

WOMEN EMPOWERMENT IN ACEH : COMMUNITY SELF RELIANCE GROUP ON WOMEN

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Abstract

This research is examining the model of Kelompok Swadaya Masyarakat (Community Self Reliance Groups) in empowering and increasing the socio-economic situation of women, based on some case study in Acehese community. Microfinance program has been frequently associated with women as usually the program targets women as their beneficiaries, particularly the microfinance group model. There have been some optimistic and pessimistic perspectives on how microfinance could improve the economic situation of women. Some argued that microfinance would increase the income generating of women, while others doubted as it is very little and micro, this would not help much in improving the economic situation of women. This research is not focusing on examining the economic impact of the program, but instead the non-economic impact of the program in empowering women's personal and social capital by looking at group based microfinance program. The research tried to answer the questions of how the microfinance program could affect the non-economic situation of women, and what kind of personal and social capabilities affected by the program. Through several interviews, questionnaires and FGDs (focused group discussion) in some selected regions through purposive sampling, the study showed that this model has relatively affected the women's personal and social capabilities. Most of the group members mentioned the increase of their self confidence and strong social networking that they benefited after joining the program. In some cases, the program has affected the 'political' skill in conveying their voice through their leadership experiences in the group. Moreover, putting the context of post conflict and tsunami disaster of Aceh, the program has been a 'place' for them to get relief from the psychological/traumatic and social impacts of the disasters, and also contribute to conflict resolution in a sophisticated way.

Keywords: *Women, Aceh and Economics*

A. Introduction

Aceh is an area located at the northern part of Sumatra island. This area has been vulnerable to the seismic activity with major earthquake strikes, the most severely ones was in December 2004. This area was also known for a prolonged political conflict, the latest one was between the Indonesian central government and Gerakan Aceh Merdeka (the Aceh Independent Movement). Both conflict and tsunami disaster has had particular impact on the economic life or the livelihood of the people in the region. The disaster did not only sweep away the villages and destroyed the infrastructures, housings of the coastal areas Aceh, but also made the people lost their livelihood resources. The disaster destroyed their lands, livestock, and other economic assets of the people. For the area affected by the

conflict, the fear of the war has led the local people, particularly men to leave their village and seeked for works or employment outside their home villages. Some people abandoned their lands, and other agricultural or plantation activities, particularly if it is located in remote areas, or far from the community neighbourhood.

To encourage the development of small businesses, the government has also disbursed capital loan scheme, for example: farm productive and small business loan (KUK), District Credit Agency (BKK), Farm productive credit (KUT), Credit for prosperous family (Kukesra), and Village's Business Entities (BUUD). However, large number of micro business sector have not yet benefited from the provision of these credits. (Kajian Usaha Mikro Indonesia, 2006) Indonesian microcredit programs are facing some challenges including: (i) has not been right on target and need efforts to target those are in need (ii) Unsustainable, small businesses that have been assisted (loans/capital) are not able to survive due to poor management, human resources and marketing issues (iii) standards and regulations, lending institutions need to improve standards and rules to fit the conditions of microfinance segment.

In Aceh, microcredit and microfinance programs has been initiated by several non-governmental organizations, and became more popular during 2004 post-tsunami rehabilitation and reconstruction in which many donors support the empowerment of small businesses through micro finance programs. Today, the number of small businesses throughout Aceh has reached 300,000 and continues to grow every year. The data from BRR (Badan Rekonstruksi dan Rehabilitasi Aceh dan Nias, the agency for reconstruction and rehabilitation of Aceh and Nias) showed hundreds of organizations working on these micro credit and micro finance programs in post tsunami and conflict Aceh. Interestingly, the data from the field also suggest that the majority of micro finance and micro credit beneficiaries were women. The BRR for instance set up particular programs under the sub-directorate of gender division to support women's cooperatives in several regions in Aceh and pledged considerable grants to these women's cooperatives, although the sustainability of the program post BRR has also raised particular concern.

Although generally women across communities all around the world have taken part in the economic productivity (see Boserup, 1970), yet in some communities, cultural or tradition limit their roles in public economic sector. Sharif (2001: 224) cited that women's access to income generating activities in particular areas are also closely related to their mobility in the public spaces; one of the barriers of microcredit project in Bangladesh for instance is a *pardah* tradition that restrict women's mobility outside the household. The similar vein also came from Hunt (2001: 45) who argued that "one of the key factors that constrain women in Bangladesh and India from taking control of loan use and profit is their lack of access to the market for the purchase of inputs and for the sale of goods, particularly for non-traditional income-generating enterprises". It means the cultural factors of one particular community also affect the success and failure of the programs.

Economically, the majority of Acehnese population lived in rural areas and work in non formal workforce or self employed in agricultural, fishery, livestock and other informal sectors. With the increase of better education, a number of people also enter the professional workforces as civil servants, military/police officer, or professional workers in private sectors. The division of labour between men and women are generally not quite prevalent, especially in the non-formal sector like agriculture as women also involved with their husbands or their male family members to assist with the income generating activities for their families. In some areas even like Aceh Besar, women or wives have dominant roles in land cultivation compared to their men or husbands. Traditionally, women in Aceh have engaged in a number of productive economic activities. Jayawardena (1977) researched a community in Aceh Besar, in which the polarization of “women seek for the rice”, and “men seek for the money” were identified. Both of these models are productive economic activities, as traditionally men would leave their village to seek for income, the house and lands were in the hand of their women’s relatives. A woman or a wife would be responsible for control of the land cultivation. These changes are also partly due to the modernity or modern social changes; as men entered more professional works, women who have no formal works, will stay as housewives. With better educational opportunities and access for women, some of them also engage in paid employment, industrial or formal workforce. The polarization of “women seek for the rice” and “men seek for money” is commonly not relevant any longer as the community also transform from agricultural to semi industrial society.

With a relatively more flexible mobility, women in Aceh do not face particular problem in regards with their access in the public sphere, despite Aceh has applied or formalized the shari’a law that used to be understood to set up some restrictions on women. Generally, the implementation of shari’a law in Aceh has not taken out women from public spaces including from income generating activities that sometimes demanded them to be away from their homes. In Banda Aceh, for instance the biggest traditional market is Peunayong market. In Peunayong, the majority of traditional traders -locally called as “*nyak-nyak*” are women, and the buyers. Some *nyak-nyak* in traditonal market are sometimes also beneficiaries of micro credit or micro finance programs. A number of girls now work as shops assistants in numerous shops or restaurants in Banda Aceh and other regions across Aceh province, while previously, men dominated the profession as shop assistants.

The socio-historical life of Acehnese women suggest that they have been in a relatively high position within a household or familial life. The uxorilocal model of dwelling has also been a benefit for women in some aspects (Hurgronje 1906, Siegel, 1969). Although, this dwelling system has changed in some instances in modern time (Srimulyani, 2010), it is still commonly to be found within present Acehnese society. The traditional kinship model known as matrifocality (women centered) also affect the

relatively high position of women particularly within the family or kinship. If in some societies marriage and kinship, traditional labour such as in urban Nigeria are disadvantage of women, and affected the livelihood pathway (Odebode, 2004:75), seemingly in Aceh the situation is not similar, although both communities are likely patriarchal.

Yet, the mainstream understanding from a patriarchal society like Aceh is men considered as the main breadwinner of a family and the head of household. Due to the conflict, when some men as the head of the household were killed or kidnapped, women 'took over' the position, and automatically they became the main breadwinner of the family, and engaged more actively in income generating activities. When tsunami destroyed the people's lands, fishery, livestock, and others sources of income, it would be difficult for men to start a new employment for instance such as transfer their works from fishers to be traders, etc. Some women can easily transform their life from just a homemaker to be also actively involved in income generating in such a situation. Most of their income generating activities are small or medium enterprises, and mostly cover neighborhood market. Although, this has been a small start, some of their business also grew significantly, at least could support or contribute to daily and basic needs of their family. With a flexible access to public space the women earned, they can participate more actively in different related trainings conducted outside their village without any significant constraints, and challenges. From this side, the idea to target women as beneficiaries has a more prospect to reach the identified targets or objectives, as it did not start from exploring and encouraging the active participation, or solve the limitation in regards with women's access in public or economic sector.

Within the government development projects and recovery projects post-disaster and conflict in Aceh, a number of economic programs targeted women have been conducted. Nevertheless this research is not focusing on examining the economic impact of the program, but instead the non-economic impact of the program in empowering women's personal and social capital by looking at group based microfinance program. The research tried to answer the questions of how the microfinance program could affect the non-economic situation of women, and what kind of personal and social capabilities affected by the program. Some part of this research has been published in Asian Journal of Women Studies.

B. Microfinance Program and Women Empowerment

A number of micro finance program target primarily, or exclusively, women. This practice is based on the common belief that women invest the loans in productive activities or in improving family welfare more often than men, who are assumed to consume rather than invest loan funds. Pitt and Khandker (1998) use empirical data from Bangladesh over the period of 1991-1992 to test the hypothesis that women use borrowed funds more

efficiently than men. They use household expenditures, non-land assets held by women, male and female labor supply, and boys' and girls' schooling as measurement outcomes. The authors find that although the availability of microfinance positively impacts all six areas in the aggregate, all areas are significantly affected when women borrow, but only one of the six is significantly affected when men borrow. They conclude that women use borrowed funds better than men in Bangladesh microfinance programs. (Brau and Woller, 2004: 11).

The idea in targeting women as the recipient of the program has also been inherent with the intention to empower women and promote the gender equality principles. In this regards, Mayoux (1998:199) argues “...evidence indicate that ignoring empowerment concerns in programme design, as well as having potentially negative effects on women, may prejudice financial sustainability itself”. In her other work, she outlines three models of empowerment for women namely; “individual internal change (power within), increasing capacities (power to) and the collective mobilization of women and, where possible, of men (power over)” (Mayoux, 2001: 248). Some other researchers also claim on the positive impacts of the economic empowerment program like micro credit or micro finance for women both economics such as the increase of the income, or non-economics such as to raise their bargaining position in the household, and the increase of their social and political status within the society. “In short, provision of credits believed not only to alleviate poverty, but to lead to the ‘empowerment’ of women”. (Hunt and Kasynathan, 2001:42). Assisting women therefore generates a multiplier effect that enlarges the impact of the program. Also, many programs have also found women to be more cooperative and prefer to work with them for that reason as well.

The increase in the economic situation also affect the bargaining position and better socio gender relation within the household.(see Hasan and Srimulyani, 2008) Studies on microfinance beneficiaries clients around the world suggest that the women themselves very often perceive that their success can pave the way for them to become respected and valued members of society. (Cheston and Kuhn, 2002: 22) Impact on Political Empowerment of Women and Women’s Rights. Few microfinance organizations explicitly seek political mobilization or structure their programs in such a way as to deliberately nurture collective action. Nevertheless, many examples testify that women’s participation in lending centers and groups increases their knowledge of political parties, processes, and channels of influence. (Cheston and Kuhn, 2002: 24)

Non-Economic Impacts: Human and Social Capital

The non-economic impacts as mentioned above can be described as human and social capital. Human capital theory mentions that knowledge provides individuals with increases in their cognitive abilities, leading to more productive and efficient potential activity. Someone can increase their knowledge either from formal education, such as

university education, informal education, such as work experience, and non-formal education. Obviously human capital is not only the result of formal education, since it also includes experience and practical learning. In addition, social capital theory refers to the ability of actors to extract benefits from their social structures, networks, and memberships. Social capital can be a useful resource both by enhancing internal organizational trust through the bonding of actors, as well as by bridging external networks in order to provide resources (Davidsson and Honig, 2003). "The social capital of a society includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development." (World bank, 1998). In more detailed social capital can be classified: Groups and networks - collections of individuals that promote and protect personal relationships which improve welfare; Trust and Solidarity - elements of interpersonal behavior which fosters greater cohesion and more robust collective action; Collective Action and Cooperation - ability of people to work together toward resolving communal issues ; Social Cohesion and Inclusion - mitigates the risk of conflict and promotes equitable access to benefits of development by enhancing participation of the marginalized; and Information and Communication - breaks down negative social capital and also enables positive social capital by improving access to information. These dimensions capture both the structural and cognitive forms of social capital. (World Bank Group, 2011).

Through the micro finance, the social solidarity among the members became stronger. Some people, and usually women who used to neglect public meeting has now actively participate in micro finance group regular meetings. This social solidarity is among the characters that should be rebuilt after the conflict. In conflict affected area, the distrust among each other dominated, and it would decrease the social cohesion and solidarity. The formation of a micro finance group that consisted of people from different backgrounds believed to solve the problem. The conflicts also suppressed the voice of democracy and people's aspiration. The ability to raise their issue with more self-confidence and public speaking skill will help the grass root community in expressing their ideas, concern, and thoughts gradually, and reclaim their rights accordingly.

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This is not to negate some negative impacts of the program on women, as both men and women assume risks when taking out a loan—which becomes debt with all of its accompanying stresses and responsibilities. In addition some studies of the impact of microfinance programs have raised legitimate concerns about the potentially negative impact that programs can have on women, particularly in highly restrictive environments. One often-reported concern is that clients' husbands or other household members take control of the woman's loans, yet the client herself retains responsibility for paying off the loans, thus increasing her level of stress and dependency. (Cheston and Kuhn, 2002: 26)

C. Case Study: KSM Groups and Non-Economic Impacts

This study examined a number of KSM groups across several districts in Aceh. All of these KSM were founded under the scheme of Local Governance Innovations for Communities in Aceh in cooperation with Forum Bangun Aceh (FBA). It has been an effort to support the economic empowerment of the community by group reinforcement principles (institutional strengthening). FBA has started this program since 2008, initial step was the formation of the group - a group of individuals who want to work together - to improve self-reliance in order to be more prosperous. The group known as KSM "a number of individual who unite themselves to grow together in social, economy and politic, the group to be developed by and for the members - aimed at improving the lives of its members and the surrounding community".(Binaswadaya) KSM is a community development model based on self-reliance and togetherness whereby KSM is a facility for mutual learning, identifying common problems, mobilizing resources and expanding the networking and communication with other parties. (Ismawan, 2009)

FBA has established nearly 90 KSMs in 12 districts throughout Aceh. KSM expected to benefit low-income families and those are vulnerable to poverty (especially women) to have livelihoods and to be financially independent and can afford to buy basic need for the family. KSM also aims to become saving and lending institutions that provide savings schemes and capital loans to small businesses. As such, it provides access to finance for those who cannot access loans from conventional bank loans because do not meet the criteria required by the Bank. KSM has its own rules and criteria regarding the type of business, target for the provision of loan, the intended use and the length of time for repayment of loan. Should KSMs able to manage financial resources and to provide assistance to its member (better management and administration), it will produce strong outcomes and impact on increasing capital, productivity and benefits that contribute to the well-being of its members.

It is stated in FBA bi-annual report that almost all of KSM who have attended vocational training has started the production, although some KSM's members has yet produce anything, but they offer services in activities such as providing plowing services to farmers of KSM members as well as to the community, they also buy and sell agro

inputs and the agricultural crop. Moreover, KSM's capacity in savings and loans have increased although some of them are still facing challenges e. g. low level of production and lack of technological support, poor of quality in products and lack of access to market.(MFR LOGICA2, 2012)

A study on the impact of KSM for its members by Stenning Naomi (2009) shows that there have been improvements on social performance of the KSM members, especially in the aspects of individuals, households, business and communities. Changes at the individual level include: increased personal income, business development skills and a sense of accomplishment and increased self-confidence of the members of the group. Meanwhile households were becoming the main beneficiaries of FBA's micro-finance program. Changes at the business level is such as a business operation, investment, increasing the number of customers, value-added products and market expansion. In addition, the impact has also happen to community in increased employment opportunities and access for daily product at a cheaper price.

In a Participatory Impact Assessment (PIA) report by Nick Borgese in 2011, his study on KSM pointed that FBA micro finance program has brought changes to the KSM members. Changes to the members can be identified at least in 11 areas of life aspects: people's attitudes, knowledge, awareness, skills, behavior, health, community stability, financial status, education, social conditions, and security. All of these changes are strongly associated with KSM's activities. These changes have contributed significantly to the differences in life of the people, especially in the household economy, community stability, improvement of education and training.

KSM members have been learning a lot of things that help them to manage a better life. In general, the members feel better in social life after being together in KSM. Many of the members said they are more confident in life, speaking or express opinions in public. Some others said they gain more knowledge about debating and arguing with others even with their relative. They also have a better understanding about their surrounding communities.

"We are very pleased with the presence of KSM, now we are confident to speak in public and to solve the problem in family and in our society" (Suryati, members of KSM Dahlia, desa Meurah Pupu. Pidie Jaya).

"Before the KSM, we had never exposed to the training, but with KSM we have been able to join the training in Banda Aceh, it is so intesting; living in the village we never out of nowhere, so now KSM opened our minds, being women we are now more confident". (Huzaimah, KSM Miftahussalam, Desa Puuk Kaway XVI, Aceh Barat).

Although some KSM members have experienced small benefits (because generally, they remain substantially poor), but they maintain their positive thinking. This mainly due to the increased in quality of social life, such as: their environment harmonious, more intent in communication. This condition is widely regarded as benefits of their membership in KSM. This fact can be understood from the following views:

“Our knowledge is limited to book keeping, because the training was only provided on book keeping course. We expect to be more advance, batik business will be developed. To day, we only have savings and loan and no production. In addition, we do active in social activities such as visiting the sick, and keep in touch with each others”. (Misma, KSM Maju Bersama. Aceh Barat).

Usually when they are asked about the benefits of KSM, they will mention one or more perceived personal capacity increased after joining KSM. In short, personal capacity means to include: (i) a better understanding of social structure and people surrounding, (ii) the ability to manage household's resources more wisely, the knowledge about organizational, and (iii) increase in confidence and decrease in feelings of inferiority (as poor and sometimes as a woman). Here are a few brief statements that describe these benefits:

“KSM is very helpful to fellow members in improving the quality of their life. They are easier to get funding from KSM if families are in an urgent need” Suryati, KSM Dahlia Desa Meurah Pupu. Pidie Jaya).

“KSM is not only a place for knowledge sharing (at the regular meeting each month), it also a place where we sell our agricultural crops and the means to solve family problems, it also the place to develop our confident to speak in public”. (Ahmad fauzi, Local Motivator for KSM Buge Ara, Aceh Tengah).

“KSM led us to achieve our goal easier. In the future, we want to develop a Waserda (retail shop) with is legal and has its own building, so that the need of KSM members can supplied from”. (Suryati, KSM Dahlia, Atu Lintang, Aceh Tengah).

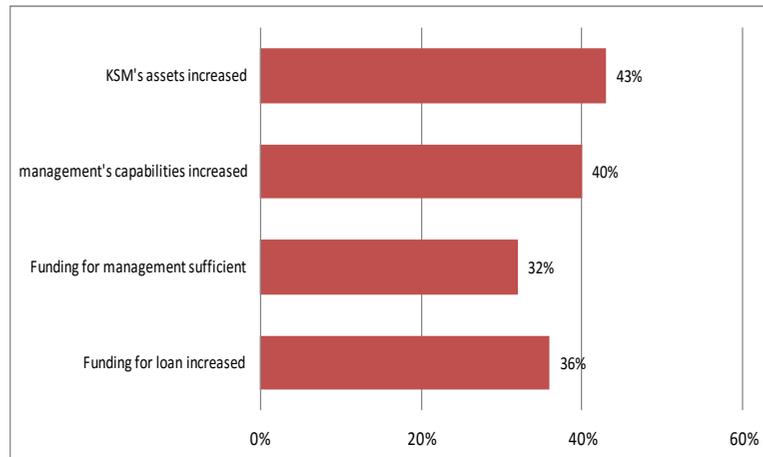
Other mostly referred by the beneficiaries during the interview is the growing of self confidence. A member of one micro finance group from Atu Lintang sub-district of Aceh Tengah confessed on her personal change after joining the group:

I didn't realise my participation in a training of micro finance urged me to speak in front of the audiences and introduced myself, I initially thought during the training I would only just sit and listened. I never speak before a big audience. By joining this micro finance group I now have courage to speak in public...and I gain my self confidence. (Suryati, a housewife, age 50).

With either training or regular meetings, the members learn organizational skills. This is not easy as some members have only primary education, not well educated, or have some problem with literacy. Bariah (age 60) a widow who is a member of micro finance group of Peureulak Barat of Aceh Timur district, said “ I am old enough, and never use pen anymore, but because of the microfinance groups regular meeting, I have to use pen to fill up the attendance list, or saving lending form...”

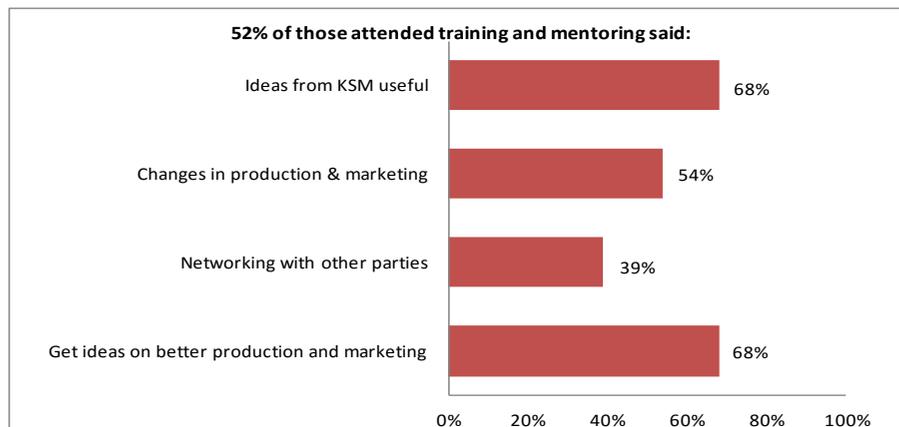
Majority (43 percent) of KSM leaders stated there was an increase in the number of KSM's assets such as equipment/tools which are accupied by the group (figure 18). The profit is divided proportionally according to the shareholder. In addition, the managers' capabilities were also improved, especially after their participation in training.

Figure 18. Self reliance of KSM



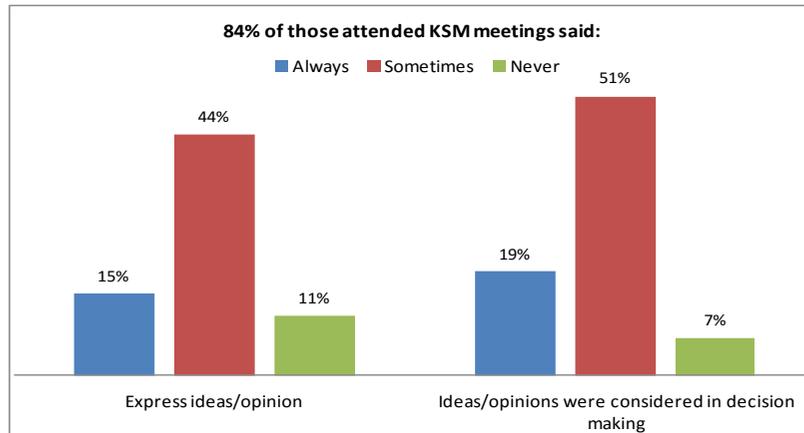
52 percent of respondents who attended the training and mentoring expressed that they were benefited from. About 68 percent of them said they got new ideas that bring benefits to their businesses and life. In addition, When they asked whether there was improvement in the production and marketing, 54 percent others said yes (Figure 19).

Figure 19. Benefits of Training/Mentoring



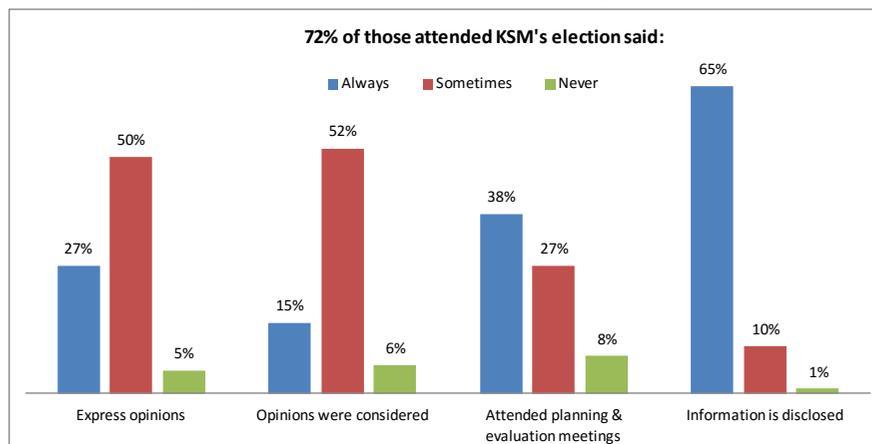
KSM as participatory organization runs well. It can be seen from the spirit of the members in attending regular meetings held by KSM. Majority (84 percent) of respondents said that they used to attend meeting. Moreover, the level of participation in the decision-making process is also high, only 11 percent (of those presented in meeting) said they never expressed opinions during KSM meetings, while only 7 percent stated their opinions were never taken into consideration in decision making (Figure 20).

Figure 20. KSM as a Partisipatory Organisation



KSM as democratic organization runs well. In general, KSM held regular meetings, including for election. The practise of democracy is common in KSM, as it is shown in Figure 21, about 72 percent of respondents who attended KSM’s election, 27 percent said always express opinions in election, 65 percent said KSM always convey information openly. Furthermore, the level of participation in the planning and evaluation were also significant. (Figure 21).

Figure 21. KSM as Democratic Organization



“The appointment of KSM leader and members were members’ decisions” (Syarifah, member of KSM Maju Bersama, Aceh Barat)

“KSM made us easier in life: mutual learning and incomes are growing, our experiences also increases. We do meeting frequently, at least once a month” (Tarikhul Hadi, member of KSM Dayah Diniyah, Aceh Barat).

“KSM board of management elected by members and they are in services for almost 3 years since KSM established” (Megawati, member of KSM Buge Ara, Aceh Tengah).

“We conduct regular meeting every month on the 7th (Suryani, KSM Buge Ara, Aceh Tengah).

In her article on women and micro finance in post tsunami and conflict Aceh, Srimulyani (2013) also identified some impacts of the programs on the women, such as leadership skills, social awareness, female autonomy and mindset changes, relief from the trauma or the effect of conflict. In general, the non-economic impacts has opened the mind of the people on the benefit of having the saving lending program. It also integrates the community who have been in conflict previously, and rebuilt the trust among the conflicting groups. The beneficiaries also benefited from different leadership and organisational training, or even book keeping workshop and mentoring. The women involved in the program also have more self confidence after being trained or mentored through micro finance. For post conflict recovery, this also has a particular impact in the relief of the psychological effect of the conflict.

The social capital of a society includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development. Social capital, however, is not simply the sum of the institutions which underpin society, it is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of "civic" responsibility, that makes society more than a collection of individuals. Without a degree of common identification with forms of governance, cultural norms, and social rules, it is difficult to imagine a functioning society. (World bank, 1998)

D. Conclusion

The existing microfinance KSM has helped the beneficiaries through the economic access they need to support their life. However there have been some non-economic impacts that cannot be ignored from the economic empowerment program like microfinance programs discussed above. The groups have fostered the human and social capital of the beneficiaries, affect their organisational and leadership skills, trust and social solidarity as well as contribute to more bargaining position of women. Through a number of trainings, the member of KSM learn public speaking skill from the regular KSM meeting they have. The study also showed that this process has also increased their self confidence, and political asset as community groups, and mindset changes.

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