Omi Senau, 30, Fanating Village, Alor District

While Omi Senau is the daughter of a school teacher and a graduate in Agriculture, her desire to form a farmers group in the village of Fanatang was prompted mainly by the wish to do something of practical benefit for the women who are her neighbours in Fanatang. All households have home yard areas that are under-utilized, so Omi has prioritized the more intensive cultivation of these areas in order to boost household incomes. She has chosen to prioritise this activity rather than to pursue the usual alternatives available for a graduate – a job in the public service or marriage. She is a young woman of independent character and obvious self-confidence.

Smart Strategy:

The Women’s Gardening Group was formed in April 2011 and now has 30 members. The members of the group each cultivate plots in their own household yards, which can be anything up to 50 by 60 metres in size usually, of which most will actively cultivate only a small portion. Their focus is on vegetables and crops which can be picked within 2 or 3 months from sowing. The group has a small group plot which they use as a nursery, cultivating there the seedlings they will transplant to their own plots at the appropriate time. The nursery plot is only 7 by 15 metres in dimension but on it they have grown a wide range of seedlings in polybags including chilli, eggplant, rice, spinach, onions, paw paw, long beans, celery and some others. Their home plots are intended primarily to satisfy household consumption needs and so consist of a couple of plots of 2 by 3 metres. Many of them have expanded these original small plots so that they produce enough vegetables for them to take to the Kalabahi city markets for sale, giving them an important source of cash income. They can get to the markets either by motorbike or bus, which charges 5,000 rupiah per person and as much again for the sack of vegetables. Most of them manage to sell 50,000 to 100,000 rupiah worth of merchandise on each trip, making it well worthwhile. The prices they get selling themselves are significantly higher than they get selling to the broker who comes round buying direct in the village. Omi has encouraged her friends in the farmer’s group to each open a savings account into which they should aim to deposit at least 20,000 rupiah per month from the sale of their vegetables, capital which might eventually have any number of uses and which gives them some measure of independence.

The activities initiated by Omi Senau can be considered an example of a clever strategy because they maximize use of under-utilized home garden areas, and permit women group members to augment household incomes and diets, as well as having personal savings accounts for the first time. Savings strategies likewise permit the accumulation of capital for re-investment in household production.
Women’s Maternal Health Of Prime Importance To Maria

Maria Aran, 69, Pailelang Village, Alor District

Maria lives in a house the walls of which are made of traditional plaited bamboo and that is only sparsely furnished. She is one of the poor herself, who ministers to the needs of the other poor women of her community, and in particular the young and expectant mothers. She has been in charge of the Fanatang monthly Maternal and Baby Clinic (posyandu) since 1989. Her formal education level is only the equivalent of primary schooling. Her primary resources are unbounded energy, a willingness to take the lead, shrewdness and fearlessness that allows her to always speak her mind and act on her own initiative. She supports herself by making and selling snack food next to the local primary school, activity from which she can clear Rp.100,000 a day. Her other major resource is the great respect and affection in which she is held by the many younger women in her community.

Smart Strategy:

Maria’s activities can be considered exceptional because she far exceeds her minimal brief in the monthly clinic. She in practice assumes responsibility for the pregnancies of all women in the community who want her help. In the absence of a government appointed community midwife she will monitor expectant mothers, manipulate children in the womb so that they present head first (avoiding breech births or the necessity for cesarian operations) and personally transport young mothers to the local medical facility at the appropriate time in their labour process. It is largely due to her attentions that there have not been any maternal deaths in the community for many years.

Maria and her assistants in the monthly clinic labour largely unpaid by district government agencies. They work for the community good with next to no resourcing from official agencies. Maria will subsidize the food supplement program for young mothers and infants from her own earnings selling snack food at the school.

The activities of Maria can be considered an example of a Clever Strategy because she maximizes the use of minimal or non-existent material resources, because she subsidizes community and specifically maternal and infant welfare from her own personal income, and because she has been instrumental in ensuring there have been no maternal deaths in the village for many years. She also monitors the welfare of the community’s women in the home, admonishing any husbands who take a hand to their wives and changing these behaviours through direct action.
The Weavers’ Group on the island of Ternate:  
Better prospects with Atmina

Atmina Karim, 65, Ternate Island, Alor District

Atmina formed the first women’s weavers group on Ternate Island in 2000. Like most women on Ternate, apart from her family connections with other women on the island, her most notable resources were mainly personal: a willingness to work long hours every day, an attention to the high quality of work produced, an ability to organize other women, a high level of determination – and a supportive husband.

Smart Strategy:

The primary objectives in forming a weaver’s collective were to allow the weavers to fill large orders efficiently and with quality control, earning them a name for reliability and gaining them more work. Liaison with district government agencies has also gained her group marketing opportunities in the district capital. Over the years Atmina and her sister Sahari have become well-known figures in the district, often being asked to send work done by themselves and their groups and to attend in person cultural exhibitions and fairs of craftwork throughout Indonesia.

Atmina currently has plans to establish a village co-operative to assist in the ever-challenging marketing process. Other objectives for this co-operative would include the opening of a village shop (there is none at present), the organization of the production of yarn for sale to weavers, allowing more people to be involved in this work and for the skilled weavers to be freed of the more unskilled tasks, and the establishment of a savings and loan facility that would allow women to borrow against lodged collaterals of finished cloth, to be redeemed at much lower rates of interest than bank loans (currently around 18% per annum). Such a co-operative would also be eligible for government assistance in various forms. She would also like weaving to be taught in the community schools in pursuit of higher craft standards amongst the island’s young women.

The activities of Atmina can be considered an example of a Clever Strategy because she has improved the quality of the fabrics produced by the members of her collective, the marketability of their goods and their levels of income. Her current objective of extending the activities of the group to permit credit facilities and increased marketing opportunities is also commendable.
The Struggle for Women’s Independence and Equality: Maria’s Important Work

Maria Margareta Fatima, 59, Borong, East Manggarai District

Maria is from a poor village background in Manggarai herself but from an early age had a determination to learn and make her own way. She acquired advanced tailoring skills by the time she finished senior high school and later learnt to weave in Kupang. Apart from her own high intelligence, unquenchable desire to learn and ability to work hard and across a number of fields, her major resource has been a marriage that from its outset has been one between equals. Throughout much of her marriage Maria’s tailoring skills have enabled her to earn several times the income of her public servant husband.

Smart Strategy:

Maria, or as she is generally known, Oma Meri, is something of a Renaissance woman in her own society: she teaches cooking to local senior high school students, instructs the members of 14 weavers groups in half as many villages on improving their manual techniques and marketing skills, still makes clothes to order as she has most of her adult life, makes bridal wear for hire and will also make an elaborate cake for the reception - and on any possible occasion will proselytize to captive audiences of students and villagers on the importance of gender equality and the necessity for social reform in regional society. The food preparation and hygiene she teaches at senior high school is intended to allow secondary and tertiary students to earn while they learn, decreasing debt levels associated with education costs. Her weaver’s groups are taught the importance of quality control in fabric production, the importance of diversification of income strategies, the advisability of concentrating on high value tasks and of working steadily rather than casually as is culturally condoned. They are also taught to pursue their own marketing directly rather than waiting for the market to come to them. In her own marriage Maria and her husband made the decision to invest all their surplus household income into the education of their children: all have pursued careers of their own choice and graduated, one completing a master’s degree in Australia. The couple also chose to minimize payments for bride-price demanded by Flores culture to manageable levels spaced over decades.

The activities of Maria can be considered an example of a Clever Strategy because: she has kept unproductive payments of bride-price in her marriage to an absolute minimum (and has not sought them for her own children); she and her husband have established a marriage based on equality (again, resisting the cultural norm); she has organized women weavers groups to improve skills, productivity and marketability; she trains
secondary students in cooking skills that will support them through study, and because she campaigns for gender reform in the district.

The ‘Maju Bersama’ Women’s Farmers’ Group

Metilde Laos, 37, Benteng Riwu Village, Manggarai Timur District

Metilde is married into the Kengkel community, with two young children. Unlike most of the women who were born in the village she finished senior high school. The land her husband has for wet rice cultivation is only one third of a hectare. Her greatest resources are her determination, her ability to lead a group, her insistence on absolute fiscal integrity, her forthrightness in expressing her opinions and her willingness to do what is required in order to secure her group the resources made available.

Smart Strategy:

The Women’s Farmers’ Group was established by Metilde in February 2006. It is the only such group in the community. Her prime objective in taking the initiative to form the group was in order to better their family's lives, through raising agricultural productivity and obtaining access to credit. She wanted a group of women only because women are always going to struggle to express themselves in groups of both sexes. Men in Manggarai, she says, don't accept women expressing their own opinions. The best solution to the marginalization of women in the community was to have a group where there was no need to struggle over authority, and group decisions, with men. The most direct benefit obtained through the formation of the farmer's group was that it was entitled to receive donations of fertilizer for their rice crop from the district department of agriculture. The department of agriculture also provided training in more efficient techniques of rice cultivation in its field school program. The combined effects of the more effective use of subsidized fertilizer and improved farming techniques have seen rice yields in the group's demonstration rice bays double – a truly gratifying result. The other major benefit conferred by the group is access to credit. While some money is deposited in the BRI bank in Borong, a major ‘savings fund’ held by the group is in the form of sacks of rice. This rice can be borrowed by group members and repaid at a flat interest rate of 25% - with no time limit for repayment specified but people encouraged to redeem their debts as quickly as possible so other members can access the 'funds'. Besides ceremonial expenses, the purpose to which most members want to direct their loans from the group's fund (in kind or cash) is for the educational expenses of their children, particularly in the latter stages of secondary school and for tertiary courses on occasion.

The activities of Metilde can be considered an example of a Clever Strategy because the women's group circumvents forms of male control of resources that culturally prevail,
allowing women to save in forms that cannot be appropriated and are directed to their own priorities – mainly the education of their children, and potentially expansion of agricultural production (purchase of fertilizer etc). The group has allowed access to government agricultural grants & training. Low real interest rates and loans in kind (as rice) are also beneficial for household budgets.

Buy Cheap, Sell For A Little More: Elizabet Nanes Keeps On Working

Elizabet Nanes, 57, Benteng Riwu Village, East Manggarai District

Elizabet has put 4 children through higher education on the strength of two prime resources – her ability to work non-stop, and the exploitation of the different markets that prevail for goods (and their prices) between different geographical areas. The variations in market prices that prevail in Elizabet's case are those between the mountain tops of her village and the coastal region where the main district market are located.

Smart Strategy:

Elizabet's activities are an example of clever strategy because she exploits the different market prices of goods in two different markets, one in her village on the mountaintops, the other in the district market place. The different price regimes operate because of the high cost of travel between village and market, the fact that transport is only available once a week, and that the time and labour intensity of the work involved discourages any competitors. Elizabet also exchanges her goods in a speedy turnover, maximizing use of capital.
A Credit Union for Women: the Kompas CU in Borong

Ibu Maria Adelheed Mo'o, District Markets, Borong, East Manggarai District

Maria grew up the daughter of small trader parents and set up her own business selling clothes in early married life. Her stall in the market place burnt down in the 1995 and she lost everything, starting over from scratch as a vegetable vendor, a business she continues with family assistance to this day. Her basic philosophy is that you must work as something, it doesn't matter what, as long as some income is coming in.

Smart Strategy:

Ibu Maria established the Kompas Credit Union with 36 members in November 2013. Maria was keen to establish a credit union primarily for the women market stall holders who sold vegetables, most of whom have very low incomes, for several reasons. She wanted her fellow women stall holders to feel more secure, and in particular to be safe from the threats and intimidation of the rapacious money lenders to whom many are or have been in debt. She wanted the women vegetable vendors to be able to borrow if they needed to without worrying whether they would ever be able to pay off their debts. The money lenders charge outrageous levels of interest and harass the indebted almost every day of the week, with interest rates of 20% per month. Members each have Rp500,000 (Au$50) in shares in the credit union – the basis of its capital fund. Once members have invested their share money they are allowed to borrow a sum equal to twice the value of their shareholdings. If they repay a loan of Rp 1 million in the specified time of 3 months (at only 2% interest per month in comparison to the loan shark's 20%), then they are permitted to borrow up to Rp 2 million the next time. Once that sum has been repaid available credit increases to Rp 5 million, and so on. Maria has insisted that she and the other office holders retain the right to vet potential members, rejecting applications for membership from those regarded as poor credit risks. This seems only reasonable in such an intrinsically high risk venture: experience has shown over and over again that all loans are at risk of non-repayment.

There are obviously benefits to be derived from setting up women only credit unions or co-operatives. In mixed groups men will often assume they have the right to dominate affairs, especially in societies such as that of Manggarai Timur where the positions of men and women are structurally unequal. By limiting membership of credit groups to women only the cohesiveness and trustworthiness of membership can be improved. If there is less internal structural inequality the possibility of fraud or misuse of funds by co-operative office bearers / leadership is decreased. Women are also a better credit risk intrinsically because they are less likely than men to leave the community seeking opportunities in other regions (merantau), leaving unpaid debts behind them that will never be collected.
A Women’s Home Garden Group Thrives and Grows

Ibu Leni M. Timbu, Kojadhewa Hamlet, Rukuramba village, Ende District

Leni was brought up in the hamlet of Kojadhewa, one of three hamlets that make up Ruuramba village. Her schooling ended with the completion of senior high school. Her husband, Moses, was elected village Head in 2003, a position he continues to hold after re-election. The family lives in a modest house, no different to that of most of their neighbours. Like their neighbours, too, they struggle to make ends meet on a daily basis. Leni has made the most of her position as Headman’s wife to improve the facilities available to her community, not to enrich herself.

Smart Strategy:

When her husband was elected village head Leni, as head of the official women’s group the PKK decided she could make a contribution to her community. As a member of the monthly baby health clinic team she decided that maternal and infant nutrition would be best improved through augmenting home garden production. She experimented in her own home garden plot with a number of varieties of vegetables before showing the results to her neighbours, who then formed a Home Garden Group in Kojadhewa and took home seedlings propagated by Leni. There were 37 women in the group. All dug several garden beds and tried different crops, the most popular being a kind of spinach (kangkung), which can be harvested in 24 days and always sells well at local markets. The proceeds have paid for the educational expenses of many of the hamlet’s children. In addition to the gardener’s group a savings and loan group was formed, initially with similar membership. This venture has blossomed so that it now has over 1,000 members and 5 billion rupiah in capital, asking for only 2% monthly interest on loans. Leni also teaches the hamlet pre-school, is head of the baby health clinic and has established a clinic for the community’s aged, as well as selling snack food to village school children.

Leni’s vision regarding home vegetable gardens in her community has borne wonderful fruit. The participating households have on average been able to sell 300,000 rupiah (Au$30) worth of produce a month. Much of this income has in turn funded higher education of village children and formed the basis of a community based (now regional) credit fund that has been highly successful. Leni’s energy and commitment have also benefited her community in numerous other ways, many of them as unpaid voluntary work (including the pre-school teaching). Leni’s hard work has helped to ensure two of her children have had tertiary educations, though the family continues to live as modestly as their neighbours. Leni won a national award presented by the President for her community building efforts in 2012.
Ibu Lusia Mbae: Female Village Leader of Lisepu'u

Lusia Mbaei, mid 40s, Lisepu'u Village, Ende District

From a poor farming family in the village of Nualise, Lusia’s education ended with graduation from senior high school. Her major resources are her desire to improve the lot of her community, her boundless energy and her ability to solve problems.

**Smart strategy:**

The secret of Lusia’s success is that whatever situation she finds herself in, she will endeavour to her utmost to make whatever improvements she can. She began her life of community service when she started doing volunteer work in the monthly baby health clinic in 1997 as a young mother. In 2005 she was chosen by members of her farmer’s group to be its leader, in acknowledgement of her competence and effectiveness. In 2007 her record as leader of the farmer’s group recommended her as a candidate for village head, and she was elected to that position that year. Almost singlehandedly she lobbied for and obtained the right off her village to be sub-divided, which would allow isolated parts of the community better future access to services. After completing her period as Head of Nualise in 2012, the new village of Lisepu’u requested she become its Head in turn, a request to which she acceded.

As village head of Lipepu’s, Luisa organizes voluntary community labour activities twice a week. Roads, retaining walls and drains are built and repaired. Houses are built for the newly married or recently widowed. Public toilets were constructed. A new village office used also for the baby health clinic was only recently completed. Water supplies to each of the village’s three constituent hamlets have been installed, with pipes from perennial springs laid down. All homes now have their own water supply to bathrooms. In addition to her duties as village head, Ibu Lusia has also taken on the responsibility of teaching her community’s pre-school for 2 or 3 hours each morning, Monday to Thursday. She is also head of the local parochial board which administers community requirements associated with the Catholic Church attended by most villagers.

Lusia’s record is one of exemplary community service. She has been unstinting in her efforts to improve the social conditions and amenities of her two native communities. Her greatest contribution has been made through a willingness to serve by consenting to assume leadership positions of all kinds, and to never cease in her practical endeavours to build and improve by rallying her community behind her efforts.
If at first you don’t succeed...

Sri Rahayu, 47, Pantai Bita Beach, Ende city, Ende district

Sri Rahayu came from an ordinary poor family in Ende city. She married young, had children and separated from her first husband, and married again. For many years her second husband accumulated debts which Sri Rahayu paid off with everything she earned. It was only when she finally left her second husband that she began to thrive. She had always had an enormous capacity for work, succeeding in whatever commercial venture she chose to be involved in. Without her husband she began to save and grow her business. Her desire to better herself was her most valuable form of ‘capital’.

**Smart Practices:** After leaving her husband in 2005, she began to make snack food, cassava crisps and so on, selling it at street stalls for on-sale. When she had saved enough she got a motor scooter, which allowed her greater range to sell her snack food at more stalls and food shops. Then she had enough to rent a small house at Pantai Bita Beach and set up her own food stall in the front yard beside the street. In 2009 she decided to expand her business repertoire and branch out. She pursued a hairdressing qualification in Surabaya and Jakarta, completing the 3 year course in 3 months. She learned all aspects of the business one by one, buying all the equipment you need to learn the skills and set up a salon. When she returned to Ende she started cutting hair as well as doing the snack food. In 2011 I was able to rent the location she now has her shops in, finally borrowing from the bank in several increments to buy the land and build the shop space and accommodations above the business. From one shop she sells her spicy peanuts, cassava crisps and other snacks both in my own stall and around all the other local food vendors and shops. She now sells her snack food to 7 large grocery shops, with 5 employees who work in the snack business, most of whom live with her. The other shop is her salon, which also hires bridal gear and caters for wedding receptions. From the snack business she clears 10 million a month and another 5 million from the hairdressing and wedding hire work.

Sri Rahayu’s clever commercial strategies involved: constant work cooking her snack food, followed by unceasing efforts to expand her network of vending connections, starting with small street side stalls and progressing to large grocery shops. She invested savings in transport – her scooter – allowing her to increase the range of outlets she sold to. Then she rented her own stall space before purchasing land upon which she built, by steady increments, her own shops and residence, paying off one bank loan and then securing another as she proceeded with this classic business growth strategy. Her employees are well looked after, living with her on terms of equality. Her products sell well because subject to strict quality controls. She insists on honesty in all business dealings, and this has created a reputation for integrity which sustains her commercial networks.