**DO WOMEN MAKE ANY DIFFERENCE?**

**KDP1 GENDER DATA ANALYSIS:**

**INTERIM REPORT**

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## 1. INTRODUCTION

The Kecamatan Development Program (KDP) is a Government of Indonesia program aimed at alleviating poverty in rural communities and improving local governance. KDP provides block grants of 350 million to one billion rupiah (USD 35,000 to USD 100,000) directly to kecamatans and villages for small-scale infrastructure, social and economic activities. KDP emphasizes the principles of community participation, especially for women and poor villagers, transparency, competition for funds, and sustainability. All KDP activities aim at allowing villagers to make their own choices about the kinds of projects that they need and want.

Phase One of KDP began in August 1998 through a USD 280 million World Bank loan. The Program is currently in its third year or cycle of implementation. Phase Two of KDP will begin in mid-2002 and run for four years with an additional USD 321 million loan from the World Bank.

In upholding the principle of community participation especially for women and poor villagers, KDP undertook several initiatives to improve gender equity and increase women’s participation. Among the initiatives undertaken were:

- Each participating village elects one male and one female village facilitator;
- For Year 3, two Kecamatan Facilitators (FK) assistants – one male, one female - were added to every kecamatan to assist the FK;
- The UDKP Forum meetings must include respected village leaders and representatives, at least one man and two women from each participating village;
- Out of the two proposals submitted to UDKPII, at least one proposal must be from women’s groups;
- Year 3 includes special separate meetings for women, *musbangdes perempuan*, to discuss and prepare women’s proposals;
- A module on gender training was included in Year 2 for all consultants;
- During the planning, verification, and selection phases, female participation is a criteria;
- KDP tracks gender disaggregated data such as male and female participation in village and kecamatan-level meetings, types of beneficiaries, women’s proposals received and approved, etc.;
- KDP includes a special program for widows and orphans in vulnerable situations.
This paper discusses various gender data results from KDP Years 1, 2 and 3 (1998 – 2001). It examines several hypotheses associated with gender and the impact of gender-related variables on the KDP process and outputs. What has been the gender breakdown of KDP consultants and what influence if any, have female consultants – versus male consultants – had on project outcomes? What types of activities are women’s groups requesting from KDP? Is there any difference in approval ratings between proposals from women’s groups as opposed to men’s or mixed (male and female) groups? Do activities proposed specifically by women’s groups do better or worse than those from other beneficiary groups?

This paper also explores the effects of women’s participation and representation. KDP has taken several affirmative action initiatives for improved women’s representation at the village and kecamatan levels. Has representation led to greater empowerment and in turn greater benefits for women?

The paper is divided into several topics relating to various aspects of the KDP project cycle and implementation:

- Consultant Gender Breakdown
- Proposal Preparation
- Proposal Selection
- Participation
- Implementation
- Handling of Complaints

Within each of these topics, this paper examines what influence if any, women’s groups and female FKs have had on the Program.

2. METHODOLOGY AND SOURCES OF INFORMATION

This report uses data from various sources. Most of the data has been compiled into the KDP Management Information System (MIS):

- FK monthly and periodic field reports
- FK field surveys and questionnaires conducted in August 2000 and August 2001
- Independent Technical Infrastructure Evaluation Study conducted from April to August 2001
- Consultant Personnel database
- Handling Complaints Unit (HCU) database
- Consultant performance evaluation reports
- Discussions with KDP staff at NMC and in the field
Much of the data is more quantitative in nature but this report also relied upon qualitative information from case studies and field reports as well as focussed discussions with KDP staff on specific gender issues.

There are several limitations on the data and its use for the purposes of this study. First, project implementation for Year 3 is not yet complete with the majority of kecamatan still implementing their activities. As of January 2002, only 25 percent of the kecamatan have sent in the results of their Year 3 UDKP2 meetings or requests for first payments (Form IV and SPCamat). Thus, the only data available for Year 3 are preliminary figures on participation in UDKP1, Musbangdes 1 and 2 meetings. This report should therefore be considered as an interim report only and should be updated later in 2002, at the end of KDP Phase 1, to take into account data for three full project years.

Secondly, data on proposal preparation and selection are only available for Year 2. As mentioned above, Year 3 data is not yet fully available. Year 1 forms documenting village proposals and selection were not sent to the national level, nor in general, was the data gender-disaggregated. The forms and flow of information to the national level was changed for Years 2 and 3.

Lastly, the KDP MIS tracked data for a limited number of gender-related variables: sex of the facilitators and consultants at the kecamatan up to the national level; percentage of women in the Musbangdes and UDKP meetings; activities proposed by women and later selected; number of female loan beneficiaries and infrastructure laborers, etc. But there are other important gender-related variables that are not tracked but could also affect project performance or outcomes. For example, KDP does not track the sex of the Kepala Desa, Camat, PjOK or UPK members. These actors can play a significant role in the KDP process and outcomes but this gender-disaggregated data has not been compiled and is not available at the central level.

3. KDP CONSULTANTS

Consultant Breakdown

Exhibit 1: Percentage of Female Consultants under KDP1

<table>
<thead>
<tr>
<th>Level</th>
<th>Yr 1</th>
<th>Yr 2</th>
<th>Yr 3</th>
<th>Average for Yrs 1-3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central – NMC (professional staff only)</td>
<td>20%</td>
<td>32%</td>
<td>28%</td>
<td>27%</td>
</tr>
<tr>
<td>Province – KMProp</td>
<td>0%</td>
<td>0%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>District – KMKab</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Kecamatan – FK</td>
<td>27%</td>
<td>23%</td>
<td>23%</td>
<td>24%</td>
</tr>
<tr>
<td>National Overall</td>
<td>22%</td>
<td>22%</td>
<td>21%</td>
<td>25%</td>
</tr>
</tbody>
</table>
KDP relies heavily upon some 1,660 consultants from kecamatan to national levels to implement the program. Currently, only 20 percent of the consultants are female. KDP has always experienced difficulty recruiting female consultants, especially in the senior management positions of KMProps and in positions requiring technical/engineering expertise, KMKAb. (See Exhibit 1 above). The Program actually performed better in recruiting female FK consultants in Year 1 than in Years 2 and 3. There are several reasons for this. In the later years, KDP absorbed many P3DT engineers who are primarily male consequently lowering the ratio of women. Also, as the program grew in size, consultant companies found it easier to tap into the larger pool of available men with university degrees. The companies did not actively search for female consultants.

Exhibit 2: Breakdown (%) of Female FKs by Province

In Year 3, the provinces with the highest percentage of female FKs relative to total FKs were South Kalimantan (40 percent) and Maluku (40 percent). Irian Jaya had the lowest percentage of female FKs at 10 percent. (See Exhibit 2) The reasons given for the high number of female FKs in South Kalimantan were that there was a high female applicant pool to begin with – almost half – and the majority of women who applied had experience with other development programs such as IDT and SP2W. More research would need to be done to judge how the 16 individual FK companies in other provinces handled the recruitment process. In South Kalimantan, one NMC staff on the interview panel thought it had less to do with the consultant company targeting more female applicants and more to do with a higher number of experienced women taking the initiative to apply to KDP.
Kecamatan is assigned one or two FKs depending upon how many villages are in the kecamatan. Those kecamatans with 20 or more villages are assigned two FKs. The following table illustrates the breakdown of kecamatans with female FKs, male FKs, and male-female FKs:

**Exhibit 3: Kecamatan with Male and Female FKs**

<table>
<thead>
<tr>
<th>Yr.</th>
<th>Total No. Kecs with Female FKs</th>
<th>%</th>
<th>Total No. Kecs with Male FKs</th>
<th>%</th>
<th>Total No. of Kecs with both Male and Female FKs</th>
<th>%</th>
<th>Total Kecs Reporting *</th>
<th>%</th>
<th>Total Kecs in KDP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yr 1</td>
<td>124</td>
<td>26%</td>
<td>346</td>
<td>73%</td>
<td>2</td>
<td>.4%</td>
<td>472</td>
<td>94%</td>
<td>501</td>
</tr>
<tr>
<td>Yr 2</td>
<td>107</td>
<td>16%</td>
<td>472</td>
<td>70%</td>
<td>94</td>
<td>14%</td>
<td>673</td>
<td>93%</td>
<td>727</td>
</tr>
<tr>
<td>Yr 3</td>
<td>144</td>
<td>15%</td>
<td>665</td>
<td>69%</td>
<td>156</td>
<td>16%</td>
<td>965</td>
<td>98%</td>
<td>984</td>
</tr>
</tbody>
</table>

Notes: Kecs - Kecamatans
* This column indicates the total number of kecamatans reporting their personnel consultant data to the national level.

**Consultant Performance and Turnover Rates**

It is often assumed during the recruitment process that female FKs are less reliable as consultants than male FKs. Reasons often cited are: most women are reluctant to travel to villages or isolated areas alone; women read the job advertisements and lack confidence that they can fulfill the job requirements and thus are less likely to apply for jobs; or women have more responsibilities at home that pull them away from jobs outside the household. These factors partially explain KDP’s difficulty year after year in recruiting more female consultants.

**Exhibit 4: Turnover Rate of Male and Female FKs by Year**
However, in comparing turnover rates of consultants, the turnover rate for male FKs was higher in both Years 1 and 2. Turnover rates refer to FKs who leave KDP voluntarily (resign) or are dismissed from the program, primarily due to corruption or poor performance. In Years 1 and 2, male FK turnover was 7 and 9 percent respectively of total male FKs while female FK turnover was 1.6 and 5 percent of total female FKs. Thus there is no indication that female FKs are less reliable in their positions or have a greater likelihood of leaving their positions.

In Year 3, however, female turnover was higher due to increases in bad performance as well as resignations. Both male and female FKs experienced almost the same turnover rate of 7 percent. In Year 3, women (23 out of 316 total female FKs) left the program for a wide range of reasons; 57 percent because of bad performance or corruption, and the rest resigned on their own.

4. PROPOSAL PREPARATION

Beginning in Year Two (1999-2000), KDP required that out of the two proposals submitted by each village, one of the proposals had to be from women’s groups. Proposals can be made up of several activities.

For Years One and Two, it’s difficult to determine if the proposals or activities really did originate from women’s groups or not. It is the job of the FK and verification team to ensure that women are involved in the proposal preparation and decision-making process. However, there have been some field reports suggesting that many women’s proposals may actually be from men or mixed groups (campur), and were decided upon with the intervention of men. The introduction of a special forum for women to discuss proposals, Musbangdes Perempuan, in Year 3 should make it clearer if proposed activities truly originate from women or not.

Exhibit 5: Breakdown of Proposed Activities from Women, Men and Mixed Groups
In Year Two, out of the 24,360 activities proposed, 26 percent or 6,362 activities came from women’s groups. Men proposed 40 percent of the activities, while activities from mixed groups composed 31 percent of the proposals received.

**Types of women’s proposed activities**

The breakdown of types of women’s proposed activities for Year Two shows that women’s groups overwhelmingly chose economic activities (74 percent) versus infrastructure (26 percent). Loans and savings (*simpan pinjam*) composed 51 percent of the women’s proposed activities followed by trading (8 percent) and animal husbandry (7 percent). For infrastructure, roads were the most popular (8 percent), followed by clean water (5 percent), sanitation (3 percent) and bridges (2 percent).

*Exhibit 6: Top Ten Women’s Proposed Activities, Year 2*

<table>
<thead>
<tr>
<th>Activities</th>
<th>Type</th>
<th>No. Activities</th>
<th>% of Total Women’s Proposals</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Simpan Pinjam</td>
<td>Econ</td>
<td>3,216</td>
<td>51%</td>
</tr>
<tr>
<td>2 Trading</td>
<td>Econ</td>
<td>540</td>
<td>8%</td>
</tr>
<tr>
<td>3 Roads</td>
<td>Infra</td>
<td>503</td>
<td>8%</td>
</tr>
<tr>
<td>4 Animal Husbandry</td>
<td>Econ</td>
<td>464</td>
<td>7%</td>
</tr>
<tr>
<td>5 Clean Water</td>
<td>Infra</td>
<td>299</td>
<td>5%</td>
</tr>
<tr>
<td>6 Home Industry</td>
<td>Econ</td>
<td>242</td>
<td>4%</td>
</tr>
<tr>
<td>7 Sanitation</td>
<td>Infra</td>
<td>165</td>
<td>3%</td>
</tr>
<tr>
<td>8 Bridge</td>
<td>Infra</td>
<td>146</td>
<td>2%</td>
</tr>
<tr>
<td>9 Irrigation/drainage</td>
<td>Infra</td>
<td>143</td>
<td>2%</td>
</tr>
<tr>
<td>10 Water pump</td>
<td>Infra</td>
<td>114</td>
<td>2%</td>
</tr>
</tbody>
</table>

**TOTAL WOMEN’S PROPOSALS** | 6,362

There are several reasons why women tend to choose more economic activities:

- Many women tend to already have direct experience with loan programs, especially *simpan pinjam*, so they often choose activities already familiar to them.
- The majority of small businesses in the village are run by women so they request loans to help them start or support existing businesses;
- Women tend to think of household needs first, and many prefer using economic loans (especially *simpan pinjam*) to finance not only their businesses but also some of their household expenses;
- There is a bias in the socialization practices of some FKs/FDs. Some FKs/FDs provide misinformation and believe that women’s proposals automatically mean economic activities and infrastructure activities should be from the male/mixed groups.
Related to the above point, in Years 1 and 2, KDP Operation Manuals focused upon infrastructure and economic activities only, even if there was an open menu. Thus, women thought they only had two choices, economic loans or infrastructure. It was only in Year 3 that the open menu was emphasized and the idea of more social activities was highlighted.

Costs of Proposed Activities

On average, proposed activities from men’s groups were greater in value by 16 percent compared to those from women’s groups. The average proposed activity from women’s groups was Rps 24.7 million compared to Rps 28.7 million from men’s groups. This is not surprising given that most proposed activities from women’s groups were simpan pinjam and loans. Women tend to only want a small amount of capital for their small businesses.

Influence of FK on Proposals

Did the sex of the FK have any influence on the number or types of proposals submitted?

There was not much difference in the percentage of women’s proposals received in kecamatan with female FKs versus kecamatan with male FKs. In kecamatan with female FKs, 30 percent of the total proposals came from women’s groups. In kecamatan with male FKs, 26 percent of the total proposals came from women’s groups.

There were also no major differences in the types of proposals submitted under female FKs versus male FKs. Simpan pinjam, roads, bridges, trading, and animal husbandry were the top five choices under both male and female FKs.

In comparing the types of proposals submitted by women, we found that overall, the percentage of infrastructure proposals submitted by women was almost the same in kecamatans with female FKs as in kecamatans with male FKs. In other words, the sex of the facilitator had no bearing on the number of infrastructure activities proposed by women’s groups. In kecamatans with female FKs, 14 percent of the infrastructure proposals was from women’s groups as opposed to 12 percent from women’s groups in kecamatan with male FKs.

Influence of Women’s Participation on Proposals

Did the percentage of women attending Musbangdes meetings have any correlation with the likelihood of women preparing proposals?

Data for Year 2 does not indicate any relationship between the number of women attending a Musbangdes meeting and the number of women’s proposals (proposed activities) being prepared. For example in Sumatra Selatan, 43 percent of the
Musbangdes participants were reportedly women, yet only 13 percent of the proposed activities came from women’s groups. The same was true of Sulawesi Utara where 46 percent of the Musbangdes participants were women, yet only 11 percent of the proposed activities were prepared by women’s groups.

There are two notable provincial exceptions. Yogyakarta and Kalimantan Tengah were the two provinces with the highest percentage of proposals coming from women (40 percent). Women composed a relatively high 44 percent of the Musbangdes participants in Yogyakarta and 37 percent in Kalimantan Tengah. When asked to comment on this, the KMProp in Yogyakarta did not believe there was a correlation. He believed that the number of women attending the Musbangdes meetings was much less important than who attends. If more vociferous, active women attend the meetings, especially female leaders or PKK women, they will lobby for their proposals. But in general, most women who attend the meetings are quiet and do not actively participate. He also noted that support from men for the women’s proposals was key.

In Kalimantan Tengah, however, the KMProp thought there was a direct correlation between the number of women attending the meetings and the number of women’s proposals received. He believes that women learned from the experience of Year 1, and in Year 2, women attended the meetings in part to lobby for their proposals. Their chances of getting proposals were higher when there were more women at the meetings. He further added that in the more remote areas, men and women are not so active in the meetings but closer to the towns, women are more bold and will speak out to defend their proposals. Even for those women who don’t speak out, they will support their leaders or representatives during the meetings.

Aside from Kalimantan Tengah, in the majority of provinces, there does not appear to be any significant correlation. As mentioned in the case of Yogyakarta, field reports often indicate that women do not participate actively in the meetings. They are “mobilized” to attend, but do not actively participate in the meetings, never mind lobby for activities that benefit them directly. Also, as pointed out earlier, it is not clear sometimes if proposals from women’s groups truly reflect women’s needs and aspirations or whether there has been intervention by men when preparing the proposals.

5. PROPOSAL SELECTION

The selection of proposals occurs during the second kecamatan level meeting, UDKP2. The UDKP Forum consists of village and council heads, and three additional representatives (one man and two women) selected from each participating village. The Camat, Tim Koordinasi Kabupaten, members of the Verification Team, NGOs, and other community members are also welcome to attend.
Exhibit 7: Top Six Types of Proposals Rejected

<table>
<thead>
<tr>
<th>Types of Proposals Rejected</th>
<th>No. proposed activities</th>
<th>Types of Women’s Proposals Rejected</th>
<th>No. proposed activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Simpan Pinjam – Econ</td>
<td>1,613</td>
<td>1 Simpan Pinjam – Econ</td>
<td>903</td>
</tr>
<tr>
<td>2 Road</td>
<td>1,236</td>
<td>2 Trading – Econ</td>
<td>165</td>
</tr>
<tr>
<td>3 Farming – Econ</td>
<td>491</td>
<td>3 Farming – Econ</td>
<td>162</td>
</tr>
<tr>
<td>4 Bridges</td>
<td>450</td>
<td>4 Roads</td>
<td>155</td>
</tr>
<tr>
<td>5 Trading – Econ</td>
<td>340</td>
<td>5 Clean Water</td>
<td>108</td>
</tr>
<tr>
<td>6 Clean Water</td>
<td>313</td>
<td>6 Industry – Econ</td>
<td>97</td>
</tr>
</tbody>
</table>

Do women’s proposals have the same likelihood of being selected as proposals from other groups?

For Year Two, in total numbers, 69 percent of women’s proposed activities were selected compared to 71 percent for proposals from male groups and 80 percent for mixed (campur) groups. Thus, there is no major difference in selection rates between women’s proposed activities and those of men.

In examining what types of proposals get rejected, it becomes clear that economic activities, especially simpan pinjam, have a higher rejection rate, even among men’s proposals. Nationally, 26 percent of simpan pinjam proposals are rejected regardless of who proposes them. Since simpan pinjam composes a large portion of women’s proposed activities (51 percent), women’s activities have a higher rejection rate.

The higher rejection rates for economic activities and simpan pinjam in Year Two can be attributed mainly to the practice of people picking and choosing activities within proposals in order to whittle down proposal budgets to the maximum kecamatan allocation. Since simpan pinjam and a lot of economic activities are for small amounts, it is easier to cut those activities out of proposal budgets rather than say big-ticket items like roads or other infrastructure activities.

The practice of picking and choosing among activities within one proposal has been disallowed for Year 3. The new procedure is all activities within one proposal must be accepted or the entire proposal is rejected.
Exhibit 8: Success Rate of Proposals by Group and by Province

<table>
<thead>
<tr>
<th>Province</th>
<th>% activities being selected from all proposed activities</th>
<th>% activities being selected from women’s proposed activities</th>
<th>% activities being selected from men’s proposed activities</th>
<th>% activities being selected from mixed groups’ proposed activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aceh</td>
<td>75%</td>
<td>57%</td>
<td>79%</td>
<td>84%</td>
</tr>
<tr>
<td>Sumatra Utara</td>
<td>59%</td>
<td>53%</td>
<td>67%</td>
<td>60%</td>
</tr>
<tr>
<td>Sumatra Barat</td>
<td>72%</td>
<td>60%</td>
<td>82%</td>
<td>73%</td>
</tr>
<tr>
<td>Riau</td>
<td>59%</td>
<td>44%</td>
<td>60%</td>
<td>82%</td>
</tr>
<tr>
<td>Sumatra Selatan</td>
<td>78%</td>
<td>42%</td>
<td>84%</td>
<td>83%</td>
</tr>
<tr>
<td>Lampung</td>
<td>90%</td>
<td>91%</td>
<td>93%</td>
<td>87%</td>
</tr>
<tr>
<td>Jawa Barat</td>
<td>83%</td>
<td>78%</td>
<td>79%</td>
<td>93%</td>
</tr>
<tr>
<td>Jawa Tengah</td>
<td>72%</td>
<td>70%</td>
<td>70%</td>
<td>80%</td>
</tr>
<tr>
<td>Yogya</td>
<td>71%</td>
<td>71%</td>
<td>70%</td>
<td>71%</td>
</tr>
<tr>
<td>Jawa Timur</td>
<td>85%</td>
<td>78%</td>
<td>81%</td>
<td>88%</td>
</tr>
<tr>
<td>NTT</td>
<td>67%</td>
<td>65%</td>
<td>66%</td>
<td>68%</td>
</tr>
<tr>
<td>Kal Tengah</td>
<td>47%</td>
<td>51%</td>
<td>44%</td>
<td>55%</td>
</tr>
<tr>
<td>Kal Selatan</td>
<td>76%</td>
<td>83%</td>
<td>66%</td>
<td>78%</td>
</tr>
<tr>
<td>Sul Utara</td>
<td>87%</td>
<td>80%</td>
<td>79%</td>
<td>89%</td>
</tr>
<tr>
<td>Sul Tengah</td>
<td>69%</td>
<td>86%</td>
<td>54%</td>
<td>72%</td>
</tr>
<tr>
<td>Sul Sel</td>
<td>63%</td>
<td>52%</td>
<td>59%</td>
<td>76%</td>
</tr>
<tr>
<td>Sul Tenggara</td>
<td>77%</td>
<td>82%</td>
<td>78%</td>
<td>75%</td>
</tr>
<tr>
<td>Irian Jaya</td>
<td>98%</td>
<td>100%</td>
<td>100%</td>
<td>94%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>74%</td>
<td>69%</td>
<td>71%</td>
<td>80%</td>
</tr>
</tbody>
</table>

Source: Year 2, Forum IV.1 with 91% of kecamatan reporting

In terms of provincial variations, the difference in selection rates between groups is greatest in Aceh, Sumatra Barat and Sumatra Selatan. In Aceh, women’s proposals had a success rate of only 57 percent compared to 79 percent for men’s groups and 84 percent for mixed groups. The difference is primarily due to the high rejection of economic activities from both men and women. Since economic activities make up a larger share of women’s proposals (33 percent for women opposed to 10 percent for men), the rejection rate is higher. The rejection of economic activities in Aceh can be explained by the security situation. People view the economic activities as too risky; they are afraid of carrying cash around or having a lot of cash in their houses. They are also afraid that they will not be able to repay the loans in case they need to move out of the area quickly, leaving businesses and livestock behind.

In Sumatra Barat, the situation is similar to Aceh in that proposals from men were mostly infrastructure activities, especially roads which had a high approval rate (96 percent). Economic activities for both men and women did not fare as well. Thus, since women’s proposals in Sumatra Barat consisted mostly of economic activities (63 percent), women experienced a lower approval rate for their proposals.
Sumatra Selatan paints a more complex picture. Women’s proposals did much worse than men’s or mixed groups. Women’s proposals had a 42 percent success rate compared to 84 percent for men and 83 percent for mixed groups. All of the women’s top three choices – be they infrastructure or economic activities - had high rejection rates: clean water (62 percent rejection rate); sanitation (57 percent) and simpan pinjam (86 percent).

On the other hand, men’s activities consisted of: first, roads with a 14 percent rejection rate (compared to 67 percent women’s road rejection rate); and bridges with only 18 percent rejection rate. In explaining the high rejection rate of women’s proposals, the KMPProp of Sumatra Selatan claimed that “women’s proposals generally don’t bring a lot of benefit to a large number of beneficiaries. They are smaller in size and scope so don’t have as great an impact. That’s why they are rejected”. It will be worth following this situation in the future to see if the trend changes in Year 3 or if FKs can facilitate the development of women’s proposals better.

In two provinces, Kalimantan Selatan and Sulawesi Tengah, women’s proposals did significantly better than proposals from men’s or mixed groups. In both cases, economic activities fared pretty well and infrastructure activities did less well. In Kalimantan Selatan, women’s proposals had a success rate of 83 percent, compared to those from men (66 percent) or mixed groups (78 percent). The top three choices of women were all economic activities: simpan pinjam, trading, and home industry. Unlike in other provinces, all these economic activities had a high success rate ranging from 89 percent for simpan pinjam to 79 percent for trading. For men’s proposals however, men primarily chose bridges and roads that only had success rates of 57 percent and 69 percent respectively. Sulawesi Tengah is also noteworthy because proposals from women’s groups fared better there (86 percent approval rate) compared to proposals from men’s groups (54 percent) and mixed groups (72 percent). In examining the proposal data from that province, it appears that that mostly infrastructure projects were rejected, from all groups. Since men proposed more infrastructure projects such as roads, dams, clean water and irrigation, they had a higher rejection rate. The Korwil for Sulawesi Tengah cited three reasons for infrastructure projects being rejected in that province: (1) the cost of infrastructure is too high; (2) the hilly geography of the province is not conducive for projects such as roads, bridges, and culverts; and (3) in the case of clean water and sanitation, other donors have already built those types of projects.

Thus, in all but one province, Sumatra Selatan, the decisive factor in selection appears to be more related to the composition of economic and infrastructure activities and the chances of those activities being selected in a given province, rather than anything directly linked to whether or not those proposals came from women or men.
Exhibit 9: National Comparison of Approval Rates for Infrastructure Activities by Group

![Bar chart showing approval rates for different infrastructure activities by gender.]

% Approval Rate for Infrastructure proposed by Women's Groups
% Approval Rate for Infrastructure proposed by Men's Groups

Note: Top six most popular infrastructure projects listed.

Do women’s infrastructure proposals have the same likelihood to be selected as those from men’s groups?

In examining success rates for infrastructure proposals, infrastructure proposed by men consistently fared better than those from women’s groups, especially for culverts, roads, bridges and clean water. Proposals for MCK and irrigation fared almost the same.

One reason often cited for the lower approval rating for women’s infrastructure activities is that during UDKP2 meetings, men argue much more forcefully for their proposals. NMC staff observe that during these meetings, women often do not lobby forcefully enough for their proposals, whereas men, especially Village Heads, are more vociferous in defending their proposed activities. This finding again points to the need to facilitate more active involvement of women during decision-making meetings.
Influence of FK on Selection

Women’s proposals have the same likelihood of being selected regardless of the gender of the facilitator. The gender of the facilitator does not appear to be a factor in proposal selection. The selection rates mirror the overall selection rates for proposals from women, men, and mixed groups. In kecamatan with female FKs as well as kecamatan with male FKs, approximately 70 percent of women’s proposals are selected. Proposals from men’s groups were almost the same also at 73 percent success rate in kecamatan with female FKs and 74 percent with male FKs. For mixed groups, the success rate for proposals was 81 percent regardless of the sex of the FK.

Women’s infrastructure proposals have almost the same likelihood of being selected regardless of the gender of the facilitator. In kecamatan with female FKs, 65 percent of women’s infrastructure proposals were approved, compared to 68 percent in kecamatan with male FKs. There are some provincial variations that are worth noting however. In Aceh and Java Barat, success rate for women’s infrastructure proposals was 94 percent in kecamatan with female FKs. But in kecamatan with male FKs, the success rate for women’s infrastructure proposals was only 74-75 percent, a 20 percent difference. The opposite was true in East Java. Women’s infrastructure proposals did less well in East Java (2 out of 12 proposals were approved, or 17%) compared to 86% success rate in kecamatan with male FKs. More inquiries would need to be conducted in the field to determine why these three provinces had such large variations.

Influence of Women’s Participation on Selection

There is no apparent correlation between the percentage of women attending Musbangdes and UDKP meetings and the percentage of women’s proposals being selected. One would have hoped that if more women participate in these meetings, it would influence the likelihood of women’s proposed activities being accepted. But this does not appear to be the case. For example, the percentage of women participating in UDKP meetings ranges from 31 to 45 percent of the participants. Irian Jaya with 35 percent female representation has 100 percent selection rate for women’s proposals (same as men’s proposals). Sulawesi Selatan with a relatively high 41 percent female representation in UDKP meetings only has a 52 percent selection rate for women’s proposals.

Not surprisingly, there is also no apparent correlation between the percentage of women attending Musbangdes and UDKP meetings and the percentage of women’s infrastructure proposals being selected. Even in provinces with above average percentage of women in the meetings, selection rates are mixed.

The reasons for this trend may be the same as mentioned in earlier sections, namely that many women may attend the meetings but they do not participate actively in the discussion or decision-making. Despite their numbers and presence, they do not as yet form a strong lobbying group for women’s proposals.
6. PARTICIPATION

Exhibit 10: Percentage of Women in Musbangdes and UDKP meetings

<table>
<thead>
<tr>
<th>Year</th>
<th>% Women in Musbangdes</th>
<th>% Women in UDKP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Kecamatan w/ Male FK</td>
<td>Kecamatan w/ Female FK</td>
</tr>
<tr>
<td>Year 1</td>
<td>36%</td>
<td>33%</td>
</tr>
<tr>
<td>Year 2</td>
<td>37%</td>
<td>35%</td>
</tr>
<tr>
<td>Year 3</td>
<td>36%</td>
<td>33%</td>
</tr>
<tr>
<td>Avge Yrs 1-3</td>
<td>36%</td>
<td>34%</td>
</tr>
</tbody>
</table>

* For Year 3, statistics are up to Dec 2002. They include figures for UDKP1, some UDKP2, Musbangdes 1 and 2.

Since the start of KDP, the Program has tracked the number of women, men, and poor attending Musbangdes and UDKP meetings. On average for both meetings, one of three participants is a woman.

In examining the role of the FK in women’s participation, Exhibit 10 above reveals that the sex of the FK does not have any correlation to the percentage of women attending Musbangdes or UDKP meetings. The percentage of women attending both meetings ranges between 32 to 37 percent regardless of whether the FK is male or female. The numbers remained fairly consistent through Years 1, 2, and 3. This finding is consistent with this report’s earlier conclusions that female FKS do not necessarily advocate or encourage more women’s participation than their male counterparts. Field reports and discussions with staff indicate that many female consultants do not have a clear idea of what gender equity means or why it is important. As with their male counterparts, many female consultants lack gender awareness and an understanding of how to translate that awareness into field practice.

Regarding quality of participation, KDP does track the “activeness” of participation through regular field reports but the main source of that information is through the FKS themselves. Thus it would be difficult to ascertain if the quality of participation in meetings is indeed different or if perceptions of activeness or quality of participation differ among the sexes.

What the above participation numbers do not show is that there are consistent field reports stating that women feel more comfortable speaking freely if there is a female facilitator. They feel less inhibited and more open to discuss their problems and needs. Also, as one NMC staff member pointed out, the Program should not undervalue the importance of female role models for village women. It is meaningful and inspirational for women (and men) to see other women stand in front of a mixed audience and lead a discussion or facilitate meetings.
7. IMPLEMENTATION

Do women’s credit groups have better repayment rates?

For Year 1, we examined data for kecamatan with 80 percent or higher repayment rates as of end of 2001. Most groups would have received their economic loans almost two and a half years ago (between April to June 1999). The data reveals that out of the 62 total kecamatan with a repayment rate of 80 percent or above, women’s groups and male groups performed about the same. Forty-eight percent of the top kecamatan had a majority of women’s group beneficiaries opposed to 52 percent of kecamatan with a majority of male beneficiaries.

For Year 2, women’s groups are faring slightly better. Most groups received their Year 2 funds from October to December 2000 (over one year ago). Out of the 146 kecamatan with 80 percent or higher repayment rates, 82 of those kecamatan or 56 percent had a majority of women group beneficiaries as opposed to 64 of the kecamatan or 44 percent with a majority of male group beneficiaries. The majority of these women’s groups were in Central Java, Yogyakarta and East Java.

There is no available quantitative data to evaluate the success or profitability of women’s economic activities as opposed to those of men.

Is there any distinction between the quality of women’s proposed infrastructure activities and men’s?

It is difficult to draw a correlation between the infrastructure activities proposed by the different groups and the quality of infrastructure. For example, even if women’s groups may have proposed the infrastructure activities, men overwhelmingly participated in construction of infrastructure as well as maintenance activities. For Year Two infrastructure, women composed only 17 percent of the daily labor force for the construction of KDP infrastructure.

That being said, one can still examine if there is any correlation with the infrastructure projects women’s groups have chosen, even if they didn’t necessarily participate in building the structures.

Since KDP only has gender-disaggregated proposals for Year 2, we are only able to use data from that year. In an August 2001 technical study, an external team of evaluators examined 53 infrastructure activities from Year 2 for technical quality and maintenance. All types of KDP infrastructure were evaluated: roads, bridges, water supply, sanitation, markets, etc. Results are as follows:
**Exhibit 11: Evaluation of Infrastructure Technical Quality**

<table>
<thead>
<tr>
<th>Proposed infra activities from mixed groups</th>
<th>Good Quality</th>
<th>Sufficient Quality</th>
<th>Poor Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proposed infra from men’s groups</td>
<td>0 (0%)</td>
<td>19 (90%)</td>
<td>2 (10%)</td>
<td>21</td>
</tr>
<tr>
<td>Proposed infra from women’s groups</td>
<td>6 (29%)</td>
<td>14 (67%)</td>
<td>1 (5%)</td>
<td>21</td>
</tr>
<tr>
<td>Proposed infra from women’s groups</td>
<td>6 (55%)</td>
<td>5 (45%)</td>
<td>0</td>
<td>11</td>
</tr>
</tbody>
</table>

While the sample is very small, *infrastructure activities proposed by women’s groups fared well on technical quality*. The six women’s projects that were rated highly were sanitation facilities, road hardening, and clean water.

*Are women’s proposed activities maintained better than those proposed by men?*

As mentioned above regarding infrastructure quality, it is difficult to draw a linkage with those proposing infrastructure and actual maintenance quality. Again, the majority of those who carry out maintenance activities are men.

**Exhibit 12: Evaluation of Maintenance Quality**

<table>
<thead>
<tr>
<th>Proposed infra activities from mixed groups</th>
<th>Good Maintenance</th>
<th>Sufficient Maintenance</th>
<th>Poor Maintenance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proposed infra from men’s groups</td>
<td>1 (6%)</td>
<td>9 (53%)</td>
<td>8 (44%)</td>
<td>18</td>
</tr>
<tr>
<td>Proposed infra from women’s groups</td>
<td>0</td>
<td>11 (73%)</td>
<td>4 (27%)</td>
<td>15</td>
</tr>
<tr>
<td>Proposed infra from women’s groups</td>
<td>1 (10%)</td>
<td>4 (40%)</td>
<td>5 (50%)</td>
<td>10</td>
</tr>
</tbody>
</table>

As the table above illustrates, *maintenance of activities proposed by women did not fare as well as those from men or mixed groups*. This means that the infrastructure was not being maintained regularly nor were there maintenance or payment schemes in place. The five women’s proposed projects that received a poor mark were: sanitation facilities (1), clean water (2), bridges (2).

**8. COMPLAINTS**

KDP has developed a system whereby anyone can report complaints or problems, and the NMC monitors and tries to help the field solve those problems. Complaints or problems are reported by the community through anonymous letters to a PO Box in Jakarta or
through consultants. LSMs and journalists also uncover problems and report them through complaint letters, regular reports or newspaper articles. Since the beginning of KDP up to December 2001, the Handling Complaints Unit (HCU) has received 1,260 complaints and reported problems.

This section examines if there are any differences or gender biases in the way complaints are handled and the source of those complaints.

**Complaints received from female FKs are handled in the same manner as complaints from male FKs.** Little data is available on how complaints are handled at the local level. Based on discussions with the HCU and an analysis of when and how complaints are processed at central level, there is no evidence that complaints from female FKs or females in general, are handled any differently than those from males.

**There is no difference between male FKs and female FKs as sources of problems in the field.** In Year 3, only 5 percent of the male FKs and the female FKs create problems in the field (that are reported to the HCU) as a percentage of their representation in KDP. These problems relate to stealing of funds, following wrong procedures, poor performance, etc. For Years 1 and 2, men were slightly ahead as “problem-makers” but the number of problems being reported was much less during the first two years.

**There is no difference in the number of complaints received by male FKs and female FKs as a percentage of their representation in KDP.** This only applies to complaints received in the HCU (no data is available on complaints reported in the field). Male FKs report complaints as often as female FKs (as a percentage of their representation). Seventy six percent of complaints received by the HCU to date are from male FKs; 24 percent from female FKs. This ratio mirrors their proportional representation in KDP.

9. **CONCLUSION**

This report included the following findings based upon gender-related data for Years 1, 2 and 3:

**Consultants**

- KDP has experienced problems with gender balance amongst consultants. Currently, only 20 percent of consultants are women; there are very few women in the management and technical positions. This situation should be redressed in phase two of KDP through a more pro-active women recruitment drive and affirmative action measures;

- Contrary to popular belief, the turnover rate for female consultants is lower than those for males. There is no data indicating that females are less reliable in their positions.
Proposal Preparation

- In Year Two, out of the 24,360 activities proposed, 26 percent or 6,362 activities came from women’s groups. Men proposed 40 percent of the activities, while activities from mixed groups composed 31 percent of the proposals received.

- The vast majority (74 percent) of women’s proposals were economic activities.

- Men’s proposals on average were more expensive than women’s proposals. The average proposed activity from women’s groups was Rps 24.7 million compared to Rps 28.7 million from men’s groups. This is not surprisingly given that women’s proposals were mostly for economic activities and women generally only requested a small amount of seed capital for their small businesses.

- There was no correlation between the sex of the FK and number or types of proposals received.

- Except in one province, Kalimantan Tengah, there is very little correlation between the participation of women in Musbangdes meetings and number of proposals received. Generally, women have not formed an active lobbying force in meetings for their proposals. The Musbangdes Perempuan meetings in Year 3 may help to motivate more women to speak freely and become actively involved in the proposal process. But in the future, more gender awareness and leadership training for women and FKs is needed. FKs must also develop better skills to facilitate more active female involvement in meetings.

Proposal Selection

- Women’s proposals have the same likelihood of being selected as proposals from other groups. For Year Two, nationally, 69 percent of women’s proposed activities were selected compared to 71 percent for proposals from men’s groups and 80 percent for mixed groups.

- In general, economic activities have a lower success rate than infrastructure activities, thus the rejection rate for women’s proposals is higher. In all but one province, Sumatra Selatan, the decisive factor in selection appears to be related more to the composition of economic and infrastructure activities and the chances of those activities being selected in a given province, rather than anything directly linked to whether or not those proposals came from women or men.

- For women’s infrastructure activities, the selection rate for proposals from women’s groups was consistently lower than infrastructure proposed by men, especially for culverts, roads, bridges and clean water. Proposals for MCK and irrigation had similar selection rates for men and women. One reason given for the lower approval rating for women’s infrastructure activities is that during UDKP2 meetings, men argue more forcefully for their proposals. NMC staff
observe that during these meetings, women often do not speak up forcefully enough for their proposals, especially in open public fora. Men, on the other hand, are more vociferous in defending their proposed activities.

- There is no apparent correlation between the percentage of women attending Musbangdes and UDKP meetings and the percentage of women’s proposals being selected. This includes women’s infrastructure proposals.

**Participation**

- The sex of the FK does not have any correlation to the percentage of women attending Musbangdes or UDKP meetings. The percentage of women attending both meetings ranges between 32 to 37 percent regardless of whether the FK is male or female. Female FKS do not necessarily advocate or encourage more women’s participation than their male counterparts. Both female and male FKS lack a solid understanding of gender equity issues and how to translate that awareness into field practice. Despite the numbers, it is important that the KDP pushes for a more gender equitable balance in its consultant ranks. Field reports indicate that village women feel more free to articulate their needs with female consultants. Secondly, female FKS act as strong role models for village women.

**Program Performance and Implementation**

- Women’s credit groups did slightly better than men’s in Year 2 with regard to repayment rates. Out of the 146 kecamatans with 80 percent or higher repayment rates, 56 percent had a majority of women group beneficiaries as opposed to 44 percent with a majority of male group beneficiaries. For Year 1, men’s and women’s credit groups performed about the same.

- According to a limited study of infrastructure projects last year, the quality of infrastructure proposed by women’s groups was relatively high compared to other groups. For maintenance, however, women’s infrastructure activities did not perform as well.

**Complaints Resolution**

- Complaints received from female FKS are handled in the same manner as complaints from male FKS. This applies to complaints reported to the central level (HCU); there is little concrete data on how complaints are handled at local levels.

- There is no difference between male FKS and female FKS as sources of problems in the field. In Year 3, only 5 percent of the male FKS and the female FKS create problems in the field (that are reported to the HCU) as a percentage of their representation in KDP. These problems relate to stealing of funds or poor performance.
There is no difference in the number of complaints received by male FKs and female FKs as a percentage of their representation in KDP.

These data findings point to several recommendations for Phase Two of KDP:

1. This study is a preliminary analysis of available gender data as of January 2002. It does not include a complete data set for Year 3. Thus, it will be important to update this report at the end of KDP1 to include all three project years. This data will also be useful as a baseline for the next four-year phase of KDP.

2. While women form a significant block of participants at the Musbangdes and UDKP meetings (32 to 37 percent), they still are a minority, and a generally silent one at that. While there are significant pockets of hope, women’s representation at meetings and in the FK ranks has not translated into a significant lobbying group for women’s empowerment or investments that benefit them. In most cases, men continue to “call the shots”. KDP1 experience shows that even bold affirmative action on representation does not easily or rapidly empower women. This transition will by necessity take time. In the future, KDP must move beyond the first step of mandatory representation. These requirements were necessary but not sufficient for women’s empowerment nor for poverty reduction. The Program needs to include a more systematic gender awareness and women’s leadership training program to raise the voices of women.

3. Based upon the data from this report, female FKs did not necessarily advocate more strongly for women’s rights than their male counterparts. This is a disappointing finding but it also points to the need for improved gender and facilitation training for all FKs. Qualitative reports indicate that female FKs serve as useful role models for women and encourage village women to speak more freely in public. Therefore, it is important to continue to improve gender equity in the KDP consultant ranks, not only as a matter of human rights, but also as a catalyst towards improving the quality of women’s participation in the field.

4. In Years 1 and 2, it was still unclear whether or not proposals from women’s groups originated truly from women or if these proposals met their real needs. For KDP Phase 2, it will be important to move forward with current proposals to include better gender and poverty mapping and needs identification exercises during the proposal preparation phase. These exercises should improve women’s participation and ensure that proposals do match the real identified needs of village women and poor.