

**WOMEN AND INCOME GENERATING PROJECTS: THE GENDER
IMPACTS OF INDONESIAN GOVERNMENT POLICIES**

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This thesis is presented for the degree of Doctor of Philosophy at Murdoch University.

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CERTIFICATE OF AUTHORSHIP

I declare that this thesis is my own account of my research and contains, as its main content, work that has not been submitted for a degree at any tertiary educational institution.

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ABSTRACT

Gender inequality and poverty are two serious problems for developing countries where the majority of women have been victims of the cultural, socio-economic, political, and environmental impacts of development. The gender dimension of poverty focuses on the dilemma of women, their multiple roles as women and their roles in alleviating poverty. The literature on women and poverty abounds with numerous cases and other evidence of women's vulnerability and heavier economic and socio-cultural burden of poverty. Women are also known to be discriminated against in terms of economic safety, lack of basic needs support, work access, opportunities, and payment. Despite these factors, women have a greater sense of responsibility and are more accountable towards sustaining programs designed to alleviate poverty among the poor.

In Indonesia, as elsewhere in the world, micro-credit is being used as a major vehicle which serves women for improving their wellbeing, reduce vulnerability, and also as a starter point to empower women. Using findings drawn from a study on the Indonesian Government policies and the implementation of two particular micro-credit schemes, namely Tabungan Kesejahteraan Rakyat (Takesra) and Kredit Keluarga Sejahtera (Kukesra). This thesis explores the two basic and especially important issues of poverty and women empowerment. Firstly, it views poverty within gender and sustainability perspectives, and secondly, evaluates the impacts of the micro-credit schemes under Takesra and Kukesra. The thesis argues that poverty reduction among women is consistent with the concept of gender and development which is particularly reinforced within the sustainability agenda. The conditions to do so, however, have internal and external constraints strongly manifested in the operation of the micro-credit schemes. The evidence from the empirical research conducted in three districts of Central Java, Indonesia - namely Brebes, Purbalingga and Cilacap - shows the first type of constraints to refer to weaknesses of the schemes themselves, such as incomplete and misdirected indicators for success, small size of available loans and long duration of repayment terms. The second refers to the socio-economic aspects of sustainability, including the economic conditions which do not allow market access to poor women and

cultural manipulations which result in overburdens to women. Both diminish the role of the schemes as a poverty solution.

From the analysis and lessons learned from best practices in other countries, it is suggested that the Indonesian Government policies need to be refocused in order to deal with the internal and external constraints and allow for an advance to be achieved in poverty alleviation and women empowering. The Takesra and Kukesra schemes in a revised form based on the developed new model for micro-credit delivery, should continue to play a role in providing credit to poor women to encourage skill development and capacity building, support the process of women empowerment and potentially contribute towards a more sustainable society.

Keywords: Women, micro-credit, gender and development, Takesra and Kukesra, sustainability, Central Java, Brebes, Purbalingga, Cilacap.

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TABLE OF CONTENTS

Preface	i
Certificate of Authorship	iii
Abstract	v
Publications	vii
Acknowledgement	viii
List of appendixes, boxes, charts, diagrams, figures and tables	xiii
Glossary of terms, acronyms and abbreviations	xvi
CHAPTER 1: INTRODUCTION	
1.1. Background of the study	2
1.2. Significance of the study	10
1.3. Aims of the study	12
1.4. Research questions	12
1.5. Researcher's location	13
1.6. Settings and limits of the study	14
CHAPTER 2: THEORETICAL OVERVIEW	
2.1. Poverty	17
2.1.1. Definition	18
2.1.2. Categories	22
2.1.3. Cause of poverty	25
2.1.4. Safety net	29
2.1.5. International law and poverty	34
2.1.6. Approaches to poverty solution	35
2.2. Gender analysis	37
2.2.1. Definition	37
2.2.2. Equality	39
2.2.3. The framework	41
2.2.4. Approaches to development	41
2.2.4.1. Women in Development	42
2.2.4.2. Women and Development	43
2.2.4.3. Gender and Development	46
2.2.5. Gender projects	50
2.2.5.1. Definition	50
2.2.5.2. Aims	51
2.2.5.3. Categories	52
2.2.5.4. Stages	55
2.3. Gender and sustainability	57
2.3.1. Definition and critique of sustainability	58
2.3.2. Linking gender and sustainability	63
2.4. Impacts of income generating schemes	67
2.4.1. Women empowerment	68
2.4.2. Poverty reduction	71

CHAPTER 3: INDONESIAN CONTEXT OF GOVERNMENT MICRO-CREDIT SCHEMES

3.1. Geography of the study	75
3.1.1. The concept of village in Indonesia	75
3.1.2. Geographic profile of locations	81
3.1.3. Demographic profile of respondents	89
3.2. Rural society in Indonesia	99
3.2.1. Administrative structure in rural areas	100
3.2.2. Characteristics of rural society	103
3.2.3. Division of labor in rural areas	108
3.2.4. Basic economic unit in rural areas	109
3.2.5. Role of women in rural areas	110
3.3. Economic overview of micro-credit in Indonesia	114
3.3.1. Indonesian economy during and after colonization	114
3.3.2. Micro-credit in Indonesia	117
3.3.2.1. History of micro-credit	118
3.3.2.2. Legal structure of micro-credit	119
3.3.2.3. Micro-credit and Islam	121
3.3.3. Impact of regional autonomy on gender issues	126
3.4. Gender policy in Indonesia	128
3.4.1. History	128
3.4.2. Mandate.	132
3.4.3. Rationale	132
3.4.4. Gender policy changes	133

CHAPTER 4: INDONESIAN GOVERNMENT SCHEMES: TAKESRA AND KUKESRA

4.1. Background of the schemes	139
4.1.1. Political reason	141
4.1.2. Financial resources	141
4.2. Scheme I: Takesra (Saving scheme)	143
4.2.1. Definition	143
4.2.2. Objectives	143
4.2.3. Group formation	144
4.2.4. Targeted categories	146
4.2.5. Size and stages of saving	147
4.2.6. Mechanism of Takesra	148
4.2.7. Indicators for success	150
4.3. Scheme II: Kukesra (Loan scheme)	152
4.3.1. Definition	152
4.3.2. Objectives	152
4.3.3. Interest rate	153
4.3.4. Mechanism of Kukesra	154
4.3.5. Repayment	156
4.3.6. Defaulted loan	156

CHAPTER 5: RESEARCH METHODOLOGY	
5.1. Method	159
5.2. Participants in the study	159
5.3. Study location	161
5.4. Research approach	162
5.5. Data collection	162
5.6. Data analysis	163
5.7. Ethical considerations	164
CHAPTER 6: RESEARCH FINDINGS ON GOVERNMENT SCHEMES	
6.1. Data from research on gender issues	167
6.1.1. Women’s perceptions and expectations of the government schemes	168
6.1.2. Husbands’ perceptions and expectations of the government schemes	175
6.2. Institutional issues	185
6.2.1. Perceptions and attitudes of male and female staffs regarding gender issues	187
6.2.2. Institutional constraints and opportunities to implement the schemes	192
6.3. Impacts of income generating schemes and voices of women	206
CHAPTER 7: BEST PRACTICE EXAMPLES	
7.1. Best practices	218
7.2. Bangladesh: Grameen Bank	222
7.3. India: Self-Employed Women’s Association Bank (SEWA)	231
7.4. Malaysia: Amanah Ikhtiar Malaysia	238
7.5. China: Leading Group for Poverty Reduction	243
7.6. Indonesia: Kredit Usaha Mandiri (KUM / Independent Effort Credit)	245
7.7. Indonesia: Sharia People’s Credit Bank (BPR: Dana Mardotilah)	250
CHAPTER 8: DISCUSSION OF SAVING AND MICRO-CREDIT SCHEMES	
8.1. Identification stage: genders’ financial needs	255
8.1.1. Women’s economic independence and gender responsibilities	255
8.1.2. Rural women, economy and poverty	257
8.2. Formulation stage	258
8.2.1. Usage of loans	259
8.2.2. Size of loans	260
8.2.3. Interest rate	262
8.2.4. Duration of loans	264
8.2.5. Collateral	265
8.2.6. Approval time	269
8.2.7. Repayment terms	269
8.2.8. Saving	270

8.3. Implementation stage	272
8.3.1. Group formation	272
8.3.2. Mobility	273
8.3.3. Attitude of field supervisors	274
8.3.4. Level of education	276
8.3.5. Lending method	276
8.3.6. Repayment procedure	277
8.3.7. Advertising the schemes	280
8.4. Evaluation stage	278
8.4.1. Indicators for successful schemes	279
8.4.2. Institutional performance	280
8.4.3. Impacts of the schemes	284
CHAPTER 9: CONCLUSION AND RECOMMENDATIONS	
9.1. Conclusions and recommendations	287
9.1.1. General view	287
9.1.2. Scheme specific suggestion	290
9.2. Innovative model on gender empowerment and sustainability	296
9.3. Further research	298
References	301

**LIST OF APPENDIXES, BOXES, CHARTS, DIAGRAMS,
FIGURES AND TABLES**

LIST OF APPENDIXES

Appendix 4.1. Application form for TAKESRA	325
Appendix 4.2. Distribution of welfare families by district/city in Central Java 2001	326
Appendix 4.3. Distribution of KUKESRA savings by district/city at March 2000	327
Appendix 4.4. Application form for KUKESRA	328
Appendix 4.5. TAKESRA member's transaction card	329
Appendix 4.6. Internal list of transactions	330
Appendix 4.7. Distribution of defaulted loans	331
Appendix 4.8. Loan contract	332

LIST OF BOXES

Box 2.1. Reversal vision to favour the marginalised	63
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LIST OF CHARTS

Chart 8.1. Food price index March 1997 to February 1999 (March 1997=100)	260
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LIST OF DIAGRAMS

Diagram 3.1. Dialect of economic interrelation	116
Diagram 9.1. Innovative model on gender empowerment and sustainability	297

LIST OF FIGURES

Figure 1.1. Indonesia NGO's field activities	10
Figure 2.1. Absolute poverty cycle	23
Figure 2.2. Relative poverty cycle	24
Figure 2.3. Different levels of causes of hunger or poverty	27
Figure 3.1. Map of Central Java	81
Figure 3.2. Average per capita monthly expenditure in Central Java 1990, 1993, 1996 and 1999	87
Figure 3.3. Distribution of respondents by age and location	90
Figure 3.4. Distribution of respondents by religion and location	93
Figure 3.5. Distribution of respondents by marital status and location	94
Figure 3.6. Distribution of respondents by occupational category and location	93
Figure 3.7. Distribution of respondents by educational level and location	94
Figure 3.8. Distribution of respondents by educational level and gender	95
Figure 3.9. Distribution of educational level of Central Java, population above 10 years old, 1999	96
Figure 3.10. Distribution of Indonesian head of household by education attainment and sex, year 1988	97
Figure 3.11. Distribution of respondents by number of children and location	98
Figure 4.1. Mechanism of Takesra	149
Figure 4.2. Mechanism of Kukesra	154
Figure 6.1. Women's perceptions of size of total loan	169

Figure 6.2.	Women's expectation of the total loan	170
Figure 6.3.	Women's perceptions of the duration of loan	171
Figure 6.4.	Women's expectations of the duration of the loan	171
Figure 6.5.	Women's perceptions of the procedure of taking loan	172
Figure 6.6.	Women's expectations of the procedure of taking loan	173
Figure 6.7.	Perception of field supervisors on women's economic independence	188
Figure 6.8.	Perception of field supervisors on wives' involvement in the schemes	189
Figure 6.9.	Field supervisors' perception on prime responsibility for household work	190
Figure 6.10.	Field supervisors' perception on income responsibility	190
Figure 6.11.	Field supervisors' perception about responsibility to look after children	191
Figure 6.12.	Field supervisors' reward for being involved in the schemes	194
Figure 6.13.	Effects of defaulted loans on field supervisors' reputation	195
Figure 6.14.	Field supervisors' perception about the type of training needed	197
Figure 6.15.	Field supervisors' perception of the responsibility for defaulted loans	199
Figure 6.16.	Field supervisors' response on the small size of loan	200
Figure 6.17.	Procedure to become a group leader	200
Figure 6.18.	Profit from the loan activity	207
Figure 6.19.	Women's response to failed projects	214
Figure 6.20.	Wife' effort to cover expenses	215

LIST OF TABLES

Table 1.1.	Estimated number of Indonesian NGOs by administrative level (mid-1990s)	10
Table 2.1.	Indonesia safety net year 1999/2000	31
Table 2.2.	Categories of gender projects	53
Table 2.3.	Categories of action needed	53
Table 2.4.	Categories within women's empowerment framework	54
Table 2.5.	Categories of gender policy	55
Table 2.6.	Methodologies of women's participation in rural areas	56
Table 3.1.	The Indonesian village at different time-frames and regime	78
Table 3.2.	Percentage distribution of Gross Regional Domestic Product by industrial origin at current market price in Central Java 1997-2001	84
Table 3.3.	Population aged 10 years and over who worked during the previous week by sex in Central Java from 1997 to 2001	84
Table 3.4.	Population aged 10 years and over who are the labor force by sex in Central Java from 1997 to 2001	86
Table 3.5.	Percentage of per capita monthly expenditure on food and non-food items of rural areas in Central Java 1990, 1993, 1996, 1999	88
Table 3.6.	Indonesian administration hierarchy	101
Table 3.7.	List of programs / projects and the department in charge at local government	102

Table 3.8	Comparative models of Islamic financing techniques	124
Table 4.1.	Size and duration of the schemes	147
Table 4.2.	Interest of loans	153
Table 5.1.	The classification of defaulted loans	162
Table 6.1.	Stages of loan taken by respondents	168
Table 6.2.	Women's perceptions and expectations of the total loan	169
Table 6.3.	Women and expectation of the duration of the loan	170
Table 6.4.	Perception and expectation of the procedure of taking loan	173
Table 6.5.	Level of interest that applies	174
Table 6.6.	Husbands' perspectives of wife's reasons to joint the schemes	177
Table 6.7.	Husbands' perspectives of wife's benefits of joining the schemes	179
Table 6.8.	Husbands' expectations from their wives' involvement in the schemes	180
Table 6.9.	Husbands' expectation to the allocation of their wives' income	181
Table 6.10.	Husbands' perspective of period for running the wives' business	182
Table 6.11.	Husband participation in the wives' projects	183
Table 6.12.	Husbands' recommendations for the schemes	184
Table 6.13.	Field supervisors' responsibilities to the schemes	192
Table 6.14.	Field supervisors' responsibilities outside the schemes	193
Table 6.15.	Common problems faced by women-borrowers	196
Table 6.16.	Field supervisors' reasons to assist women in administrative procedure	198
Table 6.17.	Requirements to become a group leader	201
Table 6.18.	Field supervisors' expectation for university involvement	202
Table 6.19.	Field supervisors' main recommendations to the schemes	203
Table 6.20.	Summary on institutional issues	204
Table 6.21.	Access to and benefit from resources	208
Table 6.22.	Access to and benefit from resources	209
Table 6.23.	Decision-making related to basic necessities	210
Table 6.24.	Decision making in relation to family formation	211
Table 6.25.	Decision making to social activity	213
Table 6.26.	Summary of the schemes' impacts on women-borrowers	216
Table 7.1.	Sites of micro-finance	220
Table 7.2.	Intervention methodologies of SEWA	235
Table 7.3.	Impacts of SEWA	236
Table 8.1.	Types of expenditure	259

GLOSSARY OF TERMS, ACRONYMS AND ABBREVIATIONS

Access to credit	the ability of a potential borrower to obtain a loan from a local source of credit
AFUW	the Australian Federation of University Women
AIM	Amanat Ikhtiar Malaysia
APDC	The Asian and Pacific Development Centre
Bank	an institution that serves as a custodian for deposits of money from customers, payable upon their demand, and which invests to make a profit
Bappenas	Badan Perencanaan Pembangunan Nasional / National Planning Board
BI	Bank Indonesia / The Central Bank of Indonesia
Bimas	Bimbingan Masal / Mass Guidance on Improved Rice Production
BKK	Badan Kredit Kecamatan / Sub-district Credit Bank
BKKBN	Badan Koordinasi Keluarga Berencana Nasional / National Family Planning Coordinating Board
BNI	Bank Negara Indonesia / Indonesian National Bank
Borrower	a person who receives money from another person or institution, which must be repaid, with or without interest, at some future date
BPD	Badan Perwakilan Desa / Village Representative Board
BPR	Badan Perkreditan Rakyat / The Rural Bank
BPS	Badan Pusat Statistik / The National Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Research Development Board
BRI	Bank Rakyat Indonesia / Indonesian People's Bank
CGAP	Consultative Group to Assist the Poorest
CGI	Consultative Group on Indonesia
CIDA	Canadian International Development Agency
Credit	money transfer from one party to another with the understanding of future repayment
Credit scheme	a development scheme that has the objective of making credit available to a target population, either on its own or in conjunction with other scheme components such as training or technical assistance.
CRP	Community Recovery Program
Debt or loan	a sum of money that an individual or institution is obligated to pay to another individual or institution
Desapraja	Village empire
DGTZ or GTZ	Deutsche Gessellschaft fur Technische Zusammenarbeit / German Society for Technical Cooperation
FAO	Food and Agriculture Organization
FAO/WFP	Food and Agriculture Organization / World Food Program
GAD	Gender and Development
GBHN	Garis-Garis Besar Haluan Negara / Board Guidelines on State Policy

GNP	Gross National Product
GRDP	Gross Regional Domestic Product
GSOs	Grassroots Support Organizations (staffed largely by professionals and supporting MSOs)
HPI	Human Poverty Index
HRDC	Human Resources Development Canada
HWK	Himpunan Wanita Karya / Women's Functional Association
ICMF	India Collective for Micro-Finance
IDT	Inpres Desa Tertinggal / a grant from Indonesian Central Government to 'left behind' villages
IFAD	International Fund for Agricultural Development
IFSB	Islamic Financial Service Board
IGO	Inlandsche Gemeente Ordonantie (a former Dutch regulation inside Java and Madura, Indonesia)
IGOB	Inlandsche Gemeente Ordonantie Buitengewesten (a Dutch former regulation outside Java and Madura, Indonesia)
ILO	International labor Organization
IMF	International Monetary Fund
JPS	Jaring Pengaman Sosial / Social Safety Net
JAO	Junior Account Officer
Kowani	Kongres Wanita Indonesia / A Federation of Women's Organizations
KPKU	Kredit Pengembangan Kemitra Usahaan / Advanced Credit Throughout Initiative Relationship
KSM	Kelompok Swadaya Masyarakat / Self-help Group
KUD	Koperasi Unit Desa / Village Unit Cooperative
Kukesra	Kredit Keluarga Sejahtera / Prosperous Family Business Credit (business credit scheme for improving family welfare)
KUM	Kredit Usaha Mandiri / Independent Effort Credit
KUPEDES	Kredit Umum Pedesaan / The General Rural Credit
LKMD	Lembaga Ketahanan Masyarakat Desa / Village Community Resilience Board
LKP	Lumbung Kredit Pedesaan / Rural Credit Storehouse
LPPI	Lembaga Pengembangan Perbankan / Financial Institutions Development
LSM	Lembaga Swadaya Masyarakat / Non-Government Organizations
LPSM	Lembaga Pengembangan Swadaya Masyarakat / the big NGOs
MPR	Majelis Permusyawaratan Rakyat / General Assembly
MSOs	Membership Support Organizations (MSO are staffed and elected by its members)
NEP	The New Economic Policy (macro policy in Malaysia to favor indigenous development / bumiputera)
NGOs	Non-Government Organizations
ODA	Overseas Development Aid
OECD	Organization for Economic Co-operation and Development
OECD-DAC	Organization for Economic Co-operation and Development

	– Development Assistance Manual
PAR	Participatory Action Research
PDM-DKE	Pemberdayaan Daerah dalam Mengatasi Dampak Krisis Ekonomi / a state-sponsored program that works with Non-Governmental Organizations to fund local food and employment projects
PHBK	Program Hubungan Bank dan KSM / Project Linking Banks and Self-help Groups
PIN-JPS	Pusat Informasi Nasional-Jaring Pengaman Sosial / National Information Centre – Social Safety Net
PKK	Pemberdayaan Kesejahteraan Keluarga / Family Welfare Empowerment Movement
P4K	Pembinaan Peningkatan Pendapatan Petani-nelayan Kecil / Assistance in Income Generation for Marginal Farmers and Fishermen
P2W	Peningkatan Peranan Wanita Dalam Pembangunan / Advancing Women in Development
PMT-AS	Pemberian Makanan Tambahan untuk Anak Sekolah / Providing extra food for 8.1 million students
PPSEP	Pusat Penelitian, Sosial Ekonomi Pertanian / Center for Socio-economic Agricultural Research
PPII	Persatuan Perkumulan Istri Indonesia / Union of Indonesian Wives' Association
PRA	Participation Rural Appraisal
PSK	Pembiayaan Sangat Kecil / Very small expenses
PLS	Profit and Loss Sharing
RAP	Rapid Assessment Procedure
RIPNAS	Rencana Induk Pembangunan Nasional / National Development Masterplan
ROSCA	Rotating Saving Credit Association
RRA	Rapid Rural Appraisal
RT	Rukun Tetangga / Neighborhood
RW	Rukun Warga / Community (known as 'kampung' in Indonesia's rural areas)
SAO	Senior Account Officer
SD / MI	Sekolah Dasar / Madrasah Ibtidaiyah (Public Preliminary School and Religion Preliminary School)
SERU	Socio-Economic Research Unit
SEWA	Self-Employed Women Association
SPI	Skim Pinjaman Ikhtiar / Attempt Loan Scheme
SPSDP	Social Protection Sector Development Program
Takesra	Tabungan Kesejahteraan Rakyat / Prosperous Family Saving (saving scheme for generating social welfare)
TAP-MPR	Ketetapan-Majelis Permusyawaratan Rakyat / Stipulation of General Assembly
UN	United Nations
UNDP	United Nations Development Program

UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UNPA	United Nations Population Award
UPPKS	Unit Peningkatan Pendapatan Keluarga / Group for family income generating project
USAID	United States Agency for International Development
WAD	Women and Development
warung	small shop in Indonesia
WCED	World Commission on Environment and Development
WID	Women in Development

