

## 5. INSTITUTIONAL ANALYSIS

### 5.1 Institutions in the Lives of the Poor

A wide variety of institutions were listed by the groups, ranging between 12 and 27 at different sites. Community-based organizations (CBOs) were by far the most mentioned, followed by government institutions. There were some mentions of private sector institutions. NGOs were mentioned only at two sites out of twelve. The pattern of people's ratings showed that, although the poor are aware of a large number of institutions that touch their lives, they select only a few as the ones that are important, valued and trusted by them.

This study asked people to rate and rank institutions according to four dimensions: the institution's importance to people, its effectiveness in providing support/solving problems/helping, people's trust in the institution, and the extent to which people have control (or influence) over the institution. "Control" was considered both unrealistic and inappropriate, hence the facilitators agreed to use the term "influence" instead. Each dimension yielded somewhat different patterns of rankings from others, indicating that institutions considered "important" are not necessarily also considered effective, trusted or open to community influence and vice versa.

The following *Table 5.1* summarizes the numbers and types of institutions mentioned at all sites.

*Table 5.1.*

*Numbers and Types of Institutions in People's Lives - All Sites*

Site	Total	Government	NGO	Government Initiated CBO	CBO (Indigenous/ Religious/Informal)	Private Sector
URBAN						
AM	16	3	2	-	3	8
TR	14	-	2	5	5	2
PG	27	12	-	3	8	4
HJ	14	6	-	3	5	-
SM	21	5	-	3	10	3
KW	12	5	-	-	4	3
RURAL						
PM	22	8	-	6	8	-
GP	17	4	-	4	9	-
WK	14	6	1	2	4	1
BN	10	1	-	4	5	-
GS	15	8	1	2	2	2
RN	15	6	3	2	4	-

In the Community-Based category, a distinction is made between the indigenous community-based and those initiated by the government. The latter groups of institutions were initiated with government decrees and efforts of the Ministry of Home Affairs to effect a universal pattern of community organization all over the country. At the center of this system is the lowest level local government official, the village chief (*Kepala Desa*) or the head of the urban village unit (*Kepala Kelurahan*). The *Kepala Desa* is a local resident elected by villagers, supposedly for 5 years at a time. He then becomes a salaried employee of the local

government and is assisted by a government appointed Secretary and a Treasurer from the same community. The *Kepala Kelurahan* is appointed by the local government and may be from outside the *Kelurahan*. He also has government-appointed staff to assist him to function. Together the team comprise the Village/*Kelurahan* government officials. Apart from them there is a Village Community Resilience Council (*Lembaga Ketahanan Masyarakat Desa* or *LKMD*), having a standard set of sections to help develop various aspects of community life. The *LKMD* members are appointed by the Village/*Kelurahan* Chief. Sub-village/neighborhoods (*Dusun, Rukun Warga, Rukun Tetangga*) are headed by local residents, selected to their honorary positions by a combination of social prominence or influence and consensus of elders/ heads of households. The *Ketua RT* is elected by the households in the *RT*, which is a small location-specific cluster of households. The *Ketua RTs* then elect a *Ketua RW* as the head of the next higher level neighborhood unit. Traditional and clan chiefs may or may not occupy these positions. Their influence on the community varies with the strength of adherence to traditions in different parts of the country. In this study, the traditional “*Adat*” leaders were the most important and influential forces in the lives of NTT communities, but not so in Java. Other government-initiated community-based institutions, include *Karang Taruna* for youth groups and the PKK women’s organization, are explained later in this section.

The indigenous community-based organizations (CBO) include the informal groups and systems that have evolved spontaneously out of shared concerns as well as more formal networks of religious institutions that are provincial, regional or national in nature.

### 5.1.1 Some ‘Best Institutions’: All Sites

The *Table 5.2* below presents the rankings for the top 4 or 5 institutions based on ranks consolidated from all sites, for each of the four dimensions; Importance, Effectiveness, Trustworthiness and Openness to influence by the community (I, E, T, O).

*Table 5.2*

*Ranking of Best Institutions – All Sites*

Institutions	According to Women								According to Men							
	Urban				Rural				Urban				Rural			
	I	E	T	O	I	E	T	O	I	E	T	O	I	E	T	O
RT/RW	3	2	1	-	-	-	-	-	1	1	1	1	-	2	1	-
PKK	2	1	3	1	3	3	-	1	-	-	-	-	-	-	-	-
Village Govt. Official	-	-	4	-	1	1	1	-	-	-	3	-	-	-	-	-
Religious Learning Group	1	3	2	2	-	-	-	3	2	2	2	2	-	1	2	2
Money Lender/Buyer	4	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-
Pawnshop	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-
Arisan/Saving + Loan Co-Operation/Takesra	-	4.5	-	-	-	2	2	4	-	4	-	-	5	-	-	-
Warung	-	-	-	-	5	4	3	-	-	-	4	-	-	-	-	-
Private Credit Bank	4	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-
Mobile Credit Corp.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bidan Desa	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
Church/Priest	-	-	-	-	4	-	-	-	-	-	-	-	2	-	4	-
LKMD	-	-	-	-	-	-	-	-	-	-	-	4	1	-	-	1
School Teacher	-	-	-	-	-	-	-	-	-	-	-	-	4	-	3	-
Traditional Community Leader	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-
Posyandu	-	-	-	3	-	-	-	2	-	-	-	-	-	-	-	-
Irrigation Water Users Assoc.	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-
IDT	-	-	-	-	-	-	-	-	-	-	-	-	4	2	-	-
Neighborhoods	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banjar Kemalian	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-

It is evident that men and women have different opinions about the best institutions. The same is true of urban and rural groups.

The only institution that received a rating among the top 4 on some or all dimensions among all groups (rural/urban/men/women) was the “**religious prayer/learning groups**”. This is an informal indigenous institution established by homogenous groups in most communities. The members are of the same sex and usually the same occupational group, place of origin and religion. The groups are known by different names, e.g. *Pengajian*, *Majelis Taklim*, *Tahlilan*, *Sekolah Minggu*. They meet regularly, most often once a week in their own neighborhoods. There may be larger gatherings of several such groups at a higher level such as the whole village, once a month. Activities include reading and discussions from religious texts and communal prayers, together with savings and credit activities and sharing of concerns. These groups were reported to provide their members with a means of voicing their fears and concerns as well as seeking strength from group solidarity and religious teachings. Those who happen to have met with misfortunes can share their problems at the *Pengajian* and hope to find caring listeners as well as tangible assistance. It is worth noting that *Pengajian* groups were more highly rated at urban sites, by both men and women. They were mainly Islamic on Java but also of other faiths in NTB and NTT. The religious institutional network for youth (*Ikatan Remaja Mesjid*) also organizes *Pengajians*, specially for young people and was rated by them as much more useful than the government sponsored youth organization “*Karang Taruna*”.

The neighborhood unit association (**RW/RT**) was considered a very important, effective and trusted institution everywhere, except by rural women. Both urban men and women ranked it very high on almost all aspects. Men of Pegambiran, explained that the heads (*Ketua*) of the *RW/RT* are the authorities who can issue identity cards (*Kartu Tanda Penduduk*), Certificate of Good Conduct (*SKKB*), Certificate of a family as a “*poor family*” and so forth. These cards and certificates are helpful and/or essential for seeking jobs and waivers of fees for medical services and school fees at government-run institutions. Frequently, the *Ketua RT/RW* also provides information about job openings in the area. At Harapan Jaya, men added that the RT Chief was their first port of call when they faced problems. “*He is responsible for getting aid from the Kelurahan office allocated for our neighborhood. He has lived in the area all his life and is a known and trusted person who puts common funds to productive use for the benefit of all residents*”.

It is obviously a very personality-specific issue, because the Tanjungrejo residents felt quite the opposite. They considered their *Ketua RW* very arrogant and corrupt. He had never accounted to them for the government funds received under the Social Safety Net program. His suspected embezzlement of the funds provided the last straw for the community which has finally forced him to resign this year and replaced him with a person they trust more. With greater openness brought about by the ‘*era reformasi*’ -- after the resignation of President Soeharto in May 1998 -- such collective action against corruption is now deemed possible by poor communities. Younger women did not think much of their *RW/RT* heads at many sites. Apparently this institution is completely male, interacts only with men and is most open to influence by older men, who gave it high ranks.

The **Village Government Officials** enjoy similar esteem in the eyes of rural women, although they are not seen as open to much influence by the poor community. Fresh in women's memories are the instances of aid that have come to them during the recent economic crisis, through the village government officials. These were in the form of employment creation programs (*Padat Karya Desa*), and sale of subsidized rice at Rp.1,000 per kilogram when the market price was 2-3 times higher. Although the women had received anywhere between 3-10 kilograms per family (as compared to the official allocation of 20 kilogram per needy family), they were grateful for the assistance, which in their opinion had been garnered for them by their village government officials. A particularly positive story comes from Waikanabu, NTT about how much positive difference a good village chief can make to the lives of the poor. The men's group reported:

*“In Waikanabu the IDT (funds for backward village) program has been under the Village Head's control. The program gives priority to poor community members, both male and female, in giving capital assistance worth Rp.500,000. The village head has made a rule that if someone has already received Banpres (another aid program) assistance in the form of livestock, he/she should not again be given IDT assistance. Almost all poor families of Waikanabu now have received IDT assistance in a proper (fair and transparent) manner so that the poor have been able to buy livestock and improve their lives. The livestock from IDT have by now all produced up to 1 extra animal on an average. Aside from that we have also been able to use IDT funds for mug bean and betel nut production (cash crops) and for opening warungs (shops)”.*

Poor urban women find *Kelurahan* officials less responsive to their requests. In Harapan Jaya women said that: *“The kelurahan office turns a deaf ear to our opinions”*. Women did not even mention the *Kelurahan Administration* among institutions important to them at four out of six urban sites. At another urban site (Ampenan)), they said: *“The Village/Kelurahan administration is the authority that rules the community. We dare not disobey them. We have to go to them whenever someone needs any official papers and then we do whatever they tell us to do”*.

The **“Arisan”** is an institution that was ranked among the top 5 by men and women, both rural and urban. It is more popular with women. It consists of a group of members who regularly meet and contribute small sums to the common saving kitty. Periodically one member wins the sum so accumulated, by lottery. The rotation continues until all members have won once and another round starts thereafter. Although it seems small, the Arisan is the nearest source of interest-free credit for its members, who are too poor to put money aside regularly without dipping into it for day-to-day needs. The enforced saving in the Arisan is protected until one's turn comes round. Women in petty trade depend on the Arisan for their capital needs both in urban and rural areas. Bapak Sitar in Banaran, East Java, actually bought his first goats out of the money from his wife's Arisan, which helped start their progress out of poverty. The National Family Planning Agency (*BKKBN*) has initiated savings and loan groups along the lines of Arisan, called ***Takesra*** - which are popular among women, mentioned at four sites.

**PKK**, or *Pembinaan Kesejahteraan Keluarga*, is an institution ranked highly by women in terms of effectiveness and openness to community influence. PKK is the national women's movement for family welfare, initiated, organized and promoted by the government. PKK automatically includes all women in every community. Its activities include implementation of developmental programs for families, especially for women and children, using voluntary service from women in the community. The PKK leadership has traditionally mirrored the pattern of government administration in the country, i.e., the national head of PKK is the wife of the Minister for Home Affairs. The head of village PKK is the wife of the Village Chief. The interim levels reflect the same parallel structure. However, leadership pattern is no longer as exclusive as this. Over the past two years things have begun to change. PKK is highly active in Java, but not so much on other islands.

Poor women are keen to participate in PKK activities but admit that they rarely have the time. Since PKK uses voluntary labor, only the upper and middle classes of women have been able to afford involvement. Poor women do feel its benefits though. At six out of twelve sites (all in Java) women reported that PKK organizes the monthly health post (Posyandu) where they can get easy access to family planning and health services, weighing of children (for growth monitoring), supplementary funding of under fives, pregnancy health check-ups. The village midwife is also a PKK member. Even poor women feel that it is their own institution and is therefore responsive to their needs. PKK has organized *Arisans* at most sites and is the channel for women's access to government credit facilities (*UP2K* loans from the Ministry of Home Affairs). During the current economic crisis, the PKK organized several low-cost bazaars for essential commodities with funds from various government and private sector agencies. At several Java sites PKK also organizes *perelek* or *jimpitan*, i.e., collecting contributions of rice from all families for distributions among the neediest and most helpless.

Although PKK is managed by women in the community who are better-off both economically and in terms of proximity to sources of authority and power, PKK is seen by poor women as a socially inclusive institution. Because they are all automatically considered members of PKK, there is no reticence about participation in PKK activities. They do not feel belittled or alienated by the better-off members. PKK offers a voice to women, who are otherwise almost entirely excluded from community decision-making mechanisms (see Chapter on Gender Relations for further explanation). Women therefore give it a high ranking on all rating dimensions, both in rural and urban areas, although only on Java.

An interesting example of female solidarity was noted during the consultations in Galih Pakuwon, West Java. The poor women who came to the consultations were always surprisingly well-dressed. Our facilitating team looked positively scruffy in comparison. It transpired that the poor women had been too embarrassed to come to the meeting in their own clothes and had all been loaned festive-occasion-finery by their better-off neighbors. It is a known fact that the poorest in Indonesian villages rarely come to community meetings with outsiders, because they are ashamed to show up in their shabby clothes. Where there is a will ... there is a way. For the consultations there was tremendous 'will'. No one wanted to miss them!



Serious discussion by women about risk, security, vulnerability, opportunities, social exclusion, and conflict (Clothes borrowed for the meeting from better-off neighbors). *Padamukti, West Java*

### ***5.1.2 Institutions Included and Excluded While Ranking***

The urban poor rely basically on their own community-based institutions and a small group of private sector agencies providing credit, including the local money lender, pawn shops, and private banks. The rural groups depend on a larger variety of informal community-based institutions, village government officials and get their credit in kind from local shops.

*Tables 5.3 and 5.4* show the institutions ranked according to Importance, Effectiveness, Trustworthiness and Openness to influence by the community, for rural and urban areas.

Table 5.3.

*Ranking Of Institutions At 6 Urban Sites*

According to:	MOST IMPORTANT	MOST EFFECTIVE / HELPED DURING CRISIS	MOST TRUSTED	MOST OPEN TO COMMUNITY INFLUENCE ("Listen to us")
<b>URBAN WOMEN</b>	<ol style="list-style-type: none"> <li>1. - <b>Religious prayer/ Learning group</b></li> <li>- Posyandu</li> <li>2. PKK</li> <li>3. RW / RT</li> <li>4. - Private credit bank</li> <li>- Mobile credit cooperative</li> <li>- Money lender</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>PKK</b></li> <li>2. RW / RT</li> <li>3. Religious prayer/ Learning group</li> <li>4. - Arisan</li> <li>- Neighbors</li> <li>5. Takesra</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>RW / RT</b></li> <li>2. Religious prayer/ Learning group</li> <li>3. PKK</li> <li>4. Kelurahan official</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>PKK</b></li> <li>2. Religious prayer/ Learning group</li> <li>3. Posyandu</li> <li>4. Banjar kematian</li> </ol>
<b>URBAN MEN</b>	<ol style="list-style-type: none"> <li>1. <b>RW / RT</b></li> <li>2. Religious prayer/Learning group</li> <li>3. Money lender/Wholesale buyer</li> <li>4. Private credit bank</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>RW / RT</b></li> <li>2. Religious prayer/Learning group</li> <li>3. Pawn shop</li> <li>4. Arisan</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>RW / RT</b></li> <li>2. Religious prayer/ Learning group</li> <li>3. Kelurahan official</li> <li>4. Local warung</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>RW / RT</b></li> <li>2. Religious prayer/ Learning group</li> <li>3. LKMD</li> </ol>
<i>Arisan:</i>	A group, which meets regularly, mutually contributes and gathers small capital, which is then allotted by "lottery" to a different group member each month. Group members are socially cohesive, gender-specific, and have several common features.			
<i>Banjar Kematian:</i>	Common fund built up with monthly contribution from each family & contributions at the event of death in the community. Funds are used to help the bereaved family with funeral expenses. Contribution are obligatory or every family in the neighborhood, decided so by community consensus.			
<i>Kelurahan:</i>	Urban administrative unit, headed by a chief, <i>Pak Lurah</i> , the lowest level local government official in urban areas. A city / town has several kelurahan.			
<i>LKMD:</i>	<i>Lembaga Ketahanan Masyarakat Desa</i> : Village Development Council. Members usually selected by the Village/Kelurahan Chief ( <i>Kepala Desa</i> )			
<i>PKK:</i>	<i>Pembinaan Kesejahteraan Keluarga</i> : National Family Welfare Movement, organised activity implemented by women in both rural and urban communities. Active movement in Java, not so much elsewhere. Activities include voluntary work for community development, mother and child health, and educational activities for family life improvement aimed at women. All women are automatically enrolled as members of PKK. Leadership of PKK from community to national level normally follows the pattern of administration leadership at each level. The village chief's wife is the village PKK head. The national PKK head is the wife of the Minister for Home Affairs. This trend however is beginning to change			
<i>Posyandu:</i>	Monthly community clinic for weighing under-five children (growth monitoring) and providing nutritional Family Planning and health services to mothers and children. Organized by PKK. Services provided by staff from nearest health center			
<i>Religious prayer/ Learning group:</i>	May be called <i>Pengajian / Majelis Taklim / Tahlilan / Sekolah Minggu</i> . People get together weekly, for community prayer and religious teaching. Mostly Islamic, but may be specific for other religious groups also. Homogeneity of gender, occupation or residential area usually a feature of the group. Often merged with group saving/lending and other mutual support activities.			
<i>RT / RW:</i>	Levels of Neighborhood Units within a village / urban area, headed by a local resident who may be elected by: a) popular choice; b) virtue of social prominence and c) proximity to authority at higher administrative levels, or a combination of the three. The heads of the RT and RWs are the channels for distribution of government aid to the community.			
<i>Takesra:</i>	Women's savings / credit group, organized by Family Planning field workers			
<i>Warung:</i>	Local shops selling everyday necessities. Regular customers usually given informal credit for several days to a month, a facility highly appreciated by poor families with uncertain daily incomes but unrelenting daily needs.			
<i>Wholesale buyer:</i>	"Pelele" in fishing communities provide loans to enable poor fisherman rent boats / nets and buy fuel. They must repay loans by selling the total catch the "Pelele" at a lower than market price. "Populele" provides similar service to women weavers of handloom cloth in NTT.			

Table 5.4.

Ranking Of Institutions At 6 Rural Sites

According to :	MOST IMPORTANT	MOST EFFECTIVE / HELPED DURING CRISIS	MOST TRUSTED	MOST OPEN TO COMMUNITY INFLUENCE ("Listen to us")
<b>RURAL WOMEN</b>	<ol style="list-style-type: none"> <li>1. Village government official</li> <li>2. Bidan desa</li> <li>3. PKK</li> <li>4. Church / Priest</li> <li>5. Local warung</li> </ol>	<ol style="list-style-type: none"> <li>1. Village government official</li> <li>2. Arisan</li> <li>3. PKK</li> <li>4. Local warung</li> </ol>	<ol style="list-style-type: none"> <li>1. Village government official</li> <li>2. Arisan</li> <li>3. Local warung</li> <li>4. Traditional community leader</li> </ol>	<ol style="list-style-type: none"> <li>1. PKK</li> <li>2. Posyandu</li> <li>3. Religious prayer/Learning group</li> <li>4. Arisan</li> </ol>
<b>RURAL MEN</b>	<ol style="list-style-type: none"> <li>1. LKMD</li> <li>2. Church / Priest</li> <li>3. Farmer's Irrigation Water Users' Ass.</li> <li>4. - School teacher - IDT program</li> <li>5. Community saving/Loan cooperative</li> </ol>	<ol style="list-style-type: none"> <li>1. Religious prayer/ Learning group</li> <li>2. - RW / RT - IDT program</li> </ol>	<ol style="list-style-type: none"> <li>1. RW / RT</li> <li>2. Religious prayer/Learning group</li> <li>3. School teacher</li> <li>4. Church / Priest</li> </ol>	<ol style="list-style-type: none"> <li>1. LKMD</li> <li>2. Religious prayer/Learning group</li> <li>3. LMD</li> </ol>
<i>Arisan:</i>	A group which meets regularly, mutually contributes and gathers small capital, which is then allotted by "lottery" to a different group member each month. Group members are socially cohesive, at the same gender, and have several common features.			
<i>Bidan:</i>	Trained village midwife provided by the government health services. Community members pay her for services rendered.			
<i>IDT Program</i>	<b>Inpres Desa Tertinggal: A Program of revolving loans at no interest to groups of poor villagers for productive/income generation purposes, in economically backward villages</b>			
<i>LKMD:</i>	<i>Lembaga Ketahanan Masyarakat Desa:</i> Village Development Council. Members usually selected by the Village Chief ( <i>Kepala Desa</i> )			
<i>LMD:</i>	<i>Lembaga Masyarakat Desa:</i> Village Assembly of elders.			
<i>PKK:</i>	<i>Pembinaan Kesejahteraan Keluarga:</i> National Family Welfare Movement, organised activity implemented by women in both rural and urban communities. Active movement in Java, not so much elsewhere. Activities include voluntary work for community development, mother and child health, and educational activities for family life improvement aimed at women. All women are automatically enrolled as members of PKK. Leadership of PKK from community to national level normally follows the pattern of administration leadership at each level. The village chief's wife is the village PKK head. The national PKK head is the wife of the Minister for Home Affairs. This trend however is now.			
<i>Posyandu:</i>	Monthly community clinic for weighing under-five children (growth monitoring) and providing nutritional, Family Planning and health services to mothers and children. Organized by PKK. Services provided by staff from nearest health center.			
<i>RT / RW:</i>	Levels of Neighborhood Units within a village/urban area, headed by a local resident who may be elected by: a) popular choice; b) virtue of social prominence and c) proximity to authority at higher administrative levels, or a combination of the three. The heads of the RT and RWs are the channels for distribution of government aid to the community.			
<i>Religious prayer/ Learning group:</i>	May be called <i>Pengajian / Majelis Taklim / Tahlilan / Sekolah Minggu</i> . People get together regularly, usually weekly, for community prayer and religious teaching. Mostly Islamic, but may be specific for other religious groups also. Homogeneity of gender, occupation or residential area usually a feature of the group. Often merged with group saving / lending and other mutual support activities.			
<i>Takesra:</i>	Women's savings / credit group, organized by Family Planning field workers			
<i>Village Government Official:</i>	Usually means the Village Chief ( <i>Kepala Desa</i> ), who is the lowest level local government official at village level. The <i>Kepala Desa</i> is appointed by the government, is a salaried employee and must be a local resident. The Village Government also includes. The Village Secretary and Treasurer			
<i>Warung:</i>	Local shops selling everyday necessities. Regular customers usually given informal credit for several days to a month, a facility highly appreciated by poor families with uncertain daily incomes but unrelenting daily needs.			
<i>Wholesale buyer:</i>	"Pelele" in fishing communities provide loans to enable poor fisherman rent boats/nets and buy fuel. They must repay loans by selling the total catch the "Pelele" at a lower than market price. "Populele" provides similar service to women weavers of handloom cloth in NTT.			

The entries in the tables above are summarized from the institutions ranked as the first 4 on each of the aspects being rated, at all twelve sites. Reverse weighting of frequencies of the number of times each institution was rated first, second, third or fourth was used to arrive at consolidated scores and the ranks in the tables.

About half the groups ranked all institutions they had listed, reaching ranks up to 10<sup>th</sup>, 15<sup>th</sup> and so forth. The rest ranked them up to 5 and said it was difficult to differentiate between the rest. Thus it was not appropriate to identify the last ranked institutions as the worst ones. They were simply the lowest in all respects; however, they still represented institutions that are relevant to or known by the poor in some ways.

It is revealing nevertheless to examine the full lists in every case to see which institution were not mentioned by the groups for each dimension being rated. **Neither any government services / programs, nor a single NGO was amongst the institutions rated by the urban groups as important, effective, trusted or open to community influence. (Table 5.5.)**

Table 5.5.

*Institutions NOT MENTIONED among those considered*

	IMPORTANT	EFFECTIVE	TRUSTED	OPEN TO COMMUNITY INFLUENCE
<b>RURAL GROUPS</b>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Private sector (Except shop)</li> <li>- RW / RT</li> </ul> <p><b>By women:</b></p> <ul style="list-style-type: none"> <li>- LKMD</li> <li>- Any government aid program for the poor.</li> <li>- LMD</li> </ul>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any aid program except Padat Karya + IDT at 1 site</li> <li>- Any NGO except CARE at 1 site</li> </ul> <p><b>By women:</b></p> <ul style="list-style-type: none"> <li>- LKMD / LMD</li> <li>- Any government aid program for poor</li> <li>- Family Planning/Agriculture extension worker</li> </ul> <p><u><b>Mentioned but ranked low by women:</b></u></p> <ul style="list-style-type: none"> <li>- Health Center / Midwife</li> </ul>	<p><b>By men:</b></p> <ul style="list-style-type: none"> <li>- Any government program for service</li> <li>- Any NGO (except WTM-FADO at 1 site)</li> </ul>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any government institution</li> </ul>
<b>URBAN GROUPS</b>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any NGOs</li> <li>- Any government services or programs</li> </ul>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any NGOs</li> <li>- Any government services or programs</li> </ul>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any NGOs</li> <li>- Any government services or programs</li> </ul>	<p><b>By men &amp; women:</b></p> <ul style="list-style-type: none"> <li>- Any government services</li> <li>- Any local government agency</li> <li>- Any NGOs</li> </ul>

It is incredible how little the lives of the poor are touched by government services and aid programs and by NGO assistance. The twelve sites for this consultation were chosen from among the poorest districts and two-thirds of the sites were in Java – where the greatest concentration of the poor can be found. If there had been a discernible impact on their lives from government programs it was expected to have shown up in their rankings. Although at many sites groups of men and women talked about programs like *IDT*, Social Safety Net, (*Padat Karya*), Credit Programs (*UEDSP* and *PDMDKE*), and services such as the *Bidan*



"OOH, IT IS COLLUSION, CORRUPTION AND NEPOTISM, LIKE  
WHAT WAS SAID IN T.V. NEWS."

*(Amaq Sahlan, poor fisherman in Ampenan, NTB)*

There is no ban on the use of the dragnet by rich fishermen, which takes away all fish near the shore, depriving smaller fishermen of their catch. This is because of good relationship and "mutual understanding" between the rich fisherman and Government officials in charge.

*Desa* (Midwife), *Puskesmas* (Primary Health Center), *PPL* (Agricultural Extension Worker), these agencies and programs did not make it to the list of institutions ranked among the top 5 by the poor, in terms of importance, effectiveness, trustworthiness and openness to influence. The clue to this state of affairs seems to lie in the fact that poor men and women, urban and rural alike, feel that they have no influence at all on any government services, government officials and functionaries. In other words, no one asks their opinion. No one listens to them. They receive certain programs and services whether or not relevant to their lives, as determined by higher levels of administration. They have no say in the types of services, type and amount of assistance, its timing and rules governing them. Sometimes this leads to losses rather than benefits to the poor. To make this point, the women of Renggarasi described their experience of being given goats by the Social Welfare Department, as a form of revolving assistance. The goats delivered were very young and

skinny. Many died soon after being received. The men explained the negative outcome for the community as: *“We were blamed as being incapable of rearing goats. In addition we had to pay cash to compensate the village government so that the assistance could revolve to other villages”*. If the villagers had been allowed to procure livestock of their choice, they would have ensured healthy animals, and perhaps not even chosen goats. As is usual, procurement was handled somewhere higher up, without allowing the recipients any choice in the matter.

## 5.2 Criteria for Judging Institutions: Effectiveness and Trust

According to men, the most important criteria for judging an institution was felt to be its proven effectiveness or usefulness to the community, in solving problems faced by them. Women considered trustworthiness of the institution as the most important criterion. The two are closely linked and are probably equally important, since trust is generated by effectiveness of the institution in helping to solve local problems. All other criteria mentioned are related to these two.

An institution is considered effective/useful when: a) people are able to see and feel its benefits; b) it is easily accessible and takes speedy action in response to people’s problems; c) it is fair and equitable in its support; d) it is willing to listen, negotiate and decide on forms of support in consultation with people; and e) it has the knowledge and capacity to provide the right type of problem solving assistance. It is noteworthy that the poor do not think that a lot of funds are needed to make institutions effective. One woman in Kawangu (NTT) summed it up as: *“What is most important about an institution’s activities and assistance is their usefulness to the people. Assistance does not have to be in the form of cash or goods. Even when an institution provides a large sum of money, it cannot be considered effective when it does not address the problems the community is facing. The example is the IDT program in our village”*. The example is described below whereby community groups were not allowed to pursue income-generating activities of their choice.

### **The IDT Facilitator:**

***bottom of the list according to both men and women’s groups***

The IDT (*Inpres Desa Tertinggal* or Presidential funds for less developed villages) Program in Kelurahan Kawangu was started in 1996/97. Based on the report from *Kecamatan* (sub-district) Pandawai, the IDT funds already disbursed to this village was Rp.40 million, supposedly to benefit 175 families organized in 7 different community groups (*Pokmas*). Besides fund assistance, IDT also provided a Facilitator. The assignment of a Facilitator was meant to ensure that the implementation of the IDT program, both in terms of activities and fund management, was effective in alleviating the community’s poverty. The reality in the field was, however, very different. *Bapak Hawula Windi* – a local resident said *“Let alone helping the poor, the aid did not even touch the hands of the poor”*. This expression gave a clear picture of how the IDT program had been mistargeted. In kampung Hunduburung, only 8 of the 48 families classified as poor had received the IDT assistance. Despite his full knowledge of this situation, the IDT Facilitator simply approved this arrangement. There was a strong impression among the community that the IDT facilitator was being partial. He decided the beneficiaries without consulting community members or even the RT/RW officials.

The matter was further aggravated by the community groups being required to seek the facilitator's approval of their intended income-generating activities. This had resulted in non-productive utilization of the fund. An example was given by *Ibu William*. The IDT funds for her group were originally meant to be used to assist local weavers, either for marketing the finished product or for buying raw materials (thread). The Facilitator rejected this because weaving and selling the cloth would cause a longer time (in his opinion) for the fund to recycle, and the group was recommended to use the fund for poultry rearing. It turned out that poultry rearing failed because many birds died from disease. These were the reason why the community ranked the IDT facilitator as the most ineffective institution.

*(Site Report, Kawangu)*

In the same village there were cases where land had been brought under an irrigation scheme without consulting local farmers. *Ibu Babang Ratu* was one farmer who reported a reduction in yield from her now irrigated rice field, compelling her to buy food for her family. Before the irrigation scheme intervened, her unirrigated field used to produce sufficient corn and other crops to feed her family the whole year and leave a surplus to sell.

**The groups made it very clear that the effectiveness of institutions in helping alleviate problems of the poor largely depends on their willingness to consult the poor and adjust forms of assistance accordingly,** as reportedly is done by the Church in Renggarasi (NTT), the *IDT* facilitators in Waikanabu, (NTT), and the credit-cum-technical aid giving private sector agency *Yayasan Ibu Hindun* in Ampenan, (NTB).

Private moneylenders of various types and private banks providing daily/weekly/ monthly credit rank higher in poor people's eyes than government banks and co-operatives, in terms of effectiveness in meeting their needs. Private moneylenders meet the very important criteria of easy access, instant availability of cash and lack of collateral. They charge very high rates of interest, up to 30 per cent per month, and the borrowers fully realize the fact. However, it keeps them alive and able to operate on a daily basis. At several sites they expressed their urgent need for an alternative source of credit at lower interest rates. The moneylender's rates are too high for them to ever be able to repay the principal. Once one goes to a moneylender, one will never free of his shackles. But often there is no choice.

Women in Tanjungrejo explained that they survive by using credit institutions alternately. *"The money lender and the pawnshop are like the husband and wife. One month we borrow from the moneylender and pay the pawnshop. Next month we borrow from the pawnshop and pay the money lender"*. Nevertheless, both the moneylender and pawnshops tend to cause permanent loss of remaining assets of the poor. *Babah Liong* of Pegambiran is an example of how private moneylenders operate.

*"Rentenir"* or the private moneylender is an informal (even illegal) yet important institution for the community of *Kelurahan* Pegambiran. He lends money at an exorbitant interest rate of 30 per cent per month. The community mentioned two different types of moneylenders.

The first was the *rentenir lokal* (local moneylenders), i.e., members of *kelurahan* Pegambiran itself, who had the capacity to lend money, but only in small amounts. These people just worked on their own, without a network or debt collectors. The second type was the external moneylender, such as “*Babah Liong*” who hired debt collectors, mostly of *Batak* origin. The *Bataks* are an ethnic group from North Sumatra well known for their aggressiveness. The debt collectors used intimidation to pressurize borrowers to pay their due instalments when there were signs that they would not be able to hold on their commitments. Failure to pay instalment could lead to household possessions being forcibly taken away.

(Site Report, Pegambiran)

The mobile merchants who procure handloom cloth from rural weavers (*Populele*) offer cash or material credit and accept repayment in woven cloth. Poor villagers are willing to accept lower than market prices for their woven cloth because the *Populele* saves them the cost of transportation to far away market and eliminate the risk of having unsold goods at the end of a trip to the market. The *Pelele* (fish buyer) provides credit to fishermen to operate their trade (Ampenan, NTB) on condition that they sell their entire catch to her, of course at a lower than market price. The fishermen know they are getting paid less, but are resigned to the fact because, without ready cash assistance from the *Pelele*, they would not be able to rent boats, nets and buy fuel. The *Pelele* is also very flexible about extending periods of repayment. It profits the *Pelele* to have more fishermen indebted and tied to her supply chain for trading in fish.

The poor reported not taking loans from government banks like the *Bank Rakyat Indonesia (BRI)* even if a branch is available within a few kilometers of their village. The reason is time needed for processing applications as well as the need for collateral, usually required in the form of a land registration certificate. They either do not own a certificate or are afraid to pledge it as collateral, being unsure of their ability to repay. For a poor rural household their land, if they own any, represents their ultimate life insurance. They also rarely borrowed from government-run village credit cooperatives or *KUDs*. According to them, the *KUD* was either too far away or dysfunctional.

Private banks and mobile credit vendors seemed popular choices as useful institutions wherever they were mentioned. The following profile of *Bank Wiranadi* (Ampenan, NTB) is a good example of a private credit enterprise that has designed its service to match its poor clients’ credit needs and capacity to repay.

#### ***Wiranadi Mobile Bank: Services tailored to poor clients’ needs***

Wiranadi bank is a financial institution that operates an office in Kecamatan Narmada, Lombok Barat District. Several other banks and co-operatives operate on a mobile basis in Kampung Pondok Perasi from morning till afternoon every day.

The bank’s staffs in charge are usually male. Their tasks are to find new customers and collect loan repayments from older customers. According to Pak Said: “*The borrowing system is very easy, the borrower only needs to sign an agreement with the bank staff.*” The agreement would be “signed” by stamping the borrower’s thumb prints on the loan record card. The loan is open to anyone, rich and poor are accepted without discrimination: Honesty is the only requirement besides routine repayments without

delinquency. The loan size ranges from Rp.15,000 to Rp.200,000 with a 5 per cent interest rate per month. Repayments are made daily, as most fishermen prefer it that way. Subsequent loans are available based on regularity of repayments made as committed. Pak Munasah gave an example: “If I borrow Rp.25,000.- then I should repay Rp.1,000 daily for 30 days. For administration fee, the bank staff would deduct Rp.2,500 per loan”.

(Site Report, Ampenan)

### 5.2.1 What Makes an Institution Trustworthy?

An institution is considered worthy of the poor community’s trust when they know the people running it and those people are reputed to be honest, capable, true to their commitments, treat everyone fairly, help without ulterior motives, and be transparent in their dealings. Trust is linked closely with people’s confidence in an institution, which they define as the “*feeling of assuredness that our problem will be solved when we approach the institution*”.

Trust therefore has much to do with the way of people from an institution behave with the poor community. The poor in Kawangu have preferred to go to the traditional healer (*Dukun*) living next door although they know that her medicines are the same for every illness. They feel less sure that they will get proper attention at the *Puskesmas* (Primary Health Center), which distributes assistance in an inequitable way, e.g. the “*dana sehat*” assistance was provided only to families living around the *Puskesmas* site. People coming from far off villages are usually disappointed because the *Bidan* (Midwife) always says “*thereise no medicine in stock*”. The Village development council (*LKMD*) is trusted at 2 sites but not at others, due to the lack of integrity and transparency of operation of its members. The *PKK*, *Karang Taruna*, *Posyandu* and *Pengajian* are highly trusted every where, due to their transparent accounting to the community.

Trust in an institution is very much a matter of reciprocation. An institution is trusted by people when it also trusts them, i.e. there is a give-and-take of trust. Women of Ampenan gave the highest trust ranking to *Yayasan Dana Sosial Ibu Hindun*, which is a private micro-credit cum training enterprise. It is very close to their hearts because it appears to have their best interests as its operating principles. The *Ibu Hindun* provides skill training in fish preservation and herbal medicine making, offers credit at low interest, provides guidance on proper use of the loan to ensure that borrowers are able to manage repayments, and enforces group savings out of the interests generated. Fisherwomen noted that *Ibu Hindun* trusts them not to default on repayments and there fore they make sure they don’t. Women said that *Ibu Hindun* actually helps them to repay, and explained: “*Ibu Hindun is very open to listening to the community. Delayed repayments are not a problem. If I say I can’t pay now and I will pay later, it is accepted by Ibu Hindun*”.

It is the same kind of mutual trust that placed *warungs* (village shops) high on trust ranking lists of men and women in Kawangu, Genengsari and Waikanabu. *Warungs* help by giving credit on goods bought, thus absorbing the risk of non-payment or delayed payment by poor customers. Because the shops and their customers need each other, they operate on the basis

of mutual trust. These shops are in remote villages which are far from markets and alternative sources for daily necessities.

**Warung: *Take now, pay tomorrow. Very helpful***

Shops or warungs are the first place to go for community members anytime they are short of what they need. They can take what they urgently need from the shop and only pay later when they have the money. Besides borrowing in-kind, they can also borrow cash although only in small amounts and only when cash is available. In this regard, the individual who owns the *warung* suggested that to run such a business in Genengsari, one should be prepared with twice as much the capital required. Many customers buy their needs on credit and therefore the merchandise may all be sold out before the shop owner receives payments. Hence, he should have provision for double the capital needed to enable him to replenish his stocks without having to wait for all customers to pay. *Warung* owners who only have just enough capital have to overcome this problem by buying/replenishing merchandise in smaller quantities every four to five days.

*(Site Report: Genengsari)*

These mutually trusting attitudes are in complete contrast to that of the *Kelurahan* Officials and the *LKMD* (Village Development Council) of Harapan Jaya (West Java), which did not give loans to the poorest families out of the Social Safety Net. They were “*afraid that the poor would not be able to repay the loans*”. The credit assistance went instead to those who were considered more capable of repaying it; i.e. not the poorest, but those with some kind of established trade enterprises.

The other major reason for a community to trust an institution is its religious (and therefore altruistic) image. The Evangelist and Vestry churches are highly trusted institutions in Waikanabu, Kawangu and Renggarasi, because “*they teach the truth and the community follows them*”. Also because the church fulfills economic needs beside spiritual ones through the establishments of credit cooperatives and group business opportunities. It is also “*always ready with support in crisis such as during typhoons and earthquakes*”. Similar opinions were voiced by the youth organization of the mosque (*Ikatan Remaja Mesjid*), and the very popular community prayer and learning groups (*Pengajian*) at six out of eight sites on Java.

### **5.2.2 *Control or Influence of the Poor on Institutions***

The poor found the idea of their ‘control’ over any institution quite unrealistic. They were more comfortable with the idea of discussing the extent to which they can influence an institution or the extent to which they found it responsive to their needs and opinions.

Several very dissimilar institutions were rated as effective and important to the poor, mainly because they could talk to them and feel they were listened to. This included the neighborhood chiefs (*RW* and *RT*), the fish wholesaler (*Pelele*), the community prayer and

learning groups (*Pengajian*), the village store (*warung*), private micro-credit banks (*Wiranadi, Ibu Hindun*), and the *PKK* women's movement.

Among the institutions that the poor felt they had no influence over (i.e. those which did not ask their opinions nor hear their voice) were most of the government services and special programs for aid to the poor. The only exception was at Waikanabu, where the popular and responsive village chief had taken an active role in voicing the concerns of the poor to aid-giving agencies. This had resulted in the poor being able to influence the course of programs like *IDT* (funds for backward villages) and *Padat Karya Desa* (Food/cash for work), leading to the desired benefits reaching the poor and the benefits being better sustained. Even in Waikanabu, poor men and women's groups were emphatic that: "*Although many institutions can be influenced by the community, not all levels of the community can influence them. Those who are able to have influence are only people with high social status, the village officials or the rich*".

The poor are keen to be more involved in programs that are aimed at them. At Galih Pakuwon they listed these as programs for distribution of essential goods and village infrastructure development. In Waikanabu, Kawangu and Renggarasi they added programs for income generation to their list. Women want to have a greater say in health and educational services. Their experience everywhere has so far been one of exclusion from decisions regarding all of these programs, which are unilaterally determined by village officials. Although the poor are often "*di ikut sertakan*" (literally translated as "made to participate") by asking them to attend village meetings, their participation has little effect on the decisions. As the men in Galih Pakuwon said: "*in the end we always see and feel that the activities are not transparently implemented. Examples are the distribution of cheap rice, scholarships, asphalt for roads, ... etc*".

Gender is a very important determinant of the extent of one's influence on key institutes. At more than half the sites the men felt they could often influence village government officials, the *LKMD*, religious leaders and neighborhood unit chiefs (*RW/RT*). Women did not think so anywhere, because women were not supposed to interact with them. Even if they tried, their voice was not listened to. They could only influence women's institutions within their own communities. Even there, the poorest women had little voice. Those who did were either from the economically best-off families or wives of important people such as the Village Chief, the religious leader, or the '*Adat*' leader. A fuller description of this trend can be found later in this report, in the chapter on Gender Relations.

The institutions that the poor established by themselves were naturally the ones where they had the most influence, e.g. the religious learning groups (*Pengajian*), small savings and credit groups (*Arisan*), *IDT* groups formed without external intervention, farmers' mutual support groups (*Proyekan*), and community funds for assistance in funerals/functions (*Banjar Kematian, Banjar Alat Pesta*).

The poor were influenced negatively by some indigenous institutions such as the 'traditional *Adat*' leaders in NTT. The '*Adat*' controls people's lives, and unquestioning obedience to *Adat* rules are customary, despite the hardships and financial ruin caused to many families. One man in Kawangu described his helplessness: "*for funeral and wedding ceremonies, no*

*matter how difficult it is for us to comply with costly rituals, we must follow them because our Adat leaders says so”.*

The full lists of institutions mentioned and ranked by men, women and youth for all four dimensions are presented in the following pages, as *Tables 5.6 – 5.13*.

Table 5.6

*Ranking of institutions based on IMPORTANCE according to RURAL Men, Women, Youth  
(Highest Importance = Rank 1)*

LIST OF INSTITUTION	RURAL																								
	PD				GP				GS				BN				WK				RN				
	M	YG	W	Y	M	YG	W	Y	M	YG	W	Y	M	YG	W	Y	M	YG	W	Y	M	YG	W	Y	
<b>GOVERNMENT</b>																									
<b>Administration</b>																									
1 Village government (Kepala Desa, Kepala Dusun, etc)			1					1											2	1	1	2	3	2	
<b>Services</b>																									
2 Puskesmas (Community Health Center)	2							4																	
3 Puskesmas Pembantu/ Postu (Health Worker)			4																				3	1	
4 Bidan Desa (Trained Midwife)			1	3				3															3	1	
5 Polindes (Village Childbirth Clinic)	2																		1						
6 PLKB (Family Planning Field Worker)			4	4																					
7 Sekolah (School)					2	3																			
8 PPL (Agriculture Field Worker)			3	1																					
9 KUD/KUD Mina "Makmur Jaya" (Govt. Co-op. Credit Org.)									4						2										
10 UESDP (Village Economic Efforts For Saving & Loan Program)	2		1																						
11 Departemen Sosial (Social Welfare Department)																								4	
12 BKD/ BKK (village credit bank/ subdistrict credit inst.)									2	3	2	4													
13 UP2K (Family Income Enhancement Program)											3														
14 Bangdes (Home Affairs Local Government)											4														
15 Dana IDT (Presidential Funds for Backward Villages)									3								2	3			3	4	4		
16 JPS (Social Safety Net) : Beasiswa, etc.																								3	
<b>Security</b>																									
17 Lembaga Keamanan/hansip (Security Institutional)				2																					
<b>COMMUNITY - BASED</b>																									
<b>Religious</b>																									
18 Pengajian/ Majelis Taklim/ Tahlilan/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)	2	3		3	4	2	1	3																	
19 MUD (Village Council of Ulama)		1																							
20 Ustadz/ Tokoh Agama (Religious Teacher/ Leader)			1																						
21 Gereja/ Romo (Church/ Preast)																	1	2	3	4	1	1	1	1	
22 DKM (Mosque Welfare Council)		2		2																					
<b>Credit/ Community Self-Help/ Mutual Association</b>																									
23 Arisan (Savings + Credit Group)							1			2			3		3										
24 Saving + Loan Cooperative + Local Self Help Co-op. Effort)	1	1		2	4																				
25 Perelek/ Jimpitan (Rice Contribution for Needy)																3									
26 Proyekan (Group for Mutual Labor)													1			2									
27 Tetangga (Neighbors)									3			2													
<b>OTHERS</b>																									
28 Community leaders (traditional, non-religious, Adat)							3																		
29 Sports Club/ Art Club/Traditional Self Defence Club					3																	3			
30 School Teacher																	1	1	1	2					
31 TK/ Kindergarten																									
32 Dukun (Traditional Midwife)																								3	
33 Posyandu (Village Health Post)		2	4			2	2	4																	
34 Farmer Group/ P3A (Water Users Association)													3								1	2		2	
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																									
35 LKMD (Village Development Council)	3	4			1		2	3					2				3	4		1	4	3			
36 LMD (Village Legislative Body)	3	3											1												
37 RW/ RT (Neighborhood Unit)			3		4																				
38 Karang Taruna (Village Youth Organization)	4			1											1										
39 PKK (Family Welfare Movement for Women)			4			4			4		3				2	1				3					
<b>NON-GOVERNMENT ORGANIZATIONS</b>																									
40 "Propelmas" (Local NGO)																	4	3							
41 WTM/ FADO (Local NGO)																					2	1	2	3	
42 CARE (International NGO)																							4	1	
<b>PRIVATE SECTOR</b>																									
43 Pasar (Market)																								4	
44 Kios/ Warung (Shops)									1		1	1													
45 Rentenir : Bank Titi, Palele, Palulele (Money Lender)																							1	2	

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.7

Ranking of institutions based on EFFECTIVENESS according to RURAL Men, Women, Youth  
(Highest Effectiveness = Rank 1)

LIST OF INSTITUTION	RURAL																								
	PD				GP				GS				BN				WK				RN				
	M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y		
OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG	OL	YG		
<b>GOVERNMENT</b>																									
<b>Administration</b>																									
1			3	1				1	4																
<b>Services</b>																									
2		2		2		4		3							3										
3			1					4																	
4																									
5																									
6											3				4										
7			3																						
8																									
9											1														
10																									
11																									
12											2														
13																									
14																									
15																									
<b>Security</b>																									
16			4																						
<b>COMMUNITY - BASED</b>																									
<b>Religious</b>																									
17		2				2	3	2							3										
18			1																						
19																									
20																									
21																									
<b>Credit/ Community Self-Help/ Mutual Association</b>																									
22																									
23																									
24																									
25																									
<b>OTHERS</b>																									
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28																									
29																									
30																									
31																									
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																									
32																									
33																									
34																									
35																									
36																									
<b>NON-GOVERNMENT ORGANIZATIONS</b>																									
37																									
<b>PRIVATE SECTOR</b>																									
38																									
39																									
40																									

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.8

Ranking of institutions based on TRUSTWORTHINESS according to RURAL Men, Women, Youth  
(Highest Trustworthiness = Rank 1)

4	LIST OF INSTITUTION	RURAL																																			
		PD						GP						GS						BN						WK						RN					
		M		W		Y	M		W		Y	M		W		Y	M		W		Y	M		W		Y	M		W		Y						
		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		
<b>GOVERNMENT</b>																																					
<b>Administration</b>																																					
1	Village government (Kepala Desa, Kepala Dusun, etc)			1	1						1																										
<b>Services</b>																																					
2	Puskemas/ Polindes (Community Health Center)	2	3	3							4																										
3	Sekolah (School, University)				1																																
4	UESDP (Village Economic Efforts For Saving & Loan Program)	3																																			
5	BKD/ BKK (Village credit bank/ subdistrict credit institutional)															2	1	2	2																		
6	Dana IDT (Presidential Funds for Backward Villages)																																				
7	BRI (A Government Owned Bank)															2																					
8	PKD-PWT (Food/ Cash for Work: Emergency Relief Project)																																				
9	UBSP (Savings + Loan Group)																																				
10	JPS (Social Safety Net) : Beasiswa, etc.																																				
<b>COMMUNITY - BASED</b>																																					
<b>Religious</b>																																					
11	Pengajian/ Majelis Taklim/ Tahllian/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)	3, 2			3		2	3	2	3	1																										
12	MUD (Village Council of Ulema)		1																																		
13	Gereja/ Romo (Church/ Preast)																																				
<b>Credit/ Community Self-Help/ Mutual Association</b>																																					
14	Arisan/ Arisan Wanita (Savings + Credit Group)																																				
15	Saving + Loan Cooperative + Local Self Help Co-op. Effort)				2																																
16	Perelek/ Jimpitan (Rice Contribution for Needy)																																				
17	Proyekan (Group for Mutual Labor)																																				
<b>OTHERS</b>																																					
18	Community leaders (Traditional, non-religious, Adat)																																				
19	HIPPAM (Water Users Association)																																				
20	School Teacher																																				
21	TK/ Kindergarten																																				
22	Posyandu (Village Health Post)	2	2	3																																	
23	Farmer Group/ P3A (Irrigation User Association)																																				
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																																					
24	LKMD (Village Development Council)	4																																			
25	LMD (Village Legislative Council)																																				
26	RW/ RT (Neighborhood Unit)	1			3																																
27	Karang Taruna (Village Youth Organization)																																				
28	PKK (Family Welfare Movement for Women)																																				
<b>NON-GOVERNMENT ORGANIZATIONS</b>																																					
29	NU/ Nahdhatul Ulama (A large Nation Wide Moslem Org.)																																				

4	LIST OF INSTITUTION	RURAL																													
		PD				GP				GS				BN				WK				RN									
		M		W		Y		M		W		Y		M		W		Y		M		W		Y		M		W		Y	
		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG		OLD	YG	OLD	YG	
30	WTM/ FADO (Local NGO)																														
31	CARE (International NGO)																														
<b>PRIVATE SECTOR</b>																															
32	Kios/ Warung (Shops)																														

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.9

Ranking of institutions based on INFLUENCIBILITY according to RURAL Men, Women, Youth  
(Highest Influencibility = Rank 1)

LIST OF INSTITUTION	RURAL																							
	PD				GP				GS				BN				WK				RN			
	M		W		Y		M		W		Y		M		W		Y		M		W		Y	
	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG
<b>GOVERNMENT</b>																								
<b>Administration</b>																								
1 Village government (Kepala Desa, Kepala Dusun, etc)																								
<b>Services</b>																								
2 Puskesmas/ Polindes (Community Health Center)																								
3 UESDP (Village Economic Efforts For Saving & Loan Program)																								
4 UP2K (Family Income Enhancement Program)																								
5 Dana IDT (Presidential Funds for Backward Villages)																								
6 PKD-PWT (Food Cash for Work: Emergency Relief Project)																								
7 UBSP (Savings + Loan Group)																								
<b>Security</b>																								
8 Lembaga Keamanan/Hansip (Security Institutional)																								
<b>COMMUNITY - BASED</b>																								
<b>Religious</b>																								
9 Pengajian/ Majelis Taklim/ Tahlihan/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)																								
10 Gereja/ Romo (Church/ Priest)																								
11 DKM (Mosque Welfare Council)																								
<b>Credit/ Community Self-Help/ Mutual Association</b>																								
12 Arisan (Savings + Credit Group)																								
13 Saving + Loan Cooperative + Local Self Help Co-op. Effort)																								
14 Porekok/ Jimpitan (Rice Contribution for Needy)																								
15 Proyekan (Group for Mutual Labor)																								
16 Telangga (Neighbors)																								
<b>OTHERS</b>																								
17 Community leaders (Traditional, non-religious, Adat)																								
18 Kerukunan Desa (Village Comm. Harmony) / togetherness																								
19 HIPPPAM (Water Users Association)																								
20 Sports Club/ Art Club/Traditional Self Defence Club																								
21 School Teacher																								
22 Posyandu (Village Health Post)																								
23 Farmer Group/ P3A (Irrigation Users Association)																								
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																								
24 LKMD (Village Development Council)																								
25 LMD (Village Legislative Council)																								
26 RW/ RT (Neighborhood Unit)																								
27 Karang Taruna (Village Youth Organization)																								
28 PKK (Family Welfare Movement for Women)																								



Table 5.10

Ranking Of Institutions Based On IMPORTANCE According To Urban Men, Women, Youth  
(Highest Importance = Rank 1)

LIST OF INSTITUTION	URBAN																											
	PG				HJ				SM				TR			AM				KW								
	M		W		Y		M		W		Y		M		W	Y	M		W		Y		M		W		Y	
	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG
<b>GOVERNMENT</b>	<b>Administration</b>																											
	1 Village government (Kepala Desa, Kepala Dusun, etc)						1											4		4								
	<b>Services</b>																											
	2 Puskesmas/ Polindes (Community Health Center)																											
	3 Rumah Sakit (Hospital)																											
	4 Sekolah (School, University)																											
	5 Adult Education Center																											
	6 PPL (Agriculture Field Worker)																											
	7 Dinas Peternakan (Animal Husbandry Department)																											
	8 KUD/ KUD Mina "Makmur Jaya" (Govt. Co-op. Credit Org.)																											
	9 Navy Foundation																											
	10 BRI (A Government Owned Bank)																											
11 JPS (Social Safety Net) : Beasiswa, etc.																												
<b>Security</b>																												
12 Lembaga Keamanan/hansip (Security Institutional)																												
<b>COMMUNITY - BASED</b>	<b>Religious</b>																											
	13 Pengajian/ Majelis Takim/ Tahllan/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)																											
	14 IREMA (Youth Organization of the Mosque)																											
	15 DKM (Mosque Welfare Council)																											
	<b>Credit/ Community Self-Help/ Mutual Association</b>																											
	16 Arisan (Savings + Credit Group)																											
	17 Saving + Loan Cooperative + Local Self Help Co-op. Effort)																											
	18 Banjar kematian/ Gelas+Alat Pesta (Comm. Association for Assistan during Funeral + Family Functions)																											
	19 Tetangga (Neighbors)																											
	20 Keluarga/ Saudara (Family)																											
	<b>OTHERS</b>																											
	21 Sports Club/ Art Club/Traditional Self Defense Club																											
22 Dukun (Traditional Midwife)																												
23 Posyandu (Village Health Post)																												
24 Siskamling/ Ronda (Neighborhood Security System)																												
25 Kelompok Gotong-royong (Community Self-Help Group)																												
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																												
	26 LKMD (Village Development Council)																											
	27 RW/ RT (Neighborhood Unit)																											
	28 Karang Taruna (Village Youth Organization)																											
	29 Dasawisma (In every Ten Homes)																											
30 PKK (Family Welfare Movement for Women)																												

LIST OF INSTITUTION	URBAN																							
	PG				HJ				SM				TR				AM				KW			
	M		W		Y		M		W		Y		M		W		Y		M		W		Y	
	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG
<b>NON-GOVERNMENT ORGANIZATIONS</b>																								
31	"Anak Alam" (Local NGO)																							
32	Yayasan Dana Sosial "Ibu Hindun" (Local NGO)																							
<b>PRIVATE SECTOR</b>																								
33	Kios/ Warung (Shops)																							
34	Pegadaian (Pawn Shop)																							
35	Mobile Credit Vendor/ Mobile Cooperative																							
36	Rentenir : Bank Titil, Palele, Palulele (Money Lender)																							
37	Bank Swasta/ BPR "Wiranadi" (Private Credit Bank)																							

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.11

Ranking Of Institutions Based On EFFECTIVENESS According To Urban Men, Women, Youth  
(Highest Effectiveness = Rank 1)

LIST OF INSTITUTION	URBAN																										
	PG				HJ				SM				TR				AM				KW						
	M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y				
OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG
<b>GOVERNMENT</b>																											
<b>Administration</b>																											
1 Village government (Kepala Desa, Kepala Dusun, etc)																											
<b>Services</b>																											
2 Puskesmas/ Polindes (Community Health Center)																											
3 Sekolah (School, University)																											
4 Adult Education Center																											
5 KUD/ KUD Mina "Makmur Jaya" (Govt. Co-op. Credit Org.)																											
6 Navy Foundation																											
7 BRI (A Government Owned Bank)																											
<b>Security</b>																											
8 Lembaga Keamanan/hansip (Security Institutional)																											
<b>COMMUNITY - BASED</b>																											
<b>Religious</b>																											
9 Pengajian/ Majelis Taklim/ Tahllilan/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)																											
10 IREMA (Youth Organization of the Mosque)																											
11 DKM (Mosque Welfare Council)																											
<b>Credit/ Community Self-Help/ Mutual Association</b>																											
12 Arisan (Savings + Credit Group)																											
13 Perelek/ Jimpitan (Rice Contribution for Needy)																											
14 Banjar kematian/ Gelas+Alat Pesta (Comm. Association for Assistance during Funerals + Family Functions)																											
15 Tetangga (Neighbors)																											
16 Keluarga/ Saudara (Family)																											
<b>OTHERS</b>																											
17 Community leaders (Traditional, non-religion, Adat)																											
18 Posyandu (Village Health Post)																											
19 Siskamling/ Ronda (Neighborhood Security System)																											
20 Kelompok Gotong-royong (Comm. Self-help Group)																											
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																											
21 LKMD (Village Development Council)																											
22 RW/ RT (Neighborhood Unit)																											
23 Karang Taruna (Village Youth Organization)																											
24 Takesra (Community Welfare Saving)																											
25 Dasawisma (In every Ten Homes)																											
26 PKK (Family Welfare Movement for Women)																											
<b>NON-GOVERNMENT ORGANIZATIONS</b>																											
27 Yayasan Dana Sosial "Ibu Hindun" (Local NGO)																											

LIST OF INSTITUTION		URBAN																								
		PG				HJ				SM				TR				AM				KW				
		M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y		M	W	Y		
		OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	
<b>PRIVATE SECTOR</b>																										
28	Money Lender		2																							
29	Kios/ Warung (Shops)																									
30	Pegadaian (Pawn Shop)		1																							
31	Mobile Credit Vendor/ Mobile Cooperative																									
32	Rentenir : Bank Titil, Palele, Palulele (Money Lender)																									
33	Bank Swasta/BPR "Wiranadi" (Private Credit Bank)																									
34	Kredit Ibu Fatima/Ibu Zenab																									
35	Youth offer party organizer service																									

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.12

Ranking Of Institutions Based On TRUSTWORTHINESS According To Urban Men, Women Youth  
(Highest Trustworthiness = Rank 1)

LIST OF INSTITUTION	URBAN																											
	PG				HJ				SM				TR				AM				KW							
	M	YG	OLD	Y	M	YG	OLD	Y	M	YG	OLD	Y	M	YG	OLD	Y	M	YG	OLD	Y	M	YG	OLD	Y				
<b>GOVERNMENT</b>																												
<b>Administration</b>																												
1					3																							
<b>Services</b>																												
2																												
3						3																						
4								2																				
5																												
6												1																
<b>Security</b>																												
7						1																						
<b>COMMUNITY - BASED</b>																												
<b>Religious</b>																												
8			2	2	4	2	3	2			1, 2		2	1														
9				1																								
10		2																										
<b>Credit/ Community Self-Help/ Mutual Association</b>																												
11			4					3								4				3								
12													3	2	4					1								
13		2					2					3																
14		1					1					4																
<b>OTHERS</b>																												
15																												
16				2																								
17		4	3	1				3																				
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																												
18						4						3																
19	1, 1	3	1, 1		2, 1		4	1, 4	1, 1	2, 1	2, 1	3	4, 1		3, 2	3				4								
20																												
21															4													
22		3																		2								
23			3	4				3		3									1	1								
<b>NON-GOVERNMENT ORGANIZATIONS</b>																												
24																												

LIST OF INSTITUTION		URBAN																							
		PG				HJ				SM				TR				AM				KW			
		M		W		Y		M		W		Y		M		W		Y		M		W		Y	
		OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG	OLD	YG
<b>PRIVATE SECTOR</b>																									
25	Kios/ Warung (Shops)																								
26	Pegadaian (Pawn Shop)																								
27	Doctor		4																						
28	Mobile Credit Vendor/ Mobile Cooperative																								
29	Rentenir (Private): Bank Titil, Palele, Palulele																								
30	Kredit Ibu Fatima/Ibu Zenab																								

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

Table 5.13

Ranking Of Institutions Based On INFLUENCIBILITY According To Urban Men, Women, Youth (Highest Influencibility = Rank 1)

LIST OF INSTITUTION	URBAN																																			
	PG						HJ						SM						TR						AM						KW					
	M		W		Y		M		W		Y		M		W		Y		M		W		Y		M		W		Y							
	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG	OLD	YNG						
<b>GOVERNMENT</b>																																				
<b>Administration</b>																																				
1 Village government (Kepala Desa, Kepala Dusun, etc)				4			3																													
<b>Services</b>																																				
2 Puskesmas/ Polindes (Community Health Center)											2																									
3 Sekolah (School, University)							2																													
4 KUD/ KUD Mina "Makmur Jaya" (Govt. Co-op. Credit Org.)																	1																			
5 BRI (A Government Owned Bank)																	3																			
<b>COMMUNITY - BASED</b>																																				
<b>Religious</b>																																				
6 Pengajian/ Majelis Taklim/ Tahllan/ Sekolah Minggu (Weekly Prayer/ Religious Learning Group)	3	1	2	1					3	2	4								1	1			3													
<b>Credit/ Community Self-Help/ Mutual Association</b>																																				
7 Arisan (Savings + Credit Group)			3													3					3															
8 Saving + Loan Cooperative + Local Self Help Co-op. Effort)													1		1	4							1													
9 Banjar kematian/ Gelas+Alat Pesta (Comm. Association for Assistance during Funerals + Family Functions)																			4	2																
10 Tetangga (Neighbors)																																				
11 Keluarga/ Saudara (Family)													3																							
<b>OTHERS</b>																																				
12 Community leaders (Traditional, non-religious, Adat)																																				
13 Posyandu (Village Health Post)	4		1						1	3																										
14 Siskamling/ Ronda (Neighborhood Security System)													1																							
<b>GOVERNMENT INITIATED &amp; COMMUNITY-BASED</b>																																				
15 LKMD (Village Development Council)	2								1																											
16 RW/ RT (Neighborhood Unit)	1, 1		3, 2	2, 1			2, 1						1, 2	2					2, 3		2															
17 Karang Taruna (Village Youth Organization)																																				
18 Dasawisma (In every Ten Homes)																					3	4														
19 PKK (Family Welfare Movement for Women)			1						2	1					2						1	4														
<b>PRIVATE SECTOR</b>																																				
20 Money Lender			4																																	
21 Pegadaian (Pawn Shop)																																				
22 Rentenir - Bank Tili, Palele, Palulele (Money Lender)															2						4															
23 Bank Swasta/ BPR "Wiranadi" (Private Credit Bank)																																				
24 Kredit Ibu Fatima/Ibu Zenab																																				

■ Ranking by Men  
■ Ranking by Women  
■ Ranking by Youth

## 6. GENDER RELATIONS

The consultations attempted to map the current situation and perceived changes over the past 10 years, in terms of gender roles and decision-making patterns within households and communities, violence against women, and women's power within households and communities. Discussions were held with an equal number of groups of men and women everywhere.

### 6.1 Gender Roles

Accounts by 54 groups of women and men and the women interviewed individually were virtually unanimous that stereotypical gender roles have not changed much in the past ten years. Within the twelve sites there are regional variations in gender role-divisions, which were there even ten years ago. The following table presents a summary of the gender division of roles in the past and present times.

Table 6.1

*Most cited activities within the household: all sites*

MEN	WOMEN
<p><b><u>Current Activities (cited at 4 or more sites)</u></b></p> <ul style="list-style-type: none"> <li>◆ Generate income / breadwinner / make a living</li> <li>◆ Cultivate own rice field / tree crops</li> <li>◆ Agriculture labor (on others' field): weeding/preparing for planting</li> <li>◆ Educate children</li> <li>◆ Take care of children / grandchildren</li> <li>◆ Take care of livestock</li> <li>◆ Build / repair house / shelter</li> <li>◆ Collect fuelwood from forest</li> <li>◆ Peddle pop-ice / fried snacks</li> </ul> <p><b><u>10 Years Ago</u></b> In addition to those listed above:</p> <ul style="list-style-type: none"> <li>◆ Work on urban construction projects</li> <li>◆ Maintain family harmony</li> <li>◆ Buy fertilizer</li> </ul> <p><b><u>New</u></b> (mentioned at 1-2 sites only)</p> <ul style="list-style-type: none"> <li>◆ Help to prepare food / do the cooking</li> <li>◆ Bathe / clean children</li> <li>◆ Keep house tidy</li> </ul>	<p><b><u>Current Activities (cited at 4 or more sites)</u></b></p> <ul style="list-style-type: none"> <li>◆ Cook</li> <li>◆ Clean / sweep / mop</li> <li>◆ Laundry</li> <li>◆ Shop for food and daily needs</li> <li>◆ Collect water from public facility</li> <li>◆ Help husband on the rice field / tending tree crops</li> <li>◆ Help generate income</li> <li>◆ Manage household money for daily needs</li> <li>◆ Educate children</li> <li>◆ Agricultural labor (wage labor for weeding, trashing, hulling, planting)</li> <li>◆ Weave traditional cloth / make pottery / plait mats</li> <li>◆ Take care of small livestock (pigs, goat, chicken, ducks)</li> <li>◆ Take care of husband</li> </ul> <p><b><u>10 Years Ago</u></b> In addition to those listed above:</p> <ul style="list-style-type: none"> <li>◆ Carry food to men on rice field</li> <li>◆ Collect water from faraway river / spring (instead of a tap / well now available close to home)</li> </ul> <p><b><u>New</u></b> (mentioned at single sites only)</p> <ul style="list-style-type: none"> <li>◆ Shopping with own earned money</li> <li>◆ Fishing (on flooded crop fields)</li> </ul>

It was possible to see something like a graduated scale of gender imbalance in roles, responsibilities and decision-making power across the sites. The cluster at the lowest end (most inequitable) consists of the sites in NTT/NTB. Moving westwards, the situation improves in the East & Central Java sites. At the high end of the scale (relatively most equitable) are the West Java sites, both rural and urban.

Apart from the fact that this suggests an obvious correlation with the degree of urbanization of the three regions, local customs and traditions explain a lot. In the eastern islands of NTT a woman is “*a second class creature*” and “*bought*” (*belis*) by the husband, by paying the agreed price to her parents in cash, cattle, and other assets. A “bought woman” is not expected to have opinions and her sole contractual obligation is to obey and serve her husband. In Java, when a couple marries, parents hand down advice from the past generations about the different responsibilities and roles of husbands and wives. Although current economic situations are often causing those mutually exclusive tenets of role divisions to be crossed, the adjustments are mostly being made unilaterally by women – who have accommodated new roles and tasks into their own workloads without relinquishing traditional roles and responsibilities.

Women everywhere and men in some places agreed that women still shoulder a heavier and more diverse physical workload than men, particularly in rural areas. They manage the housework, take care of children, nurse the sick and the old, collect water, fodder and fuelwood, take care of livestock (goats, pigs, poultry and sometimes cattle), work on crop fields and tree crop plantations and handle manual post-harvest operations. In addition, they shoulder a lion’s share of voluntary work required by “development-related” programs in their communities like PKK activities, running *Posyandus*, and working as health/hygiene volunteers (*Kaders*).

As the women of NTB said “*It is our destiny as well as ancient tradition that women should do more for the household*”. Bapak Nabas of NTT concurred: “*Women have more responsibilities because they have dual functions, managing the household and also generating income. Besides, women must obey their husbands as well*”. Obeying her husband was an essential female task also in Tanjungsrejo (East Java), both 10 years ago and now. Moreover, a woman’s work on crop fields was always labeled as “*helping her husband on the field*,” thus emphasizing that agriculture was considered basically a male job. Even when the husband was working in another province or country and the women worked in the fields alone, she was still “*helping bapak* (respectful term for husband) *on the field*”.

Poor women have always been supplementary earners for their households, working mainly in the informal sector. It is not a new role. However, it is a role that has assumed greater importance since early 1998, due to husbands being retrenched from urban factories and construction projects closed due to the economic crisis. Scarcity of alternate employment avenues for husbands has put the burden of being the breadwinner on many women, especially in West Java, both in urban and rural areas. However, a parallel sharing of housework and child care responsibilities by men has happened only where women have found employment at a local factory (Padamukti, West Java) or gone abroad to work in Malaysia, Singapore, Brunei, and Saudi Arabia (Banaran, East Java; Ampenan, NTB). Notably, the sharing by men of these traditionally ‘female’ tasks, wherever it has happened,

is done only by younger men (age 35 and below). In the households of older men, other female relatives are called in to help if the wife must go away to work. Older men (age 40 and above) do not take over women's tasks when the wife goes away to earn. To do so would cause serious loss of face in society. In the eastern islands of NTT/NTB. "*A man who takes care of his young children or prepares food would be branded as incapable of educating his wife, or being dominated by her. Such a man is looked down upon by the community*". Younger men, who have benefited from formal schooling, are more accepting of changes in gender roles, but they have not yet acquired necessary 'seniority' in the community to open such issues for public discussion.

Men continue to be engaged primarily in agriculture in rural areas, which for the poor means agricultural labor on land owned by others or care of livestock owned by others. They also gather fuelwood for selling; repair/build homes and occasionally help with childcare. In urban areas they look for increasingly scarce job opportunities, scavenge and sell recyclable waste, drive pedicabs and from time to time give in to crime, drinking and gambling. The economic crisis has led to many erstwhile small urban traders and small rural industries going out of business as they have lost customers or their raw materials have increased several-fold in cost, but they cannot find customers to buy their goods at higher selling prices.

## 6.2 Gender Participation in Decisions

### *Decisions Within the Household*

The lack of change in gender roles over the past 10 years is reflected in decision-making patterns within households. Man, the "breadwinner and provider", was still the real decision-maker at home at all the sites.

Women reported being consulted by men about decisions such as taking big loans, selection of mates for children's marriages, children's schooling and contributions to be made for parties/celebrations at neighbors' homes for wedding, circumcision and similar occasions. Women decide about the day's menu, sometimes manage daily cash and borrowing and lending from neighbors. Men decide about children's schooling, housing repair/building, buying and selling assets, agricultural inputs and produce. It is not rare to find land and domestic animals being sold by men without their wives' knowledge.

Only when the man is absent from home for long periods does the wife assume decision-making power beyond her traditional subservient role. This was seen in the families of men who have gone to other provinces/countries to work and in the fishing communities where each fishing trip by men lasts for several days out at sea. Women said that additional decision-making power can be earned by a woman when she earns a substantial part of the family income, proves that she is very intelligent, or has high education - which is rare among poor households. That women's earning power has increased their decision-making power was evident at all the sites in West Java where women were more commercially active than at other sites. They could earn more cash incomes working as factory laborers and housemaids, working in urban service industries such as laundry/ironing/shops, working

as snack vendors and herbal medicine sellers. According to them, almost all important decisions at home were made together by men and women, or at least by the man only after consulting his wife.

### ***Community Decision Making***

Involving poor women in community decision making and finding ways to give them a voice in community development programs are still formidable challenges in Indonesia. Women are at the forefront of implementation of development programs, often providing the bulk of voluntary labor needed. They however have little or no say about the contents and types of programs for their own development and that of their families, because few programs ever ask for the opinions of the poor, and if they at all ask, they ask the men. Menfolk are supposed to represent their women's voices. A poor woman is thus doubly voiceless due to her gender and social status.

Formalized community decision-making processes and mechanisms are an established part of Indonesian community life. "Community" however, normally means just the men. Women's groups everywhere confirmed that women are neither invited nor expected to attend village meetings, which are often conducted at male-only events and places such as the Friday post – prayer meeting at the mosque or *Balai Desa* (Village Forum). In Java women have their own community gatherings and activities in *PKK* meetings, *Posyandu* and saving and credit groups (*Arisan*). These are, however, for implementing development programs or self - help initiatives, with little community decision-making elements. Men's groups mentioned that women may attend village meetings as members of *PKK*, which is a section of the village council (*LKMD*). Women's expected role in meetings (as reported by women) is generally that of silent observers or servers of tea and refreshments. Women and men seem to concur that "*community decisions are the rights and responsibilities of menfolk. Women's role is only to accept and implement them.*" Only in Harapan Jaya (a suburb of Jakarta) did women say they attend community meetings and speak up when necessary.

In Pegambiran (West Java, Urban) men and women indicated a decline in poor people's participation in community level mechanisms due to the pressure of time, which must be devoted to earning by both men and women. At a discussion with men, the following comment described the situation: "*Well, brother, I am just a little man ... without working hard and doing just anything possible from morning till late afternoon, how would I feed my family? To participate in this (consultation with the poor), I came here directly from work, without even taking a bath. From here, at home I must help my wife prepare what she will sell tomorrow and only after that I can take a rest ... and tomorrow I must go back to work again. Only the better-off members of communities can afford time to sit and talk at meetings and make decisions*".

In the more isolated eastern islands, women's participation in community decision-making is still unheard-of. Women are considered less intelligent and less capable of making decisions, by both men and women. Women in Waikanabu said: "*We are still in doubt to make decisions, afraid of making mistakes or wrong decisions*". While the better-off classes ("Muri Bheri" group) or the traditional leader's wife may be able to voice opinions, the poor categories (Nue Nojo) have almost no 'right to speak' at village meetings/community

gatherings. “If Nue Nojo women protest, their voice will not be heard, or even worse, they would be chastised for speaking in public”.

This state of affairs has resulted in poor women not being reached and involved by most development assistance programs to date. Very few programs use special poverty and gender-targeting strategies and female extension staff. Government extension agencies routinely cite poor women’s passivity and non-involvement as obstacles to their efforts to foster community participation. The easy way to implement programs is to talk to the village leadership (usually the male elite group), which ensures speedy implementation of whatever the programs offer, without “time-consuming community consultations”.

### 6.3 Violence Against Women in the Household

Both women and men at all sites except two (Ampenan, Padamukti) agreed that the extent of physical violence against women has come down now as compared to ten years ago. At Padamukti, West Java, it is felt to be the same as before. Ampenan, NTB was the only site where it seems to have increased, according to both men and women, a greater increase being perceived by the men.

Table 6.2.

*Violence Against Women In The Household*

Forms of Violence Against Women Currently Prevalent Within Household	Out of 12 Sites, reported by		Trend since 10 years ago	
	Women at	Men at	Women’s View	Men’s View
Wife beating	7 sites	7 sites	Declined everywhere except Ampenan	Declined
Calling a women “belis”/threatening/verbal abuse/shouting	10 sites	7 sites	-	-
Cheating/infidelity/womanizing by husband	5 sites	3 sites	Same or increased	Declined
Husband marrying more than once	4 sites	2 sites	Declined	Declined
Prohibiting wife from going-out of the house	2 sites	-	Same as before	-
Divorced and left with children to bring up without support	2 sites	-	Minor decline	-
Abandoned by husband for long indefinite periods without support	2 sites	-	Minor decline	-
Women not allowed access to fishing equipment (male means of earnings)	1 site	-	Same as before	-
Shackling with rope	1 site	-	-	Declined
Thrown out of house	-	1 site	-	Declined
Prohibiting girls from going to school	-	1 site	-	Declined
Rape	1 site	-	-	-
Selling wife as prostitute	-	1 site	-	Declined
Taking away wife’s assets to sell for drinking/ gambling	3 sites	2 sites	Same as before	Same or increased
Suspicion and jealousy of husband	2 sites	-	Same as before	-
Women denied food	1 site	-	Declined	-

At most sites “violence” was a term that the groups extended to mean “injustice of all kinds” against women. Women generally listed more types of injustice than men did and their current lists commonly included beating, verbal abuse, cheating and lying by husband (affairs outside marriage), husband having more than one wife, being thrown out of the house, being abandoned/divorced and left with children to bring up alone.

Why do men always sit on chairs and women on the floor?  
(Flores, NTT)



Analysis of trends in violence against women, by women's group  
(Rengarasi, Flores, NTT)



In addition, women at specific sites mentioned the following as currently practiced:

- Selling wife as prostitute (Tanjungrejo, East Java)
- Prohibiting wife from going out of house without husband's permission (Ampenan, NTB; Renggarasi, NTT)
- Shackling (tying up with rope) - (Waikanabu, NTT)
- Women not being allowed to use typical male means of earning livelihood, such as fishing nets. Even if the husband is not present or not using it, there are superstitions disallowing women from handling fishing equipment and social pressure against it.

In contrast, men only mentioned verbal abuse, infidelity and *“beating when a woman acts beyond reason.”* At most sites men said that, due to religious teachings over the last 10 years, adultery has come down. However, women at several sites felt that men were still having affairs outside marriages, in some places more so now than 10 years ago.

Women today are no longer starved by their angry husbands in NTT. At 10 out of 12 sites they consider themselves better treated now. As women of Renggarasi (NTT) said: *“In the past, when a woman made a mistake, or even made no mistake but the husband was upset, she would be the target of her husband's anger. Women could be beaten, abusively shouted at, tied up with a rope or given no food. When a woman ran to escape, seeking refuge at her parents' house, she would simply be told to go home by her parents, since such a situation was a common thing in a household. The woman's parents would be embarrassed because their daughter had already been “belis” or bought by her husband”.* Men of Kawangu (NTT) explained that even now: *“men forbid their wives to go out of the house because it would only make them neglect their household work”.* Also, *“men beat their wives because they love them...”.* Bapak Nabas of the same village explained the real value of girls/women when he said: *“education is not that important for girls. We do not send them to school to protect them from being kidnapped by outsiders, as that will mean her family will lose the belis (bride price) she would have brought them.”*

Men marrying multiple wives seems to have become less common everywhere. While men attributed it to improved education levels and religious teachings, women explained that underlying reasons are economic. At Genengsari (East Java), women said: *“the economic crisis has made men more mindful of saving money. Therefore, they are now more loyal to the first wife. Earlier if they had extra money – they would look for a new wife”.*

At Kawangu (NTT) a similar reason was stated by women for a decline in the incidence of adultery. It is due to the decline in livestock ownership of households. Earlier, men owned more cattle per family and could more easily afford to pay penalties imposed by community leaders for adultery, which was in terms of cattle. It was accepted that adultery constitutes a simple equation: if men have surplus resources = they will womanize, and vice versa.

## 6.4 Violence Against Women in the Community

At all sites the only mention of violence against women at community level was the community reaction to adultery. A woman having an adulterous affair is always considered the more guilty party at all sites. Ten years ago she would have been summarily killed in

NTT, NTB, West Java. The punishment now includes public humiliation of the woman such as being stripped, thrown out of the village or being socially excommunicated. The man in the adulterous affair is usually let off lightly. At some places he is in fact seen as a sort of “achiever”. Only in one site (Pegambiran, West Java) did men and women dismiss adultery as “*not the community’s business - a matter between the individuals concerned.*”

Domestic violence and fights are resolved within the walls of the home, or at the most with the intervention of community elders or the village/kampung head. It is not dealt with as a social problem involving legal or security systems/institutions. Poor women victims feel that there is no recourse but to accept their lot, as even parents may offer no support and the society is often less than fair to women living outside the “protective” institution of marriage. They would not dream of taking recourse to legal action or seeking protection from the police or law courts. Women’s groups at all sites were unaware of any formal institutions that provide protection or support to women victims of domestic violence or injustice.

## 6.5 Women’s Status and Power: 10 Years Ago and Now

Men and women’s groups at almost all sites agreed that women have gained power and are better-off today than ten years ago. There was much variation, however, in interpreting what “*being better-off*” meant in different regional site clusters.

In the West Java communities women were seen to have gained the power to voice their opinions within households and participate in household decisions, due to their earning for the family and doing the same jobs as men. It was recognized, however, that women still get only two-thirds of men’s wages for doing the same type and amount of work, and they are still constrained by religious and social norms that allow men more freedom. Girls and boys get similar education only in rich families. In poor homes only the boy goes to school.

Power in the community is still seen as beyond women’s reach in West Java since it was associated with positions of formal authority such as the Village Chief or the religious leader – which are all male elite bastions. Men think women now have a voice in the *LKMD* and *LMD* community institutions through their membership in *PKK*. Women dismiss it as irrelevant as *PKK* members usually only serve tea at village meetings. Women are active decision-makers only in all-female activities like the *Posyandu*.

The East and Central Java communities said that women have gained power now due to greater access to education and resulting earnings. They are more listened to in their homes and consulted about financial decisions by their husbands. The final decision is still the man’s. Men lead and women follow. Women at one site (Tanjung Rejo) went so far as to say: “*women now fight back against injustice by husbands and warn him if he is wrong. Husbands are also more understanding now if the food is too simple (economic crisis) and sometimes even help with housework if the wife has to go out to earn*”. Power for women was defined as “*togetherness and shared responsibility with men when faced with problems*”, rather than something that the woman can do individually.

In NTT women are considered better-off now for a very different level of reasons, e.g. because there is less violence against them or because a woman is now “*allowed to hold money of her own and buy something by herself.*” Men explain that: “*10 years ago women were considered ‘back people’, called ‘belis’ (bought), not allowed to oppose or speak up. Every husband had several wives if he could afford to buy them*”. Now, with the spread of churches and religious teaching women say they have begun to learn what is right and wrong, get educated and have courage to oppose injustice. Ten years ago, a girl wanting to be educated would have been told: “*the flow of the river must be reversed first before you go to school*”.

A man on Sumba island observed that, particularly in NTT communities, the ‘*Adat*’ traditions are still a potent force repressing women. They prescribe additional burdens and restrictions for women, and people are often too scared of *Adat* leaders to question or oppose them.

Some groups of women are better off than others within all communities, according to both men and women. Poor women who get higher (than secondary school) education or employment in factories move up in society. Women gain status also by becoming ‘*Wajah*’ (performing the Haj pilgrimage to Mecca), by marrying a man with power, i.e. the *Lurah*, *Kepala Desa*, the religious or *Adat* leaders, or by marrying into wealth. The PKK leaders and members are seen as ideal role models of better-off women. “*Better-off* “ literally translates as better-dressed, bright, articulate, confident, well-informed, socially active and able to associate with groups other than one’s own. Most of this is perceived to be the result of having: a) more education than average and b) greater wealth (so that there is no inferiority complex).

### ***Hopes and Expectations***

The poor are fervently hoping that the nightmare of the economic crisis will be over soon. At half the consultation sites they expressed hope that prices will revert to normal at the latest by the next harvest or in another year’s time. They have never experienced such a shock in their adult memories and are hoping the government will get things on track without delay, that industries will revive and industrial and construction jobs will return within another 1-2 years.

At half of the sites they hope that children will be able to return to schools by the year 2000 and complete at least primary education. All parents hope that their children will have better lives than their own, with permanent sources of income. They do not however see how these hopes are to be realized.

### ***What the Poor Hope for During the Crisis***

Until the crisis is resolved, they expressed hopes that some external agency (government/NGO/private), would extend the following kinds of help to enable them to survive:

- a). Low-priced rice sale to needy families, between planting and harvest seasons every year;

- b). Social Safety Net scholarships targeted to needy families only;
- c). Free practical job-skill training for school dropouts, which can enable them to earn immediately;
- d). Capital assistance on easy terms for small-scale traders and small entrepreneurs, e.g. producers of handicrafts, traditional textiles, snack vendors, leather and pottery artisans, rope-makers and such others;
- e). If capital assistance is not available, at least raw materials at cheap rates or material credit without exploitation;
- f). Assured, regular agricultural extension service to protect crops and animals from pests and disease;
- g). Availability of agricultural inputs to landless and marginal farmers at low prices. In share-cropping arrangements the entire burden of increased fertilizer and pesticide prices currently falls on the farmer who does not own the land. The landowner is assured of his share, and protected from increases in input prices;
- h). Livestock assistance, in consultation with poor groups;
- i). Government ban on sale of alcoholic drinks and gambling dens in poor rural and urban communities;
- j). Family Health Card;
- k). More predictable access to health care services (for remote rural communities);
- l). “*Padat Karya*” programs for activities locally selected by specific poor communities, e.g. deepening of river where it floods frequently (Padamukti); raising dykes to prevent high tide flooding (Pegambiran); extending and asphaltting road from village to nearest market (Waikanabu, Genengsari); and improving irrigation scheme (Galih Pakuwon).

## 7. LEARNING GAINED AND RECOMMENDATIONS

For a country of the size and diversity of Indonesia, it is implausible to draw conclusions on the basis of information from 12 communities. This section therefore does not highlight specific findings and inferences. Nevertheless, this study did get nearly a thousand Indonesian poverty specialists to mull over what works and what does not and why – on the subject of solving the problems of the poor. The learning generated suggests potential ways to improve the effectiveness of programs for poverty reduction. The following ideas and recommendations for action are related to a) identifying, protecting and reinforcing existing social capital in poor communities; b) empowering the poor with voice and choice in poverty reduction interventions; and c) making gender-sensitivity a central issue in poverty alleviation policies and strategies. It is hoped that they will provoke policy and strategy dialogues in the country.

### 7.1 Targeting of Programs for Poverty Alleviation

How to reach the really poor with poverty alleviation assistance seems to be a core problem. This study and many others have pointed to the same weakness in almost all programs. Those who are benefiting are often not the poor, and the poorest are often not deriving the benefits intended for them. Although programs specify eligibility criteria, clear and complete information about them rarely reaches the beneficiaries' level. Even when it does, those criteria, decided at the national level, may not be locally relevant or verifiable. The village/*Kelurahan* Chief and his assistants may therefore interpret the targeting criteria very flexibly without having to account for their decisions to anyone, least of all to the intended beneficiaries. Inevitably, beneficiary selection is riddled with inequity and nepotism.

With the increasing decentralization of responsibility and authority for program implementation to district and sub-district levels in Indonesia, there is justification now to build up a poverty database at these levels. Rather than being a centrally conducted one-time academic exercise, this should take the form of periodic, participatory activities conducted at the community level, both to spread public awareness as well as to develop area-specific baseline data about locally relevant criteria for eligibility to receive poverty alleviation assistance.

The aim is to make the process of beneficiary selection public, transparent, participatory and based on local criteria of well being and poverty. This could be done in several ways. One possibility is to involve university students, who are currently required to do three months of community service before they can graduate. The villagers, however, felt that these KKN (*Kuliah Kerja Nyata*) students “*hang around without a clear work program*”. The *Kuliah Kerja Nyata* preparation could incorporate training in current best practices for poverty-targeted, gender-sensitive approaches to community work. Students could be trained to carry out “*Wealth Ranking/Classification*” exercises to develop lists of households classified or ranked from the poorest to wealthiest in each community. The lists would be developed through discussions with groups of men and women, rich and poor, in communities, and would be based on locally-used criteria to judge well being. The lists and classification criteria could be distributed to all households to enable the whole community to know who

should be the first to receive aid, who second, and so forth. The lists and criteria would have to be officially accepted by local government authorities at community, sub-district and district levels, and become an important component of a district/sub-district poverty baseline.

The exercise could be repeated every two to three years to update community lists. The presence of such a list would make it difficult for community leaders to deliberately divert aid to the non-poor.

The second targeting challenge is to decide the best channels for assistance to reach the poorest. The pattern of channeling aid and implementing aid programs is currently decided at the central level when programs are designed. This study shows that there are wide variations in the institutions the poor consider effective and trustworthy. These should be the prime criteria for selecting channels for implementation, but obviously a centrally decided choice will never fulfill these criteria everywhere.

It would be possible to map the institutional preferences of the poor in every sub-district, with the institutional analysis methods used in this study employing the KKN university students or local NGOs active in the region. Done separately with poor men's and women's groups, it should be possible to identify the institutions they consider most trusted and effective in the sub-district, to work as social intermediaries for poverty alleviation programs. This should be another component of the poverty database at sub-district/district levels.

Mechanisms need to be worked out so that the social intermediary institutions are accountable to the poor groups they help, not to government agencies. In some recent development projects, funds are already being channeled directly to community groups from government owned banks. The community group that is helped to receive and manage aid by a social intermediary institution could pay it a facilitation fee for an agreed upon type of service, using funds from the aid received.

In addition to identifying the institutions external to the community that are trusted and considered effective, it is important to know which indigenous institutions are established by poor communities for their mutual support activities. The Institutional Analysis earlier proposed would also identify the internal community institutions, which may or may not be formally constituted. Poverty alleviation programs should make it a policy to prioritize the indigenous community-based-groups for support, as they are the most viable, effective and best designed (by the poor) to address their priority problems. Formation of new groups has often been very disruptive to the social capital of poor communities because individuals were selected into new groups arbitrarily by external facilitators or village chiefs. This has pulled people out of existing and functional indigenous groups, caused jealousies and social disharmony, and breaking up social cohesion naturally present in existing groups.

The present study (and several past ones) provides ample evidence that women's voice is invariably excluded from existing bottom-up planning and community decision-making processes in the country. To reach poor women with developmental assistance that has sustainable impact is only possible when programs can target men and women separately and respond to their very different needs. Essential requirements of poverty alleviation

interventions in Indonesia need to be gender-sensitive strategies designed to address local barriers to women's participation in decisions and gender-segregated performance/impact monitoring indicators.

### *Targeting of Social Safety Net Programs*

The fact that the poor have little access to information about Social Safety Net (JPS) programs has much to do with the diversion of these benefits to the non-poor. At present, information trickles down only through administrative channels to the community, where the Village/*Kelurahan* Chief can further filter the information to suit his plans for distribution. If the poor can be correctly informed about the contents of these programs and the process for selection of beneficiaries, the study provides indications that they would be able to mobilize local pressure to prevent manipulation and mis-targeting. This would require more imaginative and less conventional strategies for information dissemination, plus concrete fund allocations for information activities. The private sector offers useful examples of how it can be done.

It could be made mandatory for national and provincial state-owned media services to publicize detailed information about when, where, and what kind of JPS assistance is being locally distributed. The same information should be mandatory for local governments to provide to local press, radio, TV stations and privately owned media networks (of religious institutions and NGOs) every month, for regular and repeated dissemination through mass media services reaching poor communities. Private sector agencies that produce goods for low-income communities could be asked to produce and sponsor public service advertisements over popular media to publicize the JPS programs. Innovative media materials could highlight known types of mis-targeting and other malpractice's so that popular pressure builds up to prevent them.

## **7.2 Contents of Poverty Alleviation Interventions**

Poor men and women repeatedly stressed that programs and institutions which succeed in alleviating their problems are the ones that discuss things with them and agree on forms and extent of assistance in consultation with them. Although this sounds like common sense, it is known that most development programs and institutions either fail to do so or are not equipped to do so. Some NGOs and private sector institutions that lend to the poor are already doing this (with high mutual satisfaction), and are reported in this study, e.g. *Yayasan Ibu Hindun* and *Bank Wiranadi* (Ampenan Site Report).

The sheer multitude of factors determining the appropriateness of forms of assistance to the poor makes it absolutely critical that the agency providing aid have the capacity for dialogue and adjustment of the necessary type, extent, and timing of assistance. Pre-decided forms of aid are often futile: e.g. fish fingerlings in water-scarce Genengsari; cement and bricks or toilet pans to food-insecure households, whose priority is far from house or toilet building; chicken for poultry to urban poor who have no space for pens and no way to protect birds from being stolen. Even a menu of possible options can often be inadequate, due to local climate, customs, access to markets, livelihood patterns, seasonally of disease and stress,

extent of mobility of the population, time of year, and a myriad other factors quite impossible to foresee at the central level where programs are designed.

To enhance the effectiveness of poverty alleviation assistance agencies administering such programs must equip themselves to learn from the local poor:

- What priority does the poor community place on which problems (could be learned at community level and consolidated at sub-district level)?
- What strategies they are using to solve those problems, and with what results?
- Why are they choosing to use those strategies and not others?

Having gained this understanding, the agencies can decide in what strategic ways their programs could strengthen the coping mechanisms of the poor. It may be possible to identify a set of the most popular options for a sub-district or district.

If this seems impossible to contemplate within government programs, it would be worthwhile to learn from private sector agencies already working this way. Another option could be to engage private sector institutions trusted by the poor to administer poverty alleviation programs as facilitators.

### **7.3 Process Issues**

Several process-related issues in poverty-alleviation programs were highlighted by this consultation experience as critical to the sustainability of benefits to the poor.

Even after proper targeting is ensured through identification of appropriate community groups and trusted intermediary institutions, viability of poverty alleviation enterprise will depend on proper management of the fund and other related assistance. Poverty alleviation needs a long-to-medium-term relationship between poor communities and the facilitating institution. Moreover the latter should have a stake in improving the quality of life of the poor. NGOs have been contracted by government agencies as facilitators for various programs in Indonesia. The results have been disappointing mainly because they were contracted by and accountable to government agencies, not to the poor. Moreover, they had no incentives to help poor groups make their ventures profitable.

The most useful forms of assistance encountered in the study were given by a private bank which not only provided loans to poor groups but also helped its clients work out how repayments will be managed and how much loan they could safely take. Loans were processed promptly after such discussions. The bank provided skills training in activities related to its clients' livelihoods to enhance their earning power. It enforced a mutually agreed upon amount of collective savings, which were held in the bank in the name of the group, out of every repayment individual members made. Further loans were given based on repayment history. Good repayment records were rewarded by larger subsequent loans.

Process-related lessons from this experience are that poverty alleviation assistance from credit institutions works when it is an ongoing type of assistance with mutual stake in the activity. The poor are not used to handling large sums of money and need advice and

guidance to borrow safely. The enforced group saving provides the essential group stake in the relationship, promotes collective responsibility and intra-group accountability. Along with additional income resulting from improved skills, the responsibility for the collective capital ensures repayments regularly by individual members, so that the group reaps collective subsequent rewards, e.g. increasingly higher access to credit.

Current programs for credit assistance to the poor involve the preparation of proposals by poor groups, which are then examined, for viability and feasibility by administrative mechanisms at sub-district or higher levels. Only some proposals get approved. The groups are not guaranteed to endure after they get the loans. Also, the process of proposal preparation makes the groups dependent on their facilitator and involves them in a time-consuming bureaucratic process with no assured end result. From the point of view of the poor, their collective commitment is best represented by their group saving, as done in the *Arisan*.

The most workable arrangements are likely to be those that build further on the existing mechanisms of the poor communities. An example is described below.

Existing community savings/credit groups (*Arisan*) could open bank saving accounts and place their savings there as a collectively held deposit, for which the bank then gives them matching or higher loans. No proposal need be submitted to third parties such as local government agencies, eliminating the influence of non-stakeholders and also speed up loan processing. The group only needs to formalize its rules (which exist already) and commitments by individuals to repay (which is currently only within the group), with the bank. Repayments would be made by individuals to the bank instead of to the *Arisan*. The net result to the groups would be greatly enhanced access to capital, a growing collective fund and as quick processing of loans to individuals as is an *Arisan*, because the need for collateral would have been met by the group's deposit. The bank would, however, be required to play the role of the facilitator and financial adviser and even provider of necessary training to groups in collective fund management/basic book keeping.

## 7.4 Questions Raised

The consultations pointed out several issues of concern related to programs other than those directly for poverty alleviation. Policy dialogues need to look into the following questions:

What kind of impact are Land Administration Projects having on women's rights to land ownership? It is important to examine why husbands find it easy to sell off jointly owned land without the knowledge or concurrence of the wife. Are cases of joint-ownership being officially registered in the names of both husband and wife or in the husband's name alone?

How can the poor, particularly poor women be made more aware of how to protect their land ownership (and other, survival-related) rights? Could legal literary material be incorporated in literacy/NFE packages, school curricula, PKK's programs? Are NGOs and religious organizations willing to provide legal advice in poor communities?

The two following questions were asked by the groups during the consultations, in the hope that they will reach those who could answer them. They knew that the researchers did not have the answers:

- What can be done to prevent the conversion of highly productive agricultural land to industrial/housing projects in rural areas against the will of present owners?
- How is compensation decided when land is taken over for development/other projects.?
- Why does it always work out at rates far below market prices?
- Why does the process of land take-over completely exclude the voice of the owner of the land?
- What laws allow this to happen?

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## **APPENDICES**

- 1. Study Terms of Reference**
- 2. Check List of Issues and Questions**
- 3. Tables of Well-being Characteristics from Men's, Women's and Youth Groups**
- 4. Tables of Causes and Impacts of Poverty Ranked by Men, Women and Youth**

***Consultations With The Poor***  
A Study To Inform The  
*World Development Report 2000/01 on Poverty and Development*  
TERMS OF REFERENCE

***Introduction and Background***

The poor are the true poverty experts. Hence a policy document on poverty strategies for the 21<sup>st</sup> century must be based on the experiences, priorities, reflections and recommendations of poor people, women and men.

The purpose of *Consultations with the Poor* is to enable a wide range of poor people in diverse countries and conditions to share their views in such a way that they can inform and contribute to the concepts and content of the *World Development Report 2000/01*. The study's lead researchers from around the world will meet in September 1999 to present the findings to the full *WDR* core team and others.

*Consultations with the Poor* builds on a growing body of research that is changing the way poverty is conceptualized and measured. Using participatory and qualitative methods, these studies go beyond single-indicator economic measures of well-being to highlight poverty's multidimensional aspects. Data is gathered and analyzed in the field by and with poor people themselves without being filtered through the lenses of outside experts.

There is now quite rich experience in conducting participatory poverty assessments (PPAs). Using open-ended research methods, the studies provide valuable insights into poor peoples' own experiences of poverty and responses to it. However, the particular topics, study tools, and analytical framework have varied widely from study to study. Making comparisons across countries is not possible except in the most generalized terms.

To fill in the gaps, a new study across twenty countries will be undertaken using comparable research methods. The fieldwork will gather information on three sets of issues (see attached Appendix for the Checklist of Issues and Methods). These include:

- Well-being and trends over time (including security, risk, vulnerability, exclusion, opportunity, and crime and conflict);
- Priority problems and concerns;
- Institutional Analysis (e.g. trust and confidence in, and ratings of the effectiveness of different institutions, including governmental, NGO and market); and
- Changes in Gender Relations at the Household and Community Levels.

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The Study is being managed by the Poverty Group in PREM at the World Bank

## ***Responsibilities***

The Research Institute/NGO/team leader will be responsible for the following activities and products.

**1. Size of study** - Conduct a country study in 10-15 rural and urban sites, i.e. urban and/or rural communities/neighborhoods as appropriate. The division between urban and rural will be decided based on discussion with World Bank country teams and contacts. The sites should be chosen to represent two to three of the most important groups of poor men and women. The minimum number of sites is 10.

**2. Study team** - The study will be led by a team leader who is an experienced sociologist, anthropologist, political scientist or other social scientist. The work will probably require three sub teams of four members – a supervisor and three field workers – with all four involved in data collection. The team should include an equal number of men and women to ensure that the teams can talk with both men and women in separate groups.

**3. Number of days per community** - the teams should plan to spend five-to-six days per community. This includes time to write up detailed field notes, rough site reports and provide feedback to communities.

**4. Training** - the study team should be thoroughly trained for one to two weeks in the purpose, themes and methods, as well as in how to take good notes and write good reports. Even experienced PRA teams are encouraged to spend at least 1-2 days in communities, trying out the methods specific to this study to make sure there is a common understanding and that the entire team will use the methods in appropriate ways.

**5. Issues** - The study will focus on exploring four key sets of issues or themes using open-ended, qualitative and participatory methods. The key themes are:

- well being and changes over time
- priority concerns of the poor
- institutional relations and power issues
- changes in gender relations at the household and community levels

**6. Methods**- The details of the themes and methods are in the Research Methodology Guidelines. The methods include matrix ranking and scoring, trend analysis, causal impact analysis, focus groups, and key informant interviews. The teams need to use these methods to ensure comparability of data across twenty countries.

**7. Outputs per site or community or neighborhood** – Below is the minimum number of small group discussions and key informant interviews per site. As discussed in the process guide, it may be difficult to meet with only groups of poor people, and teams may have to meet with groups of nonpoor as well.

- a) Wellbeing -
  - 2 discussions with groups of poor women
  - 2 discussion groups with poor men
  - 1 discussion group with youths

- b) Priorities
  - 2 discussion groups with poor women
  - 2 discussion groups with poor men
  - 1 discussion group with youths
  
- c) Institutional Analysis
  - 2 discussion groups with poor women
  - 2 discussion groups with poor men
  - At least 4 mini institutional profiles from the discussion groups
  
- d) Changes in Gender Relations at the Household and Community Levels
  - 1 discussion group with poor women
  - 1 discussion group with poor men
  
- e) Mini case studies (profiles)
  - 1 poor man, 1 poor woman
  - 1 man who was poor but now is not
  - 1 poor woman who was poor but now is not

## 8. Reports

**a) Site reports** - should include detailed descriptions of what men, women and youths said in their own words, stories, proverbs, and local terminology with explanations and diagrams. The information from men and women should be kept separate. Teams should feed back information to the community either before leaving the community or return at a later date, preferably with a brief report in the local language. The study teams should not wait until the country synthesis report is complete before sending individual site reports to the World Bank. As soon as the individual reports become available, they should be submitted in electronic (preferably Microsoft Word) and hard version to the World Bank secretariat.

**b) District or regional reports** - if appropriate. Report should focus on themes and gender differences as in the country report.

**c) Country report** - the study team will prepare a national synthesis report according to the format outlined in the process guide. The report should include a brief literature review of important national and local studies on poverty to provide a context for the information in the report. The study team can add new sections to the reporting format, depending on findings or new issues which emerge. The information should be gender disaggregated. The report should include rich descriptions of people's lives, visuals and experiences in their own words as much as possible.

At the national level, the study teams are encouraged to disseminate the studies widely. For international dissemination, the country reports will be submitted for publication by the World Bank's *Consultations with the Poor* study team.

**9. Overall Time Framework** – Fieldwork in Indonesia is expected to be completed by the end of June, 1999. Final country synthesis reports will be submitted by mid – August. Translated and typed site reports should be sent electronically as they become available.

**10. International Workshops** - The study team leader will participate in an international synthesis workshop in May 1999. The study team leader will participate in the workshop for the WDR team and others in September 1999.

## Consultations with the Poor

### Checklist of Issues and Methods

Themes and Issues	Methods
<p><b>1. Exploring well-being</b></p>	
<p><b>1.1 How do people define well-being or a good quality of life and ill-being or a bad quality of life?</b></p> <p><b>A)</b> Local definitions of well-being, deprivation, ill-being, vulnerability and poverty. Since these terms do not translate easily in local languages, it is better to start by asking the local people for their own terminology and definitions that explain quality of life. <u>Local terminology and definitions must be included in the analysis.</u> Different groups within the same community could be using different terms or phrases for the same subject. All of these need to be recorded.</p> <p><b>B)</b> A listing of criteria, on the basis of which households or individuals are differentiated and placed in different well-being groups/categories.</p> <p><b>C)</b> Different well-being groups/categories of households/individuals, as identified by the local people. Allow the community to come up with their own categories. Do not impose ideas. There is no fixed number of categories that a community can come up with. Usually these vary between three-to-six categories, but could be more. Characteristics (or criteria) of individuals/households in each of these categories should be clearly recorded.</p> <p><b>D)</b> Proportion of households/individuals in each of these categories. This could be exact numbers or indicative scores (out of 100, or any predetermined fixed maximum score). This will give an idea about the proportion of poor or deprived people in a community.</p>	<p>Focus Group Discussions (FGD) Well-Being Ranking Scoring</p>
<p><b>1.2 How do people perceive security, risk, vulnerability, opportunities, social exclusion and crime and conflict? How have these changed over time?</b></p> <p>Having discussed people's definition of well-being and poverty/ill-being, we need to introduce some discussion around four pre-determined categories of critical importance to the study. These include:</p>	<p>Follow-on discussions from the above visual analysis FGD FGD following the Analysis of Trends in Well-Being Causal-Impact analysis</p>

- Risk, security, and vulnerability
- Opportunities and social and economic mobility
- Social exclusion
- Social cohesion, crime, conflict, and tension

The following themes and issues need to be explored in depth to understand the different aspects of well-being:

**A) Risk, security and vulnerability**

- Does (in)security figure in people's definition of well-being?
- How do people define security?
- Are some households secure and others insecure? How do they differentiate between the two?
- What makes households insecure or at greater risk?
- Has insecurity increased or decreased? Why?
- What are the main kinds of shocks that people have faced?
- Are some individuals/households more insecure than others in the same community?
- Are some people better able to cope with sudden shocks to sources of livelihoods? Why and how?

**B) Opportunities, social and economic mobility**

- Do people feel that opportunities for economic and social mobility have increased? Decreased? Why and for whom?
- What are the consequences of these changes?
- Who or which group(s) has benefited the most? Which groups have been unable to take advantage of opportunities or have been negatively affected? Why?
- Is it possible for people to move out of poverty?
- What is needed to enable people to move out of poverty?
- What needs to change for the poor to have greater economic and social opportunities? Is this likely?

**C) Social exclusion**

<p>-Are some people/groups <b>left out</b> of society, or looked down upon or excluded from active participation in community life or decision making?  -Who gets left out, and on what basis? Why?</p> <p>-What is the impact of such exclusion or being left out?</p> <p>-Is it possible for those excluded to ever become included?</p> <p>-What determines the likelihood of this change?</p> <p>-Are there differences in power between those included and excluded?</p> <p>-What makes some people powerful and others not?</p> <p><b>D) Social cohesion, crime, conflict</b></p> <p>-How do people define social cohesion?</p> <p>-Is there more or less social unity and sense of belonging than before? Why?</p> <p>-Is there more or less crime and conflict than in the past, or has it stayed the same? Why?</p> <p>-Are there tensions or conflicts between groups in the community? Which groups? Why?</p> <p>-Have inter-group conflicts increased or decreased? Why? How?</p> <p>-Does anyone benefit from the increased violence? Can the situation be changed? How?</p>	
<p><b>1.3 How do households and individuals cope with decline in well-being and how do these coping strategies in turn affect their lives?</b></p> <p><b>A)</b> Whether there have been any changes in the number and types of well-being categories, and/or whether the proportion of people/households in each of them has increased/decreased over the last ten years.</p> <p><b>B)</b> Whether the criteria for determining the categories has changed over the years.</p> <p><b>C)</b> What has changed? What caused the changes? How has it impacted the lives of the people? Have people become better or worse-off? Is there a “typology of</p>	<p>FGD  Well-Being Ranking  Trend analysis  Scoring</p>

<p>deprivation” – sudden, seasonal, structural, cyclic, chronic?</p> <p><b>D)</b> How have people coped with these changes?</p> <p><b>E)</b> Are there any foreseeable changes in future? What and how?</p>	
<p><b>1.4 Individual case-studies</b></p> <p>In-depth discussions/interviews with:</p> <ul style="list-style-type: none"> <li>-one poor woman</li> <li>-one poor man</li> <li>(Or one poor man or woman who has fallen into poverty)</li> <li>-one poor young man/woman</li> <li>-one woman who used to be poor and has moved out of poverty</li> <li>-one man who used to be poor and has moved out of poverty</li> </ul>	<p>In-depth interviews with individuals or households</p>
<p><b>2. Problems and priorities</b></p>	
<p><b>2.1 Listing of problems faced by the different groups within the community, and their prioritization.</b></p>	<p>FGD Listing Ranking Scoring</p>
<p><b>2.2 Are there differences in problems and priorities being experienced by different groups of people within the community (i.e. according to age, gender, social hierarchy and economic well-being)?</b></p> <p>Identify the problems faced by the poor.</p>	<p>FGD Listing Ranking Scoring</p>
<p><b>2.3 Have these problems changed over the years or have they remained the same? What are people’s hopes and fears (visions) for the future?</b></p>	<p>FGD Listing Ranking Scoring Trend analysis</p>
<p><b>2.4 Which of these problems do the people think they can solve themselves and which do they require external support?</b></p>	<p>FGD</p>
<p><b>3. Institutional analysis</b></p>	
<p><b>3.1 Which institutions are important in people’s lives?</b></p> <p><b>A)</b> What are the most important formal, informal, government, non-government, market institutions within or outside the</p>	<p>FGD Listing Scoring</p>

<p>community that influence people's lives positively or negatively? Why are these judged to be important? Are there any gender differences?</p> <p><b>B)</b> Which government and non-government institutions have the most positive or negative impact on men and women? Why? Give examples of people's experiences. Are there any gender differences?</p>	
<p><b>3.2 How do people rate these institutions?</b></p> <p><b>A)</b> How do people rate these institutions in terms of trust and confidence that they place on them? Why? Give examples of why people rate particular institutions high or low? Are there any gender differences?</p> <p><b>B)</b> How do the people rate the effectiveness of these institutions? What factors do they consider to judge effectiveness? Give examples. Are there any gender differences? Explain.</p>	<p>FGD Listing Scoring</p>
<p><b>3.3 Do people feel that have any control or influence over these institutions?</b></p> <p><b>A)</b> Which institutions do the people think they have some influence over?</p> <p><b>B)</b> Which institutions would they like to have more control and influence over?</p> <p><b>C)</b> Do some people/groups have some influence over these institutions and others are left out? Who gets left out?</p> <p><b>D)</b> Profile two institutions in some depth.</p>	<p>Scoring Ranking FGD 2 Mini Institutional Profiles</p>
<p><b>3.4 Coping with crisis</b></p> <p>This issue deals with understanding safety nets, informal or formal insurance or availability and outreach of government programs.</p> <p><b>A)</b> During times of financial/economic crisis, because of loss of property, jobs, or livelihood, poor crops, disease, environmental crisis, or poor health or death, how do people cope? What do they do? How do these affect their lives?</p> <p><b>B)</b> What institutions, formal or informal, do people turn to during times of financial crisis?</p>	<p>FGD</p>

<p><b>C)</b> Do they mention any government programs? Give details.</p> <p><b>D)</b> Are these programs reaching them?</p> <p><b>E)</b> What are their recommendations for change or improvement or new programs if none exist?</p> <p><b>F)</b> What features should this program have?</p> <p><b>G)</b> Do they mention any NGO programs?</p> <p><b>H)</b> Do they mention any informal social networks?</p> <p><b>I)</b> Are there any gender differences?</p> <p><b>J)</b> If almost everyone in the community is affected by some event (e.g. floods, droughts, or earthquake), how does the community cope?</p>	
<p><b>4 Gender relations</b></p>	
<p><b>4.1 <i>Are women better or worse-off today as compared to the past?</i></b> Are there any changes in:</p> <p><b>A)</b> Women's and men's responsibilities within the household? Why?</p> <p><b>B)</b> Women's and men's responsibilities in the community? Why?</p> <p><b>C)</b> Women's and men's role in the decision making process within the household? Why?</p> <p><b>D)</b> Women's and men's role in the decision making process in the community? Why?</p> <p><b>E)</b> Violence against women within the household? Why?</p> <p><b>F)</b> Violence against women within the community? Why?</p> <p><b>G)</b> Do women feel they have more/less power today (with their definition of power)? Why?</p>	<p>FGD Scoring Trend analysis</p>
<p><b>4.2 <i>Are there differences in gender relations among different groups within the community?</i></b></p> <p><b>A)</b> Are some women better-off than other women in the same community (with their definition of better-off)?</p> <p><b>B)</b> Have the changes in gender relations been different for different groups of women in the community?</p>	<p>FGD</p>

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- |                    |                 |
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*(\*) – Members of the Core Team for analysis*

CATEGORY	Main Criteria of Well-Being	RURAL							
		PM	GP	GS	BN	WK	RN		
1 RICH - Mewah - Sugih - Molah Sugih - Kaya - Beungkar	<b>Livelihood/ Material Assets</b>								
	Income more than enough/ Can afford to buy anything	▲	X	○					
	Average income Rp. 50.000/day								
	Permanent job: as trader, etc								
	Sufficient in food and clothing								
	Having 3-4 times meal/ day								
	Good, fine clothing								
	Living in adequacy/ Economically sufficient								
	Sufficient meet basic needs								
	Have house-servant								
	Own vehicle: motorcycle, car	▲	X	○					
	Own irrigated rice field (> 0.5 ha)	▲	X	○					
	Own "kebun" (> 2 ha)	▲	X	○					
	Own a business enterprise (rice mill, transportation)	▲	X	○					
	Own a construction material shop	▲							
	Own Shop for daily necessities	▲							
	Have cattle (cow, goats) → 3 - 100								
	Have inheritance								
	Have a luxury jewelry								
	Own property/ wealth/ capital								
	Have color TV, parabola, refrigerator								
	Has kerosene pressure lantern								
	Own min. 2 fishing nets								
	Own boat with motor engine (>25 HP)								
	Has bank saving account								
	Has more than 1 wife								
	Using credit cards for shopping in the supermarket								
	No need to buy food/ meals/ a lot of livestock								
	<b>Housing</b>								
	Own Luxurious home: Big, brick walled house, with facilities & furniture	X	○	▲					
	House with ceramic tile								
	Have house with Zinc roofing								
	Luxury house furnishing								
	Never think about house rent								
	Have rented house (min. 20 rooms)								
	Have communication								
	<b>Health</b>								
	Consume nutritious food	X		X					
	Secure security and health condition								
	Have private doctor								
	<b>Human Resource Development</b>								
	Children highly educated (university)	▲	X	○	▲	X	○		X
	Children can go to any school they want/ high school								
	Go on a Haj pilgrimage			○					
	<b>Family Life</b>								
Harmony family									
Luxurious life style	X	○							
Able to go places	X								
Secured family life									
Grave of forefather in one complex/ Special place around home or in cemetery									
Has no relation with money lender									
Follow family planning									
Have children insurance									
Can support many dependant (family)									
Big wedding ceremony for son/ daughter (2 days with local music groups)									
<b>Community Life</b>									
Respect by neighbor			▲						
Employ workers				○					
Give donation to miserable people									
Able to help neighbor who need supports									
Has good relationship with neighborhood/ Social behaviour									

According To Men - No One In The Village In This Category

2	<b>BETTER OFF</b> - Cukup - Cukup - Menengah  <b>MIDDLE</b> - Sedang - Krisis Moneter - Sekedane - Luri Mandan/ Tuda Luri	<b>Livelihood/ Material Assets</b>													
		Not deficient in food/ Sufficient in food													
		Sufficient income (about 300,000 - 600,000/month)	▲	X	○	▲				○	▲				
		Income is enough for 4 – 5 days/ small income		X	○	▲	○						○		
		Modest food		X											
		Modest clothing		X											
		Adequate clothing		X									○	▲	
		Three meals a day/ healthy food		X	○	▲				X	○				
		Sufficiently meet the family's needs	▲				○		▲	X	○			X	▲
		Never lacking in anything					○								
		Own small rice field (100 tumbak)/ dry land 250 ha				▲	○		▲	X		▲	X	○	
		No big amount of capital				▲									
		Have 2-3 cows/ goats				▲			▲	X		▲	X	○	▲
		Own vehicle: motor-bike/ car				▲			▲	X					
		Works as farmers and informal sectors/ trader/ small business									○	▲			X
		Can repay loans													
		Having color TV													
		Has black and white TV/ Tape & Radio recorder											○		
		Eat 2-3 times/ day				▲								X	○
		Has sufficient household equipment													X
		Variation meal (rice or corn)											▲		○
		Has gold imitation												○	
		Simple jewelry									○				
		Have a lot of plants (candlenut tree, cocoa, coconut)													▲
		Permanent labor, pedycab driver, or only scavenger	▲												
		Have saving account													
		Own boat with motor engine (8-15 HP)													
		As Palele (Merchant who visits villages to procure handicraft/ handloom products)													
		Have 1-2 wives							○						
		Seasonal labor/ Unstable job													
		<b>Housing</b>													
		Healthy home/ Modest/common house		X		▲						▲			○
		Permanent house: zinc roof, cementing floor/ Sufficient equipment	▲			▲			▲			X		▲	○
		Semi permanent house (bamboo or wood)				▲			▲	X	○				
		Rented house													
		Sharing well													
		<b>Health</b>													
		Secured family health	▲	X											
		Can go to the hospital for medical check-up											▲		
		Change clothes everyday											X	○	
		<b>Human Resource Development</b>													
		If only 2 children, so able to send them to the university		X											○
		Send children to at least secondary school/ high school	▲	X	○	▲						▲	○	▲	X
		Primary school - Hard to pay school fee													
		<b>Family Life</b>													
		Modest life style			○						○				
		Good family life			○										
		Husband work in other town													X
		Peacefull life													
		<b>Community Life</b>													
		Can help the poor													
		Have good social life													

3	<b>POOR</b> - Miskin - Kurang Mampu - Rendah/ Kecil - Tidak Punya - Endek Narak - Luri Mayilla - Meri Iwa Pawe/ Noe Nojo/ Meri Ree - According to Banaran the third category is "Melarat/ Miskin"	<b>LiveHoods</b>												
		No job/ Unstable job/ no permanent job	▲	X		▲	X	○			○			
		Income is just enough/ Income not sufficient/ Unstable income	▲		○	▲					○	▲	X	○
		Income Rp.2,500 - 5,000/day	▲											
		Children rarely eat out		X										
		Not enough clothing/ simple clothing		X									X	
		Deficient in food/clothing		X	○	▲		○	▲		○		▲	X
		No capital		X									▲	X
		Deficient in cash				▲								
		Deficient in rice				▲	X							
		Small dry land/ rice field					X						▲	
		No rice field				▲								
		No kebun/ dry land					X							▲
		Consume sagam/ bekatul					X							
		Economically weak/ lack of everything	▲		○	▲		○				▲	X	○
		Work as farm laborer, laborer, paddycab	▲		○	▲			▲		▲	X	○	
		Work as handicraft artisan					X							
		Work as fire-wood collector								X				
		Small trader												
		Tackle fishing at sea												
		Buy and sell fish												
		Work for the rich family												
		Indecent home to live in	▲			▲								
		1-2 meals per day	▲			▲								○
		Eat casava or corn 2 time/day : simple menu											▲	
		Eat corn 1 X a day (dinner)												○
		Live with what is available			○									
		Have no livestock/ Has own 1-2 chicken/ pigs							▲	X	▲	X	▲	X
		Has no farm tool, depend on 'tajak'											▲	X
		Old widow who are unable to work (children worked abroad, rarely send money)									▲			
		New couples												▲
		Seasonal population (those who move from place to place)												
		Own a canoe only												
		Rent boat on catch-sharing basis												
		Frequently indebted												
		<b>Housing</b>												
		Simple house/ Small												
		Shabby home		X										
		House with dirt floor					X		▲	X	▲	X	○	▲
		House with coarse grass roof and unconstruction pile/ live in hut or shack					X			X			▲	X
		Insufficient household equipment/ furniture											○	▲
Rented house but own a boat or own house but no boat							▲				○			
<b>Health</b>														
Malnourished		X			X		▲		○		X			
Substandard nutrition	▲									▲	X			
Cannot afford to go to Puskesmas/ doctor for treatment					X									
Insecure health						○					▲			
Went to indogenous medical practitioner or village health post											▲			
Lack of health information												▲		
Buy medicine bit by bit														
<b>Human Resource Development</b>														
Frequently delayed school fee		X												
Children can not go to school		X	○											
Schooling is not possible	▲					○				▲	X	○		
Uneducated (parents)														
Children drop out from school												X		
Insufficient knowledge/ Elementary school											▲			
Have no skill to earn with												▲		
Old/ Unproductive/ Senior or Junior high school (parents)										▲				
<b>Family Life</b>														
Have many children								X			X			
Lack of attention to children														
Do not follow the Family Planning/ many children														
<b>Community Life</b>														
Cannot afford to give charity/ contribution														
Lack of communication														
Poor work relations												X		
Not afraid to borrow money														



CATEGORY	Main Criteria of Well-Being	URBAN						
		PG	HJ	SM	TR	AM	KW	
1	<b>RICH</b>							
	- Mewah							
	- Sugih							
	- Molah Sugih							
	- Kaya							
	- Beunghar							
		<b>Livelihood/ Material Assets</b>						
		Income more than enough/ Can afford to buy anything		X	▲	○		
		Average income Rp. 50.000/day					▲	X
		Permanent job: as trader, etc	▲	X	▲			
		Sufficient in food and clothing	▲	X	▲			X
		Having 3-4 times meal/ day		X	○			
		Good, fine clothing		X				○
		Living in adequacy/ Economically sufficient		▲				
		Sufficient meet basic needs			X	▲	X	○
		Have house-servant			▲		▲	X
		Own vehicle: motorcycle, car	▲	X	○	▲		▲
		Own irrigated rice field (> 0.5 ha)		▲				▲
		Own "kebun" (> 2 ha)						X
		Own a business enterprise (rice mill, transportation)	▲		▲	X		
		Own a construction material shop						
		Own Shop for daily necessities						
		Have cattle (cow, goats) → 3 - 100						
		Have inheritance						
		Have a luxury jewelry						
		Own property/ wealth/ capital	▲			X		
		Have color TV, parabola, refrigerator		○		○	▲	X
		Has kerosene pressure lantern					▲	X
		Own min. 2 fishing nets					▲	X
		Own boat with motor engine (>25 HP)					X	○
		Has bank saving account			▲		X	
		Has more than 1 wife						▲
		Using credit cards for shopping in the supermarket			X			
		No need to buy food/ meals/ a lot of livestocks					▲	X
		<b>Housing</b>						
		Own Luxurious home: Big, brick walled house, with facilities & furniture	X	▲	X	○	▲	X
		House with ceramic tile		○				
		Have house with Zinc roofing						
		Luxury house furnishing			○	▲		
		Never think about house rent					X	
		Have rented house (min. 20 rooms)		▲				
		Have communication			▲			
		<b>Health</b>						
	Consume nutritious food						▲	
	Secure security and health condition	X	▲	▲			X	
	Have private doctor		X					
	<b>Human Resource Development</b>							
	Children highly educated (university)	▲	X	▲	X		X	
	Children can go to any school they want/ high school	X	○	X	X		○	
	Go on a Haj pilgrimage		▲			X		
	<b>Family Life</b>							
	Harmony family	X	▲					
	Luxurious life style							
	Able to go places							
	Secured family life						○	
	Grave of forefather in one complex/ Special place around home or in cemetery							
	Has no relation with money lender	X						
	Follow family planning			X				
	Have children insurance			▲				
	Can support many dependant (family)						X	
	Big wedding ceremony for son/ daughter (2 days with local music groups)					X		
	<b>Community Life</b>							
	Respect by neighbor							
	Employ workers							
	Give donation to miserable people							
	Able to help neighbor who need supports							
	Has good relationship with neighborhood/ Social behaviour	X		X				

<b>2</b>	<b>BETTER OFF</b>	<b>Livelihood/ Material Assets</b>																								
		- Cukup	Not deficient in food/ Sufficient in food	▲																						
		- Cekap	Sufficient income (about 300,000 - 600,000/month)	▲																						
		- Menengah	Income is enough for 4 – 5 days/ small income		▲	X	●	▲		●			X	●	▲											
			Modest food																							
			Modest clothing						▲														X	●		
		<b>MIDDLE</b>	Adequate clothing																							
		- Sedang	Three meals a day/ healthy food																						●	
		- Krisis Moneter	Sufficiently meet the family's needs						▲														X			
		- Sekedame	Never lacking in anything																				X			
		- Luri Mandan/ Tuda Luri	Own small rice field (100 tumbak)/ dry land 250 ha						▲															X	●	
			No big amount of capital																							
			Have 2-3 cows/ goats																					▲	X	●
			Own vehicle: motor-bike/ car		X				▲		●												●	▲	X	●
			Works as farmers and informal sectors/ trader/ small business						▲																	
			Can repay loans	▲																						
			Having color TV																							▲
			Has black and white TV/ Tape & Radio recorder																							●
			Eat 2-3 times/ day	▲	X	●						X		▲												
			Has sufficient household equipment																							
			Variation meal (rice or corn)																							
			Has gold imitation																							
			Simple jewelry																							
			Have a lot of plants (candlenut tree, cocoa, coconut)																							
			Permanent labor, peddycab driver, or only scavenger	▲	X	●																				
			Have saving account																							
			Own boat with motor engine (8-15 HP)																							
			As Palele (Merchant who visits villages to procure handicraft/ handloom products)																							
			Have 1-2 wives																							
			Seasonal labor/ Unstable job						▲																	
			<b>Housing</b>																							
			Healthy home/ Modest/common house	▲	X				▲																	
			Permanent house: zinc roof, cementing floor/ Sufficient equipment							X																
			Semi permanent house (bamboo or wood)		X	●			▲																	●
			Rented house																							
			Sharing well																							
			<b>Health</b>																							
			Secured family health																							
			Can go to the hospital for medical check-up																							
			Change clothes everyday																							
			<b>Human Resource Development</b>																							
			If only 2 children, so able to send them to the university			X																				
			Send children to at least secondary school/ high school	▲	X				▲	X																
			Primary school - Hard to pay school fee																							
			<b>Family Life</b>																							
			Modest life style			●																				
			Good family life																							
			Husband work in other town																							
			Peacefull life																							
			<b>Community Life</b>																							
			Can help the poor																							
			Have good social life																							



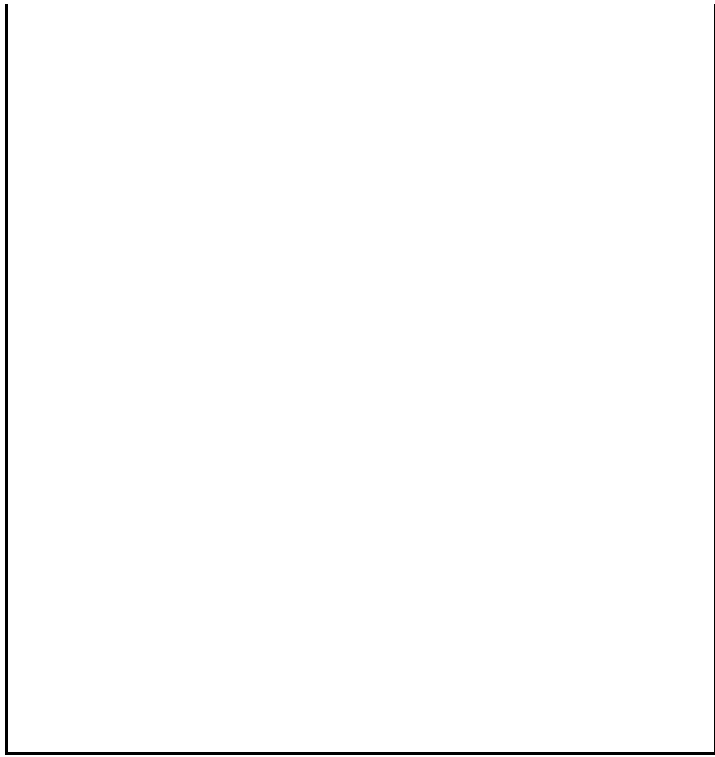


## MAIN IMPACTS OF POVERTY

MAIN IMPACT OF POVERTY		RURAL																	
		PM			GP			GS			BN			WK			RN		
		MEN	WOMEN	YOUTH	MEN	WOMEN	YOUTH	MEN	WOMEN	YOUTH	MEN	WOMEN	YOUTH	MEN	WOMEN	YOUTH	MEN	WOMEN	YOUTH
<b><u>LIVELIHOOD</u></b>																			
1	Have to fall in debt/Indebtedness	1				6			2	1	1								
2	Work harder and longer	2																	
3	Unable to live decently	1						1	1	1									
4	Difficult to get capital for any productive activity			1	1	1	1	2				1							
5	Has no means to earn income				2	2													
6	Insufficient materials for praying/practice of one's religion						4												
7	Cannot afford daily needs								5			2			1				
8	Lack of job opportunities (local employers not able to provide job)									2	2	1							
9	Traders have no stock to sell										2								
10	Environmental degradation (axcessive firewood, collection, cutting trees on hills)				6														
11	Cannot buy fertilizer/peptized															4			
12	Increase number of "Beggar"																2		
<b><u>PSYCHOLOGICAL</u></b>																			
13	Lost faith in God				2	2													
14	Aspirations not fulfilled											2							
15	Unsecure life												2						
<b><u>HEALTH</u></b>																			
16	Frequent illness/ poor health	2	1		5 -- 6				4	2			3	4	2				
17	Not eat properly/ Lack of food		1	3		1		1 -- 3	1	6	2	2 -- 2	2		4		3		
18	Do not have enough food/ clothes					2			2 -- 2				5	1		5			
19	Cannot afford to pay doctor/hospital					4										3	4	4	
20	Malnutrition				5	5			3								5		
21	Hungry				1											1			
22	Physically unable to work/old and weak										3								
<b><u>HOUSING</u></b>																			
23	Collapsed home Unable to repair storm damage		2						3										
24	Displaced from land and house by private sector/local powerfull elite						5												
25	Cannot build house							2 -- 4	3				4	5	3				3

COMMENTS







COMMENTS



