

Case on KMM's Green Mussel Intervention. Dompot Dhuafa PROSE Research Team.

December 2016. Jakarta, Indonesia

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List of Abbreviations/Acronyms

CE	:	Community Enterprise
DD	:	Dompot Dhuafa
GRAISEA	:	Gender Transformative and Responsible Agribusiness Investment in South East Asia
ISM	:	Ikhtiar Swadaya Mitra
KMM	:	Karya Masyarakat Mandiri
LSM	:	Lembaga Swadaya Masyarakat
PROSE	:	Promoting the Role of Social Enterprises
PT	:	Perusahaan Terbatas (Limited Liability Company)
SAVC	:	Sustainable Agriculture Value Chains
SEAVCs	:	Social Enterprise Agriculture Value Chains
SWOT	:	Strengths, Weaknesses, Opportunities, Threats
UMKM	:	Usaha Mikro Kecil dan Menengah (Micro, Small and Medium Enterprise)

I. Profile of the M3 Green Mussel Cultivation Program and the Community

The Ministry of Maritime and Fisheries Affairs of Indonesia has set Banten Province, particularly Kasemen Sub district as the center for mussels cultivation in Indonesia. Of the ten (10) villages that make up Kasemen Sub district, Margaluyu has the least number of population at 6.6% (6,211), 3,263 of which are men and 2,948 are women. Most of the Margaluyu Village residents depend primarily on fishing and cultivation of green mussels. However, only a few dominate this sector due to the needed capital investment. The low supply and the high consumption of households for green mussels make the demand for green mussels quite high.

The current demand for green mussel reaches 17 tons / day. Present production capacity is only 2-3 tons /day. The production –consumption gap in this sector started the Dompot Dhuafa initiative of an empowerment program for the fisher households in this region. Dompot Dhuafa is a zakat¹ institution in Indonesia. Established by Dompot Dhuafa as a community-based social enterprise, PT Karya Masyarakat Mandiri (KMM) implements various community programs in collaboration with local partners that also function as cooperative legal entities.

Mustahik Move to Muzakki (M3) Program is under the micro, medium, small enterprises and coastal sector empowerment programs of KMM. It engages poor communities in Margaluyu Village in the cultivation of green mussels. The program aims to improve the socio-economic welfare of the fisher families in Margaluyu Village, specifically to increase their income up to 1.5 times the city's minimum wage. The minimum wage is set at Rp 2,375,000/ month in 2015.

The M3 program empowers dozens of women in the region working as green mussel strippers to become entrepreneurs. As a pilot project, it has been selected as a best practice because of its exhibited significant economic impact on women. In this model, women are engaged in the whole value chain from the production, processing, and management of the cooperative.

The program has undergone three stages from the year 2012- present. The first half of the years 2012- 2014 was the pilot stage. At this stage, fifty (50) community members were assisted, twenty (20) of which were fishers and thirty (30) were mussel strippers in the Kasemen region. They were given financial aid in the form of three (3) bagans² for cultivating green mussels, which were managed jointly by a group of fishers. In addition to the venture capital, KMM provides the

¹Zakat is the practice of giving alms to the poor and the needy. It is one of the five pillars of Islam, of which the four others are faith, prayer, fasting in Ramadan and Hajj. It is obligatory on Muslim adult. Mustahik is the person who receives zakat due to poor socio-economic background. Muzakki, on the other hand, is the one who gives zakat.

² A bagan is a growing medium made of bamboo set in the ocean to cultivate green mussels.

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needed supplies and community capacity strengthening in the areas of entrepreneurial development, cooperative financial management, leadership, product quality improvement, and marketing. The success rate of the program at the initial stage was low. Increments in the farmer-partners' income did not increase significantly. The average increment in their income was only 30% for fishers and 10% for mussel strippers. In terms of capacity, the production only increased by 20%. The second stage covering the years 2014-2015 was the independence stage. In this stage of the M3 program, KMM facilitated the establishment of legal entities in the form of a cooperative. As a standard of KMM programs, partners are prepared for independent operation. The establishment of a cooperative will ensure the sustainability of the program. ISM Sinar Abadi Cooperative was officially established on February 27, 2014. The existence of the cooperative provided economic benefits to the members through savings, loans, and supply of household needs.

However, the aspect of business development of the cultivation of green mussels remained to be unsatisfactory in this period. The five bagans managed by the cooperative failed to deliver satisfactory harvests. A unit of bagan can produce Rp 3,000,000 to Rp 5,000,000 per crop cycle in four months. The bagans managed by the fisher-partners provided the cooperative only 10% share of the crop. There was a problem also in the commitment of the fisher-partners to manage and monitor the bagans that resulted to unproductive and damaged bagans.

After gaining lessons from their experiences in the first two stages of the program, KMM revitalized the program for green mussel cultivation in the Margaluyu Village in 2015. The revitalization of the M3 strategy was designed for two years from 2015-2017.

From the previous strategy of putting the three (3) bagans under the joint supervision of the fisher-partners who were members of the ISM Sinar Abadi Cooperative, the strategy shifted to allocating three (3) bagans per family or household. Thirty (30) fisher families were chosen as partners of the revitalized program. A change of cooperative membership was also implemented where women members were given priority. This is in response to an evaluation that men members were busy fishing that is was hard to consolidate and coordinate for the program. Record keeping and bookkeeping of the transactions were also some of the activities carried out by the women, which are vital in the evaluation process of the program

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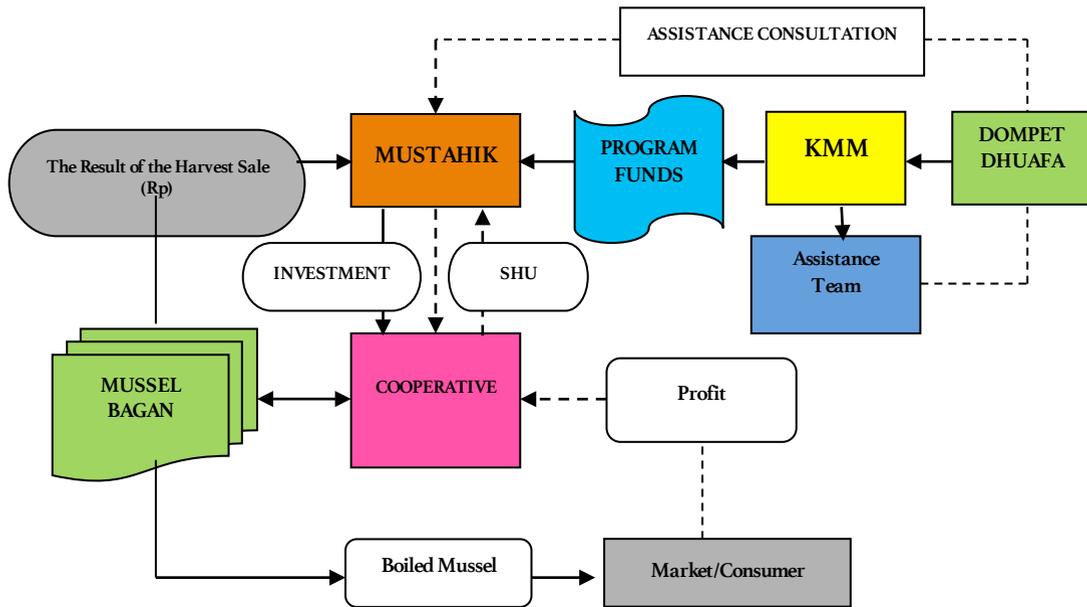


Figure 1 Design of M3 Program Implementation of green mussels in Serang

As illustrated above, KMM has poured funds amounting to Rp1,115,000,000. The funds are obtained from the donors (muzakki) collected by Dompot Dhuafa. These are distributed to the selected thirty (30) poor fisher-household beneficiaries in the form of bagans. Each beneficiary gets three (3) bagans. Assisted communities are required to facilitate and build their own strategies and programs. In this way, the communities are included in the process of taking into account their inputs. This is a tedious process that requires patience and determination before members of the local communities would fully appreciate their process of empowerment. .

Management of the established ISM Sinar Abadi Cooperative also underwent capacity building trainings to assist them on proper management. The cooperative management is responsible for the sustainability of the enterprise's activities. A board meeting is held once a week for coordination. Some of the matters discussed in board meetings include savings and loan activities, evaluation of bagan activities of each partner, and creation of a business plan in accordance with the business opportunities and prospects.

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The one-year run of the revitalized M3 program from 2015-2016 was satisfactory. The general purpose of the program to improve the welfare of the fisher-household beneficiaries through increased income has been generally met. The total income of the household is from a combination of bagan harvest, wage from mussel cleaning service, husband's income, and contributed income by other members of the family. Based on the data provided by KMM, the highest income earned by the fisher-partners amounted to Rp 5,120,100 on February 2016. The lowest income earned by the fisher-partners amounted to Rp 2,718,666.67 on October 2015.

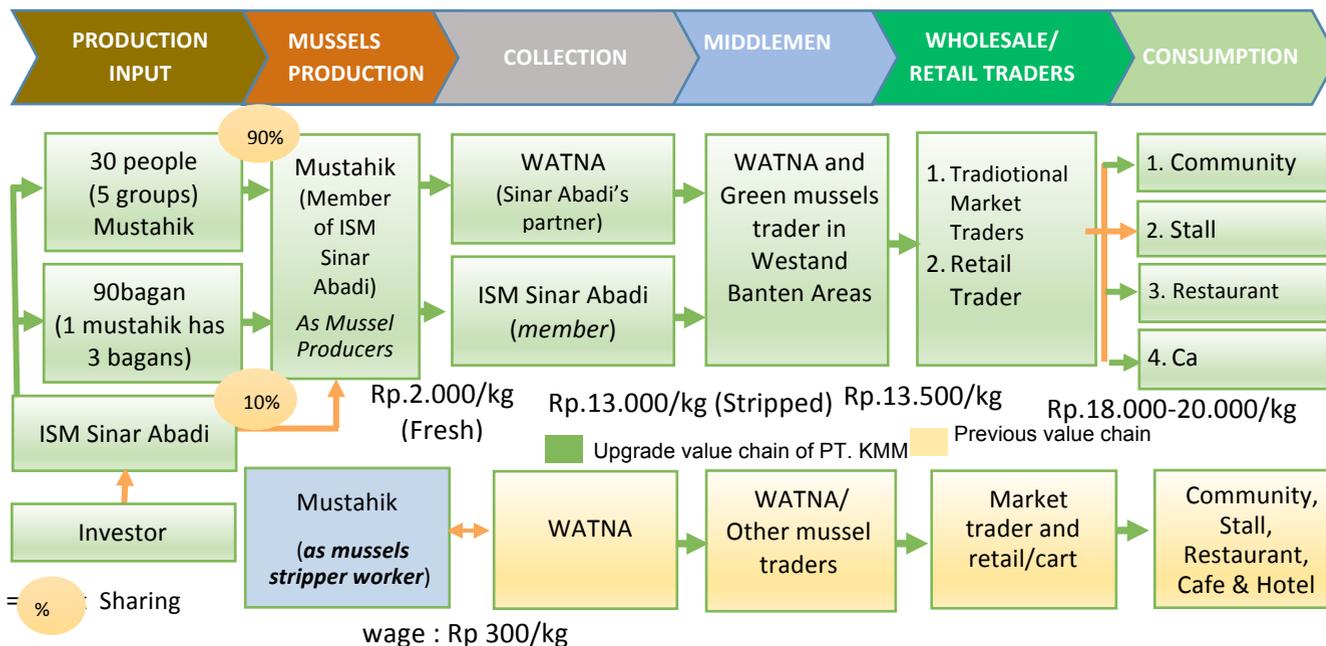


Figure 2. M3 program green mussel production value chain

The M3 program green mussel cultivation value chain is subdivided into six major processes namely, production input, mussels production, collection, middlemen, wholesale/ retail traders, and consumption. The fisher-partners get to earn as both producers and workers. They earn Rp 2.000/ kg of fresh green mussels and Rp 13.000/ kg for stripped green mussels. This is on top of their Rp 300/ kg wage for stripping off green mussels. Ten percent (10%) of the sales from the green mussels harvest goes to the ISM Sinar Abadi Cooperative.

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Middlemen and other green mussels traders sell the stripped green mussels at Rp 13.5000/ kg. Lastly, wholesalers and retailers sell the green mussel products to the consumers in the communities/ stalls/restaurants at Rp 18-20.000/kg.

Members of ISM Sinar Abadi Cooperative are all women They are both listed as members of the cooperation and as mussel strippers. The men, on the other hand, are in-charge of the maintenance of the *bagan*.

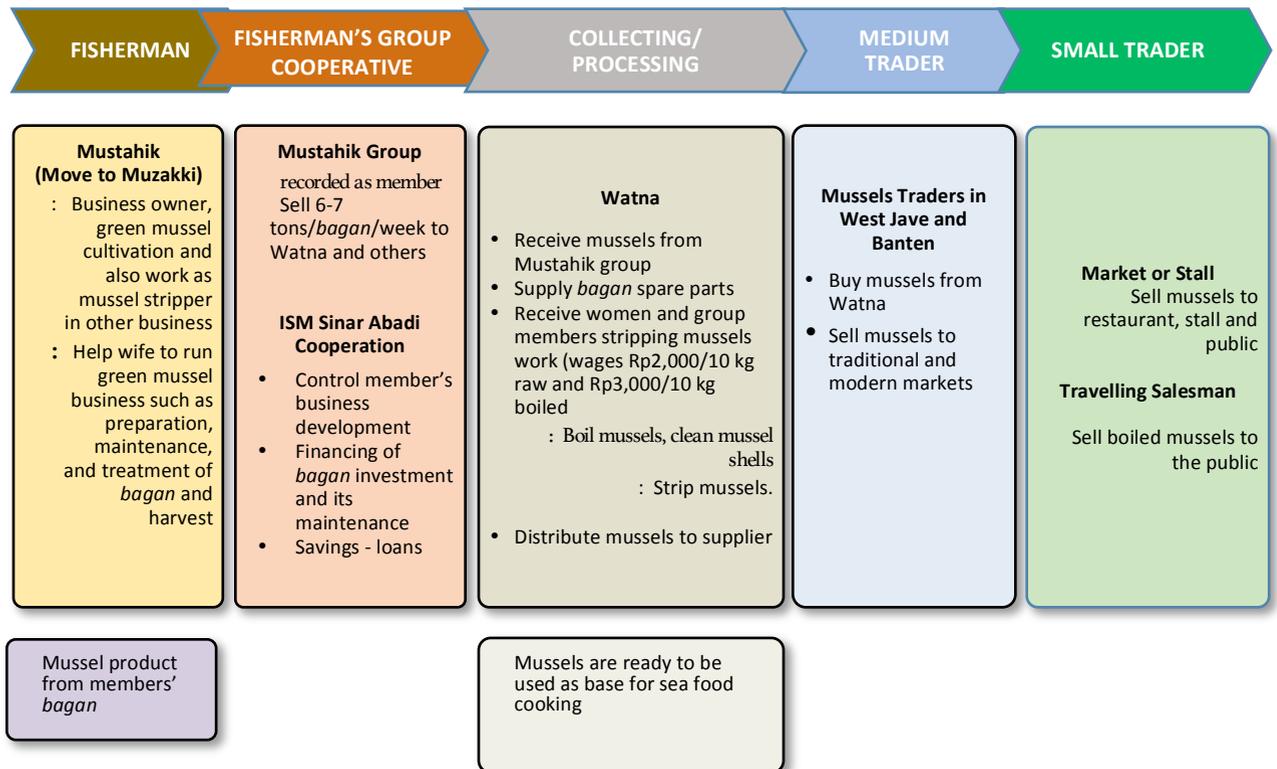


Figure 3. Major stakeholders in the value chain of green mussels

For fisher-households who own a motorboat, harvest is usually done by the men. However, others opt to hire other fishers to do the harvest. The hired fisher's wage is directly deducted from the payment of the collectors. Members who harvest

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their own green mussels get to earn more from the sale of the green mussels and from the transport fee of the harvest.

A bucket of green mussels typically weighs around 10-11 kg of fresh mussels and is valued at Rp20,000 or Rp2,000/kg. A basket is equivalent to four buckets. Women members earn Rp 300/ kg as wage for green mussel stripping. With this work scheme, women members receive at least four types of income from the various activities in the value chain and income from the cooperative's businesses.

In addition to the mentioned major stakeholders, below are descriptions of the other stakeholders who play significant support roles to the development of the M3 green mussel value chain

Table 1. Supporting stakeholders of the development of green mussel cultivation business

Name of Institution/			
Stakeholder	Forms of Support	Perceived Benefit/s of the Fisher-Partners	
1	Dompot Dhuafa	-Assistance on capital for <i>bagan</i> building	-Ownership of <i>bagan</i> for green mussels cultivation - Significant improvement of family income
2	Karya Masyarakat Mandiri (KMM)	-Intensive assistance (live in community based) -Improvement of human resources capacity -Development of community institution -Improvement of skills -Strengthening of product value	- Production of green mussels increases -Members do not only work as green mussel strippers but also as green mussels producers/ entrepreneurs -Availability of a cooperative-based organization that supports business and marketing -Availability of product development derived from green mussels
3	Keluarga Muslim Citibank (KMC) / Family of Muslim Citibank	-Added investment for <i>bagan</i> financing	-Members' income increases
4	PT. Unlimited Indonesia	-Added investment for <i>bagan</i> financing	-Members' income increases
5	Ministry/ Department of Cooperation	-Training and capacity- building for the cooperative	-Development of the businesses run by the cooperative

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		-Assistance for facilities and infrastructure such as cooking utensils, basket, and freezer	-Venture capital and cooperative-owned facilities in green mussels business are improved
6	Ministry/Department of Fisheries and Marine	-Training on fishing properly -Laboratory test of green mussels from heavy metal content	-Members learn the proper way of green mussels cultivation -Improvement of consumers' trust and higher market demand for green mussels
7	Government of Serang City	- Support for business and land to build the strip house	- The cooperative and its members have a cleaner and more conducive workplace
8	ISM Sinar Abadi	- Financial support for members to business development	- Members are assured of the sustainability and development of the business

In addition to the main business of green mussel cultivation, the cooperative is also managing several business units that have potentials to increase the cooperative's income. These are groceries, savings, and loans. The financing and the procurement of the bagan is also expected to yield additional income through profit sharing of the bagan management with the partners.

Members have also shifted to financing through the cooperative which implements a more equitable lending system compared to the terms of private moneylenders. The assets of ISM Sinar Abadi Cooperative also experienced significant growth. The cooperative's assets have reached Rp 919.8 million as of January 2016.

Table 2. Changes that occur within the green mussels fishing community after the M3 program intervention

FORMS OF CHANGES	BEFORE INTERVENTION	AFTER INTERVENTION
Income	Rp600, 000 to Rp900, 000	Rp2,900,000-3.600.000 (maintenance and harvest by other fishers) Rp 4,450,000-5,800,0000 (maintenance and harvest done by the own husband/family)
Local institution	No cooperative	Establishment of ISM Sinar Abadi Cooperative
Green mussels <i>bagan</i>		30 partners have 3-5 bagan each (25

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		partners: 3 bagan; 4 partners: 4 bagan and 1 partner: 5 bagan)
Money lenders	Flourishing	Not in the community
Savings	Partners have no savings	Partners have private savings account in the cooperative
Green mussels production	30-35 tons per month	210-250 tons per month
Strip house	Below standard/ unhygienic	Within standard; a hygienic strip house is being built
Organization management	No experience	Capacity building on organization management

II. Outcomes and Impacts of the M3 Program on Small-Scale Producers and on Women Empowerment

The existence of small and medium enterprises has an important role in the domestic economy. The sector survived the economic crisis in 1998 and 2008. It also plays a role in the creation of jobs and poverty alleviation.

APEC Women and The Economy Forum in 2013 presented that 60% of Micro, Small and Medium Enterprises (UMKMs) actors are women. The data also corresponds to the data of the Ministry of Cooperatives and UMKM Indonesia. This shows that women are the drivers of the economy and have an important role in improving the economy of a country. In Indonesia, UMKM is one of the country's economic buffer.

However, gender equality is still evidently constrained by the bank's low trust in channeling capital to women. National banks still perceive women entrepreneurs as a group who can't meet the 5C criteria (character, capacity, capital, collateral, and condition) required by the banks to mitigate credit risk (Neraca, 2013).

Gender disparity issues also thrives in the midst of communities, particularly in rural areas. It is influenced by ideological, structural, and cultural factors where women are most often put in unfavorable situations. Patriarchal ideology have put women in the fringes. Moreover, patriarchal values have also supported the creation of secondary roles and status of women. Such condition is essentially a reflection of social, political, economic, culture, and legal discriminations against women (V. Arie Susanto, 2009). Through the M3 program, women get strategic roles in the value chain, in the cooperative, and in the whole community.

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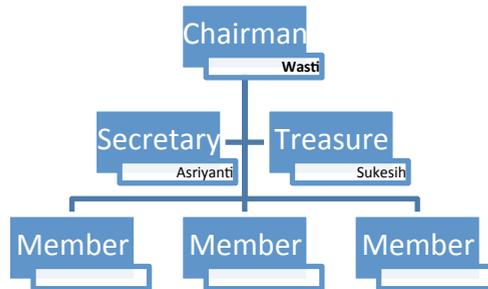


Figure 4. All-female structure of ISM Sinar Abadi Cooperative

- Work Division between Men and Women**

The division of roles and duties in the green mussel production is evident. Men's duties include bagan making, green mussels harvesting, and transporting of green mussels to the collectors and to the cooperative. Women, on the other hand, are in-charge of recoding the acquisition harvest, cleaning and stripping off the green mussels.

Table 3. Division of role/work of men and women green mussels value cultivation

Activities		
√	Set up and assemble <i>bagan</i> at sea	
√	Maintain <i>bagan</i> at sea	
√	Harvest the green mussels	
√	Take the green mussels to the collectors' place	
	Record the acquisition of harvest	√
	Clean the green mussels	√
	Strip off raw mussels	√
√	Prepare the stove and boiling tool	√
√	Set up the fire	√
√	Cook the green mussels	√
	Strip off the cooked mussels	√
	Weigh the stripped mussels	√
√	Clean the shells that has been stripped	√
	Clean the cooking utensils	√
	Receive payment for harvest and fee for the strip	√
√	Use the money from harvest for family needs	√

Note:

√	Done by <i>women</i>	√	Done by <i>men</i>	√	Done by men and women
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In this value chain, the bagan plays a vital role in the production process. Harvest cycle of the bagan is every 3-4 months. During non-harvest season of the green mussels, men go fishing. The bagan provided a fixed and stable income to the household that previously depended on the uncertain and unstable income of the men in fishing. On the other hand, opportunities for women to earn more improved significantly. Before the intervention of the M3 program, women green mussel strippers only get to work a maximum of 3 days a week earning Rp 20,000 daily. Due to the increased production and harvest of the green mussels, the women green mussel strippers have work 5 days a week and can earn up to Rp 50,000 daily. They spend around 5-7 hours daily in stripping off the green mussels. They extend up to 10 hours in cases of abundant harvests. After working, the women have to fulfill the family's reproductive duties of cooking, washing, taking the kids to the school, and going to the market.

Men, on the other hand, follow a consistent schedule for their productive activities. Working hours can be longer only every four (4) months during harvest season of the green mussels. Their productive activities include catching fish and other marine products and repairing broken fishing nets. They start work at dawn and return at midday to rest until the afternoon. After resting, they clean their motorboats, boat engines, and nets.

Below is an illustration of Mrs. Saprah's family's daily schedule before and after the M3 green mussels intervention.

Table 4. Comparison of work division pattern within a fisher household before and after the intervention of the M3 green mussel cultivation program

Time	Activities Before the M3 program intervention			Activities After the M3 program intervention		
	Men	Women	Children	Men	Women	Children
00.00	Sleeping	Sleeping	Sleeping	Sleeping	Sleeping	Sleeping
01.00						
02.00						
03.00						
04.00	Going to sea (Fishing)	<ul style="list-style-type: none"> - Cleaning the house - Preparing breakfast - Shopping - Cooking 	<ul style="list-style-type: none"> Having breakfast and preparing the school supplies Doing activities 	Fishing/ Green Mussel Harvest (during harvest)	<ul style="list-style-type: none"> Cleaning the house Cooking Preparing breakfast Shopping 	<ul style="list-style-type: none"> Eating breakfast/ Preparing for school
05.00						
06.00						
07.00						
08.00						

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			at school	season)		In-school activities
09.00						
10.00		Cleaning the green mussels		Monitoring conditions of bagan (not done during harvest season)	Stripping the green mussel harvest	
11.00	Taking a break, Shalat, Eating Lunch			Depositing green mussels harvest products (during harvest season)	Weighing and recording green mussels harvest product (during harvest season)	
12.00				Taking a break, shalat, lunch	Taking a break, shalat, lunch	
13.00		Taking a break, Pray, Eating Lunch			Stripping green mussels	
14.00				Relaxing		
15.00	Fixing the nets, cleaning the motorboats	Stripping the green mussels	Helping mother stripping the mussels	Fixing the nets and the motorboats		Helping mother strip off green mussels
16.00		Taking a break and relaxing	Taking a break and relaxing			Relaxing
17.00						
18.00	Eating dinner and relaxing	Cooking and preparing dinner		Eating dinner, Relaxing	Cooking/ Preparing dinner	
19.00		Teaching Al-Quran recitation to the neighbors' children	Participating in Al-Quran recitation and studying		Teaching Al-Quran recitation to the neighbors' children	Studying and reciting Al-Quran
20.00					Making	Sleeping

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21.00		Making a cake order	Sleeping	Sleeping	cake order (if there is any)	
22.00	Sleeping				Sleeping	
23.00						
24.00		Sleeping				

Based on the table of 24-hour activities, women spend more time working compared to their men counterpart. Women can work up to 18 hours and sleep only for 6 hours. Men have more time for sleep, an average of 7 hours, which is within the recommended range of daily sleep for a normal adult. The children, regardless of their gender, spend most of their time in school. After which, they do their homeworks, allot time for play, and help their parents.

Men's working hours generally start earlier compared to the women. During green mussel harvest season, they leave the house and go to the sea before dawn. This is done in order to catch fishes of better quality, to harvest more during the green mussel harvest season, and to avoid direct sunlight. Before midday, they deliver the mussels and the fishes before taking a rest. They return to work to clean their motorboats and repair the damaged nets after their evening prayers. Traditional community practices do not allow women to fish because of the required physical strength. Men who are involved in the fishing activities hire people whose pay would be deducted on the household income. Currently, there are around eleven (11) members whose households manage directly their green mussels bagans.

Women's work begin late in the morning with almost no rest in between. They start by cleaning the mussels upon the arrival of the men who went out to harvest. After lunch, they go back to work to strip the cooked mussels until 5 in the afternoon that could extend until 8 in the evening, depending on the bulk of the harvested mussels. Some women can bring their children at the child-minding area of the stripping house while working. The women play a dominant role in the sale and marketing of the green mussels. They also record manage the records of the cooperation and collector. While the work hours of women are longer, men's job has higher risk especially in times of tyoons and bad weather.

The cooperative serves as the safety belt of the fisher-partners green mussel business. Each women member deposit as much as 10% of their income every harvest to the cooperative as business profit sharing. The deposit will be utilized for the development of the businesses of the cooperative, which will benefit the members through profit sharing. Moreover, each member is also required to save

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30% of their income from their green mussel harvest. The savings are used to ensure business continuity. It can only utilized for purposes of bagan maintenance, bagan repairment, and for purchase of additional bagans.

Mrs. Saprah, for example, was able to purchase additional bagans through the savings generated from the previous harvests. The additional bagans translated to increase in production and household income.

- **Access and Control of Resources between Men and Women**

Men and women almost have the same access and control over the resources and benefits. However, there are disparities in the land and house ownerships, specifically for ancestral ownerships. Men dominate the access and control in production, as they are the ones to decide if a bagan needs to be replaced or repaired. Women, on the other hand, have access to loans from the cooperative to finance the repair or replacement of bagan. They also have the access and control in the domestic needs of the children such as food and clothing, with the men spending most of their time out in the sea.

Table 5. Access and Control over Resources and Benefits

	Access		Control	
	♀	♂	♀	♂
Resources				
• Land		√		√
• Means of Production	√		√	√
• Workers	√			
• Money	√	√	√	
• Education	√		√	
• Savings	√		√	
Benefits				
• Outside income			√	
• Ownership access	√			√
• Basic needs: food, clothing, house		√	√	
• Education	√	√	√	√

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Improved Economic Condition of Saprah's Family

Saprah and her family did not have an easy life. Born in Riau, a province in the north island of Sumatra, Saprah and her husband, Ambo Tang of the Bugis tribe, settled in Serang in 1996 after running away from home. In Indonesia, members of the Bugis tribe are well known to be skillful seafarers. The couple lived in a coastal area near to their main source of livelihood. However, effects of climate change made it hard for them to have a decent life. The average income of Ambo Tang is only Rp 50,000, which is not sufficient to support his wife and three children. Saprah helped with the household expenses through selling homemade cakes within the neighborhood. She supplements the family's income as a green mussel stripper in one of the collector's place in her village in 2012. Her job has inherent risks of going to the workplace crossing the river daily. She gets to earn an average of Rp 25,000 for the family. Saprah is selected as one of the thirty (30) recipients of the bagans in 2015. In the first three months after awarding the bagans, the green mussel harvest increased significantly. She was able to get 200 buckets of green mussels on the first harvest. Each bucket is priced at Rp20,000. Harvest cost and boat rental of Rp 8,000 is deducted from the total earnings. A 10% and 30% will be further deducted from the earnings for the cooperative's profit sharing and bagan maintenance savings, respectively. Lastly, a 2.5% is deducted for zakat purposes. Saprah's net income is Rp 1,380,000. An additional Rp 800,000 income is added to the household income from her husband's wage for harvesting the green mussels. Her income is highly dependent on the abundance of green mussel harvest. On an average, Saprah could earn Rp40,000 daily or Rp 1,000,000 monthly. After a year of managing the three (3) green mussel bagan, the savings collected were used to purchase an additional bagan worth Rp7,500. She currently owns four bagans and co-manages the bagan of her in-law with a profit sharing arrangement.

Below is an illustration of the household income of Saprah's family per harvest:

No	Description of Income/ Expenditure	Unit	Price (Rp)	Total (Rp)
A.	Green Mussel Harvest	200	20,000	4,000,000
B.	Expenditure			
	Boat Operational	200	2,000	400,000
	Harvester's Wage	200	6,000	1,200,000
C	Gross Income (A-B)			2,400,000
D	Profit Sharing			
	Cooperation (10%)			240,000
	Savings (30%)			720,000
	Zakat (2.5%)			60,000
E	<i>Bagan</i> Net Income (C-D)			1,380,000
F	Stripping Wage			1,040,000
G	Saprah's Total Income			2,420,000
H	Saprah's Husband Harvest Wage*			800,000
I	Saprah's Family Total Income from Green Mussels (G+H)			3,220,000

* Because the harvester of the green mussels is her husband, the harvest wage returns to Saprah's family

• Economic Impact of the Changes in Gender Relations

For the gender relations analysis, the following were observed: a) the new value chain was successful in increasing the women's role in the improvement of the fisher household's income; b) the time spent of both men and women in the

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production process is equivalent to the value of the income earned; c) there is workload imbalance between men and women in green mussel cultivation process; d) the absence of control and access of women on the land/house; e) the presence of access and control of women in the production as a means to increase the household income. Involvement of women in the cooperative and the green mussel cultivation business significantly increased their respective household's income. However, the women's productive activities did not lessen their reproductive duties that resulted to additional burden to the women. This is a consequence dictated by an imbalanced view of a patriarchal society where women are required to help improve the welfare of the family and are expected to fulfill domestic duties. The intervention of the M3 program indirectly alters the gender relations within the community.

Aside from gender, here are some of the areas that have a direct impact from the intervention.

- *Business Financing*

Business financing refers to the procurement of green mussel cultivation bagan. Total investment for the procurement of bagan is Rp 1,115,000,000 for the ninety (90) units equally distributed to the (thirty) 30 cooperative members. Five (5) additional bagans are directly managed by the cooperative, three (3) of which came from Dompot Dhuafa and the other two (2) units from collaboration with other investors. The financing for the procurement of bagans increased the production capacity of green mussel and increased the workdays of the green mussel strippers.

- *Local Institutions Strengthening*

The ISM Sinar Abadi Cooperative was registered in 2013 as a legal entity. Local institutions are strengthened by legal foundation, proper management of human resources, and business development.

Members are required to report their harvest data to the cooperative regardless of the market channel. Average selling price of fresh mussels is Rp2,000/ kg. The harvest period from the 90 units bagan from October 2015- April 2016 yielded 477.21 tons of fresh mussels. The average green mussels production is 68-tons/ month.

- *Improved Economic Household Welfare*

Partner-members' household monthly income is a combination of incomes

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from bagan harvest, mussels stripping service, fishing, and other alternative income. The monthly average income of the member-partners from the green mussel bagan is Rp 915,855.56 and Rp 1,047,016.67 for the green mussel bagan harvest and stripping service, respectively. While the average monthly income of the men from fishing and other alternative income are Rp1,777,333.33 and Rp 1,286,168.80, respectively. Adding up the four components, the total monthly average income of the partner-members is Rp 5,026,335.

- *Strengthening of Market Access and Network*

Market access and network is directly affected by quality, price, consistent supply, distribution and promotion of the green mussel products. KMM procured facilities and built a hygienic structure for the production process. Green mussels are still being distributed to some local collectors for competitive price. The plan to produce processed green mussels will also open up new markets.

- *Strengthening of Family Resilience*

The regular coaching with the partner-members is integrated with concepts that promote the dignity of women's productive work that will not interfere with their reproductive duties. The program assistants remind the children to stay in school and get a good education to be able to have a decent job in the future. The newly-built strip house has also a provision for a child-minding area so the women can supervise their children while working.

III. Internal and External Factors that Contributed to the Outcomes and Impacts

Demand for mussels, specifically from the European countries Italy, France, and Germany is very high. Countries exporting mussels include Chile, Denmark, Spain, New Zealand, and Turkey. Indonesia has a huge potential in this sector. However, production of the commodity has not yet been optimized.

The volume of mussel production for blood clams, green mussels, oysters, scallops, pearl shells, clams, and abalones, has reached 54,801 tons (Ministry of Maritime and Fisheries of Indonesia, 2011). A year later, production has decreased by 8% at 50,460 tons. The decline in production resulted to an increase for its demand and value. In 2015, total production of green mussels was recorded at 233,700 tons and is expected to grow by 32.60% yearly until 2019.

However, the increase in the production figures is still not enough to meet the regional and international demand for green mussels. The cultivation of the

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commodity is a potential game changer in the economy of the coastal communities and of the whole of Indonesia if properly managed.

Cultivation of green mussels is relatively easy and requires cheaper capital compared to other commodities. It is also independent of feeds, making it more sustainable for the environment.

The production of green mussels is influenced by external factors that are beyond the control of the stakeholders.

- **Macroclimate change and natural disaster.** Green mussels can breed well given the conditions of the ocean water doesn't have relatively strong current, the salinity is not high, and the water base is muddy and sandy. Macroclimate change has an impact on the wave currency and can cause a decline in the production of green mussels. Moreover, Mount Anak Krakatau is periodically monitored for possible risk on the harvest.
 - **Green mussel's ability to absorb toxic waste.** Green mussel is a good source of protein content of about 16.7 to 21.9%. It also has essential amino acids (arginine, leonine, lysine), calcium mineral, phosphate, iodine and copper. However, green mussel also has the ability to absorb toxic wastes such as copper, zinc, mercury, cadmium, lead, and other heavy metals. It can also absorb sediments of detergent and soap. The absorbed waste can trigger a variety of bacteria such as Escherichia coli (e-coli), salmonella, and shigella that can be harmful when ingested. It is then vital to ensure that the water quality of the cultivation site is free from any pollution waste. Based on the periodic testing results, the water quality in Kasemen is suitable for green mussel cultivation because it doesn't contain heavy metals.
 - **Public perceptions that green mussels are not safe for human consumption.** Some cultivation areas of green mussels yield test results that contain heavy metals. These are the located on the waters of Jakarta Bay, estuaries of Wonokromo River, Surubaya, and the northern coast of the island of Bangkala in Madura, among others. However, periodic monitoring of the water quality on the cultivation sites surrounding Banten Province, including the Kasemen Sub district, show that these are free from harmful chemicals. With the current bad publicity on the safety of green mussels for consumption,
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efforts should be made to disseminate information that the green mussels from the Kasemen area are safe for human consumption.

- **Formal Regulations on the Set-up of Bagan.** Presently, there are no written regulations on the set-up of bagans. Presently, a district leader gives the permit to set-up with the aid of the Department of Marine Fisheries of Serang. However, it is vital that a written permit and formal regulations should be implemented among stakeholders for the protection of all parties involved. This will prevent possible conflicts among the community members and other parties involved in the use of marine waters as green mussel cultivation sites.

Aside from the mentioned external factors, internal factors also hamper the full implementation of the M3 program.

- **Technical knowledge and skill of cooperative's management.** The cooperative's management is highly dependent on the program assistants. This results to the delayed development of the organization. Inadequate management skills also hamper the innovation of activities and business development that are vital for the cooperative's earning potential. Further, there is also inadequacy of the management to manage the cooperative's financial accounting due to the lack of knowledge and skills. While the program assistants have turned over the financial management to the board members of the cooperative, the preparation of balance sheets, profits, and loss are still being monitored and handled by KMM.
 - **Dependence on Collectors for Access to Main Markets.** The cooperative is not yet ready to be independent from the old collectors. The price of the cooperative will be more competitive if they will open up to other markets.
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Table 6. SWOT Analysis of the Green Mussel Cultivation Business

Strengths	Weaknesses
<ul style="list-style-type: none"> • Own ISM Sinar Abadi Cooperative • Own hygienic mussels stripping house • Own business permit for port authority of Serang Coastal Area • Potentials of the location for business development • Green mussels cultivation is easily done by women • Own 90 <i>bagans</i> which yields 210 tons monthly and can be increased up to 150% 	<ul style="list-style-type: none"> • Sea where the mussels cultivation is located cannot be proprietary • The role of cooperative in processing and marketing has not yet been optimized • The skills of the cooperative's management still needs improvement • <i>Bagans</i> are often damaged during storm • The capital for <i>bagan</i> investment is not sufficient • Entrepreneurs cannot access bank loans • Market access is still dependent on the collectors
Opportunities	Threats
<ul style="list-style-type: none"> • High market demand for green mussels with production capacity only fulfilling half of the demand • The growth of population rate and sea food restaurants in West Java, Banten and DKI Jakarta regions is high 	<ul style="list-style-type: none"> • Westerly winds bring waves that can damage <i>bagan</i> • Climate change causes a storm at sea • Pollution from urban waste (DKI Jakarta and Banten) • Expansion of urban area that can lead to conversion of the cultivation sites

Strategy and Policy of Social Business

The following strategies were performed by KMM within the M3 program to upgrade the green mussels production value chain.

- **Intensive assistance as a standard for community business empowerment program.** This is carried out until the assisted communities consciously change within their own resources. The program assistants are required to live with the community for two years. They are required to facilitate, motivate, educate, and mediate for the assisted communities. They also organize groups and local institutions within the objectives of the program. Building individual and social capacities is not an easy task. Underprivileged communities are weak in almost all facets of life that patience is needed to make them realize their empowerment. The biggest challenge faced by the program assistants is the resistance of the people to change and innovation. Communities are more likely to reason out and accept their "fate". In this situation, the assistants must establish an effective communication with the community. The

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presence of the program assistants will constantly raise awareness and alter gradually the mindset of the members of the community. Further, the program assistants also increase the skills and awareness of the community's economic potential through constant coaching and training.

- **Organizational development.** The program assistants act as facilitators in identifying the wants and needs of the fishing communities. Activities of the formed institution would ensure the continuity of the program. In some cases, local institutions also identify beneficiaries that serve as the group's motivation. In brief, here are the major rules and regulations implemented in the M3 green mussels cultivation program:
 - business funding for the green mussel cultivation of three units of bagan per partner;
 - partners are required to be members of ISM Sinar Abadi Cooperation;
 - profit sharing with a ratio of 90:10, 90 % for partners and 10 % for cooperation;
 - partners are required to save at least 30% of their harvest through cooperation for bagan maintenance and partner business development; and
 - provision for training and capacity strengthening of partners

Services and Resources

Partner-members can apply for loans to sustain their daily and emergency needs. Through the cooperative, their income is increased through profit sharing of bagan management. Partners can benefit more if there is an added value to the product after harvest. To facilitate this potential, KMM is currently reviewing any derivative product from the raw product of green mussels, such as livestock feeds from the green mussel shell content. KMM is also developing green mussel meat to be processed to ketchup, snacks, and nuggets. It is also exploring possible partnerships with established restaurants serving seafood.

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Table 7. Additional Support expected from KMM, ISM Sinar Abadi Cooperative and the Cooperative Member's Household

KMM	Cooperative	Cooperative Member's Household
<ul style="list-style-type: none"> • Additional investment from the donors to add means of production • Commitment from the management and cooperative members 	<ul style="list-style-type: none"> • Additional capital for cooperative business development • Strengthening the capacity of management for financial and business management • New green mussels cooking tool • New cooperative office; the house of the chairman of cooperative is currently utilized as the office 	<ul style="list-style-type: none"> • Additional <i>bagan</i> to increase production • Cleaner, more hygienic, and hazard-free stripping house • A minding area for the children of the workers

Table 8. Services that needs improvement

Production Level	After-Harvest Level
<ul style="list-style-type: none"> • Provision for a safe and convenient stripping house. The stripping and cooking area are adjacent to each other which makes the women green mussel strippers vulnerable to possible respiratory problems • Innovation of green mussels by-product i for added value • Fast and easy financing for members 	<ul style="list-style-type: none"> • Opportunities for women to participate in various trainings organized by the government/ NGOs for capacity building

The existence of a coastal land for cultivation is a major factor for the success of the program. Government should implement policies that would enable the preservation of coastal areas and maintain the cleanliness of potential cultivation areas. Further, several studies show that green mussel cultivation has insignificant impact on environmental degradation. On the other hand, green mussels cultivated in a polluted environment have health risks on its consumers.

The development of the green mussel cultivation program is also influenced by the structures and processes performed by various stakeholders.

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- *Department of Marine and Fisheries of Serang*

Margaluyu Village in Kasemen Subdistrict is included in the priority work areas of the Department of Maritime and Fisheries of Serang in its program to improve the quality and quantity of marine commodity production. For a time, the program focused on the cultivation of technical development and post-harvest processing of marine products with targeted fishermen beneficiaries where the green mussels strippers are not included.

This constraint limits the agency to extend assistance to the strippers in the form of slots in trainings for the cooperative management of the ISM Sinar Abadi. It also played a vital role in initiating the laboratory testing of the water where the green mussel cultivation is located. The results brought back the trust and confidence of consumers on the product.

- *Department of Public Works (PU) of Serang*

A protected area within the Margaluyu Village is under the management of the Department of Public Works. The area is diverse and is utilized for residential and farming purposes. The green mussel cultivation is located in the protected area sites. However, since the area is managed by the Department of Public Works, a permit should be secured by the management of the ISM Sinar Ibadi Cooperative and KMM that will certify that the green mussel cultivation area is safe and is allowed to operate.

- *Water Police*

Water Police is responsible for enforcing laws relating to water traffic, providing search and rescue, and ensuring coastal security and preservation. All sea water and coastal related activities should be registered and monitored by the water police, including the green mussel cultivation activities. The relationship of water police and the management of the ISM Sinar Abadi Cooperative has been smooth from the initial stages to the actual set-up of the project.

- *Karya Masyarakat Mandiri (KMM)*

KMM recognizes the need to further empower the beneficiaries through empowerment programs and projects that would require the green mussel strippers to alter their habits, attitudes, and mindsets. With these, they would be able to become real actors and managers of the green mussels cultivation business.

Empowerment activities in the technical aspect and business management of the green mussel cultivation. The beneficiaries-partners are also taught to follow the laws and regulations related to the business. An issue that should be resolved

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is the protected area approved by the village district to be the site for green mussels cultivation.

- *Dompot Dhuafa*

As a zakat management organization, the function and role of Dompot Dhuafa is crucial. A big part of the financing and investment is derived from donation collected through Dompot Dhuafa. In turn, the success of the M3 program for this project will provide the integrity of the organization to its donors and the public. The trust of the public to the organization would equate to donations that will be used for future projects for the benefit of the poor communities.

IV. Lessons and Insights Useful for Benchmarking Interventions in Agricultural Value Chains That Transform the Lives of Small- Producers and Bring About Women's Economic Empowerment

The green mussels cultivation program ran for three years before the integration of the Mustahik Move to Muzakki (M3) strategy in 2015. The duration of the implementation may not be sufficient to yield substantial results and impact. However, insights and leanings were culled out in the process that lead and enabled stakeholders to identify their strengths and weaknesses that will be used as benchmarks in the next stages and replication of the program. One of the major issues encountered in the community during the empowerment stage is the awareness of the potentials of the partner-beneficiaries and relationship building.

The implementation of the M3 strategy in Serang province is in sync with the mission of Dompot Dhuafa, the mother organization of KMM. It helped in the government efforts to alleviate poverty in Indonesia in partnership with stakeholders from the local government, academe, other non-government organizations, and the community.

The following are the strategies employed within the M3 program that can be used as benchmarks in the intervention of agricultural value chains.

Balancing the role of women in productive and economic activities. The newly built strip house is ensured to be hygienic with a provision for a child-minding area. These features enable the women green mussel strippers to bring their children to work. The facility can increase the productivity and savings of the partner-beneficiaries because they do not need to hire a nanny or commute back home to check on their children.

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Increasing the roles of women in the value chain. The M3 program provided opportunities for women to have their own means of production for green mussels. This enabled them to take on strategic positions in the green mussel agricultural value chain that increased significantly their monthly income. Before the intervention of the program, the women's average monthly income is only around Rp600-900. With the intervention, their average monthly income increased significantly to around Rp 2-4 million.

Partner- beneficiaries are capacitated to manage the business. Most have developed the confidence to speak in public and relate with other people. They have also developed sound judgment for the business, and important decisions related to their family, children's future, and community's welfare.

Community empowerment is a tedious process. The M3 program showed the crucial role of intensive assistance, especially during the initial stages. A devoted program assistant should live and be based with the community in the duration of the project. Each assistant is required to have a variety of competency that corresponds to the needs of the community being assisted. The duty of the assistant, as mentioned in previous sections, include the establishment of a local institution within the three years ideal duration of the program within a targeted community. The program assistant is also tasked to properly allocate the donated capital funds through internal discussion and dialogue with groups and partners. All of these should be carried out while also transferring the technical knowledge to the targeted community in the process. "The strategy that I do is to make the people feel happy with the presence of an assistant. We give them whatever facilitation they want even though it is not what they need. The key is for the assistant to blend with the community that will enable easier and effective transformation of knowledge and values to the community," Program Assistant Purnama narrated the effective strategies he employed within the Margaluyu Village.

Establishment and strengthening of local institutions for sustainability. This program has established the Ikhtiar Swadaya Mitra (ISM) Sinar Abadi Cooperative as part of their community empowerment. It is responsible for the assets and for the management of the businesses and projects that will ensure its sustainability. Its existence also serves as a safety net of the business ventures. It acts as the intermediary party between the fishers and the collectors. Partners can also save and borrow money for emergencies and business development through the cooperative. The current partnership of the cooperative and the local government

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also provide members opportunities to access capacity building trainings and workshops, "With the help of this program, my business became profitable. My income increased from the additional earnings of the cooperative. With these, I want to move forward with Dompot Dhuafa. We are also trying to establish networks with non-governmental organizations (NGOs) and banks for the progress of the cooperative," Wasti, the chairman of the ISM Sinar Abadi Cooperative narrated her plans for the organization with optimism.

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Key Informant Interviews



Wasti is the Chairman of ISM Sinar Abadi Cooperative. She was elected Chairman of the cooperative because of her proven ability in organizing its members. Wasti's skills and knowledge improved with KMM's coaching over the last two years. She is responsible for the businesses owned and managed by the cooperative.



Saprah is an ordinary housewife. She migrated with her husband 21 years ago to Serang, Banten. She has three children, two of which are already working. Saprah is one of the most resilient members. She currently has five (5) bagans from the three (3) bagans that were initially awarded to the beneficiaries.



Purnama is a program assistant of KMM stationed in Margaluyu Village, Kasemen, Serang. He was tasked to capacitate the board and members of the cooperative. He also acts as a consultant in the various businesses of ISM Sinar Abadi Cooperative.

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DOCUMENTATION

