



From women's individual and collective power to political change
PEKKA: Integrated approaches to movement-building and social accountability
JASS (Just Associates) Case Study¹

OVERVIEW

In Indonesia concerns over survival often consume women's energy and leave them little time for extra activities around seemingly abstract notions such as rights, power, participation or social accountability. Yet as world poverty becomes ever more devastating, it is clear that little will improve in their lives without approaches that address women's economic needs and build their individual and collective power. PEKKA, a grassroots women's movement built on savings and loan cooperatives, is composed of some 26,000 widows, divorcees and single or abandoned women who essentially serve as head of their families. In organizing women around basic needs, it offers them an important stepping-stone to resources, well-being and a voice in community decisions. PEKKA's very name, *The Women-Headed Family Empowerment Program*, asserts a personal and shared identity that helps them overcome stigma and marginalization, and foster a social movement to claim their rights and ensure public accountability. To be sustainable and effective, social accountability efforts must be rooted in such organized communities who both believe in their rights and take action on behalf of the common good.

A product of the organization's analysis of power and change, PEKKA's issues and advocacy approaches emerge organically from its community organizing, consciousness raising, and leadership efforts. Its political influence strategies are mutually reinforcing. Not only do they allow the organization to advance women's rights and hold government accountable, but also promote and strengthen women's voice and democratic leadership which enables them to make and sustain change on a variety of levels and scales. Participatory research approaches and alliances with respected research institutes and other influential players such as religious scholars and donor governments have been key elements in their integrated advocacy and movement-building work.

The PEKKA story portrays how some of the poorest and most marginalized women in Indonesia are becoming a grassroots force for change. Building one village savings and loan cooperative at a time, they are forging a large-scale movement that is generating new, more collaborative practices and relations of power, citizenship and accountability across half of Indonesia's provinces -- from village centers to the capital. By tackling the challenges in the public realm that arise from these efforts, advocacy work is not undertaken as a single targeted campaign, but rather involves a series of interrelated overlapping targets and strategies. These build on one another to influence different aspects of the political process affecting women's rights and participation while fortifying their voice and leadership.

PEKKA's ability to create this remarkable movement with some of the most marginalized women in Indonesia, derives from its grounding in a feminist approach to change and power. This approach integrates the *personal* -- women's own experiences, needs, and dreams -- with the *political* -- women's development of critical awareness, leadership skills, and strong collaborative organizations tied to strategies for economic stability and power in their communities. Weaving together the personal and political in this way reflects a more holistic view of power, one that recognizes the need for women to transform and counter its multiple forms that silence and marginalize women. Aware of how traditional advocacy approaches have often alienated and disempowered community women and their movements, PEKKA is seeking new ways to strengthen poor women's collective voice and leadership as they simultaneously advance their advocacy and political change agenda, including their ability to gain more accountable and responsive governance.

¹Nani Zulminarni and Valerie Miller have written and adapted this case on PEKKA especially for the social accountability study led by Dr. Jonathan Fox, American University. It builds on previous writings by Annie Holmes, Alia Khan, Lisa VeneKlasen, Alexa Bradley and the authors.

INTRODUCTION

This case study examines how a grassroots economic and political organizing approach works to transform the lives of women heads of household²—in effect, the poorest of the poor—by applying a combination of feminist

“From the beginning we transform the thinking of the women from ***we are poor to we have something to we can do something***”.

popular education, community organizing processes and the building of cooperative forms of saving and microfinance. It examines how they influence key government policies and legal systems and how they hold government accountable, often in highly unfavorable circumstances of repression and prejudice.

While the women benefit from much-needed access to cash, the ultimate goal of PEKKA is more ambitious: to build a grassroots movement of women-led economic cooperatives that empower women individually and collectively both to transform their lives and their communities, and to challenge the structures, policies and belief systems that breed discrimination and poverty. This movement and the PEKKA cooperatives embody an alternative solidarity-based economic and political culture that they promote in their families and communities.

The case is not presented in a format that focuses on advocacy campaigns per se since PEKKA’s advocacy initiatives are embedded in its organizing and movement building processes and are interactive, shifting from one level or scale of action to another. Description and analysis of strategies and approaches will be discussed as they emerge in the context of the story and are highlighted in the charts at the end of the case.

Social Accountability: While PEKKA does not use the term, their strategies incorporate a vision of social accountability as part of their integrated agenda for change. Inherent in PEKKA’s focus on organizing and leadership building is the need for significant engagement with government and governance on all levels – advocating for a range of changes, including better public services, and collaborating with officials to help government and public institutions become more accountable. The extent of PEKKA’s impact grows from the dual emphasis on movement-building and economic survival – combining organizing, consciousness raising and political strategies that strengthen women’s self-worth, economic well-being and collective clout in the context of addressing one of the nation’s most critical problems – desperate poverty. Women become their own advocates for change as an organized force of more than 26,000 members able to monitor and ensure the implementation of those changes over time. PEKKA’s recognition for providing a successful anti-poverty community model has given it considerable credibility, allowing it to navigate a difficult political landscape, be seen as an ally and avoid attack. PEKKA’s understanding of power, its knowledge of Indonesian society, and its longstanding relationships with key players both inside government and out have helped it achieve outcomes and accountability at a variety of scales.

Context and Achievements: Operating in a context and history marked by political turmoil and violence, widespread poverty, financial crisis, and devastating tsunamis, PEKKA has faced the additional challenges of growing religious fundamentalisms and deeply embedded sexism. These circumstances make PEKKA’s accomplishments even more noteworthy, and reflect its multi-dimensional view of power and strategy, including processes of social accountability. They include:

- Since 2002, PEKKA, the Women-Headed Households Empowerment Program, has organized some 26,000 divorced, single and widowed women into more than 1,460 savings and loan co-ops and teams in 806 villages throughout 20 of the country’s 33 provinces. PEKKA is currently transitioning into an autonomous national federation, led by community women themselves and supported by PEKKA staff. [See section: Evolving Autonomous Governance Structures.]

² More accurately, head of families, since households are often combined

- With daily incomes averaging about US\$1.50, an individual PEKKA member begins borrowing the equivalent of 3 months' of her savings -- around US\$10. As women save over time that amount grows. Rates of savings tend to increase about 50% per year and currently, on average, PEKKA members borrow approximately US\$ 150 each year, with some borrowing up to US\$2,500.
- PEKKA offers a multi-tiered leadership training structure that includes local, regional, provincial and national training. It ranges from the basics of book keeping and meeting facilitation to doing social and power analyses, strategy development and advocacy. It prepares women to both become decision makers in their own organization and to engage with government.
- Additionally PEKKA trains paralegals who become critically needed legal advocates for poor women and other marginalized people in PEKKA communities. In the past 6 years PEKKA has trained 1,437 paralegals from its membership across 19 provinces. Currently about half of them are very active, ensuring that their communities have access to justice. They are so well respected, that they are now consulted by the Chief of Justice and the Court.
- PEKKA has made the legal system more available to poor rural communities and women by advocating and working with Indonesian court authorities to implement a network of local village courts where people can get free, one day service on crucial legal matters. PEKKA paralegals help facilitate access by informing communities of court dates, identifying cases, encouraging participation and providing free legal counsel to community members. Over the past 6 years PEKKA paralegals have assisted over 114,000 cases related to family issues including legal identity matters, domestic violence and other family problems.
- In collaboration with Indonesian research institutes, PEKKA has been part of and led participatory and action-research efforts. These have collected crucial data which has been used as the basis for PEKKA's political influence and for strengthening the skills of its membership and the credibility and power of its organization.
- Allying with prominent Muslim scholars to address misogynist beliefs that underpin women's subjugation, PEKKA has offered a positive view of Islam that supports women's empowerment and helps them overcome stigma.
- PEKKA has worked to advance the legal recognition of Women Headed Families by making their status more visible and legitimate in government statistics and with the general public. The organization has successfully advocated with key governmental data collection agencies to expand their protocols to include information on families that are headed by women. This has led to strong awareness in the government about the needs of poor women head of families and place in poverty eradication programs. There is no data yet on resource allocation specifically for women head of families, but, in the policies, they are now listed as the main beneficiaries.
- In addition to benefitting their own families, PEKKA members have built village centers used for clinics, literacy training, and community meetings etc. They have changed local budget allocations to help all women access education as well as build roads and create other needed infrastructure in their communities.

PEKKA'S APPROACH TO LIVELIHOOD, POWER AND ACCOUNTABILITY

To understand the comprehensive nature of PEKKA's approach to change and its relevance for social accountability, it is important to understand the Indonesian context, the realities facing women headed families and as well as the origins of PEKKA.

Origins of PEKKA: From Jandas to Women Heads of Families

PEKKA began in response to decades of economic and political devastation in Aceh Province. In 1998, Indonesia faced economic and political crisis with the collapse of the late President Suharto's 'new order' regime and fighting that broke out in different parts of the country. In Aceh, in response to the separatist movement, houses were burned, people killed, and countless forced to flee their communities to safety. The extended civil war and struggle for autonomy, and the government's violent response tore families apart and widowed many women.

Naming and Reframing: In 2000, Nani Zulminarni was asked by the National Commission to Stop Violence Against Women (Komnas Perempuan) to document the lives of widows in Aceh, women known as *Jandas* – a demeaning term essentially referring to women who are widowed or divorced. She hesitated at first, concerned about the limitations that the state and donors might impose particularly in a highly sensitive area such as Aceh. But, "The idea appealed to me, since it aimed to help poor widows in the conflict area to overcome their economic problems and trauma, as well as document their lives for advocacy purposes. As a single parent myself, I could imagine and empathize with the difficult life they face." Leveraging her reputation for empowering poor women over a fifteen-year span, Nani was able to re-cast a short-term project into an ongoing and comprehensive strategy for change, obtaining important financial backing for administrative support from the Japan Social Development Funds (JSDF). Importantly she changed the title from 'Widows Project' to 'Women-Headed Families Empowerment Programme' or Programme Pemberdayaan Perempuan Kepala Keluarga (PEKKA).

Since Indonesian marriage law states that the head of the family is a man and doesn't recognize women in this capacity, the organization's very name conveyed a political meaning. As Nani says, "I wanted people to see these women in terms of their positions, roles and responsibilities as heads of families, not as unfortunate, abject, powerless and useless people. I dreamed that this program would make a change in widows' status in society."

Long ago, no one would trust you enough to lend you money because you had no husband. You were just a "weak woman."

The program was tapping into a growing problem. An increasing number of Indonesian families are headed by women: from 10% of households in 1993 to 14% in 2012 according to the government census. (More recently, PEKKA's research showed this figure to be around 24.3% in the rural areas where it works.) Families headed by women are generally poorer than those headed by men, with an income of less than US\$1.50 per day and an average of five dependents. Having little formal education, women heads of families face problems of illiteracy and have significantly fewer options for supporting themselves and their families in contrast to their married neighbors. Furthermore, their lack of recognition as heads-of-families and the fact they often lack legal identity papers such as marriage and divorce certificates and their children birth certificate prevent them from accessing government services and citizenship rights

"My earliest hope was for widows not to be stigmatized but be recognized as equal to others, to have resources and be seen as important people because of their roles in community and the responsibility they carry."

PEKKA's 2012 research conducted in 111 villages across 17 provinces shows that 59% of women heads of family do not have official marriage certificates and 68% of those seeking divorce do not have divorce certificates. And the children of parents who do not have marriage or divorce certificates are twice as likely to not have birth certificates compared to parents who have the documents. 55% of PEKKA member's children do not have birth certificates. And 9 of 10 child marriages occur to girls without birth certificates.

The Indonesian language does not distinguish between women whose husbands die and those who for other reasons live without husbands such as being divorced or abandoned when spouse becomes a migrant laborer. The term 'PEKKA' widened the program to include all of these women, along with unmarried women who are responsible as breadwinners for mothers, brothers and sisters, as well as wives whose husbands are disabled or permanently ill.

Jandas are stigmatized and excluded by a mix of power dynamics that include belief systems, laws, religious teachings, and class and ethnic hierarchies. Many women without husbands are considered a disgrace for having violated prevailing family norms—particularly those who have divorced, had a child outside marriage or never married. This holds true for those who have suffered violence or been abandoned. They are seldom invited to social activities, let alone involved in any sort of decision-making. They work from morning to night, which makes it difficult to participate in social events or community life where key information is shared and one's place in a community is established. As a result, they lack access to existing development resources and ideas. Men judge them as 'easy,' lonely women, while other women suspect them of being potential husband-seducers. They must guard their behavior carefully, exacerbating their sense of loneliness and isolation. Most do not acknowledge this as they are socialized to deny and hide their feelings. For Nani Zulminarni, it became clear that marital status, in addition to class, played an important part in the burden that the poorest Indonesian women carry. Calling themselves PEKKA was a way of rejecting this inferior status and claiming an identity of responsible and contributing members of the community.

Entry Point: "We Start from Zero"

Nani Zulminarni, the founder of PEKKA explains how PEKKA starts working with women and what they are building:

"We start from zero, talking one by one with each woman to find out her priority concerns. Women always start with the problem of money. So we begin with a group savings project as a practical way to bring women together but also to seed a strategy to resist consumerism and debt. At first they tell us they have no money, but then discover with the coins they spend on candy for their children from time to time or sweet drinks, they could have a bit of savings. Sometimes they gather and sell coconuts. With these small savings to start with, women are able to invest in joint economic endeavors that generate a growing profit over time, if they are frugal and work hard. They control their own income, which is not owed to anyone. The more women have cash in hand, the more they can bargain with brothers or partners. Individually, they become more independent and as a group, they begin to understand the potential of their economic and political power.

"By setting up democratic cooperatives, a form of credit unions, women also practice new leadership, decision-making and democracy: one woman, one vote, equal rights. This leads to more practical and emotional independence. Of course, it takes lots of consciousness raising and capacity building. That's an appropriate role for NGOs, we feel; not bringing in the money and making profit off the interest that individual women have to pay. Participatory democracy and leadership does, inevitably, create clashes and internal conflict—people always resist doing things differently. Some want to take control which is why we have a leadership change every three years. That's our role as organizers in PEKKA, supporting this growing grassroots movement of women—to develop and support new kinds of leadership and to build women's capacity to manage conflict, basic business and planning skills, and then, gradually, how to use their collective power to influence local and even national politics.

"We don't attach women to an existing cooperative. They build their own together. From the profit they generate by investing their savings, in some cases they eventually have enough to build their own women's centers. Economic organizing in this way enables us to work under oppressive governments. We say, 'We're doing savings and credit,' and then the authorities leave us alone. Over time, our experience shows that the women will promote their own leaders to become village head or members of the village parliament. From there, they have influence, gain more power, and can make bigger changes."....

"Now women are going wild with their dreams – a shelter for older women, a hospital, a school, their own bank, to be elected village heads, to sit in Parliament..."

Understanding and Building Power for Change

From its inception, PEKKA has grounded its strategies in a nuanced view of power. To understand how power operates in a specific context, PEKKA uses a framework, the Three Faces of Power, developed and enriched through its work as part of JASS (Just Associates)³. In terms of PEKKA strategy, the analysis provided a way to understand what undermined women's voice, social inclusion and political participation and what it would take to gain responsive governance. The power framework provided a comprehensive look at how dynamics of oppressive power operate and interact together at every level of a woman's life, personal to public, and what mix of strategies would be most effective in changing those power relationships and allow women to thrive.

The JASS power framework distinguishes three interactive forms of power that privilege some people and ideas while excluding and discrediting others. It also clarifies the mix of overlapping strategies necessary for promoting change. It affirms the crucial role of organizing and movement building as a cross-cutting strategy to build alternative forms of power that can sustain change and ensure long term accountability. The power framework is the foundation for PEKKA's theory of change.

Visible power: refers to formal structures and processes of government and decision making -- including public policies, laws, budgets and regulations. The ways in which official government policy and law have failed to recognize and support women as head of families is one example.

- Advocacy, lobbying, demonstrating citizen clout, producing evidence and policy papers are among a set of common strategies used to challenge these inequities.

Hidden or Shadow power: refers to the array of forces, interests and institutions operating in the shadows of formal power to shape and control what gets on the public agenda and who can participate politically. As an example, religious leaders, local chiefs and money lenders try to marginalize and discredit PEKKA and its members to undermine their voice and political clout. At times, they even have threatened them, if they tried to advocate for their concerns or hold government accountable.

- Multiple ways are used to challenge hidden power -- strategies that strengthen and protect women, their organizations and leaders; build strong credible social movements and constituencies; and demonstrate the validity of women's issues for public deliberation through solid research.

Invisible power: refers to belief systems, ideologies and norms that shape how people see the world and their place in it. Promoted and reinforced by powerful interests, these ideas get internalized in people's minds as something natural, not to be questioned. For example, the beliefs of patriarchy privilege men over women and instill feelings of superiority and worthlessness, respectively. Most *Jandas* believe that are not worthy of rights, nor capable of public participation, thus limiting their ability to hold government accountable.

- Strategies to counter invisible power center around consciousness-raising, developing solidarity, understanding power dynamics, and challenging the status quo-- women recognizing their own self-worth and shared problems, joining with other women to question power, affirm their dreams, develop a sense of community, solve common problems, and build alternatives.

³ Since 2002, Nani Zulminarni along with her close friend and ally Dina Lumbantobing, have formed part of Just Associates (JASS), an international community of women's rights activists, scholars and popular educators. JASS members have been exploring how power shapes women's lives and their ability to participate in the political arena. In this exploration, JASS, has collaborated with long-time colleagues from IDS, the British Institute of Development Studies, who had developed the power framework that JASS adapted for its work on women's organizing and advocacy. At JASS' behest, Nani and Dina became part of a joint collaboration with IDS to examine issues of women's rights and participation through a power lens. The experience deepened their mutual commitment to continue learning and strategizing about power together. PEKKA and JASS later developed a special partnership in which Nani and PEKKA served as the coordinator and home for the growing JASS network of activists, scholars and popular educators and its organizing and leadership work in South East Asia.

While named as distinct categories, in reality these forms of power are intertwined, each building upon and reinforcing the other to silence and oppress women. Similarly, in order to be effective, social change strategies need to be interwoven and comprehensive, responding to the complex dynamics of power in its varied forms.

Using this framework, PEKKA saw the importance of developing a mix of strategies that could make change in all three forms of overlapping power as they were perpetuating inequitable situations for poor women. To be effective they had to find a careful blend of strategies that would not only produce better policies and government accountability but would, at the same time, help grow the strong women's organization and leadership, able to sustain the economic alternatives and political changes they were creating. It was this comprehensive view of power, change and strategy that informed PEKKA's work.

Many groups and donors have focused almost exclusively on changing visible power—using strategies such as lobbying, reports, protest, media, and policy briefs—overlooking the dynamics of hidden and invisible and the fundamental role of citizen organizing and movement building. While advocacy in the realm of visible power is vital, without accompanying strategies to counter the influence and reinforcing belief systems of shadow interests, it will likely fail to make lasting change or shift the values framework defining public decision making. Such a narrow focus cannot lay the basis for long-term change and democratic practice, since they ignore the importance of creating strong, informed citizen organizations that can collaborate and hold government accountable over time. The power framework helps PEKKA organizers and members to see these complexities and define where change is possible, necessary, and strategic at a given time, thus contributing to tangible, widely felt successes.

Integrated Change Strategies

What has shaped PEKKA's approach in building women's personal and collective power is its knowledge of how women are kept powerless in these many ways. Using this framework, PEKKA's analysis of context brings clarity about the power realities women heads of family face in Indonesia and guides the mix of strategies from village levels to districts to the national seat of power, Jakarta.



The program invests a significant share of upfront time and resources in helping women recover their own value and dignity in order to address invisible societal messages that women have internalized which trap them in a sense of worthlessness and resignation. Without changes in this aspect of power, women would not be able to effectively engage in tackling the challenges they face whether in their homes, or villages or at the national level. It is upon this foundation of new found confidence and hope that PEKKA leaders emerge as change makers.

PEKKA members also learn about shadow power and take on strategies to shift its impact. Religious and indigenous leaders, money-lenders and elite women's groups all wield this hidden power and have done their best to discourage the community women and sow suspicion about PEKKA. If the program had been blind to this kind of power or ignored how it interacts with both invisible power to internalize subordination and with visible power to institutionalize inequalities, PEKKA would not have been able to proceed with any degree of success.

Recognizing how violence and practices such as polygamy are legitimized by certain interpretations of Islam, PEKKA joined a group of Muslim scholars, activists, and leaders in establishing, ALIMAT, an organization that advocates on these issues from within the faith. PEKKA also engages indigenous leaders, religious heads, and

coop members in exchanges and debates around faith with a focus on justice. Slowly, some negative traditions and ideas are beginning to change⁴.

And finally, PEKKA works to influence the formal legal system through participatory research and well-targeted political change strategies that both tap and reinforce women’s collective credibility, clout and their informed active constituency.

Organizing Strategies: Initial Resistance, Persistence and Trust

Given the realities of power that shaped women’s lives, it was not surprising that the program of PEKKA encountered all kinds of resistance in its early years. Women without husbands had never before been

Group Name: To give meaning to their group, some PEKKA members choose a name of a flower for their cooperative such as jasmine or rose or an Indonesian women heroine such as Cut Nyak Dien and Kartini. Other groups select a motivating label such as “Senang Hati” (Happiness), Murah Rezeki (Living in Prosperity), Perempuan Bangkit (Women Raised), Sumber Rezeki (Source of Wealth), Putri Mandiri (Independent Women) etc.

approached by development or organizing efforts. Suspicions ran high as certain villagers and local leaders spread all kinds of rumors about PEKKA organizers: “They want to traffic you, prostitute you.” Used to receiving humanitarian relief and charity from international NGOs in Aceh after the peace agreement, the women wondered, “Where is the rice, the money that other programs promise?” PEKKA said, “We bring only ideas—the idea that you can change your lives, you can organize yourselves.” The women said, “But we are poor. We have nothing.” PEKKA responded, “You can save a bit of money. We want

to change how things operate—instead of asking others for resources, you can build your own and grow together.” To undermine PEKKA’s work and credibility, people would say to new members, “Why go to them? They give you nothing.”

Building Self Respect, Solidarity and Possibility

Organizing is slow, based on gradual processes of building trust, solidarity and a sense of community and reciprocity -- invaluable resources for women on the margins of their communities. Organizing and trust-building require both an investment of time and of quality facilitators with concrete skills and considerable heart and soul. PEKKA organizers first needed to gain permission from village heads. Many refused because the idea of working with women-headed families seemed so strange to them. In cases where consent was granted, the next challenge was to gain respect from the women themselves and create safe places for dialogue and sharing.

I would have to go door to door, in person, connecting with women one by one. Out of the women I met, I would find one whom people seemed to really trust, who had a good reputation in the village. I would go over ideas with her first. When I called a meeting, I would choose a time when women weren’t so busy, often in the evenings. Most women were silent in meetings—shy and afraid. I saw a lot of sadness in these women. When you meet ‘jandas,’ you see from their faces that they carry a heavy burden: social pressure, trauma, stigma. People tell them, “You’re only a widow.” Jandas just don’t matter, everyone says. They were never given the chance to talk or participate; this was their first real opportunity. So I would spend a lot of time building their confidence.

I talk with the women about the program but in the language of daily reality. In the meeting, they get to know other women, other ‘janda’. They get to feel that they have a lot of friends and can be confident together. From there, we move on and I present the details of the program to them. I explain how we might address the problems they tell me about. I share the stories I heard from other villages who have the same problems. This is an important part—to explain what other women have done to change their

⁴ On Adonara Island, for example, women are expected to weave a sarong for the family when a man in the community dies. This eats up huge swathes of a woman’s time and resources, so PEKKA members negotiated with indigenous leaders to decrease these obligations for women heads of household.

situations. After two or three months, we'd form a team with a vision and mission. With ten women, you are able to change lives.

This long process of group-building with village women works to affirm their hopes and creates a common bond of trust and solidarity—important resources that allow them to go forward, negotiate difficulties and sustain themselves in hard times. Seemingly small organizing details can go a long way in terms of building community and sense of purpose. For example, each group names itself, the first public decision many of the women have felt entrusted with or able to make.

Building Economic Empowerment, Economic Power: *You start your own bank*

PEKKA begins with organizing around women's most pressing economic needs and grows into an alternative and expanding set of economic and political institutions run by and for the women themselves. All along PEKKA cultivates women's economic stability, literacy and power to make a difference.

In the first year, a PEKKA member saves her own money, and members lend to each other from the pooled amount. PEKKA provides training—in literacy and numeracy, leadership, business—while women learn to manage their own money. A member might save only IDR 1,000 (around 10 cents, US) per month, not much at the time, but after a year, it adds up. After that first year, PEKKA provides some seed money to add to the group's pot. The group keeps that money for five years. Once it has been repaid, PEKKA lends it to the next group.

It is very important within the PEKKA approach that the women save their own money that they then can borrow as individuals or cooperatives. “We do a power analysis of NGO and government handouts and tell the women ‘if they give you money it is not free, they control you’. This deeply challenges various dependencies and underscores the goal of building the women's power not just addressing their immediate situation. We say, “You must create the change together.”-

When a new PEKKA group is being formed, there is always a lot of resistance from community members, such as moneylenders who make a profit from loaning cash to poor people. Other vested interests also resist. Wives of



the local elites running a quasi-governmental organization known as PKK have long been the only force organizing rural women and shaping development. They tend to feel threatened by PEKKA, particularly since PEKKA women quickly gain expertise in politics and economics and achieve real impact. Men, especially the very conservative ones, consider PEKKA's organizing to be against indigenous traditions or religious teachings. However, after two or three years, many skeptics and opponents begin to see the benefits of PEKKA's contributions to their community. They realize they cannot really ignore or sideline PEKKA women, not the least due to the sizeable numbers of women involved and the influence they wield.

Nurturing the women's self-confidence as decision makers and leaders is part of every step. For instance each PEKKA group makes their own rules and policies in a democratic process. Rukinah, one group's cooperative leader, explained that the interest they set was 1.5% per month. Other credit options for women like Rukinah are extremely limited. Government schemes are seldom available to single women. Banks only give very big loans, require collateral and charge over 25%, so they are out of the question. That leaves money lenders, plentiful in most villages, charging outrageous interest rates for poor people who lack alternatives and, to make matters worse, harassing them non-stop. No wonder money lenders oppose PEKKA.

Rukinah left school after the fourth grade; it is PEKKA training that has taught her how to manage her business and keep the books for the team's finances. Another savings cooperative leader, Raimah, says this is the reason for PEKKA's success. "We get trained by PEKKA continuously. Every month we have a meeting or a mobile phone conversation. There is always communication and a lot of support from team members."

"The entry point is economic," says one PEKKA organizer. "But the next steps are political and that depends on the context. We build the program according to women's stories and struggles."

Claiming Legal Rights, Engaging in Advocacy

Changes in the Legal System: Community Paralegals and Village Courts

Through the slow, intensive process of developing cooperatives and building members' sense of personal and collective power, PEKKA organizers learn about the varied issues affecting women's lives. Many center on problems in the legal system that limit women's ability to access public services. Whether *jandas* or not, poor rural women face multiple forms of discrimination embedded in belief systems, religious authorities, and legal policies and practice. Some relate to the fact that without certain government papers conferring legal identity, women are not recognized as citizens with rights. For example, without birth certificates and identity cards women and children have no right to public health care or education, or the right to vote. And in a vicious tangle of legalities, fundamentalism, and societal norms, many are discouraged by religious officials from formally registering their marriage so have no marriage certificate, a prerequisite for granting a divorce decree. Without formal divorce papers, women have no right to claim compensation or child support from their spouses. By discouraging women, Muslim clerics reinforce their own power and authority, while protecting the institution of polygamy and male superiority.

In response, PEKKA taps its close partnership with ALIMAT, a network of progressive male and female Muslim scholars and civic leaders concerned about how to overcome narrow fundamentalist interpretations of Islam and share Islam's broader vision of justice. The two organizations have held joint workshops to strengthen their own staff and membership and to reach out to local religious leaders with a wide range of perspectives on women's role in society – from the most fundamentalist to the most open⁵.

Overall, women without husbands have been completely invisible to the legal system. The general expectation is that all women, including those widowed or single, are under the support and control of men —husbands, fathers or brothers. In this context, even if they were aware of government entitlements that would alleviate their hardships, women have been unsure how to approach local authorities. So PEKKA began to train members as volunteer community paralegals, with the aim of educating women about their rights and entitlements and supporting them in their efforts to claim them in practice. Over the past 6 years, PEKKA has trained 1,437 paralegals across 19 Provinces. Currently around half of them are very active, accompanying their communities – both women and men -- in navigating the legal system and in dealing with the police and courts.

PEKKA's paralegal work raised its profile not only as a cooperative movement but as an organization that had experience in the legal realm at the community level and opened up new opportunities for political action. In 2007, PEKKA was approached about an upcoming joint research project on the justice system with AUSAID and SMERU, an independent Indonesian research institute, highly respected for its work on poverty. They wanted to interview PEKKA members to help understand the nature and scope of the challenges facing poor women in

⁵ Discussions foster respectful dialog. As an illustration, participants may be asked to share how they feel when they hear the term women's rights and to position themselves physically along a continuum according to how much they identify with the idea. Clusters are formed of people with similar views and a series of questions are asked to deepen and challenge their thinking and find points of convergence and further debate. While in some cases there is initial resistance to these activities and discussions, people have never left a workshop. The gatherings offer opportunities for thoughtful, respectful debate that help participants examine key questions and interpretations and begin to consider new ways of understanding and acting. As a measure of their impact, PEKKA receives continuous calls after the workshops from participants who update them about their work and request more information. Questions about religious issues are referred to ALIMAT scholars who have gained increasing prominence, credibility and trust in the communities.

accessing the courts. Nani, not wanting to see another research study done that left women disempowered and without any new leverage for change, renegotiated the terms of engagement to guarantee that PEKKA staff and members would be involved in the analysis of the results and could use the process to educate communities and advocate for needed changes. “Your research must change PEKKA women’s lives,” she told them. Nani made sure that the research was conducted to reveal inequities and power dynamics, and to build women’s capacity, access to justice, knowledge and leadership.

Through the process PEKKA women gained visibility, skills and connections to high level Indonesian government structures which they used to influence officials. The research showed that women without husbands had less access to the court system, compared with women in general. In fact, they had barely any access at all. The PEKKA women used these results to pressure the courts for a free and local, community court system. As a result, the justice system established a network of mobile courts⁶ to serve poor villages and provide people with one-day service on matters such as the granting of birth, marriage and divorce certificates and identity cards. PEKKA’s 2007 and 2009 research shows that In the past 6 years PEKKA has assisted over 100,000 PEKKA and community members in getting their legal documents through the justice system.

The mobile court system started operating with a pilot court in one village in 2009, testing out the process, and expanded from there. Many in government came to see PEKKA and its paralegals as allies since they could mobilize people and assist them in accessing the court services effectively. SMERU monitored the pilot implementation and provided the information to PEKKA so it could monitor the government and help them provide better services.

PEKKA’s provision of legal information and support to communities has become a major factor in ensuring its integration, legitimacy and leverage in local politics. PEKKA helps anyone, male or female, in the village who asks for legal assistance. PEKKA-trained paralegals charge no fee for arranging for police or court officials to come to their villages to issue birth, marriage or divorce certificates or provide other services.

Gathering more evidence, deepening alliances, and expanding skills and advocacy credibility

In 2009, PEKKA and SMERU entered into a formal collaboration that gave PEKKA an actual voice in the research design and operation. SMERU led the new research process that looked at the links between legal identity and people’s economic and social conditions, revealing how women without official legal status were poorer and more marginalized. PEKKA used this effort not only to increase the knowledge and leadership of its members, but also to advocate for greater access to economic resources and government services. The collaboration and greater leadership of PEKKA in the process, further deepened members’ skills in gathering data, developing arguments, and presenting positions.

Research for empowerment, advocacy and accountability:

As identified and corroborated by previous research efforts, the problem of women’s legal status and identify was a serious impediment to their participation and advancement. PEKKA found that traditional advocacy and lobbying efforts in parliament by women’s organizations had failed to make any significant changes in women’s status and ability to access benefits and services. Fundamentalist religious forces and historic patterns of patriarchy were simply too strong. PEKKA opted for a different route – one that would have several purposes: a) improve the lives of women and their families by making women headed families more visible in government statistics and thus eligible for public services; b) further develop and expand women’s research, analytical and leadership skills; and c) affirm the women-friendly beliefs of Islam and challenge misogyny by collaborating with an organization of Muslim scholars.

PEKKA initiated a process of participatory research with SMERU to study the presence and conditions of women headed families in a sample of 111 villages in rural areas. This time PEKKA led the process and analysis of

⁶ A government-authorized system of Islamic courts deals with Muslim family matters.

findings, with SMERU assisting in the research design, facilitating focus groups, and training and coaching PEKKA staff and community interviewers. They knew the importance of generating solid and sound data in a way that would expand women's expertise and voice but didn't realize how time consuming and involved the entire process would be. The collaboration and accompaniment by SMERU ensured the credibility and legitimacy of the data and the quality of the analytical and information-gathering skills gained by PEKKA staff and community members. The fact that AUSAID (DFAT) was an enthusiastic supporter of PEKKA and a major donor to the government clearly added to PEKKA's credibility and clout as did the Multi-Stakeholder Forum meetings convened by PEKKA twice a year regionally and nationally, a coalition including both government representatives and other civil society organizations concerned about the issue.

Leveraging Key Officials for Impact:

PEKKA identified and prioritized key government agencies that collect statistics and affect programs on women headed families and used its research findings to press for changes that would make women's realities better understood and support women's eligibility for public services. PEKKA targeted the National Bureau of Statistics and specifically the head of the division responsible for the nationwide social and economic census. PEKKA invited him along with members of parliament, representatives of the National Planning Board and other government officials to a national PEKKA assembly of about 500 women where the research findings were presented and discussed and community, provincial and national media were reporting on the event. PEKKA held several follow-up meetings with the division head, who despite initial resistance, informed PEKKA in early 2015, that a new category of information would be added as to whether women were in fact family heads. Given the cultural sensitivity around the issue, the new category included a series of questions -- whether the household included a husband and wife, whether the husband was currently present in the house and if not, for how long had he been absent. An absence of 3 months signaled that the woman was in fact the household head.

"The question was how do we transform women's sense of self, their place in the community, the power relationships?"

PEKKA used a similar public meeting strategy to influence the national body charged with poverty alleviation, TNP2K, inviting the head of this body to deliver the key note speech at their formal launch of the report.⁷ PEKKA insured that the launch and key note were well attended -- including some 150 women grassroots leaders from PEKKA and other civil society organizations as well as other government officials and the press.

These processes have raised the profile of women being legitimate heads of families as a stepping stone to becoming legally recognized. When this happens, PEKKA members and other *jandas* will be able access certain kinds of government assistance, including an allowance for rice every month, health care, scholarships for children, and cash transfers allocated to poor families. They will also be able to vote in village elections and demand justice or action from the police and courts.

Visibility and Community-based Media

From its beginnings, PEKKA has created safe spaces for women to tell their stories – in groups, on paper, in images. Listening to themselves and each other is the starting point for understanding, questioning and changing their situations – for developing their individual and collective power. And it is the basis for the program's analysis and strategies. Recognition and visibility are key to overcoming the experience of being invisible and ostracized and crucial to women becoming respected, engaged, influential, and collaborative.

To amplify women's visibility and influence, PEKKA trains and equips community photographers and videographers to document all PEKKA processes and mounts public exhibitions of the images. In creative workshops, women learn to write up their stories, and these are published in collections and launched at local and national events. Visibility is an explicit strategy so PEKKA women are seen as competent actors at every level

⁷ A friend of PEKKA's director made the contact.

of society from the home to the village, district and province, and even international levels. Relevant visitors are welcomed as part of a strategy to build self-esteem and gain legitimacy.⁸ (Japanese television and Al Jazeera filmed PEKKA businesses in the same week in December 2011.)

PEKKA's community media also helps solidify its position as integral to community life and a voice for women's dignity and health. Programming touches on topics such as rape, sexual harassment and trafficking and provides basic legal information regarding among other matters how to get a marriage certificate, the availability of legal support for the community or recordings of pertinent Supreme Court cases. It also includes timely information—that a government doctor will be at the clinic at a certain time to give immunization shots, or about weather forecasts and seasonal farming updates such as fruit prices.

Growing Political Clout from budget oversight to elections: “We build our own power”

Empowering women of PEKKA begins with their individual needs, and grows through strategic development of their engagement and leadership within PEKKA and in larger movements for change and social accountability. Building personal power involves simple questions directly connected to their lives. *“We are always asking: But why? Why did this happen? What do you think? What else is true?”* Resulting discussions lead to the deepening of solidarity, critical thinking and collective power.

Some Community Examples: In Cianjur, PEKKA members analyzed a local government budget. Although officially available for all citizens, it took PEKKA two years before they could get a copy. The women saw that a certain amount of the budget was allocated to their needs, but that most of that allocation was spent on costs such as government officials' cars. They were outraged, “this money is supposed to be for us!” PEKKA supported them to push for their right to participate in decision-making. Initially, the group was turned away from budget planning meetings, but the women kept on returning over and over again and finally persevered, enlisting support from sympathetic politicians. They now track spending over the year and, as a ‘balcony faction’ overlooking the process, they intervene when politicians claim to have spent more on social or disaster aid than they really have. By insisting on their right to participate in budget discussions, PEKKA members opened the door for other, non-PEKKA members of their communities to join the same processes. PEKKA is actively involved in government planning process from village to district levels in 50 districts across 17 provinces.



In one province, PEKKA members learned about government funds for informal or alternative education initiatives. They lobbied to access and manage the funds, along with non-PEKKA players. Funds for “gender” education used to be allocated by men from the local elite, who would spend the money on things like sewing and knitting machines, but PEKKA women now demand scholarships for their children and adult literacy and skills classes.

In Cianjur and elsewhere, the relationship with local government officials has shifted creating a context in which social accountability and responsiveness to social needs has grown. After some resistance and suspicion, many in local government recognize that PEKKA does good work. PEKKA-run programs have been held up by the national government as models of best practice, with local government then benefiting from the visibility. As

⁸ Other villagers notice – *“Oh those PEKKA women have visitors,”* and this helps to break the hold of invisible power that instills a sense of subordination in Women. Each PEKKA center has its own motto which seeks to affirm members' worth and dignity. In one village, the motto is *“Look at me, I'm strong.”*

trust has grown, further funding allocations have been made. In areas where PEKKA is well established, the women are now in a strong bargaining position. In Cianjur, for instance, the head of district approached PEKKA members to discuss his re-election campaign, asking what PEKKA's demands might be. They asked the candidate to pledge a specific number of birth certificates (900) needed for poorest families in the area. (They had been involved in local research and so had precise figures to back up their numbers and request.) When he was elected, PEKKA members came to his office to remind him of his promise.

Reny, a regional coordinator, gets many visits from party officials at election time. When asked, she introduces candidates to the PEKKA women but explains, "You can choose whomever you want, but make sure they will be good for your future," thus encouraging a political analysis process.

PEKKA encourages members to stand for election for local government and supports the small numbers who do run for office. A quota system requires parties to field a percentage of women candidates, but parties are not held accountable to this requirement. Very few women are elected, but Petronela Peni, a PEKKA member in a strongly traditional area, entered her candidacy for the position of village head. She didn't make politically expedient promises, instead running on her PEKKA experience of working together and building resources. She expected votes from family and PEKKA members, but in the election she received almost 80% of the votes, likely due to the fact that people were tired of corrupt officials pocketing government funds. As the first woman village head in the area, Petronela wondered how she was going to run a village with no resources. She used all techniques she'd learned in PEKKA, beginning with PRA methods (participatory rural appraisal) to map people's resources and needs. She involved the community in deciding how to spend their allocation from the local government. Villagers agreed to build a road and a health center and to cultivate unused land. "Whoever works gets paid," she told them. But when the work was done, she called another meeting to ask them to consider reinvesting what they were owed in order to bring electricity to the village, and everyone agreed.

Evolving autonomous governance structures

Since 2006, the founders of PEKKA have been supporting the emergence of an independent federation of PEKKA, led and run by its members – a scaling up process which strengthens democratic practice and citizenship necessary for holding government accountable long term. Concerned about the organization's sustainability and women's participation, PEKKA staff have sponsored an autonomy process that has included the development of district, provincial and national assemblies and governance structures that in 2013 resulted in the creation of an autonomous national PEKKA federation. This 7 year process involved a multi-tiered organizing and education effort that responded to the diverse nature and presence of PEKKA groups across Indonesia. For all those involved, it has been and continues to be a practicum in democratic process, leadership and organizational development. Assemblies at all levels are now held every three years -- celebrating achievements, identifying important issues and opportunities for action, and electing representatives and organizational leaders to direct the operations. Original PEKKA staff continue in a support and coaching role as they transition to form a national training center for PEKKA and similar groups and movements.

EMERGING LESSONS FOR SOCIAL ACCOUNTABILITY: WHAT MAKES PEKKA SUCCESSFUL?

Thousands of groups around the world claim and endeavor to empower women, some through education and advocacy, while others hail microcredit schemes as a crucial force for empowerment and for solving poverty. The ways that PEKKA differs from most other programs of these types offer many lessons. PEKKA links its work for empowerment to a larger context of political power that it can leverage for social accountability. It recognizes that grassroots and marginalized women will never receive the social benefits and goods they need without the power and capacity for political pressure that comes with organizing, leadership development and clear demands. But it also recognizes that social accountability is never fully achieved. Not just a product of an immediate campaign, these processes are immersed in ever shifting dynamics, requiring the development of ongoing relationships and alliances with key institutions and officials, including other influential players who work to control political agendas and use beliefs and traditions to keep women in their place.

POWER ANALYSIS: Above all, PEKKA's starting point is a complex understanding of women's social exclusion in which poverty and economic deprivation are but one element of an **interconnected set of power dynamics** that makes women feel inferior and marginalizes them as social outcasts.

ORGANIZING APPROACH: PEKKA's understands that both **women's organizing and consciousness-raising** are essential to translate women's access to economic resources into a force for real change in women's lives. This means bringing individual women together to question and analyze their shared injustice, find common ground, build solidarity and use their collective capacity as an economic, social and political resource.

MUTUAL REINFORCING STRATEGIES: To ensure social accountability long term, advocacy strategies need to be embedded in a comprehensive approach to change that responds to constantly shifting power dynamics and to addressing widely felt basic needs. Mutually reinforcing strategies such as participatory research and paralegals are key – strategies grounded in grassroots organizing, constituency-building, and individual empowerment that also enhance advocacy efforts to defend and advance women's rights.

FOSTERING DEMOCRATIC CULTURE: PEKKA does not offer answers or a step-by-step model for others to replicate, but instead helps women identify their own priorities and make decisions about what to do. PEKKA creates safe spaces for women to explore and address their most urgent questions, work together and discover a sense of belonging, leadership and collective sense of power. As a result, the organization is able to develop and weave together new programs in response to women's specific needs and problems. By so doing they have created an organizational capacity and multi-dimensional approach that supports women in addressing the ever-changing contexts and circumstances of their lives.

BUILDING POWER AND LEADERSHIP: Rather than focusing on a single element—relying on microfinance, for instance—PEKKA has gone on to integrate aspects of the law, education, media and politics into their work. What holds the process together is a political understanding of power and change. With every step of the work, PEKKA looks for how it can develop women's leadership and bring it into new arenas, always honoring an underlying commitment to valuing women's lives, deep democracy, and grassroots citizenship. The program's vision, coherence and therefore effectiveness are the result of this underlying, unifying set of values and principles.

ECONOMIC DEMOCRACY/ STRUCTURAL POWER: PEKKA has made an unusual effective choice to build an alternative economic structure that women can control and which gives them collective power of shared resources. This economic base is also the base for women's growing political power in their families and communities.

PEKKA advocacy approaches:	LEVEL OF ACTION:				
	Very local (community, village, neighborhood)	District/ municipality	State/ province	National	International
Establishment of power and voice/ Focus on critical need; <i>eg. CSO credibility, leadership, ideas, values and informed active members</i>					
Independent CSO monitoring of public sector performance					
Mass collective action/protest					
Horizontal exchange of experiences/deliberation across same geographic level					
Legal recourse (case-based or strategic)	Case-based				
Public education strategy (media)					
Cross-sectoral coalitions					
Partnership with public authorities					
Advocacy – executive authorities, government agencies					
Advocacy – legislative authorities (how targeted?)					
Participatory process to develop CSO data and policy alternatives					
Media outreach/coverage					
Engagement with public accountability agencies e.g. audit bureaus, women’s rights commissions					
<i>Community Paralegals</i>					
<i>PEKKA sponsored dialogues and fora with government and civil society</i>					

INTENSITY KEY:	HIGH	MEDIUM	LIGHT
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Of special note: PEKKA advocacy strategies were embedded in its overall organizing and education approach around a critical need and based upon the establishment of the power and voice of its members through savings and loan cooperatives. Processes of individual and collective empowerment, including participatory research, helped women gain the knowledge, resilience and fortitude to engage in advocacy and build the credibility, leadership and analysis of the organization necessary to be effective in different arenas of action. PEKKA paralegals facilitate access to the newly expanded mobile courts and run village legal clinics where they provide community members with legal counsel, increasing women’s leadership skills and possibilities for political participation. PEKKA-sponsored dialogues and fora with government and civil society allowed members and the community to acquire more knowledge about public policies, officials and programs and gained them increased credibility as an important player across all levels. Their strategy to invite public officials to PEKKA events added to their legitimacy and often helped gain support and buy-in from significant players and decision makers.

Constituency-building - Scaling Accountability mapping exercise:

CONSTITUENCY-BUILDING	LEVEL OF ACTION:				
	Very local eg. village, community, neighborhood	District/ municipality	State/ province	National	International
Constituency-building approaches:					
Grassroots organizing and awareness-building around critical need: Co-ops/ feminist popular education/ leadership development/ power analysis/ democratic practice -- PEKKA federation					
Coalition-building among already-organized, shared constituency –					
Cross-sectoral coalition-building – Multistakeholder forum					
Mass collective action/protest					
Public education strategy (media) including PEKKA community media					
Independent CSO monitoring of policy implementation					
Horizontal exchange of experiences/deliberation (across same geographic level)					
Participatory process to develop evidence and CSO policy alternative					
Strategic use of ICT for constituency-building and advocacy					
Community Paralegals					
INTENSITY KEY:	HIGH		MEDIUM		LIGHT
Generation of Knowledge on processes organizing, power, advocacy etc.					

Important to consider under constituency-building was PEKKA's focus on a broadly recognized need, the development of coops to address that need, strategies of feminist popular education, leadership development, power analysis, consciousness-raising, and democratic practice -- leading to the establishment of an autonomous member-led PEKKA federation. The role of PEKKA's community media was another participatory process that gave voice to members and provided them with relevant information on important issues and concerns as was the preparation and use of paralegals which strengthened members' skills and access to the legal system. Similarly, PEKKA's contribution to several research and knowledge efforts on organizing, popular education, power and advocacy added to its reach locally, nationally and internationally.

Interface with State: Scaling Accountability mapping exercise:

Of special note in PEKKA's interface with the state is how it created its own spaces of dialog with the government, inviting officials to speak and participate in its fora, often using these events to encourage them to support PEKKA's positions and gain their buy-in and commitment. The only real public accountability entity it engaged with was a national commission on women's rights. Key to its overall approach was the ability of PEKKA to convince crucial donor governments of the fundamental importance of lengthy organizing and education efforts as the basis for long term change and the donors' willingness to support PEKKA even in times of apparent failure when initial organizing was slow and discouraging.

CSO interfaces with the state:	Very local (community, village, neighborhood)	District/municipality	State/province	National	International
Policy advocacy – executive authorities (mayor, governor, ministries, agencies, etc.)					
Policy advocacy – legislature (town council, state legislature, parliament)					
Legal recourse (case-based or strategic) -- Paralegals					
Participation in government “invited spaces” [joint but government-initiated and controlled]					AUS/AID World Bank
Participation in CSO “created spaces” (independently created by CSO where government is invited)					
Engagement with public accountability agencies (ombudsman, audit bureaus, human rights commissions, legislative oversight committees, anti-corruption commissions)					
Engagement/influence with donor governments and other international agencies					