



2009 WISE Conference “Change through Philanthropy”

Achieving Prosperity and Dignity: From Economic Empowerment to Social Movement

Nani Zulminarni
National Coordinator, PEKKA

Objectives/Background:

The 2007 National Economics Census Data of Indonesia (SUSENAS) shows that 13.6% or approximately 6 million households in Indonesia are headed by women. However, Indonesia Marriage Law No 1/1974, states that the head of a household can only be a man. Due in large part to the Indonesian social and legal structures, women are not considered heads of households. Such households are, in a majority of cases, among the poorest in Indonesia.

430 grassroots organizations in Indonesia together form PEKKA. PEKKA members are usually between 20 – 60 years with up to 6 dependents. Approximately 38.8 % of them are illiterate. Many of them work on farms or other informal sectors such as trading, earning as little as \$1 a day. Sadly, most of them have experienced domestic and/or state violence.

PEKKA improve the welfare of women-headed households by providing increased access to resources. It empowers the women to actively participate in every phase of their economic empowerment. PEKKA encourages them to take control of their lives by making their own decisions, and gives them information about their human and civil rights.

Strategies for Change:

PEKKA aims to strengthen women-headed households so that women can contribute to a society that affords equal opportunities to all. PEKKA's four pillars for empowering women-headed households include:

- Visioning
- Capacity building
- Organization and network development
- Advocacy and change

In light of its mission, one of PEKKA's programs focuses on the financial independence of PEKKA women. The program achieves this by:

- Encouraging savings; and
- Supporting businesses through microfinance and small business loans.

These two key areas of activity complement each other. Savings and loans then become an important first step towards empowering women-headed households.

Challenges & Successes

Over the last 8 years, PEKKA affiliated groups have achieved several milestones. Their constituents have benefitted from the resources that have increasingly become available to them. PEKKA groups now:

- Own and control 32 micro finance institutions that form the backbone of their financial activity;
- Mobilize savings of approximately \$200,000 yielding a profit of \$50,000 annually;
- Manage a revolving fund of \$500,000 from the development projects currently underway; and
- Administer the 19 community centres established by PEKKA to run workshops and trainings that empower women.