

# COUNTRY GENDER PROFILE

**INDONESIA**



Women and Youth Empowerment Division  
Resilience and Social Development Department  
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# 1. Socio-Economic Profile

1.1 The Republic of Indonesia is a sovereign archipelago in Southeast Asia with an estimated population of 268,678,187 in March 2019<sup>1</sup>. It is the world's fourth largest country, 10<sup>th</sup> largest economy in terms of purchasing power parity and the largest economy in Southeast Asia<sup>2</sup>. The economy has experienced steady growth since the Asian Financial Crisis in 1997, growing at an average of 5.3% between 2012-2016<sup>3</sup>. Indonesia's gross domestic product (GDP) per capita more than quadrupled between 2000 and 2016 increasing from \$ 857 to \$ 3,603<sup>4</sup>. These good economic fundamentals resulted in Indonesia achieving a middle-income status and becoming a G20 country. Although poverty was halved from its 1999 rate to 10.9% in 2016, about 40% of the population is at risk of falling into poverty, as their income is marginally above the national poverty line<sup>5</sup>.

1.2 As per the United Nations Development Program (UNDP) 2017 report, Indonesia's Human Development Index (HDI) increased by 31.4% between 1990-2017<sup>6</sup>. While its HDI level of 0.694 is above the medium-human development category, it falls below the 0.733 for countries in East Asia and the Pacific<sup>7</sup>. Its rank of 116<sup>th</sup> among 189 countries is three steps down from its 2016 position of 113<sup>rd</sup>. In comparison with China and the Philippines, two countries in the same region, with close HDI and population size, Indonesia sits in the middle of both countries at positions of 86<sup>th</sup> and 113<sup>rd</sup> respectively<sup>8</sup>.

1.3 Indonesia ranked 104<sup>th</sup> out of 160 countries on the UNDP's 2017 Gender Inequality Index (GII)<sup>9</sup> Regarding, the World Economic Forum's Global Gender Gap Index (GGGI), Indonesia's rank of 85<sup>th</sup> in 2018 is a step below the previous year's 84<sup>th</sup> position. Indonesia ranks 9<sup>th</sup> out of 18 countries in East Asia and Pacific countries<sup>10</sup>, While the country narrowed its economic gender gap, the primary education gap widened<sup>11</sup>.

Table 1. Gender at a Glance in Indonesia

Categories	Female (%)	Male (%)
Employed Population living below PPP \$1.90 (ADB 2018)	6.3	6.3
Labor Force Participation (ILO, 2017)	52.2	81.8
Unemployment (ILO, 2017)	3.9	4.4
Bank Accounts (WEF-GGGR, 2018)	37.2	34.6
Literacy Rate (UNESCO, 2017)	99.68	99.65
Own Account Workers (WEF-GGGR, 2018)	17.1	16.8
Unpaid Family Worker (WEF-GGGR-2018)	26.2	6.0
Entrepreneurship (World Bank, 2016)	60	40

1. World Population Review (2019), Indonesia Country Data, <http://worldpopulationreview.com/countries/indonesia-population>

2. World Bank (2018a), The World Bank in Indonesia, <http://www.worldbank.org/en/country/indonesia/overview>

3. Asian Development Bank (2018a), Indonesia: Eastern Indonesia Renewable Energy Project (Phase 2) <https://www.adb.org/sites/default/files/project-documents/51209/51209-002-rrp-en.pdf>, P.1

4. Ibid

5. World Bank, op.cit

6. UNDP (2018), Indonesia Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/IDN.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/IDN.pdf), P.2

7. Ibid: 3

8. Ibid:3

9. Ibid:5

10. WEF-GGGI (2018), Global Gender Gap Report, [http://www3.weforum.org/docs/WEF\\_GGGR\\_2018.pdf](http://www3.weforum.org/docs/WEF_GGGR_2018.pdf)

11. Ibid:21



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. Presidential Instruction No. 9/2000 on Gender Mainstreaming in National Development states that national development should promote gender equality in the family, society, and nation<sup>12</sup>. In 2008, the Ministry of Home Affairs issued Regulation No.15/2008 on Guidelines for Implementing Gender Mainstreaming in the Regions<sup>13</sup>. In 2009, the Ministry of National Development/National Development Planning Agency (BAPPENAS) issued Decree No. KEP.30/M.PPN/HK/03/2009 establishing a Steering Committee and Technical Team for gender-responsive planning and budgeting<sup>14</sup>. In addition, Regulation No. 119/2009 issued by the Ministry of Finance appointed seven ministries and agencies (ministries of finance, health, education, public works, women and children and BAPPENAS) as pilot institutions for gender-responsive planning and budgeting (GRPB)<sup>15</sup>. The gender focus of the current plan 5-year, the RPJMN (Renacana Pembangunan Jangka Menengah Nasional) 2015-2020, which adopts the targets of the Sustainable Development Goals (SDGs), are: 1) increasing quality of life of and role of women in development; 2) the protection of women from violence and trafficking; and 3) improving institutional capacity for gender mainstreaming and protection<sup>16</sup>. Moreover, the Government of Indonesia (GoI) is developing a national strategy for the acceleration of gender mainstreaming through GRPB to assist in achieving the gender-related SDGs targets in the 2015-2020 RPJMN<sup>17</sup>.

2.1.1. The GoI has an institutional structure for SDGs monitoring and implementation. The SDGs Steering Committee is chaired by the President, while the Implementation Team is chaired by the Head of BAPPENAS. The Steering Committee will oversee the Implementation Team<sup>18</sup>.

### 2.2 Institutional and Policy Frameworks

2.2.1 The State Ministry for Women's Empowerment and Child Protection (SMWC) was established in 1978 as Indonesia's national machinery for gender equality and women's empowerment. The SMWC is responsible for ensuring gender mainstreaming and women's empowerment in government policies and programs at the national and local levels through policy formulation<sup>19</sup>. It also coordinates the implementation process of gender-responsive budgets at the national, regional and sub-national levels and gender working groups have been established in all ministries at all levels of governance<sup>20</sup>. The ministry carries out its functions through six directorates: secretariat, gender mainstreaming, improvement of women's quality of life, women's protection, child protection, and empowerment of community organizations<sup>21</sup>.

2.2.2 The National Action Plan on United Nations (UN) Security Council Resolution 1325 on Women Peace and Security was adopted in October 2014. The Gender Equality Law, which has been in parliament since 2012, is yet to be enacted<sup>22</sup>.

2.2.3 The National Commission on Violence Against Women (Komnas Perempuan) was created in 1998 to advise the executive and the legislature on eliminating violence against women<sup>23</sup>. Komnas Perempuan has carried out

12. ADB (2015), Summary of Indonesia Gender Analysis, <https://www.adb.org/sites/default/files/publication/177025/ino-paper-06-2015.pdf>

13. JICA, (2011), Country Gender Report-Indonesia [https://www.jica.go.jp/english/our\\_work/thematic\\_issues/gender/background/pdf/e10ind.pdf](https://www.jica.go.jp/english/our_work/thematic_issues/gender/background/pdf/e10ind.pdf)

14. Ibid: 12

15. Ibid:10

16. ADB, 2015, op.cit: 6

17. Forde, M. (2016), Investing in Women: Indonesia Country Context Paper <http://investinginwomen.asia/wp-content/uploads/2018/01/Investing-in-Women-Indonesia-Country-Context-Paper-1.pdf>, P.6

18. <http://www.asia-pacific.undp.org/content/dam/rbap/docs/meetTheSDGs/IndonesiaGood%20Practices.pdf>, P.2

19. ADB 2015, op. cit:5

20. Ford, op.cit:6

21. JICA, op.cit:13

22. Ford, op.cit:3

23. Eddoyo, W. (2016)

its mandate through advocacy, policy and legal drafting and networking<sup>24</sup>. It has monitored the government's performance on gender equality issues while acting as an intermediary between the government and women's rights organizations.

2.2.4. The Commission worked with the government and women's groups to develop A Zero Tolerance Policy and a National Action Plan to Eradicate Violence Against Women in 1999 and the establishment of women's desks in police stations and the integrated service centers in hospitals<sup>25</sup>. The latter was possible because of a Memorandum of Understanding with the Ministries of Women's Empowerment, Social Welfare and Health, and the Indonesian Police Force<sup>26</sup>.

## 3. Voice and Participation

3.1.1 It can be argued that changes in the electoral law were a positive first step for women as they constituted 18.21% and 19.2% of parliamentarians in the 2009-2014 and 2014-2019 electoral cycles respectively<sup>27</sup>. Indonesia ranks 114 among 193 countries in the Women in National Parliaments of the Inter-Parliamentary Union.<sup>28</sup> However these figures are still insufficient as they are dismally below the minimum of 30% government-approved gender quota.

### 3.2. Women's Civil Society Organizations

3.2.1. Indonesia's women's non-governmental organizations (NGOs), in collaboration with academics, legal experts, state institutions, and other civil society actors, were engaged into reforms after the fall of the Suharto regime in 1998. They pushed ahead for affirmative actions within political parties and in the electoral process. The women NGOs were also engaged in broad-based coalitions at the national and subnational levels advocating for policies to end violence against women. Some of the outcomes of these actions were the enactment of the Anti-Domestic Violence Law in 2004, the Anti-Pornography Law 40/2008, the Subnational Regulation No.16/2012, and the Subnational Regulation on the Implementation of the Protection of Women and Children Victims of Violence No.9/2005<sup>29</sup>.

## 4. Strategic Sectors for Gender Equality

### 4.1 Women's Economic Participation

4.1.1 As can be seen from the data in Table 3, Indonesian women, compared to their male counterparts, are disadvantaged in the labor market. Apart from the unemployed category that has fewer women than men, women dominated the other groups. It is not surprising that women dominate the own-account division because women own most of the micro enterprises in Indonesia (see table 2 below). Women's enterprises operate within the informal sector, meaning they don't have social security, such as minimum wage, health benefits, maternity leave, and annual leave. See Section 4.5.1 below).

24. Ford, op.cit: 7

25. Ibid:35

26. Eddoyo, op.cit:35

27. IPU, op.cit

28. in the IPU ranking, countries are classified by descending order of the percentage of women in the lower or single House. <http://archive.ipu.org/wmn-e/classif.htm>

29. Ibid



Table 2: Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed	4.4	3.9
Informal	80.2	77.3
Part time	28.2	15.2
High Skilled workers	4.8	5.6
Contributing family workers	26.2	6.0
Own account workers-	17.1	16.8
Mean Monthly Earns	2,192	77, 755, 4
Labor force participation rate	52.2	81.8

Source: Compiled from The 2018 Gender Gap Report & ILO, 2017

## 4.2 Agriculture

4.2.1. Smallholder and large-scale plantation farming dominate Indonesia agriculture with 96% of the country's farmers being smallholding farmers<sup>30</sup>. Despite losing 900,000 jobs in the last decade<sup>31</sup>, the sector still employs 33% of the population and contributes 14% of GDP<sup>32</sup>. Smallholding farmers grow the bulk of food crops such as rice, corn and cassava, as well cash crops, including palm oil, which is the primary export<sup>33</sup>. Women farmers accounted for 40.71% of the 21.74 million family smallholder farmers in the agriculture and forestry sub-sectors in 2011<sup>34</sup>. They are found in every stage of the agricultural process from determining the kinds of activities to be undertaken in the planning phase, right up to the marketing of products<sup>35</sup>.

4.2.2. Despite the Agrarian Law No.5 1960 and Law No.1974 on Marriage, recognize women's rights to own land/property either independently or jointly<sup>36</sup>, only 36.2% of married women aged 15-49 years own land (individually or jointly) in comparison with 54% of men who are independent owners<sup>37</sup>. However, women are also likely to lose their land rights upon widowhood, or divorce, thereby contributing to their unequal opportunities accessing finance and to their fewer capacities of accumulating assets<sup>38</sup>. Only 11% of family farms owners are women, ( who are female household heads)<sup>39</sup>.

## 4.3. Education

4.3.1 Indonesia introduced 12 years of universal education in 2016, with the aim of providing education to all adolescents aged 16-18 years<sup>40</sup>. Parity in education was achieved as early as 2008 at the primary school level with gross enrollment rates of 107.21 and 108.92 for girls and boys respectively<sup>41</sup>. The proportion of repeaters in primary school in 2016 was 2.2% and 1.2% for boys and girls, respectively and the transition rate from primary school to

30. FAO (2018), Small Farms Country Fact Sheet, <http://www.fao.org/3/i8881en/I8881EN.pdf>

31. ADB (2016a), Analysis of Trends and Challenges in Indonesia's Labor Market, <https://www.adb.org/sites/default/files/publication/182935/ino-paper-16-2016.pdf>,

32. FAO, op.cit

33. Ibid

34. Women Farmers Organization. Women Farmers and Rural Women in Indonesia's Agriculture. <http://www.wfo-oma.org/women-in-agriculture/case-studies/women-farmers-and-rural-women-in-the-agricultural-sector-an-indonesian-case-study.html>

35. Ibid

36. Ford, op.cit:4

37. ADB 2015, op cit:3

38. Ibid:4

39. FAO, op.cit:

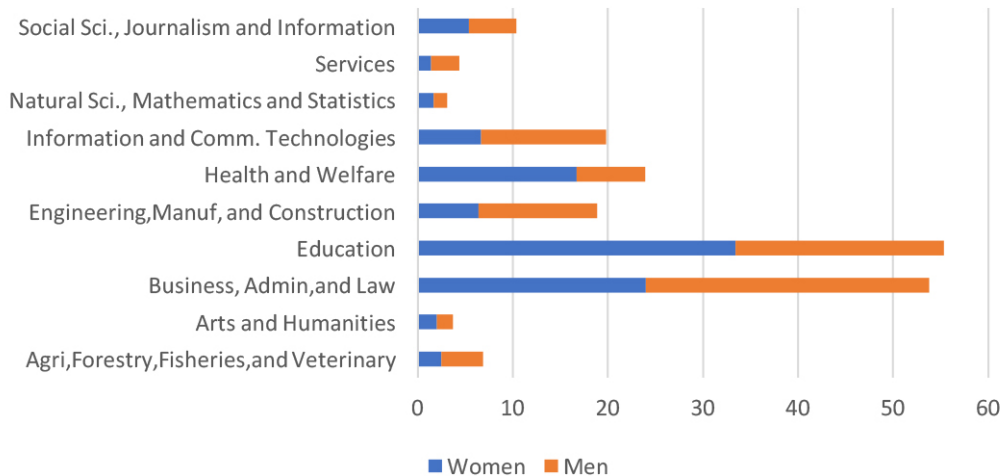
40. UNICEF. The School Years. <https://www.unicef.org/indonesia/children2833.html>

41. UNESCO, op.cit

secondary school in 2015 was 98.15% for girls and 90.63% for boys<sup>42</sup>. In secondary school, the gross enrollment rate in 2016 was 87.66% for girls and 84.53% for boys, and the net enrollment rate in 2015 was 77.58% and 76.08 for girls and boys, respectively<sup>43</sup>. The number of women aged between 25-54 with a college education in 2017 was 11.6% compared to 10.7% for men<sup>44</sup>.

4.3.2. Regarding their subjects of study in the university, the situation reflects the gender division of labour with more women in the following fields: arts and humanities (2.0%), education (33.4%), natural science (1.7%), health and welfare (16.7%) and social science and journalism (5.4%). In contrast, there were more men studying business, administration and law (29.8%), engineering, manufacturing and construction (12.5%), services (3.0%) agriculture, forestry, fisheries and veterinary science (4.4%) and information and communication technologies (13.1%) in 2017<sup>45</sup>. Some advancement for female students enrollment in traditionally considered male-dominated occupations (construction, mechanic and automotive engineering) in the technical and vocational and educational training (TVET) that has increased from 6,601 students (13%) to 13,380 (20%) students by 2013<sup>46</sup>. In the ICT-related programs female enrollment increased from 25% in 2010-2012 to 40%-50% in 2014-2015<sup>47</sup>.

Figure 1: Indonesian Graduates by Course of Study



Source: WEF-Gender Gap Report 2017

## 4.4 Health

4.4.1 The estimated life expectancy between 2015-2020 for Indonesian women and men is 72 years and 67 years respectively<sup>48</sup>. Maternal mortality rate declined from 240 deaths per 100,000 live births in 2008 to 126 deaths per 100,000 live births<sup>49</sup> and the adolescent birth rate per 1,000 women aged 15-19 decreased from 51.4 in 2006 to 48<sup>50</sup>. The estimated fertility rate for 2015-2020 is 2.3 children per woman. In the ten-year period from 2006-2016, 93% of births were attended by a skill personnel<sup>51</sup>.

42. Ibid

43. Ibid

44. WEF-GGGR, op.cit

45. Ibid

46. ADB (2015), Indonesia: Strengthening Vocational and Technical Education, <https://www.adb.org/sites/default/files/project-document/179095/33409-013-pcr.pdf>, P17.

47. Ibid:7

48. UNFPA (2019), Indonesia Country Data, <https://www.unfpa.org/data/world-population-dashboard>

49. <https://www.indexmundi.com/g/g.aspx?c=id&v=2223>

50. UNFPA 2019, Op.cit

51. Ibid



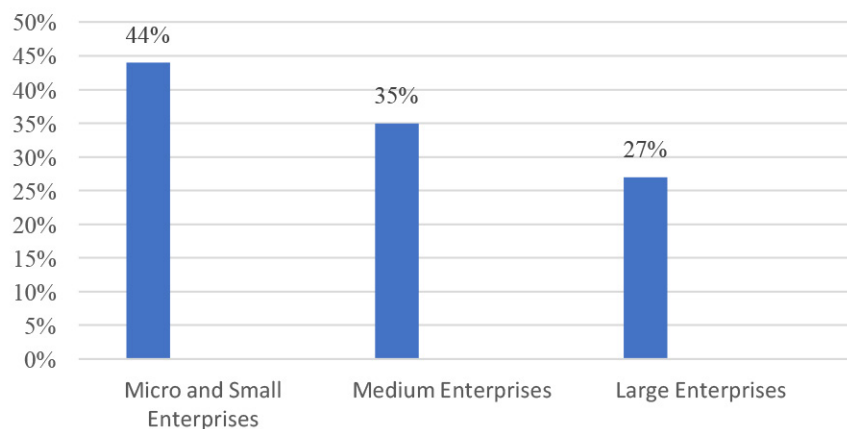
4.4.2 Under the 1974 Marriage Law, girls can marry at 16 while men need to be 19 years old. This contravenes Indonesia's 2002 Child Protection Law, which defines a child as someone under the age of 18. Approximately one in nine girls marry before their 18<sup>th</sup> birthday, which translates to 378 girls every day<sup>52</sup>. Furthermore, 0.5% of girls marry before they are 15 years; in economic terms, child marriage costs 1.7% of Indonesia's GDP<sup>53</sup>

## 4.5. Entrepreneurship

4.5.1 Indonesia has a vibrant Micro, Small and Medium-sized Enterprises (MSMEs) sector, which contributes 47% of GDP and 57% employment<sup>54</sup>. Based on its contribution to the economy, the sector was recognized in the 2015-2020 medium-term development plan as the engine for equitable growth in the country<sup>55</sup>. Moreover, the MSMEs sector has been recognized for helping maintain the country's economic resilience during the financial crises of 2008-2009<sup>56</sup>. Also, the critical role of women entrepreneurs within the sector has been recognized because their ownership rate of enterprises is growing faster than men's<sup>57</sup>.

4.5.2 While different studies have given different rates for the number of female entrepreneurs, which ranges from 13.3 million to 22 million and 33 million<sup>58</sup>. It must also be noted that women-owned enterprises, like most Indonesian MSMEs, operate in the informal sector, or in between both the informal and the formal sectors<sup>59</sup>. Despite entrepreneurial prevalence among Indonesia's female entrepreneurs is high,<sup>60</sup> the representation of women decreases as business size moves away from the micro to small enterprises to medium and large ones<sup>61</sup>.

Figure 2: Firms with a listed Female Owner by Size



Source: World Bank (2016), Women Entrepreneurship: A Pathway to Improving Shared Prosperity

4.5.3 Even though women have a strong presence in the MSMEs sector, there are no gender-specific programs, measures, incentives, facilities and packages tailored to their needs<sup>62</sup>. Lack of women-specific initiatives in the MSMEs sector is hampering the growth of female-led businesses as they have to compete with men, who have the access to network, information and capital and other assets.

52. UNICEF. Child Marriage in Indonesia. [https://www.unicef.org/indonesia/Child\\_Marriage\\_SDG\\_Factsheet\\_english.pdf](https://www.unicef.org/indonesia/Child_Marriage_SDG_Factsheet_english.pdf)

53. Ibid

54. World Bank (2016), Women Entrepreneurship: a Pathway to Improving Shared Prosperity <http://documents.worldbank.org/curated/en/738881467782741648/pdf/AUS5568-P147245-PUBLIC-WomenEntrepreneursinIndonesia-1.pdf>

55. Ibid:13

56. Ibid:13

57. Ibid:14

58. Ibid:15

59. Ibid:15

60. Ibid:15

61. Ibid:16

62. IFC (2016), Women-Owned SME's in Indonesia: A Golden Opportunity for Local Financial Institutions, [https://www.ifc.org/wps/wcm/connect/677906e9-398d-45c1-8f87-84e503292f50/SME+Indonesia+Final\\_Eng.pdf?MOD=AJPERES](https://www.ifc.org/wps/wcm/connect/677906e9-398d-45c1-8f87-84e503292f50/SME+Indonesia+Final_Eng.pdf?MOD=AJPERES)



For example, on average, only 5%-6% of micro, 12%-15% small, 17%-21% medium-sized enterprises of women-owned or led could obtain formal credit<sup>63</sup>. Furthermore, burdensome registration and licensing processes deter women from formalizing their business as the process takes on average 47 days<sup>64</sup>. To ensure the growth of women's businesses, the GoI needs to create an enabling environment for women to access capital, financial and business development services, collateral and networking/mentoring.

## 4.6 Water Supply and Sanitation (WSS)

4.6.1. Considerable progress has been made in Indonesia's water and sanitation sectors, but millions of people still lack access to basic facilities. Indonesia met the Millennium Development Goal target for water, with 88% of Indonesians having access to an improved source of drinking water. However, it failed to meet the sanitation target; only 61% of people have access to sanitary toilets<sup>65</sup>. Two of the four causes of Under-5 mortality in the country, diarrhea, and typhoid are fecal-borne illnesses linked to inadequate water supply and sanitation facilities<sup>66</sup>. About 29 to 31 million people still practice open defecation (ODF)<sup>67</sup>, making Indonesia the second highest burden country in the world after India<sup>68</sup>. The Indonesian government is making extensive efforts to eliminate ODF and achieve its deadline of universal sanitation in 2019 stipulated in the 2015-2019 RPJMN<sup>69</sup>.

4.6.2. Women are significantly affected by inadequate WSS facilities because of women's multiple roles as household and community managers, informal producers/traders and caregivers. As part of efforts to ensure inclusive and adequate safe water and sanitation facilities, water users and water management organizations were established in different projects, with at least a 30% minimum quota of women participation. In commenting on the positive effects of gender mainstreaming in WSS projects, the Asian Development Bank (ADB) notes that "without targets, quotas and design features to promote women's participation, they would have been excluded from the process"<sup>70</sup>.

### Box 2: Women and WSS in Aceh and Nias-2010

- Community Facilitator Team of at least 30% female (achieved)
- Participants at Participatory Team at village level at least 30% female (achieved)
- Implementation Team (exceeded 47%)
- Community Implementation Team at least 30% female (achieved)
- Water user committee/water management organization at least 30% (achieved)
- All female members of user groups participated in O&M training (achieved)

Source: Indonesia: Making Water Supply and Sanitation Women's Business in Aceh and Nias (ADB)

## 4.7. Energy

4.7.1. Indonesia's 29.5 gigawatts (GW) of geothermal energy sources is the largest in the world and has 75 GW of potential hydro power, 532.6 GW of possible solar power, 32.6 GW of prospective biomass and biogas and 113.5GW of probable wind power<sup>71</sup>. Despite of its renewable energy potentials and the goal of increasing its share

63. ADB (2018b). Let them Grow: Opening Doors to Women Entrepreneurs, <https://blogs.adb.org/blog/let-s-help-them-grow-opening-doors-women-entrepreneurs>

64. Ibid

65. Faith in Water (ND). Faith-based WASH Training in Indonesia, <https://www.faithinwater.org/faith-based-wash-in-indonesia.html>

66. Ibid

67. Odagiri, M. et al (2017), Enabling Factors for Sustaining Open Defecation-Free Communities in Rural Indonesia: A Cross-Sectional Study, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5750990/>, P.2

68. ADB 2015, op.cit:4

69. Ibid:2

70. ADB (2010), Making Water and Sanitation Women's Business in Aceh and Nias, <https://www.adb.org/results/indonesia-making-water-supply-and-sanitation-women-s-business-aceh-and-nias-2010>

71. ADB, 2018a op.cit:1





of renewable energy to 23% in the country's energy mix by 2025 and reducing greenhouse emissions by 29% by 2030 to promote more sustainable economic growth<sup>72</sup>; Indonesia produces only 12.9MW of solar power (on-grid), which corresponds to less than 0.003% of the country's total potential<sup>73</sup>.

4.7.2 Electricity connection to households rose from 84% in 2014 to 92.8% in the first half of 2017<sup>74</sup>. This achievement shows that the Gol is on course to achieve universal electricity by 2020<sup>75</sup>. In the same vein, liquified petroleum gas (LPG) usage grew by 1.5% of its 2015 figure to 6.67 million metric tons in 2016 due to the government's five-year plan (2007-2012) to switch from kerosene to LPG as cooking fuel<sup>76</sup>. Some critics of the LPG program have voiced that the statistics are not inclusive as the programme only benefitted middle and high-income individuals, while poorer households and rural dwellers continue to use woody biomass to cook<sup>77</sup>.

4.7.3. Several initiatives have been introduced to integrate women into renewable energy sub-sector. For instance, the ADB proposed to employ at least 30% women during construction and ten during operation in the East Indonesia Renewable Energy Project<sup>78</sup>. In addition, the project will support the development of the entrepreneurial capacity and technical skills on renewable energy of women's groups in the area<sup>79</sup>.

4.7.4 Other initiatives include the government-supported Green-Win bioenergy program BIRU (biogas for households) to change the cooking practices of rural populations and Kopernick's Ibu-Insprasi. The Green-Win initiative has provided 16,015 digesters in nine provinces between 2010-2016 as part of its initiative<sup>80</sup>. Since 2012, Kopernick teamed up with PEKKA, a local NGO working with rural women heads of households to provide them with skills and tools to become green technology agents selling low-carbon technologies<sup>81</sup>. The women in the program are provided with solar lanterns, water filters, solar home systems, and fuel-efficient cook stoves. Beneficiaries have built their business skills, confidence and boost their incomes during the program<sup>82</sup>.

## 4.8. Rural Development

4.8.1. Indonesia has a vast rural infrastructure program with various development partners catering to the needs of the rural population. The aim of these projects spanning rural areas across the country is to create economic opportunities and jobs while rehabilitating or building new infrastructure. The programs include road rehabilitation, construction of markets and the provision of water and sanitation facilities. Most of these projects have gender action plans (GAPs), which mainstreamed gender both the process of interventions as well as the expected outputs. In addition to a minimum quota target of at least 30% for women's participation, they promoted women's strategic gender interests by facilitating their greater political participation in community decision-making, finance, and accounting and strengthening the local institutional framework for gender mainstreaming<sup>83</sup>.

4.8.2. The GAPs resulted in high female participation in these projects. Quotas were not only achieved but were exceeded in some instances. At a personal level, through increased and independent incomes, women were able to contribute to household expenses, borrow independently of their spouses, reduce their reliance on money lenders, and control their credit and income. At the societal level, women gained more recognition within their communities because of their participation in the community-based organizations<sup>84</sup>.

72. USAID (2017), Greenhouse Gas Emissions in Indonesia, [https://www.climatelinks.org/sites/default/files/asset/document/2017\\_USAID\\_GHG%20Emissions%20Factsheet\\_Indonesia.pdf](https://www.climatelinks.org/sites/default/files/asset/document/2017_USAID_GHG%20Emissions%20Factsheet_Indonesia.pdf), P.2

73. ADB, 2018a op.cit:2

74. Indonesia-Investment (2017), Electrification Ratio Indonesia Rose to 92.8% in H-2017

75. Ibid

76. Green Win (2017), Bioenergy address dilemma of fuel cooking in Indonesia, <https://www.green-win-project.eu/project-updates/blogs/bio-energy-address-dilemma-fuel-cooking-indonesia>

77. Ibid

78. ADB (2018a), op.cit:3,

79. Ibid:7

80. Green-Win, op. cit

81. UNFCCC, IBU Inspirasi, <https://unfccc.int/climate-action/momentum-for-change/women-for-results/ibu-inspirasi>

82. Ibid

83. ADB (2010&2014), op.cit

84. Ibid



## 4.9. Urbanization and Urban Planning

4.9.1 Indonesian cities are growing at an annual rate of 4.1%, the fastest in Asia<sup>85</sup>. It is estimated that by 2025, 68% of Indonesia's population will be living in cities. The rapid pace of urbanization has not gone hand in hand with infrastructure development as only 48% of households have access to water, a 2% decrease from a decade ago. Sewerage coverage exists in only 11 of the country's 98 cities, and only 2% of city residents have access to centralized sanitation systems<sup>86</sup>. Moreover, 29 million Indonesians live in slums with poor basic services, 11 million and 9 million lack access to sanitation and safer water<sup>87</sup>. In addition, the poorest families pay between 10 to 30 times more for clean water from vendors, than well-to-do families who are served by water utility companies<sup>88</sup>. In response to this dire situation, the GoI in partnership with the World Bank and the Asia Infrastructure Investment Bank (AIB) is undertaking a five-year infrastructure development, which includes a gender component (2016-2021) across 154 cities including Jakarta, the capital city.

4.9.2. Projects developed by stakeholders still need to be fully gender-responsive, as an example, women workers in the ADB-funded Urban Community Sanitation and Rural Infrastructure support project PNPM Mandiri while were satisfied with the financial and social benefits they received from the scheme voiced several gender segregation on the job, and income disparity as women were paid less because they had less complicated tasks to do<sup>89</sup>.

4.9.3 Regarding violence and freedom of movement, women's freedom of movement and opportunities to achieve their life goals are restricted because of the fear of being assaulted<sup>90</sup>. The data on violence against women in Indonesia in 2016, showed that of the 259,150 reported cases, 3,092 of these cases took place in public spaces<sup>91</sup>. The Central Bureau of Statistics' National Women's Life Experience Survey in 2016, stated that 1 in 3 Indonesia women suffered from violence and 36.3% of violence occurred in the cities<sup>92</sup>. UN Women launched its Safe Cities and Safe Public Spaces Project in Indonesia in 2016 and has completed a safety audit of public spaces and public transportation in part of Jakarta to identify key concerns and risks for the safety of women and girls and the types of violence they could face in the city<sup>93</sup>.

## 5. Thematic Areas

### 5.1 Climate Change

5.1.1 Although Indonesia is susceptible to climate change because of its geography, the destruction of its forests and carbon-rich peatlands have hastened the process. The country is among the world's largest emitters of greenhouse gases (GHG) and is responsible for almost 5% to 7% of the world's emissions<sup>94</sup>. Indonesia is already feeling the effects of climate change with the frequent occurrences of tsunamis, floods, drought, landslides, and earthquakes. As a result of climate change, there is already food and water insecurities across Indonesia. GHG emissions have risen across all sectors of the Indonesian economy, with land-use (land-use change, forestry including peat fires) and energy sectors responsible for 80% of GHG emissions in Indonesia<sup>95</sup>. To reduce its high GHG emission rate, the GoI committed to a low carbon and climate resilience future in its nationally determined contribution (NDC) in 2016. It commits to reducing GHG emissions by 29% by 2030 and will cut it further by 41% if

85. World Bank (2016a), Indonesia's Urban Story <http://www.worldbank.org/en/news/feature/2016/06/14/indonesia-urban-story>

86. Ibid

87. World Bank (2016b), Indonesia-Improving Infrastructure for the poor, <http://www.worldbank.org/en/news/press-release/2016/07/12/indonesia-improving-infrastructure-for-millions-of-urban-poor>

88. Ibid

89. ADB (2014), op.cit

90. UN Women (2017), UN Women Helping Make Jakarta Public Spaces Safer for Women and Girls, <http://asiapacific.unwomen.org/en/news-and-events/stories/2017/08/jakarta-public-spaces-safer-for-women-and-girls>

91. Ibid

92. Ibid

93. Ibid

94. Dreierstad, I (2018), How Climate Change Affects Food and Water Security in Indonesia, <http://www.futuredirections.org.au/publication/climate-change-affects-food-water-security-indonesia/>

95. Wijaya, A. et.al (2017), Can Indonesia Achieve its Climate Change Goal, [https://wriorg.s3.amazonaws.com/s3fs-public/how-can-indonesia-achieve-its-climate-change-mitigation-goal-analysis-potential-emissions-reductions-from-energy-land-use-policies\\_0.pdf](https://wriorg.s3.amazonaws.com/s3fs-public/how-can-indonesia-achieve-its-climate-change-mitigation-goal-analysis-potential-emissions-reductions-from-energy-land-use-policies_0.pdf) P.2



provided with international assistance for finance, technology transfer, and capacity building<sup>96</sup>.

5.1.2. Indonesia's agriculture is not immune to the effects of climate change. The sector is affected by drought, pest invasion and disease, and forest and fishery losses creating food insecurity and other vulnerabilities. Women's vulnerabilities increase during climate change because they are the primary providers of food and other household necessities and have less access to information and training related to the risks of climate change. While Indonesia has frameworks integrating gender equality into climate change initiatives and stakeholders have conducted training on the issue, it was observed that women's participation in the process was lower than men's participation<sup>97</sup>. Data that supports gender analysis and planning are currently inadequate and, lack of institutional capacity to use climate change vulnerability assessment data to mainstream gender climate change initiatives is slowing the process<sup>98</sup>.

## 5.2 Islamic Finance

5.2.1 The Islamic finance sector in Indonesia emerged in the 1990s with the establishment of cooperatives in 1990, rural banks in 1991, and a commercial bank in 1992<sup>99</sup>. By 2015, there were 12 full-fledged Islamic commercial banks, 22 regular commercial banks operating Islamic banking units/windows and 163 Islamic rural banks<sup>100</sup>. The Islamic microfinance sub-sector in Indonesia is dominated by the Baitul Maal wat Tamwil (BMT) meaning the "Social and Business House"<sup>101</sup> organization.

5.2.2 Perempuan Baitul Maal wat Tamwil (PBMT) was established in 2005 as the coordinating arm of BMTs across the country<sup>102</sup>. It is an NGO operating with the same principles as conventional consumer finance banks<sup>103</sup>. As at 2015, it had 150 BMTs across the country, an asset base of 800 million USD, 2.2 million membership, and 550 branches<sup>104</sup>. PBMT also links the different BMTs with donors, researchers, the government and companies offering market linkages for small-scale producers<sup>105</sup>.

5.2.3. BMT has two main type of products, the social non-financing and the economic. The funding for the former comes from waqf, zakat, and sadaqat, and the latter uses members' saving to finance micro and SME clients<sup>106</sup>. The BMT is able to offer service to a wide base of clientele ranging from the poorest to the more financially stable<sup>107</sup>. In terms of gender mainstreaming, there is a lack of data on women clients in the Islamic microfinance sector in Indonesia as the banks do not categorize their customers by sex<sup>108</sup> and it has been observed that Islamic microfinance have lower rates of female borrowers compared to conventional microfinance institutions<sup>109</sup>. This anomaly in Indonesia's Islamic microfinance sub-sector is due to their low reach among the poor<sup>110</sup> where women potential clients are predominant.

96. GoI (2016), First Nationally Determined Contribution, Indonesia [http://www4.unfccc.int/ndcregistry/PublishedDocuments/Indonesia%20First/First%20NDC%20Indonesia\\_submitted%20to%20UNFCCC%20Set\\_November%20%202016.pdf](http://www4.unfccc.int/ndcregistry/PublishedDocuments/Indonesia%20First/First%20NDC%20Indonesia_submitted%20to%20UNFCCC%20Set_November%20%202016.pdf), P.2

97. Dougherty, S. et. al (2016), Where are the women? [https://www.acccrn.net/sites/default/files/publication/attach/10782IIED\\_Where%20are%20the%20women%E2%80%99s%20perspectives\\_Indonesia%20case\\_IIED\\_ACCRN.pdf](https://www.acccrn.net/sites/default/files/publication/attach/10782IIED_Where%20are%20the%20women%E2%80%99s%20perspectives_Indonesia%20case_IIED_ACCRN.pdf), P.18

98. Ibid:18

99. Siebel, H.D. (2007), Islamic Microfinance in Indonesia, [www.assaif.org/ara/...siebel,%20islamic%20microfinance%20in%20indonesia.pdf](http://www.assaif.org/ara/...siebel,%20islamic%20microfinance%20in%20indonesia.pdf), P.1

100. Indonesia Investment (2015), Islamic Banking Industry Indonesia, <https://www.indonesia-investments.com/business/industries-sectors/islamic-banking/item6131?>

101. The Gates Foundation (2016). [https://docs.gatesfoundation.org/Documents/Islamic%20\(Micro\)%20Finance%20Culture,%20Context,%20Promise,%20Challenges.pdf](https://docs.gatesfoundation.org/Documents/Islamic%20(Micro)%20Finance%20Culture,%20Context,%20Promise,%20Challenges.pdf). P.37

102. <https://www.microcapital.org/microcapital-brief-perhimpunan-baitul-maal-wat-tamwil-indonesia-implements-islamic-financial-empowerment-program-including-grants-subsidized-loans-market-rate-credit/>

103. Gates, op.cit: 37

104. Ibid: 37

105. Ibid:37

106. Ibid:37

107. Ibid:37

108 Asia Foundation (nd), Microfinance Services in Indonesia: A Survey of Institutions in 6 Provinces, <https://asiafoundation.org/resources/pdfs/Indomicrofinancesurvey.pdf>, P.69

109. Ramwati, S et al (2015), The Design and Determine Holistic Financial Inclusion Through Baitul Maal wat Tamwil, <http://www.tkbb.org.tr/Documents/Yonetmelikler/Design%20And-Determine-Holistic-F%C4%B1nancial-Inclusion-Through-Baitul-Maal-Wa-Tamwil-Ascarya-Siti-Rahmawati-and-Hendri-Tanjung-2015.pdf>, P. 25

110. Ibid:25

## 6. Development Partners

- The Asian Development Bank (ADB)
- The Islamic Development Bank (IsDB)
- The World Bank (WB)
- Australia's Department of Foreign Affairs and Trade (DFAT)
- Japan International Cooperation Agency (JICA)
- The German Agency for International Development (GIZ)
- The United States Agency for International Development (USAID)
- United Nations system

## 7. Recommendations

1. The IsDB should work with other partners to ensure that data is sex-disaggregated across all sectors;
2. The IsDB should stipulate a minimum target for women's participation on its funded programs (minimum 30%);
3. The IsDB should assist in ensuring that girls/women are trained in high-income earning skills;
4. The IsDB should work with the GoI to increase loan facilities and package (business support, networking, mentoring, access to collateral, equity), to female-owned/ led enterprises;
5. The IsDB should include gender responsive component in its infrastructure projects to decrease violence in public spaces and increase the safety of women and girls.



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