

GENDER INTEGRATION IN COOPERATIVES

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Gender Integration in Co-operatives

Report of the Country Survey

INDONESIA

By

Dr. Jutta Berninghausen

Specialist in Women in Development
ILO Cooperative Project, Indonesia

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Human Resource Development Project International Cooperative Alliance

Head Office :

15 Route des Morillons
CH-1218, Grand Saconnex
Geneva, Switzerland
Tel : (41)22-7984121
Fax : (41)22-7984122
Tlx : (45)415620 ICA CH

Regional Office for Asia and the Pacific

43, Friends Colony (East)
New Delhi- 110065, India.
Tel : (91)11-6835123
Fax : (91)11-6835568
Tlx : (81)31-75025 DICA IN

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PREFACE

The ICA Regional Office for Asia and the Pacific (Earlier called South East Asia) launched a special Women's Programme during the Women's decade (1975-1985). This programme, headed by a Women specialist, had been able to create an awareness and conditions for enhancing women's participation in co-operatives.

The Programme in particular achieved success in the areas of influencing cooperative authorities to provide positive legal environment for women's participation in cooperative leadership and business. Many co-operative movements established women's committees at various levels and also incorporated representatives in their management committees. Many training activities were organised at the national and regional levels by the Women's Section of the ICA ROEC.

However, due to the financial constraints faced by the ICA during the mid-eighties, the Regional Women's Programme as well as many other programmes had to be curtailed. After completion of the restructuring process, we are now in a position to look back and start re-thinking on the gender issues with a new outlook.

The concept of Women in Development (WID) has undergone substantial changes during the eighties. When the feminist movement was subject to re-assessment, many new WID approaches have emerged. Approach of gender planning has become popular at present with a broader concept of gender. This change is also due to the results of evaluation on the women's position in the society after the UN Women's Decade. Many have felt that the approaches introduced during this period have either become obsolete or have not shown results as expected in the process of global socio-economic changes. Therefore, UN agencies as well as many international NGOs have revived their WID programmes, keeping gender issues in mind.

As for the co-operative movements in the Region, the same situation is visible. Many co-operative movements continue to adopt the WID strategies introduced in nineteen seventies. Therefore, it has become vital to access the current WID situation in co-operatives in terms of concepts, strategies and the cost benefits of the

existing programmes. Any future planning for WID programmes or Gender Planning mechanisms in co-operatives should be based on such an evaluation.

The Human Resource Development Project, established in 1990 by the ICA incorporated gender issues as a priority field. With a view to launch an effective programme in the future, a study has been undertaken covering 14 countries in Asia and the Pacific, which are representative of developed and developing economies. The studies have been carried out by specialists on gender issues on a common format and guidelines provided by the ICA ROAP. These country studies would provide a macro level situation in the respective countries.

The country study will form an important basis for future planning for the ICA ROAP and for respective countries. I am happy that we are able to share the findings of the country studies with those who are concerned with gender issues in cooperatives. The ultimate hope we have is that the gender integration in cooperatives would bring about more productivity and strength to them by utilising human resources to the optimum.

I would like to thank the country researchers, cooperative movements and the staff of the HRD project at the ICA ROAP for undertaking the ground work for future gender programmes in cooperatives.

New Delhi
August 18, 1992

G.K.Sharma
Regional Director

FOREWORD

This publication series of country studies on Gender Integration and Women in Cooperatives covers 14 developed and developing countries in Asia and the Pacific. On the other hand, the studies are representative of open, mixed and centrally planned economies.

The country research had the following objectives :

- to assess as to what extent the gender integration has taken place for economic and social development and the activities of cooperatives of the country given,
- to assess the level of participation of women in decision making and activities in co-operatives,
- to compare the level of socio-economic developments of a given country with gender situation,
- to identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on co-operatives,
- to identify critical areas for future strategies for promoting gender awareness and gender participation, resulting in gender integration in co-operative development,
- to create awareness among the authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in co-operatives.

The ICA ROAP engaged the services of competent and independent researchers through the national co-operative unions and some of them through other sources. A format was designed and used in order to ensure the conformity to the set of objectives laid down and to facilitate the data processing process. The methodology consisted of data from primary sources, authoritative documents and interviews by random samples.

We have tried to analyse the data collected through country reports and identify

common features as well as special features in the region in the field of gender integration in co-operatives. We have also attempted to highlight the common and contradictory conclusions made by the researchers. A Regional Overview of gender integration has been published separately embodying these summaries.

Our sincere expectation from the publication of the country studies and the overview is to create an awareness of all co-operative movements and governmental and inter-governmental agencies to assess the present gender strategies in co-operatives and improve upon their planning mechanism for ensuring the equal participation of gender in co-operative development.

I would like to thank all country researchers who undertook the task within a short time and with limited resources and sources of information. National level co-operative organisations and the ILO Co-operative Project in Indonesia supported the project through consultation and their resources. We appreciate their common interest for the cause.

Mr. P. Nair, Desk Top Publisher and Secretary of the HRD Project, did the computer-based DTP work. Mr. S.S. Kukkal, a renowned artist in Delhi prepared the cover page. Document Press made the printing job very attractive. I would like to note our appreciation to them for their devoted work.

New Delhi
August, 1992

W.U.Herath
Advisor-Human Resource Development

Introduction

The following survey on Gender Integration and Women in Development in Indonesia is based on secondary information of mainly official statistics and studies available on the requested subjects.

Besides the official statistics from the central Bureau of Statistics and reports published by several Ministries (Ministry for the Role of Women, Ministry for Co-operatives). This study could make use of a Phd. thesis from 1989, which can be seen as a summary of the most important research studies, combined with own research in middle Java.

A general problem while collecting the data was that official figures are often not precise and down playing unwelcome facts. Data from research studies and surveys on the other hand are often reflecting more precisely the real situation. However, samples are mostly limited and seldom valid for whole Indonesia.

In the following study we have tried to combine both official statistics and reports and private research studies.

The reader may forgive us for several inconsistencies in valuing the status of women in Indonesia due to the different sources used.

Indonesia consists of more than 200 ethnic groups with different cultural backgrounds and perceptions. It is, therefore, very difficult to generalize the role of the Indonesian women. When using the following report, it has to be considered that its generalization is a compromise.

Economic Data

Main features of economy:

Agriculture: Agriculture development policies of Indonesia consist of efforts to increase production, to diversify agricultural product to domestic food and industry requirements, to promote exports, live-stock breeders and fishermen, to promote activities that expand and equitably distribute employment opportunities and to support regional development through intensification of transmigration activities. The agricultural development policies mentioned above have generally been successful in increasing agricultural production. It has converted Indonesia from the largest rice-importing country in the world to the level of self-sufficiency in rice when the rice production amounted to 25.9 million tones in 1984. The agricultural policies on women aims at restoring and promoting women's status in community development and increasing benefit received by women from agriculture and fishery industry. Special attention is given to women in fishing villages and coastal areas which constitute the poorest segment of the community.

The activities carried out include extension service on agricultural intensification; maximization of kitchen garden utilization for improvement of family nutrition and development of traditional medicine, application of appropriate technology in fish processing industries and agriculture; integration of women in irrigation projects; involvement of women in nucleus estates, etc.

Industries: The second 25-year long-term Economic Development Plan (Repelita) 1994-2019 will focus on the industrialization campaign to achieve the condition where the industrial sector should have a larger share in the economy and in the promotion of employment. The main question to be addressed is the implication of the structural shift for women. In terms of establishments and employment opportunities, the nation's industry is dominated by small scale, cottage and household industries. Women have a large share in this area. Although the number of employment is still lower for women than for men but employment for women in this sector has increased at a faster rate than that of

men. This comparison should denote that women will have a more challenging role during the industrialization era. The education and training should be directed towards the type of skills required by industry.

In the immediate future, women should be aware of the direction of the development priorities towards those industries where Indonesia has comparative advantage, namely those industries which are very competitive and known as fast growing, and those which can figure in the growth of other sectors.

Exports and Imports:

Exports between 1980/1981 to 1989/1990 (in million US dollars)

Year	Oil	Non-oil
1980/81	17.298	5.587
1981/82	18.824	4.170
1982/83	14.744	3.928
1983/84	14.433	5.367
1984/85	13.994	5.907
1985/86	12.437	6.175
1986/87	6.906	6.731
1987/88	8.841	9.502
1988/89	7.640	12.184
1989/90	8.799	13.896

Source: Economic Report of the President 05 Jan., 1990

Indonesian Economic Performance During the Four Five-Year Development Plans: 1968/69-1988/89

In general, the Indonesian economic performance during the four Five-Year Development Plans (1968/69-1988/89) had been remarkably well. Not only that national development had resulted in the improvement of the standard of living of the people, including those who belonged to the low income bracket, but also that it had been successful in laying down the foundation for further development. During that period, real per capita income had increased substantially. Central Bureau of Statistics, for instance, reported that between 1976-1987 those who lived below poverty line decreased from 54 million (40 per cent) to 30 million (17 per cent). The rate of poverty alleviation in the rural area who lived

below poverty line in the rural and urban areas declined from 40.4% to 16.4% and from 38.8% to 20.1% respectively. Meanwhile, within the period, domestic and foreign investment reached Rp.69 billion and Rp.46 billion (40 percent) covering 5,500 and 1,200 projects respectively.

The relatively good performance of national development in improving people's welfare in terms of modest economic growth was attributable to several factors (i) stability of price of basic necessities; (ii) progressive improvement of agricultural performance; (iii) far-reaching delivery mechanism, particularly in health, education, nutrition and family planning; (iv) the maintenance of political stability in particular, and security and order in general. The persistent adherence to the fundamental objectives of the Five-Year Plans - known as Trilogy of Development consisting of (i) a more equitable distribution of development gains, leading to the welfare of the entire population; (ii) a sufficiently high economic growth; and (iii) a sound and dynamic national stability, has resulted in the achievements described above.

Meanwhile, the structural transformation of the economy had led to a more balanced and diversified structure. The pace of the aforementioned structural transformation was even faster during the Fourth Five-Year Development Plan (1984/85-1988/89), when the country faced the impact of global economic crisis, particularly the declining oil prices and currency realignment.

The structural transformation was a direct result of strategic and fundamental adjustment measures undertaken since 1983 in the form of prudent and consistent macro-economic policy, deregulation and de-bureaucratization policy and another policy adjustment.

- References:*
1. *National Report of 1990, UPW page 35, 36, 37, 40*
 2. *Country Report of Indonesia-UPW page 2, 3, 1989.*

Population

Age	Male	Female	Total
0-9	11,007.8	10,542.6	21,550.4
10-19	10,783.3	10,113.4	20,896.6
20-29	6,384.0	7,902.9	14,287.7
30-44	5,491.8	5,177.3	10,659.1
45-59	3,589.6	3,555.5	7,145.1
60-74	1,878.2	1,999.8	1,645.8
75 +	729.0	916.8	1,645.8

A) BPS 1991 - Statistical Profile - Mothers & Children in Indonesia, p.79

B) Population growth rate % : 1.97%

C) Population by age group and residence

Age group	Urban		Rural	
	Male	Female	Male	Female
0-14	2,665,538	2,558,774	8,342,270	7,983,782
15-24	10,014,110	16,230,509	26,867,085	26,756,106
25-54	7,222,468	7,676,147	19,759,652	20,366,285
55 +	1,533,513	1,728,472	5,239,476	5,702,806

D) Population by marital status

Male : 31,889,705

Female : 32,094,166

E) Mean age at marriages by sex:

According to the official statistics, the average age of marriage for women is

21 years (Indicator Social Wanita Indonesia, 1989, p.157), but field studies show an average marriage age of 17 years for women (Berninghaussen, Kerstan, 1991, 16)

Source: Central Bureau of Statistics

F) Death rate per 1000	:	Male/Female	:	7.9
G) Birth rate per 1000	:	Male/Female	:	26*

Source: National Family Planning Coordinating Board, 1990, Jakarta

Health

- a) Life expectancy - Male : 61.04
Female : 64.70
- b) Infant and child mortality - Male : 78.03 (per 1000 birth)
Female : 65.60
- c) Family planning:
- i. Percentage of use of contraceptives among women under 50 years of age:
- IUD - 27.0
Pills - 41.4
Ccondom-Vaj. Tabl - 2.6
Injection - 20.5
- ii. Percentage of users of non-clinical family planning : 2.6
- iii. Sterilization-Vasectomy/Tubectomy : 8.5
- d) Malnutrition in children: Male/Female : 1.32%

Literacy and Education

A) Adult Literacy : Not available

B) Primary education

Sex	Enrolment in 1989
Male	51.9%
Female	48.1%
Total	100.0%

C) Secondary and higher education

Sex	Secondary enrolment in 1989	Higher enrolment in 1989
Male	63.83%	0.42%
Female	36.17%	0.15%
Total	100.0%	

(Indicator-Social Wanita Indonesia, 1989, BPS-Jakarta, page 115)

Eradication of Illiteracy

As we approach the International Year of Literacy Year 1990, the world illiteracy figure remains high. According to a UNESCO estimate, the world literates constitute 40% of the world population. Although the figure is much lower in Indonesia, the literacy programme continues to be a priority programme and particularly for women, who constitute more than half of the population (50.3%) according to the 1980 census) as women consecutively form two thirds of the total illiterates in Indonesia.

It was estimated that in 1978, 26.9% (or 26,439,828) of the Indonesian population aged 10 years and above (98,290,367) were still unable to read Latin characters and Arabic numerals. If one looks at the population figures for those between 10 and 45 years, then 26% were illiterate (19,804,247 out of 76,080,664). By the end of 1978, it was calculated that only 85% of children aged 7 to 12 were attending school, leaving the remaining 15% and the drop-outs as potential illiterates. The figure was indeed much larger in the years prior to the implementation of the project for building 10,000 to 15,000 schools annually since 1973.

From 1973 to 1984 the target for the literacy programme was the section of population aged between 10 and 45 years, but since 1984, after the launching of the movement for compulsory education, the target groups have been those between 7 and 44 years of age. It is the intention however to start helping and motivating those aged 45 years and above to join the literacy programme of 1990, the International Literacy year. In 1985, figures showed that 15.7 million or two thirds of the total illiterates aged 10 years and above were women. Despite the fact that the literacy programme implemented during the fourth Five-Year Plan (1984/1989) has successfully helped 8,850,751 people to become literate and left only 4,517,104 of those between to 44 years of age illiterate, the proportion of women remains two thirds or 2.9 million.

With regard to the nature of the programme, it is worth mentioning that the literacy programme in Indonesia has not been planned in isolation from the overall national development plan. Illiteracy eradication programme has been redefined to meet the needs of the national Plan. It is no longer aimed at literacy in the narrow sense (the three R's) but geared towards advocating not only functional literacy in the old sense of linking it directly with production, but in the wider sense of linking literacy to socio-economic and cultural development, to ideology, politics and the defense and security of the country. In other words, literacy is linked with the development of the 'whole' person and the 'entire' society, within the context of nation building.

In order to effectively execute the new style illiteracy eradication programme, learning materials known as package A (Series A1 to A100) have been developed. Package A is a collection of minimum learning by every illiterate and primary school drop out in order that they become well informed, responsible and productive citizens. Package A will assist the learners to become a complete (whole) Indonesian with Pancasila morals, because it covers: First, religious and spiritual teachings based on the belief in God Almighty; second, family and community life; third, rights and obligations of a citizen; fourth, environmental awareness; fifth, family welfare education; sixth, career orientation; seventh,

literacy, reading, writing, arithmetic, the Indonesian national language; and eight, community health.

Package A obviously provides opportunities for women to catch up or to fully develop their potentials as well as for the community, in particular men, to understand the equality of rights, responsibilities and opportunities between men and women. It also provides opportunity for women to acquire the necessary knowledge and skill to develop a career, to earn a living or to have a source of income for improving their personal welfare as well as that of their family and at the same time act as active development agents for their community and the nation as a whole.

In order to speed up the eradication of illiteracy amongst women, women themselves through women organizations have played and will continue to play an active role in the popularization and implementation of package A. In this connection, it is important to mention a special mechanism initiated by the Government to mobilize community participation in the eradication of illiteracy, namely "foster parents for children whose parents are unable to afford to send their children to school." This mechanism opens opportunity to community members to contribute to the national effort to fight illiteracy and improve the education of the people in general and at the same time encourage those who are economically in a better position to assist those in disadvantaged positions. Foster parents do not need to actually take care of the child, but can simply provide funds for the child's administration is managed by an institution. In this effort, women's organizations have been playing an important role in identifying both the children on the need for assistance and those who are able and willing to assist. In addition to this, in co-operation with relevant sectoral ministries and NGOs, in particular women organizations, the Office of the Minister of State for the Role of Women in Development has also initiated and will continue to initiate and publish supplements to the Package A in various matters most relevant to or needed by women, such as supplements on consumer protection (published in 1986/87) and legal literacy (published in 1985/86).

[Reference: Country Report of Indonesia, 1989-Minister of State for the Role of Women (MRW)]

Adult Literacy Programme*

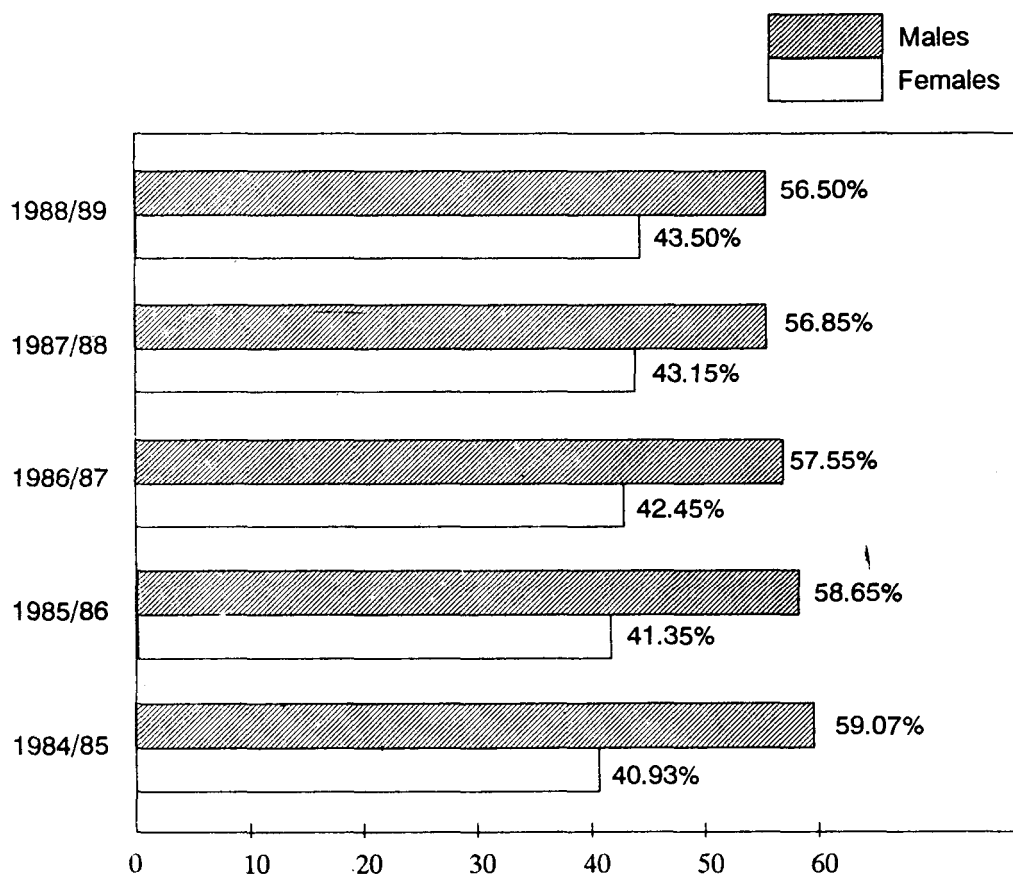
Table 5.2: Number of graduates of junior secondary school by types of school and sex.

Year	General Junior Secondary School			Home Economics Junior Secondary School			Technical Junior Secondary School			Number of Junior Secondary School		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
1985/1986	749,890 56.18 %	584,932 43.82 %	1,334,822	133 4.46 %	2,847 95.54 %	2,980	18,362 97.89 %	395 2.11 %	18,757	788,385 56.64 %	588,174 43.36 %	
1986/1987	880,387 55.95 %	693,259 44.05 %	1,573,646	272 7.71 %	3,257 92.29 %	3,529	20,081 98.22 %	364 1.78 %	20,445	900,740 56.38 %	696,880 43.62 %	
1987/1988	947,961 56.08 %	742,441 43.92 %	1,690,402	306 7.07 %	4,021 92.93 %	4,327	24,204 97.86 %	530 2.14 %	24,734	972,471 56.56 %	746,992 43.44 %	
1988/1989	1037672 55.03 %	548,004 44.97 %	1,585,676	174 3.72 %	4,509 96.28 %	4,683	26,035 97.30 %	723 2.70 %	26,758	1063881 55.49 %	853,236 44.51 %	

Source: The Office of Educational and Cultural Research and Development Information Center.

In terms of girls attendance at senior secondary school, when 26.1% and 36.6% of senior secondary school-age were respectively in school, Figure 5.4 below shows that there has been a slight but consistent increase, namely from 40.93% of total students in 1983/1984 to 43.50% in 1988/1989.

Figure 5.4 : Trends of pupils of senior secondary by sex



Source:

- 1) *The Office of Educational and Cultural Research and Development Information Center.*
- 2) *The changing Role of Women with Special Emphasis on their Economic Role, Country Report of Indonesia. M.R.W.-1989.*

Employment

Economic Category (10 years and above)	Urban		Rural	
	Male	Female	Male	Female
a) Employed	56.75%	26.49%	71.40%	40.62%
b) Unemployed	5.30%	5.64%	1.24%	1.15%
c) Part-time employed	not available			
d) Inactive	27.70%	58.91%		

Distribution by sex and occupation

Occupation	Female employment as % of total female population	Male Employment as % of total male population
Professional/Technical	10.19	6.34
Administrative, Management	64.89	42.81
Clerical Workers/Secretaries	64.89	42.81
Sales Workers	64.89	42.81
Agriculture/Fishery	24.92	50.59
Production/manufacture and transport	77.44	85.70
Not defined	2.45	2.58

Unemployment by age group and sex

Age group	Urban		Rural	
	Male	Female	Male	Female
All Ages	5.64%	5.30%	1/21%	1.15%

Source: Indicator Social Wanita Indonesia, BPS-Jakarta 1989; Central Bureau of Statistics

Unemployment by level of education of sex

Level of education	Male	Female
University graduates:		
Agriculture	0.2180	0.4052
Commerce/Trade	0.1282	0.1847
Engineering	-	-
Medicine	-	-
Others	0.1195	0.3379

Percentage distribution of wage earners by sex

Monthly earning (in US\$)	Male	Female
Less than \$ 10	42.08	74.28
\$11-\$49	39.32	19.38

(Indicator Social Wanita, 1989, p.86)

Average daily minimum wage rates for men and women

Occupation	Average monthly wages			
	Men		Women	
	Skilled	Unskilled	Skilled	Unskilled
Agriculture (Paddy, wheat, etc)	36.727		33.188	
Plantation (tea, rubber coffee, etc.)	22.625		11.362	
Mining	71.683		38.515	
Electric/Electronic	61.388		40.680	
Fisheries	22.625		13.362	
Steel Industry	45.580		19.902	

(Indicator Social Wanita, Indonesia, BPS-Jakarta, 1989)

Employment

Table 1: Proportion of underemployment, component of employment by sector and sex

Sector	1980		1985		1987	
	Female	Male	Female	Male	Female	Male
Agriculture	0.3527	0.2199	0.3801	0.2132	0.4052	0.2180
Mining	0.2792	0.1258	0.2564	0.1001		
Manufacturing	0.2315	0.0989	0.4633	0.0941	0.2701	0.0796
Utilities	0.1512	0.0737	0.1766	0.0472		
Construction	0.1358	0.0800	0.1358	0.0725		
Trade	0.2034	0.1334	0.3164	0.1174	0.1847	0.1282
Transportation	0.0920	0.0809	0.1489	0.0696		
Finance	0.0636	0.0608	0.0414	0.0421	0.1838	0.0895
Others	0.1947	0.1133	0.5553	0.1374	0.3379	0.1195
All Sectors	0.2855	0.1627	0.3762	0.1660	0.3372	0.1655

(Source: Central Bureau of Statistics, 1989)

The three sectors where women were hit hard were manufacturing, transportation and personal services. In the manufacturing sector, the underemployment component had doubled from 0.2315 in 1980 to 0.4633 in 1985. In the personal services, the component almost tripled from 0.1947 to 0.5533 while it decreased for men as it is the case with manufacturing. Although the level of women employment in the transportation sector was relatively low, the dramatic increase in their underemployment in this sector illustrates the impact of worsening economic condition on them. The increase in underemployment component of women was unbelievably high namely more than 16 times, from 0.920 in 1980 to 0.1489 in 1985, while for men it decreased, i.e. from 0.0890 to 0.0696.

The situation would have been even worse when invisible underemployment could be accounted for.

When a person is confronted with the choice between being employed with low hours and consequently low income potentials and being unemployed, meaning absolutely no income at all, then any low income employment can be

considered as providing some security to hold on to and this has been the case for most women. Table 2 is presented below for the purpose of illustrating the point that the adverse impacts of economic repercussions vary with sectors and sex.

In terms of sheer absolute number of people employed, the sluggish economy has not found its toll in gross employment. In general the table even shows a proportional decrease in the number of those who were not working, with the exception of transportation sector. This may be due to the demographical factors. Inter-alia increase in the number of unpaid family workers.

Women remained in a disadvantaged position. The proportion of employed persons who are temporarily not working was consistently higher for women than for men. The secondary characteristics of female labour force may have been the reason for this. The sectoral variation also reflects the variation in female workers. In agriculture, for example, where the work relationship is not formal, the zero hours worked would mean no earnings. This is also true for construction and other personal services. The basic issue of lack of remunerative employment is reflected here.

Table 2: Proportion of employed persons who are temporarily not working by industry and sex.

Sector	1980 (%)		1985 (%)		1987 (%)	
	Female	Male	Female	Male	Female	Male
Agriculture	5.06	2.31	3.31	1.31	2.51	1.30
Mining	3.49	1.49	1.32	0.98)		
Manufacturing	3.23	1.49	1.14	0.83)	1.17	0.77
Utilities	2.28	1.28	-	0.77)		
Construction	2.21	2.07	2.06	1.93		
Trade	2.91	2.30	1.07	0.85	0.97	0.82
Transportation	1.55	2.03	2.06	1.61)	1.95	0.01
Finance	0.78	0.84	-	0.60)		
Other Services	2.88	1.56	2.32	1.03	1.00	1.36
All Sectors	4.09	2.09	2.44	1.22	1.95	1.18

The Changing Role of Women with Special Emphasis on their Economic Role, UFW-1989, page 29,30

Source: Central Bureau of Statistics

Gender Participation in Services

	No. of Males	No. of Females
Civil Administration	69.29	30.71
Armed Forced/Police	78.28	21.77

BPS 1989-Jakarta

Indicators Social Wanita Indonesia

Political Participation

Political participation is one of the principal indicators of the status of women in society and their role in the national decision-making process. In general, there are two important institutional channels for political participation, namely, legislative and executive (government) bodies, from various sub-national up to national levels. Besides these two channels, political parties and social organisations also play important roles in channeling women's political participation, as they serve as a basis for active participation in the legislative bodies and for the effective functioning of public servants in the government.

Indonesian women's political participation grew together with their participation in the independence movement in the early twentieth century. Women began to organise themselves and worked hand in hand with other organisations and political movements towards Indonesian Independence. The first Indonesian Women's Congress, which took place in 1928, served as the first common and open expression of their commitment to national independence and political participation at national level. In response to this commitment and spirit, article 27 of the 1945 Indonesian Constitution guarantees the equal status of all citizens before the law and government, and consequently there was no difficulty or reluctance in Indonesia's ratifying the United Nations Convention on Political Rights of Women in 1961, which guarantees the rights of women to vote and be elected as well as their rights to occupy positions in the government.

The realization of women's right to vote and be elected has shown substantial progress, i.e. from 60% of eligible women exercising their voting right in 1955 to more than 90% in the 1987 (last) election.¹

1. Country Report of Indonesia: The Changing Role of Women with Special Emphasis in their Economic Role, Office UPW, 1989.

Exercise of Public Duties and Functions²

In the course of demands for freedom and justice, made during the Independence movement, many women gained access to public offices after 1945, despite the fact that only very few had been able to enjoy adequate training up until then.³

Although women today have a much higher level of education than they did only 40 years ago, very little of the original goal to place women equally in positions of political authority seems to have remained. The four female ministers in the cabinet following 1947 have been replaced by men; only in recent years have two more female ministers have been appointed; one in the Ministry for Social Issues and one in the Ministry for Women's Issues. During the independence movement, the emancipation of Indonesian women was seen and supported as one aspect of resistance against the Dutch. According to Suriakusumo, however, once the independent republic was stabilized, men renewed their claim to power when the time came to fight for the most profitable and prestigious positions.⁴

While Indonesia does not officially exclude women from participation in political positions, it does not foster to support them in any way. In 1965, the percentage of women in Indonesian Parliament (DPR) was still 9.6%. At the beginning of 1987, there were only 38 women among the total of 460 representatives to the DPR, or a mere 8.3%. The percentage of women is even lower in the People's Council (MPR), which meets every five years to elect the President and the Parliament. Only 65 of 950 members (6.8%) are women.

Less than 2% of the top positions in public institutions are currently filled by women. In 1985, only 6.5% of the judges of the Supreme Court were women. The Chamber of Industry and Commerce boasts 7% women in director-level positions; only a single women enjoys a position of authority within the Confederation of Co-operatives (BUKOPIN). Among 87 officially recognized national heroes, there are 7 women, one of whom is the pioneer women's activist Kartini. She actually has a national holiday dedicated to her. And recently a woman was even named ambassador to Australia.⁵

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2. Chapter 2.2 is partly taken from Berninghausen/Kerstan, 1989, Women's Self-help organisations in Java and their significance in broadening women's economic and social sphere of activities, short version of PHD-TU-Berlin, 89.
 3. Chapter 2.2 is partly taken from Berninghausen/Kerstan 1981.
 4. Prisma 1982; 13, Jakarta
 5. Biro Pusat Statistik 1987; 176, Profil Statistik Ibu dan Anak di Indonesia, 1986, Jakarta.

Since women struggled side by side with men' in the fight for Independence, the Indonesian Constitution of 1945, Article 30, paragraph 1 guarantees both sexes "the right to defend the fatherland". The military, however, does not strive to integrate women into active combat education; rather they tend to serve supportive functions in areas like administration, industry, health care and education. According to the Ministry of Information, their role is to "use their feminine traits to support the Defense and Security Ministry's efforts to fulfil its assignments as well as possible."⁶

Women who do not submit to the role expected of them and who have worked their way up to positions of authority despite being confronted with the man's world are, surprisingly, accepted and respected in their position. This may partially be due to the fact that successful women exclusively stem from the upper classes, which means that they have adequate service personnel at home and are therefore able to reconcile their careers with their housewifely duties without any problems. This allows them to fulfil their demanded social role in addition to their successful careers.

6. Department of Information, Republik Indonesia, 1985, The Women of Indonesia.

Legal Environment for Gender Issues

9.1 Political Commitment to the advancement of women and policy adjustment : The political commitment of the country to the cause of integrating women in development is deeply ingrained in its State Philosophy, Pancasila, and its Constitution. The Indonesian Constitution of 1945 states that men and women have equal rights. However, it was not until 1978, that the Role of Women in Nation Building was included as a chapter in the Guidelines of State Policy formulated five-yearly by the People's Consultative Assembly. The inclusion of a section on women in Guidelines of State Policy has far reaching institutional and instrumental implications.

The government of the Republic of Indonesia has always attached great importance to the equality of men and women in all spheres of life. Indonesia has ratified other international conventions, such as the Convention on Political Rights of Women, in 1961, and the ILO Convention No. 100 concerning equal remuneration for men and women workers for work of equal value, by Act No. 80 of 1957. In February 1988, Indonesia as a state party to the Convention on the Elimination of All Forms of Discrimination against Women presented the country report to the Committee on the Elimination of Discrimination Against Women (CEDAW).

The Indonesian legislation does not discriminate between men and women. But in the enforcement of the legislation and in the community, discrimination of opportunities between men and women, which is disadvantageous to women, still occur. This is caused by various factors, such as (i) inadequate consciousness among women themselves and the community at large regarding the equal rights, duties and opportunities between men and women ensured by law; (ii) prevailing cultural values and traditions in community; (iii) reluctance and lack of courage in women themselves to use their rights and opportunities enabled by law.

9.2 There are no discrimination of sex in civil and criminal law. Women NGOs are however striving for a minimum sentence for abuse or violation in order to protect women.

9.3 Legislative arrangements concerning the protection of health and safety in working conditions, including safeguarding of the function of reproduction are as follows:

- a. For civil servants, it is provided for in the Act No. 9 of 1960 concerning Health. Article 8, para 4 stipulates that the government is taking special measures to protect the health of civil servants.
- b. Government regulation No. 24 of 1976, contains provisions for maternity leave of female civil servants (article 19, 20 and 21). Maternity leave of 6 weeks prior to and 6 weeks after childbirth with full pay, is granted to mothers for up to 3-children, whereas maternity leave for the 4th child and up is regarded as leave without pay. The purpose of this regulation is to promote the national family planning programme and advocate a small and healthy family norm.

Protection of female workers are provided in:

- a. Ordinance of 17 December, 1925 (State Gazette No. 647, of 1925) concerning Limitation of child labour and night work for women. Article 3 states: "Women are prohibited to do night work between 10.00 p.m. and 5.00 a.m. There are exceptions determined and permitted by the Ministry of Manpower (State Gazette No. 45 of 1941). A recent Ministerial Decree No. PER/04/MEN/1989 concerning night work of women workers stipulates that employees are obliged to protect women's health and their physical and moral safety, such as the women should not be in pregnant conditions, they should be above 18 years of age and or already married. Employers should provide transportation and healthy food.
- b. Act No. 1 of 1951 concerning the Validity of Labour Act No. 12 of 1984 throughout Indonesia. Article 8 states: "Women are prohibited to do work in mines, pits or other places to mine metals or other materials."

This restriction do not apply to women who, because of their work, some time must go under ground, mines and pits and non-manual jobs.

All the above prohibitions are related to the protection of mental and physical health and the normal functioning of reproduction.

Principal provisions related to work safety is provided for in Act No. 1, 1970 concerning work safety. Article 2, para 1 stipulates that this act regulates safety in all work places, on land, underground, on the water surface, under water and in the air within the jurisdiction of the Republic of Indonesia.

9.4 The potential role of co-operatives in providing means for women participa-

tion in the economic development should not be neglected. Co-operatives constitute one of the strategic pillars of national economic democracy as stipulated in the Indonesian Constitution of 1945.

(Ref. Country Report of Indonesia, 1989, "The Changing Role of Women with special Emphasis on their Economic Role", UPW.)

Socio-Cultural Environment and Gender Issues

Type of work performed by women

Type of work	Earning percentage
Housewife	33.7%
Self-employed	20.6%
Employed by Government	21.1%

(Source: Central Bureau of Statistics)

10.1 Religion⁷

The traditional Javanese world view disputes women's intellectual and creative abilities. Men are said to be closer to God than women, and therefore, intellectually superior to the female sex. They are given the role of planner and spiritual, religious and political leader. In contrast, women are entrusted more with practical managing of material daily life. In this point, the religions of Hinduism, Buddhism and Islam, which all have had relevant influences in Java, have only insignificant differences. Although Islam declares that all people are equal before God, it assigns women a subordinate role on Earth. The man is concerned to be the bread winner and formal head of family, while the women's assignment is to take care of the home and the children. The influences of western cultures also contribute to this because of their emphasis on a pure housewife existence and women's reproductive capacity.

These traditional ethics, which we already described have naturally also influenced women's access to culture, science, religion and education. The differences in educational level between men and women remains very high. Especially in rural areas, old women have generally not had any education

7. Berninghausen/Kerstan 1989 Women's Self-help organisations in Java and their significance in broadening women's economic and social sphere of activities, short version of PHD-TU-Berlin.

whatsoever and usually speak only the regional language of Javanese. This limits their possibilities for action outside the framework of their own village in a very basic way. In recent years, the state has taken some action in providing equal educational opportunities for girls and boys but are still limited by the outdated norm according to which the sons have priority in terms of education. If there is not enough money, girls, especially in low income families, take a back seat to their brothers.

10.2 Control over Material Resources⁸

Given the overall scarcity of land in Java, control over land is generally not widespread. In our sample, two-thirds of all households had less access to land than would be necessary for the survival of a family of five.

Women's control over land is significantly less than that of men. In the village of study, two-thirds of the women, but only half of the men, owned not even the smallest piece of land of their own. If one includes land leasing contracts in this figure, which are most often entered into in the name of the male head of the household, then the difference between men and women without access to land increases to two-thirds (women) to one-third (men).

Especially in the lower social classes, the women's contribution to the family income is usually crucial to survival. There are very few women who do not work outside the home, except if their children are still very small. The traditional Javanese subsistence economy was characterized by a balanced societal division of labour. No clear separation could be made between the productive and the reproductive areas. However, due to increasing modernization in agriculture, women are being more and more pushed back into the reproduction area, and their employment outside of home is being defined more as merely added income to the husband's main income.

According to the gender-specific role definitions, care and upbringing of the children lies exclusively within the province of women. At the same time, however, the norm still prevalent among the rural population requires that men and women both be economically active. The double burden which comes along with this means that women work an average of three hours more per day than men.

Women's role responsibility for the care and upbringing of the children also will help determine a women's choice of employment outside the home. When

8. Berninghausen/Kerstan, 1989.

looking for work, women are much more limited in choice than men. The spectrum of possible sources of income is limited to those which allow a woman to reconcile her employment with her obligations as a housewife and mother. If this cannot be realized, and the women's income contribution can still not be sacrificed, the small children are left with either an older sister or with female relatives, who carry out this function in addition to all of their other obligations, (e.g. school).

The consequences of the exploitation of the female reproductive capacity include a greater physical and psychological burden, little free time, and high health risks. Only when men begin to feel themselves equally responsible for reproductive tasks can it be assumed that both sexes have equal control over their own work force. The fact that women put their work force at their families disposal to a much greater extent than men limits the statement made in section 5.1.1 of women's and men's mutual economic dependence, on a very important point. In the case of a separation, the mother is solely responsible for the care of the children in almost all cases. It is not customary for men to make support payments and these are ordered by the divorce courts only in a case-by-case manner

10.3 Property Rights⁹

The conjugal property is owned jointly and in common (Article 35, para 1). There is no union of property with regard to property brought by either of the spouses into the marriage. This property acquired by gratuitous title (inheritance, grants) are separate property and administered by the owner (Article 35, para 2).

The conjugal property is administered by both spouses. However, upon dissolution of a marriage, the law is not specific about its division. If a marriage ends on account of a divorce their common property is shared: pursuant to the respective laws of the parties concerned". For Moslems that means in practice 1/3 for the woman and 2/3 for man.

10.4 Parental Authority¹⁰

The father and mother jointly exercise parental authority over their legitimate children who are still dependent (Article 45). Age of maturity is eighteen, except when the children are married before this age. The minimum

9. Court Report Indonesia, 1989

10. Country Report Indonesia, 1989

age for marriage is sixteen for girls and nineteen for boys. Ministerial Decree No. 27, 1983 of the Minister of Home affairs instructed local officials, especially those at village level to encourage the delay of marriage till 19 for females and 21 for males. Upon the demise of the father, the mother continues to exercise parental authority over the children. Children born out of wedlock have only civil relationship with their mother and mother's relatives.

It is a fact, however, that a large number of women, especially in the rural areas, because of their low level of education and ignorance, are still not aware of their rights and responsibilities.

The role of husband and wife is clearly delineated; the husband is the head of the family, while the wife is the head of the household (Article 31, para 3). The husband is the provider of the family (Article 34, para 1). The marriage law explicitly states that (i) the rights and position of the wife are equal to the rights and positions of her husband, both in the family and in social life, (ii) either party to the marriage has legal capacity (Article 31, para 1 and 2). This article is an underlining of the customary law in which Indonesian women have full legal capacity to act in any legal transaction. Husband and wife jointly decide where they will set up the conjugal home (Article 32).

10.5 Financial decision making in the family¹¹

Women have a significant amount of influence within the family. This is most clearly illustrated using the example of decision-making authority on the part of both spouses. Men had the more weighty voice only in questions regarding rice cultivation. All other decisions, for example, regarding major purchases, investments, assumption of credit, child-raising, as well as the planning of celebrations and ceremonies, were made together after the spouses consulted with each other. The women usually made the decisions regarding the household budget alone. They were usually the ones who administered the family income. However, the social system of norms is more determinative in this area than the actual range of decision-making, which means that women rarely use the range of activities opened to them in the household area for their own benefit.

11. Pujiwati Sajogya: "The Role of Women in the village community development", 1985.

Institutions Dealing with Gender Issues (with special reference to women)

11.1 The Ministry of State for the Role of Women

The Ministry for the Role of Women (Menteri Nagara Urusan Peranan Wanita) is expected to coordinate all development programmes in Indonesia related to women. According to the presidential Decree No. 25 BAB II (2) all government departments and other governmental institutions have to consult UPW before implementing a women programme.

UPW is in charge with formulating policies concerning women in development. They are further developing a monitoring system to control women's involvement in development programmes and conducting Gender Awareness Training in several government has actually decreased since the beginning of the Republic. Despite this, however, successful women are both recognized and respected by society.

On the village level, women are in fact excluded from performing any formal functions or offices. The man is the head of the family, and represents his family at all official occasions. He is the person who makes the business deals, makes the political decisions, talks at the village meetings, and is the contact person for state-run development programmes. The woman is able to take over these formal responsibilities only if no male head of household exists in her family.

Since the government collapse of 1965, the Indonesian women's movement, which had been extremely active until then, has largely been turned in to a de-facto organ of the government. Today, the most important role is played by the compulsory organisations for the wives of bureaucrats (Dharma Wanita and Dharma Pertiwi) who are supposed to implement government programs on the village level through participation in the family welfare programme PKK. PKK is the only group in which village women can take an active part. The PKK groups do not call the underprivileged social position of women into question. Rather, the village women are urged, consistent with their role definition as selfless

mothers and wives, to work even harder for the good of their families, and to invest even more of their time in unpaid tasks such as house beautification, cooking skills, and hygiene and health matters. PKK activities are so oriented to the middle class that they actually have very little relevance to the needs and material resources of village people.

All women organisations are gathered under the umbrella organisation Kowani. Kowani's role is also to consult the ministry for women affairs on special matters.

Some of the old women organisations like Perwari are still member of Kowani but facing bigger organisations Dharma Wanita and Dharma Pertiwi, financially and in personnel, they have only little influence in this body.

Besides these so called semi-government organisations, there are a lot of grass-root activities and NGOs which are implementing special programmes for women.

Apart from new women NGOs however, they are mostly referring to the 'Efficiency' Approach (see Annex) meaning that a change in gender relations is usually not touched in the programmes.

Women in Co-operatives

12.1 Traditional roots of women's self-help

Many traditional forms of neighborhood self-help are still very much in existence today among women; for example the common preparation of celebrations and ceremonies, and assistance in the case of emergencies such as accidents, deaths, and illnesses. These forms of mutual assistance can be viewed as special manifestations of the Indonesian 'Gotong Royong' principle. Women mainly take over the preparation of the meals working together in either small or large groups for several days in order to take care of the time consuming preparation of the feast.

The lottery system 'arisan' is a modern form of mutual assistance. Women, who socially ties to one another because of their common domicile or work place (for example, the market), meet regularly (either weekly or monthly) and contribute a fixed sum of money to a common kitty. At every meeting, one member wins the entire sum by means of a lottery. The lottery system is set up so that a winner will be ineligible to win again until all group members is experiencing a financial emergency, the lottery is generally not held at all; rather, the woman who is especially need, following general consensus, is paid out the entire sum immediately. As such, Arisan can be viewed as a sort of social insurance system. This system allows each women to attain a larger sum of money once in the course of every cycle, which would be very difficult for a rural woman to attain in her daily life.

Arisan groups are not always composed solely of women; there are some mixed groups, and some purely male circles also make use of the arisan system. However, this lottery system has been practiced mostly by women ever since its inception, since women have traditionally been responsible for money matters in their role as the administrator of the family income. Arisan also exist for other material goods and services, such as for home improvements or for the acquisition of farm animals. But the arisan lottery system is not only a form of mutual financial help; it is also a forum for informal exchanges with other women from

outside one's own family.

It is difficult to trace the origins and the exact beginning of the arisan system. According to some sources, the arisan is of Javanese origin, and was largely unknown outside of the region (for example in Sumatra); however, similarly organized lottery systems are documented in Japan, China, Indochina, and Western Africa. Today arisan is widespread in all parts of Indonesia. The establishment of the arisan in Java has taken place during a time where, in addition to the traditional subsistence economy, other monetary economic forms were gaining in significance. Arisan is a socializing factor in the sense that new forms of behaviour are learned in addition to traditional manners, the establishment of social solidarity through a system of monetary exchanges.

12.2 Informal women self-help groups today

The arisan is the most modern of the traditional forms of self-help and has remained popular in both urban and rural areas. Especially for women, the arisan remains a favourite occasion to get together and form a group in which the women are often more socially than economically motivated. This is true both for women who come from a common village and for those who work for a common employer. The arisan system is also practiced in clubs and among larger family circles in order to have a reason for a regularly informal meeting.

In Women's programmes of both state-run and private organizations, the lottery system is often used as a means of motivating women from the lower income classes to save money, since formal savings banks with complex administrative formalities are not available to those saving only such tiny sums. At the same time, in such organizations, for example also at the state-run family support programme PKK, arisan also serves the purpose of motivating its members to continuous participation, since the system of paying in and paying out works only if every one regularly makes their contributions.

A systematic form of saving money, called 'simpam pinjam' has developed from these lotteries; it serves either as a replacement or as an addition to the arisan. At regular intervals (ranging from weekly to monthly, depending on the frequency of the group meetings), each woman pays in a fixed required sum of money (simpanan wajib) into a common savings account. As in the case of arisan, the contribution ranges from Rp.50 to 1000 and more depending on the financial situation of the member women. In addition to these required saving deposits, each woman makes a one-time initiation payment, the sum of which represents the capital base of the common savings and credit account.

The simpan pinjam system grants credits to members using the funds from

the common savings account, which is fed by the initiation payments and required savings deposits. The amount of available credit, the interest rates and the repayment schedule are set by each group depending on the needs of the women and the extent of the common capital fund, often this rate is consistent with the interest rate for credits offered by banks, to which the landless women had no access because of their lack of security and collateral. Besides, the amount of credit that these women would have wanted would be much too low to be profitable for a regular bank given the amount of bureaucracy involved. In the 'simpan pinjam' system, the interest income flows into the common account, which means that the common capital can grow even faster because the turnover rate of the money is high. This means that the more money is lent to the members, and the faster the credits are repaid, the quicker the common capital base increases. However, rural women, due to their limited economic power, generally both make relatively small contributions and take out small credit sums; therefore, the group capital can grow steadily as long as the credits are repaid, but the total volume still remains low enough that profit distribution at year end does not bring any substantial yield for any individual member.

The discipline with which the women in the simpan pinjam groups pay back their loans is dependent not only upon their economic situation, but also upon the social cohesion of the group. When an atmosphere of trust, mutual responsibility, and openness exists among the women, the repayment morale is generally good and women who encounter repayment problems can be open about their situation in the hope that a solidarity solution will be found. In the well functioning groups from the East-Java PUSKOWANJATI co-operatives, the risks for the loans are always shared by all group members; this means that when some one is unable to make a payment, the money for the payment is raised by the group. If the women's ties to one another are not that strong and the social control among the membership is weak, the failure to repay loans can mean a swift end for a simpan pinjam group. If women lose their hard-earned savings through the irresponsibility of a few members, their motivation for activism in a community financial project will be ruined and can negatively influence their willingness to participate in group projects well into the future.

Some times networks of savings and credit unions are formed in order to lend the groups both more cultural and economic stability and to give them a chance to be active within a larger framework. Each group contributes to a common capital pool; this increased financial volume enables lending larger sums of money. Also many clusters of savings and credit unions attempt to use the common capital base for building up more ambitious economic activities. As the next step, savings and credit groups may establish productive economic projects in the agricultural and small crafts sectors; the groups work together in attaining raw

materials, and they establish common marketing routes for both the members individual products and for the commonly produced goods.

These income generating self-help groups of Usaha Bersama (UB) (common undertaking) are increasingly popular among women. Many foreign donor organisations focus on supporting UBs. Income generating activities are included into the target of many governmental organisations and NGO's in relation with their women's programme. The family planning board is one of the first Indonesian organisations which established women UB's. Since the seventies, they promote income generating activities in their accepted groups and support this idea with group credits and guidance. However, most income generating activities of women groups still conform to the role of women as supplementary income earner. Often activities remain beyond the level of economic rentability.

In total pre-cooperatives are much more plentiful in Indonesia than officially registered co-operatives, since the tightening of conditions for certification in 1984 made it much harder for independent groups to attain the legal status of a co-operative. This is equally true for women's savings and credit groups.

12.3 Women's co-operatives within the Indonesian co-operative sector

12.3.1 The significance of women's co-operatives.

The foregoing chapter clearly showed that Indonesian women's co-operatives are by no means artificial development projects ordered by the government and developed by intellectuals. Rather, up until the present they have continued to develop primarily as grassroots amalgamation oriented to the traditional forms of economic and social women's self-help. However, the government is currently attempting to steer these grass root organisations in a controllable direction. In the meantime, various institutional formalities are required for women's co-operative activism. A women's co-operative can establish itself as:

- A female auxiliary unit of a rural multi-purpose co-operative-KUD;
- An amalgamation of a functional women's group (for example, Dharma Wanita, Dharma Pertiwi, or other compulsory wives organisations);
- A Pre co-operative with a regional focus, with a tendency towards open membership for all women (61).

The government clearly favours the first form, since it strives for an integration of the women's amalgamation into the state-steered system of co-operatives. In practice, the integration of women's co-operative amalgamation presents problems for the state-sponsored co-operative sector. There is an obvious unwillingness on the part of informal pre-cooperatives to integrate themselves into the

rural multi-purpose cooperatives. In fact, most women groups prefer an autonomous organization to integration with a KUD. This unwillingness is based on the experience that most KUDs are not profitable. Informal women groups fear not only to lose their independent status but also that their profitable undertakings are integrated into the overall losses of the KUD.

The co-operative department is well aware of this problem, thus accepting a compromise solution which satisfies most informal women groups. In 1987, the Director General of 'Lembaga Bina Usaha' co-operative department signed a 'Surat Keputusan' (Instruction letter) where the existence of autonomous KUD units is explicitly permitted. This instruction letter indicates the existence of financial and managerial independent groups only loosely linked to the KUD (Annex 2). The advantage of a linkage with the KUD is that the groups may profit from credit facilities and other programs through the KUD. The possibility of forming autonomous KUD units is strongly supported by Dekopin/BKWK and many women organisations and secondary co-operatives. Even the women programme of the co-operative department is motivating its groups to become autonomous KUD units.

12.3.2 Some figures on women co-operatives

At seminars on the role of women co-operatives, both male and female government representatives emphasize again and again that the 1987 law on co-operatives does not differentiate between men and women; therefore, both sexes have the right to form co-operative organisations. To date, however, the number of women's co-operatives is low when compared with the total number of registered co-operatives in Indonesia. According to the 1990/91 official statistics, there were only 716 purely women's co-operatives among the 35,000 registered co-operatives (of all co-operatives) (Annex 1). If one looks at the membership of all Indonesian co-operatives, including KUDs, of 20 million cooperative members in 1985, 5.6% were women. Women members in KUDs account to approximately 1/3rd of all KUD members. According to official statistics from 1986, West Sumatra had 48,225 male and 36,739 female KUD members, West Java 172,487 male and 58,623 female KUD members, and South Sulawesi 65,986 male and 21,925 female KUD members. (Biero Pusat Statistik 1986, Sensus Ekonomi, Statistik KUS 86).

12.3.3 Perception towards women co-operatives

The Indonesian concept, which propagates an integrated system in which both women and men are active in mixed co-operatives, is consistent with the stated goals of both the ILO and the International Co-operative Association

(ICA) on this point. The opinion that women should not form their own organizations, but rather should be active to better their situation by working together with men in gender-mixed associations, is also dominant among both male and female NGO activities. The long range goal of the BKWK, the women council of DEKOPIN, is also to achieve an appropriate degree of women's participation in mixed co-operatives and especially in rural multi-purpose co-operatives (KUDs). As a mid-term goal, BKWK supports the establishment of purely women's co-operatives, since women still prefer their own forms of organization to the integration into a gender-mixed structure.

For female KUD members only, figures from 1986 were available. It is extremely difficult to get the figures about women's participation in co-operatives. The only figures concerning women in the co-operative department were available at the women project P2WKOP. The reason for this lies among others in the traditional Javanese cultural rules, according to which social contacts from the village level all the way to national associations are almost always segregated according to gender rather than being gender-mixed. Further, the sexual division of labour, which also still exists, requires that the women administer the family income and control the household finances and practically leads automatically to the formation of women's savings and credit co-operatives. In practice, many NGO projects establish separate groups for women and men since this is more consistent with traditional organisational structure; both women and men have reservations about gender-mixed groups. At the present time, we believe that separate organisational forms for women are especially appropriate because men in mixed groups, due to their traditional role as the official representative of the family, usually dominate both in words and activities, and women are unable to grow out of their passive role within this constellation.

As the ideological background and impetus for women's integration into the co-operative sector, both male and female politicians and high-up co-operative officials extol women's special attitude for forming co-operative associations in their official declarations. Women are supposedly thrifty and conscientious, honest and reliable. Because of their special communication and social skills, they are predestined to hand down their knowledge and experience to others. These "typically female" characteristics especially qualify women for an active role in co-operatives.

At the same time, however, women's participation in co-operatives, is not being defined as full-time job. Women's official sanction relegation to her primary role as a wife and mother, who should augment the family income only through 'sideline' activities is not called into question by these policies.*

(Reference: ILO Co-operative project, Jakarta 1991)

Present Status of Women in the Co-operative Movement

13.1 Policy towards women in the co-operative movement focuses on 5 issues:

- i. To provide women with information about co-operatives,
- ii. To increase women's possibility of making use of co-operative education and training,
- iii. To increase management skills of women, especially in organisation, decision making, implementation and administration,
- iv. To create a social environment which supports the consciousness about women's problems in co-operatives,
- v. To increase the efficiency of LKMDs (village security units) and KUDs and create a positive climate which supports the efforts to improve women's role in co-operatives."¹²

13.2 Government Control or Assistance (if any) in the movement to encourage women participation.¹³

The Department of Co-operatives, in cooperation with the office of the State Minister of Women's Affairs, is implementing small scale projects to bring women into the mainstream of co-operative activities and to integrate women's groups as sub-units of KUDs in rural areas. Members of women's co-operative preferred working in smaller groups and separately with other women, rather than in mixed (men/Women) groups or KUDs. They expressed their concern that women's priorities would be together in the midst of larger community concerns.

Unfortunately, this expressed need of the women that they wish to operate

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12. Department Koperasi, 1990, 1991. *Petunjuk Tehnis Pembinaan Peranan Wanita dibidang Perkoperasian*, Jakarta
 13. *Participation of Women in the Management of Co-operatives in Indonesia*, ILO 1987, Technical Report, ILO Co-operative Project.

within their own smaller groups, is in variance with the Presidential Instruction No. 4, 1984, which requires that all new women's primary cooperatives should either link up with existing women's co-operatives or join the nearest multi-purpose village cooperative or KUD.

More recently, in June 1987, a new directive, in the form of a letter, has been issued, making it possible units within KUDs, with complete control over their own funds. This presumed to mean that pre-cooperative women's groups can join a KUD, whilst retaining their independence.

13.3 Capital formation of co-operatives and the role played by women¹⁴

Why are women so much involved in savings and credit associations and consumer shop?

- i. Tradition and the role of Indonesian women in the household,
- ii. The decrease of income possibilities for women, particularly in the rural areas.

Saving and credit groups like the Arisan are already known for a long time in Indonesia. Many women are acquainted with such groups. They regard this way of saving and receiving credit as secure and reliable. Therefore, it is much more attractive to join a more refined and further developed Arisan which allows the members to borrow money in large amounts and provides them with the same security as a traditional arisan.

Various co-operatives developed the arisan into a more advanced savings and credit scheme which is not only an instrument to safeguard financial undertakings but is also a medium for provision of information and education for members.

13.4 Role of women through co-operatives in the overall national development¹⁵

In Indonesia, women (pre) cooperatives are very different from each other. Some are developing well, others have more problems to tackle. A co-operative established by women who already formed a kind of groups has generally speaking more change to be successful. The Women know how to reach each other and finally several women groups established a co-operative.

14. *Women Money Makers? A Study on the Role of Women in Co-operatives in Indonesia*, Els Klinkert, Maaiké van Vliet, 1987, ILO.

15. *The Changing Role of Women with Special Emphasis on their Economic Role, Country Report of Indonesia*, MRW 1989.

13.5 Often well functioning cooperatives, link in traditional groups started with one or two activities such as savings and credit schemes (simpan/pinjam) and/or in consumer shop. Only when the co-operative was firmly established, they started to extend their activities e.g. food processing, saving and batik production. Active members involvement is reflected in e.g. high attendance of general meetings, dedicated members who are organised in small groups have similar interest in co-operative.

There is need for step by step approach whereby integration of women in development process/programme is the long term objective. But on the short term, specific women activities have first priorities. Experiences must be built up first, in a small way and at grass root level.

13.6 Are there specific targets to be achieved under the national plan for women participants? How far they participate in national development planning?

According to the latest information, it is said that the involvement of women is limited; in other words, one out of 10 co-operative members is a woman! The State Minister of Women's Affairs in cooperation with the Department of co-operatives names a programme for women P2WKOP-Project Pembinaan Peranan Wanita di bidang Peworkoperasian' to bring women into the mainstream of co-operative activities and to integrate women groups as sub-units of KUDs. Only a very few women participated in the national development planning, they must be staff of the BPP and/or staff member of the planning bureau in each Department.

Decision Making in Co-operatives

14.1 Women's Role in KUD

The general impression is that a great deal still needs to be done to enhance women's participation at all levels in co-operative societies, particularly at the decision-making levels.

According to the latest information available from the Department of Co-operative (September 1990) there are 716 women co-operatives with total membership of around 177,600. Women membership in the co-operative movement is reported to be divided as follows:

- Non-KUDs 58%
- KUDs 42%

In the KUDs, women are reported to be taking a back seat, playing a minor role on management boards/committees or as managers! In West Java, the board members are mostly men.

Many non-KUDs or women co-operatives are largely managed by the women themselves. The groups especially at the primary level are mostly small and limit their activities mainly to credit and savings and management of consumer shops.

The Presidential Instruction No. 4, 1984 requires women groups either to link up with existing women co-operatives or to join the nearest village KUDs. In June, 1987, this instruction was followed by a government agreement which makes it possible for women to form autonomous sub-units within the KUD (Usaha Unit Otonom). These sub-units can have their own separate budget and will be controlled by the women themselves. In many KUDs, difficulties will arise for women units to participate in the overall management.

Moreover the majority of women groups stated categorically that for a variety of reasons they favoured working independently, at least for the time being, instead of joining KUDs or mixed (men/women) co-operatives. It is, however, possible for women to form pre-cooperative groups and develop their

own activities. These groups do not have legal status and their access to credit is limited. On the other hand, they do not have to be afraid to lose their independence.

Many women are also often involved in the management of co-operative consumer shops of KUDs and women co-operatives. Foodstuffs and household articles form the largest part of the stock range.

The reason for joining a co-operative is not only an economic one. The social aspect of belonging to a co-operative is attractive to women. The co-operative may have functions as a support group where women can meet each other on an informal basis and discuss problems.

The motivation of women to become a cooperative leader is not based on possible economic profits. The women leaders have to work hard, the job takes a lot of their time while the income is very low or some times they receive no income at all.

Attention will be focussed on the women's movement, which are considered to be crucial to the future development, that the women be trained and acquire sufficient confidence to reach managerial levels in KUDs.

Member participation of women and potential for women development in KUDs

The result of a study 'In-depth study on KUDs' which was implemented in March in the five (5) districts in West Java by the ILO Co-operative Project, Jakarta, give the impression that women's participation in KUD is still low. The absence of desegregated information on women's membership in the co-operatives makes it difficult to assess the actual role of women in co-operatives.

Although most KUDs answered that women are sufficiently expressing ideas and opinions, it was felt that women normally do not contribute sufficiently to general meetings and are not suggesting problems/solutions.

Priority was given to the wish to improve discussions about women's role in family and society.

At the question: "if you could choose between a male and female KUD leader, which one would you select?" From the 8 persons to whom the questionnaire was addressed, seven of the respondents would choose a 'man' as KUD leader! The only co-operative which preferred a women as a leader was a women co-operative. The main reason mentioned for the selection of a male KUD leader was his greater mobility, followed by working harder being more self-confident and better leaders. When asked if they had already offered women a specific function, it turned out that no leading position in the board of directors

was ever offered to a woman. Women were offered minor positions as for example as bookkeeper, cashier or in the counter service.

The answers are typical for a traditional community, where the man is still holding key positions! The following concrete action could be undertaken to ensure that women's work is recognised: educate the community to overcome the traditional norms of gender relationships and teach people to the fact that men's and women's roles are reciprocal and can be shared!

The role of women's co-operatives has to be enhanced substantially. Many evidences from the province for instance have indicated that the people could rely on women to better manage the financial administration of the co-operatives.

(Reference: ILO Co-operative Project, Jakarta, 1991, Technical Paper).

Employment in Co-operatives

The Indonesian Guidelines of State Policy, which is a very important document containing long-term and short-term policies and programmes in the fields of politics, economics, social affairs, culture and defense, stipulates the role of women in nation building: “women, as citizens and potential human resources in development, have the same rights, responsibilities and opportunities as men in all aspects of the nation’s life and development activities.”

Conclusions

16.1 The different roles of men and women ¹⁶

According to the criteria on sphere of activities discussed above, Javanese women have less control over resources, less possibilities for influence on public structures and less possibilities for self-determination of their own personal matters than their husbands. The only areas in which women possess more practical authority and influence are within her own family and within the sphere of informal village structures. In spite of this, it is important not to underestimate women's sphere of activities in Javanese society. In rural Java, men and women are equally dependent upon the economic contribution of their partner to the family income. Even though women possess less control over economic resources than men, their economic contribution is vital to the survival of their family. Compared to this, the relation of control over economic resources between European men and women puts European women in a much more unenviable position. Although Javanese women are expected not to leave the house after nightfall, they still have much more freedom of movement in public than women in other countries influenced by Islam, where women are required to hide their faces behind a veil whenever they are outside their home. In Europe, where women as a rule, do not have to cope with any formal limitations on their freedom must be much more afraid of being hassled or sexually attacked by men than women in Indonesia.

Therefore, we can conclude that, while Javanese women have a relatively large amount of real power within their families, their role assignment - which is determined by ideology and the system of norms - is strongly tied to their function as a labour force and the producer of offspring. They are almost completely excluded from activities while solely serve their own need satisfaction.

Women in Indonesia are actively involved in the country's economic life. This stems from the tradition that in Indonesia, women, rather than their

16. Berninghausen-Kerstan, 1989

husbands, are generally responsible for managing home finances. In a nuclear family, for example, the earnings of the male partner are handed over to the wife who is then responsible for making the two ends meet. This is particularly one for Java, where it is generally the women who manages the home finances.

Women play a crucial role in balancing the household budget, and that in low-income rural and urban households, women's income contribution is, and will continue to be, significant. Women's organisations and other NGOs all have in common the fact that they encourage their members to set up co-operatives for the achievements of their economic objectives, especially the generation of additional income amongst women.

16.2 Women in Co-operatives ¹⁷

Part of the difficulty women face in co-operatives as well as in the community generally lies in the way men view women's work and the way women view themselves i.e. an internalization of female inferiority or capacity to manage public office and larger organisations. The general impression one gathers from talking to women as well as men is that women are considered capable of managing small scale activities, like arisans, but that they are thought to be too cautious and lack knowledge and skill to venture into larger enterprises.

Repeatedly, in interviews with women members of co-operative societies, they themselves showed a reluctance to be involved in larger organisations, especially those where men are also members.

Clearly, women's confidence needs to be build up through special training programmes, but at the same time, educational efforts need to be made for male members of mixed societies to be ready to accept women on an equal basis. At the present time, the two worlds, the man's world and the women's world tend to be kept distinct. Women, in INdonesia, are active in all walks of life!, but nevertheless they tend to take a back seat in public life and large-scale enterprises. This attitude on the part of the members of the KUD's was reflected in the fact that women seem always to occupy the back seats in the room and to speak only when spoken in mixed gatherings.

At the present time, there appears to be some confusion as to how important it is for women to participate in the co-operative movement, and how they can be encouraged to play a more active role. The Presidential Instruction No. 4 of 1984, certainly acts as a major constraints for the evolution of pre-

17. Participation of women in the management of co-operatives in Indonesia, ILO 1987, page 2, 4, 12

cooperatives in to registered cooperatives. Clearly, women leaders as well as the members need to be reassured that their joining mixed organisations will not handicap them from fully participating in the management and running of co-operatives as a vehicle of development. The more recent directive that women's sub-units be allowed to function independently, requires to be spelled out in greater detail, so that its objective is clear to both men and women in KUDs. As it stands at present, it acts only as an additional handicap to the women, who end up being criticized as acting in an egocentric and isolationist manner, instead of joining forces with the men to make KUDs success. There is the need within the movement itself, to change prevailing attitudes (men's and women's) towards women's workload, particularly their extensive contribution to production, their central role in family survival. It is also important that their need to extend the scope of their organisational efforts is acknowledged by the Movement. In addition to credit and savings, these efforts should cover provision of supplies of raw materials at low cost as well as joint efforts in the marketing of the goods produced. There is a tendency amongst government officials (men and women), as well as middle-class women from women's organisations, to regard women's concerns and preoccupations as social rather than productive issues, with women's programmes frequently included in social affairs. Part of the educational effort therefore, will have to be directed to change in attitudes towards women in society. It may be argued that such reorientation of attitudes can be considered as lying beyond the boundaries of co-operative training and education. However, it would be a mistake of the Working Group to limit its deliberations to strictly co-operative subjects. In fact, part of the reason why training programmes, even within the scope of the ILO/Swiss Project, are not reaching women fully, is believed to be because women's economic and productive roles in society are not always taken into consideration. Reorientation in attitudes is, therefore, of crucial importance to the future of the movement amongst women.

16.3 What kind of policy approaches are used in your country

Mainly the efficiency approach (according to the definition given above) are used in Indonesia.

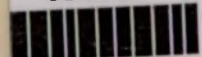
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