severe need of resources to overcome economic distresses and cope with the aftershocks of war.

Scott Guggenheim, who headed the KDP program at the World Bank at this time and became an early champion of the PEKKA model, explains KDP's "big idea":

Indonesian communities had their own strong traditions of development planning and management. Rather than bypassing local traditions, KDP laid out a framework for communities to set their own priorities, to manage funds provided for their own development, and to be accountable for the quality of the results of their own endeavors.

By most official standards, KDP—which by 2006 had been scaled up nationally as the Indonesian Program for Community Empowerment (PNPM)—was working.

But other evaluations of the program soon showed what the intended beneficiaries already knew: KDP was not reaching the poorest of the poor, especially widows and others in women-headed households.

Scott recalls his own awakening to the disconnect:

The first inkling that something was amiss came during a visit to Aceh during the period of armed conflict. While I was sitting outside a mosque in a small hamlet in Kabupaten Pidie, a group of widows angrily complained to me that they felt left out of aid programs.

Disturbed by the charges, Scott decided to follow up. He discovered that widows were indeed left out of the village discussions that established project priorities. When he challenged one of the village leaders on the exclusion of the neediest, the leader did not admit a problem because, as he explained, "There aren't any poor widows in the village—the widows are well looked after *by their husband's families.*"

As Scott realized, "The mostly male community leaders literally could not see that the widows and their children were desperately poor. The widows felt voiceless and invisible."

WOMEN TO THE RESCUE OF WOMEN

Scott soon approached people in the Ministry of Home Affairs to suggest that steps be taken to address the widows' complaints. The outcome was that in 2000 the minister of Home Affairs asked the National Commission on Violence against Women (Komnas Perempuan)⁶ and its chairwoman, Kamala Chandrakirana, to devise a plan within the Kecamatan program to document the lives of the widows as a way to assess the real needs of the women. This project, supported by a grant from the Japan Social Development Fund (JSDF) through the World Bank, was originally named the *Widows Project*.

"Would you be willing to make this project into a movement?"

Kamala asked a young Indonesian woman named Nani Zulminarni (see chapter 3)—who had been chairperson of the Center for Women Resources Development (PPSW)—to coordinate the new program. Kamala had specific reasons for choosing Nani:

We needed someone who could develop the program beyond the idea of a project to become part of a social movement. Otherwise, Komnas Perempuan didn't want to be involved. I asked Nani outright, "Would you be willing to make this project into a movement?"

After months of reflection, Nani accepted the assignment. She already had years of experience as a grassroots fighter for women's empowerment and knew the importance of helping those most in need and most overlooked by the KDP program. She also grasped the potential of a so-called *widows* project to reach these women. Nani Zulminarni therefore became not only commander of the PEKKA ship but its architect, builder, and driving engine.

The first entry on her agenda was to infuse more elements of women's empowerment into the program. Instead of a "widows aid" project, she insisted that the program's name had to signal impact and ideology. The women needed to be seen, and to see themselves, as intrinsic community members, confident leaders, and strong family heads—not self-doubting victims.

More to the point, confining the program to widows was self-limiting because widows were just one part of a greater, hugely hidden constituency that included all poor single women heading households. According to Nani, “We had to expand our definition to include divorced or abandoned women, and make it a broader issue of gaining self-esteem and a vision for themselves.”

Nani proposed the name, *Women-Headed Household Empowerment Program* or, in its Indonesian acronym, PEKKA (*Pemberdayaan Perempuan Kepala Keluarga*), which in Indonesian can also mean “sensitive.” The primary mission was simple: help poor single women breadwinners take charge of their lives and the decision-making processes within their families and their society.

But, considering the legal restrictions and social biases against single women, some rigid economic and social barriers were about to be breached. Single women still lacked the legal status to access



BOX 2.1 TO THE RIVERS AND MOUNTAINS

Nani Zulminarni remembers the pioneer years of PEKKA.

We had to struggle with deep prejudice, and were rejected by many local committees. People hated me, or laughed at our idea of organizing widows and

other single women—even suggesting we wanted to traffic them in prostitution!

We also never realized that there were so many women-headed households, which were always increasing in number and

which were not recognized by the law and the system.

It’s difficult to reach these women. Often one house will be occupied by more than one women-headed household.

We learned we had to go to where the women are, to delve down and talk to them to find out who they are... Now we go everywhere—to the villages, to the rivers, to the mountains.

BOX 2.2 THE JAPAN SOCIAL DEVELOPMENT FUND: UNLOCKING POTENTIAL IN POOR COUNTRIES

The Japan Social Development Fund (JSDF) was established in June 2000 during the Asian financial crisis by the government of Japan and the World Bank to furnish direct aid to the poorest and most vulnerable groups in World Bank member countries. JSDF helps local communities and civil society organizations, including nongovernmental organizations (NGOs), become involved in the development process. The Japan Ministry of Finance funds the program.

JSDF grants do the following:

- Respond directly to the poorest and most vulnerable groups
- Test innovative methods and approaches at the project, country, or regional level
- Launch pilot initiatives that can be scaled up through World Bank-financed operations or government activities
- Build ownership, capacity, empowerment, and participation of local communities, NGOs, and other civil society groups

The JSDF grant to Indonesia in support of the KDP in 2000, and later PEKKA, came two years after the Asian financial crisis. By then poverty had doubled, and the social crisis was mounting, sending the political, legal, and social structure into free fall. JSDF, with its emphasis on building community capacities and ownership, was able to help the government refocus its pro-poor programs.

essential government funds or even basic civil rights. The new program would have to confront both barriers (box 2.1).

THE BIRTH OF PEKKA

With financing from JSDF (box 2.2), and fueled by Nani’s commitment, PEKKA was launched as a pilot program to help female victims of the conflict in Aceh, West Java, Nusa Tenggara Timur (NTT), and Southeast Sulawesi provinces. The program drew inspiration from the government’s KDP, but the PEKKA designers were keen to fill the gaps that KDP had missed in its goal to reach the poorest of the poor, especially widows and women-headed households.



They decided that the JSDF grant to PEKKA would first confront the poverty cycle by giving families in seven conflict areas access to resources in the form of revolving funds, small business management and organizing skills, and support to stabilize their domestic economic status.

Much of this funding would come in the form of subgrants to female heads of households and block grants for groups headed by poor female-headed households. The block grants had to be used for community aims, such as roads, education, or water supply, and grants used for microfinance had to circulate within the group to other beneficiaries.

Instead of just dispensing aid, the PEKKA program challenged women to join fully in the development cycle by first organizing for greatest impact and then accepting their vital roles and rights as household heads and community decision makers.

Next, securing economic empowerment and independence was critical. This enterprise was not to be just another “aid” program; rather, women should and would learn basic principles of cooperatives and small business management. From these steps a network of financial cooperatives and an army of small entrepreneurs would emerge.

FOUR STRONG PILLARS

All heady ambitions to be sure. And realizing them would need a strategy with a rock-hard foundation—in this case, PEKKA’s four pillars of program implementation:

- **Visioning.** The beneficiaries acquire an acute awareness of their rights as women, as human beings, and as citizens, and envision a life’s mission.
- **Capacity Building.** Pekka women build the skills and confidence to confront challenges.
- **Organization and Network Development.** PEKKA establishes groups in different areas and creates networks between them, as well as other institutions, from the subdistrict to the national level.
- **Advocacy and Change.** PEKKA advocates for correcting public perceptions about single women household heads and lobbies to change public policy.

These pillars underpinned the program’s structural and moral integrity, and every PEKKA thematic program would be infused with their foundational spirit.

Instead of just dispensing aid, the program challenged women to join fully in the development cycle.

YEARS IN THE DESERT

At the beginning, however, PEKKA sputtered and almost stalled for good. First were the problems of mistrust and high expectations from the women they wanted most to reach. Many were skeptical of PEKKA's motives; others expected immediate windfalls and turned away when these didn't materialize. In the first three years Pekka groups in some provinces experienced an almost 100 percent failure rate.

BUREAUCRACY AND OTHER ROADBLOCKS

The web of bureaucracy presented even graver dangers. According to Nani,

All our funding had to go through the government, which had a different philosophy about disbursement than PEKKA. They wanted to release money according to schedules and timetables. We were more interested in restructuring and repairing societies first before handing out funds. There was always a fight... they wanted to push money, we wanted to wait.

A bigger problem was that, in PEKKA's case, all funds for technical assistance had to pass through the government reimbursement process, which at that time was prone to extreme delay and bureaucratic entanglement. After one year, Nani Zulminarni found herself unable to recoup expenses she had already committed for staff, training, and operational expenses.

Facing this loggerhead, Nani turned to Scott Guggenheim, who was in charge of channeling the World Bank/JSDF funds. Their first solution was to get Nani's current request for reimbursement included with those from a project already cleared for reimbursement.

In the first three years Pekka groups in some provinces experienced an almost 100 percent failure rate.

But this solution was temporary, and Nani almost despaired at facing this hurdle for every disbursement. "I couldn't keep going through this," she said. "I had to borrow money to pay my staff, and it was hard enough dealing with problems in the field without chasing down every reimbursement. I was ready to give up."

She again called on Scott to ask if it were possible to have Japanese funds channeled directly to her in PEKKA without the government intermediary. At first, he was amazed. "Are you serious?" he asked. "The World Bank is even more bureaucratic!"

But she insisted, and he, being a firm believer in PEKKA's ambitions, set about to make it happen.

CREATIVE EXPEDIENCY

Their efforts paid off, and PEKKA became the first program in Indonesia funded directly by the World Bank. Part of the strategy was to make it a requisite for the Ministry of Home Affairs to administer every micropayment to PEKKA in the field rather than letting them make it a "local problem." Faced with a perpetual bureaucratic procedure for every disbursement, the central

ministry gave in and allowed direct Bank payment to PEKKA. This decision caused later problems with some of the local governments who were used to being a step in the funding process. But at least the main hurdle was passed.

Nani Zulminarni and company, meanwhile, set about building local power alliances to merge PEKKA aims about helping the poor and vulnerable with similar local values. They employed every device available to achieve their goals. They kept PEKKA alive and growing.

Nani looks back on the early years with near exhaustion. "The first three years almost drained me," she remembers. "It was my first time working so intensively with the government and working with the World Bank. ...I also felt as though I was working against some of my ex-colleagues at my old NGO who questioned my ideology now that I was affiliated with the World Bank, and even expelled me from some of their networks. They had different perspectives."





TURNING AN OLD POVERTY CYCLE AROUND

PEKKA started with a vision of female heads of households joining together in a national drive for a prosperous, gender-equal, and dignified society. It then organized and enlisted these women into every cycle of development, while instilling in them an awareness of their legal and human rights.

The PEKKA program endorsed the view that one of the best ways to reverse the poverty cycle of poor single women is to show them how to gain a stable income. Indeed, PEKKA's admirable track record owes much to its insistence on vocational and leadership training for its members as well as literacy, bookkeeping, and even health education. The program encourages women to save money and apply for microcredit loans for farming, animal husbandry, tailoring, and trade.

But, as Pekka women often remark, the program gives them far more than skills like reading and writing and access to finance: it galvanizes them to action in their own households and communities.

Meanwhile, no child of a Pekka member has had to leave school since the project started, and in most groups school enrollment increased. Pekka microcredit groups have consolidated member savings, and business training has gotten Pekka entrepreneurs up and running—even before the arrival of outside funding.

PEKKA also offers a social fund for older women and those unable to work, and provides scholarships for their children. The program offers a separate rehabilitation program for tsunami widows.

In addition to economic realities, the PEKKA program addresses human complexities. Poor women household heads are not just deal-

In addition to economic realities, the PEKKA program addresses human complexities.

ing with poverty, but also with a loss of self-confidence and with isolation, negative labeling, harassment, and loneliness.

Saparinah Sadli, professor at the University of Indonesia and a prominent national figure, puts her finger on the originality of PEKKA's mission:

The Empowerment of Women Household Heads is indeed a rare initiative because it does not purely relate to valid, empirical, and statistical data on women, and neither does it simply describe poverty. Through PEKKA, we can learn about women's positions as household heads and life's challenges that they face. The realities of their lives are unknown because of their geographical location, social and cultural conditions, and the situation in conflict zones. It also stems from a development paradigm where poor communities are rarely touched by the central or local government.



Thus, PEKKA'S status has been gained through more than a menu of programs. Its real power, it seems, comes from its subtler accomplishments, namely, the widows' newfound confidence and pride.

In the coming chapters we'll explore the reasons for PEKKA's phenomenal growth. We'll learn how Pekka groups are formed and then taught microfinance and small business skills. We'll discuss PEKKA's impact on individual lives and national development models, and reflect on where the program is heading. Most important, we'll hear from some of the women themselves as they share their remarkable stories.

Our next call, however, is to the nerve center of PEKKA, its National Secretariat, from which the top of the organizational chart begins its course down to the roots of the vast Pekka network.

NOTES

¹ The Free Aceh (pronounced Ah-cheh) Movement (Gerakan Aceh Merdeka or simply GAM), also known as the Aceh Sumatra National Liberation Front (ASNLF), was a separatist group seeking independence for the Aceh region of Sumatra. GAM battled Indonesian government forces from 1976 to 2005 but abandoned its separatist intentions and dissolved its army following the 2005 peace agreement with the Indonesian government.

² SUSENAS is a series of large-scale multipurpose socioeconomic surveys begun in 1963-64 and fielded every year or two since then. Since 1993 SUSENAS surveys cover a nationally representative sample typically composed of 200,000 households. Each survey contains a core questionnaire that consists of a household roster listing the sex, age, marital status, and educational attainment of all household members, supplemented by modules covering about 60,000 households rotated over time to collect additional information, such as health care and nutrition, household income and expenditure, and labor force experience (www.bps.go.id).

³ PEKKA National Data Base.

⁴ At the time of this writing the dollar exchange rate was Rp 1.00 = 0.000106440 US\$.

⁵ KDP is one of the largest World Bank-financed community-driven development projects. The program fights poverty in rural communities and boosts local governance through direct block grants to kecamatan (subdistricts) and villages for small-scale infrastructure, social, and economic activities.

⁶ The National Commission on Violence against Women was established by women activists and scholars in response to public outrage and demands for accountability after a 1998 nationwide campaign of violence against women.





CHAPTER 3

STRUCTURE AND VISION

UNDERSTANDING THE PEKKA ORGANIZATIONAL PYRAMID

If at first glance Indonesia astounds the eye, then its capital city, Jakarta, can rattle the wits. The metropolis is grand, growing, and intimidating, and everywhere there is motion, noise, and congestion. The swirl of cars and motorcycles pounds the senses day and night, and the surrounding cityscape gives no quarter to the casual walker. Most sidewalks are crowded, blocked, or simply not there, and a simple stroll soon becomes an exercise in navigating the impossible.

But there are respites, and one is a quiet street in the Duren Sawit neighborhood of East Jakarta. This is the home of the PEKKA National Secretariat or *Seknas PEKKA*. We've come to get a first-hand glimpse of the organizational structure and spirit that keep driving this movement forward.

“Our goal is to change the way women think about aid.”

—Nani Zulminarni

Photo credit: Jerry Kurniawan

The two-story center projects an air of quiet busyness, resembling, perhaps fittingly, the residence of a large, extended family.

NERVE CENTER AND KITCHEN

The two-story center projects an air of quiet busyness, resembling, perhaps fittingly, the residence of a large, extended family. From the Jakarta headquarters the national coordinator, Nani Zulminarni, and her staff reach out to guide and motivate the myriad local Pekka groups while directing their national outreach and advocacy aims. It's the "kitchen" where ideas and problems from the field are delivered raw, then hashed, mashed, and cooked until workable.

PEKKA is an NGO with a board of directors and advisers who work closely with the national coordinator, who also acts as Seknas manager. The manager heads a professional staff of around 22 experienced in women's empowerment issues, administrative systems, finance, and media production.

As the face of PEKKA, *Ibu Nani*, a term of respect for mature women,¹ leads all program teams and monitors the vital signs of the central organization and the field programs (box 3.1). With her staff, she ensures that organizational strategies are pushing program implementation at the grassroots. This includes research, development of training modules for Pekka women, advocacy, and media production (figure 3.1).



BOX 3.1 NANI ZULMINARNI

Nani Zulminarni has been an activist and organizer for women's rights since her university days, when she led protests for the right of

women to wear headscarves, forbidden under the Suharto regime.

After graduation she became head of Indonesia's *Pusat Pengembangan Sumberdaya Wanita* or PPSW, the Center for Women's Resources Development, an advocacy organization for women's rights. Nani also served on the executive committees of two regional networks: South East Asia Popular Communication Program and Asia South Pacific Association for Basic and Adult Education.

She was still heading PPSW in 2001 when Kamala Chandrakirana of the National Commission on Violence against Women approached her with the idea of heading the new Widows Program. She accepted the job but made significant changes in the program, modifying both its name and substance. She changed "widows" to "household heads" and set out a comprehensive economic and social empowerment program for the women. Thus, PEKKA was born.

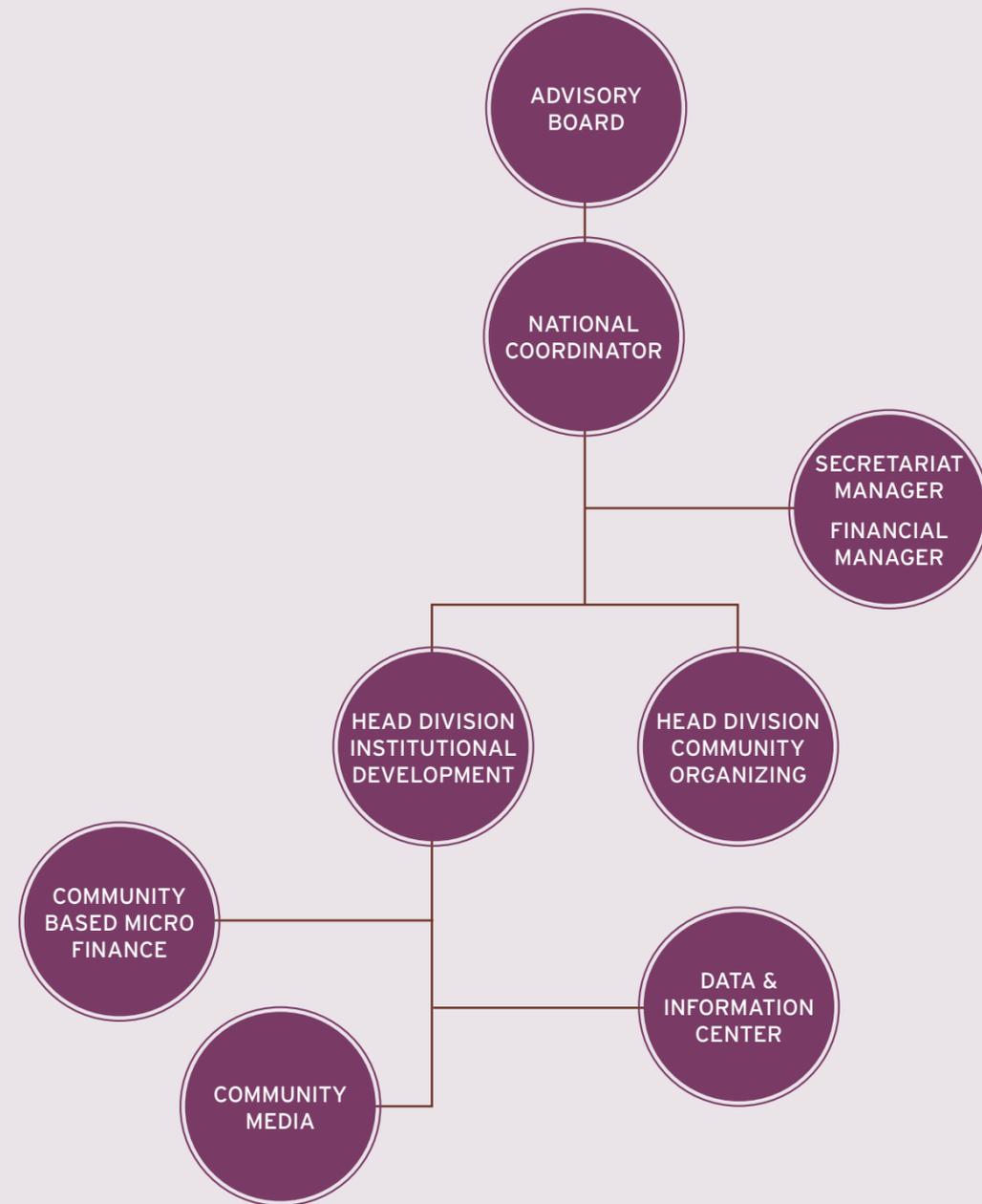
Nani believes that gender discrimination is overcome by empowering the women themselves. She learned this through her own experience. "I have personally gone through discrimination, scorn, and harassment because of my status as a divorcee," she admits.

But, she says, "The spirit, joy, and new-found confidence of the Pekka women that I have helped organize have deepened my conviction that I chose the right road."

By design the PEKKA program marches at a different pace from most development projects. Instead of a stringent implementation plan or disbursement table, PEKKA leadership allows the women to be flexible in setting the priorities and tempo of activities. This adaptable approach encourages universal participation among the women while strengthening program management and impact. The program also insists on a strong documentation program to share and replicate lessons.

By design the PEKKA program marches at a different pace from most development projects.

FIGURE 3.1
PEKKA ORGANIZATIONAL CHART



PROGRAMS

Before discussing staffing, we first have to digest the substance of PEKKA’s six thematic programs. As Nani explains, “The six thematic programs are the flesh and blood outer body on the skeleton of PEKKA’s four pillars. And the values that make up the four pillars [Envisioning, Capacity Building, Networking/ Organizational Development, and Advocacy] must be infused into every program and its actions.”

So, what are these six programs that make up the PEKKA form, and why are they so critical to program aims? We start with economics.

ECONOMIC EMPOWERMENT

The economic program develops, manages, and expands financial resources through cooperative savings and borrowing microfinance activities (chapter 5). It then boosts income-generating activities for the Pekka families through individual and collective business development (chapter 6). Through these activities, the program teaches women financial independence and thus makes them agents of change.

Economic empowerment is usually the entry point for Pekka groups. But one of the most fundamental ideas that PEKKA must convey is that economic empowerment does not mean business as usual—that is, an aid program subsidy. Most other microfinancing programs have created cultures of dependency, and many women encountering Pekka for the first time have unrealistic expectations. When they don’t see a quick return, they lose confidence and move on. Nani recalls:

During our first three years, we had almost 100 percent drop-out from the Pekka groups in some areas. There were too many expectations of money from government or from the World Bank. We struggled to teach women that we give them tools for empowerment, not cash for hand-outs.

LEGAL EMPOWERMENT

After several years working for economic empowerment, PEKKA program coordinators realized that much of what was making women poor often had more to do with legal issues than anything else.

One of the most fundamental ideas that PEKKA must convey is that economic empowerment does not mean business as usual.

For example, a religious marriage may take place, but without a civil registration the marriage has no legal protection. Men may want to avoid the registration fee or may have other motivations.

An unregistered marriage leaves a wife vulnerable in many ways: it opens the way for the husband to dissolve his marriage vows at any time and even allows for him to abuse his wife. An unregistered marriage can also block children of the union from obtaining birth certificates, which brings complications when mothers try to register their offspring for school.

Women are also denied access to bank credit, cannot open savings or investment accounts, and are blocked from engaging in commerce and trade.

The legal program builds understanding about legal rights and protection for Pekka women and others. It provides training for village paralegals on domestic violence and family law and holds district forums to bring together judges, prosecutors, police, NGOs, and government officials to teach about gender issues (box 3.2).

PEKKA's legal arm also campaigns for legal reforms and gender-equal legal processes, and is fighting to gain paralegal status for its trained cadres, who now can only research and advise but have no representational rights in court.

LIFELONG EDUCATION

Most poor people can't afford to send their children to school. Although nominally free for the first years, sending a child to school still requires cash output for uniforms, supplies, and transportation. Funding for vocational training is almost nonexistent.



BOX 3.2

FROM VICTIM TO PROTECTOR

PEKKA's planners had to think wisely about the new program's structure and vision. Although economic issues formed the roots of the program tree, the so-called *widows question* had far-reaching branches that touched on legal, social, educational, and even personal safety issues.

Widya's example is similar to many others' experience before and after PEKKA. She was the mother of four children and lived in Mataram, on the Indonesian island of Lombok. She was also a victim of chronic domestic violence and in 2004 filed a domestic violence report with the police and received a medical assessment to support her case.

But not knowing her legal rights and fearing further retribution, Widya soon withdrew the police report, a common outcome under the circumstances.

In 2005 Widya joined a Pekka group. She learned about her legal rights, obtained a divorce, and discovered a new purpose in fighting for women's rights. Now, as a PEKKA paralegal she helps other victims of domestic violence gain justice through the courts.



PEKKA's education program helps furnish quality, low-cost education, including scholarships for Pekka children unable to finish the nine years of compulsory education. It also intends to eradicate illiteracy for Pekka families of all ages through functional literacy courses and access to education matriculation programs. In addition, PEKKA education programs are creating space for early-infant education and learning classes.

POLITICAL EMPOWERMENT

PEKKA's political empowerment arm spreads learning about the political rights of female household heads. It organizes Pekka groups to monitor decision-making and political processes, speak up on issues, and to seek leadership roles in local government.

As more Pekka groups gain confidence and prestige, more local political candidates and campaigns are seeking their support, both for Pekka organizational skills and the weight of a Pekka endorsement.

Many Pekka women have taken it a step farther by running for and gaining local leadership positions, making their opinions heard even on non-Pekka issues at local political levels and development planning meetings.

As more Pekka groups gain confidence and community standing, more local political candidates and campaigns are seeking their support.



LIFELONG HEALTH CARE RIGHTS

The health care program focuses on issues linked to healthier living, especially reproductive health. The program helps health cadres in Pekka communities organize access to health care and campaigns for policies that bring affordable care to the poor. Some Pekka groups bring medical staff to the Pekka Centers to conduct clinics for regular medical screenings and exams.

COMMUNITY MEDIA

The community media program backs Pekka group activities, especially putting information technology into the hands of the poor. Media staff from Seknas PEKKA train members to develop community media, including radio, video, photography, and print media. The team focuses mostly on community education, social change campaigns, and policy advocacy.

The media group maintains a documentation and publication unit at Seknas PEKKA that records all sides of Pekka activities. The unit produces profiles of women-headed households, daily life, and field activities. The center then shares its videos, photographs, and printed materials nationally and internationally to promote the women-headed household campaign.

In addition, the center has trained many of its field leaders to become grassroots video-makers, photographers, and to operate radio stations. And now many of them have generated their own productions of photographs and videos. So far, the center and the Pekka community have produced more than 90 videos, several books, 10 bulletins, and over 10,000 photos.

For more on PEKKA's thematic programs and their impact in the field, see chapter 8.



PEKKA STAFF

PEKKA has found and cultivated dedicated and capable hands throughout its ranks. The following is a brief description of staff positions and functions.

PROGRAM COORDINATORS: THE CHEFS IN THE PEKKA KITCHEN

The Seknas PEKKA established the thematic programs to bring life to the supporting principles of the program's four pillars. To make sure the principles flow smoothly to the field, the center uses its program coordinator teams to develop the thematic areas to raise the skills of field workers, cadres, and group leaders at the grassroots. Coordinators have to possess leadership talents in community organizing and in conflict resolution.

SUPPORTING TEAMS: BACKBONE SERVICES AND CREATIVE DOCUMENTATION

Seknas PEKKA also houses three supporting units to back field activities: the internal administration unit, the financial administration unit, and the publication and documentation unit. The administration unit helps coordinators and field workers with correspondence, reports, and obtaining information. The financial administration unit safeguards financial transactions and accountability. The documentation and publication team processes information from the field, retaining and disseminating it as reports, photos, and videos. Seknas PEKKA also has a small studio to help the video documentation processes.

All three units pitch in to support trainings, workshops, and national forums.

FIELD WORKERS: THE DO-ALL PERIMETER GUARDS

PEKKA field workers are full-time operatives who oversee the front lines of the organizational structure. A field worker may function in at least 10 villages in one subdistrict. If the field worker enlists a greater number of cadres to work with her, the area may be even wider.

This role carries many names—field worker, coordinator, facilitator, consultant. Unfortunately, field workers have yet to receive the professional credit due to a vocation so central to grassroots development. This may have something to do with the lack of a career ladder, or it may stem from the notion that field worker was less a job than part of the community social system or perhaps just a temporary pause along the career path.

PEKKA field workers are changing that concept, and many of them are proving that theirs is a profession worth developing. Field workers point to the professional satisfaction and personal renewal they experience through helping others and absorbing the values, spirit, and life of the community (see chapter 4).

The field worker plays an energetic role in creating and advancing group capacity and relationships with other parties. The field worker must be adaptable in addressing social problems. Community life can be fluid, and no one remedy solves every problem. She is usually the primary group motivator through stories about successful business development in other areas.

The field worker must have at least a high school education and possess a broad perspective. Her analytical skills are put to the test every day in evaluating processes on the ground. The PEKKA Secretariat encourages the field worker to continue building her intellect through training, workshops, or applied studies.

GROUP CADRES AND LEADERS: TACTICAL AGENTS OF CHANGE

Group cadres and leaders are the indispensable front-line troops, directly involved in the enabling process every day. They are the grassroots representatives for legal matters, education, health care, and other areas of women's empowerment. They usually have separate professions, such as teachers, small business owners, and even village chiefs.

Ideally, the group cadres and leaders work in the same village where they live. But because of the time and effort needed to develop cadres and leaders, they may have to cover other villages. PEKKA offers training and workshops to its cadres in whatever areas they feel they can contribute most.

PEKKA REACH

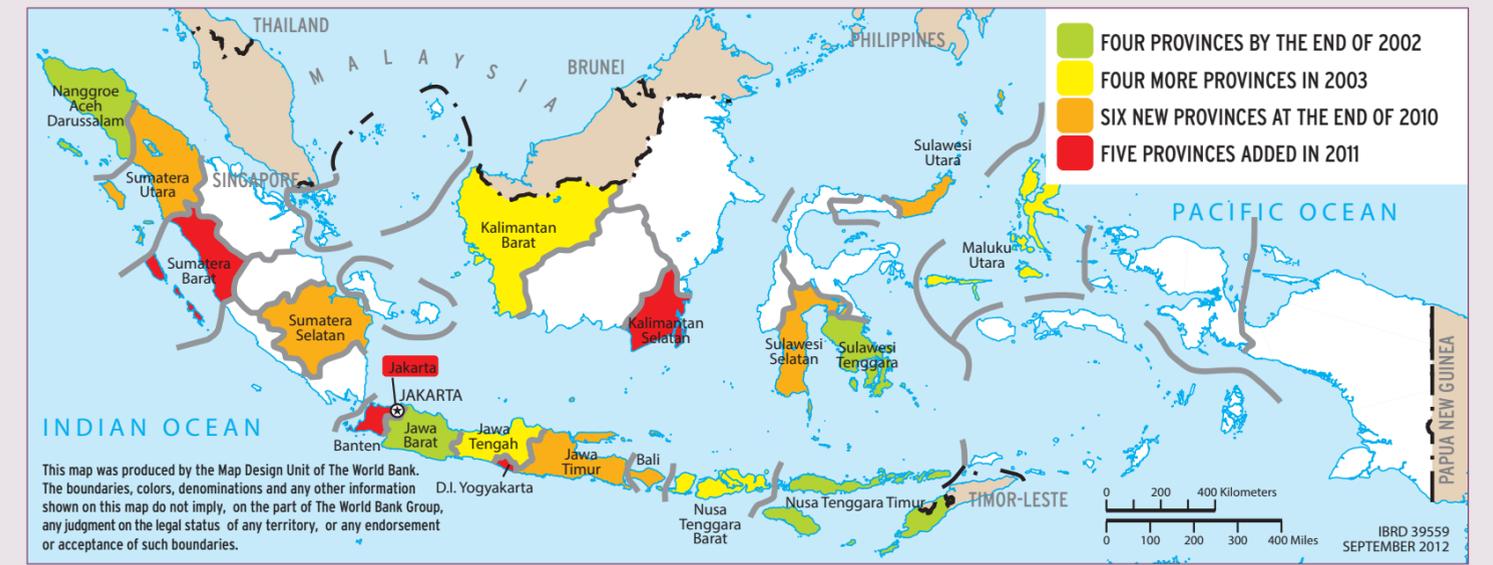
As of this writing the Women-Headed Household Empowerment Program works with almost 20,000 female heads of household through a network of 749 Pekka groups across 471 villages in 19 Indonesian provinces, and its range grows wider every year (box 3.3). Since its founding in 2001, Pekka groups have increased an average of 15 percent every year and now thrive in more than half the country.

Meanwhile, groups in eight provinces have consolidated their individual groups into PEKKA *Unions*, independent mass organizations at the provincial level. Each regional PEKKA Union has elected its own leaders and codified its articles of association. In 2010 the PEKKA Unions merged into a national federation.





**BOX 3.3
PEKKA GROUPS, 2011**



Four provinces by end of 2002	Four more provinces in 2003	Six new provinces at the close of 2010	Five added in 2011
<ul style="list-style-type: none"> • Nanggroe Aceh Darussalam (NAD) • West Java (JABAR) • East Nusa Tenggara (NTT) • South East Sulawesi (SULTRA) 	<ul style="list-style-type: none"> • West Kalimantan (KALBAR) • Central Java (JATENG) • West Nusa Tenggara (NTB) • North Maluku (MALUT) 	<ul style="list-style-type: none"> • North Sumatra (SUMUT) • South Sumatra (SUMSEL) • East Java (JATIM) • South Sulawesi (SULSEL) • North Sulawesi (SULUT) • Bali 	<ul style="list-style-type: none"> • West Sumatera (Sumbar) • Banten • Daerah Istimewa Yogyakarta (DIY) • South Kalimantan (Kalsel) • Jakarta (DKI)

PEKKA FUNDING

It would be reassuring to believe that with the success of members' microfinance institutions and group and member entrepreneurial efforts, the PEKKA program would be self-sustaining. Reassuring but not realistic.

The truth is that much of what PEKKA does requires outside help. The secretariat has to be run, staff have to be paid, and older Pekka women and children need to be helped. Revolving funds must be held in reserve as seed and scholarship money, and scarce resources have to be spread across wider boundaries as Pekka groups expand. These cannot yet be drawn from the grassroots.²

PEKKA National Secretariat projects are funded in stages by donor agencies. PEKKA's chief outside supporter has been the JSDF (see chapter 2), which since 2001 has furnished aid to PEKKA through six separate development assistance projects.³ PEKKA makes proposals to JSDF based on innovative ideas and data collected through consultations with potential beneficiaries in the provinces. Decisions are based on where funding will have the most impact and which activities can be replicated. The World Bank PNPM Support Facility (PSF) office in Jakarta oversees the implementation of JSDF-financed activities of PEKKA. PSF supports the government of Indonesia's flagship antipoverty program,

The truth is that much of what PEKKA does requires outside help.



the Program Nasional Pemberdayaan Masyarakat, otherwise known as PNPM-Mandiri, under whose umbrella PEKKA sits. Other countries supplying funds to PNPM include Australia, Denmark, the Netherlands, United Kingdom, United States, and the European Union.

In addition to JSDF, Pekka groups received direct assistance from AusAID and other donor agencies, government institutions, and individual donations.⁴

The bulk of these funds go to activities managed by Pekka communities. The money goes into revolving funds for the PEKKA savings and borrowing cooperatives and activity funds managed by Pekka communities and the PEKKA National Secretariat team.

At the community level, member cooperatives add to Pekka incomes and become the source for loans to PEKKA group members. Despite fluctuations, funding for savings and borrowing schemes has overall trended up. Funds derived from projects—either through the PEKKA National Secretariat or from govern-



ment programs—also accumulate and grow as capital for the savings and borrowing schemes (see chapter 5).

The PEKKA National Secretariat trains the women in managing the funds and planning activities.

DISBURSEMENTS AND ASSETS

The cost per PEKKA beneficiary totals around US\$ 340 for training and livelihood grants. In PEKKA's experience the largest financing component, about 50 percent of the financing, is earmarked for direct assistance to the community in the form of revolving funds. This amount targets "public interest" projects such as schools and education scholarships, housing, health, and infrastructure, or it can be applied to starting group business ventures. For many Pekka groups infrastructure funds help build or develop community activity centers.

At least 20 percent of financing goes to counterpart funds and other expenses, including a communication and coordination system for tracking the funds.



The program now claims 400 saving-and-borrowing groups and 35 microfinance institutions in 19 provinces, with assets of almost 12 billion Rp (US\$ 1,350,000). PEKKA has raised more than 1 billion Rp (\$US 110,000) of internally sourced funds to develop thousands of business units. There are at least 25 community-led facility units, 17 community learning centers, and more than 1,000 houses and 20 pieces of land that belong to women-headed households. More than 40,000 family members and more than 100,000 others have received direct and indirect benefits. Saving and borrowing activities of Pekka groups have amassed self-help or program funds of almost 10 billion Rp (\$US 1 million).

OTHER FUNDING

In addition to PEKKA-targeted funding, the World Bank supplies funds for roads, water, and other infrastructure through community-driven development (CDD) project grants. Although not aimed at Pekka groups, the funds often fall under the influence of Pekka women. One World Bank staff member explains how this happens:

What is PEKKA about...? Making women more confident. And after they gain confidence, they learn to speak up for what they want. This [CDD grants] is community money, and everybody has the right to say how it should be spent. So the women go to village meetings and speak out ...and even though it's not PEKKA money, they leverage it.



STAFF PERSPECTIVES

We asked some of the Seknas PEKKA staff to share their thoughts on the everyday issues and challenges that come with the job, and some aspects they'd like to see improve.

MIEN

Spreading confidence and awareness into the new regions

Mien Rianingsih, the head of the community organizing division, exudes intelligence and leadership. She has three colleagues working with her at the center, but most of her team is in the field.

She's now directing most of her attention to developing new areas for PEKKA and ramping up activities in the provinces that started Pekka groups in 2010. Part of this task is identifying new issues and problems in communities and dividing team labor in the provinces.

Her work in the field often entails accompanying field coordinators as they go door-to-door to organize Pekka groups. She also takes part in setting up awareness-building workshops.

To set priorities about where to focus, Mien relies heavily on input from her field coordinators, as well as secretariat statistical data. So, finding the right field staff takes some planning:

We first announce that we are recruiting field staff and start receiving applications, from which we make a short list. We administer tests to those remaining and, based on the results,

we go to the field to make final decisions. Our nominees are then brought to Jakarta for a month's training before we send them back as PEKKA field workers.

From picking staff to starting groups, Mien stresses that it's a matter of gaining the locals' confidence:

We start by asking permission from local government and local leaders or religious heads, explain why we come, and that we want to meet women heads of households. They send us to the houses accompanied by a leader for an informal introduction. We then return several times to see if we can build trust. Then if it looks promising, we invite women to a meeting whether there are 5 or 15 to talk about PEKKA.

Mien reminds us that many women attend with the expectation of receiving some government compensation. She recalls one field coordinator who, on her first visit to a village, wore a travel backpack. "The first question they asked her was, "Do you have a pile of money in your backpack for us?"

KODAR AND ROMLAWATI

Mediators and economic savvy builders

Program and field coordinators must be ready to deal with any number of problems. Kodar Tri Wusananingsih and Romlawati work as a team with cadres across seven provinces on legal and economic empowerment. Both seem to share a healthy sense of humor as they deal with serious everyday issues.

Kodar explains a typical problem with which she's just had to contend:

At one point it became known that a local NGO was using the PEKKA name to extract money from the government. ...We had to step in. They were taking the money and spending it irresponsibly, giving PEKKA a bad name... it caused a lot of hard feelings.

It's up to Seknas coordinators like Kodar to be ready to mediate and take strong action where necessary.

Rom, meanwhile, trains the group leaders and members on all aspects of running a savings and borrowing cooperative. She reminds us how delicate this task can be in the early stages: "Expectations are high because the women are so poor, and they will resign if they don't feel benefits early."

This can be difficult as poor women are told that they're expected to save first. A typical response is "But I can't even feed my family now, and you want me to start putting money aside?"

But trust has to be built, and leaders have to be trained, in bookkeeping and other essentials needed to run a microfinance institute. In some cases, goods such as coconut or fish are accepted in lieu of cash and then sold. Then after three months they can begin borrowing, and after two years they can connect with government sources.

According to Rom, one of the first obstacles to overcome is that more than 50 percent of the Pekka group leaders and members are illiterate. "It is very difficult to find women who can manage these duties without mistakes ...and some members don't borrow wisely, taking too much money or using it for the wrong purposes."

Inflation is also a constant sap on the women's savings. Living costs rise faster than they can put money aside, and prosperity always seems to hover just out of reach.

Rom admits to frustrations about building some of the women's professional attitudes. "For example," she relates, "we once connected women who do weaving with a company in Jakarta that would order large amounts of fabric—an ideal opportunity. But, as orders increased, women didn't keep up, preferring to take breaks for different traditional reasons. They lost the account."





MULYATI

Keeping a close watch on the numbers

PEKKA's accountant, Mulyati, has a wide smile that belies a tough attitude toward numbers. She helps the groups with running the savings and borrowing cooperatives, particularly with the bookkeeping. Her duties take her to the field at least once a year to conduct audits and to gather financial data to include in the PEKKA national financial statistics, which are critical for program planning. In between, Mulyati conducts trainings in financial management.

Mulyati also keeps a close eye on the revolving funds. These are the funds acquired from different aid and project grants that are given to the savings and borrowing cooperatives and held as seed

or support money used only for business development or education grants. These funds are set apart from the Pekka groups' income gained from microfinance cooperatives and small business start-up.

"The main challenge for me is to ensure reliable financial reports from the field," says Mulyati. "Women are still limited in their ability to deliver consistent and accurate financial reports—they sometime miscalculate."

The National Secretariat is now developing a program that will allow data from the field to be uploaded directly to the central server.

SUHENDRI

"I guess they want to show the community how they are."

Suhendri is one of the young men working at Seknas PEKKA. He handles community media development and information at the grassroots level. His mission is to train Pekka leaders in using media technology—computers, video, radio, photography—to convey messages to a wider community. His vision is to use media to teach grassroots realities to every level of society, especially government. He has been documenting the PEKKA program for three years, and his subdued manner can't hide his passion for the work.

"We need to document PEKKA," he insists, "...for the women, for the government, and the larger community in Indonesia to make them aware of the issue of single women household heads."

But he and PEKKA have a more ambitious agenda—namely, getting the women to take over the documentation. "We start watching for those who seem interested in technology. Then we may give them a camera before trying anything else."

Suhendri considers himself a coach more than anything else. "We train them and let the women decide which issues they want to do." He smiles: "It's interesting to see how they choose issues.... In Aceh, for example, polygamy was a popular topic. Other places they make stories about education, water... even garbage. I guess they want to show the community how they are."



WILU

“The legal program is now the second most popular.”

Wilu is new to Seknas but already speaks with the authority of an informed veteran. Her focus is legal empowerment, and she starts by discussing the beginning of the program in 2005:

We found that so many of the women’s problems were related to marriage and divorce... as well as legal documents, birth certificates for children, and domestic violence. We realized that we had to do something.

The Legal Empowerment program was launched to make the community aware of its legal rights. At first, most efforts aimed at talking to Pekka groups, but soon branched out to meet with local civic and religious leaders, and to women outside PEKKA needing help with birth certificates and other legal matters.

Wilu has a full agenda. She goes to villages to build multistakeholder forums with police, attorneys, local NGOs, and government, where they discuss how to solve legal problems in the community. She also trains cadres as Pekka legal assistants, of

which there are now 300, and collects data for Seknas PEKKA on marriages, divorces, and how many women need help with legal issues. When necessary, she refers cases to the village courts (see chapter 8). “Now,” she says with pride, “the legal program is the second most popular.”

Spreading legal awareness has a healthy effect on civic responsibility. In 2004 Indonesia changed its election process to elect the president directly rather than being elected by Parliament. The women didn’t know this until they learned it through their Pekka groups. Says Wilu, “We train women to become effective voters.”

In 2009 a new political law mandated that 30 percent of those sitting in local parliaments be women. “So,” Wilu reports, “we go out and let women know about this in case they want to run. And there are now 13 women running for office!”

WHAT IMPROVEMENTS ARE NEEDED?

Sharing knowledge, expanding staff, retaining and taking care of members, making paralegals legal, branding Pekka products, changing national education priorities

What changes would some like to see in PEKKA priorities? Not surprisingly, media people ask for more studio equipment. But more to the point, they struggle with how best to convey knowledge to all Pekka members. As one staff member put it, “We train down to coordinators and cadres, but this doesn’t always transfer knowledge to all members.”

This point segues into the question of enlisting more project staff to cover new provinces. Field workers must often keep one hand in maintaining the old groups while trying to get new groups up and running—which hinders continuing progress in the old, slows early momentum in the new, and runs the risk of weakening the program. Meanwhile, cadres don’t receive all the tutoring and coaching they need.

Speaking of cadres, PEKKA is pushing hard to achieve paralegal status for its legal assistants. Prominent among the reasons for this goal are ongoing incidents of domestic violence and the victims’ need for immediate legal counsel and support.

Another recurring issue is how to retain members. Women grow old or remarry. The increasing aging population of Pekka is a particularly poignant matter as these women become less productive but more in need of a support system.

To help microbusiness development, some Pekka staff dream of creating a Pekka brand that can be marketed online and elsewhere.

But only a few producers, such as the Pekka weavers and embroiderers, are at that quality level. But we’re also reminded of the experience when weavers failed to deliver on firm orders. Suppliers must be ready to respond to demand.

Finally, staff cite how important it is to change government education policies at the national and local levels. As noted, free education is not entirely free, and many poor children leave or don’t start schooling because of the costs of clothes and supplies.

The odd thing, they say, is that government does have education money but doesn’t direct it where or how it’s needed. What that means in Indonesia is that instead of spending money at the village level to improve teacher quality and provide school supplies and facilities for poor children, the government consigns a significant portion of its budget to executing the national student exams. Students take the tests between sixth and seventh grade, ninth and tenth grade, and finally during twelfth grade for the university. The exams require huge sums to run and maintain. PEKKA would like to reorder the priorities.

The next three chapters delve into the dynamic processes that turn poor single women into cogent economic blocs as they first start Pekka groups, then form savings and borrowing cooperatives, and finally learn to become micro-entrepreneurs.

We begin with how Pekka women find strength within the group.





NOTES

¹ “Ibu” or “mother” is sometimes shortened to Bu. The male equivalent is Bapak, literally “father,” which is usually shortened to Pak, and refers to an older man.

² For a more detailed breakdown of PEKKA funding and expenditures, see its progress report, “Ten Years of PEKKA,” from which all preliminary numbers here are drawn. Available through its website, www.pekka.or.id

³ JSDF support to PEKKA is an outgrowth of another of its projects, the KDP. The KDP program would later become the PNPM (Indonesian Program for Community Empowerment).

⁴ See appendix 2 for a list of donor-funded PEKKA projects from 2001 to 2011.

IN THE SHELTER OF FRIENDS

FORMING A PEKKA GROUP

*“Berat sama dipikul,
ringan sama
dijinjing.”*

Heavy we shoulder
together, light we hand
carry together.

—Indonesian proverb

WHY ARE GROUPS NEEDED?

For hundreds of thousands of female household heads in Indonesia, isolation is the worst enemy. Censured, alone, and feeling overwhelmed, the women may initially see talk of empowerment as a pipe dream or just sublime nonsense.

The first steps toward social change start with bringing women on the margins into a wider fold of others who share the same misfortunes and fears. Next they have to be shown how collective bonding sparks individual confidence and community action: *empowerment*.

PEKKA strategy targets these outliers both personally and collectively—that is, female household heads are asked individually to build strength by forming exclusive Pekka groups. Next, individual strengths and collective assets are put to work for social change. Becoming part of a group allows female household heads to visualize their resources and collective strength, and it gives the group a hand in managing the women’s limited resources. As a unit with shared goals and similar conditions,





the women find camaraderie and newly tapped energy to push for community improvement.

So how to start?

STEPPING STONES TO BUILDING A STRONG PEKKA GROUP

The PEKKA National Secretariat will have already done the initial research on finding fertile Pekka ground, and once the team has decided which areas to enter, the genesis of a Pekka group generally follows six steps.

BOX 4.1 EMPOWERING WOMEN OR MAKING MISCHIEF?

PEKKA field workers sometimes feel as if all the welcome mats have been pulled in when they enter a new area to introduce the program. They can be met with suspicion and hostile questions and accused of stirring up trouble. Or villagers just assume that the workers are census takers or saleswomen trying to get a foot in the door.

Typical is this story of one field worker in Aceh. At her first visit, she proceeded door-to-door to introduce herself and explain the program. The community asked what financial help they would receive. Like many villages devastated by the tsunami, this one was accustomed to receiving financial and other aid.

When the field worker explained that they would not receive money but instead be advised on how to use internally sourced funds to start activities, the community turned up its nose. If, they reasoned, the program was only about self-help, they could save their time, effort, and money at home. This would be more practical and less trouble than forming groups and training in bookkeeping. Besides, some suggested, weren't the Pekka field workers just going to somehow take advantage of the single women?

Still, a few asked about PEKKA activities and even broached the subject of how to form a group. This response encouraged

the field worker enough to persist. She returned and expanded her talk on program benefits, relating stories about successful groups in other areas. She didn't forget to approach the village and district authorities. By way of presentation, she used different kinds of media, such as brochures, photos of Pekka activities in other areas of Aceh, and the Pekka bulletin, *Cermin*, which she distributed to young and literate villagers.

The field worker's tenacity finally paid off when, after several months of social gatherings, a number of female household heads came together to form a Pekka group.

APPROACH, MEET, AND ENCOURAGE COMMUNITY MEMBERS TO FORM A GROUP

This is the meet-and-greet phase for organizing a village area. Field workers, field coordinators, and other parties involved later in the process take the lead. Showing respect for local etiquette, culture, customs, and traditions, the visitors call on the village luminaries—chief, religious heads, and interested group leaders—to explain their reason for coming. They introduce themselves and talk about how Pekka groups function for individual and community empowerment.

Although the field workers' activities are usually funded by a particular project, they do not talk about the project or, especially, mention the word *aid* when meeting the villagers and village leaders for the first time (box 4.1). They do explain the criteria for belonging to a Pekka group, mainly so that villagers can help them find women who meet the criteria.

Potential members should be

- Widows, divorcees, or women abandoned by their husbands
- Women whose husbands are working overseas with no return date, and who must now bear the family burden alone



When talking to villagers for the first time, field workers do not mention the word aid

- Women who must head households because their husbands suffer from a chronic disease, are disabled, or mentally ill
- Single or unmarried women who must provide for their parents or brothers and sisters

Field workers also acquire information from public gathering places such as coffee shops, fields, and markets. Based on their findings, door-to-door visits begin, but only in the company of local figures. The familiar faces relieve some of the women's apprehension, especially in areas of conflict or social unrest.

If all goes well, the field workers then embark on home visits alone. During these visits the Pekka workers seek information on the socioeconomic conditions of the local people and share experiences about other community groups, especially those working under similar conditions (box 4.2). Using photos, pictures, and videos, the field staff explain the program and its benefits.

Finally, the Pekka workers sound out the villagers on their interest in working with others to form a Pekka group. If villagers say yes, they're asked to engage their friends and acquaintances in the enterprise. If they're unsure, then field representatives will return again over the next few months.

The power and good example of Pekka groups can affect even outsiders in profound ways. The story in box 4.2 tells of one such meaningful encounter.

The first meeting's agenda should be light and relaxed.

PRESENT THE GROUP AS AN INSTRUMENT TO BUILD COLLECTIVE STRENGTH AND ASSETS

When enough women show an interest in building collective strength in a group structure, the Pekka field workers invite them to a formal community meeting, even if all invitees haven't yet made up their minds. This meeting takes place in an easily accessible venue, such as a village hall, place of worship, or a villager's home. This meeting informally marks the group's launch.

The first meeting's agenda should be light, and its tone relaxed. Topics might include fuller introductions to the field workers and to each other. There may be singing and group games, all to encourage solidarity and friendship. Depending on the flow of discussion, the meeting may turn to detailing a preliminary program. Questions and ideas are encouraged, and time is given to express them. At the end of the meeting, field workers assure the women of their commitment to help develop and guide the program.

A second meeting is proposed. Much of the agenda depends on the mood of the first meeting. Some women may still be confused or not convinced, so more information or motivation may be called for. On the other hand, if the women are animated, the discussion will start detailing the structure and priorities of the new group.

BOX 4.2

A GENTLEMAN'S LAST WISH

Prior to the rice harvest in paddy fields in Mesanggok hamlet, some buyers visit the Al Hawa group in West Lombok, NTB, to discuss the sale of rice. After some discussions, there is no agreement on a price.

Soon, another man comes upon the scene. He takes an interest in the situation and, as an objective party, helps the others negotiate a price that satisfies everyone. During this transaction, the subject of Pekka activities comes up, and the negotiator, a Mr. Budin, is curious to learn more. He asks the women if he can meet the field worker. They are introduced, and Budin asks the field worker for more information on the Pekka groups, including objectives, beneficiaries, activities, and development.

Clearly impressed, Budin asks the field worker to form a Pekka group in this same village, Mesanggok. As he points out, many of the female household heads living there are suffering bad conditions.

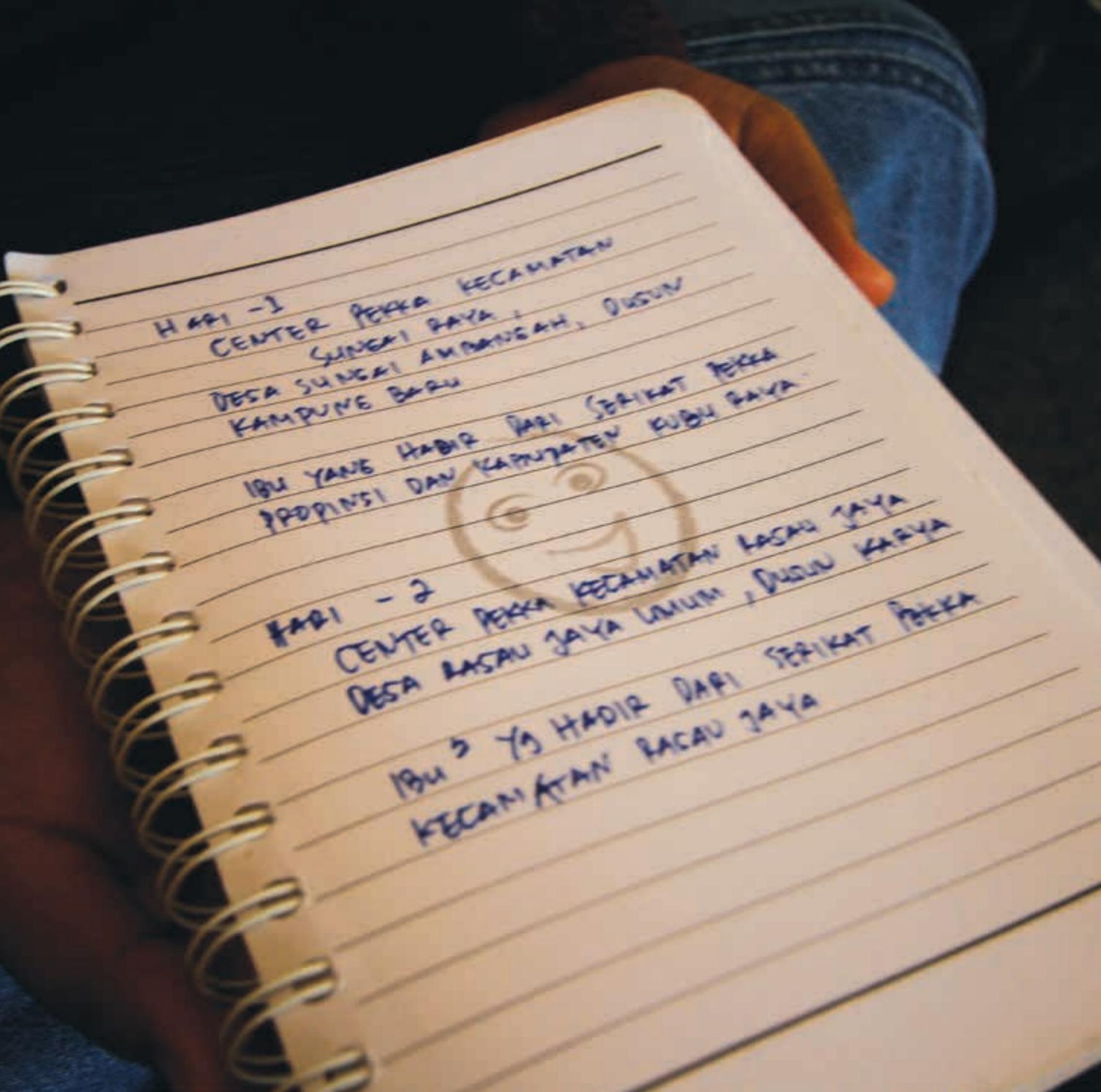
The field worker is happy to respond and dispatches one of the cadres to Budin's village to make contact with its residents and leaders. The meeting goes well.

Only five days after the first conversations between the field worker and Budin, the cadre telephones the field worker to relay the news that Mr. Budin had passed away right after that first meeting, when he asked Pekka workers to come to his village.

The field worker is deeply moved. It seems that Budin's request that a Pekka group be formed was probably the last before his death.

And so, Mr. Budin's last request was fulfilled—a Pekka group named *Berjuang* (Fight) was soon established in his home village.





Finding the right name becomes an act of self-validation.

Thinking collectively

At this stage, the women first grasp the concept of collective identity when they are asked to name their group. The naming has a philosophical value—that is, the identity and reflection of themselves—and finding the right name becomes an act of self-validation. Some Pekka groups chose refined representations from nature such as *mawar* (rose), *melati* (jasmine); others work through motivational mantras like *harapan baru* (new hope) or *maju terus* (keep going).

New Pekka groups can rarely compile a list of program activities—nor should they be expected to do so. The field worker may offer some ideas while the new members get used to the deliberative process and hone their planning skills. In the meantime, members and field workers start with simple assemblies, such as routine meetings and social gatherings, arts activities, or Koranic readings and Christian religious services. The field worker may also share pictures of Pekka programs in other areas. The important thing is that members convene in a regular arena.

Picking leaders

Once the group has coalesced, given itself a name, and begun meeting and planning activities, members can decide who will manage group operations. The field worker will already have outlined criteria for managers and begun sorting out potential candidates among the members. To qualify as a manager, education is less important than integrity, and commitment takes



precedence over skill. Group managers should be ready to learn, willing to give their time, and able to practice patience. Whatever professional skills they lack can be supplemented through training and education.

Members elect their managers at the next meeting. If the field worker agrees with the choices, there is no intervention. If the field worker's assessment of a manager-elect runs counter to the members' choice, she may then question the person's qualifications and ask for more discussion. She may also suggest an alternative role for the candidate, such as group supervisor.

Normally, a Pekka group fills three managerial positions—leader, secretary, and treasurer. These roles usually require some basic skills: the leader supervises and directs the group so should be respected and able to give clear directions; the treasurer manages group finances so should be able to read and count; the secretary documents all group activities so must have reading and writing skills.

UNITE THE GROUP BY AFFIRMING MUTUAL GOALS

Vision and *mission* are the unifying axioms of all group activities. Although these terms ring familiar in most middle- and upper-level organizations, they carry less fluency in marginalized grassroots groups. PEKKA therefore prefers the term *building mutual life dreams or goals*.

The first steps toward group solidarity bring the women together in a series of workshops. Here begins a three-stage process to assess and internalize their current conditions and frame their future aspirations. The three stages include (1) taking a picture of their individual lives; (2) mapping their position in the social structure; and (3) articulating mutual dreams and goals.

The process takes place in three 90-minute meetings, usually on the same day, and features the use of various media. The facilitator keeps it dynamic and exploratory with critical questions. All future actions are launched from this process.

Boxes 4.3, 4.4, and 4.5 show how the three-stage process is framed.

BOX 4.3 TAKING A PICTURE OF INDIVIDUAL LIVES

Topic	<i>Portrait of Female Household Heads</i>	one to describe current feelings and conditions.
Objective	Identify conditions and problems of Pekka	• Ask each participant to describe the picture chosen; record key words about economic, social and cultural conditions. For example, frequent words include <i>scarce water supply, fear, having no money, children's schooling, not enough to eat, ugly house, embarrassment, and feeling worthless.</i>
Media	Pieces of pictures	
Method	Brainstorming, group discussion, metaplan ¹	
Time	90 minutes	

STEPS

- Explain the goals of the materials presented.
- Place some pictures in front of participants; ask each participant to choose
- Attach the pictures to a flipchart in front of the class.

- Ask all participants to look at the collection of pictures they've chosen, and ask them if the pictures reflect their current conditions.
- Challenge them to sharpen the chosen pictures by using additional images that represent their feelings and experiences.
- Once they've finished, ask them together to underline important things, such as poverty, isolation, and powerlessness.

Source: Seknas PEKKA.

¹ Metaplan is a system for collecting and organizing information or ideas in a group collaboration environment. The metaplan strategy typically involves collecting ideas or information on cards, grouping the cards according to shared characteristics, and using a voting system to rank individual ideas or groups of ideas.

BOX 4.4 MAPPING PEKKA WOMEN'S POSITION IN THE SOCIAL STRUCTURE

Topic	<i>Pekka's Position in Society</i>	and other chiefs belong to the village apparatus or administration group. Doctors, nurses, and midwives belong to the public health service group. And shaman or religious leaders may be categorized otherwise.
Objective	Identify Pekka women's position in the structure of society	• Ask them to create different symbols for each component and category. The symbols may include house, hammer, stethoscope, or different colors or different numbers. The symbols are then set out in the colored papers provided.
Media	Pieces of cardboard, drawing tools	• Ask participants to sit in a circle. Put a large paper in the middle of them. Ask one of them to draw or write her group's name in the central part of the paper.
Method and tools	Discussion, metaplan, Venn diagram	• Ask them to discuss how close or important their relationship is with each of the components. If a component is close to them, then place the symbol near their pictures on the paper. They may also discuss any other symbols they consider important.
Time	90 minutes	• Provide room and time for the participants to put the symbols where they think appropriate—but continue to guide them toward a final agreement.

STEPS

- Ask participants in the plenary discussion to identify the different people in their lives, including family members and individuals from the community and social institutions, such as traditional cultural leader, village chief, head of the savings and borrowing cooperative, village midwives, religious teachers, and so forth. When exploring this, do not use the word *institusi* (institution). Better to ask the question: "Who will be contacted, or with whom in your daily life do you share concerns?"
- All answers are recorded and categorized into groups of family, community, and social bodies. Children, husbands, grandmothers, and grandfathers belong to the family group. Village

- After all symbols have been placed, ask them to look at the pictures. Then ask them to connect them to the symbols with an arrow, to represent the patterns of their relationship with the components. Do they have a one-way or two-way relationship? Do they feel that they are only the object of the relationship, or is there a reciprocal relationship? Is the relationship good or bad?
- Then ask the participants to consider the results of their mapping and analysis. Ask them to draw a conclusion from the pictures by putting an emphasis on their position in society—generally, their access to and control over family and social life. The marginalized position and minimum access indicated in the pictures can be underlined as a way of pushing them to start thinking about their dreams.

Source: Seknas PEKKA.

BOX 4.5
EXPRESSING MUTUAL DREAMS AND GOALS

Topic	<i>Build Dreams and Goals Together</i>	and why. If they say no, ask them if they want the pictures changed.
Objective	Formulate dreams and goals together to cope with life problems and formulate steps to address Pekka's problems	• Divide participants into two groups. The first group will focus on the portrait of life, and the second group will focus on the map of their position. Each will discuss the changes they want to achieve from the details of the pictures; for example, from poor to rich, from illiterate to literate, from sad to happy, from isolated to valuable, and so on.
Media and tools	Summary of the topics related to their portraits and positions, metaplan	
Method	Plenary discussion and group discussion	
Time	90 minutes	

STEPS

- Again, display the results of discussions about their portraits and the mapping of their positions in society. Ask if they are happy with the pictures

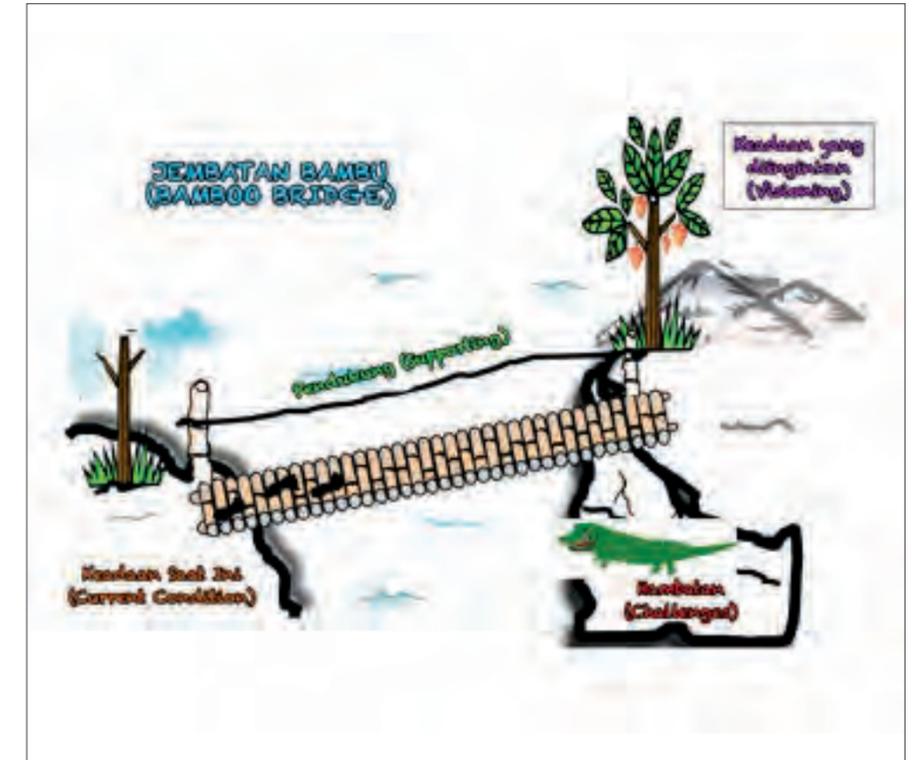
- Give each group time to reconstruct the pictures according to their dreams. Use a visual aid of a bamboo bridge picture connecting the *current condition* to the expected condition.

- Next, ask them to discuss the steps they need to take to cross the bridge. Ask them to write it out and put it onto the bridge from one side to the other.
- Ask each group to present the results of their discussions and ask each group member to make a response.
- Give some concrete examples of experiences from other places about how community groups succeed in addressing their problems and achieving their goals. Emphasize that it will be easier to achieve something through cooperation in a group.

Source: Seknas PEKKA.

CROSSING A BAMBOO BRIDGE TO ATTAIN DREAMS

The stage is now set to deliver a strategic plan. The strategy should graph the human resources and other resources available to carry out activities as well as stakeholder roles, tasks, and responsibilities. These should include short-term and long-term phases. Group members need to use this process to establish group ownership and cohesion (box 4.6).



PEKKA often uses the bamboo bridge image to crystallize collective goals.



BOX 4.6

A BRIDGE TO FUTURE DREAMS

CROSSING A BAMBOO BRIDGE TO ATTAIN DREAMS

PEKKA often uses the bamboo bridge image to crystallize collective goals.

Media Drawings of a bamboo bridge, metaplan card, colored marker pens, a pair of scissors, and cellophane tape.

STEPS

- Display the bamboo bridge from the previous discussions about group dreams, including the current conditions and expected conditions. Ask the women to translate the pictures into key words that reflect their goals.
- Ask them to identify resources—natural and human—that could help fulfill their dreams. Tell them to think seriously about the resources available nearby, without expecting external resources. Write the key words they supply on a metaplan card. Place the words about resources as a bridge that connects the current conditions with the expected conditions.

- Ask them to think about what obstacles and challenges will surface in achieving their goals. Obstacles may be internal, such as members having goals that clash with regulations, or that their only motivation for joining the group is to receive aid. External obstacles include interference from the environment and inhibiting natural conditions. The obstacles are written down on a paper attached to the bottom of the bridge between the current conditions and desired conditions.
- Taking into account the current conditions, the future goals, and potential obstacles faced, members are asked to devise steps to achieve the goals.
- Next, write the proposed steps on a paper that is then shaped into a footprint. Put the paper above the bamboo bridge. The exploration of the steps should be based on each element of the problems and goals in the drawing. For example, one of the current problems is the lack of financial resources.

The goal is to have financial sources. The potential is internally generated savings. And the steps are to develop savings and borrowing activities and motivate members to take part in those activities.

- Based on the steps, prepare an action plan in a matrix with the components of sequential number, activities, activity objectives, time, implementers, location or place, and financial resources. Enter the plan in the matrix on the scale of priority and the time frame.
- This plan will be evaluated within a certain period of time, say, six months after implementation. Help group members analyze outcomes, and decide where improvements are needed. If the plan isn't working, find out why and devise ways to change it.

Source: Seknas PEKKA.

COMMUNICATE AND SHARE IN REGULAR GATHERINGS

Routine gatherings revitalize group strength and regenerate group dreams. So, for Pekka groups it is important to agree on times, places, and intervals for regular meetings. During the building and consolidation stages, new groups should plan on gathering more often—weekly or biweekly at a minimum.

The meetings serve several good purposes: experience sharing, capacity building, and mutual learning, among others (box 4.7). The field worker should plan a precise agenda for the first 3–6 months. She may present different themes for discussion—for example, women's health, reproductive health, politics, domestic violence, business development, savings and borrowing management, and leadership development. The field worker should add to the group's perspective and knowledge, and nurture a serious examination of surrounding conditions.

These gatherings are also germinating future group leaders. The field worker drives this process ahead by coaching group leaders and cadres on presenting group materials.

BOX 4.7

THE "AHA" MOMENT

In many workshops the women are surprised when they find out that "power" rests not only in government, but elsewhere, including in their own values. Some women are a bit confused as they first awaken to this concept because they've only understood power in relation to political leaders.

The real excitement and aha moments come when the women start sharing and analyzing their problems within the framework of power. For example, one woman reflects on why other women didn't elect her during a recent parliamentary election. She realizes that, to her, it's an indication that women still have internal beliefs that women cannot be leaders. Her observation opens the way for discussions about the nature and effective use of the different dimensions of power to resolve their own problems.



BOX 4.8 THE PEKKA CENTERS

As groups consolidate, grow, and feel their emerging power, many choose to mark their community standing—and community responsibility—by establishing PEKKA Centers.

PEKKA Centers function primarily as learning and activity venues for Pekka members and the public. They can be the place for early childhood education and other programs, literacy classes, or be used for community radio and video studios (see chapter 7).

PEKKA Centers are home base for all other Pekka activities, including meetings, savings and borrowing ventures, and cultural events. If an existing facility cannot be leased or used, Pekka members may use project or cooperative funds to build a new structure, with women doing much of the labor.

An important final note: The time for discussing savings and borrowing (see chapter 5) should be separate from the time spent discussing other subjects. Experience shows that if the meeting starts with a savings and borrowing discussion, the atmosphere can become charged, and some members will lose their focus and just leave. Always start with the theme materials.

STRENGTHENING THE GROUP

Finally, group establishment does not establish group empowerment. Although the group is the vehicle for achieving empowering goals, it needs constant fortification and fine-tuning to achieve those goals. The field worker helps build momentum with activities that nurture group vitality (box 4.8).

Assistance for group members

The field worker visits members' homes, especially those with personal problems or those missing meetings. Women may feel awkward about the visit, so the field worker keeps it informal, perhaps by chatting in the kitchen rather than living room. The field worker might even pitch in with chores.

The point is to build trust, ease, and openness. In this way problems can be addressed, solutions found, and bonds (box 4.9).

Assistance for group managers

Coming from the grassroots, most group managers have little leadership experience. In fact, most have little education, have rarely if ever used stationery, and already feel burdened by their domestic duties. In such circumstances, they may need a boost in confidence.

The field worker should be ready to teach the three levels of managers how to cope with stumbling blocks. For example, leaders should learn to head group gatherings, control the conduct of the group, and solve group problems. They also have to understand

bookkeeping and know how to prepare group plans. They should be able to communicate with members and external parties, and have the self-confidence to do so.

Treasurers have to handle group bookkeeping, including savings and borrowing records, cash books, financial journals, financial reports, or recapitulation. Once the treasurer masters bookkeeping, the field worker will introduce more complex income statements and balance sheets.

Secretaries will have to be taught to maintain a member register, group attendance register, meeting minutes book, and visitor register.

Chapters 5 and 6 reveal PEKKA's bold approach to the next stages along the path to independence and security: *economic empowerment*.

But, before we move on, let's hear from one of those on the front lines about how a Pekka group takes shape. Kholilah, a Pekka field worker in West Kalimantan, gives an account of the daily challenges and satisfaction of her work.



BOX 4.9 MONITORING PEKKA GROUP ACTIVITIES

It is critical that Pekka groups as well as the field members be monitored for effectiveness and integrity.

Seknas PEKKA starts by discussing with field workers and Pekka groups, targets and monitorable indicators. These are jointly agreed and field workers must submit daily notes and monthly reports to the national secretariat. The supervisor and national coordinator then comment on the reports and discuss ways of addressing any implementation issues.

In addition, Seknas PEKKA conducts regular field visits and focus group discussions with the Pekka groups and the field workers. From those discussions, the women and the secretariat staff can assess and evaluate issues or debate ideas on progress and failure. Pekka women report that the field visits and discussions have in most cases strengthened the feeling of a greater participatory process.



“This isn’t just about a group—it’s about life.”

A FIELD WORKER'S STORY

Our task is to establish groups that empower women. We do surveys to check where there are a lot of female head of households and match the results with government statistical data on which subdistricts in West Kalimantan have the most. Because of the history of sectarian conflict in West Kalimantan, we assumed there would be more widows and single women heads of households.

Those women who have experienced conflict are afraid of strangers and often shut the door. So we visit house-to-house and make appointments to meet as a group. In the beginning they thought I was a charity worker, or a saleswoman selling chemicals to sanitize water.

When we meet as a group I tell more stories of the benefits of belonging to a group. We don't talk about ourselves... they don't care. We talk instead about how it is easier to deal with problems as a group. We say, “One stick alone is easy to break; but if they are bound together, they cannot be broken.”

Many are suspicious, but barriers start to come down when they see there are others with problems like their own, and that they share and relate to each other and find solidarity. They feel stronger, removed from their isolation. In a group, information is easier to find and share, and slowly they open up to the idea. If they still continue meeting after four months we consider that a landmark and know it is a group.

We then try to get to know them and their families better. We visit homes, find out about children, and whether they are sick. We try to build a bond... a sense of extended family. I share my problems with them as well.

After the group has passed the four-month mark, we don't have to visit as often. We've established leaders who will start taking over, remind members about meetings and so forth. In the meantime, we'll be working to start up other groups in the area. This gets passed on as the other leaders grow stronger—they then move on to establish new groups.

I never feel like I'm working alone. I have my troops (cadres), who become effective human resources to work within their area.

This isn't just about a group—it's about life. How a life can go on, be improved, progress, and be supported. If a member or child gets sick, the whole group will help as they can. My function is to assist them to live in good health—for example, if they don't have national health insurance, I have to make sure they get it. I go to public health offices to lobby for Pekka women in need

of insurance or to see that they get the care they need. If they have to go to hospital, I help with the paper work to make sure they get an insurance card.

I also assist in cases of domestic violence, which are sometimes severe. I help them report it to police and make sure that police follow up on the report. We push them to resolve the case.

We also invite teachers to share information on educating children and what is expected of both children and parents. We do consultations on handling education issues and visit with school officials. We expect problems to be resolved.

I cannot do it alone. I have two fellow field coordinators, who work with Seknas. We discuss West Kalimantan issues, even political problems, which are complicated. We have to be close to the grassroots but also with local government to facilitate good policies. We also have to network with other organizations, so as to have the widest range of information possible. The more we know, the more we can share with our women.

My work makes me happy. I feel rich in information, knowledge, and experience. I take pride that I can help others.



CHAPTER 5

FOUNDATIONS OF ECONOMIC INDEPENDENCE

THE STRENGTH OF SAVINGS AND BORROWING COOPERATIVES

One hand is not enough to fight, two hands are not enough to fight, but if our hands are integrated to fight, we will surely win.

One mouth is not enough to speak, two mouths are not enough to speak but if all mouths are to speak, people will surely hear.

One Pekka is not enough to consider, two Pekka are not enough to consider, but if all Pekka are united, we will surely progress.

–Pekka group song

There are two things we should remember about Indonesian culture. First, it has a tradition and attitude of cooperation. All work together for the good and the useful. Second, the word *borrow* has a distinct meaning: if you take or accept something, you are obliged to return the same to its rightful owner or place.

*Instead of relying only on financial assistance,
poor women can reap their own resources.*

Hence, the Pekka cooperative microfinance system celebrates the cooperative tradition but eschews the usual title, Savings and Loan Cooperative, and opts for the purposely nuanced Savings and Borrowing Cooperative. Otherwise, funds may be confused with government lending, which is mostly regarded as aid and not a priority to be repaid.

And for most Pekka groups, creating a community-based microfinance cooperative (LKM SISKOM)¹ inaugurates the commitment to develop and sustain their own economic resources.

STARTING AS SAVERS

The cooperative model is a good choice for several reasons. First, its *deposit* obligation starts members on the path of saving rather than spending. For poor women, saving money may first seem a remote luxury, but with training and discussion, especially about how much women are expected to deposit in line with their resources, behaviors can and do change. The group may even accept natural products of value in place of cash deposits. Whatever the amount or form, the deposit obligation ingrains discipline among members to plan and regulate finances.

More important, the mandate to start as savers rather than borrowers instills the seeds of confidence in poor women with little or no seed capital that instead of relying only on financial assistance, they can begin to reap their own resources. The starting point is a

discussion of *savings* and borrowing, not *assistance* and borrowing.

Nani Zulminarni explains, “We are training women to be responsible, accountable, and to share resources with others. Government programs can’t understand why we make people wait to borrow or access funding, or that we only disburse such small amounts. We tell them that it’s not time, that most women don’t understand bookkeeping.”

The PEKKA model ensures that Pekka women know how to handle funds—and with women who’ve never managed anything but meager resources, that skill may take years to master. As Ibu Nani asks, “Why give them 1 million rupiah (US\$ 105.00), when they hardly know how to manage 100,000 (approximately US\$10.47)? Otherwise, they will use it in ways they cannot repay.... They must be ready to use it wisely and be able to repay it on time.”

So, how is it that the PEKKA model turns women from the economic fringes into managers of financial institutions? We begin with some ground rules.

ANATOMY OF A COOPERATIVE ASSOCIATION

In a cooperative, each member has a vote, and no vote is greater than another regardless of how much money any individual has saved. In principle, this rule gives everyone the same access to and control over resources and processes, although “elite capture”





When Pekka women develop cooperatives, their assets belong to them, not development institutions or investors. This is an extraordinary transformation.

is always a danger. Leaders are elected democratically and make decisions based on the input of other members. Leaders learn to monitor policies and conduct in the cooperative, as they develop responsibility and credibility. Each year at the annual meeting, managers account for their financial oversight, and gains from the savings and borrowing activities are shared with members.

In the case of a grievance or question of redress, each Pekka cooperative institution has a supervisory board team that oversees management and reviews complaints from any member. The board teams are made up of nonmembers, either from the outside community or from other PEKKA staff, to avoid conflict of interest.

In addition, grievances can be addressed at PEKKA's annual meetings.

The cooperative allows for periods of rotating leadership. This proviso encourages female leadership and mines untapped talents from among the ranks.

In addition to their financial imperatives, cooperatives may choose to follow a social mission that addresses specific real world challenges. For example, some Pekka groups dispense cooperative profits to prevent school dropouts.

Finally, when Pekka women develop cooperatives, their assets belong to them, not development institutions or investors. This is an extraordinary transformation. From having nothing, they now possess capital resources that are developing into never-imagined assets—sometimes hundreds of millions of rupiah or even land and buildings.

Deposit requirements include the following:

- Membership deposits are required to join the cooperative. All joining members pay it once and in the same amount. If a member resigns her membership, she can withdraw this deposit.
- Compulsory deposits are paid weekly or monthly, according to the member's ability, in the same amount for all members. This deposit becomes part of the cooperative's working capital and cannot be withdrawn during membership.
- Voluntary deposits depend on the member's readiness to start saving money and, as savings, can normally be withdrawn when necessary. For a group with limited capital, however, voluntary deposits become an important part of its capital structure, especially for developing capital-sourced loans. Therefore, members may have to agree on withdrawal terms, for example, every six months or only at the cooperative's annual meeting. Managers can then schedule and allocate loans from this source.
- Special deposits target explicit costs, such as health and child education. Special deposits are not compulsory, and their amount and timing depend mostly on the depositor's goals. Still, like voluntary deposits, if capital is limited in the early stages, members will first have to settle on terms of withdrawal.

The cooperative is now ready to draw up articles and rules of association. Here, they should expect some help from the field workers. Box 5.1 lists the sequence of one Pekka group's articles of association.

BOX 5.1**SAVINGS AND LOAN ARTICLES OF ASSOCIATION, PEKKA MAJU TERUS: DADAP VILLAGE, PACET SUBDISTRICT, CIANJUR DISTRICT****I. RULES OF MEMBERSHIP**

- Implement principles and values of cooperative
- Comply with all regulations on savings and loans as mutually agreed
- Submit photocopies of identity card and family card
- Obtain approval of all group members to join the cooperative

II. RULES OF DEPOSITS

- Pay a membership deposit of Rp 5,000 (US\$0.50) (prospective member may pay in four installments or four months)
- Pay a compulsory deposit of Rp 5,000 (US\$0.50) per month
- If a member did not pay a compulsory deposit at the monthly cash opening, she has to pay double the following month
- Members may keep their voluntary deposit in an unspecified amount and may withdraw it at any time
- The special compulsory deposit is an unspecified amount that can be withdrawn as needed by the member. It will not be cumulative to calculate the amount of the member's loan
- Voluntary deposit and special compulsory deposit cannot be withdrawn completely if the member is still in debt to

the cooperative. The amount of withdrawal will depend on the collateral (1/3 times total loan)

III. RULES OF BORROWING

- Pay up the membership deposit and compulsory deposit
 - No previous loan remains
 - After the first year of new membership the member is entitled to:
 - Loan I: Rp 100,000 (US\$10.47)
 - Loan II: Rp 200,000 (US\$20.94)
 - Next loan three times cumulative deposit (excluding special deposit)
- An old member is entitled to:
- Loan I: Rp 200,000 (US\$20.94)
 - Loan II: Rp 300,000 (US\$31.41)
 - Loan III: three times cumulative deposit (excluding special deposit)
- The maximum loan depends on the group's financial condition and compliance with all requirements
 - The borrower must come by herself at the time of cash opening or may contact the manager in an emergency
 - The manager must explain the rules of repayment to the member

g. Active members routinely saving their money and paying installments will be granted priority to receive loans

h. The next loan will be extended after the first loan has been fully repaid

i. Length of loan:

- Rp 100,000 to Rp 300,000 (US\$10.47 to US\$31.41) in a maximum of 2 to 3 monthly installments
- Rp 300,000 to Rp 1,000,000 (US\$31.41 to US\$104.70) in a maximum of 10 monthly installments
- Rp 1 000,000 to Rp 2,000,000 (US\$104.70 to US\$209.40) in 10 monthly installments plus 2 months' grace period

j. Interest rate is 3 percent declining per month

k. Credit commission/administrative fee is 1 percent of the loan

l. Penalty is 1 percent of the remaining loan or Rp 1,000 per Rp 100,000 (US\$0.10 per US\$10.47) per month

m. One member cannot use another member's "book" (amount available to each member for borrowing) to take out a loan. If "book borrowing" takes place, the manager will not be responsible for any losses if problems occur between the parties

IV. TYPES OF BORROWING

- Ordinary borrowing = Rp 100,000 to Rp 2,000,000 (US\$10.47 to US\$209.40)
- Loan extended with security from cumulative savings of each member (excluding special deposit)

c. Secured by motorcycle/car ownership certificate (depending on the current selling price)

d. Completing a loan form and a loan agreement duly stamped

V. OPERATING PROFITS

- Operating profits will be calculated after deductions for expenses, and will be allocated as follows:
 - 27.5% for reserve funds
 - 50% shared among members
 - 12.5% for management funds
 - 5% for educational funds
 - 5% for social funds
- The member deposit operating profits use monthly calculations of shares (cumulative deposit, excluding special deposit)
- A member who resigns her membership in the current year will receive deposit and interest loan operating profits if she once borrowed and her debt has been repaid fully

VI. OTHER RULES

- Membership book must be paid in accordance with the cooperative's rules. Members who have not paid the book cannot borrow, or the costs will be deducted directly from the loan
- Members who resign are subject to an administrative fee of 10 percent of the membership deposit

ANNUAL MEETING OF MEMBERS

At the end of each year, the cooperative holds the Annual Meeting of Members, or RAT (*Rapat Anggota Tahunan*). During this meeting the leader reports on all activities, and the treasurer submits a financial report. The secretary helps to draw up both reports. An organizing committee handles invitations, venue, agenda, and nourishments. They may decide to divide the meeting into two parts: a closed meeting for members and an open session for guests.

Members also elect new managers to replace the managers whose service period ends.

A successful RAT is a sign of successful management. The meeting should inspire members' trust and reiterate basic group values and principles. The meetings are also a time to celebrate the group's members, progress, art, and culture through photo exhibits, product bazaars, and creative discussions.

Box 5.2 offers a real-life look at an operating cooperative (LKM).

A TALLY SHEET FOR PEKKA SAVINGS AND BORROWING INSTITUTIONS

Figures from 2011 showed that over ten years Pekka groups have established 35 savings and loan institutions and cooperatives in 18 provinces, collectively owned and controlled by PEKKA members. Their assets amount to Rp 11,655,302,874 (US\$ 1,233,000), with an overall loan turnover of Rp 30,985,173,592 (US\$ 3,275,390).²

Savings among PEKKA members increased an average of 50 percent each year. The highest figure for individual member sav-

ings reached Rp 14,697,000 (US\$ 1,537.34), compared to an initial amount of Rp 900,000 (US\$94.23). Total joint savings climbed to Rp 3,551,349,024 (US\$ 371, 480.00).

Member loans rose an average of 20 percent each year. The largest yearly amount for loans was Rp 25,000,000 (US\$ 2,615.07), and the average member loan amounted to Rp 1,500,000 (US\$ 157.00) compared to an initial amount at Rp 100,000 (US\$ 10.47).

The largest amount of year-end margin surplus ever received by members is Rp 2,345,071 (US\$ 245.03).

Beyond the numbers, the value of the savings and borrowing cooperative system cannot be overstated. It allows Pekka women to democratically build their economic resources: one person, one vote, regardless of their savings amount, guarantees equal power sharing in decisions about leadership and the management of financial resources. This principle builds a foundation for equality across the membership and instills ownership and collective responsibility in group development.

Meanwhile, the annual meeting teaches PEKKA women transparency and accountability in the managing of their affairs. And the regular changes in leadership allow others to tap their own leadership skills. No elitism and no absolute power.

In the last part of our look at PEKKA processes, we next turn to the business side of Pekka.

Even beyond the numbers, the value of the savings and borrowing cooperative system cannot be overstated.

BOX 5.2

THE MAGIC OF LKM MAWAR GAIB

Established in 2004, the LKM Mawar Gaib (meaning “magical” or “remarkable”) represents 26 credit unions in Kelubagolit Subdistrict, composed of 24 Pekka groups and 2 non-Pekka groups. This LKM's capital is generated from two sources—internal sources from member deposits and external source in the form of community block grants. Additional capital sits in reserve funds and unshared operating profits.

The LKM lends money to groups, and groups lend money to their members. The amount of loans to each group depends on the number of members. Loans to individuals range from Rp 1 to Rp 20 million (equivalent to US\$104.70 to US\$2,094.00). The highest loans go to group members who run shops and sewing and agricultural produce businesses.

Before joining PEKKA and the LKM, these same women found it almost impossible to secure lending. It was especially difficult for the single women heading households. Most people believed that they would never be able to repay on their borrowing, but repayment has gone well above 90 percent.

Almost every financial venture or need is considered, and group members may borrow funds to buy motorcycles for their

children to work as *ojek* (motorcycle driver) or to finance their schooling through university graduation. Others simply borrow money to repair their houses.

LKM managers learn organizational matters and how to manage finances in large amounts. Accounts are maintained both manually and by computer, although computer skill are still sparse, and expertise from Seknas PEKKA is often needed.

What's so notable is that these female household heads—who at best possess an elementary school education—operate an LKM successfully. They perform bookkeeping, organize annual meetings, and deftly manage money entrusted to them by the group just as well as any degreed financial manager.

As the icing on their cake, the members have established their own PEKKA Center where they gather for LKM meetings and discussions and hold regular trainings for cadres and community members. Like many PEKKA Centers, it also hosts child education and adult literacy programs and even opens its front yard to the community to sell and buy agricultural produce in “evening markets.”

NOTES

¹ LKM SISKOM (Lembaga Keuangan Mikro Berbasis Komunitas or Community-based microfinance) refers to a microfinance institution that is different from a rural bank.

² See “Ten Years of PEKKA—Progress Report,” available through PEKKA's website, www.pekka.or.id, for detailed figures and tables.

THE BUSINESS OF PEKKA

TURNING POOR SINGLE WOMEN INTO SUCCESSFUL ENTREPRENEURS

Business sense. It provides financial independence, economic empowerment, and the ground on which to stand upright. By learning good business practices, Pekka members take charge as individuals and flourish as a group. They also prove the old adage that all good business is based in friendship.

This chapter looks at how Pekka women learn to develop businesses—from inspiration to idea then to analysis and action.

REFILLING THE IDEA WELL

With little or no business background, Pekka's would-be entrepreneurs need inspiration, mediation, and practical guidance. Providing all three usually falls to the field worker (see chapter 3), and her first challenge is to find new ideas.

In rural areas with weak economies, the entrepreneurial idea well can quickly run dry. Therefore, field workers first have the task of conjuring a portfolio of insights on

“Pekka deals with and demonstrates genuine issues—how a widow must be independent and stand upright on her own feet, capable of financing her own children.”

—Ahmad Tohari, prominent author, national figure and cultural observer



creating new businesses with meager resources and options. Her first step is to motivate the women, usually by sharing pictures, videos, and stories of successful businesses among similar groups in other areas.

Next, in a mediator role, the field worker will try to connect her groups with third parties in marketing, procurement of raw materials, and business diversification. Once connections are made, the groups can develop more permanent alliances.

The field worker will follow up by arranging training sessions, apprenticeships, and other studies in areas where members need to improve business skills. To accomplish this, she'll continue to nurture relations with businesses, business institutions, and even government agencies, which will be essential resources for the trainings and workshops. All this takes place through a step-by-step process.

CHECKLIST FOR A GRASSROOTS ENTERPRISE

To start planning and developing their businesses, the group, with the field worker's guidance, first has to ask and answer a series of questions:

WHAT ARE THE BUSINESS NEEDS?

Pekka women have to analyze market potentials and demands. Group meetings are a good place to get the ball rolling as each member describes her current business, if she has one, the problems in running it, and how best to develop the business. The information is recorded on a flipchart, and the results summarized and recorded. For example:

Member name: *Kartijah*

Type of business: *Rempeyekproducer*¹
(peanut cracker)

Problems encountered: *Expensive raw materials*

Needs for business development: *Information on sources of raw materials*

The women then compare this information with similar businesses or with other members' situations. The data may become part of business training materials or be used as input for cooperation development.

WHAT RESOURCES ARE AVAILABLE?

Pekka units next consider what natural and human resources are available. They explore potential cooperation with other parties and analyze what business opportunities can be derived from natural resources. They then have to decide if they're ready to develop those resources into a business.

At this point the facilitator invites each of the members to explain what skills she has. It doesn't matter if the member is practicing them at the time. The facilitator records each one and asks the group to think about what sorts of businesses might benefit from those skills.

The group then pinpoints products and services the local community needs which are unavailable or in short supply. At the same time, the floor is opened to discuss products or services that abound locally, whether or not in demand, and if business opportunities exist for these products.

BOX 6.1

FROM TOILER TO TRADER

Daryati is just one of the many Pekka women who, through ingenuity, persistence, and Pekka support, overcame illiteracy and started a new business life.

After her divorce, she was left as sole provider for her five children in Central Java. To support them, she worked as a laborer on a shallot farm in the village.

In 2004 she joined the local Pekka group, and, despite her illiteracy, she was soon elected group leader. To maintain records of the group's credit enterprise, however, she had to seek outside help from a neighbor, who took advantage of the situation and departed with all their money.

The loss profoundly affected Daryati, and she resolved to learn to read and write so that nothing like that would happen again. She threw herself into the process, seeking out old newspapers or any other discarded reading materials to advance her reading skills. She then taught herself to write the words she could now read and urged others to take up literacy as a goal, even to the point of trying to organize a literacy program within the group.

With the new confidence acquired from her ability to read, write, and count, Daryati borrowed seed money from the Pekka Cooperative to start a business. She has now left the toil of the shallot fields to become a shallot trader. As she proudly says, "Pekka has given me the motivation to keep on learning. I can read, write, count, and use the calculator. My life has been transformed from being a laborer to being a business woman."

Finally, the group explores opportunities for business cooperation in the area, either for the group or for individual members. The field worker helps arrange follow-up meetings with the potential business partners.

HOW IS BUSINESS CAPACITY BUILT?

Once members feel ready to move ahead with their individual or group businesses, they start business training and workshops, which are made available by the field worker. At the end of training, the field worker helps them prepare and launch a follow-up plan.

As part of the follow-up, members do comparative studies of other businesses, in or outside their areas, to learn management techniques that coincide with their own business blueprints. Then it's time to draw up a plan to assess if what they've learned can be applied to building a business in their area. In some cases, it can; in others, additional follow-up training is needed. And sometimes they decide that training has no value for the business plan.

Study results, used or not, are shared with Pekka's members who did not participate. For example, representatives from a Pekka group in Karawang did a hands-on study of *nata de coco* production in Cianjur.² They then trained members in Karawang to produce *nata de coco* through a pilot business development plan.

Successful business people often help Pekka groups through apprenticeships and direct help with business development. Apprenticeships teach learning techniques, management, or both to the women, and every apprenticeship has to be followed with the development of a workable business practice.

HOW ARE BUSINESS COOPERATION NETWORKS CREATED?

Business cooperation can be built in the same group or area, in other areas, or with parties outside the group. They may include individuals, groups, and private and government agencies.

Networks may start within groups and could include buyers, traders, or other Pekka groups. For example, a weaving group in Klubagolit may decide that it needs training in dying threads for their weaving process. A Pekka group in Larantuka that has those skills learns of their need and agrees to train them in the coloring process.

The PEKKA National Secretariat has forged a number of local, national, and international networks for business and other issues affecting female household heads (see box 6.3).

HOW ARE BUSINESS PRODUCTS PROMOTED?

Group members should be ready to promote their businesses in public places (box 6.4) and at exhibitions geared to their target buyers. This form of public relations is especially important for Pekka members with competitive products and services but without outlets for marketing. Exhibitions opportunities can be found at the subdistrict, district, provincial, regional, and even national levels.

Group internal events, such as annual meetings and national forums, also present opportunities for advertising product and services.

BOX 6.2

A SEA OF OPPORTUNITY

Wa Ode Sulawan of Southeast Sulawesi is another example of the Pekka entrepreneurial spirit at work.

Wa Ode lost her husband during the conflict in Maluku in 1999. She now cultivates seaweed for a living, which means she has to venture into deep waters to make sure her seaweed is thriving. For many years, the only way to reach her seaweed farm was in a small row boat she owned. It was a back-wrenching journey every day to collect her harvest.

In 2004 Wa Ode asked to borrow Rp 6,000,000 (US\$635.00) from her Pekka savings and borrowing group as business capital. With the funds, she purchased a motorized boat that allowed her to reach the sea farm faster and return with a larger load of seaweed.

Within a year, she was earning three times her earlier income, and paying back her installments to the Pekka cooperative.

But not only was she prospering—as the first female in her community to own a motorized boat, she was also inspiring other poor women. “I never imagined myself owning a motorized boat,” she said. “I felt like I was in a dream.”

BOX 6.3

NEW TECHNOLOGIES BRING NEW PEKKA BUSINESS OPPORTUNITIES

Kopernik Technology Marketplace is an on-line marketplace of innovative technologies designed for the developing world. Its website showcases the latest technologies, where local NGOs choose technologies most needed in their area and apply online for funding. Once approved, projects are posted on the website, and donors choose which they want to fund. Technology is shipped directly to the local NGO.

Through the Agents of Technology, Agents of Change Project, Kopernik has been providing Pekka women with training and a range of green, life-improving technology (such as biomass fuel-efficient cook-stoves, solar lights and water purifiers) on consignment. The women become technology agents and sell the products to their communities. Once they make a sale, they earn a commission, repay Kopernik for the cost of the products, and replenish their inventory. Kopernik then reinvests these funds and purchase more technology to benefit more women's groups in other locations.

The women also receive training in a simple maintenance and care program that allows them to provide ongoing support and product maintenance.

The Kopernik technology agent consignment and maintenance program provides regular income for the women without them having to take on debt or risk. It also instills real pride in the women as they become agents of change and bring innovative technology in their communities.

Source: Kopernik/info/.



BOX 6.4

PEKKA ROADSIDE MARKET

The Pekka roadside market story shows how simple dissatisfaction with current conditions can spark creative ideas that change communities.

It started when some Pekka group members in Matanauwe village in Southeast Sulawesi became tired of the endless struggle to meet daily needs. They wanted more money for necessities and hoped to begin saving as a group. Maybe, they thought, money could be made selling food and produce at a roadside market.

They took this idea to some of the women on the village education committee, who were not Pekka members but still brightened to the plan. They agreed to find a strategic selling location with prominent public exposure and access. Their search turned up a spacious front yard with a sympathetic owner who allowed them use of the property.

Next, the women sought permission from the village chief who, seeing the value and need for such a market, gave his blessing to the venture.

The initiators then set up a few tables for displaying goods. At first only seven Pekka women came to sell. But as local shoppers' enthusiasm for the market grew, within two months more than 30 women were regularly selling at the market, most of them Pekka members. The women decided to add cooked food and cakes to the inventory for people who didn't want to cook at home.

The market is now a hub of activity in Matanauwe Village. It opens at 4 p.m. and closes at 9:00 p.m., and every day crowds hover in anticipation of the sellers' arrival. Some squat on the side of the road, others sit on motorcycles. The busy hum of conversation is everywhere as people wait to buy everything from roasted fish to Buton cakes.

The Pekka women are glad to share the space with non-Pekka women, as long as everyone adheres to the owner's request to keep the property clean.

The market brings benefits for the entire community. The food is delicious, convenient, and fairly priced. Many of the women and villagers would like to expand the market so that it becomes a major selling center. Finding enough land is the primary obstacle, but Pekka women are using their group organizational experience to lobby the government to supply a strategic property for the busy market. The women also have dreams of saving enough money from their food selling business to build a sophisticated, permanent facility.

Meanwhile, afternoons in Matanauwe are no longer quiet and deserted. The market has brought both life and commerce to the village's people.

WHY IS ADVOCACY IMPORTANT?

Group members should be ready to campaign for policies that favor micro-, small, and group businesses and to fight to change regulations that hinder small business development. Pekka groups can accomplish the most by developing advocacy networks with other interested parties. One example of how this works is the Pekka group that allied itself with other stakeholders to make their local government streamline the business licensing process.

In the last few chapters we've churned through the numbers and processes of the PEKKA program. Now it's time to reach out to feel the program's pulse and meet some of the Pekka women as they work, educate their children, lament their losses, and raise their own expectations of what everyday life can bring. Our next chapter takes us on an adventure into West Kalimantan province.

But first, we visit one last Pekka group to illustrate the power of cooperative enterprise and the relentless spirit of innovation.

COUNTING PROFITS WHILE COUNTING SHEEP

The Warga Jaya Pekka group in Sukabumi regency runs a successful business producing instant ginger drink. In fact, it is so successful that demand for their product extends beyond Sukabumi across to other West Java Pekka areas.

But within the group there is some discontent—especially among older members who feel left out with little to do except scrape ginger. They're hoping that some other business group will give them more substantial tasks.

An idea comes forward: What about raising sheep? After all, the local community has experience in handling sheep, so why

not see if a profit can be made? Another advantage is that more of the group would be involved in sheep raising than in ginger harvesting.

After some discussion and planning, the group submits a proposal to an LKM. The financial institution accepts the proposal, but unfortunately finds itself depleted of funds because of loans to other groups.

Here, the field worker steps in to request funding from the government. A government program provides financial grants for the LKM to use as revolving funds to develop businesses among its group members. These funds can then be lent to the Warga Jaya group to start its sheep enterprise.

Before the sheep are bought and delivered, the Livestock Service Department of Sukabumi District provides the group with three days of training on keeping sheep. They teach villagers how to make pens and where to place them, how to provide good feed and use manure, and how to entice sheep to mate.

With funding in hand, the group buys the sheep without waiting for the best price, mainly because they don't like the idea of the loan money sitting idly with them for too long. But timing is bad, and sheep prices are at a premium. They end up paying Rp 10 million (US\$1,047.00) for 21 sheep, which are divided between Warga Jaya and another group, with Warga Jaya keeping ten of them.

But at least all of Warga Jaya's members are now involved in the business of taking care of sheep, as five older members with long experience as farmhands take charge.

Labor is divided among the women. All will collect grass to feed the sheep, and the women who live closest will take turns cleaning the pens. The family whose property accommodates the sheep pen will trim and wash the sheep and guard them at night.

Sheep are weighed every month. The group leader supervises feeding and other daily activities and records progress. She keeps simple records, such as a list of members collecting feed and expenses, which may include the costs of constructing a pen, purchasing sheep, and supplementary feed costs. Progress reports are shared at biweekly meetings.

The group agrees on a profit sharing plan based on the division of labor:

- 50 percent of profit goes to those collecting grass
- 10 percent goes to those trimming and bathing sheep
- 10 percent is given to those cleaning the pens

- 10 percent is shared with those watching over the sheep at night

- 20 percent is retained in the group

Members are happy with the outcomes. Every month the sheep become heavier, raising their market value, and things are going well. The group comes up with an idea to expand the business by producing and selling compost fertilizer from the sheep droppings, a byproduct they were already using to fertilize their ginger crops. They decide to buy more sheep.

Meanwhile, surrounding villagers take notice and some inquire about starting similar businesses, especially when they see Malaysian visitors showing an interest in the local group's enterprise.

After only four months, the entrepreneurs see their first profit when they gain a good return on their first sale of sheep. They will definitely continue with the business, and their success has already inspired other Pekka groups to do the same.

It seems that counting sheep brings far wider benefits than sleep.

NOTES

¹ *Rempeyek* or *peyek* is a deep-fried Indonesian peanut cracker made from flour (usually rice flour), peanuts, dried anchovies or shrimp, coconut milk, salt, and spices.

² *Nata de coco* (cream of coconut) is a chewy, translucent, jelly-like food product produced by the fermentation of coconut water. Nata de coco is most commonly sweetened as a candy or dessert, and can accompany many things including pickles, drinks, ice cream, puddings, and fruit mixes. Nata de coco is prized for its high dietary fiber and low fat and cholesterol content.





CHAPTER 7

THE HEART OF PEKKA

CONVERSATIONS IN WEST KALIMANTAN PROVINCE

Pontianak, the capital city of West Kalimantan (WK) Province, sits on the western end of the island of Borneo in the delta area where the longest river in Indonesia, the Kapuas River, flows west into the South China Sea. From Jakarta, Pontianak is reached by a 1-hour, 20-minute flight north over the Java Sea. The provincial capital has a population of some 500,000 citizens of mixed nationalities and proudly wears the designation of Kota Khatulistiwa, or Equator City, as the city center is positioned less than three kilometers south of zero degrees latitude.

But Pontianak is only a stop on the way as we set out to visit some of its outlying villages where Pekka groups have gained a presence and a purpose. There are special reasons we've chosen to visit Pekka in WK.

“You seek help. You find help. Then you help others who need help. That is the heart of PEKKA.”

—Pekka member, Sungai Ambanga Village

A DIFFERENT PROVINCE, A DIFFERENT PEKKA APPROACH

West Kalimantan Province is divided into regencies, which in turn are divided administratively into subdistricts known as *kecamatan*. The villages we will visit are in Kubu Raya Regency.

WK stands apart from other regions, including how its Pekka groups formed. It is one of the least developed provinces, and because of its recent history of bloody internal conflict (box 7.1), remains fragile in many ways.

But the province also shows a lot of initiative and holds great expectations for growth. It may be no accident then that many of the Pekka women here have a strong sense of themselves as committed agents of change. Their confidence coincides with Seknas PEKKA's alternative approach to its operations in the province.

“West Kalimantan is interesting for us to watch because money does not go through the local government as the disbursing. Instead, we control everything from Seknas, explains Nani Zulminarni. “The reason is that we don't want to see the money burned through as government handouts.”

PEKKA started its program in WK with only a small grant from DVV International, the German adult education association. Despite early struggles with the expected drop-outs from the program, the rate turned out to be not as high as elsewhere. “We see our progress in WK as slow but pure,” says Ibu Nani. “And we see a lot more potential.”

WK also holds the distinction of being the only area where PEKKA has begun working in urban and semi-urban slum areas.

With this background in mind, we set out to meet some of the Pekka women of WK.

“We see our progress in West Kalimantan as slow but pure.”

The traditional ritual creates an atmosphere of mutual support and individual affirmation.

SUNGAI AMBANGA VILLAGE, KAMPUNG NEIGHBORHOOD

The Kampung Baru neighborhood of Sungai Ambanga village is in the subdistrict of Sunga Raya. Access to Kampung Baru is gained by a motorized gondola ferry across the Kapuas River, where village life begins immediately at the shoreline. Remnants of the great tropical forests that once covered this area are still seen in patches between and around the dusty roads and modest dwellings that make up the village panorama. Amid this landscape stands the PEKKA Center, a large utilitarian meeting hall, where a contingent of Pekka women representing a range of area groups offers a warm welcome.

Our discussion begins with a question about how and why the women came to PEKKA.¹ As in all meetings, each speaker starts with a formal greeting, the Salaam (“*Assalamualaikum*—Peace be with you”), states her name, and thanks the audience for the honor and opportunity to speak. The group responds in unison with an acknowledgment of the speaker. The traditional ritual creates an atmosphere of mutual support and individual affirmation.



SKEPTICS AND SHY WOMEN CHANGE THEIR MINDS

Mardiya begins by telling us that she was a homemaker who's husband worked at a company until he passed away.² "My friends asked me to join Pekka, she says, "but I wasn't interested in joining a women's group."

What did interest her though were some of PEKKA's training programs, and this was incentive enough to join. She remembers:

As I became more involved in Pekka I gained more knowledge. Pekka had programs in education and leadership so that we could become cadres. They also taught us to manage our family financing and run a microfinance institution to finance our enterprises. This is important... as heads of households we need to be able to feed our kids.

Mardiya now participates in government programs and political discussions, as well as in the regional economic development commission. She also brings others to Pekka, where she's found a home and a way of life.

"I get a lot of benefits from Pekka, and feel that I have progressed. I'm able to help my friends and my community. When I go to meetings, I make new friends and meet people from other parts of Indonesia."

"Our possibilities grow wider and wider."

Lita's experience follows a similar course: "I'm also a homemaker with three children," she declares. "I used to feel powerless. When we had a crisis in our house I could only cry."

Like Mardiya, Lita was tepid about joining a women's group, and her initial contacts with Pekka were confined to "peeking inside." But she, too, was intrigued by at least one of the programs—the savings and borrowing enterprise—and so took a full step in and joined Pekka groups.

"I was still very nervous, she recounts, "always sitting in the back of the room. But slowly, with trainings I became more confident... and as you can see, I now sit in front of the room! "

Lita admits that for the first two years, her Pekka group was not taken seriously. But, as the women gained more self-assurance, they began approaching authorities over family cards, which are necessary for legal and social benefits; birth certificates; and other matters. "It taught us to be strong, independent women. We learned to work with village leaders, who now see the value of Pekka. Our possibilities grow wider and wider."

Many others recounted similar stories about their journey to PEKKA. Some were initially suspicious about PEKKA motives and politics. Others felt confused or encumbered by fees or other



requirements. For many women, the lure of friends and training seems to be the primary impetus to joining.

Maylana joined PEKKA in 2005. Her story, told in her own words, speaks for the journey of many of the slow-starters.

After my husband left me, I was very sad. I hoped to meet more friends so that I had someone I could share my sadness with. But I was very introverted.

That's when I found Pekka. I was cautious at first but started attending the trainings. We were taught to be strong and confident. I realized that if I was going to protect my children, then I had to learn to be strong.

At first it was difficult for me. I had to ask everything, even directions—where to go, what to take. But step by step, I made progress. At first I would sit in the back of the room, feeling embarrassed. But other people told their stories, and I learned that I'm not alone... I'm even luckier than some.

Because of Pekka, I've expanded, I'm mobile, I meet important people, and I'm involved with politics at the provincial level. I can even speak up at the development consultative meetings. Whether they approve our proposal or not, they take our opinions seriously, and value our input.

We build our solidarity. We don't wait for help from others—we help ourselves as independent women. We don't beg for charity.

Today, thank God, I'm not shy. I'm in the sewing business, and I hope also to have a confection business.

FOR THE CHILDREN

Like Maylana, many women are motivated to join PEKKA either directly or indirectly out of concern for their children. Magdalena was one whose child was her first link to a Pekka group.

“My husband and I separated because—*Can I say this?*—he was lazy, didn't work, and he gambled.” Magdalena is recalling a turning point in her life. “I had to provide for my children by selling at the canteen, which made me very sad. My whole life was home, the market, and the canteen.”

Magdalena said that her only solace was her mother, in whom she regularly confided her sadness. But even that ended: “My mother suddenly passed away, and I didn't have anyone else to turn to.”

She then heard about a Pekka scholarship for children from poor families, and, as fortune had it, her child was selected as a recipient. Soon after, some women invited her to a meeting, and although she was still unsure she decided to come.

“I learned about the PEKKA ‘vision,’ and found other women who I could share my stories with, and I heard their stories. It wasn't just me who experienced hardship.”

“I learned about the law, which I used when I filed for divorce against my husband.”

Magdalena joined, and after two months in Pekka, she was invited to attend legal and health trainings. “I learned about the law,” she said, “which I used when I filed for divorce against my husband.”

Magdalena went on to help many other women abandoned by their husbands. She also helps women obtain birth certificates and family cards and assists women needing access to national health insurance. In Magdalena's case, one small scholarship yielded a multitude of returns.

“With my training in law, health, and leadership, I have the courage to engage the government, take part in regional development consultation meetings, and approach health and social services,” she declares. “I even talk to farming, fishing, and livestock services.”

“Now,” she smiles, “I want training in accounting.”

Endang, also known as “Mama Rere,” revealed that before joining PEKKA her life centered mainly on taking care of her children and watching television. “But I became curious about PEKKA—especially after I noticed the changes in the women who joined, and the benefits they seemed to be getting.... So, I joined.”

After two months with PEKKA, Endang began training in early childhood education because she wanted to bring structure to many of the neighborhood's pre-school children. “We saw children around here playing wildly without guidance. We wanted them to have a place to play, yes, but also a place where they could learn.”

In July 2007 Endang and the others saw their dream realized with the construction of the center that was used for early childhood education. “It was not easy to build,” she remembers, “but we had the guidance of the field worker.”

Endang is even more proud of the Pekka women's hand in the children's education and, especially, the progress of their students. “Our field workers conducted trainings so that, even with only our junior high education, we help educate the young children.”

The running of the local school has also eased community expenses. “The other kindergarten was across the river... parents didn't have money to send them there. Now, we can teach them here.”

So far, the Pekka women have graduated nine students, who proved the value of their tutoring after they went on to excel in the primary grades. The early childhood center now welcomes 28 students of all religious persuasions, and expects more next year.



BOX 7.1

A CENTER OF THEIR OWN

From the early days, the Pekka women of Sungai Raya subdistrict, where Sungai Ambanga Village is located, dreamed of having their own center. Ordinarily, the women could convene as a group for microfinance and other meetings only by traveling long distances to assemble in shared spaces.

They decided to do something about it. The women agreed that instead of returning the profits from their microfinance institute to members, they would instead use the 18 million Rp (about US\$2,000) to buy three adjoining plots of land where the center would be built.

Once the land was secured, the next hurdle was finding money to do the actual building. The JSDF provided funds for a rental space for their activities, but the women had already decided that renting would only benefit the owner. Instead, they used the rental money to buy materials to build their own center.

This amount still didn't cover all materials and labor costs, so the women started canvassing community business owners for donations, which added to the funds; meanwhile, the district head donated paint and cement.

The women saved labor costs by doing the work themselves.

The PEKKA Center now stands in testament to the women's vision and strenuous labor. "Besides meetings, we use it for childhood education, for trainings, and we sometimes bring in doctors and other health workers to set up clinics for check-ups," explains one elderly woman, "especially for the old people."

The PEKKA Center has also been the setting for more than one village wedding.

EVERYBODY'S BUSINESS

As we've seen, PEKKA tries to open business opportunities for women and teach women to expand what enterprises they already have. Field workers provide small business training, and in this gathering it seems everyone is one or more kind of entrepreneur. The enterprises include cake making, farming, handicrafts, making crackers and other snacks, local foodstuffs or, as we shall see in another village, raising catfish and processing rice. As one woman shouts out when questioned, "Yes... after PEKKA, there is no unemployment!"

Even if that optimism is not fully accurate, it is clear that many of the business owners see their success as something that should help the wider community. Rohana's story illustrates this spirit:

In 2008 my field worker invited me to take part in a sewing training. Now, I can sew myself, and I can make the clothing for children attending the center, and I have a lot of orders now.

What I'm most proud of is that not only have I received help, but now I can give help. In my enterprise I employ three people, and I've been selected as one of the tutors to teach sewing to children at the border area [Malaysia-Indonesia]. I've been able to donate some of the proceeds of my sewing earning to the charity for social purposes. Although I can only give a little, in 2011 I was able to pay for a village child to attend high school. Now it's my dream to be able to help other children attend high school.

I would like to have more people who need me. I know what it's like to live in hardship... to be given help. Now I want to give help.

I want to give two thumbs up to PEKKA, which has taught me to speak up and be confident. I now feel beautiful, smart, and rich! We now have female heroes.... I have a dream one day of writing a book called "With PEKKA we Have Light."

FINDING "THE GIANT WITHIN"

For many of the women, PEKKA unlocks dormant and untapped leadership abilities. Komaria, who is from an outlying subdistrict, is typical of the growth that many feel.

"I wasn't serious about PEKKA at first, only curious," she says. "Some of my friends took me, and I imagined that I'd be joining some kind of women's aid program."

But the first PEKKA encounter changed her preconceptions in a hurry: "I found that they weren't offering money...instead they were asking us to save!"

But Komaria stayed, and after a year she became a cadre at her subdistrict and was brought to the National Secretariat for training. "I came back with more confidence about PEKKA, especially in dealing with village leaders."

She would need it. As a cadre and group leader she instantly faced protesting members who balked at the savings aspects of Pekka. "I had to teach them to save even without excess money.... I told them, 'Even if you're rich, you never have excess money because the more you have the more you spend... so you save from what you have.'"

Still, many of her members saw little benefit and wanted to give up almost before they started. Komaria, meanwhile, looked around and wondered why other Pekka groups were thriving. Finally, she

told her group, “Well, let’s give it a year. Then if we still see no benefits, we can disband.”

Outside the group, Komaria also had to confront people in the community who scoffed at Pekka. “They didn’t take us seriously,” she recalls. “They asked, ‘What is this widow’s club where women hang out and don’t do anything?’”

Only in the eleventh month of the group’s twelve-month count-down did the first benefits appear. “We were able to get scholarships for our children—that’s when people started to see benefits in Pekka. And that brought more people to us.... We didn’t even have to invite. I’m proud of this.”

Komaria’s subdistrict now claims 14 groups from 7 villages, and she has been asked to start up Pekka groups in another subdistrict. But success brings a new set of challenges: “We still need cadres, and we are trying to catch up with the requests for Pekka groups. But some are too far. We need to train more leaders and cadres to respond to this demand.”

With more members, Pekka is taken more seriously as a force, which brings the inevitable requests for support from political parties and candidates. Komaria reports that her Pekka groups are now involved in most political events. “We grow in courage and, we hope, are helping to bring honest leadership.”



“Well, let’s give it a year. Then if we still see no benefits, we can disband.”

BOX 7.2

RADIO EQUATOR COMMUNITY RADIO COMES ON AIR

Some of the women of Sungai Ambanga gained so much from their media training that they decided to take to the airwaves themselves by setting up a community radio station in the PEKKA Center—107.7 FM. Utami, who was instrumental in launching the station, tells how she got started.

“My husband didn’t come home much, so I joined PEKKA. There I received experience and training that I never had before... in community leadership, early childhood education, accounting, and also in managing a radio station.”

Eager to proceed, Utami did most of the legwork herself, securing permits and meeting with the Indonesian Broadcast Commission to get “Radio Equator” up and running.

Now Utami and others serve the local community with regular broadcasts on legal, health, and education issues as well as other news and information. All women are invited to contribute to the on-air discussions. “Right now, we only can broadcast from 4 p.m. to 5 p.m. and again from 7 p.m. to 9 p.m.,” says Utami, “but we hope to expand later. The problem is human resources... not enough women with training in broadcasting.”

CHALLENGES OF EXPANDING THE PEKKA MODEL

The Pekka groups in Kubu Raya Regency have close ties with many of the local NGOs, charities, and religious organizations, and Pekka women are often invited to give trainings to these groups on establishing cooperatives and small businesses. Even local district and provincial governments are learning from the Pekka model.

The Pekka women also freely share what they see as problems, which include a shortage of human resources and the task of turning women who normally expect charity into savers and providers. In addition, group leaders resign, and cadres are always in short supply. Even ordinary members with limited time and an overload of obligations must often choose between being a group member and being a breadwinner. Motivation often falters. When that happens, field workers need to step in and provide encouragement.

Transportation is almost always a problem, and some women admit that boredom can be a big hindrance, usually stemming from a lack of new materials and members. Some new members don’t feel benefits soon enough and drop out.

Many of these women agree that the answer to that last problem can best be found in more training, particularly training in how to build small enterprises. This kind of training, they insist, raises spirits and confidence, especially for the newer members. As one member said, “Women who don’t have money first need an income...they need to start a business.” Another added, “In PEKKA, there are many women hungry for knowledge, but without the money needed for trainings, where do they go?”

MESSAGES FROM THE OUTPOSTS

Near the end of the visit, we ask the women who've gathered with us if there are any special messages they want to share with outsiders, especially other women. We pass on just a few:

“Helping is an obligation of the poor as well as the rich... we must help our neighbors. The poor should also have the chance to help others, too.”

[To the women of the world] “Don't be afraid if you're left by your men... whether divorced, widowed. We have to be strong, independent... we have to fight for our children!”

“Don't ever be weak women. The family is on our shoulders... we have to be the leaders for our children.”

“Don't be lonely, don't suffer. I only had a little education before I joined the group. I never dreamed I could be the beneficiary of trainings... Now I have knowledge of the law.”

[Message to men] “If you don't love us anymore, we can't force that... If you don't have feelings... we can't help it. But how is it that you forget your responsibility to your children? I don't mind about us—but never forget your children!”

[About PEKKA] “I'm old... 82. I don't feel comfortable talking. I've been here ever since the Dutch times. I never had much money, my children didn't go to school. But now I've joined Pekka. People help when you're sick, so I have a lot of help when I need care. We are very poor. Even my house is leaking, and these young women they helped. I thank them and I thank Pekka.”

“I want the world to know about PEKKA, so they can see what we do and join us.”

RASAU JAYA UMUM VILLAGE, KARYA NEIGHBORHOOD

We enter into Karya neighborhood in the subdistrict of Rasau Jaya by way of a roughly paved, dusty road, barely wide enough for one car. The lane is lined with palms and varieties of wild hedge. Rough huts and houses can be spotted through the thick vegetation, and we find a space to park off the road.

From here we turn toward a small wooden bridge that spans a narrow stream. On the bridge a line of smiling women in vivid head scarves and bold purple Pekka shirts stand ready to greet us. They shake our hands and lead us across the bridge into a nearby house, where we're fed a welcome meal of sweet corn on the cob and rice wrapped in banana leaves.

CATFISH PONDS

But there is much the women want to tell and show us. And soon a short walk brings us to our next stop—the group's catfish farm. Here we find two rectangular ponds, each measuring approximately 2 meters by 6 meters, and about 1.5 meters deep, separated by meshed sections and fenced to protect them from predators. They're stocked with catfish.

“PEKKA was the inspiration for this farm, but it was our own initiative,” says our current guide, Komariah. “We made a proposal to the government fishery service, and they provided the seed money... well, they actually provided us the nets and the fish.... The women did all the digging and hauling of the dirt.”

The women did all the digging?

“Yes, with shovels.... Only the women.”

The visitors then wonder how the Pekka workers gained the technical know-how needed to raise farmed fish. Was there anyone with a background in the practice, or were there special trainings?

“Not really,” answers Komariah. “It was mostly trial and error—although the field worker helped out when we had to learn about things like water acidity, and how, after you dig, you have to wait for the water to settle; otherwise the fish will die.”

It's been only four months since the fish farm has been operating, but the women have already harvested about 70 kilos of catfish at Rp 18,000 per kilo (US\$2 dollars per kilo). One catfish can weigh 100 grams.

“With more capital we would like to expand,” says Komariah.

THE RICE MILL

Later, we witness another of the group's thriving enterprises—its rice processing operation. We need no directions; the deafening clatter of the sifting machine draws us to the location of the mill's activity just off the village's only main road.

As elsewhere, the operation is inspired and run by Pekka women. From the rice barn, women sell and lend out rice in bags of 25, 30, 35, and all the way to 50 and 60 kilos. They process, bag, and move it themselves.

During our visit, a woman arrives with a large sack of rice. She is paying back what she had borrowed earlier and is anxious to return what she owes. “I borrowed before harvest because we ran out. Now with our harvest, we pay back.”

Only members can borrow, but payback carries an interest of 20 percent. “It's high,” one woman explains. “But we love each other and so we revolve the profit back to the group.”

The discussion becomes one of the importance of creating good businesses. “We want to progress—we don't want to be like we were before,” declares one of the women working at the barn. “We learn about business, we learn about solutions, how to do things together. If we make decisions collectivity, it feels good. But we can't do it alone. *No Pekka, no fish or rice business!*”



“We want to progress—we don’t want to be like we were before.”

BACK TO THE CENTER

As we head to the PEKKA Center in Rasau Jaya Umum, a headquarters the local members are very proud of, one of the women in our group, Salima, tells us how it came about.

We spent 90 million Rp (around US\$9,423.00) to build this center. We received about 60 million Rp (US\$6282.00) in assistance from JSDF for renting a place, but [like the group in Sungai Raya] we used the money to buy materials to build instead. Our credit union paid the extra 30 million (US\$3141.00) to buy the land.

She then explains its many practical uses.

In the past, we would share space with a health clinic. Now we can use it at any time for whatever we want: monthly or other important meetings or consultations with other groups, borrowing and lending, group meetings, fitness center, trainings—or community activities, for example, the farmer group meetings.

We arrive as a Pekka group meeting is completing its last orders of business. We’re struck again by the strong sense of assent and affirmation in the group’s formalized greetings to each other.

They’ve just finished going through the ledger book, taking stock of how much money has been borrowed and how much has been paid

back. Now, one of the women is presenting some materials on the importance of obtaining birth certificates for their children. The books that she’s sharing combine words and pictures to explain why this document affects everything from getting one’s child into school to later employment eligibility and even inheritance.

This opens up a wider question and answer session about whether the women should file for birth certificates for their children as a group, the fees involved, and what other documentation—such as identity cards and family cards—is necessary to obtain birth certificates.

Others express frustration with the procedures and recount their experiences of bureaucratic run-arounds that eventually end up in a long court process. The costs of getting to and from agencies and courts are also brought up. Transportation always seems to be an issue.

Finally, they agree to petition the head of the subdistrict to make him aware of the problem and to ask that the process be made easier. With that the meeting is closed.

MORE CONVERSATIONS

After visiting the fish farm and rice mill, we’re not surprised that many of the gathered women want to talk about their new PEKKA-inspired businesses. Triwahyuningsih talks about how difficult it was to be a fisherwoman:

I had to go out at 4:00 in the morning and still wasn’t earning. Now, with PEKKA I have a chicken business with 300 birds from which we can harvest every month. Before I couldn’t borrow money—no one would even trust me enough to lend me sugar because I didn’t have an income. But now I borrowed 5 million (US\$523.50) from the credit union to build the pen—and I was even able to obtain electricity!

She credits PEKKA for both personal and financial growth.

I was shy, but have advanced a lot. I have even been asked by the village chief to take part in his political campaign. In addition to chicken farming, we go out to seed fish. People from the fisheries service have asked me to teach other women how to run fish farms.

Others want to share their enthusiasm for spreading PEKKA.

“Since every group was far away, I started my own group,” says Bainah. I started with 6 women, but have now 26 members in that group. And since then I’ve started two other groups.... But we want at least two more groups.”

Don’t call us pek-KAK!

The women in Karya echo much of what other Pekka women in West Kalimantan and elsewhere profess about the benefits and transformational effects of joining PEKKA. To virtually all of

them, it is more than a step up the financial ladder; it represents a providential turning point that begins a new life. As one woman summarizes, “PEKKA is not just improving lives materially but helping each other to improve relationships, build hope, and learn to trust each other.”

Indeed, trust and respect seem to be cultural standards within the Pekka community as women discover the worth of their accomplishments. “They used to mockingly call us, “*pekkak*,” a Pekka group leader confides, “which means *deaf*.... Now they know us and take us seriously. We stand solid.”

Armed with this respect, these Pekka members are emboldened to reach out in more ways to their neighbors. “The community now knows us as Pekka Union,” says Wiji Sulastri, “and so we can go door-to-door to conduct different surveys, and we have become involved in different networks.”

Frustrations and fears

But the women also repeat many of the frustrations heard elsewhere.

“When we go to the field, it’s difficult to build interest considering their past experience,” says one group leader. “Some women don’t understand the importance of standing on your own two feet... they just want charity. It’s difficult to change the mindset.”



Once I tried to start a group, and they just turned their backs and went to sleep! “

Another group leader explains that many women are not even curious about PEKKA. “When we try to talk about PEKKA, and nobody asks questions, then we know there’s no interest.” She adds, “Once I tried to start a group, and they just turned their backs and *went to sleep!*”

Or it could be suspicion that turns them away. One of the women reminds us, “These days you see a lot of ‘iffy’ organizations, who will steal your money... or some women remember some communist-affiliated groups in Java that were later targeted by the government [slicing of the throat gesture].”

Married Pekka?

Pekka groups in WK and elsewhere report that external women’s groups, including groups of married women, sometimes seek PEKKA advice on organizing. PEKKA was founded to address specific needs of a unique social group—poor single women heads of households—but Pekka leaders will often help non-Pekka women’s groups to organize.

But if there is no women’s group, then, as happens here, married women will sometimes join Pekka groups. Kartina is one such example.

“I’m married but have belonged to this group for the past two years,” she says. “It gives me good benefits, and it helps me to help my husband. I have a place to go to borrow money.”

Kartina also avoided some serious problems by joining and learning from the Pekka group. “I didn’t have my identity and family cards or birth certificate. It was only through PEKKA that I learned the importance of such credentials.”

Parting words from the women of Rasau Jaya Umum

“We have solidarity of widows, so we could be at the same level of women who still have husbands. Widows and single women are disparaged, looked at with ‘half the eye’... like you’re a nobody. Now they look at us fully.”

“Send your prayers to us. We need the strength and motivation.”

GOVERNMENT PERSPECTIVE: A DISCUSSION WITH H. MUDA MAHENDRAWAN

The regent (Indonesian: *Bupati*) for Kubu Raya Regency, Muda Mahendrawan, is an independent leader who would like to turn West Kalimantan into a food source for the country, especially in rice production. He's working to cut bureaucracy and shows a readiness to work with local citizen groups, especially with Pekka groups, whom he eagerly endorses as a force for progress.

Bupati Mahendrawan has graciously invited us to his residence to share some of his thoughts on development, PEKKA's role in it, and his responsibility as a government leader.

I was entrusted by the people to find solutions. And from the government's perspective, a lot of the problems of poverty and underdevelopment are caused by a lack of access. The existence of PEKKA can open up access for those who have lacked access.

In Indonesia, we have a great communal culture, which gives us great opportunities to work together to strengthen each other and accelerate empowerment. Government must be ready to help. At the household level, we must first guarantee food security and nutrition for children.

The government implements these kinds of programs formally, from the top, and often misses addressing the roots of the programs. So, things must be initiated from the bottom up.



Otherwise, government programs will not reach the real causes of poverty and so not be sustainable.

PEKKA is the kind of organization that could provide a model for building empowerment and solidarity through bottom-up initiatives. This will help government programs to be more effective.

So, I see this as a natural progression. We want to see the human quality of life index raised and, especially, ensure food and other security for children, including their health and education. And I believe the PEKKA model serves as a way of creating new initiatives to do this. If we use such models, we can more quickly strengthen family and social structures.

The government wants people to become more productive. We design the model that allows them access to sanitation, health, housing, and so forth. This is our responsibility and our goal. And government tries to encourage the PEKKA model in its

“I believe that PEKKA can also become the inspiration for peace.”

programs. But we are civil servants who can only encourage them. The initiative has to come from them. The government is well positioned to aid organizations like PEKKA, so that they can reach more people.

What is most interesting in what PEKKA is doing is that the seeds are already there in the village. But without Pekka groups, they won't grow. The government is a top-down formal structure... it takes PEKKA to cultivate the potential.

Our design hasn't permeated down to lower levels. Pekka can play a great role at the village level among the people, rather than just focusing on village heads, as was usually the case before.

We need PEKKA to help us reach those families. We need to push PEKKA to expand so that they can further cultivate the seeds of potential. And Pekka groups bring an extraordinary sense of energy that you would want in the community.

I know that I am responsible for these people. When I see them—the women and children—it makes me think of what I got from my own mother. PEKKA can be that model to give their children something to strive for. If this can be replicated elsewhere, the quality of life could be improved.

Finally, I believe that PEKKA can also become the inspiration for peace—the role of women in peace is powerful. It's about saving the family and children.... It's about life.

NOTES

¹ The reader will understand that the conversations are only the briefest synopses and smallest samplings from days of shared stories and experiences from the Pekka women of West Kalimantan and that these few pages can never capture the full richness, breadth, courage, and humor met in these exchanges.

² In some cases, where explicit permission was not confirmed, we have changed the woman's real name.

SHAKING THE STATUS QUO?

ASSESSING PEKKA'S IMPACT AND INFLUENCE

“PEKKA is not just improving lives materially but is helping to improve relationships, build hope, and learn to trust each other.”

—Pekka member, West Kalimantan Province

Women-Headed Household Empowerment Program. The term has not only fixed itself in Indonesia’s national discourse, but is beginning to ripple beyond its land of birth as talk of replicating the model in other countries grows.¹ As the quote and many similar testimonials suggest, Pekka groups have built a reputation for transforming the welfare, social status, and prospects of tens of thousands of poor single women—and, according to adherents, the PEKKA brand has helped erase the stigma of weakness and injury from widows, divorcées, and other single female breadwinners.

So, without doubt, PEKKA’s first decade laid a formidable foundation of life-changing experiences—a valuable outcome in itself.



But PEKKA was meant to be more than a glorious exercise in mood-making. Its real promise lies in shaping itself into a mass movement that brings permanent change to the social landscape. How well it succeeds will define PEKKA in the coming decade.

This chapter examines the different aspects of PEKKA's impact and influence—from individual to group to social phenomenon.

FIRST IMPACT: THE FOUR PILLARS

PEKKA's starting point for transformation has always been its four pillars. It's worth a quick review of their role in sparking change.

ENVISIONING

The first pillar asks women to envision a life's mission that crosses new boundaries and in the process makes them aware of their rights as women, citizens, and family heads. Pekka women learn to dream big follow their aspirations through their individual and shared strength. These aspirations revitalize the hopes and creative

will in women previously locked in apathy and neglect. By embracing the first pillar, thousands of Pekka women have taken the first step toward freeing the nascent forces of empowerment.

CAPACITY BUILDING

Once women awaken to the inner forces of empowerment, PEKKA works to fortify them with real-world skills that help materialize the vision. PEKKA training modules instill knowledge and develop leadership and managerial skills. Every member takes part in at least one kind of training program, and more than half have trained in at least two programs (see box 8.1).

Little by little, PEKKA is creating a grassroots contingent of skilled and innovative agents for female empowerment. PEKKA's energy and creativity are witnessed in initiatives such as the Kopernik program (chapter 6), which allows poor women to become consign-ment sellers of technology; or its popular "life skills" training programs, where artisans and small business people manage training clinics for community youths.

Little by little, PEKKA is creating a grassroots contingent of skilled and innovative agents for female empowerment.

BOX 8.1

REAL SKILLS FOR PERMANENT CHANGES

Seknas PEKKA offers more than 50 training modules grouped under 10 topics. PEKKA considers the modules as tools and guides for development rather than formal texts. A core group at the secretariat serves as the operating think tank in module development, drawing on models from other NGOs working with women's empowerment but fine-tuning them to Pekka needs. There is no special budget for modules; PEKKA staff see module development as part of their organizing duties. Module topics include:

- **Organizing Pekka women** focuses on motivational techniques, building vision and mission, and group management.
- **Building collective economic assets** teaches on savings and borrowing

cooperatives, revolving funds, bookkeeping, and accountability mechanisms.

- **Developing microbusinesses** teaches entrepreneurship, business management, business skills, and joint businesses.
- **Lifelong education** develops functional literacy classes, early childhood education, and scholarship management.
- **Access to justice** offers courses in legal literacy, paralegal development, multistakeholder networks building, and legal instruments.
- **Political participation** helps women understand gender issues and national

political systems, become voters, and participate in development planning.

- **Leadership** teaches group management, self-confidence, and recruitment and training of cadres.
- **PEKKA community media** trains Pekka members in community radio and video, photography, writing for the internet, and library skills.
- **Lifelong health** offers programs in reproductive health, mother and child health, and becoming a health worker.
- **Advocacy** helps women understand principles of advocacy strategies and how to build alliances and networks.

NETWORKING AND ORGANIZATION

Group organizing and networking weave the threads of a durable PEKKA fabric. Within the PEKKA scheme, the entry point for building self-reliant groups has been the savings and borrowing cooperatives, where Pekka women get their first taste of organization and leadership. For most of these women, making decisions outside the family is a huge, sometimes excruciating first step.

These first steps pave the way for expanding PEKKA's impact and

influence. As Pekka leaders emerge from the ranks, they apply their confidence and organizing skills to the wider public domain. So far, more than 1,500 PEKKA-trained cadres and members have crossed into central leadership roles in society—as village and neighborhood heads and participants in community development planning meetings. Pekka women can be found working in local government, administering development programs, running integrated health and family welfare centers, and taking up roles as early childhood education tutors.

As its influence and leadership role grow, the PEKKA Secretariat is reaching out to more and more non-Pekka groups that serve poor women. By the end of 2010, Seknas PEKKA and Pekka cadres had furnished organizational help and access to capacity building programs to hundreds of non-Pekka groups. This number will only grow as the PEKKA dynamic spreads across wider bands of society.

ADVOCACY

Forceful advocacy alters public perceptions about women-headed households and about Pekka group members. And once this takes hold, advocacy can change public policies. PEKKA has made itself a conspicuous advocate on the public rostrum for these changes. The secretariat and its networks have teamed up to produce videos, photographs, bulletins, brochures, and books to teach and to influence. They've also incorporated community radio to broadcast the PEKKA agenda and lobby for women's justice.

PEKKA has made itself a conspicuous advocate on the public rostrum to change public policies.



Meanwhile, PEKKA-organized stakeholder forums on justice allow poor women to meet with all levels of government and village leaders to push for fairer treatment for women and equality in the courts.

The PEKKA approach has sparked similar initiatives to reach marginalized groups from local government, community groups, and individuals in East Flores, Malang, and West Java.²

PEKKA'S IMPACT ON LIFE ISSUES

Securing economic empowerment through savings and borrowing cooperatives and micro-businesses is an essential milestone for single women breadwinners.

But economic enabling is only the threshold to lasting self-reliance. Real empowerment is multidimensional and does not begin or end with one issue or one project. PEKKA therefore looks for an intrinsic transformation for its women by influencing the life issues—social, political, legal, and cultural—that provide the underpinnings of an empowered life.

OBSTACLES TO AN EMPOWERED LIFE

First, what does a lack of empowerment mean vis-à-vis life issues? One example would be how many Pekka members are still not aware of available legal recourse—especially concerning marriage, family, and domestic violence (box 8.2).



BOX 8.2
FIGHTING FOR HOME AND SAFETY

When her husband left to work in Malaysia in 1990, Maryam never imagined that for the next 16 years, she would be left on her own to raise three children and run the household.

In 2002 she decided to join a Pekka group to raise capital for a business. Maryam soon gained enough financial independence to take care of her children and even build a house for them to live in.

In 2005 her husband returned. He soon decided that Pekka activities were detrimental to “good” women and forbade any further participation. He even threatened divorce if she didn’t break with Pekka.

But Maryam didn’t, and one day her husband threw her out of the house—the same house she had built with the proceeds of her business—and she was forced to live with her parents. When

Maryam tried to return home, he again threw her out and for good measure bloodied her mouth.

Maryam met with a Pekka field worker, who advised her to report the situation to the police. But because of customary provincial sanctions, Maryam feared that if she contacted the police, her husband would receive custody of their children.

His assaults on Maryam continued. At a Pekka annual meeting in Adobala village, he chased her and might have killed her if the village chief had not intervened.

Maryam’s case is now in process, although complicated because her husband is back in Malaysia, and her husband’s relatives are occupying her house.

“Fortunately,” she says, “I became a Pekka member and thus I know the law and it gives me strength.”

PEKKA has developed a network with police, the religious and district courts, the Religious Affairs Office (KUA), the prosecutor’s office, and the Council for County Officers (Muspika).

Access to education, or the lack of it, becomes another encumbrance. Many of the poor women do not possess even an elementary school education, and they cannot afford to keep their own children in school.

Next on the list is finding quality health services, always in short supply for poor single women. Birth difficulties, high mortality rates for infants and children under five years of age, and deaths from endemic diseases such as dysentery and malaria remain a sobering part of the life cycle. Poor sanitation and water supply add to potential hazards.

PEKKA chooses to address life issues head-on, incorporating them as working *themes* (chapter 3) that trigger dramatic *actions* in the field. Here we take a closer look at some of these themes and their grassroots impact.

LEGAL EMPOWERMENT

For Pekka groups, legal empowerment is a question of justice, dignity, and personal safety. PEKKA’s plan to raise women’s understanding of legal issues has several components.

Becoming aware of legal rights, options, and obligations

Group members learn the sources of injustice—for example, casual divorces, physical violence, and abandonment by husbands. They’re then taught legal options and where to go for redress.

Pekka members receive training in law through formal classroom instruction or informal group and individual sessions from local law enforcement officials. Field workers and legal cadres receive training first because they will be the primary legal advisers to the groups.

PEKKA has also developed a network with police, the religious and district courts, the Religious Affairs Office, the prosecutor’s office, and the Council for County Officers (*Muspika*). From this network, PEKKA formed the Multi-Stakeholder Forum (MSF) to support women’s groups. Informal visits with the groups allow MSF members to hear about individual cases and women’s groups to learn more about accessing justice.

One of PEKKA’s most significant acts has been the creation of village courts, which bring judicial access to poor women, normally cut off from the courts (see box 8.3).

BOX 8.3

VILLAGE COURTS: BRINGING LEGAL RECOURSE TO POOR WOMEN

The cost of reaching courts has discouraged many poor women from filling out the paperwork needed to register marriages and divorces. According to PEKKA estimates, village residents have to spend Rp 92,000 (US \$9.00) on transportation to reach courts in the regencies (provincial district centers). That amount of money is the same as the biweekly income of a poor family.

PEKKA, supported by AusAID, asked the Indonesian Supreme Court to allow for the establishment of “village courts,” where the court is brought to the women rather than the other way around. PEKKA also persuaded the court to increase legal aid and waive court fees for the poor, steps that have quadrupled the number of people in remote areas who can access courts for family law matters.¹

Wahyu Widiana, the Supreme Court’s director general for religious judicature, reports, “Instead of waiting for people to come to the offices, the courts go to the people. It saves them money on traveling to the regency.” He continues, “But we can only wait for people to come and report their cases. We cannot seek out people to come to us. This is where we get help from Pekka groups.”

PEKKA lobbying has also prompted the Supreme Court to set up 46 legal aid offices across Indonesia and to publish the number of cases it handles free of charge, as well as the number of cases handled by the traveling village courts, in its annual report.

Finally, PEKKA continues to press the court to allow paralegal staff to help poor women seek justice in the courtroom. Poor women usually don’t have the confidence or education to bring their cases forward alone without legal backing.

¹ The World Bank has addressed the question of legal access in Indonesia through its Justice for the Poor Program. Since 2002, the J4P program has worked to promote more equitable dispute resolution processes, particularly for poor and vulnerable groups. It supports community demand for better justice services and improved supply of those services by state, nonstate, and hybrid institutions.



Public law clinics

Through PEKKA’s intervention, community members—especially women in domestic violence cases—can now consult a law clinic in cooperation with the Legal Aid Institute (LBH)³ or other parties. These institutions assign staff to receive complaints and provide counseling to women.

Because LBH and other institutions do not reach all areas, especially rural areas, the trained legal cadres take on counseling roles. The cadre will delve into the victim’s situation and emotional state, calming her and offering options. The main goal of the counseling process is to help the victim decide on a course of action.

Litigation assistance

Trained Pekka cadres help victims with cases submitted to the law clinic through litigation or nonlitigation processes. In a *formal litigation* process, the cadre may help the victim to report the complaint to police and to file a police examination report. If necessary, she may assist the victim during a medical examination and accompany her to court.

The cadre may enlist the help of others, such as the LBH or MSF, especially during the judicial process.

Cadres assist in nonlitigation process through counseling services—that is, receiving the victim’s complaint, explaining the law and her rights under it, and describing the role of the

police. Cadres may sometimes call on respected community members to act as mediators between the victim and accused or the families of each.

PEKKA is now working with the Network of Paralegal Empowerment to train more grassroots women to be paralegals and to secure for these women full legal status in court to represent and counsel their Pekka clients.

Safe house in the community

Women and children victims of domestic violence often must be removed from a house for their own protection. In big cities, “crisis centers” offer a safe haven, but in rural areas these places do not exist. PEKKA’S answer has been to develop community-based safe houses.

Community-based safe houses are better suited to rural conditions in Indonesia because they don’t require special design or location—the victim may simply be entrusted to the care of a local villager.

Safe houses do, however, depend on support and protection for the victim from the surrounding communities, even to the point of intervention in case of an emergency (see box 8.4).

Trained Pekka cadres usually guide and stand with the victim through the legal processes.

Through PEKKA intervention, community members—especially women in domestic violence cases—can now consult a law clinic in cooperation with the Legal Aid Institute or other parties.

BOX 8.4

SANCTUARY FROM A BRUTAL UPBRINGING

Eti’s case shows how a life issue can become a life and death issue.

When Eti came to PEKKA, she was a 23-year-old woman from Aceh who was raised by her father and stepmother after her natural mother’s death. When her father remarried, Eti had to quit school and work long days in the field behind their house. She was fed less than the four children of the new marriage and became thin and sick.

Almost every day her father and stepmother beat her. If her parents were angry, they locked the door and left her to sleep and go hungry outside. Her stepmother once used an iron bar to break Eti’s nose and bruise her entire body. All the neighbors knew of the abuse but didn’t dare come to the girl’s aid because they believed that the parents practiced black magic.

The battering continued unabated until one day Eti managed to escape, almost colliding with a car on the road as she ran. The neighbors helped her to hide, and a Pekka field worker nursed her back to health.

The case field worker reported everything to the police, who arrested the parents. Eti was moved to a Pekka safe house where she receives ongoing help and encouragement from Pekka cadres and field workers.



PEKKA'S LIFETIME EDUCATION RIGHTS

“We believe in the process of educating women,” says Nani Zulmi-narni. “It’s more powerful than screaming in the streets.”

For PEKKA, education reaches beyond the classroom to encom-pass the full gamut of life and explains why PEKKA’s educational theme, rather than just being a scholarship program for the poor, looks at wider practical and strategic issues at every level of education. Thus, the providers and the recipients of education help determine education policy and delivery.

Community members need the right tools and training. PEKKA has developed the following venues to help communities expand educational capacities and control.

Village meetings on education

Village education meetings take place when Pekka groups invite community leaders, religious leaders, and educational stakehold-ers, including schools and educational services, together to discuss learning issues.

The field worker leads the discussion on the issues and sounds out the others on ways to resolve them. She may be seeking financial support for children with exceptional academic achievements or trying to establish a village education committee, or there may be other issues.

Village education committee

The village education committee usually takes the lead in develop-ing learning activities. Ideally, the committee is made up of par-ents, teachers, and community leaders supported by Pekka groups. If, however, the other members decide not to take part in the initial stages, the Pekka members may form the education committee.

Committee members should be few in number but motivated and committed—they are not paid. Pekka village committees usually comprise three to five members who divide tasks and responsibili-ties such as scholarships, early childhood education, children’s classes, and functional literacy courses. The committee prepares a work plan, based on the village meeting, raises funds, recruits teachers, and finds locations for activities.

When possible, trainings and workshops are held to build skills and effectiveness.

Parent forum

The parent forum can have considerable influence on the educa-tion system, and so should involve as many community elements as possible. Parent forums usually become advocacy bases to improve education.

One way PEKKA organizes parents is by channeling education committee scholarships to poor children who show exceptional academic achievements. To receive the scholarship, the child’s parents have to take part in a parent forum. Here, the parents find a place to discuss educational issues and develop knowledge and skills. They also find support for encouraging their children’s continuing education.

Functional literacy

The field worker and the education committee often lead regular community literacy courses (box 8.6). This may be part of the parent forum, and tutors may be recruited from among local school teachers and community leaders. If needed, the field worker receives training from resource people or other instructors.

PEKKA channels education committee scholarships to poor children who show exceptional academic achievements.

BOX 8.5
LITERACY AT ANY AGE

In Buton, Southeast Sulawesi, some Pekka educational cadres are conducting functional literacy activities for about 30 women, mostly Pekka members aged 20–62.

The exercise starts with having the women stretch out their hands, moving and squeezing them to create flexibility to write. The group then writes/draws curves and circles, vertical and horizontal lines, all to accustom their hands to the writing process.

Cadres must be patient and reassuring. Even this simple exercise can be intimidating to women who never learned to write. Some tremble and sweat. Most are embarrassed.

Even after just the first exercise, some of the illiterate women begin to spell and read haltingly. But some still confess to feeling ashamed. One elderly woman asks, “May I be allowed to not bring books and pens? It makes me embarrassed to be seen with them in front of my children and grandchildren.” Another grandmother chides, “But how can we learn to write and read without books?”

When another older woman was asked why she chooses to learn to read and write at this stage in her life, she answers enthusiastically: “I want to be literate so that I can read payment receipts. One day, my grandson came to me and asked me to attach my thumbprint to it. Because I could not read, I did not know what it contained.”

Early childhood education workshops

The education committee, the parent forum, and the field worker sometimes organize early childhood education workshops. Pekka group cadres often fill in as tutors, usually working out of village halls or other accessible venues. Local resources and materials determine the extent of instruction. Because PEKKA works with adults, the workshops sometimes become a way to organize Pekka members and others for wider social changes.

Children’s study group

Pekka groups help children form after-school study groups. The group may focus on mathematics, English, chemistry, physics, or other subjects. Instructors come from the local community, and sessions take place in empty classrooms or other available spaces. The study groups may also delve into social issues or organize outside activities.

Art and cultural workshops

An art and cultural workshop offers an exciting place to spark creativity and advance local culture. Activities include learning to dance or paint or other traditional arts linked to the local culture, or to play traditional and modern instruments.

This workshop also invites adults to channel their skills and develop their talents. To motivate creativity, the educational committee and the field worker may incorporate art exhibits and cultural shows into other group activities such as PEKKA annual meetings, dedication of a new Pekka group, or to celebrate holidays.

PEKKA reading rooms fill a public need for knowledge, perspective, and entertainment.

Reading rooms

PEKKA reading rooms fill a public need for knowledge, perspective, and entertainment. They offer books, pamphlets, journals, and other materials, as well as classes where stories are read aloud to children. Adults and teenagers participate in the readings, and people enrolled in functional literacy classes use the setting to improve skills.

Reading rooms can be housed in any number of places in the village, and their managers can practice their administrative skills in growing and managing the room’s collection (box 8.6).

BOX 8.6
INFORMATION FOR ALL

The Pojok Ilmu (Knowledge Corner) reading room managed by a Pekka group in Cianjur has a collection of more than 400 titles of books, magazines, journals, manuals, and newsletters available to the entire community. All materials were contributed by individuals, publishers, institutions, or visitors to the PEKKA Center.

The PEKKA center has any number of reasons for gathering information. Elementary and junior high school children use the reading room as a source of information for research papers. Others in the community tap this source for information on legal issues, birth certificates, and domestic violence. In one case, an overseer from another village came to the center to inquire about marriage legitimization (*itsbath nikah*) and legal divorce processes, so that he could help his community with such cases. Travelers on their way to Jakarta will visit the center to find simple information on bus routes, and some parents say they find interesting articles on parenting or business skills while waiting after school for their children.



POLITICAL RIGHTS AND PARTICIPATION

Most marginal groups—especially the segment that PEKKA targets—have little understanding of political processes and so shy away from partisan activities. They rarely see how politics connects to their everyday life issues. This is the main reason that PEKKA has added political empowerment to its themes.

PEKKA sustains the political empowerment theme through the following elements:

Awareness of political rights

Women first have to accept that they belong to the political system and that the political process is linked to both public and daily life. With Pekka groups, awareness usually starts with discussions, workshops, and training.

Once women begin absorbing the meaning of politics, Pekka leaders can start to clarify the women's rights and role in the political life of the country. Simplified analogies and materials go a long way toward transmitting a fairly comprehensive outline. Negative reinforcement—that is, showing women the consequences of neglecting their political rights—can also provoke action. Cadres often achieve this kind of awakening through case studies of abuse of power.

The first steps to realizing political aspirations are learning and capacity-building. And, again, the journey begins in training, focus groups, and topic-specific discussions, such as elections and budgeting. The content of these trainings avoids the theoretical and academic and instead focuses on practical ways to make politics work. Most Pekka women need only a basic understanding of political principles, which can be gained through the use of creative visual media, simulations, practical works, and simple readings.

Political participation

Pekka women are now immersing themselves in political activities, such as voting and monitoring elections, attending development meetings and making proposals, or even leading a village meeting. Field workers and cadres help them find the best starting place for involvement.

For some women, just taking action fuels greater enthusiasm for deeper involvement. These are the women who eventually run for local offices such as village leader or Parliament, which means they must understand which party affiliation best matches their political aspirations.

Pekka women have piqued community interest by being the first ever to sponsor public policy debates among candidates for local government offices. And the first time Nani Zulminarni brought participants to meet Parliament and the heads of Indonesia's political parties at a national forum, the politicians were stunned to find that real constituents were waiting on their doorstep. They all came out to meet the Pekka women.

PEKKA'S NATIONAL ROLE—THE WIDER ARENA

PEKKA's first 10 years have indeed laid a remarkable foundation, with 20,000 poor marginalized women claiming life-changing experiences through PEKKA trainings, political involvement, microfinance, and other activities. PEKKA has mixed creativity, energy, organizational know-how, and action to turn a widows' aid program into a national movement for female empowerment (box 8.7).

And, in doing so, the program has resonated beyond its own agenda to become a model for government and nongovernment programs. PEKKA intervention has produced real-life, and sometimes life-saving results.

“The main impact of PEKKA is that there is now a new constituency of citizens who are rural, female, and decision-making heads of households. This did not exist before.”

But the work so far represents only the foundation on which a national and international superstructure is being built with the help of a previously ignored, previously marginalized segment of society. As Kamala Chandrakirana points out, “The main impact of PEKKA is that there is now a new constituency of citizens who are rural, female, and decision-making heads of households. This did not exist before.”

PEKKA has not only captured the imagination of tens of thousands of women but also made other citizens reconsider long-fixed thinking as the program provokes new national discussion about female-headed households and the old social and legal biases that restrict them. Public and professional recognition is growing (box 8.8).

Trainings avoid the theoretical and academic and instead focus on practical ways to make politics work.



BOX 8.7

WIDOWS' PROGRAM TO WOMEN'S MOVEMENT

After the completion of the first phase of the PEKKA empowerment process (2001-04), the program took on all the characteristics of a social movement. Seknas PEKKA documented evidence of this phenomenon through its books and other media, which show the following:

- PEKKA women are developed through the Affinity group approach,¹ and membership is specifically meant for female household heads.
- Pekka groups started as organized, self-reliant entities and evolved into a formal organization, PEKKA Union.
- PEKKA has a clear social agenda that fights for women recognition as household heads, as well as gender equality and justice for women.
- The PEKKA organization is led by female heads of household cadres appointed directly by the PEKKA community.

- The PEKKA movement has always operated through groups—from meeting practical needs to outreach and advocacy.
- Despite some fluctuations, PEKKA has continued to grow and develop over the past 11 years.
- PEKKA applies at least four different but mutually related strategies: the four pillars.
- During the empowerment process, equality and justice are highlighted as feminist values.

The website of the PEKKA National Secretariat, www.pekka.or.id, provides most of the documentation on Pekka activities. It also links to other community media information on Pekka groups. Documentation covers stories of success and failure, profiles PEKKA members, and details the dynamics of the past eleven years.

¹ An Affinity group is a small group of activists who collaborate for direct action. Affinity groups are nonhierarchical, usually using consensus decision making, with a flexible and decentralized organization.





BOX 8.8 PEKKA AWARDS

PEKKA's impact has been chronicled in public media and hailed in private ceremonies, including the following awards:

- **International Award for Best Practice** in supporting the most vulnerable groups—Japanese Government, 2009
- **International Outstanding Achievement Awards**—Gunn Rural Management (GRM) International, Australia, 2010
- **International Award for Best Practice and Most Favored JSDF Program**—JSDF and the World Bank, 2011

In the meantime, PEKKA and its networks are working to change census definitions about women, lobby the courts for social justice, and push political parties for full participation of marginalized women at all levels of society.

The movement is also gaining more and more champions in leadership positions such as Muda Mahendrawan and Sujana Royat, deputy minister of People's Welfare (chapter 9), who recognize the potential of the PEKKA model to make lasting impacts on development dreams. As deputy minister Royat has confirmed, "We see these women as a great asset... PEKKA is our partner in the PNPM national development program."

PEKKA also distinguishes itself from other programs by its ability to deconstruct. It chips away at ingrained attitudes and structures—whether they concern poor single women's embedded lack of confidence, society's preconditioning about who single women are and what they're capable of, or a legal system locked in a narrow definition of "household head."

PEKKA has opened a way for others to follow as well as raised the bar for itself. It has joined a national and international strategy for empowerment of poor women and along the way shifted political and social parameters. PEKKA's advance opens up huge opportunities for further growth, but with it an accompanying host of challenges.

The next chapter looks at what might lie ahead for PEKKA.

Notes

1 In 2009 the World Bank first organized a teleconferenced workshop in Jakarta themed, "Change through Empowerment—The Journey of Indonesian Female Heads of Households." The intent of the workshop was to share the PEKKA experience with others in Asia working on women's empowerment—especially in Afghanistan, Cambodia, India, Sri Lanka, and Vietnam—as a model for female and community empowerment. Similar conferences have followed since then.

2 See "Ten Years of PEKKA," www.pekka.or.id.

3 The Indonesian NGO, LBH, provides legal support for women and campaigns for the recognition of their legal rights. LBH combines legal aid, research, and advocacy to establish a legal system in Indonesia that guarantees gender equality. LBH provides free legal aid to women who are socially, economically, and culturally marginal (covering consultation with lawyers and court costs), while campaigning and advocating in the area of gender and the law.



CHAPTER 9

OBSTACLES, OPPORTUNITIES AND FUTURE DIRECTIONS

PEKKA LOOKS AHEAD

*Ingin hati memeluk
gunung, apa daya
tangan tak sampai.*

The will of the heart is to
hug the mountain, but the
arm is not long enough.

—Proverb

From its inception PEKKA the development program saw its future as PEKKA the social movement—a movement that would transform the status of poor single women heading households and become a force for fostering women’s progress across society. The “Widows Project” became “Empowerment of Women Household Heads Program,” which announced that (1) the program would not be limited to widows; (2) being a household head was not the sole legal purview of men; and (3) women would no longer be seen as helpless victims. PEKKA signaled social change on a wide scale.

Ten years have passed, and measured by most standards, including the women’s movement checklist (chapter 4), PEKKA can reasonably be called a social movement. PEKKA can even boast of never having been sued or accused of anything dishonest in its practices. Yet, despite surviving its early trials and celebrating its

later triumphs, PEKKA's biggest obstacles and opportunities lie ahead.

So, which path will PEKKA follow in the next 5, 10, or 25 years?

Can it become a powerful national, even international, movement fed by sustainable grassroots vitality? Or will it wither into perfunctory processes played out in scattered outposts?

Much will depend on how the PEKKA ship navigates through the seas ahead. It can quietly run its course and disappear on the horizon or anchor in permanent waters as a transformational force. In this future Pekka groups will marshal the political clout to run candidates, sponsor debates, and organize voters across the country to change society; and the PEKKA organization will link with other activist groups and networks in Indonesia and globally to work for human rights.

Much, too, will depend on the question of the vibrancy of future leadership—that is, can PEKKA sustain itself after the present generation of leaders passes? Clearly, PEKKA was founded, built, and energized by an exceptional gathering of dedicated drivers and champions. How will the movement fare once the old guard steps back?

Despite surviving its early trials and celebrating its later triumphs, PEKKA's biggest obstacles and opportunities lie ahead.

PREPARING FOR THE FUTURE

One of PEKKA's first strategic tasks will be to exploit its own envisioning powers to imagine even larger vistas. Ideas about collectivity and leadership will have to be pushed beyond current comfort zones to embrace a national role. As Kamala Chandrakirana declares, "PEKKA will have to teach its leaders to be leaders of 10,000 rather than 100. It will have to become a movement that knows how to engage those outside its own circle that influence politics and the economy... it will have to become a movement that can learn to do new things."

A growing consensus foresees that Pekka members themselves will lead the drive for a wider impact so that project implementation becomes one component in a larger political and social agenda. In this scenario, Pekka women will command their own National Secretariat that influences decision making from the village to the national level; meanwhile, those at the top, like Nani Zulminarni and Seknas PEKKA, will form the supporting institutional backing. Nani has described this idea:

I would like to transform the roles that we now play... to give the Pekka groups intensive technical assistance as their partners and support system. I want to transform the office we now have into an institute for grassroots leadership development, where we provide capacity building for women leaders to grow—and then give them support to play important roles in the country's social transformation process.



PEKKA will continue its fight to gain final legal recognition for women-headed households. This means laws will have to be changed, and for this, and other issues, Pekka women will have to reach out to partner with other advocacy networks.

In some cases, forming partnerships may not be easy. For over a decade, Pekka groups have focused on consolidating their own groups, which has created some insularity. So, future skill building will have to include learning how to converse with other movements and how to function as part of multisectoral constituencies, such as legal aid and land rights activists. PEKKA cannot remain an island.



A NATIONAL PROMINENCE

PEKKA will aim at becoming a respected leader in the civil society movement. Its goal is to influence decisions on development policies and family law, and to fight for social accountability from the grassroots to the highest levels. Nani anticipates that

In the next 10 years, the Pekka Associations will become a well-respected social force that plays a critical role in monitoring poverty alleviation policies and all related family matters for social accountability. We want to become a movement with more community-based learning centers, more Pekka women village heads and leaders... and we want Pekka programs to be the template for the government to use in its programs. The most important thing we've learned from the first 10 years is that government is limited in its ability to design grassroots programs. They can learn from PEKKA.

*PEKKA will aim at becoming a respected leader
in the civil society movement.*

For Nani, the dream of a PEKKA Institute is an integral part of any national standing and leadership development. As she states:

I want to have an institute for grassroots women leadership development. The institute would invite leaders from different villages to be trained intensively to claim their public space and become effective organizers to bring their communities out of poverty. I already see the embryo of these kinds of smart leaders throughout our grassroots network.

Many of the Pekka women have become accomplished leaders. But many of the same women lack even a junior high school certificate so remain ineligible for formal leadership positions. And although PEKKA invests resources in leadership training, this training can still only be considered informal. Formal backing for its women from a national PEKKA Institute would help eliminate this obstacle.

CHALLENGES

Any and all PEKKA plans face challenges. We discuss some of the most pressing here.

FUNDING

As mentioned in chapter 3, the cost per PEKKA beneficiary for training and livelihood grants currently amounts to US\$ 340.

And the national office of PEKKA still depends 100 percent on donor support, which has always been a struggle to maintain. As an NGO, Seknas PEKKA is not in the business of microfinance or banking, nor does it produce a product that gains a financial return to support its activities. It does contribute strategic services, ideas, and human resources that reap organizational, monetary, and personal rewards for Pekka groups.

In the short term PEKKA will have to count on its old donors while cultivating new supporters if it is to grow as a credible national center for women's rights—especially as counterforces to women's empowerment, such as reactionary religious groups, grow more adamant in opposition.

In the long term, though, PEKKA must seek financial independence from its donors; and the first step in this direction is to think about ways to sell its services. PEKKA has acquired a large body of knowledge and expertise that other countries in similar contexts would want—especially as PEKKA's reputation spreads ever farther beyond the borders of Indonesia. PEKKA will have to groom its cadres to offer and sell these services internationally like India's Self-Employed Women's Association (SEWA) is doing.

PEKKA should also be ready to adapt other sources for creative funding, such as through organizations like Kopernik (chapter 6), and Kiva (see box 9.1).

BOX 9.1

OUT OF THE BOX THINKING FOR PEKKA'S GROWTH

PEKKA will be searching for new ways to commercialize and spread the PEKKA brand. To do this, PEKKA can learn from sister organizations in other parts of the world that share similar goals of female empowerment.

One such organization is the Self Employed Women's Association (www.sewa.org). It began in India in 1972 as a women's branch of the Textile Labour Association, which drew its inspiration from Mahatma Gandhi. SEWA quickly expanded its role from industrial rights for female textile workers to include full employment, economic security and self reliance for the women workers.

SEWA is a membership organization with two primary goals for women: full employment and self-reliance. SEWA members are primarily self-employed women who work as vendors, home-based artisans, agricultural workers, or manual laborers, such as construction, domestic, or laundry workers.

SEWA has its own bank and an academy that tends to organizational matters, including leadership training, capacity building, "action-oriented" research, advocacy, and communications.

It also sponsors forums for presenting experiences and marketing its know-how. Of special interest to PEKKA, SEWA established a Trade Facilitation Center as a commercial arm for the 15,000 or more women textile and handicraft artisans.

SEWA also looks at other ways of generating employment, including eco-friendly enterprises, such as bringing water to dry areas, and teaching construction skills to its members.

Another example of creative thinking on which PEKKA can draw is the Kiva organization (www.kiva.org). Kiva is a nonprofit group and internet site that fights poverty by connecting people with innovative projects they want to finance. Donors can go online, review the projects, and choose which they want to support. Individual donors can lend as little as \$25.00 to create opportunities around the world. A partnership with organizations like Kiva presents unlimited opportunities for PEKKA entrepreneurs and creative thinkers.

MOTIVATING COMMUNITIES

PEKKA will have to continue encouraging women to adapt the Pekka group model for self-reliance, even when benefits are not immediate. There will always be resistance from women and groups demanding direct assistance. But women will have to be convinced that if they remain stuck in need, they can never grow into a force for change.

To reset the focus, PEKKA will have to step up thematic activities in health care, legal rights, education, and politics to urge women to work for comprehensive empowerment. And, with its grassroots network already in place, PEKKA is best positioned to be the local or central government's contractor to deliver these services.

In addition, Pekka groups often struggle to gain the support they need at the village level to keep groups running smoothly. If the community is troubled, it cannot manage direct community aid. And if aid funds are unwisely spent, their targeted activities cease as well.

Pekka groups should be ready to take part in volunteer and other activities that show a sincere desire for partnership with local communities and government. Openness will be a key element in garnering outside support for Pekka activities.

PEKKA has to guarantee that direct aid goes into revolving funds within the savings and borrowing schemes. It is important to ensure equal access and rotation among group members.

PEKKA AND THE GOVERNMENT

Pekka groups and local governments have to get to know each other better. Too many mutual stereotypes and negative perceptions exist, which account for many of the problems in organizing multistakeholder forums. Without a better understanding of each other, both sides lose.

The best chance of success is to expand the conversation and contacts between PEKKA and government agencies. State officials can witness the field situation, get to know the groups, and learn their concerns. Ideally, the women would then find answers to many of their questions and cultivate a fruitful relationship with their local administrations.

STAFFING AND LEADERSHIP

Field workers

PEKKA field staff can already be spread too thin. Pekka groups, now in 19 provinces, have in some cases expanded faster than the number of qualified staff have emerged to pilot them. This situation becomes plain as one field coordinator works to open up new groups while trying to manage the old groups. The former beg for



Organizing Pekka groups requires exceptional field organizers.

intensive attention, while the latter require routine maintenance. It can easily end up that neither gets either.

Organizing Pekka groups requires exceptional field organizers. But it's always difficult to find honest, responsible individuals who will commit to a lengthy stay in the field and who can work creatively with little supervision and even less remuneration.

PEKKA has so far maintained a field staff with mostly nonmonetary compensation, such as training and personal development programs as well as flexibility in working times and locations. PEKKA also reminds them regularly of the altruistic nature of their work.

But simple motivation will probably not be enough in the coming years, and PEKKA will have to address the conflicts that many of the field workers sense because of low pay or stagnation. PEKKA will have to explore ways that field workers can eventually build and apply their experiences as hired consultants with PEKKA and elsewhere.

Group leadership

Group leadership development is a constant problem. Talent can be in short supply when most groups are made up of illiterate or barely educated, inexperienced women; and the task of finding dedicated, competent group leaders will only increase as Pekka groups expand and older leaders retire or drop away. Like field coordinators, potential group leaders have to be willing to commit to a long training process in areas that promise little material reward.

Unfortunately, Pekka groups have witnessed some problems with elitism among their cadres. Many cadres gain experience and knowledge fast, progressing far ahead of their associates. And some of these cadres misuse their positions and status to monopolize resources for their own interest, which leads to selfish decisions that harm the groups.

PEKKA will have to brainstorm on creating new tools for social accountability, including intensive training in transparency and responsibility. It can, however, begin curbing this behavior by stepping up its efforts to graduate as many cadres as possible so that elite pockets can't develop.

Leadership at the top

Finally, the wild card. Some question whether there will be a PEKKA without a Nani Zulminarni and her allies in government and the World Bank. PEKKA was born at a stressful time under unique circumstances. But it had a clear agenda and committed leadership and support that knew where it wanted to go. But, as described in chapter 2, even then PEKKA struggled through issues of credibility, accountability, organization, and funding.

PEKKA's future task will be to ensure new generations of smart, honest leaders who will adhere to the founding principles and be ready to step into ever greater leadership roles. Training and recruitment, yes, but Pekka women will have to find in themselves the confidence and belief that the PEKKA movement is not a product of just one person, but something that lives in all of them. As Nani has stressed, new leaders will change the face, voice, and style of PEKKA, but she is confident that the vision will remain:

Of course, there can be only one Nani or any other individual person. But PEKKA will survive because I believe the Pekka leaders will continue to lead the battle ...and it is the Pekka troops—not Nani Zulminarni—that will keep PEKKA alive.

A CALL TO ACTION

The next 10 years will be crucial for PEKKA's status as a movement. PEKKA women have to translate their vision and mission across the broader society so that PEKKA principles not only become fused with community goals, but also help drive a national program of social progress.

A multidimensional PEKKA action plan begins with Pekka women sharing their mission with the wider public. PEKKA has already begun helping non-Pekka women's groups, and this will continue. The goal is to build a collective society-wide vision for developing resources and fighting injustice.

The next step is to generate legions of independent Pekka women. More women, more training, more successes, more political involvement, and more leaders will be the best guarantors of independence and empowerment. PEKKA has already shown its talent here; now it has to turn that talent into a national force.

As more PEKKA leaders emerge, they will assume more roles in the political decision-making process and in leading social change. PEKKA has already seen some of its members elected at village and even district levels. Developing leaders who can wield real influence will be an integral part of the overall strategy (box 9.2).

Pekka women will have to find in themselves the confidence that the PEKKA movement is not a product of just one person, but something that lives in all of them.

BOX 9.2 PEKKA LEADERSHIP PRINCIPLES IN ACTION

To get an idea how PEKKA leadership might influence governance on a national level, we have to start at the local level. Petronella Peniloli offers one example.

Petronella Peniloli is the village chief of Nisa Nulan, Adonara Island, Indonesia, and a Pekka leader since 2006. The first female chief of her village, she astounded everyone by winning the election over her male opponents with 72 percent of the votes.

Once taking office, Petronella succeeded to do in 4 years what couldn't be achieved in the previous 65 years since Indonesian independence—that is, bring electricity, a road, a healthcare center, and a water supply to her community.

Petronella's impetus to run for office came directly from her Pekka leadership training. And PEKKA and its vast grassroots network were major factors in her successful campaign.

Her leadership style shuns the traditional, top-down style. Instead, to manage her village she applies the principles and methodologies of community organizing learned through PEKKA. She brings the entire community into the planning and budgeting discussions to decide on priorities and best use of resources. As she explains:

I make decisions as a leader not only using my logic and thinking, but I use my heart and my empathy. As a mother and a widow who has raised sons alone, I give more attention to the poorest people because I know what it's like to be poor.... At the beginning, even just after I was elected, I still didn't have the courage to speak out. Slowly I overcame all my doubts and insecurity inherited from my upbringing. Now I'm used to it, even though I'm still the only woman who's a village head. People listen to me. I feel free to speak my heart and my mind.

Meanwhile, the PEKKA empowerment process should inspire all like-minded people to work for social development. PEKKA National Secretariat will increase its output of materials, stories, and case profiles, and be ready to share them with ever-wider audiences. Publications and other media will have to highlight all perspectives—those of the community, donors, and government.

Finally, PEKKA National Secretariat has set a goal to grow into a forerunner training institution, dedicated to producing women leaders and advancing the goals of the PEKKA social movement—from grassroots to the national levels. The PEKKA Institute will bring local Pekka leaders together to strategize on community organizing and power sharing at all levels. The institute would create a permanent set of leaders capable of launching sustainable PEKKA-inspired actions from the village level upwards.

“That is why PEKKA is so important it's not just about microcredit and economic empowerment — it's about changing attitudes.”

FINAL THOUGHTS FROM THE TOP

We asked Mr. Sujana Royat, deputy minister of People's Welfare for the Government of Indonesia and overseer of the government's largest community-driven empowerment program, PNPM, to share his thoughts on the past, present, and future state of PEKKA.

PEKKA is my passion... there is much for the government and Civil Society Organizations to learn from PEKKA.

In our culture, women have been marginalized, especially widows. They are cut off from both their own family and their husband's family.

This is why PEKKA is so important: it's not just about microcredit and economic empowerment - it's about changing attitudes. Society must recognize these women as contributors.

Just a few years ago, women could only access funding from banks with a letter of permission from their husbands. So, for widows there was no access. They could not qualify for microcredits from banks because they were considered high risks.

Now, thanks to PEKKA's example, we can discuss with the Bank of Indonesia how to change this. We are insisting that banks remove this precondition. Pekka groups are responsible for this because they have shown that they can manage microcredit borrowing better than men.

Asked what he thinks PEKKA should focus on in the future, Sujana Royat answers,

PEKKA needs wider recognition –from the government, from society, and from the banking system. To gain recognition, we encourage Pekka leaders to become more involved in the local political process. We want them not be intimidated, to become part of the political circle. We also teach women to demand answers from the candidates. No more empty promises.

Pekka's achievements are changing perceptions about widows and we want to support their continued success.

And when did the deputy minister's perception about "the widows" change?

You know, I first went to a Pekka meeting center in Adonara Island, where I stayed for three days. I saw how estranged these women had become from the culture, their families, and society.

I also saw that the women had big dreams and that in their dreams there was big power. I changed my perception of widows and now I don't want anyone to stop their dreams.

I also learned this: don't underestimate the widows!

"Don't underestimate the widows!"



TO KEEP THE FIRE BURNING

CLOSING THOUGHTS

“When we started PEKKA, we didn’t know what would come out of it. But when I went to the first meetings, it felt like a miracle. We were discovering power in a humble but genuine way... a breaking out of energy that the women probably never thought they had. They realized they had a common future, and that they would find it together. For the first time, they were recognized as human beings who mattered.



This recognition first came in little ways like, ‘I can write my name.’ It meant so much to write their names and put them on name tags. Or, for example, we gave them cameras, and asked them to take pictures of their day-to-day lives. Instead, some took pictures of themselves. We asked them why, and they answered: ‘Because no one ever knew we existed.’ That camera and having a place to show their pictures was transformational!

Before this project these women were voiceless, excluded from the decisions of their communities, even stigmatized. But they were survivors—they had no choice.

Now all the strength that had been focused on survival, on keeping them alive, was joined with the same energy of others to create social and economic capacity and political weight—a whole new class of informed, organized, and empowered women.”

—Kamala Chandrakirana



PEKKA first appeared a little over 10 years ago. At the time, no one dared imagine that anything could alter the harsh lot of Indonesia's poor single women household heads. Widowed, abandoned, destitute, locked in pessimism and social and legal isolation, single female breadwinners seemed irrevocably consigned to invisible lives of desperation.

But like a healing balm, PEKKA expunged their shame. Like a fresh start, PEKKA restored their hope. Like a wise counselor, PEKKA taught them their rights. Like a good teacher, PEKKA trained and encouraged them. And like a trusted friend, PEKKA supported and stood by them.

And more. PEKKA showed that top-down development models need to be revisited and that governments should look first to community-owned initiatives before proceeding upward. Government programs had too often not reached the poorest women. PEKKA unleashed the power of those women.

*Even the poorest women have dreams of a better life.
And PEKKA has said yes to those dreams.*

Even the poorest women have dreams of a better life. And PEKKA has said yes to those dreams. But, it warns, do not depend on external powers—we will train you ...and you will do it yourself.

Before PEKKA, assistance programs in Indonesia brought funding but no empowerment. Most assumed that widows and poor women could never be trained to take control of their lives. Now, many programs adopt the bottom-up PEKKA model.

The PEKKA movement is ultimately not just about widows and other single women, but the entire poor community. PEKKA shows political powers that local communities can be full strategic partners in all development alliances; it shows that they can be trusted to choose and manage wisely their own development priorities.

“We have so many good leaders, so many good things that we need to accomplish,” reflects Nani Zulminarni. “Our big challenge is to sustain our process at all levels, expand the team and generate new leaders—and, especially, to keep the fire burning.”

How will PEKKA do this? “We must keep developing new ideas and strategies to respond to every new scenario,” says Nani. “PEKKA’s life depends on our capacity to keep the vision and never fear to move forward to reach it.”

And so the PEKKA movement, with the stars once seemingly aligned against it, endures and promises to prevail. Perhaps its secret lies in what has been the movement’s greatest resource all along: its uncommon energy that sparks loyal followers to life-changing actions and turns confirmed doubters into reluctant enthusiasts.

PEKKA has already changed national dialogues and inspired a long-suffering, long-ignored constituency to dream, to achieve, and to raise their voices to challenge others like them to do the same. Their message is: *Don’t be afraid. Believe in yourself. If we can do it, then you can, too!*

These are the women of PEKKA, and this is part of the continuing story of their vision. They are all the world’s poor women who hope for miracles, transformation, and a life lived in justice and dignity. There are challenges and hardships ahead—but also joy and renewal. And the PEKKA women invite poor women everywhere to share in their vision:

And so PEKKA, with the stars once seemingly aligned against it, endures and promises to prevail.



One hand is not enough to fight, two hands are not enough to fight,

But if our hands are integrated to fight, we will surely win.

One mouth is not enough to speak, two mouths are not enough to speak,

But if all mouths are to speak, people will surely hear.

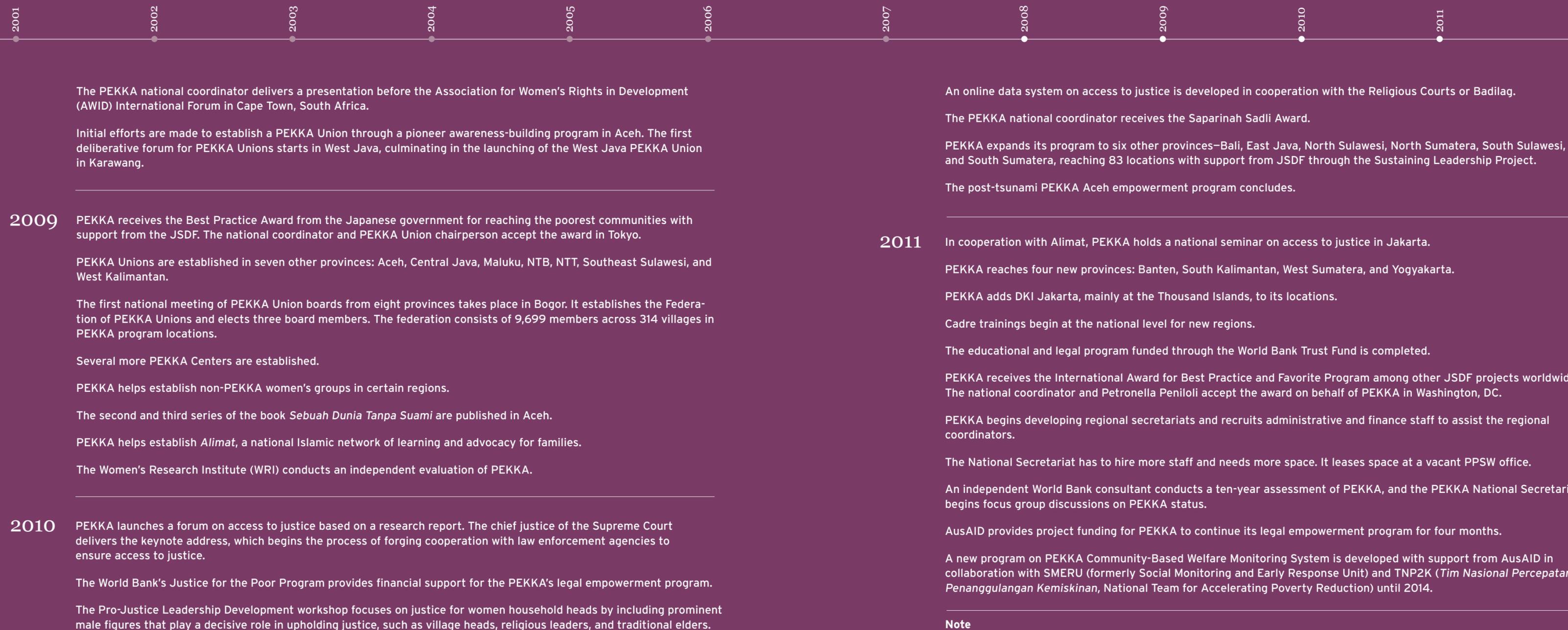
One Pekka is not enough to consider, two Pekka are not enough to consider,

But if all Pekka are united, we will surely progress.









APPENDIX 2: PEKKA PROJECTS 2001-11

PROJECT	DONOR	PERIOD
1. Management Consultant of Widows and Poverty Project	JSDF	2002-04
2. Female Headed Household Poverty Alleviation and Empowerment Program	DVV/IIZ - Germany	2003-04
3. Komnas Perempuan	Komnas Perempuan	2002-04
4. JSDF Grant for the Second Support for Female Headed Households in Conflict Areas Project	JSDF	2004-08
5. JSDF Grant for Support for Female Headed Households during Aceh Reconstruction	JSDF	2005-10
6. Education for Very Poor Children	JSDF	2006-11
7. Poverty Reduction and Women's Leadership-PRIME	JSDF	2008-12
8. Women's Legal Empowerment Phase I	JSDF	2005, 2006, 2008
9. PNPM from the Eyes of PEKKA: a Community Photography Project	PNPM-The World Bank	2008-09
10. Pengembangan usaha kecil mikro	Meneg PP	2008
11. Bantuan bagi kelompok Pekka	Dove	2010
12. JSDF Grant for Sustaining Women's Leadership Program	JSDF	2010-14
13. Trust Fund for Building Public Demand for Legal and Judicial Reform, Women's Legal Empowerment Project Phase II	The World Bank (TF 96440)	2010-11
14. Transition Program: Access to Justice (GRM)	AusAID-GRM International	2010
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