

## SUNDAY

### *Arrival At Last*



Three airplane rides and two transit waits later, Dr. Kevin Thomas and I finally arrived in Solo, Central Java. The Solo airport consists of only one terminal. Though humble, there is a certain beauty to it. Perhaps the lack of modern amenities makes everything touched by human hands.

By now, we had sat around in planes and airports for over 30 hours, and quite sedated. After queuing for our luggage, we were greeted with delightful smiles by Akbar and Pargito from our local nonprofit partner foundation KOMPIP. Another gentleman Nick Taranto, joined us shortly amongst the crowd and baggage. Nick was the only other foreigner on the plane, but we did not know he was also in our very group. Besides being an English teacher for children, he volunteers through the Real Medicine Foundation.

So here we were - two locals, one doctor, one teacher and one returning expert - from different parts of the world, and at that moment, we all understand a common language: a need bigger than all our minds can wrap around. Immediately the vibe was sweet - playful, unified, practical. We started this journey full of jokes, perhaps as a subconscious insulation for the task we are to encounter.

### *Dusk Discussion*

After checking in the hotel, we went for a dinner/strategy meeting at 'the biggest restaurant' in Solo town, which was a simple Padang joint with fluorescent lighting (versus kerosene). It seemed that we had known one another for much longer, maybe because in our hearts, we follow the same song. Small talks became unnecessary because it felt like we were picking up from old conversations. Hence we went straight for the jugular - all the practical logistics on the table of rice and curries.



The Real Medicine Foundation came with the main plan of microfinance to help small businesses, either by funding the villager for a food stall, a bicycle or a sewing machine. Microfinance is a concept that had recently caught a fair amount of press due to the latest Nobel Prize winner Muhammad Yunus being a micro-financier himself. It is not just giving fish but giving the equipment to fish. It is method of aid that is practical, long-lasting and its effects, multiplying.

### *Uncovering Untidiness*



Within minutes of discussion, we realized that the government aid for shelter had been delayed, and that people were still living in vulnerable tents. Therefore in this situation, microfinance can perhaps be considered as a secondary need - important but not as urgent as say, food and shelter. The microfinance project would impact them so powerfully... but at a time when they could not even think straight from having no shelter, it seemed early. If I am not mistaken, it was like giving a drowning man a wet suit when he needs

a life jacket.

At that moment, it became clear that rescue work is tricky. The nature of Need is not neat. We just have to address them. We discussed what the people need, what they already have, what government promised, what other nonprofits did, so the efforts are not duplicated. Unfortunately, this was a fragile ideal since other pledges were late or broken altogether. Then we talked about what would be the best strategies for aid now and aid that will last.



Gazillion ideas, connections and debates then ensued, reflecting our collective desire for a true solution, not a band-aid. I felt a teamwork and unity no corporation can foster, regardless of how many six-sigma MBA employee development workshops attended. That table consisted of highly educated, successful, socially conscious powerhouses that could probably do much more profitable ventures, but nudged by a purpose bigger than our abilities combined.

Due to the status of basic needs that went unmet, we had to think fast - what could we do THIS trip based on that information, and what we just had to wait for. We could not do much this round on shelter but strategize and fund-raise some more. But we can still use the funds for starting or improving their means of livelihood. The glaring basic needs we can try to address ad-hoc but not collectively.

Out of all the villages, we had planned to visit the hardest hit area. So we would be on our way to Desa Mlese (Mlese Village) where the people were most destitute and delayed.

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## MONDAY

### *Morning Meeting*



After retiring for the night, we met at nine the next morning. We first went to the KOMPIP office, which consists of a roof, a dining table and 2 laptops, with maps and tables sprawled all over the walls. Lurking behind simple appearances are more highly developed KOMPIP staff - all of them serious in thought yet gentle in spirit: Rosma the young Muslim lady with superb research skills, Indra the documentary woman always armed with video camera at hand and Sutrisno the driver whom we nicknamed 'Tom Cruise' since he is renowned to make any mission possible.

We looked at the potential villages we could visit, and their 'RTs' (communities within the villages). We decided to embark this journey via 3 villages today -Tirtomarto, Brangkal, Mlese.

Driving through the streets of Java was more a ride on Indiana Jones than a road. Motorcycles, cars and vehicles of all kinds blazed and squeezed through impossible lanes. Even dreadful Los Angeles traffic looked quite appealing that moment. The driver's name tom Cruise was apropos.

### Threading Tirtomarto

Quite an amusement ride later, we arrived in Tirtomarto village. This was our first look at damage from the earthquake. Amongst the evergreen fields lie piles of broken bricks and rubble. Watching through the car window, I wondered how it would feel to see my home in rubbles.... if just my laundry were a mess, it would throw me off, let alone an entire home.

One of our main goals is to talk to people and practically ask them what they need. We may not be able to address every hardship from the treetop; but we could start to learn by getting a worm's eye view on them. One lady we spoke to was Mrs. Sami.



Mrs. Sami is a stout and petite woman, I'm guessing in her early forties. She weaves napkins for a living via a simple contraption where her foot would drive continuously, spooling threads for her hands to work on. With a pronounced limp, she greeted us with a shy smile. We sat down and listened to her story. During the earthquake that capsized her neighbourhood, she was stuck under her front door, beneath rubbles. Her tibia broke, and for a time, she was trapped. Her husband could not find her under the clutter. I could only imagine the echoes of confinement she must have felt.



Fortunately, her husband did get to her. Mrs. Sami's broken tibia must have carved in a new definition of pain. For the next few months, the couple made do. Due to lack of aid, Mrs. Sami did not receive proper medical attention. Her own body healed its tibia, but quite defectively. Mrs. Sami endured remnant pain daily, and spooled continuously. The entire front segment of their home became a pile of concrete, which was swept away gradually.

Dr. Thomas took the time to explain and drew out pictures for Mrs. Sami on the status of her leg. We all discussed what it would take to have her back to health, which included hospital stay. Since this was a need that did not involve microfinance, Dr. Thomas decided to donate his own money for Mrs. Sami. Neighbours looked on with hope and yearning for Mrs. Sami's life to return.

We walked through the region and also spoke to a seamstress and her son. We asked if they needed school supplies or uniforms because Dr. Thomas' friend Barbara had given money for school supplies. Fortunately, Unicef had stepped in to fulfill the immediate needs of uniform and shoes. School supplies were not urgent either. However, it was heart wrenching to hear the little boy's soft-spoken tales of his friends dying or disabled.



Another idea we were also trying to plant was the possibility of a cottage industry, where a village would come together and produce goods for other regions to purchase. This village has 3 other seamstresses, so we made mental notes.

Before driving away, we spotted a public toilet that everyone in the area uses. Sanitation and sewage are still ill-equipped. The needs are many and Nick commented that a nonprofit could focus on any of these issues and have a huge task to overcome. It feels like facing the mission of building a mini-country: everything from water to dental work to sanitation can all be addressed.



### ***Bruised Brangkal***

A community not too far away is Brangkal Village. We were told the majority of this region was destroyed, and I could not imagine what the community used to look like. We saw the beginning of some rebuilding, but most homes were still made of susceptible straw wood and makeshift materials. I thought if any of the little pigs were to huff and puff, the entire structure would definitely be blown back down.

We were greeted with a forthcoming smile from the wife of this village's leader. Her laughter was infectious and spirit large. We sat at the front of her draft home overlooking broken bricks around the neighbourhood. It was a hot and humid afternoon, so she served us cold syrupy drinks and a variety of snacks. Two things Indonesians are well-known for: hospitality and a lot of food.



The next hour or so was spent with freedom of speech. At first, her constant smile and laughter insulated her from sad memories. It took specific questions from several of us to get to the heart of the matter - the village was managing a day at a time.

Despite capsized lives, the village's festivities and ceremonies continue. As the leader family of village, they are responsible for the blessing of marriages, births and important life events. It is customary for them to gift families with cash, and after the earthquake, needless to say, the money had to be stretchy. When we asked where they find the means, she replied, "When you take care of others, God takes care of you."



During the long group talks, I took a stroll around the area. The pleasant news is - land is fertile and fruits abundant. Despite fierce destruction, the kindness of the land endured. From the conversation with Brangkal's first lady, the people worked in various trades from farming to brick-making. They work long hours everyday, and come home to a defenseless dwelling that demand rebuilding at the hint of monsoon rain. This is the season of monsoon rain.

### ***Massive Mlese***



Our last visit was a more formal meeting with the village leader of Mlese. We also met the compliance officer from KOMPIP, whose task for the next 4 months is to be on the field, ensuring this microfinance project is running as planned. Though very thin and lanky, his demeanor was strong and firm. He explained to us the bookkeeping procedure created for the RT leaders to follow, all with the weapon of a laptop and printer.

In a little magical room, we gathered on the floor amongst

paper and more food. However none of us drank the water because it tasted like chlorine, to kill the bacteria existing in ground water. I thanked my daily water source and could not drink a sip. It was difficult to know that the people in the village are probably chlorinated beyond comfort.

Mlese village consists of 19 RTs (communities). We wanted to get a pulse on what basic food expenses are in this area, and after discussion, the locals gave us these rough numbers:

- Food is \$78,000 (about USD \$8.59) per month per family of 3 or 1 person 3 months
- Milk and baby food is approximately \$15,000 (USD \$1.65) per month
- Electricity \$80,000 (USD \$8.81) per month

Mlese Village was our last stop. By now it was evening, and after a few hours of driving, we retired at the hotel for the night.

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## TUESDAY

### *Toy Time*



The following morning comes soon enough. Before meeting up with KOMPIP, Dr. Thomas and I plowed through the suitcases of toys like little kids. We separated them according to categories, about 180 pieces. Today holds a pure joy we can sense but cannot see. Perhaps from the residual memory of how life-changing a toy was as a child.

We drove to Mlese village again, to an RT with a fair number of young kids. We met a lovely teacher who served us plates of fruits from neighbourhood trees. There were mangoes, bananas, dukus, rambutans, all very tasty, but even sweeter was the heart behind the giver. The sun was fiercely sweltering and her home was the temperature of a sauna. We looked up at the ceiling and saw that like most, she too was only protected from weather's hands by thin layers of straw woods and blue tarps.

The children were gathered by now and we proceeded to an empty floor of a mosque. In my naiveté, I pictured the kids lined up neatly and everyone getting his/her turn. Reality swarmed in front of me quickly with hungry hands and desperate wishes. We brought out the bag of toys and within minutes, they were vanished. I lost a little innocence of the moment and grasped the harsh yearning of every child - something to play with.

### *Engaging Example*

After distributing the toys, we drove to another area, but this time for a different agenda. We were meeting with the leaders of an RT that had previously incorporated microfinance or "community savings" for her populace. It was very reassuring to know that KOMPIP was not inexperienced to this process. A previous partnership with another organization trained them well.

The leader couple greeted us with a spread of drinks and food. Gosh, nonprofit work is fattening. We saw a few large books, all neatly



written and spouting with numbers. What we saw great bookkeeping. We asked questions about structure of membership to this community saving plan. At the beginning, each villager contributed \$5,000 (USD \$0.55). Due to the years of growth in the initial contribution, now each new member must contribute \$350,000 (USD \$38.54), substantially higher.



We disagreed on this simple accounting method since the higher entrance fee would serve as a barrier to the new RT dweller. The leaders justified their method to protect old-standing members, and that to them, it had been effective since only 2 had defaulted on loans historically. At first we felt this RT may just be the model structure for microfinance projects. Yet when we mentioned the concept of 'microfinance' on a larger scale with our aid, the leaders resisted accepting the possible investment. They were afraid they could not repay external loans. That moment was shocking and

revealing to the learning curve we may have to climb. After much discussion, they finally understood microfinance as a loan to repaid little by little.

### **Opening Options**

It was time for our late meal and digestion of all the tidbits we gathered. The past few days threw a lot of needs at us, and our challenge now is to organize the turmoil. Keeping things simple, we came up with three microfinance options:

1. Community savings = Increasing the loan support for existing participant, hence expanding each business
2. Co-op = Footing the money to materials in bulk which people can purchase for cheaper than individual market price, then building his/her own home with the materials or working construction projects for other areas with the materials as a living.
3. Brick maker machinery = Nick Taranto saw an earth compressor machine that can make the process of brick-making much easier. It does not require electricity to run since it is fully activated by manual labor. The cost is approximately USD \$3000



Words would not do justice to the struggles we saw today. Since a picture says a thousand words, we arranged for camera man to film the essence of this journey, mainly three things (notice the comfort of the numeric system in the midst of chaos?)

1. Success stories of microfinance
2. Earthquake footage
3. Interviews of victims

On Thursday, we thought to end the voyage by providing stimulus grants to the RTs. This is after all, a trip to give aid, both instantaneous and enduring. That night, we poured over stacks of invoices to warrant wire transfer by Real Medicine Foundation. Martina our executive director in the US was woken up from her sleep at 4am to discuss the details.

There was an adjustment of numbers. Initially, KOMPIP thought there were 21 RTs. Upon surveying the area, there were only 19 RTs. Hence KOMPIP was crediting 2 neighborhood x 3 meetings x \$300000 per meeting (\$33.03 USD): \$180,000 (\$198.18 USD)



Altogether, this projects calls for a total of 57 meetings (19 RTs x 3 meetings per RT). There had been 38 meetings to date, out of those, we were waiting for 9 receipts of the ones that just occurred. In summary,  
RMF gave \$18,900,000  
minus receipts \$8,700,000  
minus credit \$1,800,000  
leaving a \$8,400,000 remainder after all meetings.

A note about the installments by KOMPIP: The 3 installments were not equal. This coming installment (#2) would be including stimulus grant:

#1: \$36,700,000  
#2: \$51,500,000  
#3 & #4: \$6,800,000

In the original plan, the installment breakdown was:

#1: \$36,700,000  
#2: \$58,300,000 (Now have to adjust on #2 to \$515,000,000)  
#3 & #4: \$6,800,000



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## WEDNESDAY

### *Success Story*



Today, we are reflecting our present experience on the lens of a camera. Our new friend and cameraman Christian will be documenting on a digital video camera what a thousand words cannot utter.

Beneath unforgiving heat and rays, our first stop was Sorowaden village. This community was also a recipient of KOMPIP's microfinance project. We interviewed the village head and his entire staff (consisting of friends and family). They shared with us meticulous bookkeeping on deposits, loans, meetings, summaries and insurance. It was impressive and encouraging to see dedication spread out over each page in each book. When I donate to a nonprofit, often I wondered what actually happen to the money. This is a comforting example of every cent spent with care and documentation. And as usual, they brought out a spread of home-grown fruits - fresh and fried.

We then walked around the homes to meet the real lives being touched. The roads were paved with smiles from the sidewalks. Everyone we met were friendly and might I add, very eager to feed us. We visited a household that makes 'sho-mai's, which are simple delicacies made of boiled gluten and tofu, often eaten with chili paste. There were no fancy utensils - just a big bucket and loving hands. Perhaps not quite FDA standards, but they were delicious!!



This very humble household shared their graces and even adopted an orphan boy named Adi. Adi is a sweet young kid, probably not more than 7 years old, whose face was scarred from an accident.

Boiling water disfigured parts of his face but he is very adorable. He would be one of the cases someone in the US can sponsor. For \$5 a month, the cost of one lunch, he can continue going to school.

We also met a 60-year-old petite woman, who makes bricks by hands everyday, grateful to still have her health and limbs. The hard labour was a blessing to her, and it touched our hearts how we should be thankful for the ability to work.

We saw cassava chip makers, which are these yummy pieces made from cassava root, dried and fried. If only people in the US get a taste of these - healthy alternatives to pork rinds! Hence each household carry a strength and beauty of livelihood that humbled my corporate lifestyle. They brought a new appreciation for work.



### ***Baking Bricks***

During the long drives from one village to another, we joked in the car, listen to the only English tape they have - Santana. I can never listen to Santana without thinking of Indonesia again. The melodies seem to hear our thoughts - gritty and grinding.



We came across rice and corn farmers, construction workers and brick makers. We decided to stop at one of the brick houses to see how they were made. It was such an eye-opener! With joy and pride, they showed us the process. First, water was drawn from the well. Then the bucket of water was mixed with soil. One person would be stepping on the soil as like grapes in a wine barrel, and another person would be mixing with hands. It was intoxicating to see the concoction being poured onto rectangular wooden molds, and then let out to dry.

The dried bricks were stacked in the brick house, and sprinkled with hay. Upon lighting, the hay made the brick house a homemade furnace, turning the soil solids into red bricks.



### ***School Supplies***

Our next stop was to get school supplies for distribution the next day. We went to Klaten city, and right after going into a store, a sudden torrent of fierce rain poured. This was no sprinkle over tropical island. This was an angry surge hailing over every roof, tent, motorcar and pedestrian. I understood for the first time how the blue tents the villagers live in were useless tarps. I could not imagine having to build my home over and over again.

After jumping over flooded puddles and splashed by this vicious pour, we went to another area to get better deals. We bought about 50 books, pencils, erasers, sharpeners, rulers and holders. It was very exciting to think of the faces these will bring tomorrow.

The rain mercifully stopped and its memory wiped out almost too quickly by bright sunshine. Our last stop was to visit Mrs. Sami again, to discuss our plans with her broken tibia. We interviewed

her over the video and she explained her earthquake fall to the camera. Dr. Thomas explained that the bone would have to be re-broken and straightened with a metal plate. This would require a hospital stay, and rest from her work. Dr. Thomas had decided to fund this mission. We could see behind the smiles were swallowed tears. Nevertheless, her bedroom door had a chalk writing “Don’t Worry Be Happy”



## THURSDAY

### Kindergarten Kids



Early the next morning, we set off to Brangkal village where there were about 50 kindergarteners. We bought these school supplies for them. I had a chance to visit the tent that is their classroom. It was hot, stuffy and all they had. Each of them is going through the traumatic change from an earthquake, but you could not tell from the adorable, innocent faces singing silly songs.

So they lined up to get their school kits and everyone said ‘Thank You’. The parents and teachers were very grateful and asked questions. We told them we were from Real Medicine Foundation. Immediately they started telling us the health issues that had been plaguing their families. One parent spoke of her mother that had a stroke and had paralysis on one side. Another parent brought their daughter Dewy who was one of the kindergarteners. She has Talasamia disease and has to get her blood ‘cleaned’ every so often. Then a teacher came up and told us her mother’s need for an operation. There was need after need, spoken with hope and desperation. It was heart wrenching, but we could not solve everything in one fell swoop. These are real people that live with the heartaches, and so the only thing we could do was ask KOMPIP to interview each of them so we could raise funds to help.



Before we left, the kids lined up to kiss our hands!! It was the sweetest thing I have ever felt in my life - these little 5 year-olds with their tiny hands taking mine. I fought back the urge to hug them all (because that would be too American) and accepted the lovely gestures of sweetness.



Since we were in Brangkal village, we visited the RT’s wife again whom we saw two days ago, and said hello. Our next stop was a quick one at a ‘clinic’ in Titan Village. There was a short conversation with the clinic administrator who explained how the earthquake destroyed the medical centre where villagers used to go. Again, everywhere we look, there was a hardship to get to know.



### Final Funds



The night could not end any better. Due to the immediate and efficient work of Martina and KOMPIP, we were able to give out the stimulus funds to each RT head on our last day here. We went back to the dilapidated building where we met the RT heads a few days before.

There were 19 RTs and their treasurers, spouses and partners. KOMPIP addressed the nature of the community savings and explained about Real Medicine Foundation. They repeated the name as a group “Obat Asli” (Real Medicine), with nods and gratitude. Like an Oscar winner, each RT leader came up one by one and received the cash, signed a receipt, took a picture and shook our hands.

To encourage continuous growth, we announced that the three RTs with the best business plans for the RT would vote for further funds in December or January. In ‘American Idol’ style, they would present to each other and KOMPIP judges on their plans, and the best three would get about \$500 USD (from Barbara’s donation, leftover from school supply purchase). In addition, a KOMPIP compliance officer who had been appointed to live in the field with the RTs for 4 months would visit them for periodic check-ups and meetings.

And so that was the end of our visit. We met at the crossroads where tragedy meets the future. It was an inspiring journey for me to see smiles in the pillars of ruins and generosity with one another. Dr. Thomas could not have been a better leader, and all of us felt a sense of direction in the midst of lost rubbles. The KOMPIP team mates were continually rolling up their sleeves and dressed in dust - they could not be more beautiful. Personally, I did not come here to create hope; for there were no words I could find to comfort such wounds. But it seemed that hope was then created in my heart ... perhaps that was the real medicine.

