# Strengthening Women's Access to Employment in North Sumatra and East Java

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# Acronyms & Abbreviations

Disnaker	Dinas Tenaga Kerja dan Transmigrasi
	Ministry of Manpower and Transmigration Regional Office
PNPM	Program National Pemberdayaan Masyarakat
	National Program for Community Empowerment
NU	Nahdlatul Ulama
UPK	Unit Pengelola Kegiatan
_	Activities Management Unit

# Strengthening Women's Access to Employment in North Sumatra and East Java

# Background

Women have a difficult time accessing the formal sector in unskilled and semi-skilled work in Indonesia. Employers often consider women workers less productive per dollar (or rupiah) paid than their male counterparts as a result of real or perceived differences: greater absenteeism due to family responsibilities, maternity and menstruation leave, extra food allowances, and night transportation costs. The result is a preference for hiring men over women, terminating women's employment when they become pregnant, keeping them in low-skill positions that are easier to replace, or using outsourcing contracts to avoid the legal obligations of permanent employees.

This discrimination violates basic human rights, wastes valuable labor resources and has wide social and economic consequences. Besides accentuating social tensions and perpetuating gender inequalities, women and their families are denied the advantages that come from regular employment, including the ability to invest in improved family health and education for their own, and Indonesia's, future benefit.

As part of the resources received from AusAID to support the ILO's Women in Leadership, Access to Employment and Decent Work Project, the ILO has commissioned this report with three basic objectives<sup>1</sup>:

- 1. Assess key barriers to employment faced by women and determine viable solutions that could be provided through a cooperative mechanism.
- Review existing cooperatives and/or women's groups and assess their potential to develop services/facilities to reduce barriers to employment for poor women identified in (1).
- 3. Evaluate the potential linkages to PNPM's revolving loan funds or community block grants which would enable poor women to increase their access to employment, and what types of institutional strengthening and support would be required for those linkages to be effective.

# How is this report was prepared

The consultant reviewed documentation on the PNPM program, PNPM Revolving Loan Funds (RLF) assessments, and the ILO's initial assessment of women's work issues.

The consultant worked with one ILO field consultant staff in Medan, North Sumatra and one in Surabaya, East Java<sup>2</sup>, providing them with a list of desired types of organizations and groups, along with contact information for PNPM provincial offices. The ILO field consultants arranged the meeting schedule and participated in the interviews.

The types of organizations consulted:

<sup>&</sup>lt;sup>1</sup> The complete Terms of Reference is included in Annex 1.

<sup>&</sup>lt;sup>2</sup> Novita Hendrina and Irham Ali Saifuddin facilitated the field work in North Sumatra and East Java, respectively, and made substantial contributions to this work.

- Groups of targeted participants women and the vulnerable
- Organizations already working with targeted participants
- All types of financial organizations working with women's groups and cooperatives
- Small-business working groups and cooperatives
- Capacity-building organizations
- Employers and employer organizations
- Relevant government agencies

Building on the background documentation and the issues outlined in the terms of reference provided, discussions focused on the following main themes:

- What are the constraints that limit women's employment generally, especially in the formal sector?
- What are the opportunities for employment for women in the region?
- What are the possible options for overcoming those constraints?
- What lessons can we learn from local experience?

The main consultant and ILO field consultants met with more than XX individuals and XX groups in 12 kabupaten/kotas (see Annex 3 for the list of contacts). Meetings were held in:

North Sumatra

- Kota Medan
- Sidikalang, Kab. Dairi
- Kab. Asahan
- Kab. Deli Serdang
- Kab. Serdang Bedagai

East Java

- Kota Malang
- Kab. Malang
- Kab. Sidoarjo
- Kota Surabaya
- Kab. Gresik
- Kab. Bojonegoro
- Kab. Mojokerto

# Findings: What are the key barriers and issues?

One objective of the interviews was to explore the general employment environment in the two provinces, and to identify the main issues and constraints for women. Outsourcing practices were a key issue in both provinces, and the problems of home-based workers were dominant in East Java. While home-based workers are not the primary target of this proposed project, the issue is included here because it was clearly the priority issue for respondents in East Java. The lack of childcare services were high on the agenda of all women interviewed in North Sumatra, but were less important in East Java. All respondents agreed that group cohesion in urban areas was much more difficult than in rural areas.

Table 1: Priority issues in women's employment - identified by respondents

North Sumatra	East Java
Childcare	Home-based workers
Outsourcing	Outsourcing

# Outsourcing

Outsourcing – hiring individuals from a labor service provider on a limited term contract basis – has clearly become the norm for a large number (if not the majority) of medium and big businesses in the two provinces. When firms engage workers on a temporary contract basis, they are generally freed from providing benefits such as pension contributions and annual leave, and have much greater flexibility to adjust their workforce numbers up or down than they would have by hiring individuals directly under the terms of Indonesian labor law. For women, outsourcing can increase the probability of losing their job if they become pregnant, and often means they do not receive maternity leave.

Firms have quickly adapted HR strategies to take advantage of the cost savings through outsourcing services. While "core services" are supposed to be reserved for direct-hire workers, information obtained during interviews indicates that in many cases, all but the more senior management positions are being filled by outsourced workers. For example, Sampoerna outsources the workers in its finance offices, and commercial banks reportedly outsource customer service staff and tellers.

Stories of abuses of the outsourcing system were widely reported as common. Some examples include:

- At the end of the maximum contract period, workers are not transferred to direct-hire positions with benefits and legal protection, as the law intends, but are retained in the same functional work position at the same company with their contracts simply transferred to another outsourcing firm.
- Agents for outsourcing firms can generate substantial side income by demanding a number of months of salary as an advance commission payment, and then churning the workers claiming the worker is no longer needed by the firm after a few months, and hiring a replacement worker for additional commission.

## Home-based work

Home-based workers dominated the discussion of women's employment issues in East Java, but it was never raised during interviews in North Sumatra. Home-based workers produce goods at home which are sold as the product of an established company. For example, women in a neighborhood in Surabaya receive the inputs to sew an Islamic headscarf, and return the finished product to the company for compensation at a fixed piece rate. While home-based work has the advantage of allowing women to manage their households while using their skills to earn additional income, critics note that the workers pay for capital equipment and utilities, workers are typically able to earn only fraction of the local minimum wage for more than full time work, and it is a system that can lead to severe exploitation with no legal protections.

Several typical examples from interviews:

- Malang is a center for the production of badminton rackets. The metal frames are fabricated at a production center, and then distributed to women in the surrounding district early in the morning. Women string by hand five dozen (60) rackets in one day – the quota – in return for Rp 12,500. Children are typically enlisted to help because the women find it very difficult to complete the daily quota by themselves.
- Women do piece-work at home assembling and hand-stitching exported brand-name shoes, sometimes after being laid off from the same producing factory. They are paid

Rp 2,000 - 2,700 per pair, cash income roughly 30 percent less than they received as a factory employee and without benefits.

• Mung bean sprouts (*tauge*) that are packaged for sale in supermarkets all over Indonesia are cleaned by hand (roots and tips are individually picked) by home-based workers in East Java for Rp 700 per kilogram. Women, children and the elderly in a family are often needed in order to fill the daily quota.

Tackling the issues of home-based workers is especially difficult because they fall between the areas of government responsibility. They are not included in the definition of worker in the basic labor law, UU13/2003, and thus the Ministry of Manpower and Labor states they do not fall under their authority. The labor unions have very mixed feelings about home-based workers, and generally choose to stay away from the issue. The Ministry of Women's Affairs has determined they do not have authority over labor issues. The Ministry of Justice and Human Rights is sympathetic, but their authority is limited to legal drafting. They are considering drafting separate legislation, or will possibly include it in a revision of the labor law – either option is a long term project. NGOs who advocate on behalf of home-based workers expressed frustration over all government agencies declining any responsibility or authority and referring them to another agency.

#### Childcare

Lack of childcare was the dominant issue in discussions with women in North Sumatra, but was not a priority in East Java. When couples marry in North Sumatra, the norm is to establish a household that is independent of the parents or extended family. This means that traditional sources of childcare – extended family members in the household – are not available. Moreover, household help in North Sumatra is reportedly very expensive, scarce, and risky. The minimum cost for an unskilled helper is one million per month, they are reportedly hard to find, unreliable, and there have been enough kidnappings in the larger towns over the past few years to make this feel like a risky option. There are few options for daycare, and those PAUD that do exist are often only open a few hours a day – not generally helpful for working mothers.

This is a key issue for working women from all socio-economic groups in North Sumatra. The Regional Coordinator for PNPM in Medan noted that he had nearly lost one of his senior management team because she could not find suitable childcare, and an NGO working in largely rural districts now sponsors six childcare centers for working mothers (open until 5pm) and a growing demand for services. Early ILO research indicated this was a key barrier for women wanting to return to work after maternity leave.

In contrast, women in East Java do not consider childcare to be a binding constraint. They report good support from their families and sometimes from neighbors, and no group of respondents in East Java gave this any priority as an obstacle to employment.

#### Microfinance

There is a strong demand for microfinance activities in the regions visited, and a variety of organizations are currently responding to that need. Commercial banks have discovered the financial benefits of working with women and women's groups, and Danamon, Mandiri, Bukopin, and BRI all have growing programs in this market segment. Regional development banks, especially province-owned banks, are effectively using women's group saving and lending to build strong customer bases. Women's cooperatives are often formed for savings

& loan activities<sup>3</sup>, PNPM supports women's revolving loan funds, and there are a range of NGOs supporting credit union activities.

Respondent groups agreed that the group cohesion in rural areas was far stronger than in urban or peri-urban areas, and this has an impact on their ability to organize. Microfinance organizations tend to be more successful in rural areas<sup>4</sup> – not because the demand for funds is greater in these areas, but because women find it easier to organize themselves into functional groups. Women in urban or peri-urban areas report they often don't know their neighbors very well and find it difficult to commit to collaborative activities or group financial arrangements. People are mobile in urban and peri-urban areas, and without family or strong social ties it's easier to leave financial responsibilities behind for other group members to take care of. Thus, the Grameen model of group accountability for individual borrowing within the group is more suitable to rural than to urban & peri-urban areas.

# Information

Information about employment opportunities was not originally included as a specific topic in the discussions, but it became clear that overall, potential workers had little information about the market for labor, opportunities for employment, or requirements. At the same time, there are few mechanisms for businesses to access pools of labor with targeted skills.

# **Programmatic implications**

The barriers and issues identified by the respondents have practical implications for the design and testing of a program to support the expansion of women's employment opportunities. One of the main questions that must be resolved before program design can begin is what kind of employment will be promoted under the program.

Formal sector, direct-hire employment is the most desirable because of its durability and the legal protections and benefits it offers, but this is also the most difficult to achieve. These positions often require vocational training or specialized skills most poor women lack, and the increasing scarcity of these jobs with the shift to outsourced workers means increased competition for them – making the reach even further for poor women.

The next best option for employment is decent contract employment through responsible outsourcing agencies. Wages and benefits are often not as good as with direct-hire employment, but these can still be desirable jobs. The key here is to cultivate and promote those agencies with decent work practices – ensuring minimum required labor protections are respected and that workers are not exploited or abused either by the outsourcing firm or the employer.

The third tier of improved work opportunity focuses on moving women from the informal sector, particularly individual home-based work where they are highly vulnerable to exploitation, into small or micro-enterprise and cooperative-based work environments.

Results of the field discussions lead to the following points for consideration within the program design:

 <sup>&</sup>lt;sup>3</sup> It was reported that the Ministry of Cooperatives in Jakarta was pushing real sector activities for women's cooperatives, in response to an over-reliance on women's savings and loan activities.
 <sup>4</sup> For example, Bank Sumut reports that only a small percentage of their microfinance saving & lending groups are located in urban areas.

- The prevalence of <u>outsourcing</u> labor services among medium and large scale private sector business should be integrated into the design and objectives of the project design. These are now important sources of employment, and the program should try to improve and leverage their operations.
- If <u>home-based production</u> is the dominant mode of employment, explore options for improving the conditions of work for women, and supporting a transition to formal business organization and decent work.
- In areas where there is strong demand, providing <u>childcare</u> would appear to be a sustainable business opportunity as well as helping women to overcome a key barrier to employment.
- Activities should include strategies for increasing public discussion about women's work opportunities and requirements, and for providing links between employers and potential workers.
- Strategies for working in urban and peri-urban areas will have to work around the risks of generally weak urban cohesion.

# **Opportunities**

# **Target locations**

In both of the target provinces of North Sumatra and East Java, there were wide differences between the employment environments in rural areas and in urban/peri-urban areas. In general, agriculture and town-based trading dominate economic activities in the rural areas, while urban and peri-urban areas have a greater concentration and wider variety of informal service and formal business activities.

## Industries

The types of employment activities are likely to differ substantially between North Sumatra and East Java, with East Java having a larger variety of manufacturing industries.

Table 2: Common industries in North Sumatra and East Java

North Sumatra	East Java		
Plantations & processing –	Shoes		
rubber & palm oil	Garments		
Food processing	Cigarettes		
Hotels & restaurants	Sporting equipment		
	Handicrafts		
	Hotels & restaurants		

## **Employment patterns**

Medium & large scale firms producing from a fixed location (i.e. a factory) had similar descriptions in both provinces – some direct-hire employees, and an increasing reliance on outsourcing. The recruiting patterns for these firms are:

- Women aged 18 to 24
- Single, often with a signed agreement that marriage during the contract period will result in dismissal
- No children, often with a signed agreement that having children during the contract period will result in dismissal

• Willing to live near to the factory location, usually in rental accommodation.

Respondents agreed that it was difficult or impossible for married women or women with families to work in production activities in these firms, and the women who do work there were typically described as having migrated to the area to find work. Given the higher costs for individual maintenance – women have to pay for housing and food – many respondents in East Java said women preferred to work overseas on a fixed-term contract instead. It is a riskier option, but their wages are typically higher and their housing and food costs are covered so they are left with more to send home. For women with families, this is often seen as the only option.

Based on interview responses, employment in the sectors listed in Table 2 for North Sumatra are likely to be dominated by outsourcing arrangements. East Java hotels and restaurants are also likely to rely on outsourcing, while shoes, garments and sporting equipment producers using a combination of direct employment, outsourcing and homebased workers. Handicrafts production is based primarily on home-based workers.

Cigarette manufacturers in East Java employ huge numbers of women indirectly through a system of company overseers (*mandur*) and middlemen that links back to pre-independence times. A mandur will pay a middleman to provide a number of women producers who receive a piece rate and work to a daily quota. The women might work in the company factory, but do not typically have any formal working relationship with the cigarette company or the mandur – their usual connection, including payment, is with the middleman, and is completely informal. Some production is home-based, with middlemen providing a rolling tool and materials to the women workers.

#### Recommendations

Considering the untested nature of the pilot, it is recommended to focus initially on the urban and peri-urban areas of the two provinces where economic activities are concentrated. In North Sumatra, this means Kota Medan, the surrounding district of Deli Serdang, and Serdang Bedagai, just to the south and east. In East Java, the primary regions to consider are Gresik, Kota Surabaya, Sidoarjo, Malang, and Kota Malang. Determining target areas will be better informed by the results of the ILO labor survey being conducted in parallel to this study.

Based on the production and employment patterns, it is recommended to focus on the following industries in the two provinces:

Table 3:	Suggest target industries
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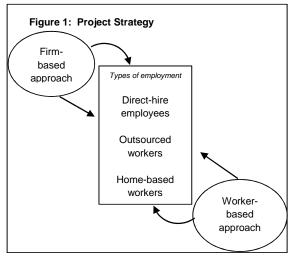
North Sumatra	East Java
Food processing	Shoes
Hotels & restaurants	Garments
	Sporting equipment
	Hotels & restaurants

Following current trends, the industries listed here are likely to have some, if limited, direct employment. In general, the service industries (hotels and restaurants) are likely to rely substantially on outsourcing arrangements, and the respondents described the other goods-producing industries as including both outsourced and home-based labor.

Some local industries listed in Table 2 were excluded from the recommended list above for various reasons. The plantation sector in North Sumatra will be spread throughout the rural areas and it would difficult to organize and manage activities in the initial phase of the project. Cigarette production in East Java is a huge and politically very sensitive industry, and should be considered only if there is a potential to work in close partnership with the parent company, Phillip Morris International (PMI). Even if this is feasible, approaches and mechanisms should be thoroughly tested before attempting to work in such an important industry. Handicrafts are nearly all produced by home-based workers and production seems to be the least stable of all the sectors – when the firms are small-medium traders and production moves easily from village to village, it is much more difficult to design activities that will have any impact.

Because of the wide variation in the local employment environment, the types of firms, and the nature of the activities, a pilot program should strive to test out a variety of approaches. A broad-based testing strategy should include both a firm-based approach (the demand side of the labor market) that would ensure a good quality work environment, and a worker-based approach (the supply side) that would focus on overcoming women's barriers to employment, as depicted in Figure 1. For this project to have lasting impact, the benefits have to flow both ways – firms need to benefit from better skilled workers in tandem with improving benefits, while workers upgrade their skill competencies in response to improved information flows about requirements.

The logic behind this strategy is that firms with direct-hire employees and outsourced workers are likely to be large and stable enough to work with individually in order to focus on recruitment and quality of women's employment. This is especially true if they have international links, either through ownership, management or output markets. While these firms will be useful in demonstrating "lead firm" behavior to others and could be leveraged to get additional firms to participate, they will constitute a relatively small slice of the local economy. Exploring options for supporting change from the supply side of the labor market primarily through



women's groups could have a broader impact on overcoming barriers and increasing women's ability to take advantage of improved opportunities.

# **Options & potential mechanisms**

#### **Demand side**

#### Working with the private sector

Working with <u>individual firms</u> – regardless of the variety of ways they employ their workers – is an obvious step. The objective of project partnerships would be to support the firms' ability to meet the needs of women workers and thus ensure that they are able to maximize women workers' productivity. Where appropriate, this could include the use of employee

cooperatives to provide proper child care The ability to recruit women workers efficiently is also important in reducing their overall cost of employment.

<u>Outsourcing firms</u> are an important part of the employment picture in all regions, and present a good opportunity for expanding employment opportunities for women, improving recruitment methods, and improving the terms and conditions of women's employment<sup>5</sup>. As an intermediate service provider, most outsourcing firms will likely be reluctant to initiate any activities that might possibly increase their costs or become an unwanted burden for the service buyer – the firm using the outsourced workers – and where possible, they should be approached in tandem with the employing firm to avoid this perception. A strategy of working with outsourcing companies together with the employing firm has the potential for other workers provided by the company to other firms to benefit from the spillover effects of improved practices.

#### **Potential mechanisms**

The Ministry of Manpower has an annual award at the provincial and national levels for the best employers of women (*Pembina Tenaga Kerja Wanita*). The candidates for the award are nominated by each district/city Ministry of Manpower office (*Disnaker*), based on the results of inspections or firm visits performed during the year. The nominees are evaluated against a detailed survey instrument by a provincial review team, and the national winner is announced in Jakarta on Mother's Day (*Hari Ibu*) on December 22.

The data base at the district/city level Disnaker should be the starting point for identifying firms who would be open to working with the project, and the award process itself would be an excellent mechanism to leverage project activities. Because the process already exists within GOI structures, support provided to enhance the activity would be highly sustainable.

The project team could work with the Ministry of Manpower at the national level to review the survey criteria and explore ways they criteria might be adjusted – using the labor law as the ultimate guide – to develop an even stronger picture of progressive firms. For example, a sample evaluation report from East Java is included in Annex 2, and while it states the total number of employees and the number of women, it does not provide any information on direct-hire employees vs. outsourced employees. The reader is led to believe that 100 percent of employees are direct-hires, but the status of employees described is never clarified.

At the district and provincial level, the project could utilize the survey and award process as a platform for working with firms to improve the quality of women's employment, and improve their chances of winning. Heightened publicity around the award could be part of a broader strategy to improve information for labor market participants – both demanders and suppliers.

There are two logical entry points to firms on the demand side: the district and province business and employers' associations (APINDO, IWAPI, KADIN, etc.) and previous district nominations under the Ministry of Manpower award program. APINDO (*Asosiasi Pengusaha Indonesia*) has the best range of membership to leverage these activities, although other organizations could play strong roles based on local capacity. Consultant experience in East

<sup>&</sup>lt;sup>5</sup> Outsourcing companies are widespread. Bank Bukopin's North Sumatra Employee Cooperative has an active outsourcing company as one of its income-generating activities.

Java indicates APINDO branches could be convinced to facilitate this, but the experience in North Sumatra was very different –initiating a collaborative working relationship with APINDO will be much more difficult in this province<sup>6</sup>. Firms who have positive experience with the Disnaker women's employers' review and nomination process are likely to be approachable, and success with selected firms should be used to leverage broader participation among similar firms.

Based on the overwhelming importance of childcare to women workers in North Sumatra, childcare should be included in project activities targeting firms, and highlighted in Disnaker award evaluations. Employee cooperatives are good entry points for childcare centers and firms could be encouraged to support their establishment, including using CSR funds where appropriate.

Is there a case to be made for working with smaller businesses, and women-owned businesses in particular? Small businesses have been the backbone of growth in Indonesia as in other countries, and there is evidence that they formed the basis for recovery in post-Krismon Indonesia while large firms continued to shed jobs in response to the economic shocks. The detailed design process should include an investigation of how small firms could be incorporated into program activities, particularly those which target skills competency among poor women.

Working with outsourcing firms is an important part of the overall approach, but developing mechanisms that are both suitable and acceptable to the firms will be challenging. Collaboration with Disnaker on the design of this component will be essential. From the recruiting firm's perspective, any project activity will have to provide benefits: improved relations with the employing firms, more efficient recruitment, better access to applicants with good skills, more capable workers.

# Supply side

#### Working with women's groups

There are a number of options for working directly with women's groups that could help women expand their opportunities and improve the quality of their employment.

- Women's groups could offer childcare services for working mothers using a sustainable business model, especially in North Sumatra.
- Women could receive training and skills development useful to targeted local growth industries
- Women business owners could receive training and mentoring in business planning, quality control, budgeting & financial management, general management & organization, and marketing
- Groups of home-based workers could usefully form production groups, using skills development and coaching to improve efficiency, productivity and profits, with the objective of transitioning to a formal cooperative status.

#### **Potential mechanisms**

<sup>&</sup>lt;sup>6</sup> Several months were spent trying to arrange an introductory meeting with APINDO in Medan – unsuccessfully.

This section explores how and whether existing women's cooperatives or groups can be strengthened and whether these groups could work through PNPM<sup>7</sup> funding mechanisms for the purpose of developing services for poor women.

#### PNPM Mandiri

There are two main branches of PNPM:

- 1. PNPM Rural targets communities in rural and peri-urban areas and is implemented by the Ministry of Home Affairs
- PNPM Urban (sometimes called Perkotaan, UPP for Urban Poverty Program, or its original Indonesian acronym, P2KP) targets communities in urban areas and is implemented by the Ministry of Public Works

The two programs have different operating guidelines and are not permitted to operate in the same areas, but the geographic division between the two programs can be somewhat arbitrary, especially in the peri-urban areas.

<u>PNPM Rural</u> is the larger of the two programs, and has two main mechanisms: a community block grant program and a revolving loan fund for women. The block grant program provides funds for community proposed, designed and implemented projects, and are typically used for roads, bridges, piped water, and other similar local infrastructure projects. The rural program requires all grant-funded projects to be *public goods*, and this can include rehabilitation or construction of health and education facilities, including daycare centers (*PAUD, Pendidikan Anak Usia Dasar*). The PNPM Support Facility website reports that between 1998-2009, 12,651 new schools were constructed and 3,456 rehabilitated nationwide under the rural program. The PNPM office in Medan reported that in North Sumatra in 2011, grant funds were used for 47 education renovation projects, and 17 new education projects – all of the new projects were daycare centers.

PNPM Rural also allows for a maximum of 25 percent of total subdistrict block grants to be awarded to women's groups in the form of capital contributions for revolving loan funds. To be eligible for a RLF grant, a group must exist for at least one year, although consultants and participants report there is quite a bit of flexibility in this requirement. The initial loan funds are allocated to individual group members according to their demand, and is repaid to the UPK (*Unit Pengelola Kegiatan*, or Activities Management Unit) at the subdistrict level. Individual borrowers are responsible for repaying their own borrowed funds – unlike the Grameen model, there is no group accountability for individual loans. However, there is a degree of community accountability in that villages (*desa*) with non-performing debts to the RLF are ineligible for any community grant-funded projects.

<u>PNPM Urban</u> has the same foundation of block grants to communities, but the operational guidelines vary somewhat from the rural program. The UPK is located at the *kelurahan* level in the municipality, and there are three categories of activities under the program: social, environment and economic. Training and capacity building activities are included under social, and local infrastructure falls under environment. Project proposals have individual

<sup>&</sup>lt;sup>7</sup> Program Nasional Pemberdayaan Masyarakat, or the National Program for Community Empowerment is the GOI's national umbrella program for poverty reduction, and is active in more than 6,000 subdistricts in 33 provinces. Program support for PNPM from the World Bank and other donors is channeled through the PNPM Support Facility, <u>http://pnpm-support.org/</u>.

budget ceilings of Rp 50 million. Daycare centers have been renovated and furnished under PNPM Urban grants, although the only specific report we had (in Malang) indicates that unit is being operated on a part-time basis with volunteers.

PNPM Urban allows for a maximum of two group economic proposals to be funded each cycle, and they encourage using funds for income-generating activities over women's revolving loan funds<sup>8</sup>. Economic proposals can be supported for a new business, or to develop an existing economic activity.

#### PNPM as a delivery vehicle

Support channeled through PNPM has the potential to provide women with improved access to employment (the worker-based approach from Figure 1). This includes investments in basic skills development to make them more qualified and vocational training tied to employer needs.

If project activities are targeted to the urban and peri-urban areas, then both PNPM Rural and Urban should be included in the project design. Both programs provide a feasible basis for skills development, and for supporting women's groups' business activities, including providing childcare services using a sustainable business model.

#### **PNPM Rural**

- Basic skills development and vocational training linked to employer hiring programs
- Follow up coaching programs for new workers
- Community infrastructure grants can be used for building or renovating facilities and for supplying equipment for childcare
   centers in peri-urban areas

#### **PNPM Urban**

- Basic skills development and vocational training linked to employer hiring programs
- Follow up coaching programs for new workers
- Childcare centers could be eligible for a grant as an economic activity (*UEP*).
- Community infrastructure grants can be used for renovations and equipment.

The revolving loan funds could likely be used for working capital, although a solution would have to be developed for PNPM Rural's requirement for individual (not group) accountability on loans. PNPM Rural staff knew of some (but not many) women's group enterprise activities that were funded through the RLF, so a group childcare enterprise would seem feasible. An alternative for providing working capital would be to develop working relationships with provincial development banks or similar organizations.

Nearly all respondents in all women's groups (including PNPM) identified business planning, quality control, accounting & financial management, general management & organization, and marketing as key skills they needed to be successful in any business – none of these are provided under either PNPM Rural or Urban and would have to be added, along with a period of mentoring. Techniques could be borrowed from other PNPM pilot programs, in which the project could identify and pre-qualify small business advisory services, who would

<sup>&</sup>lt;sup>8</sup> In 2003, up to 90 percent of funds were going to RLF – a program redesign eliminated this option. Economic activities were incorporated again in 2007, but the emphasis is on business activities rather than capital contributions for revolving loan funds.

then provide fee-for-service training to UPKs and village enterprises<sup>9</sup>. A more detailed analysis and design could consider an initial subsidy to providers to offset startup costs and risks. A number of organizations who could provide these types of services are described further below.

#### New groups

While PNPM could serve as a useful platform for program activities, the design should also consider supporting groups outside this structure. In the case of home-based workers, basic group formation and development is an important first step – service providers could be identified to provide organizational capacity building (some sample organizations are described below). The main challenge facing all urban and peri-urban groups is the weaker group cohesion in these areas consistently identified by respondents – PNPM groups were often thought to be weaker than average and to fragment more easily.

#### PESADA

Perkumpulan Sada Ahmo, or PESADA, is an NGO established 20 years ago based in Sidikalang, Dairi District, North Sumatra. They serve eight districts with two core activities: a successful women's credit union, and childcare centers. Childcare centers in towns are managed to meet the needs of working mothers ranging from women traders in the market to civil servants, with some centers accepting children as young as 3 months old and operating from 7:30 pm to 5:00 pm. They also have a shelter for women and children victims of domestic violence in Medan. PESADA has a general meeting and training center for NGOs in Dairi, and would like to significantly expand its capacity for training and capacity building.

#### Al Fatayat (Nahdlatul Ulama)

Al Fatayat, the women's wing of Nahdlatul Ulama, has a very strong organization in Malang District<sup>10</sup> in East Java, with activities including organizing home-based workers, grouping women producers to improve market information and access, reproductive health education including HIV/AIDS, and others. The Surabaya and Sidoarjo branches are more focused on supporting revolving loan funds, with the Surabaya branch working mainly with home-based workers.

#### Aisyiyah (Muhammadiyah)

Aisyiyah, the women's wing of Muhammadiya, has a strong and extensive organization in East Java. They have been active participants in a number of donor-funded programs, including gender budgeting for East Java and are preparing to undertake an elections program with TAF for the upcoming national elections. Aisyiyah in East Java includes 147 groups with about four thousand members, and they estimate around 80 percent of members are either engaged in microenterprise or home-based work. Aisyiyah East Java has been a key partner in the Governor's program to inject capital into women's groups and build their organizational capacity, having worked on capacity building and mentoring for a large number of groups, including 26 women's cooperatives in Sidoarjo alone.

<sup>&</sup>lt;sup>9</sup> PNPM uses a similar strategy for engineering consultants to help communities finalize infrastructure proposals, and SADI used this exact strategy to build a pool of Business Development Service Providers (BDSPs) to build farmer and women's group capacity.

<sup>&</sup>lt;sup>10</sup> The current leader of the Malang Branch has expressed interest in a leadership position for East Java.

#### Mitra Wanita Pekerja Rumahan Indonesia

*Mitra Wanita Pekerja Rumahan Indonesia*, also known as Homenet, is part of a network of NGOs in Southeast Asia working to support home-based workers. Based in Malang, they have extensive networks throughout Java and have successfully worked with women home-based worker groups and advocated for them at the national and local level for nearly two decades. They have built group capacity to source inputs, budget, market collectively, and access community health services.

## **Overarching Activities**

The project should establish clear linkages between as many of the private sector-local government-worker-based activities as possible (for example, skills building and employer hiring programs), and could also usefully include some umbrella activities which facilitate additional linkages among the target participants. Activities could include more public information activities:

- Improved job information
- · Links to district/city employment programs and activities
- Links to business capacity building (for example, East Java DisKop's UKM Clinic)
- Job Fairs and other matching activities

# Vulnerable groups

The field discussions included limited exploration of issues for expanding access to employment for vulnerable groups, but did meet with several useful organizations – follow up during the design phase is strongly recommended.

## HWDI

*Himpunan Wanita Disabilitas Indonesia*, or HWDI has branches in East Java and Medan, and is very eager to work with an interested partner on improving access to employment.

USAID is launching a risk reduction program for HIV/AIDS in East Java, including a reintegration program for HIV-positive sex workers, and would be very interested in collaborating on a jobs program.

## PEKKA

*Perempuan Kepala Keluarga*, or PEKKA, are groups of poor, women heads of households – members are typically widowed, divorced or abandoned. While the groups are very effective, they are located mainly in rural areas and thus probably not the most suitable for support during the initial phase of the project. If the project expands

Strengthening Women's Access to Employment 15 In North Sumatra & East Java

# Annex 1: Terms of Reference

#### Terms of Reference International consultant Scoping study for pilot program to strengthen women's access to employment

#### Background

The ILO Women in Leadership, Access to Employment and Decent Work Project aims to address barriers to employment for women in Indonesia and support greater access to decent work. Economic and social empowerment of women is central to the success of sustainable human development in Indonesia. However, many Indonesian women continue to experience discrimination at all stages of the employment cycle. In spite of an expansion of employment opportunities over the past decade, and significant gains in increasing girls' access to and participation in education, women do not participate equally in the labour market. Women earn approximately 25 per cent less wages than men for similar work and women workers are disproportionately represented in unpaid work and in the informal economy where wages, working conditions and job security are typically poorer.

Women above the age of 26 find it particularly difficult to access the formal sector in unskilled and semi-skilled work as employers in Indonesia often consider women workers as less productive than their male colleagues due to a perception of greater absenteeism from work due to family responsibilities and commitments as well as the higher costs associated with hiring women (resulting from legal responsibilities of employers to finance various protections and benefits for women such as menstruation and maternity leave and extra food and transportation at night). This often leads to a practice of terminating the employment of women workers when they fall pregnant or refusing to hire women workers who have married or have children. It has also encouraged many employers to hire women on a casual, fixed-term or outsourced contract to avoid the legal obligations associated with permanent employees.

This not only violates a most basic human right, but carries wider social and economic consequences. Discrimination against women stifles opportunities, wastes human talent necessary for economic progress, and accentuates social tensions and gender inequalities. Against this background, the Women in Leadership, Access to Employment and Decent Work Project aims to strengthen the welfare of women through strategies to increase their access to employment in the formal sector and to support the realisation of decent work.

The Project aims to :

- Build a new generation of leadership and organising capacities among women in the workforce;
- Develop policy reform and support existing programs to better promote equality for women in employment;
- Strengthen institutional capacities of national and local actors to promote and realise substantive equality for women; and
- Strengthen access to services and mechanisms to support the enforcement of women's rights in employment and their access to employment.

Under points 2 (two) and 4 (four) above, the Project shall include a pilot program that integrates with existing PNPM funding mechanisms (the Revolving Loan Fund (RLF) or Community Block Grants) and/or replicates these funding mechanisms to develop relevant services or facilities for women to strengthen their ability to access or continue employment. The Project aims to create and test these pilots with a view to later strengthening PNPM modes of delivery and funding mechanisms to support the economic empowerment of poor women.

The Project shall support an exploration and piloting of strategies to determine how PNPM funding mechanisms (the RLF and/or community block grants) can be utilised to reach and impact on the livelihoods of poor women. It is envisaged that specific institutional support for women's groups and the UPKs managing the RLF may be required to meet this end.

During the first phase of the Project, the Project will explore and develop approaches to determine systems in which the RLF or community block grants can support women's groups to become stronger and more efficient in delivering benefits to their members. The Project will also explore how these groups can develop and extend services and facilities to poor women in their communities (non-members) through a sustainable business model. This will involve using a cooperative-style model as a mode of delivery for community empowerment and poverty reduction. Making use of a 'cooperative' model is particularly relevant under the RLF and community block grant schemes as cooperatives can allow for sharing of risks, pooling resources, learning together, generating income and balancing work and family responsibilities. Their decision-making processes can also contribute to improving women's position and status in society and can be conducive for developing trust and social cohesion.

Therefore the cooperative model would involve linking in with either the RLF mechanism, the community block grants or a combination of the two for an initial financial injection to support the development or expansion of a particular service.<sup>11</sup> Ultimately, it is envisaged that once a women's group provides a necessary service that will enable greater access to employment, the beneficiaries of the service would eventually be in a position to contribute to the sustainability of the service and growth of the women's group through a user-pays membership.

The Project aims to develop and implement a pilot program to test this approach in the second phase of the Project (from 2013. This will involve (or replicate) PNPM funding and will also include the provision direct institutional support to women's groups to assist them to strengthen their group management and to develop and provide services for poor women that respond to barriers faced to employment. Some preliminary consultations with women working in the informal economy and women who are unemployed in East Java and North Sumatra indicated that access to affordable and trusted childcare services would be useful for many women to remain in or return to employment. Other facilities or services such as safe transportation or access to credit, for instance, may also assist in enabling women to access employment.

In addition to providing institutional support to women's group, the WIL Project also plans to implement various other interventions to support women's economic empowerment in pilot

<sup>&</sup>lt;sup>11</sup> If PNPM mechanisms are not yet ready or open for collaboration at this stage, the finance model of the RLF can be replicated in a pilot.

areas through various initiatives including facilitating better access to labour market information; information and incentives for skills training; and through partnerships with the private sector and the Ministry of Manpower.

In the first instance, the Project is seeking a consultant to conduct the following:

- 1. An exploration of how and whether existing women's cooperatives or groups can be strengthened and whether these groups could work through PNPM funding mechanisms for the purpose of developing services for poor women; and
- A rapid assessment of how the RLF/community block grants can support and improve the functioning of women's groups and provide mechanisms for these groups to develop and extend services that reduce barriers to employment to poor women

#### Tasks of the consultant

The consultant shall conduct a scoping study to explore the viability of these concepts and provide an understanding of the feasibility of working with and strengthening existing women's groups for this purpose.

The consultant shall:

- Conduct a rapid assessment on key barriers to employment faced by women and determine viable solutions that could be provided through a cooperative mechanism. This shall include, but is not limited to, an analysis on the need for community-based and affordable childcare services and an analysis of women's perceptions on the availability of work/continuation of work when they become married or have children.
- 2. Conduct a feasibility study on existing cooperatives and/or women's groups and their potential to develop services/facilities identified in point one above to reduce barriers to employment for poor women. The financial and managerial situation of the women's groups will need to be sufficiently solid to take on board new services. The consultant will also need to specifically examine the ability and willingness of cooperatives to extend services to particularly vulnerable or marginalised women (the poorest women in the community, women with disabilities, female headed households, women HIV and AIDs etc).
- 3. Conduct an assessment of potential linkages to PNPM RLF or community block grants. The consultant will also need to indicate the type and nature of institutional strengthening and support required for the block grants program (facilitators or otherwise) or for the UPK RLF to enable such mechanisms to provide the necessary managerial, technical and/or financial support to implement an approach that involves PNPM to enable women's groups to extend services to poor women to enable access to employment. The consultant will need to identify the necessary anticipated institutional support for PNPM and any additional technical assistance or support would be needed to support the implementation of a pilot program.

A set of recommendations for the development of a pilot project shall be provided for each of the three points above. The consultant shall also provide some key recommendations to PMD on ways to strengthen the impact of the RLF or community block grants on women's economic empowerment if the conclusions drawn from the feasibility study and assessment of potential linkages between the RLF or community block grants program are positive.

This consultation shall involve a review of existing documentation and evaluations of PNPM community block grants and the RLF, as well as research and documentation on barriers faced by women to employment in Indonesia. The consultant will also be required to travel to North Sumatra and East Java to conduct consultations with relevant groups and individuals. Some appropriate women's groups include cooperatives of women producers; poor female headed household cooperatives (in collaboration with PEKKA); women's credit and savings groups; women's groups that have engaged with the RLF or PNPM block grants; or other groups that have the potential to respond to community needs and interests. Depending on the nature, size and capacity of the women's group, the consultant could focus on assessing whether additional services to enable greater access to employment for women may need to initially only be provided for members only and potentially later expanded to other members of the community. For more developed and well-managed groups with demonstrated capacity, the consultant should explore the potential for such a group to develop services for poor community members who are not members of the cooperative/group.

Some issues to consider in the study include the following:

- the demand for specific services or facilities that could remove certain barriers to employment for women needs to be real. The grant/loan should not trigger a nonexistent demand;
- the ownership and accountability of groups for funds from RLF and/or community block grants; and
- where and how ongoing technical and/or financial support for the women's groups and management of services could come from? Could it be the WIL Project initially with view to later strengthening other institutional capacities including those already embedded in PNPM?

#### Deliverable

A detailed report providing information, analyses and recommendations that respond to the three tasks of the consultant (identified above). Notes and minutes from consultations and interviews shall be provided as an annex to the report. The final report must be of a standard acceptable to the ILO to receive full remuneration.

# Annex 2: Ministry of Manpower Evaluation of Women's Employment Terms & Conditions

# LAPORAN HASIL PENILAIAN DAN PEMBINAAN PERUSAHAAN PEMBINA TENAGA KERJA WANITA DI PT. **The Constant of Second Second** Tbk – KOTA PROBOLINGGO

Pada hari Rabu, 23 November 2011 telah dilakukan Penilaian sekaligus Pembinaan Perusahaan Pembina Tenaga Kerja Wanita di PT. **Securita 1** Tbk – Kota Probolinggo oleh Tim Penilai Disnakertransduk Prov. Jatim, hal-hal berikut ini yang menjadi kelebihan, kesesuaian maupun kekurangan kondisi yang ada di tempat kerja terhadap ketentuan peraturan perundang-undangan di bidang ketenagakerjaan yaitu :

#### **KELEBIHAN** :

- 1. Jumlah tenaga kerja : 3550 orang Jumlah tenaga kerja wanita : 3111 orang (87,6%)
- 2. Tenaga kerja wanita menerima hak Jamsostek dengan keluarganya, jumlah anak tidak dibatasi, baik untuk biaya melahirkan maupun biaya JPK untuk keluarganya
- 3. Perusahaan memberikan insentif upah 2 hari setiap bulannya kepada semua tenaga kerja wanita, baik yang masuk kerja maupun yang tidak masuk kerja karena alasan merasakan sakit pada waktu haid dengan disertai surat sakit dari dokter
- 4. Perusahaan memberikan tambahan cuti setelah melahirkan maksimal 3 bulan apabila tenaga kerja membutuhkan cuti tambahan karena kondisi kesehatannya, tetapi tidak berupah.
- 5. Perusahaan menyediakan tempat menyusui
- Setiap tahun, setiap buyer (pembeli) melakukan audit/penilaian terhadap pelaksanaan regulasi dibidang ketenagakerjaan, keselamatan dan kesehatan kerja, lingkungan dan security, sehingga kondisi secara umum di perusahaan sudah sesuai dengan regulasi yang ada
- 7. Dilakukan pengukuran kondisi lingkungan kerja setiap bulan
- 8. Terdapat instalasi pengolahan limbah (IPAL)
- 9. Perusahaan memberikan tunjangan transport sebesar Rp. 3000/hari, tunjangan snack Rp 600/hari bagi shift siang
- 10. Perusahaan memberikan bantuan social antara lain bantuan melahirkan, perkawinan, kematian, dan beras 5 kg/bulan kepada tenaga kerja

#### **KESESUAIAN** :

- 1. Perusahaan sudah melaporkan keadaan ketenagakerjaan secara berkala setiap tahun ke Disnaker Kota Probolinggo
- Status tenaga kerja dengan PKWT (perjanjian kerja waktu tertentu) sebanyak 30% dari jumlah keseluruhan karyawan, jangka waktu PKWT sesuai ketentuan maksimal 3 tahun, selanjutnya diangkat karyawan tetap atau dikeluarkan tergantung dari hasil evaluasi.

Status tenaga kerja tetap melalui masa percobaan terlebih dulu selama 3 bulan

- 3. Penyelenggaraan JPK dengan manfaat lebih baik sudah mendapatkan Rekomendasi dari Disnaker Kota Probolinggo
- 4. Perusahaan sudah membentuk LKS Bipartit
- 5. Semua tenaga kerja baik dengan status PKWT maupun tetap diikutsertakan program Jamsostek
- 6. Terdapat 4 orang Dokter Perusahaan, 1 orang diantaranya sudah bersertifikat Pelatihan Hyperkes ; 2 orang Paramedis, 1 orang diantaranya sudah mengikuti Pelatihan Hyperkes, sertifikat masih dalam proses
- Terdapat 2 orang pengurus perusahaan yang telah mengikuti Pelatihan Calon Ahli K3, sertifikat masih dalam proses
- 8. Perusahaan sudah menyediakaan alat pelindung diri berupa masker dan sarung tangan besi
- 9. Perusahaan menyediakan fasilitas antar jemput bagi tenaga kerja wanita yang bekerja pada shift malam, bagi yang tidak memilih menerima uang transport
- 10. Perusahaan menyediakan ruang makan dan kantin untuk tenaga kerja
- 11. Pelayanan Kesehatan Kerja yang ada di tempat kerja sudah memiliki Pengesahan Penyelanggaraan dari Disnakertransduk Prov. Jatim
- 12. Perusahaan sudah membentuk P2K3 di tempat kerja

## **KEKURANGAN** :

- 1. Perusahaan memberikan uang makan sebesar Rp. 4.500,- kepada tenaga kerja yang bekerja lembur atau bekerja pada shift malam, seharusnya memberikan makan sebesar 1400 kalori
- 2. Perusahaan belum menyediakan Tempat Penitipan Anak dengan fasilitas antara lain tempat tidur anak, alat permainan dan pendidikan, keranjang/lemari kecil untuk menyimpan pakaian
- 3. Perusahaan tidak mengikutsertakan tenaga kerja PKWT pada program JHT ke PT Jamsostek, tetapi dikelola sendiri sebesar 3,7 % yang menjadi kewajiban perusahaan, sedangkan 2% yang menjadi kewajiban tenaga kerja tidak dipotong
- 4. Kekurangdisiplinan tenaga kerja dalam pemakaian masker
- 5. Walaupun Perusahaan sudah menyediakan tempat menyusui, masih perlu dilengkapi dengan tersedianya alat pompa air susu, lemari es, botol susu, kompor dan alat untuk membersihkan dan merebus botol dan alat pompa air susu. Hal ini digunakan bagi tenaga kerja yang memilih tidak membawa bayinya ke tempat kerja tetapi hanya memompa air susu, disimpan sementera dilemari es untuk kemudian dibawa pada waktu pulang kerja

Selanjutnya hal-hal yang menjadi kekurangan khususnya pada point 2 dan 5 diminta untuk dapat dipenuhi/dilengkapi segera, karena hal ini merupakan salah satu fasilitas yang harus tersedia bagi perusahaan yang mayoritas mempekerjakan tenaga kerja wanita. Diharapkan pada waktu Tim Penilai dari gabungan instansi terkait di tingkat Provinsi datang (Kamis, 1 Desember 2011) fasilitas tersebut sudah tersedia.

Demikian laporan ini untuk dapat dipenuhi dan atas kerjasamanya disampaikan terima kasih.

Surabaya, 28 November 2011 Tim Penilai :

BUDI DJATMIKO, SH NIP. 19620220 1989..... <u>ERNA WURJANTI, ST, MT</u> NIP. 19710221 199309 2 001

# Annex 3: List of Contacts

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Dear	Bank Sumut	Account Officer SS2	Jl. Imam Bonjol No. 18, Medan	Sumut	061-415-5100, 451-5100	
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Tengku	Bank Sumut	Account Officer SS2	Jl. Imam Bonjol No. 18, Medan	Sumut	061-415-5100, 451-5100	
Mardiana	Dinas Koperasi Provinsi Sumut	Kabid Kelembagaan Koperasi	Jl. Gatota Subroto, Medan	Sumut	0813 9713 3516	
Hendra Utama	KADIN		Jl. Sekip Baru No.16, Petisah, Medan	Sumut	0811 652 001	
Jenny H	Himpunan Wanita Disabilitas Indonesia	Director	Jl. Guru Sinumba Gg. Keluarga No.3, Karya Ujung, Medan	Sumut	0813 7082 6307	
Pramu Ramadhani	Bank Bukopin	Account Officer	Jl. Gajah Mada No.23, Medan	Sumut	0813 7004 1568	
Suhartini	KSU Madya Insani	Head	Jl. Kebun Kopi, pasar 5, Desa Marindal	Sumut	0853 6056 5008	

name	organization	role	address	province	phone	email
			Satu, Deli Serdang			
Siringo-ringo	Koperasi Lamtio	Secretary	Jl. Menteng Raya, Gg. Swasta No.10, Pasar Merah, Medan	Sumut	0813 7031 4244	
Susriyati	Koperasi Lamtio	Monitoring	Jl. Menteng Raya, Gg. Swasta No.10, Pasar Merah, Medan	Sumut	0812 6371 8564	
Ramida Sinaga	Perkumpulan Sada Ahmo (PESADA)	Director	Jl. Empat Lima No. 24E, Sidikalang	Sumut	0813 6153 7503	
Dinta Solin	Perkumpulan Sada Ahmo (PESADA)	Education Coordinator	Jl. Empat Lima No. 24E, Sidikalang	Sumut	0813 9664 8718	
Maringan	Perkumpulan Sada Ahmo (PESADA)	General Coordinator	Jl. Empat Lima No. 24E, Sidikalang	Sumut	0812 6476 497	
Vina	Perkumpulan Sada Ahmo (PESADA)	CU Coordinator	Jl. Empat Lima No. 24E, Sidikalang	Sumut	0813 9638 9081	
Nabsiah	Perempuan Kepala Keluarga (Pekka)	Head of group	Desa Subur, Air Joman, Asahan	Sumut	0812 6454 1342	
Sugiyani	Perempuan Kepala Keluarga (Pekka)	Secretary	Desa Subur, Air Joman, Asahan	Sumut	0853 6149 8756	
Asmayati Sinaga	Perempuan Kepala Keluarga (Pekka)	Head of group 1	Desa Air Joman, Air Joman, Asahan	Sumut	0852 7793 8505	
Makhyar	Perempuan Kepala Keluarga (Pekka)	Head of group 2	Desa Air Joman, Air Joman, Asahan	Sumut	0852 6198 8627	
Latipah Hanum	Perempuan Kepala Keluarga (Pekka)	Member	Desa Air Joman, Air Joman, Asahan	Sumut	0852 7057 4215	
Jawiyah (Atik)	Perempuan Kepala Keluarga (Pekka)	Head of group	Tanjung Balai, Asahan	Sumut	0813 7537 2835	
Yusroh Sinaga	Perempuan Kepala Keluarga (Pekka)	Finance	Tanjung Balai, Asahan	Sumut	-	

name	organization	role	address	province	phone	email
Surya Dharma	PNPM SUMUT	Korprov RMC-I	Jl. Suluh No. 65, Medan	Sumut	0812 6093 135	
Hariadi Rafii	PNPM SUMUT	Spesialis infrastructur	Jl. Suluh No. 65, Medan	Sumut	-	
Supriono	PNPM SUMUT	Spesialis HR	Jl. Suluh No. 65, Medan	Sumut	-	
Rahmayudi	PNPM SUMUT	Ass. MIS	Jl. Suluh No. 65, Medan	Sumut	-	
Khairul Aksar	PNPM SUMUT	Ass. HRD	Jl. Suluh No. 65, Medan	Sumut	-	
Ummi S.lubis (?)	PNPM SUMUT	Ass. Spesialis Training	Jl. Suluh No. 65, Medan	Sumut	-	
Renta M.P.	PNPM SUMUT	Spesialis M	Jl. Suluh No. 65, Medan	Sumut	-	
Muharti	PNPM SUMUT	Ass. FMS	Jl. Suluh No. 65, Medan	Sumut	-	
Togar Simanjuntak	PNPM SUMUT	FMS	Jl. Suluh No. 65, Medan	Sumut	-	
Binsar	PNPM Serdang Bedagai	District Facilitator Coordinator	Jl. Kapten Klowo, Gg. PNPM, Serdang Bedagai	Sumut	0812 6542 500	
Semangat	PNPM Serdang Bedagai	District Facilitator for empowerment	Jl. Kapten Klowo, Gg. PNPM, Serdang Bedagai	Sumut	0812 6486 224	
Zulia	PNPM Serdang Bedagai	District Facilitator	Jl. Kapten Klowo, Gg. PNPM, Serdang Bedagai	Sumut	0813 7590 6433	
Mega Wilastomo	Bank Indonesia	CSR Manager	Jl. Balai Kota No.4, Medan	Sumut	0813 8074 2087	
Rachmawati Lubis (Ade)	Bank Indonesia	MSME	Jl. Balai Kota No.4, Medan	Sumut	0811 658 970	
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Tina Oei	APINDO	Member	Jl. Sungai Deli No.21, Medan	Sumut	-	
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Surtiani Silaen	PNPM - SPP Anggur	Head	Desa Pematang Terang, Kec. Tanjung Beringin, Serdang Bedagai	Sumut	-	
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Ibu Hikmah (Ema)	Fatayat Chapter of Kabupaten Malang	General Head		JATIM	0811 3633 958 0817 960 8180	
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Meytha Nurani	Scaling Up for Most- at-Risk Populations (USAID)	Regional Coordinator, JATIM	Graha Pena, Lt 18 Ruang 1805, Jl. A. Yani 88, Surabaya	JATIM	0811 8121 77	mnurani@sum2.or.id

name	organization	role	address	province	phone	email
Jaka Ritamtama	Disnaker Kabupaten Malang	Head	Jl. Trunojoyo, Kepanjen, Kabupaten Malang	JATIM	CP: Setyawan 085259228426	
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