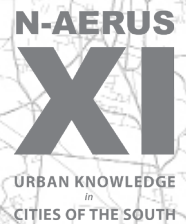


# Give Them a Chance and Let Them Change: Role of Women in Housing Projects in Indonesia and Its Context of Civil Society



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## Preface

The aim of this paper is to contribute an assessment of the position of women<sup>1</sup> as users of urban knowledge through their role in housing projects based on an organised community and its context of civil society.

The paper is constructed in five main sections. The first section introduces profile of women in Indonesia. What are their stereotypes and as opposed the non-stereotypes?

The second part describes relationship between women and housing. Since women spend time mostly in domestic chores, which roles do they have in housing settlement? Are they also involved in building housing?

The third section investigates women's involvement in an organised group called Community Based Organisation (CBO). Does the CBO give them chance to get involved and pays attention to women's needs? Some comparative studies of the housing projects based on the CBO in peri-urban context will be presented within the framework to facilitate the review of women's role in the CBO. What lesson can one take from the community based housing building?

Role of women in civil society as the fourth part of this paper will be analysed through their existence in public sphere. Beside the civil society, role of the state<sup>2</sup> will also be reviewed. What impact do both actors have on women in the public?

The last section concerning the conclusion of each aforementioned section will discuss critics and suggestions related to the role of women in housing project and civil society.

## Profile of women in Indonesia

According to the research of Yusuf (2000, in Djakarsi, 2008: 113-125) the Indonesian women are divided into three categories: a) have skill, willingness, facilities, and chance for their roles. The number is minimal, b) have limited skill because of their education, but need motivation to enhance their eagerness. Still need to get facilities and chance. Amount of this group is many, c) have neither ability, nor chance, nor facilities to do their job. Most suffer from insufficiency and underdevelopment. They number more than 50% of the Indonesian women.<sup>3</sup>

The stereotypes of Indonesian women:

Ideal women. The ideal women's role is to be a good, faithful wife and a good, caring mother. Even the New Order (1966-1998)<sup>4</sup> determined the "five women's duties"

1 The term of women is purposely chosen instead of gender, because this paper indicates directly to the interest of women. However gender will be noticed in the context of women.

2 According to Howell (2007: 415-436) state, market, and civil society belong to public realm. Without disregarding the influence of the market, this paper constrains the public realm only to civil society and state. The reason is the position of women in public sphere, in this paper, is stressed more through the interventions/roles of the civil society and the state.

3 Agnes DJAKARSI, "Peran perempuan dalam kesetaraan gender: suatu tinjauan historis di Sulawesi Utara" in Siti Hariti SASTRIYANI (ed.), Women in public sector (Yogyakarta: Pusat Studi Wanita UGM, 2008), 113-125

4 New Order see: "New Order (Indonesia)", Wikipedia, 4 September 2010, < [http://en.wikipedia.org/wiki/New\\_Order\\_%28Indonesia%29](http://en.wikipedia.org/wiki/New_Order_%28Indonesia%29) >, [accessed 2 Sept. 2010].

mostly related to the domestic sector. They are to be loyal supporter of their husband, to take care of household, to produce future generations, to raise her children properly, and to be a good citizen.<sup>5</sup> The government supports that image through the country's marriage law No.1/1974 which is still in force. Article 31 (section 3): "the husband is the head of the household and the wife is the housewife", and the article 34 (section 2): "the wife is responsible for taking good care of the household".<sup>6</sup>

Women in reproductive sector. Women belong to a domestic domain (wife, housewife and mother). In the family they are not the decision-maker because of their status (of most women) as a not being the head of the household. It is also valid and common if they want to have a job in a productive sector, they have to ask permission to their husbands. Looking back on a short history in the New Order when the government directed the role of women in all sectors to solely be involved in activities befitting women's character by establishing women's organisations, such as PKK (Family Welfare Movement) for married women, *Dharma Wanita*, the organisation for the wives of civil servants, and *Nasyiatul Aisyiyah*, the non political religious groups.<sup>7</sup> The New Order shifted the acceptable women's movement from the public to private sphere. There was no more independent women's movement which could manage its own agenda (Thufail AM, 2007: 197-212 and Mulligan, 2008).<sup>8</sup>

Women as a supplement. In electoral politics, female voters, numbering more than 50%, are an attractive asset for the political market, so that women are respected more as supporters (quantity) rather than as voters (quality). If they are involved into the political arena, many are members of the political dynasties with less or without experience. According to Dwipayana (2007: 53-68), in other words, as "pseudo participators", they do not participate from own initiative based on the political consciousness, but their involvement is rather a result from the mobilisation project.<sup>9</sup>

Women as a second fellow citizen. It is indicated by i.e. less income and less female leaders. In an organisation, the position of women is mostly secretary or treasurer. In many events women are normally responsible for preparing or serving meals.

Those stereotypes are strengthened through the patriarchal society, whereby men not in numbers but in their access to status-related power and decision-making power in all sectors, especially in politic and economy (Thufail AM, 2007: 197-212). It is also approved through the interference of the state (in a public domain) into the matters of domestic domain which is furthermore pushing women in a subordinate position within the family and the government.

There are, however, some terms vis-à-vis the stereotypes of women:

Women working hours are more than men in paying attention to household and family.

5 Diane MULLIGAN, "The discourse of Dangdut: gender and civil society in Indonesia", All Academic research, 2008, < [http://www.allacademic.com/meta/p\\_mla\\_apa\\_research\\_citation/0/6/0/5/6/pages60569/p60569-1.php](http://www.allacademic.com/meta/p_mla_apa_research_citation/0/6/0/5/6/pages60569/p60569-1.php) > [accessed 11 Sept. 2010].

6 Akhmad KUSAENI, "Feature: women in Indonesia patriarchal society", Antara News, Jakarta, 22 April 2010, < <http://www.apecdoc.org/post/8/5987> >, [accessed 4 Sept. 2010].

7 The movements and activities such as to improve consciousness of farmers, against rape which were done by the Indonesian Women's Movement (Gerwani) former Old Order (1959-1965) were remedied. About the Gerwani see: "Gerwani", Wikipedia, 9 August 2010, < <http://en.wikipedia.org/wiki/Gerwani> >, [accessed 3 Sept. 2010]; about the Old Order see: "Perjalanan dan penerapan demokrasi di Indonesia, Gunadarma Univ., Warta Warga, 21 Feb. 2010 < <http://wartawarga.gunadarma.ac.id/2010/02/perjalanan-dan-penerapan-demokrasi-di-indonesia/> >, [accessed 2 Sept. 2010].

8 **Mostly women in those organisations, who were active in the public realm and in their local communities, came from the middle class.** They probably laid the foundation women independent organising later, at the end of the New Order era. Thufail AM, "Memperjuangkan keadilan gender: gerakan perempuan menuju penguatan civil society", in M. Subkhi RIDHO (ed.), *Perempuan, agama dan demokrasi* (Yogyakarta: LSIP, 2007), 197-212, Diane MULLIGAN, 2008, [accessed 11 Sept. 2010], Wardha HAFIDZ, *Gegenkraft zur Neuen Ordnung Frauenbewegung in Indonesia* in Christa RANDIO-PLATH and Sigrid MANGOLD-WEGNER (ed.), *Frauen im Süden* (Bonn: Dietz, 1995), 248-249

9 AA GN Ari DWIPAYANA, "Perempuan di tengah pusaran otoritarianisme dan demokrasi", in M. Subkhi RIDHO (ed.), *Perempuan, agama dan demokrasi* (Yogyakarta: LSIP, 2007), 53-68, Fabio SCARPELLO, "More women lawmakers, but change not their agenda", Denpasar, 18 May 2009, < <http://ipsnews.net/news.asp?idnews=46890> > [accessed 4 Sept. 2010].

It is a common situation that they wake up earlier and go to bed later compared to the family members. Aanderud (2006) highlighted that women are just not mothers and spouses, but also nurses, psychologists, coaches, nutrition experts, and managers.<sup>10</sup>

The triple roles of women in reproductive, productive and social functions are simultaneously and interdependent (Moser, 1987).<sup>11</sup> Yet, productive and social sectors are not highly estimated as “a work”, but more accepted as being “natural” in the circumstances, and even as “the leisure time”.<sup>12</sup>

Despite the above stereotypes and non stereotypes, however, that female world cannot be separated from domestic spheres strongly associated with housing/home. The question is, is it true that housing is provided for women’s needs or that is gender-biased?

## Women and housing

In fact women spend time mostly in a domestic domain. According to Irwan (2009) and the result of SSP project (1998-1999)<sup>13</sup>, women are concerned not only with themselves and their families, but their well-being is closely connected to communities as well. With their triple roles within the settlements, women develop a set of strategies that serve as safety nets in time of crises, as well as help communities gain access to resources and services, and voice their concerns within the planning framework. The more women participate in a housing project, the more they concern not only to their house, but also to the local and the global environment<sup>14</sup>. Beall (1996) points it out ditto that the consideration is beyond physical and economical issues such urban housing markets or the role of the government, but a social relation.<sup>15</sup>

While women’s gender role within the settlements are socially constructed and thereby determines the specific way in which women use and contribute to resources and services, women’s needs and contributions within the settlement often go unrecognised in “gender neutral” or a “masculine dominated” process. Thus, if women with three triple roles need more time to finish their domestic chores because of the inappropriate settlement and thereby suffer directly from the lack of infrastructure and facilities, then the problem are neither the women, nor the meaning “feminist” in content, but rather lack of gender consciousness.<sup>16</sup> So that, Moser and Peake (1987) emphasized that gender balanced is essential, as it is related to terms of the structure and nature of relationships between women and men.<sup>17</sup> Moreover the rarity of female architects dealing with a technical project and directly supervising male workers do have impact on a site plan of a settlement and housing design. This can be probable an obstacle

10 Catharina AANDERUD, »Schatz, wie war dein Tag auf dem Sofa?« Hausfrau die unterschätzte Familien-Managerin, München: Kösel-Verlag, 2006, Sabine HOFMEISTER, Frauen Räume: (K)ein nachhaltiges Verhältnis? , 2003., [http://www.umdenken.de/index,id,419,selid,1258,type,VAL\\_MEMO.html](http://www.umdenken.de/index,id,419,selid,1258,type,VAL_MEMO.html) > [accessed 16 Sept. 2010]

11 Reproductive means giving birth and child care. Productive is getting income through working at/ outside home. Social sector means activities in neighbourhood.

12 Caroline O. N. MOSER, Wohnungs- und Frauenpolitik für einen geschlechtsbewussten Ansatz in Trialog 11 (1987): 8-15

13 SSP is an organisation that works with grassroots women’s groups in India. Zoer’aini Djamal IRWAN, Besarnya eksploitasi perempuan dan lingkungan di Indonesia. Siapa dapat mengendalikan penyulutnya? (Jakarta: PT Elex Media Komputindo, 2009), “Women’s Eye-View: Grassroots women’s approach to settlements development”, Wwayam Shikshan Prayog (SSP), Jan. 1998 - March 1999, < [http://www.ucl.ac.uk/dpu-projects/drivers\\_urb\\_change/urb\\_society/pdf\\_gender/WEV\\_Women\\_Eye\\_View\\_Introduction.pdf](http://www.ucl.ac.uk/dpu-projects/drivers_urb_change/urb_society/pdf_gender/WEV_Women_Eye_View_Introduction.pdf) > [accessed 16 Sept. 2010].

14 Local environment is related to the house as a physical building, home, and the neighbourhoods as a social living, whereas global environment are the community unit, district, city/peri-urban, as well as political and economical situation.

15 Jo BEALL, “Urban governance: why gender matters”, UNDP Gender in Development Programme, March 1996, < <http://www.gdrc.org/u-gov/doc-whygendermatters.html> > [accessed 26 Feb. 2009].

16 Reproductive work and to work in domestic service affect how much time left to do productive work and for social activity. An appropriate site planning and housing design should support women through the room use and their mode of employment. For example a room used as a kiosk but also possible to watch out children playing.

17 Caroline O.N. MOSER and Linda PEAKE (ed.), Women, human settlements and housing (New York: Tavistock publications, 1987)

for female customer as well who prefer to consult with a female architect.<sup>18</sup>

Following are some examples between women and housing. Related to a site plan; unlike in urban area, in the peri-urban and rural areas social bonding in the neighbourhoods is stronger, reflected in the physical boundaries of the houses. Women prefer plots to be grouped around services in order that domestic work can be increasingly communal.<sup>19</sup> Where plots are arranged with a communal orientation, the work of women can be eased by mutual help. In many housing projects for the low income group, the physical boundaries of the house and the layout design of services have commonly a grid basis. This type of pattern is more efficient and often cheaper (because of the limited budget and time); furthermore residents can even afford provision of services, such simple roads with open drains, public water taps, and pit latrines. But consequently, in the new layout women are forced working in an isolated conditions, so that they cannot leave their children playing alone or leave house unlocked. Hence, the provision services are not their priorities, because the layout does not support the triple functions of women in balance.<sup>20</sup>

Related to a housing standard; it is indeed an obstacle if a standard-measurement of housing design is based on a family house per diem that consist of couple with two or three children, because in developing countries and Indonesia respectively the family structure is not homogenous (Moser and Peake, 1987).

Related to a housing design; stair's height in a flat is a disadvantage for women wearing a traditional cloth or caring a child or shopping-bags. An open design of stairs gives an uncomfortable feeling while going up or down.<sup>21</sup>

Hence, women's eye-view of what works and what does not work in building settlements provides important lessons for planners (and also policy makers). Women have different necessities compared to men in housing constructions, either based on culture, religion, or habit. Building housing is not only the matter of constructing a physically building, but also of planning, building and beyond, related to maintenance and to live-in. This could be better achieved as a solid process if women participate within an organised group such a CBO (Community Based Organisation); however, will they have a better chance? Does the CBHD (Community Based Housing Development) concept through a CBO model support women in building housing?

### **Role of women in CBO (Community Based Organisation)**

It is understandable if most of the low income class provide their houses through the informal ways (in Indonesia: 85%) with their consequences (spontaneous, illegal, unorganised, no credit, slums, squatters). Community Based Housing Development (CBHD) concept was developed to evade obstacles between formal and informal housing building, so that the low income communities are able to obtain a formal housing as well. The concept was initiated by the state of Housing Ministry, stressed on self-help and bottom-up approach (whereas many of the government's housing programmes are top-down). It means that the initiative is coming from a community and they are subject and active respectively in the housing process. As a Community Based Organisation (CBO) they collectively manage the planning and implementation of a housing project. Steps of the implementation consist of a formation of a group, a

18 Nensi Golda YULI, "A minimum participation of women architect in professional world" in Siti Hariti SASTRIYANI (ed.), *Women in public sector* (Yogyakarta: Pusat Studi Wanita UGM, 2008), 51-56

19 Compare with the layout of two settlements of the CBHD project (Community Based Housing) in Indonesia in the next section. This condition is very similar to the case in Lusaka, Zambia, that previously, with a circular pattern their children could play under the watchful eye of neighbours (see Caroline O.N. MOSER and Linda PEAKE (ed.), 1987)

20 Titien Woro MURTINI, "Gender dan perumahan: pengkajian terhadap peran gender dalam bidang pembangunan perumahan", August 2005, < [www.repository.gunadarma.ac.id:8000/Regular\\_224-231\\_1702.pdf](http://www.repository.gunadarma.ac.id:8000/Regular_224-231_1702.pdf) > [accessed 14 Sept. 2010], Caroline O. N. MOSER, *Wohnungs- und Frauenpolitik für einen geschlechtsbewussten Ansatz* in *Triolog* 11 (1987): 8-15.

21 Nensi Golda YULI, in Siti Hariti SASTRIYANI (ed.), 2008: 51-56

process of preparation, such as access to credit and searching of a land, a process of planning and design, a building process, and beyond a house as a product. Other actors, such as the national and local agencies, "development consultants"<sup>22</sup> and private sectors should support and enable the CBOs with their professional skills.<sup>23</sup>

Two implemented community based settlements are presented. Both of them are located in peri-urban area of Bandung (c18 km) and Jakarta (c40 km).<sup>24</sup> Although one area is close to the metropolitan Bandung and the other in peri-urban Jakarta and close to a new town<sup>25</sup> with appropriate modern facilities, they have still a rural nuance with unplanned settlements and lack of infrastructure and facilities.

During the project implementation women were less involved. If they were appointed in a committee they had an ordinary position, such as treasurer or secretary. Only some female members attended meetings with temporarily intensity. Mostly meeting time took place in the evening after working hour, where women have to take care of children (and husbands) as well as household chores, especially if they are also working. Attending the meeting, they preferred sitting at the back and remained silent. They were often not familiar or understand the topic being discussed. They just trusted their husbands to pay attention to the implementation and were happy already if they could have moved to the new house. Problems came up after having been settled. For example, in the preparation phase male members preferred location in the peri-urban area, because it is a refreshing returning to a quietude natural environment after a day's work (which the ambience is indeed so). On the contrary for women, the location in the peri-urban means more time and cost to the facilities and denied access to better jobs.

Why do women hardly participate in a formal organised group? Basically, to build the CBO should not be a problem for the Indonesian, especially in suchlike peri-urban (and rural) areas, because they are used to having a traditional informal mutual self-help group community namely "*gotong-royong*"<sup>26</sup>, which is established spontaneously depending on needs. This is the main issue. People are more prone to be actively involved in an informal group, because the group is informal indeed, spontaneous, and has simply rules without interference from outside. Moreover, if the group consists only of female members, women do not hesitate to voice their expectations. For example a traditional informal meeting called "*arisan*" (rotating credit group)<sup>27</sup> is widespread in all level of society whose participants are mostly women. Through the *arisan* activity two examples of housing renovation and housing building are mentioned.<sup>28</sup>

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22 Development Consultant is an expert who is prepared with her/his know-how and capacity to support CBO's members, therewith they can implement their physical and social-economical environment according to their aspirations, needs and capabilities through a cooperative work. The function of the development consultant is similar to an ordinary NGO that supports low income community while the government is not able to help. In the framework of the CBHD concept the development consultant is interpreted as a facilitator and enabler. The development consultant can be any kind of person(s) from any kind institutions who have qualification related to housing building. S/he can be an NGO, individual or a staff from a university, etc ("Pedoman umum pembangunan perumahan bertumpu pada kelompok", Kepmenpera No. 06/KPTS/1994).

23 "Pedoman umum pembangunan perumahan bertumpu pada kelompok", Kepmenpera No. 06/KPTS/1994

24 Both settlements are the study cases in the framework of a dissertation research about the CBHD Programme in Indonesia (Adiyanti SUTANDYO-BUCHHOLZ, Das CBHD-Programm (Community Based Housing Development) in Indonesien: gemeinschaftliche Partizipation in der Praxis von Wohnungsprojekten (Berlin: Logos Verlag, 2001)

25 The new town Bumi Serpong Damai is located in the North of the case study.

26 Gotong-royong is a kind of traditional reciprocal assistance or exchange of services. Under this term is understood as a spontaneous co-operative and collective work. The group is formed either if there is a case of death or marriage in the neighbourhood, or annually voluntary working day during the independent-day's week. Florian STEINBERG, People's participation and self-help in the Indonesian kampung in Kosta MATHÉY (ed.), Beyond self-help housing (München, Profil Verlag, 1992 (353-375)

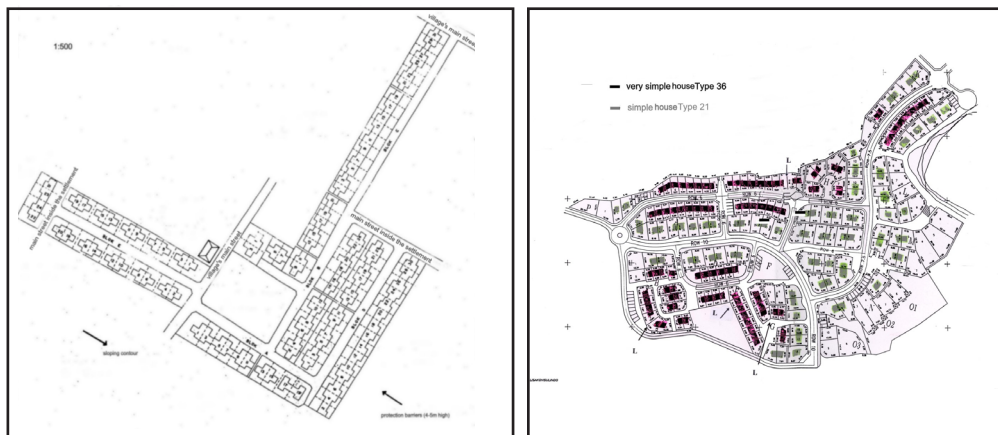
27 Arisan is a kind of an informal self-help group relating to collective money revolving organised by members in a neighbourhood association called Rukun Tetangga (RT), which consists of 40-50 households.

28 Arisan for building housing in Flores see "Dari hasil arisan dapat membangun rumah", Kompas.com, 29 May 2008 < <http://nasional.kompas.com/read/2008/05/29/08265610/dari.hasil.arisan.dapat.membangun.rumah> > [accessed 28 Sept. 2010].

Apart from the lesser participation of female members of the CBO, the site plan of the community based settlement of the case studies fulfilled the women mobility to socialise inside the settlement. Nevertheless they need more time to attain to the facilities outside (i.e. market, school), because of the lack of transportation from the location to the destination. The site plan in the peri-urban Bandung is shown on this picture [fig.1], and in the peri-urban Jakarta in [fig.2].

[fig.1] Site plan in the peri-urban Bandung (Source: Borromeus 1994)

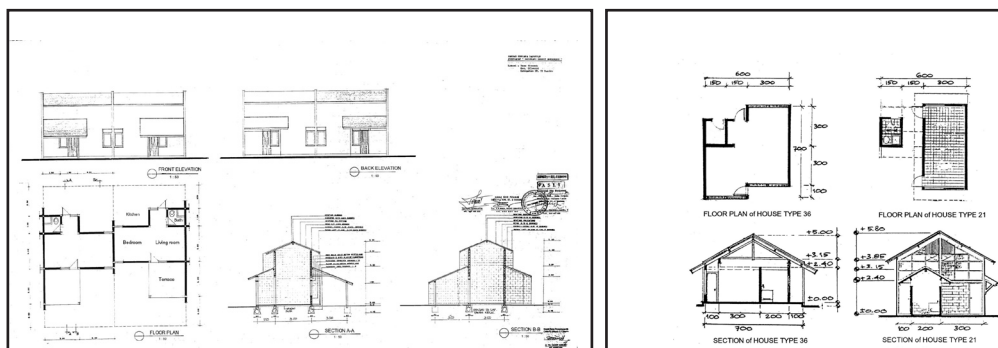
[fig.2] Site plan in the peri-urban Jakarta (Source: Triaco 1994)



The housing design from both projects is a “developing house” model meaning the house can be developed later depending on the needs of family growth. The picture in [fig.3] is an example of the floor plan in the peri-urban Bandung, whereas [fig.4] is in the peri-urban Jakarta.

[fig.3] Floor plan (peri-urban Bandung) (Source: Borromeus 1994)

[fig.4] Floor plan (peri-urban Jakarta) (Source: Triaco 1994)



What lesson learned can be achieved from the results of the community based housing? Throughout the group's organisation women should have more challenging functions beyond their ordinary tasks. They learn to integrate in a community organisation; a community that is not only a group of people who have a same need, but also a group consisting of different members who have different ideas, requests and perceptions, which may include i.e., how to approach local agencies, access to land or to gain knowledge of building materials.<sup>29</sup> It is particularly significant for women as a (official or unofficial) head-household. Supports from other actors, such as state agencies and a development consultant are useful.

In building housing process, women's involvement could increase effectiveness of the project through design, implementation, and maintenance. Women know the best about problems of housing and its environment, and they have also a strong social networking. Yet, these different responsibilities are quite a burden for women which affect the lack of participation in building housing. Through women's involvement is not only to provide the housing as physical building itself (i.e. design and dividing of

29 "Isu gender dalam penyediaan air minum dan sanitasi", Percik (Media informasi air minum dan penyehatan lingkungan), April 2007, < <http://digilib-ampl.net/file/pdf/percik17.pdf> > [accessed 12 Sept. 2010].

rooms) but beyond to raise their existence as main actors (beside men) in a society in a long term development. Thus, despite the matter of men, gender participatory approach should be implemented for those involved and to have a direct access to the building process.<sup>30</sup>

Beyond the housing building, where the houses were built and occupied, some activities can be considered for an income generating, such as small-scale women entrepreneurs, like a kiosk at home. For this, a micro credit scheme is needed. Thus, the provision of information and access to financial source and markets are necessary. This can be a social-related solution to gender and poverty.<sup>31</sup> Credit is important to improve the circumstances of women, such as a micro-credit group which is created by and focused on women themselves on an existing group from the immediate neighbourhood, like *arisan*.<sup>32</sup> Micro-credit is the start-up motor which enables other programmes such as health, education and greening.<sup>33</sup>

To improve the implementation of the CBHD project, the Ministry of Housing should coordinate with other ministries and departments related to a CBH-project, such as some in the field of women's empowerment, health, education, labour, environment, rural development. To empower women through the CBHD-Project, the networking is complex and has considerable way. The cross-linking is not only among institutions and sectors and intra-level (national and local), but also among government programmes, where the government has to actively remove some of the barriers to gender equality which furthermore the way of poverty reduction. Theoretically, to connect among sectors and levels is manageable, yet practically is questionable.

There are neither rules, nor regulations yet in the CBHD programme and the CBO statutes about important roles of women in housing project involvement, which are directly related to the quality of public domain. A development consultant from an organisation based on women's movement, which is derived mostly from middle income class, can assist the CBO to have an influence in the range of housing policies or rules. Besides, the media should anchor and explore the women's movement in the housing project and an unjust treatment to access a house, whereby civil society in the public realm can be informed and urge awareness about the role of women in housing construction.

Women should be given chances. If they participate in a CBO, are they the real or the pseudo participants, or are they the product of mobilisation without understanding the issue?<sup>34</sup> Although participation is considered as a "good thing", yet, it is not clear to figure out who participates, which motives and which objectives behind it. Moser (1987: 15) questioned the issue of participation, whether participation as a mean or participation as an end.<sup>35</sup> However, if women have chance to get involved, they will work hard, adapt easier, are more capable to pay monthly contribution on

30 UNESCAP, "Perumahan bagi kaum miskin di kota-kota Asia: memberi tempat yang layak bagi kaum miskin kota; panduan ringkas untuk pembuat kebijakan bagian 2", 2008, < <http://www.housing-the-urban-poor.net/Docs/QuickGuides/QG-Bahasa-2.pdf> > [accessed 12 Sept. 2010]

31 "Population, Gender and Development", United Nation Populations Fund Indonesia (UNFPA), 2003, < <http://indonesia.unfpa.org/Gender%20&%20GBV.htm> > [accessed 12 Sept. 2010]

32 Lea JELLINEK and Bambang RUSTANTO, "Credit to the poor – the Kesuma Program", 10 April 2000, < [http://www.ballarat.edu.au/alarpn/docs/Jellinek%2C\\_L\\_-\\_Paper.doc](http://www.ballarat.edu.au/alarpn/docs/Jellinek%2C_L_-_Paper.doc) > [accessed 23 June 2006]

33 Traditionally women in Indonesia are supposed to hold the money in the family. They carefully store the money away or spend it on the family's basic needs. They network with other neighbours and know who the other households are; they are the heart of the household and core of community. Therefore women are more reliable creditors and less corrupt. Meanwhile men tend to work outside of the community and are more difficult to control. One of the successful micro-credits is the Kesuma Programme, a micro-credit in one urban poor area Jakarta. The Kesuma Programme started as a micro-credit scheme with similarities to the Grammen Bank in Bangladesh (Jellinek and Rustanto, 2000).

34 Sherry R. ARNSTEIN, "A ladder of citizen participation" in *Journal of the American Institute of planners* (July 1969): 216-224

35 Participation as a mean is a form of mobilisation to get things done. Here participation can be a top-down mobilisation or a bottom-up "voluntary" community. Participation as an end means that the objective is not a fixed quantifiable development goal but a process, whereas the outcome is an increasingly "meaningful" participation in the development process (Caroline O.N. MOSER, in Caroline O.N. MOSER and Linda PEAKE (ed.), 1987).

time, because they are, again, more consciousness about the importance of housing (UNESCAP 2008).

Since the scope of the CBO is in public domain, the existence of women is also in the sphere of civil society. How is the impact of their role in a CBO to civil society? Which potentials and chances do women have in civil society?

### Role of women in civil society

Cohen (1998) and Pateman (1989) are of the opinion that the family is the “first association” of civil society and “at the heart of civil society”<sup>36</sup>. According to Hearn (2001: 342)<sup>37</sup>, if civil society is in the public sphere with the formation of collective identities, it is connected to the male domain, whereas the family to the female.<sup>38</sup> Diamond (1994, quoted in Porio, 2007) defined that civil society is an intermediary body; standing between the private sphere and the state.<sup>39</sup>

How does the “civil society in Indonesia”<sup>40</sup> look like? There are a vertical relationship between the state and society and a horizontal one among the heterogeneous communities<sup>41</sup> (Ancok 2007; Nurchayo 2008). The diversity is a great strength for civil society organisations, but also their weakness because the pluralism of religion and tradition which is used as the value systems in civil society can marginalise women. To achieve the same gendered value system, the way of religious thinking and the social values in civil society should be redefined and reconstructed (Djakarsi, 2008).<sup>42</sup>

Where is the position of women in civil society? During the economic and political crisis (mid-1997) the state failed to exercise its function in the public sphere and strongly interfered in the market economy system.<sup>43</sup> Numerous women saved their family financial situation during the crisis as bread winners when their husbands lost jobs; it was compared to natural disasters recently<sup>44</sup>. This situation shows that the domestic domain has an influence on the public domain, so that both public and private spheres

36 Here people start to develop a sense of empathy towards others, learn to trust in “strangers” and to take responsibility towards those beyond their family unit. In civil society that idea about trust, solidarity and the values of association are transmitted. Here the dynamic of voluntary solidarity is taking place.

37 Hearn (2001: 342) notes civil society can be either part of private in regard to the market, or to public.

38 Jude HOWELL, “Gender and civil society: time for cross-border dialogue”, pg. 415-436, Oxford Univ. Press, 8 Dec. 2007, < <http://sp.oxfordjournals.org/content/14/4/415> > [accessed 4 Feb. 2009]

39 Emma PORIO, “Civil society and democratization in Asia: prospects and challenges in the new millennium”, 1997, < <http://home.cuhk.edu.hk/~b102291/activity/anniversary/10porio.pdf> > [accessed 10 Sept. 2010]

40 The word civil society is translated in Indonesian language as “Masyarakat Madani” which was introduced in 1995 by a Malaysian philosopher and was legitimised by Indonesian (Moslems) scholars, that the word “madani” coming from the Arabic-Islamic word “madinah” or city was acknowledged in the Islamic history as “civilisation”. The perspective of civil society in Indonesia is clarified as a community who is religious (which is predominantly Islam), build the democracy and social-tolerance relationship among people. Cf. Andik NURCAHYO, “Masyarakat madani (civil society) dan pluralitas agama di Indonesia, Islam Kuno”, 16 Jan. 2008, < <http://islam-kuno.com/2008/01/16/masyarakat-madani-civil-society-dan-pluralitas-agama-di-indonesia/> > [accessed 9 Sept. 2010], “Ciri-ciri masyarakat madani”, Crayonpedia.org, 19 August 2008, < [http://www.crayonpedia.org/mw/Ciri-Ciri\\_Masyarakat\\_Madani](http://www.crayonpedia.org/mw/Ciri-Ciri_Masyarakat_Madani) > [accessed 9 Sept. 2010]

41 The heterogenic communities in Indonesia are understood as multi religions, tribes/ethnics, and multi cultures. In horizontal relationship through pluralism among the civil society groups, the dominant groups have tendency to determine the subordinate ones, which makes them sensitive to the political actions of the dominant groups.

42 Andik NURCAHYO, 16 Jan.2008 [accessed 9 Sept. 2010], Djameludin ANCOK, “Membangun kepercayaan menuju Indonesia madani, demokratis, dan damai, 22 May 2007, < <http://ancok.staff.ugm.ac.id/h-21/membangun-kepercayaan-menuju-indonesia-madani-demokratis-dan-damai.html> > [accessed 9 Sept. 2010], Emma PORIO, 1997 [accessed 10 Sept. 2010], Agnes DJAKARSI, in Siti Hariti SASTRIYANI (ed.), 2008: 113-125.

43 During the crisis (mid-1997) despite their status as housewives women were active in demonstrations against the New Order to reject public/private dichotomy throughout 32 years. The rejection of public/private dichotomy in this case related to the direct impact of the governmental economy policy to the family situation. What was going on in the domestic matters in that time could not be split up from the political decisions relating in the public sphere. The issue of the demonstration such as against the price rise of basic needs, especially the price increase of milk, was elementary indeed, but they fought against the state.

44 After the natural disaster through Tsunami in 2006 in the area of Yogyakarta (Central Java), women took initiative to make souvenirs or to sell herbs. Many of them are the breadwinners in the family. Budi SUWARNA, “Penjual jamu: kisah perempuan Bantul”, Kompas, 9 June 2008, < <http://aingkumaha.blogspot.com/2008/06/penjual-jamu.html> > [accessed 12 Sept. 2010]

cannot be separated. Even according to Bahri (2008) some organisations for social purposes are established by the government.<sup>45</sup> Unlike the previous situation, related to the patriarchal society, the public domain interferes the private sphere, such as the country's marriage law No.1/1974. As a consequence women are institutionalised in many government regulations as second-class citizens. Therefore the distinction between the public and the private is essential. It is also the question to confront of what is private and what is public, and how to politicise the private in order to achieve change and more justice (Dwipayana, Thufail AM, Hartiningsih, all in Ridho (ed.), 2007)<sup>46</sup>.

Referring to the keywords women-CBO-civil society, the position of women in public sphere is much influenced by civil society and the state. In public sphere people notice the stereotypes of women with more awareness than their non-stereotypes. From the experience in the CBO, it is figured out that women have obstacles such as a patriarchal social behaviour which treat them in their participation with a subordinate status in a gender relationship and their domestic responsibilities.<sup>47</sup> Moreover, different from Western countries, in Indonesia, the collectivity is expected as the individual. Therefore the right of women in the private and working life in the perception of the majority of the Indonesian society is still difficult to reconcile.<sup>48</sup> If they support the household additionally, they earn money in a home industry. They do not have a network with other women from other home industries, so that they cannot show solidarity with others. They do not have formal self-help groups and therefore it is difficult to organise women working in a home industry. It affects also a difficulty to set up a formal self-help group. Rothmeier (1995: 171-175) denoted that it affects an "unfree life" of women in civil society.<sup>49</sup> Unfortunately, efforts of women to be recognised in civil society is not so much exposed in the media and forgotten fast in everyday life of the society because of their lack of daily mobility; to boot, the mass media with their language and text tend to present women in their stereotypes.<sup>50</sup>

Although the constitution and policy<sup>51</sup> as benchmark to eliminate gender gap at the national level are decreed, hitherto the implementation until the local level and the grass root level respectively is not much achieved yet, and many of the regulations or programmes of the local level pay less attention to women. Through the decentralisation system<sup>52</sup> women have opportunities to participate actively in the regional development through the change of financial and administration functions which can give more responsive planning to gender equality. The stereotyping (under the pretence of cultural and religion norms) is still reflected in various laws and policies and neglects gender issues which may become obstacles to gender equality, and furthermore causes effect to the entire community in civil society. Review and revision of existing policies, laws, and regulations that are gender-biased and discriminatory

45 Maria HARTININGSIH, "Penanda gerakan demokrasi baru", in M. Subkhi RIDHO (ed.), *Perempuan, agama dan demokrasi* (Yogyakarta: LSIP, 2007), 155-161, Efri S. BAHRI, "Munculnya masyarakat madani di Indonesia", 4 Nov. 2008, < <http://irsindonesia.multiply.com/journal/item/78> > [accessed 12 Sept. 2010].

46 See also Stefano HARNEY and Rita OLIVIA, "Civil society and civil society organization in Indonesia", ILO, Geneva, August 2003, < <http://www.ilo.org/public/english/protection/ses/download/docs/civil.pdf> > [accessed 3 Feb. 2010]

47 THIS IS SIMILAR TO THE REPORT OF UNDP INDONESIA ABOUT WOMEN PARTICIPATION IN POLITICS AND GOVERNMENT. SEE "PARTISIPASI PEREMPUAN DALAM POLITIK DAN PEMERINTAH: MAKALAH KEBIJAKAN", UNDP INDONESIA, MAY 2010, < [HTTP://UNDP.OR.ID/PUBS/DOCS/WOMEN%27s%20PARTICIPATION%20IN%20POLITICS%20AND%20GOVERNMENT%20-%20BAHASA.PDF](http://undp.or.id/pubs/docs/WOMEN%27s%20PARTICIPATION%20IN%20POLITICS%20AND%20GOVERNMENT%20-%20BAHASA.PDF) > [ACCESSSED 12 SEPT. 2010]

48 In the majority of regions in Indonesia women's life is determined from their status in where they live. In working place and public sphere respectively women workers have right to co-determine. If women workers are a head-household or their husbands are migrant workers, women are double burdened; as wives and earners. However they are relatively independent, although they are still inside the tradition. This is a freedom inside bondage.

49 Kwienio ROTHMEIER, "Indonesische Landfrauen helfen sich selbst" in Christa RANDIO-PLATH and Sigrid MANGOLD-WEGNER (ed.), *Frauen im Süden* (Bonn: Dietz, 1995), 171-175

50 A. Nunuk P. MURNIATI, *Getar Gender*; buku pertama (Magelang, Indonesiatara, 2004)

51 They are the 1945 Constitution Article 27: Every citizen is not only guaranteed equality in the law, but also equality of rights and obligations in the political and social, and the Presidential Instruction No.9/2000 which issue gender mainstreaming in national development.

52 The decentralisation system is based on Law No.22/1999 about Regional Autonomy that every province and region/district respectively can organise (take care of) itself.

are essential (UNDP Indonesia, 2010 and UNFPA, 2003). The barrier has to be broken, for example, throughout giving chances to women through a regulation for women empowerment.<sup>53</sup>

To build women/gender empowerment, some steps through consciousness, capacity building, empowerment, and sustainability are essential (Mulligan, 2008).<sup>54</sup> The progress takes time, occurs step by step, little by little, and sporadically; it depends on different sectors in different regions. Porio (1997) remarked that not only the willingness and tolerance of women are desired, but also a radical transform against tradition or customs will disrupt the patriarchal social behaviour instead of cooperating.<sup>55</sup>

To help women in developing countries, developed countries should first of all make “the listen learned”; to learn, to listen what women from developing countries reported, and to respect the general living condition of women in developing countries and their cultural coherency. Solidarity is taking place if the Western women through their action can respect and let them to decide when and how they require remedy from the industrial country. Nevertheless, only women organise a women’s advancement in an international conference get nowhere, but to establish mutual cooperation with men as well (Rühmkorf, 1995: 277-278 and Kuegler, 2007).<sup>56</sup>

## Conclusion

Despite enhanced attention to women and gender matters in other sectors, the position of most women in building housing is still marginalised; housing projects are still the matter of men. Following is the conclusion of the review of women as users of urban knowledge in building housing through the membership in the organised group and their position in civil society.

Indonesian women from low income class have a natural potential to organise several domestic chores simultaneously through their three roles and they are hard-workers. In public domain the majority always apply the stereotyping label to women, especially under the strong cultural and religion norms.

Despite of the stereotypes, the existence of women through their social relations is beyond the domestic domain, so that the insufficiency of women causes a “snowball effect” to the entire community, i.e. poverty. In the matter of housing, it is expressed through an inappropriate site plan of settlement and/or housing design, which impedes women to run their triple functions effectively.

The experience to be involved in a formal Community Based Organisation (together with men) is not for every woman. In the sense that they leave private sphere to go into public sphere with different actors and complex rules. It is not just a matter of course to participate outside their domestic realm. Nevertheless, the problems derive also from others in public sphere; either from the CBO male members themselves, the government, or the development consultants, that they give women less chance through gender-bias approach. It is different and it works indeed when women get involved with other women in public sphere; in an informal self-help group.

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53 “Partisipasi perempuan dalam politik dan pemerintah: makalah kebijakan”, UNDP Indonesia, May 2010 [accessed 12 Sept. 2010], “Population, Gender and Development”, United Nation Populations Fund Indonesia (UNFPA), 2003 [accessed 12 Sept. 2010], Asima Yanty SIAHAAN, “Decentralisation in Indonesia: bringing governance to women?”, Massey Univ., 2002, < [http://www.devnet.org.nz/conf2002/papers/Siahaan\\_Yanty.pdf](http://www.devnet.org.nz/conf2002/papers/Siahaan_Yanty.pdf) > [accessed 4 Sept. 2010], “Gender in community driven development project: implication for PNPM (National Community Empowerment Programme) strategy, n.d., < [http://siteresources.worldbank.org/INTINDONESIA/Resources/226271-1155584666848/2847747-1178507773272/Gender\\_CDD\\_full\\_english.pdf](http://siteresources.worldbank.org/INTINDONESIA/Resources/226271-1155584666848/2847747-1178507773272/Gender_CDD_full_english.pdf) > [accessed 19 Sept. 2010]

54 Diane MULLIGAN, 2008 [accessed 11 Sept. 2010]

55 Emma PORIO, 1997 [accessed 10 Sept. 2010]

56 Eva RÜHMKORF, *Gemeinsam sind wir stärker* in Christa RANDIO-PLATH and Sigrid MANGOLD-WEGNER (ed.), *Frauen im Süden* (Bonn: Dietz, 1995), 277-278, Sabine KUEGLER, *Geht die Frauen das Geld! und sie werden die Welt verändern* (München: Zabert Sandmann, 2007)

In the matter of women's involvement in civil society, "reciprocal interconnection" has not occurred yet both horizontally and vertically, thus among women (who represent family), civil society and state. Willing or not, women set their foot automatically in both domestic and public domain, where unfortunately lots of women attain inadequate resources and are marginalised in conjunction of being deprived the benefit of the same rights as men. From civil society "site" people handle women through patriarchal dominance, subordination and power. From the state in the national and the local levels the paradigm about civil society and women has still to be transformed, both of the executives, legislatives and judicative administrators. They are not in tune yet in the matter of policies for gender balanced and women empowerment in housing project.

As a result, although the female world cannot be separated from a domestic sphere, if women with their triple functions and willingness get chance

- to use the women's eye-view,
  - to have appropriate time, equipments, decent policies, and fair environment wherever they are, and
  - supported by other actors whose approach is based on gender consciousness and gender equality,
- they will be able to achieve changes in psychologically independent, sufficiency and in sustainable development.

Following are questions that are still apparent in this paper:

- How strong are the commitment, the necessity and the willingness of women from the low class in building housing project, even if they have to deal with many complicated problems?
- Housing is essential especially for women as head-households. How can a housing project focused on women as an alternative be developed, since nowadays women's movements are still busy focusing on a coalition against trafficking in women or against domestic abuse, which are highly crucial as well?
- Within the framework of public-private spheres' correlation, which strategies can mutually benefit among women (household), civil society, and state be derived in order to achieve an effectual housing project?

