



# INVISIBLE PEOPLE

POVERTY AND EMPOWERMENT  
IN INDONESIA

presented by PNPM Mandiri —  
Indonesia's National Program for Community Empowerment

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Lingsar, Lombok, West Nusa Tenggara

## WOMEN'S SAVINGS AND LOANS GROUPS

Lombok is a mostly rural, agrarian society. In the dry highlands, farmers grow corn to feed themselves and tobacco for sale to the cigarette manufacturers. In the lowlands, particularly in the west, where rains are more plentiful and land is more fertile, farmers grow rice, fruit, and vegetables.

In the countryside, agricultural laborers earn between Rp 6000 and Rp 12,000 for a day's work in the fields. At the lower end of the scale, this is equivalent to around sixty cents a day. People who earn less than two dollars per day are said to be facing severe poverty; those earning less than one dollar a day are said to face extreme poverty. Earning as little as 60% of the lower figure, the agricultural laborers of Lingsar are, quite simply, some of the poorest people on Earth. Women in Lingsar generally earn less than men. Widows, single women, and abandoned wives often bring up several children on a daily wage that is barely enough to buy a kilogram of rice and some kerosene. More fortunate families may own some chickens to add an egg or two to the table. Otherwise, the rice is eaten with salt and vegetables grown in kitchen gardens.

Even on such wages, most women will make extraordinary efforts to ensure that their children attend school. Even when school is free, the cost of books, uniforms, pens, and paper can make it prohibitively expensive.

All of the women from Lingsar in the profiles that follow are heads of households. Most of them are bringing up children and sending them to school. They all support themselves and their families either by working as agricultural laborers, tending tiny plots of land, or running small businesses.

In some cases, the establishment of their small businesses was made possible through their participation in savings and credit cooperatives. In Lingsar, these are operated with the support of PEKKA (Pemberdayaan Perempuan Kepala Keluarga), "the woman-headed households empowerment program," which was created to help poor female-headed households in rural Indonesia through programs promoting adult education, economic and political empowerment, and community media.

PEKKA savings and credit groups are founded on the basis of self-sufficiency and mutual support within a clearly defined group. However, the ability of these groups to facilitate economic empowerment has been greatly assisted by the allocation of money from the Direct Community Assistance program. These funds facilitate the making of loans to maintain, establish, or expand small businesses by the women participating in the cooperatives. These loans may be considerably larger than would be possible utilizing only the funds gathered through the contributions of group members.

In the period from 2001 to 2004, funds to the value of approximately Rp 5.2 billion were provided to support the provision of business loans to members of 492 established PEKKA savings groups in districts in Aceh, West Java, West Kalimantan, Central Java, West Nusa Tenggara, East Nusa Tenggara, Southeast Sulawesi, and North Maluku. An additional Rp 5.45 billion was provided to these groups in the period from 2005 to 2008.

The PEKKA program focuses on empowering Indonesian women heads of households. While women are generally poorer than men, divorced, widowed, and single women are the poorest and least visible of all. With women standing to lose property, land rights, and access to earned income after widowhood, divorce, desertion, or male migration, the loss of an adult male is economically devastating to women and children. Across Indonesia, approximately 13% of all households are headed by women who support children, elderly parents, and other members of an extended family.

**Widows, single mothers, and abandoned wives in Lingsar often earn as little as sixty cents for a day's hard work in the rice fields. Some of these women have set up savings and loans groups. With their support, some women have created small businesses that allow them to buy land, send their children to school, and live in modest comfort and security.**



A PEKKA-sponsored women's group meets to discuss loans and savings programs.

In general, women are more frequently employed in unpaid work, particularly raising families and maintaining the home. Women are more likely than men to work in subsistence agriculture and in the informal sector. In whatever field or location they work, women hold less prestigious positions than men do. In general, women are paid less even when they perform the same tasks.

Women get married at a younger age than men, particularly in rural areas. Partly as a result of early marriages and partly as a result of social attitudes that belittle the importance of education for girls, on average they attend school for fewer years than men. As a result, a significant proportion of poor women in rural areas are functionally illiterate. In many cases, their command of Indonesian, the national language used in most administrative and legal matters, is limited. Particularly in rural areas and among the poor, many marriages and divorces are not legally registered. In these cases, women have very few enforceable legal rights to property registered in their husband's name.







## Sakinan

My husband is dead. I've got two children. The older boy is fifteen years old. He's just started senior high school. I work in the rice fields. I get paid Rp 15,000 per day. It's not enough to send my children to school, but my family helps sometimes. I borrowed Rp 300,000 from the savings group to pay for the fees.

I've been in the savings group for one year. I try to save Rp 5000 a month, but if I can't afford that much, then I save Rp 2500. That's the minimum. At the moment, I'm repaying the loan I took out. I'm paying back Rp 25,000 per month.

I've never borrowed money to set up my own business. I'm still scared at the idea of going deeper into debt. If I could borrow some money, I'd buy some young ducks that still lay. I already have eleven ducks. Sometimes I sell the eggs, but I didn't get any today. Ducks aren't very risky. They find their own food in the rice fields.

**"If I could borrow some money, I'd buy some young ducks that still lay. I already have eleven ducks. Sometimes I sell the eggs, but I didn't get any today. Ducks aren't very risky. They find their own food in the rice fields."**



## Laminah

**“After I bought the first fish pen, I saved money and borrowed more to buy more pens. I’ve got six now. I’ve managed to save up enough to buy some land to build a house.”**

When the women first talked about setting up a savings group, the men in the village laughed. They told us we couldn’t even count. They said we didn’t know the difference between a one thousand rupiah note and a ten thousand rupiah note.

I didn’t believe we could do it myself. I remember when Ibu Reni, the PEKKA facilitator, first came to talk to a group of widows and divorcees in the village. It makes me cry to remember now. When she started speaking, there were more than a hundred women there. She hadn’t even finished speaking, and the women started walking out. They didn’t even take their leave, they just walked out. Everyone thought that the idea of a savings group for women was ridiculous. Sometimes even savings groups for men don’t work, so why would they work for women? By the time Ibu Reni finished, there were maybe seven women left. To tell the truth, I was one of the ones who walked out. The ones who stayed were mostly older women, in their forties. They were the ones who were most motivated to save some money.

There are a lot of widows and divorcees in the village. It’s normal for couples to get married when they are very young. A lot of girls get married when they are fifteen or even younger. I first got married when I was seventeen. It didn’t last long. Then I got married again when I was twenty-two. My husband used to hit me. He had another woman and he never worked. He only worked in the harvest season or on the occasional building project. So I asked for a divorce. We didn’t have any children. Back then, when men divorced their wives, the women didn’t get anything. Usually, the women just took the children and maybe some kitchen utensils. They went back to their parents until they got married again. That’s beginning to change. Now women know that they have the right to half of all the property that a couple accumulates while they are married. When I got divorced from my husband, neither of us had any property anyway, so it didn’t matter.

After I got divorced, I joined one of the PEKKA savings groups. I used to put one or two thousand rupiah into the system every month. At first, I never borrowed any money. I didn’t dare to. You have to show that you can save money before you can borrow anything. You have to save regularly first. Each group has some savings from the contributions of members. If one member doesn’t have enough money to buy rice, then they can borrow a small amount for that. Before the savings group, if women didn’t have enough money to buy rice, they often sold some plates or other items from the kitchen, or they sold some clothes.

If you save regularly and pay back your loans, you can borrow larger amounts. Larger loans are only for business. If the group approves your application, you can borrow more money. The water in Lingsar district is good and there are a lot of rivers. A lot of people in the district raise fish in bamboo cages in the river. Some women borrow money to raise fish, others to become small traders, selling vegetables and fruit. Usually they carry it in pans on their heads and sell it from place to place.

After I was in the group for a bit more than six months, I borrowed several hundred thousand rupiah so that I could do that kind of trade. I was very nervous about it. I don’t even like to owe anyone five or ten thousand rupiah, so I was very nervous about borrowing more than that. But I did make some money by trading. I made enough to pay back the loans, but I still had to keep working as a laborer as well.

I continued to participate with the savings group, too. I also took part in the PEKKA educational program. Only one or two of the women in the group had





even finished primary school. I didn't finish primary school. Neither did my sisters. Some of my brothers went to high school, but none of my sisters did. That's the way things are here. People say it's not important for girls to go to school because they're only going to get married and have kids.

When I joined the savings group, I couldn't even speak Indonesian properly. I could understand it if I heard it, but I couldn't speak it. I learned the alphabet at school, but I never put it into practice. In the educational program, I learned to sign my name properly. There were some booklets in Indonesian about legal rights for women, and we learned to read them. The language isn't too difficult, and the peer teachers explained it as we went along. The facilitator encouraged us to use Indonesian, too. She always speaks Indonesian to us, even though she's from this region herself. After I was in the program for a while, sometimes I took a turn to act as a tutor for women who had just joined. That's the way it works. I was very proud that I could teach other women, even if I hadn't even finished primary school myself.

After I'd been in the savings group for a couple of years, Ibu Reni started pushing me to try a more ambitious business. She encouraged me to take out a loan to raise fish. I was still very nervous about going into debt. But I borrowed two million rupiah to set myself up. The bamboo pen cost Rp 700,000; the rest was for fish stock and food. It takes three months to raise a batch of fish until they are ready to sell. If you are lucky, you can sell the fish you raise from one pen for Rp 1 million, but that's not all profit. You have to deduct the cost of the food. And sometimes some of the fish get sick and die. After I bought the first pen, I saved money and borrowed more to buy more pens. I've got six now. It's hard to say exactly what the profit from it is – maybe one or two million rupiah per month. I've managed to save up enough to buy some land to build a house. It's only fifty square meters, but I bought it myself, from the money I made myself. I didn't inherit it, I bought it with my own money.

I've bought another fish pen together with one of my sisters. I'm always encouraging my sisters and my family to join a savings group and set up their own business. I'm the youngest of all my sisters. I always tell them that if I did it, they can do it too. Sometimes they are nervous about borrowing money. Is it easier for me because I don't have a husband? [Laughs] Maybe! My sisters have to prepare meals for their husbands and children when they get up and then look after the house. They have to look after their husbands and their children first. I can go straight down to my fish pens to look after my fish instead.

Yes, I'd get married again, if I met the right man. But if I don't meet the right one, I'm better off staying single.

What do I need to make my business grow now? What we need most is training in fishery skills from the department of fisheries. The biggest risk is from disease. It usually kills the biggest fish and leaves the smallest ones. You can mix in medicines with the food to prevent it. We need more training to learn how to use the medicines properly. The other thing that would help is if we set up some kind of cooperative to buy fish food directly from the supplier in Surabaya, rather than buying it in the local markets.

I don't have any problem with the men in the village. If I sell the fish in the market, I get the same price as the men do. They don't laugh at the savings group now. Their attitudes have changed. Most of them support us. There's still one *ulama* in the village who doesn't like the savings groups. He says PEKKA teaches women to talk back to their husbands.

The abundant rivers in Lingsar make the cultivation of fish an attractive proposition. Elsewhere in Indonesia, women in PEKKA groups raise chickens and goats or grow fruit and vegetables.

## Musinah

You know, I never finished primary school. Before I started taking part in the PEKKA educational program, I didn't even know how to write. I couldn't speak Indonesian properly. Now I teach the other women how to read, too. And I'm the camerawoman for the video that we are making.

We decided to make a video about the educational program. We interviewed a lot of the women who have been taking part. We asked them about their experiences, about the difficulties they've had and how the program has benefited them. When it's finished, we want to show the video at community events to encourage other women to join the program.

I went to Jakarta to attend a one-week training program in how to make a video. On the first day, we learned how to hold the camera. Then we learned how to interview people. Then we went straight out into the field to make a video of some women from a savings group in West Java. It was good, but it wasn't long enough. There's still a lot to learn. I went with two other women who've been involved as volunteer peer facilitators in the PEKKA program for several years. The funding for the training in Jakarta came from the Ministry for Social Welfare.

I've been taking part in the educational program for more than four years. I often work as a tutor. I'm really proud to be able to help teach other women. I'm still learning myself, but I can teach other women who are just starting.

I also do some legal counseling. I talk to women who are having problems with their husbands. Sometimes their husbands are hitting them or acting violently. I listen to them and give them advice. Sometimes we go and talk to

**"I'm really proud to be able to help teach other women. I'm still learning myself, but I can teach other women who are just starting."**

**Below and page 74**

Women taking part in a basic reading and writing class taught by peer educators who have themselves previously participated in similar programs.

**Right**

Musinah teaching a group of women, some as old as sixty, to read and write.









the couple together. We don't do it through confrontation, we try to counsel the couple so the violence stops. If a woman is getting a divorce, then I explain her legal rights. I explain that she has a right to a share of the property accumulated during the marriage.

Men's attitudes are changing. In the beginning, they laughed at us. They asked how a bunch of women who never even finished primary school could know anything about the law. They said we were just making up the laws ourselves. But they are beginning to change now. They are beginning to understand that women have rights, too.

My own husband is dead. I support myself and my children by selling *durian*. I borrowed money from the savings group for capital. Last year, together with other women, I borrowed more than Rp 11 million, but I can pay it back from the profits I make selling *durian*. Before I got involved with PEKKA, I used to work as a laborer on building sites. I carried bamboo poles several kilometers through the rain for Rp 200 per pole. You can only carry three at a time. I was doing well if I made Rp 6000 for more than half a day's work.

## Zaitun

**"I go to the reading class every week. I've been going for a year now. I go every week except in the harvest season. I'm too busy in the fields then. I can read and write now."**

I only joined the savings group a year ago. I put in Rp 2500 each month. I work in the rice fields as a laborer. I get paid Rp 7000 for a half day's work in the fields, Rp 15,000 if I do the whole day.

I have to look after my children, too. I've got four: three boys and one girl. The oldest boy finished high school. Now he works as a driver's assistant. I finished primary school, but I never went to high school.

I go to the reading class every week. I've been going for a year now. I go every week except in the harvest season. I'm too busy in the fields then. I can read and write now. I'll show you my exercise book. I'll read something from it. *[She opens her school exercise book and selects a passage to read aloud.]*

I'll read this section: "Violence against women: What is meant by violence against women. The Law on Elimination of Domestic Violence states that any act against a woman that is intended to cause pain or suffering, whether physical, sexual, or psychological, is considered to be domestic violence and is a violation of the law."

I know lots of women who have experienced domestic violence. I experienced it myself. My husband used to beat me. Then he divorced me. He didn't give me anything. I just took the children and went home to my parents. My ex-husband was a public servant, a primary school teacher. He's got another wife now. I didn't know anything about the law then. That was before I joined the reading group. He didn't give me anything when we got divorced, but now he pays for half the children's school fees. I pay the other half.

Zaitun works on other people's land as an agricultural laborer. With no one else to look after him, her youngest son often accompanies her to the fields.



## ACKNOWLEDGMENTS AND CREDITS

This book was sponsored by the PNPM Mandiri program. The goal of PNPM Mandiri, Indonesia's National Program for Community Empowerment, is to reduce poverty. PNPM Mandiri was established by the Indonesian government in 2007 to act as an umbrella for a number of pre-existing community-driven development programs, including the Urban Poverty Program and the Kecamatan Development Program, as well as a number of other community-based programs that were managed by nineteen technical ministries. By 2009, PNPM Mandiri was operating in every subdistrict in Indonesia.

PNPM Mandiri is committed to increasing the participation of all community members in the development process, including the poor, women's groups, indigenous communities, and other groups that have not been fully involved in the development process. *Invisible People* is one way that PNPM Mandiri can reflect on ways to better include marginalized and excluded groups in development.

Bilateral and multilateral assistance for the PNPM Mandiri program has been forthcoming from a number of donor agencies. The PNPM Support Facility (PSF) was established by the Indonesian government as a means of facilitating the contributions of international donors that support PNPM Mandiri. Contributors to the PSF currently include Australia, Denmark, the European Community, Netherlands, and the United Kingdom. PSF provided financial and other support for the publication of *Invisible People*, in order to raise awareness of the special needs and aspirations of marginalized and excluded groups.

We would like to thank the people who sat down to tell their stories and put their lives on public display for the publication of this book. Across the country, the people who were approached were amazingly open about the most personal details of their lives, their problems, their hopes, and their aspirations.

When they collected these stories, Irfan Kortschak and Poriaman Sitanggang explained the purpose of the project and sought the consent of all subjects. The subjects told their stories, often over several days and during several meetings, after which Irfan attempted to recreate their words in a first-person account that conveyed the individual's ideas, feelings, and voice. In a few cases, subjects wrote their own stories in their own words, which were then edited with the subject and translated. When possible, Irfan provided a written account to the subject so that he or she could check and reconfirm that the account was an accurate representation. Otherwise, he discussed it with them. Subjects were reminded that their accounts would be published and asked to be certain that they had no objection to this. Irfan apologizes if despite this process, inaccuracies or misrepresentations have slipped into the text.

A vast array of people helped facilitate interviews and

meetings and provided all sorts of other assistance. A partial list of these people includes Marjorie, Mateo, Marwan and all the staff of Handicap International in Banda Aceh and Takengon; Ricco Sinaga from the Puskesmas (Community Health Center) in Cikini, Jakarta; Imam B. Prasodjo and the staff of Yayasan Nurani Dunia; the members of the band Cisleng and the young guys and women who hang out in Proklamasi; Kamala Chandrakirana, sociologist, author and former Chairwoman of Komnas Perempuan (the National Commission on Violence against Women); Kodar Wusana and Nani Zulminarni of PEKKA (the Women Headed Household Empowerment Program) in Jakarta and the PEKKA field facilitator in Lingsar, West Lombok, Sitti Zamraini Alauthi; Fenny Purnawan, writer, editor and mother of Gana, Smita, Anggita and Oorvi. Agas Bene of the Dinas Kesehatan (Health Agency) in Belu, West Timor; Maria K'lau, an outstandingly dedicated midwife in Belu; Antonia Godelpia Lau, the manager of the Panti Rawat Gizi and all the doctors, midwives, staff and workers at the Puskesmas in Belu; Anne Vincent, Fajar, and Anton Susanto of UNICEF in Jakarta; Nelden Djakababa and Vitria Lazzarini, psychologists from Yayasan Pulih; Piet Pattiwaelapia of the Maluku Refugees' Coalition (Koalisi Pengungsi Maluku); Nelke Huliselan, a community worker in Ambon; Enrina Diah, a plastic surgeon; Julia Suryakusuma; Richard Oh, novelist and crewcut; Rebekka Harsono, an activist from LADI (the Indonesian Anti-Discrimination League); Pephy Nengsi Golo Yosep and Adi Yosep, activists for the rights of people affected by leprosy in Jongaya, Makassar; Kerstin Beise of Netherlands Leprosy Relief (NLR); Dede Oetomo and friends from GAYa Nusantara (a gay and transgendered rights organization in Surabaya); Irma Soebechi and friends from Perwakos (transgendered rights organization); Nig and friends from US Community (a gay and lesbian rights organization in Surabaya); Ayi Na, previously at UNICEF in Mangkowari, Papua; the indefatigable Sister Zita Kuswati at Yayasan Saint Augustina in Sorong, Papua; Connie de Vos, a linguist and specialist in sign languages; Thomas J. Conners, a linguist at Max-Planck-Gesellschaft; Josh Estey, photographer and crewcut; Dian Estey, journalist; Maya Satrini, community worker and friend of the sex workers in Singkawang; Rina, Dewi, Adhe and Yuyun and other sex workers in Jakarta; psychologist Jeanette Murad of the University of Indonesia; Alexander Sriewijono, consultant; Mustamin, of the Bajau community in Mola Selatan, Wakatobi; the Forkani environmental protection group on Palau Dupa; Veda and Rili Djohani of The Nature Conservancy; Ani Himawati in Jogja; Ayu Sastrosusilo; all of the people from Humana, an organization advocating for the rights of street children in Jogja; Muhammad Zamzam Fauzanafi, visual anthropologist; Mbak Diah, an activist filmmaker, and all the other people at Kampung Halaman in Jogja.

The project would not have been possible without the support of Sujana Royat, the far-sighted Deputy Minister for Poverty Alleviation in the Department of Social Welfare. In addition to being a driving force behind the Indonesian government's involvement in the PNPM Mandiri program, he has worked tirelessly to raise the profile of Indonesia's invisible people and to include them in the development process through his active support of PEKKA and a number of the people, groups, communities, and programs described in this book.

Nor would the publication of *Invisible People* have been possible without the patience, tenacity, and kindness of Threesia Siregar, of the World Bank's PNPM Support Facility. The support of Victor Bottini, Ela Hasanah, Sentot Surya Satria, Inge Tan, Lisa Warouw, Rumiati Aritonang, Nancy Armando Syariff, Juliana Wilson and all other staff at the PNPM Support Facility. In addition to providing his introduction, Scott Guggenheim, of AUSAID, kept the project alive with his wisdom, and sense of humor, editing the English language text, and making sensible suggestions throughout the project. Erick Sulistio used his extraordinary talents as a designer to transform the words and images in this book into a visually impressive final product. Sila Wikaningtyas worked long and hard to produce profound and sensitive Indonesian translations of the text, which was originally written in English, as well as a number of personal accounts written by the subjects. Jamie James played a valuable role tweaking, proofing, and editing the final English-language text, while Dorothea Rosa Herliany performed a similar role with the Indonesian-language text. John McGlynn, of the Lontar Foundation, provided excellent advice regarding the publication and distribution of the book.

and *Picturing Indonesia, Village Views of Development* (2005).

All the photographs in this book were taken by Poriaman, with the exception of those taken by Irfan on the following pages: female students (p. 37); Ai Anti Srimayanti (p. 43); Heri Ridwani (p. 45, p. 47); Pak Inceu (p. 51); Laminah (p. 70); women's literacy group (p. 72, p. 74); Musinah (p. 73); Kolok Getar (p. 81); Kolok Subentar (p. 83); Erni Bajo (p. 113); Mading (p. 129); harm reduction meeting (p. 131); Benk Benk (p. 133); Apay and Harry (p. 134); Megi Budi (p. 137, p. 139); Rifky (p. 138); and Reza (p. 148, p. 149).

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Irfan Kortschak studied Indonesian Area Studies at the University of Melbourne, and International and Community Development at Deakin University in Australia. He is a writer, translator, photographer, and long-term resident of Jakarta. His previous publications include *Nineteen: The Lives of Jakarta Street Vendors* (2008) and *In a Jakarta Prison: Life Stories of Women Inmates* (2000). He is currently engaged in writing assignments and consultancy work for NGO's and development agencies in Indonesia.

Poriaman Sitanggang has worked as a freelance photographer since 1985. He has held a number of photo exhibits, including *Indonesia - Famous People* (1993), *Batak Faces* (1994), *Dani: The Forgotten People* (1997), *Manila: The City of Contrasts* (1999), *The Song of Arini: The Eastern Indonesia People* (2001), and *Burning Borneo* (1998-1999). His work has appeared in a number of magazines and books, including *Kain untuk Suami* (A Cloth for My Husband) (2004),



*Invisible People: Poverty and Empowerment in Indonesia*  
Published by Godown, an imprint of the Lontar Foundation for  
Program Nasional Pemberdayaan Masyarakat (PNPM Mandiri) —  
Indonesia's National Program for Community Empowerment  
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Jl. Danau Laut Tawar No. 53  
Jakarta 10210 Indonesia  
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PNPM Mandiri supports the sustainable use of Indonesia's forests.  
This book is made from recycled paper.

Design and layout by Erick Sulistio  
Cover photograph by Poriaman Sitanggang  
Printed in Indonesia by PT Jayakarta Printing

ISBN 978-979-25-1002-7