

# **Top 10 Finalists**

## Madya (Semi-Established)

### 1. Gamal Albinsaid (Indonesia Medika – Malang)

Health is one of the most valuable things for every human being, as with a healthy body we can do all of our activities well. However, the lack of access to proper health facilities in Indonesia is still very worrisome, especially for the under-privileged. Financial problems can be a major barrier to access to good health facilities. Thus, it is the duty of the whole society to participate in improving the quality of health care in Indonesia.

Gamal Albinsaid, the founder and currently the CEO of Indonesia Medika, an organization that adopts the principles of social entrepreneurship, has dedicated himself, along with other volunteers, to the development and management of health resources based on the *healthpreneur* (entrepreneurial health) concept. The main aim of Indonesian Medika is to create solution-based health products that are practical, strategic, and make a significant impact on the quality of healthcare in Indonesia.

To address the issues affecting healthcare quality as mentioned above, Indonesia Medika is involving and organizing the community in Malang. One solution is the development of a community program based on clinic locations, called "Garbage Insurance Clinic". This is a health insurance system in which the participants use garbage or waste as the insurance premium. The program can be duplicated in other areas and can be adopted as a government program to improve access to public health care.

In this program, users simply need to hand over their waste and garbage to the Garbage Insurance Clinic. The garbage or waste that is collected from the community is then processed into cash as a "Health Fund" via two methods. Organic waste will be processed into fertilizer using the Takakura method, while inorganic waste will be sold to collectors. The funds thereby generated are used to provide health services in a holistic manner, consisting of treatment for ill patients (curative), health care quality improvement programs (promotive, i.e. counselling, nutritional counselling, distribution of books, etc.), preventing the occurrence of illness (preventive), and rehabilitative (home visits, diabetes control, etc.). Indonesia Medika also plans to duplicate the clinic at five different locations, particularly in rural areas with under-privileged populations.

## 2. Novisha Kurnia Utami (KWT Melati Pekon Tribudisyukur – Lampung Barat)

For more than three years, Novisha has been actively engaged in social entrepreneurship activities through KWT Melati, located in Pekon Tribudisyukur, Kebun Tebu Subdistrict, West Lampung. KWT Melati was established on 8 October 1993 with group work (social gathering) as its initial activity. Most of the residents of Pekon Tribudisyukur work as coffee farmers; however, because Pekon Tribudisyukur is located in a Community Forestry (HKm) zone, the activities of the farmers are becoming restricted due to a clash with the government regulations. The land that the farmers have normally used is actually a state-owned forest, so the local people/ farmers are only allowed to exploit non-timber forest products (NTFPs) such as coffee, palm sugar, and fruits.

Coffee is the main source of income of the people in Tribudisyukur; unfortunately, coffee can only be harvested once a year. Considering the prospects of the commodity of coffee, KWT Melati has taken the initiative to develop a program in Processing of NTFPs such as coffee, since the selling price of processed coffee is higher than that of coffee beans. The purpose of KWT Melati is to create a centre

of communication among farmers and also to improve their skills to enhance the welfare of the families, to improve their incomes, to encourage the efforts and hard work of the members, and to establish an organisation with strong capital.

The group has now expanded its membership to 77 people, as well as expanding its activities and businesses, for example by managing productive enterprises for regular ground coffee, luwak coffee, palm sugar, palm sugar crystals, banana chips, cassava chips, and natural honey. Currently, KWT Melati is processing NTFPs in the HKm area and is able to produce around 2-3 tonnes of coffee powder per year. Starting from their own capital through saving & loan services, it now also has a convenience store to serve the needs of the members.

The value agreed upon by the community members is to contribute their work, thus reducing the need to pay for outside labour. The convenience shop meets the needs of members so that they do not need to shop elsewhere; the shop is also used to sell the members' products. KWT Melati has also formed a partnership with farmers who have their own land outside the State Forest for timber plantations. KWT Melati believes that utilizing and processing the products from the Community Forestry Area, especially coffee and sugar, will encourage the sustainability of the program or activities, as it will motivate the community to plant more. In the end, the ideals of 'sustainable forest and prosperous society' can be realized.

### 3. Fifiyati (Komunitas Dayak Iban - Pontianak)

The Dayak Iban people are known for their skill and ability in producing traditional woven cloths of a unique, distinctive character with a wide range of designs. However, many problems are currently being faced in preserving this cultural tradition. The activity of weaving is done mainly by older women, while many of the younger generation are moving and studying outside the villages. There is a lack of learning facilities for knowledge transfer, as well as difficulty in obtaining yarn and other raw materials for weaving. Recognizing the importance of the art of weaving as a precious cultural heritage, and the threat of its extinction, Fifiyati saw the need and took the initiative to build an entrepreneurial culture to revive traditional Dayak weaving. In addition, by creating wearable products that can be promoted through exhibitions both locally and nationally, the Dayak woven cloths can again become well known.

The main objective of this community-based social enterprise program is to revitalize and restore the woven cloths originally created by the Dayak Iban women in two villages/communities, Desa Tekalong and Sungai Long. It also aims to develop productive activities that can be performed by local women, based on local wisdom. The activities being implemented to revive the culture of producing the traditional Dayak Iban woven cloths are 1) assisting the weavers to obtain raw materials or yarns and 2) shared learning activities facilitated by older weavers to teach the younger weavers. In this way, the communities will be able to produce new woven cloths, which will then be examined for quality. The woven cloths with suitable quality will be sold in the market, and the rest will be used to create other wearable products.

The values agreed by the communities in running this program are honesty, openness, togetherness, and economic sustainability. The values of honesty and openness are the foundation of the program, especially for activities that are managed and performed by the communities, since many stakeholders are involved and each of them expects some benefits. Togetherness is interpreted as a desire to always work and strive together and to share the benefits among them. The communities will also share the role of each stakeholder; therefore this aspect is crucial. The sustainability value of these activities is mainly to give more attention to the balance of socio-cultural (cultural preservation), ecology (germplasm conservation) and economic (local productive enterprises) aspects.

# Pemula (Start-Up)

## 1. Renung Rubiyatadji (KSM TPST 3R MULYOAGUNG BERSATU – Malang)

Mulyoagung village in Dau District, Malang has experienced very significant population growth over the past ten years. With the rising number of college students pursuing their studies in Malang, the number of residential areas and settlements is also increasing. This has led to a significant increase in the amount of waste and garbage produced from households. In the absence of proper infrastructure and facilities for managing the waste, many people have simply been throwing their garbage along the side of the Brantas River, causing pollution in the surrounding areas.

To address the problem described above, the main solution offered by the Community Group (KSM) of Mulyoagung village is to build an Integrated Waste Site (TPST) to resolve the issue of waste and garbage that has been dumped along the Brantas River. KSM TPST 3R Mulyoagung Bersatu is a community group which provides environmental sanitation service (door-to-door garbage collection) reaching around 5,350 families in four villages. Currently KSM TPST 3R Mulyoagung Bersatu employs around 65 people, consisting of 23 women and 44 men, whom it recruits directly from the community.

The benefits from the development of the Integrated Waste Site (TPST) Mulyoagung Bersatu will not only be felt in terms of the environment, by reducing pollution; it will have a positive impact in other areas as well – in the economic sector by creating new employment opportunities, and in the education sector with prospects for conducting research and development on waste management. The ownership structure is a collective ownership, namely the TPST 3R Community Group (KSM) Mulyoagung Bersatu, which was given a mandate by the relevant stakeholders (village heads, local government, community leaders and the public) to carry out the management of sanitation services and the waste recycling process. The ownership of the assets will be treated as collectively owned public assets, and the growth of the assets will be organized and recorded in a balance sheet.

## 2. Riyadi Afdol (Komunitas Zero Waste Indonesia – Depok)

Every day, the city of Depok, West Java, can generate as much as 1,650 tons of landfill waste, or about 4,950 m³ per day (DKP Depok, 2012). The effects caused by the high amount of landfill waste and a poor waste management system are felt by all levels of society around Depok. For one example, there are many residential areas that are not served by the local Department of Waste Management and Sanitation. As a consequence, the local residents simply throw their garbage into the rivers, lakes and vacant land. In addition, as the amount of garbage is increasing every day, the Cipayung landfill no longer has the capacity to accommodate the accumulated waste. This is also affecting the health condition of the community around the Cipayung landfill, as the condition around the landfill is having a negative impact on the environment and the nearby residents.

Zero Waste Indonesia (ZWI) is a community-based organization engaged in waste management. ZWI was established in response to the increasing accumulation of garbage and pollution generated by both the community and industry in Depok. Zero Waste Indonesia aims to involve around 200 students of the University of Indonesia from a variety of majors, 200 students from 20 schools in Depok, 50 artisans producing handicrafts from garbage/waste, as well as 10 employees of ZWI.

The philosophy underlying the activities of Zero Waste Indonesia is a sustainable business with a triple bottom line: People (social aspects), Profit (economic aspect), and Planet (environmental aspect). In the social aspect, Zero Waste Indonesia focuses on improving the quality of life of the society, through education about self-sorting and management of waste, creating new jobs in the field of creative industries using waste materials, and community development. In the economic aspect, Zero Waste Indonesia is focusing its business practices on prospects and profitability. ZWI aims to maximize the economic value of its products made from waste through integrated sorting and processing activities. In the environmental aspect, ZWI is focusing on reducing waste disposed into the environment around the Cipayung Landfill.

The organizational structure of ZWI is divided into two entities, namely ZWI as company and ZWI as community, each led by the CEO and chairman of the community. Each organization/entity has supporting divisions that perform day-to-day functions of the organization. Strategic decisions are made during shareholders' meetings along with the founder of ZWI, while technical issues are discussed internally within the organization along with its supporting divisions.

## 3. Sindu Dwi Hartanto (Nira Kamukten – Banjarnegara)

The condition of coconut sugar producers in Gumelem Wetan Village, Susukan Subdistrict, Banjarnegara District can fairly be described as miserable, because the village is located in a very remote area. The poverty is also perpetuated by the unstable price of coconut sugar. Sometimes the price can be high and even exceed the price of rice, but the prices of other basic needs are also increasing. When the price of coconut sugar is low, this affects the income of the producers and makes it difficult for them to provide proper nutrition for their families. This price volatility is very unfavourable to the position of the producers, especially for those whose entire income comes from producing and selling coconut sugar.

Therefore, Sindu, who serves as a field assistant at Nira Kamukten Cooperative, is trying to develop a social entrepreneurship program that aims to build Gumelem Village as a centre of high-quality coconut sugar. The program will involve groups of coconut sugar producers; currently there are around 129 active members participating in the program. Producing high quality organic coconut sugar is seen as an effective way to improve the producers' welfare. This is evidenced by the value obtained, compared to the price of the moulded coconut sugar (bathokan) normally produced in Gumelem Wetan Village. Basically, organic coconut sugars command a higher price in the market, due to the complexity of the production.

The Nira Kamukten Cooperative is owned by all of its members and the authority is mandated to the management, who were democratically elected when it was established. The programs or activities that will be implemented by the Cooperative include training on the system for producing high-quality coconut sugar; upgrading the tools and equipment for the production; developing best practices on how to produce high-quality coconut sugar; product campaigns using banners and stickers; and competition in producing the best coconut sugar. In the future, the social entrepreneurship program is expected to empower all of the producers. The Cooperative is planning to expand and implement the program to other areas as well. They expect to form around 12 groups of producers, targeting more than 120 qualified producers as members. Thus, in the long run the Cooperative will be able to recruit around 249 qualified producers of coconut sugar, which is beneficial for consumers' health. To expand the marketing networks, an organic certification process is also being developed from the Union Control Institute (Netherlands) for 710 producers.

## 4. Seterhen Akbar (Riset Indie – Bandung)

Seterhen serves as the Main Coordinator at Riset Indie, a group greatly concerned about the conditions of transportation/traffic in Bandung. The situation can be considered messy, given the severe traffic jams that often occur and the disorganized parking arrangements. Some simple solutions to normalize the situation are reducing the use of private vehicles and increasing the use of public transport. Through observation, Riset Indie has also discovered that the cause of those problems is mismanagement of small urban transport minivans (angkot), which are no longer compatible with the development of the city. The transportation system for angkot currently in use in Bandung is still more or less the same as was developed in the 1980s. In addition, most of the angkot are privately owned, making it difficult to coordinate them. The angkot industry is mostly run informally, so there is no clear coordination between the local government, cooperatives, drivers and angkot owners/employers.

To overcome the problems described above, Riset Indie, as a neutral party, took the initiative to facilitate communication between all relevant stakeholders, which had been strained, by bringing together the largest public transportation cooperative in Bandung (called KOBANTER BARU), the Department of Transportation, the Police, a representative group of consumers/passengers, and a

representative group of angkot drivers and employers. Riset Indie is also trying to invent a new business model of urban transportation for angkot that would be better suited to the current conditions of the city, for example by providing training for drivers, developing innovative business models to generate additional income for the drivers (apart from the passengers' fares), and improving the quality of angkot services.

Riset Indie initially planned to set up a Cooperative for angkot consumers (with a minimum of 20 people/members) as the representatives of consumers, in which the main activity is to provide integrated transport services (in the form of membership). To be able to do that, the Cooperative will need to establish a partnership with the existing Angkot Cooperative. In this way, both parties can be considered equal and able to interact as partners. The main objective of Riset Indie's program is to increase the use of public transport (angkot) by the public, so that the problems/issues such as congestion, economic limitations, and social psychology can be addressed simultaneously. The values agreed by Riset Indie are humanism, socialism, fairness, openness and transparency.

## 5. Mesry Modok (Kelompok Ekonomi Kerakyatan Sion Nusak - Rote)

Inaoe village has great potential in its coconut resources, but these resources still cannot be fully utilized. Most of the residents in the community work primarily as farmers and copra producers, but currently they are facing two main problems. Firstly, the selling price of copra is normally valued too low in the market; this affects the income of the famers. Secondly, the people in Inaoe Village often use firewood as an alternative to kerosene (which is quite expensive), but this also has a negative impact on the environment. The main problem is the low selling price of copra, as the price is usually set unilaterally by the middlemen and the farmers are put at a disadvantage.

In order to resolve both of these issues, Mesry, who serves as a priest at a local church, took the initiative by forming a community group called "Kelompok Ekonomi Kerakyatan Sion Nusak (KEKA SION NUSAK), in which he also serves as the chairman. The main objective of the group is to help coconut farmers and copra producers earn better incomes and produce higher-value products, for example by processing coconut oil into Virgin Coconut Oil (VCO), and also to reduce family expenses for purchasing kerosene and reduce the use of firewood for cooking by using charcoal briquettes made from VCO waste (coconut shells) as the best alternative. This program involves coconut farmers and copra producers who are also members of the local church, called GMIT Zion Nusak. Currently there are around 73 households participating in the program, with 23 people who are actively producing VCO.

The organizational structure consists of a chairman, a secretary and a treasurer who manage the operations and administration. The management is responsible to the General Assembly of Members and also to the Church Assembly of GMIT Nusak. Ownership is joint ownership, on the principle "by and for all members". All decision-making is done through consensus agreement.

#### 6. Mahjati Abidah (Koperasi Pasar Maju Lancar - Klaten)

Cokrokembang traditional market is one of the traditional markets that were revitalized by the government in 2011/2012. The stalls have been arranged neatly and the environment is always cleanly maintained, so the market is expected to be attractive for customers to visit. While the physical state of the market has improved, it is still not balanced with the quality of human resources of the merchants. This is because the merchants' association, which should also actively participate in managing the market, has not functioned optimally. The formation of the merchants' association has been seen as merely a formality, mainly intended to support all decisions made by the market's management. As a result, many merchants have become "victims" of unilateral policies adopted by the market management. Also, additional charges without clear purposes often complicate the economic situation of the merchants, not to mention the bondage to moneylenders, who often approach small merchants who have limited knowledge in managing their finances.

To overcome the above problems, Mahjati, together with other volunteers, formed a cooperative for the merchants called Koperasi Pasar Maju Lancar. The cooperative was formed mainly to alleviate the capital problems so often experienced by small traders/merchants in Cokrokembang market. The

small traders' lack of information about the process of accessing loan funds from banks has placed them in a difficult situation. One example is the high-interest loans from moneylenders in the market. By collecting joint capital with other traders/merchants, the Cooperative aims to help small traders/merchants by providing low-interest loans without complicated administration. The Cooperative also provides a daily savings service for members who have difficulty in managing their finances (by setting aside some of their income).

In addition to the savings and loan products, the Cooperative will also start a wholesale joint venture. Goods such as sugar or cigarettes can be purchased jointly from manufacturers or large-scale suppliers in large quantities and then sold in bulk in the market. The Cooperative is open and family-oriented, so all members can access information on its financial flows. The Cooperative's rules were set based on the result of mutual agreement, including the amount of principal, mandatory contributions, and interest on the loans. At first the Cooperative had only around 13 merchants/traders representing stalls of various types of products available in the market. Now the number of members has grown to 60 people; most of the members are small merchants in Cokrokembang market, especially women.

### 7. Norman Embongbulan (CV. Roas Mitra Nusantara – Halmahera Barat)

Most of the public and the local government of West Halmahera still do not recognize the importance of the benefits of sago in addressing global warming. They also still do not know the benefits contained in the sago beyond its use as a staple food in place of rice. For these reasons the local government has not undertaken any specific policy to protect sago as a leading commodity as compared to rice farming. This will adversely affect the population of sago trees. Furthermore, farmers still have limited knowledge of the technology for processing wet sago into sago flour. As a result, farmers have not been able to improve their incomes. Given these problems, it is feared that the people of West Halmahera will no longer have food security to support their day-to-day life, in this case by consuming sago.

Through a program of organic sago flour processing, as well as an effort to obtain organic certification for the sago fields, CV Roas Mitra Nusantara aims to increase farmers' income by purchasing their sago, as well as to protect the environment and promote food security in West Halmahera District. As the selling price of sago base from farmers is often unstable, this has led to low economic growth. Based on the data obtained, the farmers usually sell their sago base for Rp 3000/kg, and sales are based on market demand. Consequently, when there is no market demand, the farmers are idle. Through the organic certification of sago fields, and also through a sales agreement between the farmer groups and CV Roas Mitra Nusantara, the selling price will be higher and the marketing strategies will be clearer.

As a newly-established administrative region and also a post-conflict area, West Halmahera often receives aid funding from both the central and the provincial governments. This has affected the mentality of the society, as the people are becoming too dependent on aid and losing their self-reliance. Through the programs mentioned above, CV Roas Mitra Nusantara is trying to change the mind-set of the people in West Halmahera to be economically independent and to instil a culture of saving for the future. The main value invested through this program is the knowledge for the farmers about the importance of organic crops for the health of the nation. The cooperation between CV Roas Mitra Nusantara and the farmer groups is a sustainable partnership that will be maintained through training, mentoring, and sago base unit pricing. The pricing is agreed based on the quality of the product and in accordance with the organic standards.