

D-AB

48933

A.T.D. EVALUATION SUMMARY PART I

(BEFORE FILLING OUT THIS FORM, READ THE ATTACHED INSTRUCTIONS)

A. REPORTING A.T.D. UNIT
(Mission or AID/W Office)
USAID/Indonesia
(S I)

B. WAS EVALUATION SCHEDULED BY
CURRENT FY ANNUAL EVALUATION PLAN?
yes slipped ad hoc

C. EVALUATION TIMING
Interim final ex post other

D. ACTIVITY OR ACTIVITIES EVALUATED (List the following information for project(s) or program (s) evaluated; if not applicable, list title and date of the evaluation report)

Project #	Project/Program Title (or title & date of evaluation report)	First PROGRAM or equivalent (FY)	Most Recent P2K (M/Y)	Planned MIP Cost (\$'000)	Amount Obligated to Date (\$'000)
497-C305	Village Family Planning/ Mother Child Welfare Project (Family Income Generating Component)	FY 80	5/90	\$14,000	\$14,000

E. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

- Action(s) Required
1. Development of training modules and materials for cadres in low performing P2K areas such as Madura and NTB.
 2. Orientation, training and refresher training for P2K program managers at the Kabupaten, Kecamatan and village levels.
 3. Refinement of the P2K management system, particularly recording and reporting of intensive supervision and monitoring of the program.

Name of officer responsible for Action

Date Action to be Completed

- J. Riggs-Perla
USAID
March 1988
- J. Riggs-Perla
March 1988
- J. Riggs-Perla
March 1988

Note: All three of the actions listed above are covered by a PIL which expires in March 1988.

(Attachments, if necessary)

F. DATE OF MISSION OR AID/W OFFICE REVIEW OF EVALUATION no 4 day 30 year 86

G. APPROVALS OF EVALUATION SUMMARY AND ACTION DECISIONS:

Signature Typed Name Date	Project/Program Officer Joy Riggs-Perla	Representative of Borrower/Recipient Drs. Soetedjo Noeljodin	Evaluation Officer Timothy Mahoney	Mission or AID/W Office Director William Fuller
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~~SECTION 2~~ (do not exceed the space provided).

The P2K (Family Income Generating) pilot project was begun in July 1982, implemented by the National Family Planning and Coordinating Board (BKKBN) as part of the USAID-supported Village Family Planning/Mother Child Welfare project in East Java. The project's original purpose was to "augment the disposable income of participating women" in order to improve family welfare, "particularly...the nutritional status of women and children." Under the program BKKBN provides money to villages, which in turn loan it to mothers or female family planning participants. These women use the money to finance productive enterprises and repay the loan with interest. Villages then use the repayments to finance nutrition activities and mobilize savings to continue lending in the future.

This evaluation was undertaken to assess P2K's effectiveness as a village-level revolving credit organization and to examine the program's contributions to BKKBN nutrition and family planning activities. The team used an historical comparative methodology to determine the change in financial status and program activities in 20 villages whose performance ranged from poor to very good. Information was obtained from interviews, program financial and borrowers' records, nutrition information, and family planning acceptor rate records.

The team found that one of the major factors contributing to a village's poor program performance was a high rate of borrowers' delinquency and too-liberal policies about returning compulsory savings to borrowers. The program's contributions include: increased attendance at weighing posts, increased entrepreneurial skills and presumably family income, indirect benefits to low-income families and positive effects on cadre retention and motivation. P2K activities also seemed to influence the maintenance of acceptors. The team concludes that if properly operated, P2K can provide more financial support to nutrition and family planning activities on a sustained basis and help achieve BKKBN's overall objectives.

Before making their recommendations, the team cautions that unless more resources are made available for supervision, the program's rate of financial success will decrease. Major recommendations include: USAID should conduct a cost-benefit study of the program; efforts should be made to prevent loan delinquencies and recover delinquent payments; any return of compulsory savings should not exceed 3%; cadres should not retain program funds in savings accounts; financially successful P2K units should be encouraged to increase their range of nutrition activities; the policy of lending to family planning acceptors and mothers of children under age five should be continued; BKKBN should continue to implement the program while upgrading its management, administrative and supervisory capabilities at all levels; and USAID should continue to support the development of the program, stressing consolidation rather than expansion.

I. EVALUATION COSTS

1. Evaluation Team

Name	Affiliation	Contract Number OR NY Person Days	Contract Cost OR NY Cost (US\$)	Source of Funds
John Nystuen	Community Systems	5 1/2		Project
Mary Judd	Foundation (CSF) BKKBN (consultant)	weeks		funds

2. Mission/Office Professional
Staff Person Days (estimate) 2 weeks

3. Borrower/Grantee Professional
Staff Person-Days (estimate) 2 weeks

III. EVALUATION SUMMARY. PART II

3. SUMMARY OF EVALUATION FINDINGS, CONCLUSIONS AND RECOMMENDATIONS (Try not to exceed the 3 pages provided) Address the following items:

- o Name of mission or office
- o Purpose of activity (ies) evaluated
- o Purpose of the Evaluation and Methodology Used
- o Findings and Conclusions
- o Recommendations
- o Lessons learned

Name of Mission

USAID/Indonesia. Evaluation of the East Java Community-Level Income Generating Program (P2K) of the National Family Planning & Coordinating Board (BKKBN) of Indonesia, by John D. Nystuen and Mary Judd, June 1986.

Purpose of Activity(ies) Evaluated

The Peningkatan Pendapatan Keluarga (P2K) (Family Income Generating) pilot project was begun in July 1982. This scheme has been implemented by the National Family Planning and Coordinating Board (BKKBN) of Indonesia as part of the USAID-supported Village Family Planning/Mother Child Welfare (VFP/MCW) project in East Java. The project was designed to function as one component in BKKBN's integrated Family Planning-Nutrition (KB-Gizi) program.

The original purpose of P2K was to "augment the disposable income of participating women" in order to improve family welfare, "particularly improvement in the nutritional status of mothers and children..." The purpose embodied the assumption that the recipients of P2K benefits would be low-income families because "limited food supply at the household level (is) usually a direct result of low income" (USAID letter to BKKBN, February 16, 1982). The current objectives of P2K, however, make no reference to low-income families. BKKBN's Implementation Guidebook of May 1984 lists the following objectives: 1) to increase participation in family planning, particularly in more effective methods of contraception, 2) to increase the participation of mothers in acceptor group/weighing activities, 3) to assist the community to become self-supporting in improving family nutrition, and 4) to increase the ability and income of family planning acceptors/mothers of children under five through productive economic activities.

At the beginning of the program, P2K was to provide money to 26 villages in five kabupaten (regencies). This money was to be loaned to finance productive enterprises of mothers or female family planning participants, and would be repaid to BKKBN over 50 months without interest. BKKBN would then revolve the funds to begin P2K in other villages. In the meantime, repayments to the P2K from individual borrowers would also include fees for continuing weighing and supplementary feeding, administrative costs, incentive payments to P2K unit cadres, and compulsory savings to replace original lending funds. Thus, while the village is repaying funds to BKKBN, it would also be financing its own nutrition activities and mobilizing its own savings to continue lending in the future.

The original 26 villages received lending funds (between Rp. 700,000 and Rp. 1,500,000) between August 1982 and August 1983. In 1983, USAID expanded its P2K assistance to cover 790 East Java villages, which receive initial capital of Rp. 500,000 each. By the end of FY 1986, almost 900 villages were participating. Similar activities have now been introduced in 18 Indonesian provinces.

Date this summary prepared:

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Purpose of Evaluation and Methodology Used

Purpose - In assessing the effectiveness of the P2K as a village-level revolving credit organization and in evaluating its contributions to BKKBN nutrition and family planning activities, the following were considered: 1) P2K's financial viability, 2) the identity of the membership and their uses of funds, 3) the support given by P2K to the village nutrition/growth monitoring posts (UPGK), 4) P2K integration with UPGK activities, and 5) P2K's contribution to the family planning information, education and communication (IEC) campaign.

Methodology - The consultants, two BKKBN representatives, and one PVO representative, conducted this 5 1/2 week evaluation. The evaluation focused on 17 villages that had the longest program experience (30 to 43 months); three villages with 19 to 33 months experience, which were begun with revolving funds from the program, were also visited. These villages encompassed poor to very good financial performance. An "historical comparative" methodology was used to determine the change in time of financial status and program impact of P2K activities. For each village, information was obtained via interviews with formal and informal village leaders, P2K cadres, and nutrition and family planning cadres (N = 200); monthly P2K case recapitulation records were obtained; financial records were collected (N = 62 villages); every fifth borrower's records were obtained (S = 100); delinquency information was gathered; nutrition information was collected (records on weighing post attendance and expenditures); and family planning acceptor rate records were collected when available. Because of incomplete records, the evaluators feel that some data may be biased or incomplete.

Findings/Conclusions

Because the objectives of the program and indicators of achievement are so general, P2K has achieved them all to some extent. Thus, the evaluation was concerned about the degree to which these achievements were significant.

Of the 20 sample villages, six had over Rp. 400,000/month of working capital available for loans and their programs are growing rapidly. Six had Rp. 100,000 - 400,000/month and represent a middle range of success. Eight had less than Rp. 100,000/month and their programs are considered to have failed.

Successful villages - These villages give more and regularly sustained financial aid to the nutrition program (the weighing post or pokbang activity) than ever previously experienced, and this support comes from the local community. The nutrition and P2K cadres are energetic and enthusiastic about their program because of the resources they now have on hand. These villages have no delinquencies, loan activity is brisk, and several of the borrowers pay off their loan a month or two early in order to be able to borrow again.

Compulsory savings - Half of the fee charged for providing loans is used as a source of capital and has been designated as compulsory savings. The variation in managing compulsory savings is too broad. The practice of giving back part or all of these savings jeopardizes the program in many villages. Again, the most successful villages are very conservative about returning compulsory savings to borrowers.

Failed villages - Program failure is generally the result of high levels of delinquent borrowers, who are late in making payments or stop paying entirely. Programs are also in trouble if they return 50% or more of the compulsory savings to borrowers because this reduces the amount of working capital with which to make additional loans. In a few cases, misappropriation of funds seems to cause decline in the program.

Financial support - Most programs gave financial support (Rp. 16 to 326/month/child) to pokbang nutritional activities. No support came from P2K units that have failed financially. Using Rp. 125 as the minimum amount for a nutritional meal for a child, nine units were providing above that figure.

Weighing post attendance - Available data from 12 villages showed that attendance of children at the weighing posts had increased 17% since the beginning of the program. P2K has contributed to the opening of nine additional pokbang in six villages.

Borrowers - Almost all borrowers had at least an elementary school education, 84% were family planning acceptors, and 93% were married women of reproductive age. From cadres' impressions, borrowers were mainly middle-income people by village standards. Most of them found the seven-month loans of Rp. 50,000 or less useful and they had very productive enterprises which could be used to pay back the loan. Very few loans of Rp. 10,000 or less were given. In general, loans were used as working capital for existing enterprises.

Family planning acceptors - P2K cadres from 10 villages reported a few women becoming acceptors in order to borrow, but most were already acceptors before the program began. A few women who changed to more effective forms of contraception were given loan preferences. Family planning-nutrition information and education activities were not regularly part of loan transactions.

Cadres - Of the P2K cadres, 40% were also family planning volunteers and 60% were also nutrition cadres. Seven of 60 cadres have dropped out of the program since August 1982, a low rate when compared to other types of volunteers. Most P2K cadres and a few nutrition cadres received some incentive pay from the program.

Conclusions - The P2K program's contributions include: increased attendance of mothers and children at weighing posts; the mobilization of village credit for women's economic activities, increasing both entrepreneurial skills and presumably family income (however, the lowest income families are unable to borrow from the program because they lack the means to meet the monthly repayment schedule); benefits to low income families to the extent that they participate in enhanced weighing post activities (thus representing a village-level income transfer from middle income families); and positive program effects on cadre retention and motivation through financial and other incentives.

P2K should be part of BKKBN operations as long as it is related to achieving nutrition and family planning objectives, primarily because of its extensive network of trained cadres who can effectively integrate P2K activities with nutrition and family planning activities. Further, an independent credit and loan program or one supported by another government sector could not support a village-level infrastructure as extensive as BKKBN's. Conclusions are limited regarding P2K influence on new family planning acceptors and maintenance of acceptors. Although acceptor rates continue to be high in P2K villages, it could not be determined if this is a response to P2K presence. The authors' subjective impression is that P2K activities support the maintenance of acceptors.

Overall, if properly operated, P2K is capable of providing more financial support to nutrition and family planning activities on a sustained basis than has been possible to date, and all villages, even poor ones, appear capable of supporting a P2K unit. Further, the P2K program has the potential to contribute to achieving some of BKKBN's overall objectives.

Recommendations

Before making their recommendations, the team notes that over the past three years, the original P2K villages have received an exceptional amount of assistance from the USAID technical consultant to the project. Even with this resource, only 60% are operating effectively, and only half of these are growing financially. Unless more resources are made available for supervision now, the rate of financial success will decrease. Major recommendations include the following:

1. AID should carry out a cost-benefit study of the program, and any additional support should be clearly tied to improved methods of management and supervision. The team recommends an initial capital outlay of not less than Rp. 1,500,000 per village.
2. Renewed effort should be focused on preventing loan delinquencies through stressing the necessity for repayment, fining late payments, and on-the-job training by P2K cadres from successful villages.
3. For villages with serious delinquency problems, highly visible campaigns should be undertaken to recover delinquent payments. After the campaign, uncollected debts should be subtracted from loans outstanding to provide a more realistic estimate of working capital.
4. Any return of compulsory savings should not be more than 8% of the total loan repayments in a given month and no savings should be returned if the monthly repayment total falls below Rp. 250,000.
5. Cadres should not be encouraged to retain funds in savings accounts in local banks to earn interest, a practice which removes working capital from circulation.
6. Financially successful P2K units should be encouraged to increase their range of nutrition activities and open additional weighing posts as their budgets permit and where circumstances warrant.
7. The policy of lending to family planning acceptors and mothers of children under age five should be continued as a first priority. Also, the current policies on the size of loans should be maintained (because they target middle income women) and the administrative charge on smaller loans (which target low income women) should be lowered. The present use of administrative fees should be retained.
8. BKKBN should continue to implement P2K programs, while upgrading its management, administrative, and supervisory capabilities at all levels. Likewise, USAID should continue to support the development of the program, stressing consolidation rather than expansion.
9. USAID should support training and supervision projects to assure adequate training for both cadres and BKKBN supervisory personnel. In addition, AID should explore ways to improve the monitoring and supervision of P2K activities.

... (unclear) ... attachments submitted with this Evaluation Summary; always attach copy of full evaluation report, even if one was submitted earlier)

Evaluation of the East Java Community-Level Income Generating Program (P2K) of the National Family Planning & Coordinating Board (BKKBN) of Indonesia, John D. Nystuen, Community Systems Foundation and Mary Judd, Consultant, BKKBN, June 1986.

ATTACHMENTS

CONTENTS BY MISSION, ADMIN OFFICE AND DONOR/COOPERATOR

MISSION COMPONENTS ON FULL REPORT

48934

**EVALUATION OF THE EAST JAVA COMMUNITY-
LEVEL INCOME GENERATING PROGRAM (P2K) OF
THE NATIONAL FAMILY PLANNING &
COORDINATING BOARD (BKKBN) OF INDONESIA**

JUNE 1986

**Submitted to BKKBN and the Office of Population & Health, USAID/JAKARTA
Under PIOT 3-10433, AID CONTRACT PDC-0262-1-00-3097-00
AID PROJECT 497-0305**

**John D. Nystuen, Ph.D., Community Systems Foundation
Mary Judd, Ph.D., Consultant, BEEBN**

ACKNOWLEDGEMENTS

This evaluation was a joint effort by Community Systems Foundation and BKKBN direct-hire consultants and personnel. Dr. Nystuen, Community Systems Foundation, was the team leader. Dr. Mary Judd was a direct consultant to BKKBN and was in charge of interviewing villagers. We jointly authored the report. Alma Kern, the principal consultant for operations of the P2K program over the past five years, made most significant contributions to the evaluation through her knowledge and understanding of the program, her contacts in the villages and BKKBN field offices and by her budget, which supported part of the team in the field and payed for the ground transportation. Most of all her energy and cheerfulness sustained us during those portions of the field trip in which she was able to accompany us.

The field team traveled for five weeks from village to village in five Kabupaten in East Java. In addition to Dr. Nystuen and Dr. Judd, members of the team were Drs. Sujitno Sayuti and Ir. Mudjianto of BKKBN Pusat, Dra Adriani Sumantri of Sekretariat Bina Desa, Jakarta and Ibu Umi of BKKBN Propinsi, Jawa Timur. Ibu Sripurnama and Pak Suharto from BKKBN Propinsi Jawa Timur also joined us for a short time. The team responded to long hours and arduous travel with good humor and diligent attention to work. As a consequence the goal in the number of villages reached was exceeded and the schedule maintained. Numerous people were interviewed and a great volume of village records were inspected.

Equally important to our task was the cooperation and help given to us by the Chiefs of the Field Program Sections at Kabupaten level, especially Pak Djoko Sungkowo of Kab. Pacitan. Pak Prayitno, Kab. Tulungagung, Pak Abdurachman, Kab. Sampang, Pak Rachbini, Kab. Pamekasan and Pak Sulaeman, Kab. Malang were his counterparts in the other Kabupaten. All were helpful and central to our work.

It would not have been possible to handle the volume of data acquired had it not been for Pak Tatong of the Demographics Unit, University of Brawijaya in Malang. He provided a data entry program and wrote analysis and output programs which gave a detailed look at the financial aspects of the P2K program. His assistance and computer keypunch operators, Nn. Kus, Nn. Elly and Nn. Diah worked overtime to help and proved to be very fast and accurate in their work. Th Demographic Unit is a very useful resource for social and policy analysis in East Java.

William Cole, USAID, Jakarta provided good insight and evaluation.

Local BKKBN officials and local government officials were uniformly helpful and

June 1983

gracious. Kepala desa, P2K cadres, KB-GIZI cadres and the many people who touch upon the P2k program at village level were open and helpful. Pak M. A. Kadir, the Bupati of Pacitan was most hospitable and expressed great interest in the self-sufficiency aspects of the P2K program. The villagers were most hospitable and accommodating.

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GLOSSARY OF INDONESIAN TERMS AND ABBREVIATIONS

- BKKBN** (Badan Koordinasi Keluarga Berencana Nasional) National Family Planning and Coordinating Board
- BRI** Bank Rakyat Indonesia
- balita** child (children) under five years of age
- buku pintar** daily cash record book
- bupati** chief executive officer of a Kabupaten (Regency)
- camat** chief executive officer of a Kecamatan (sub-regency)
- desa** village
- dukuh** sub-village in parts of East Java
- dusun** sub-village in parts of East Java
- gizi** nutrition
- ibu balita** mother with child(ren) under five years of age
- KIE** (Komunikasi, informasi, edukasi) Communication, information, education—
synonymous with abbreviation of English terms I.E.C.
- KB-GIZI (terpadu)** Integrated family planning-nutrition program
- kabupaten** regency
- kecamatan** sub-regency
- kelompok** group
- kepala desa** village head (mayor)
- ketua pokbang** leader of weighing post group
- laporan bulanan usaha** monthly activity report
- ngemis** begging
- P2K** (Peningkatan Pendapatan Keluarga) Family Income Generating program
- PLEB** village family planning fieldworker
- PPLEB** village family planning supervisor
- PUS** (pasangan usia subur) fertile couples
- pokbang** (kelompok penimbangan) weighing post group
- propinsi** province
- Puskesmas** (pusat kesehatan masyarakat) rural health center
- rekapitulasi kas bulanan** monthly cash summary
- timbang** weighing
- WUS** (wanita usia subur) woman of reproductive age

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1: EXECUTIVE SUMMARY

Background. In July 1982, the National Family Planning and Coordinating Board (BKKBN) of Indonesia began a pilot project for the village income-generating scheme called Peningkatan Pendapatan Keluarga (P2K) (Family Income Generating). This project was initiated by the Project Implementation Letter, PIL 10-82 dated February 1982 as part of the Village Family Planning/Mother Child Welfare Project in East Java under USAID Grant Number 497-0305.

The original purpose of P2K was to "augment the disposable income of participating women" in order to improve family welfare, "particularly improvement in the nutritional status of mothers and their children. . ." (see USAID letter to BKKBN dated February 16, 1982). The purpose embodied the assumption that the recipients of P2K benefits would be low-income families because of the stated rationale that "limited food supply at the household level [is] usually a direct result of low income" (ibid.).

The purpose of P2K, as it has evolved to the present makes no reference to low-income families. The current objectives of P2K, as taken from the Implementation Guide Book, BKKBN, May 1984, are as follows:

- a. To increase participation in family planning, particularly in more effective methods of contraception,
- b. To increase participation of mothers in acceptor group/weighing group activities,
- c. To assist the community to become self-supporting in improving family nutrition,
- d. To increase the ability and income of family planning acceptors/mothers of children under five through productive economic activities.

The East Java P2K program is the earliest (July 1982) of the income-generating components in the KB-GIZI programs to receive funds from USAID. Currently priority for receiving P2K loans is given to those who are family planning acceptors and/or mothers of children under five and who are already engaged in some kind of productive economic activity.

Purpose. The present evaluation of the P2K program is a joint effort by BKKBN and USAID. The purposes of the evaluation are to assess the effectiveness of the P2K as a village-level revolving credit organization and to evaluate its contributions to BKKBN nutrition and family planning activities. Five aspects are considered in the evaluation: (1) the financial viability of P2K; (2) the identity of the membership and their uses of funds; (3) the support given by P2K to the village nutrition/growth monitoring posts (UPGK), (4) P2K integration with UPGK activities and (5) the contribution of P2K to the family planning information, education and communication (IEC) program.

Methods. The evaluation focused on sixteen villages that had the longest experience (from 27 to 43 months) in order to obtain as long a time view as possible. Three additional villages with 19 to 20 months of operation were also visited. They had been started with the use of revolving funds accumulated from repayments by existing village programs.

The field team consisted of the two principal investigators and, at various times, four to five Indonesian members from BKKBN headquarters staff in Jakarta and East Java. Twenty villages were visited, 17 which were part of the original village targeted in PIL 10-82, and 3 in which the programs were started on revolving funds. Three to four hours were spent in each village. Over 200 people were interviewed, village P2K records were inspected systematically and the monthly financial reports for the entire length of the program were obtained from the Kabupaten center for each village visited along with similar records for 42 other villages in 5 Kabupaten. Records for 1443 months from a total of 62 villages were put into computer readable form with the help of the Demographic Unit of the Faculty of Economics at Brawijaya University in Malang. This procedure permitted a detailed analysis of the financial condition of each P2K unit. A sample of 50 borrowers in each of the 20 villages visited was drawn from the village loan records and information on the uses of the loans, social and educational status and family planning and pre-school children status of each sample borrower was determined by directing questions to village leaders, P2K cadres, gizi (nutrition) cadres and others interviewed in the villages. Questions regarding the evaluation topics were also systematically asked and recorded on interview guide forms made up for this purpose. Evaluation of financial aspects of the program based on quantitative data is possible because of the availability of monthly financial reports. Determining the degree of success of the P2K program in achieving overall BKKBN integrated family planning/nutrition objectives rests more on qualitative information obtained in the systematic interviews obtained during field visits to the villages.

Findings. The twenty sample villages were divided into three classes on the basis of the amount of working capital they currently have available for loans. Six (30%) had over 400,000 Rps./month with their programs growing rapidly, six (30%) had between 100,000 and 400,000 Rps./month and represent a middle range of success. Eight (40%) had less than 100,000 Rps./month for loans, their loan programs having failed. Among the sample village, 12 received 1,500,000 Rps. and 8 received 600,000 to 800,000 Rps. in initial capital from BKKBN. Of the latter 8 units, 5 are in serious financial trouble. Problems with delinquency in loan payment and returning compulsory savings were the primary causes of poor performance. However five villages had no delinquencies at all. Many borrowers paid back loans ahead of time.

Most programs gave financial support to Pokbang (weighing post) nutrition activity that ranged from 16 to 326 Rps./month/child. No support came from two P2K unit that have failed financially. The amounts spent ranged from 10% to 200% of the planned level and the variation was partially dependent on the success of the P2K unit. Using 125 Rps. (Puskesmas figure) as the minimum amount for a "nutritional" meal for a child, nine (45%) of the units were providing amounts above that figure (5 out of the 9 units gave above 200 Rps. per child per month. In some cases, a portion of the funds scheduled for

nutrition support or cadres incentive was passed through to be used as capital for loans. Most programs received more funds from P2K than any other source now or in the past. Available data from 12 villages showed that attendance of children at the weighing posts had increased 17% since the beginning of the program. P2K has contributed to the opening of 9 extra Pokbang in six villages.

Among the borrowers, 84% were family planning acceptors, 93% were married women of reproductive age. Almost all had at least elementary school education. From an impressionistic ranking by village cadres, the borrowers were mainly middle-income people by village standards, that is, they were not the very wealthy nor the very poor in the village. Most found seven-month loans of 50,000 Rps. or less useful and they had productive enterprises which could be used to pay the loan back. Very few loans of 10,000 Rps. or less were given. Loans were reportedly used as working capital for existing enterprises. In a few cases, part of the loan was used to pay for children's education. This information has not been verified. There were few examples of the acquisition of an asset such as a tool or a new type of enterprise.

In the sample villages, 60% of the P2K cadres were also nutrition cadre. Half of the P2K units hold their loan activities at the pokbang. Seven of 60 cadres have dropped out of the program since August 1982, a low rate when compared to other types of volunteers. Most P2K cadres and a few nutrition cadres received some incentive pay from the program.

P2K cadres from 10 villages reported a few women becoming family planning acceptors in order to borrow. The majority of borrowers, however, were already acceptors before the program began. A few women who changed to more effective forms of contraception were given loan preferences. Among the P2K cadres, 40% were also family planning volunteers (PPKBD or sub-PPKBD). Family planning-nutrition information and education activities were not regularly part of loan transactions.

Recommendations. Based on our findings of 20 sample villages, 29 specific recommendations are presented in this evaluation. We note that financial viability is a prerequisite for achieving other program goals. We note also that many programs fail financially due to inadequate management and supervision. As it is, over the past three years, the original P2K villages targeted in PIL 10-82 have received an exceptional amount of assistance in management and supervision from the USAID technical consultant to the P2K project. Even with this resource, only 60% are operating effectively, and of these only half are growing financially; the remaining 40% are in financial trouble or are out-of-business. Unless even more resources are made available for supervision now and after the imminent departure of the consultant, the rate of financial success for villages will be less than what it is now.

We recommend that USAID carry out a cost-benefit study of the program taking into

account the resources necessary to raise the rate of financially successful and growing P2K units above current performance. Any additional support should be clearly tied to improved methods of management and supervision. We also strongly recommend an initial capital of no less than Rps. 1,500,000 to start a new P2K unit. As things go now, the probability of financial failure for P2K units with initial capital of between Rps. 600,000 to 800,000 is very high. Many new programs have been started under PIL-18 with only Rps. 500,000 as starting capital.

Renewed effort should be focused on preventing loan delinquencies. Late or defaulted loan payments are the most serious threat to financial viability of a program. Some villages have no delinquencies. They achieve this through good habits such as making clear to borrowers from the outset that repayment is expected and necessary, vigilant inquiry and action if payment is late, fines for late payment and active participation of village leaders backing up P2K cadre activities. Villages having delinquency problems should adopt the habits of the more successful villages. We recommend a program of on-the-job training and refresher visits be established in which P2K cadres from successful villages visit neighboring villages that are experiencing trouble.

Clearly the best way to deal with delinquency problems is not to allow delinquencies to occur in the first instance. However, for those villages with serious delinquency problems we recommend that highly visible campaigns be undertaken to try to recover as many delinquent payments as possible. At the conclusion of a campaign, uncollected debts should be subtracted from loans outstanding in order to provide a more realistic estimate of working capital available for future loans.

Imprudent return of compulsory savings is another source of financial instability. We found a general lack of understanding that the compulsory savings were a necessary source of working capital which becomes increasingly vital as the initial capital loan is paid back to BKKBN. We recommend that any return of compulsory savings be not more than eight percent of the total loan repayments in a given month and that no compulsory savings be returned if the monthly loan repayment total falls below Rps. 250,000. Any more liberal policy on returning compulsory savings quickly undermines the financial stability of the program. The eight percent and Rps. 250,000 figures are rough guidelines. We recommend further study of the program dynamics to establish firmer parameters.

The P2K cadres should not be encouraged to retain funds in savings accounts in local banks in order to earn interest. This practice removes working capital from circulation where it earns five times the amount that would be produced through interest on savings accounts in a bank (75% versus 15% per annum). Clearly capital is safer in a bank and could be used for emergency needs, but program objectives cannot be met by the lower rate of return realized from bank interest alone.

Have P2K activities increased the participation of mothers and children in acceptor group/weighing group activities? The sample villages have shown a small average increase of 16% in the attendance rates of children under five at weighing post activities since the beginning of the program. As no comparative data were obtained from non-P2K villages, it is difficult to conclude whether this increase is due to P2K activities or other factors.

Are P2K units assisting villages to become self-supporting in improving family nutrition? The investigation of this issue was beyond the scope of this evaluation. We could examine, with certainty, only the regularity and amount of financial contribution to weighing posts' nutrition activities. In 85% of the sample villages, P2K units provide regular financial contributions for the supplementary food program at weighing posts. In 45% of these villages, the contributions are substantial and, in most cases, they are far larger than contributions from any other sources, now or in the past. However, the supplementary food program occurs only once a month and also the benefits go only to those who show up at the posts which is about 56% of the total number of children under five present in the villages. We have no data on the remaining 44% of those children who are not served at the posts. Sixty percent of the sample villages have the capability to provide the monthly supplementary food to all children under five in the village and 45% can provide at least 2 meals a month. In this sense, 60% of the sample villages are able to be self-sufficient in providing the present monthly supplementary food program at the weighing posts.

We recommend that the financially successful P2K units be encouraged to increase the range of nutrition activities and to open additional weighing posts as their budgets permit and in circumstances where an additional weighing post is appropriate.

It is difficult to assess P2K's impact on family nutrition in general. Due to the constraint of time and scope of work, we have collected no verifiable information outside the weighing posts on how mothers use the information obtained/observed at the posts about nutrition. Neither do we have clear evidence on how borrowers use their loans and/or profits from loans for the nutritional improvement of their families.

Another purpose of the evaluation is to assess P2K's contribution to increased participation in family planning and in family planning information and education activities. As most P2K units are located in villages with already high family planning acceptor rates and due to the lack of comparative data from non-P2K villages, it is difficult to link any increase in acceptors with P2K activities. Cadre have reported a few women becoming acceptors in order to borrow. This may be important in certain villages but, overall, the number of women becoming acceptors as a result of P2K activities is small.

What is more significant may be the maintenance of family planning practices among P2K borrowers. Among the sample borrowers, 84% are family planning acceptors. Cadre and borrowers themselves have mentioned that repeat borrowers tend to be long-term

acceptors, an average of 5 years. Again, we have no verification of whether the maintenance of family planning practices is due to P2K activities or that these women would be long-term acceptors regardless of P2K.

We recommend the continuation of the policy of lending to acceptors and to mothers of children under five as first priority. We also recommend retaining the current policies on size of loans. The constraints act to target middle income women as borrowers. Higher income households find the current Rps. 50,000 upper limit on loan size too small for their needs. They are not an appropriate target for the program and this size limit tends to exclude them. Women with middle range incomes find the seven-month loans (from Rps. 15,000 to Rps. 50,000) most attractive although many borrow at the upper limit. The Rps. 10,000 and under loans are too small for middle income borrowers. Loans of this size are more suitable for low-income families. Few such loans are made and we recommend lowering the administrative charge on the smaller loans in a move to better serve the low-income families.

An apparent contribution of the P2K program, which requires more study, is the retention of cadres in financially successful P2K villages. It is our impression, partially supported by available data, that the drop-out rate of cadres is lower in financially successful P2K villages than in villages that are not doing so well. It is important to consider this tendency when examining the question of cadres motivation and drop-out.

We recommend continued use of the administrative fee as intended, i.e., 50% for support of nutrition activities, 35% cadre incentive and 15% other administrative costs. Some villages provide less payments to cadres and reduced financial support for nutrition activities in order to pass funds from the administrative fee to working capital for loans. These practices should be discouraged for programs that are not in financial trouble. Receiving some token payment for services rendered and having funds for more substantial and visible pokbang operations contribute to good moral among cadres.

Conclusions. A financially viable P2K unit has great potential for achieving BKKBN's nutrition and family planning objectives primarily because it is a device for achieving a level of village self-sufficiency not found by other means.

A direct and immediate impact is increased attendance of mothers and children under five years old at the weighing posts where they receive nutrition related services, such as, growth monitoring, supplementary feeding, demonstration menus, and nutritional and health information.

A second direct contribution of P2K is the mobilization of village credit for economic activities of women. This develops entrepreneurial skills of women and presumably increases family income. We infer the latter from the brisk demand for P2K loan services exhibited

by middle-income-level households. Those who directly benefit from the use of P2K loans usually have existing productive enterprises. The lowest-income families are unable to borrow from the program because they do not have the means with which to meet the monthly repayment schedule.

Low-income families benefit from P2K primarily to the extent that they participate in the enhanced weighing post activities. Thus the administrative fee and compulsory savings collected by the program represent a village-level income transfer from middle-income families to the users of the weighing post. Several policy implications follow from these findings.

Program personnel should emphasize broader participation in the weighing post activities especially by trying to recruit lower-income families. P2K helps in this task by providing resources that make pokbang activities more attractive.

Retain the current policies that define borrowers as KB acceptors and mothers of children under five years old who have productive enterprises and middle-range incomes. There is sufficient demand in this group to support the village self-sufficiency in KB-GIZI activities.

Provide a loan size that would be useful for low-income borrowers, but reduce or eliminate the administrative charge and compulsory savings from such loans as it is inappropriate for lowest-income families to share the burden of village self-sufficiency in operating the KB-GIZI program.

An indirect but significant impact of a financially successful P2K unit in helping to achieve BKKBN's objectives is the positive effect it has on cadre retention and motivation. Through financial and other forms of P2K incentives, cadre (P2K, nutrition and family planning) become more interested in performing their tasks. This motivation is at no financial cost to the government. The extent of motivated cadres' outreach to potential clients is likely greater than the direct effect of the limited loan activities of the P2K program. P2k is the "spark" and cadres are the long-term sustaining element in helping to achieve BKKBN's objectives.

Should the P2K program be part of BKKBN operation? Yes, as long as it is related to the achievement of nutrition and family planning objectives. Due to the presence of BKKBN's staff at all administrative levels and its extensive network of trained nutrition and family planning cadres down to the sub-village (*dusun*) level, BKKBN is in a unique and effective position to implement the income-generating program. The cadres not only supply a ready pool of managers to administer the program but, as part of BKKBN's nutrition and family planning program, they can also effectively integrate P2K activities with nutrition and family planning activities. Their frequent face-to-face contact with higher level family

planning fieldworkers (PPLKB and PLKB) is an excellent channel for supervision, training, and monitoring activities in which other Government sectors should continue to assist.

An independent credit and loan program or one supported by another government sector could not support a village level infrastructure as extensive as that of BKKBN. Face-to-face supervision would be less frequent and very likely less effective as a consequence. Furthermore, a single purpose credit agency would not have the social purpose that underlies the KB-GIZI program. Support and use of P2K provides villagers with a source of pride and satisfaction associated with a self-sufficient and integrated social program to achieve the national goals in family life in their village.

Conclusions regarding P2K influence on new KB-acceptors or in maintenance of acceptors are limited due to the nature of the sample and the qualitative evidences available. In the first instance, P2K programs were given to high KB-acceptor villages, especially the early units on which this evaluation is focused. P2K has been used as a follow-up program to reward high acceptor rate villages. Acceptor rates continue to be high in P2K villages, but we cannot say whether or not this is a response to the presence of P2K. BKKBN could consider providing a P2K program to a village with lower KB-acceptance and then monitor the results to see if income-generating schemes linked to BKKBN objectives could lead to higher acceptor rates. Such a target village would still have to have enough eligible women to provide a pool of borrowers large enough to make the program viable.

Our subjective impression is that P2K activities supports maintenance of KB-acceptors. Women know about the loan program and many find it a desirable service. They also know that it is associated with KB-GIZI and they believe they must have a KB acceptor card or attend the pokbang in order to be a borrower. The financially robust loan programs are also a visible sign of BKKBN service to families and the presence of the agency in village affairs. On the other hand, a failed P2K program does not have a comparable negative effect. The loan service is simply not available.

Our overall evaluation is that the P2K component of BKKBN's nutrition and family planning program, if properly operated, is capable of providing more financial support to nutrition and family planning activities on a sustained basis than has been possible to date. It also organizes community effort to this end. All villages, even poor ones, appear capable of supporting a P2K unit. The P2K program has potential for contributing to achieving some of the overall BKKBN objectives. BKKBN should continue to implement P2K programs. In order to achieve financially and socially viable P2K units. BKKBN has to upgrade its management, administrative, and supervisory capabilities from national to village level. In addition it must emphasize that P2K units are to work for integration with nutrition and family planning KIE (communication, information and education).

Likewise, we recommend that USAID continue to support development of the P2K

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program. However, consolidation rather than expansion should be stressed. BKKBN's biggest problem is how to pay for training and supervision. Self-sufficiency at village level means village money is being used to support KB-GIZI activities. Village earnings are also used to pay back the initial capital loan to BKKBN to be used to start a new P2K unit in another village. Village generated funds should not be used for training or supervision. We recommend that such funds only be used to start new programs and that the size of the initial loan be Rps. 1,500,000 as was initially done in the program. This will slow expansion by one-third for the present practice is to start P2K units with Rps. 500,000 initial capital. We recommend that USAID support training and supervision projects to assure that cadres in new programs are adequately trained and that BKKBN supervisory personnel are adequately trained. Funding for retraining and refresher courses are required.

We further recommend that USAID explore ways to improve monitoring and supervision of P2K activities. It would be especially important to devise ways of detecting when a P2K unit is getting into financial trouble and to formulate a response by BKKBN management that would remedy such situations.

2: DESCRIPTION OF EVALUATION

2.1 BACKGROUND

Project Implementation Letter (PIL) No. 10-82 dated February 1982 under USAID Grant No. 497-0305 committed up to Rps. 66,124,100 in AID funds for the first year activities of a pilot income-generating scheme to be implemented through BKKBN as part of its USAID-supported Village Family Planning/Mother-Child Welfare (VFP/MCW) Project in East Java.

The income-generating scheme, known as Peningkatan Pendapatan Keluarga (P2K) was designed to function as one component in BKKBN's integrated Family Planning-Nutrition (KB-GIZI Terpadu) Program. Through its support for nutrition and family planning activities the P2K was expected to contribute to achievement of overall BKKBN objectives. The purpose of the P2K were as follows: 1) to augment the family income available for supply of mothers and children participating in VFP/MCW activities; 2) to attract more mothers to participate in VFP/MCW by linking income-generating opportunities to VFP/MCW activities; 3) a portion of the income generated would also support continued operation of child weighing and supplementary feeding of the village nutrition/growth monitoring posts hitherto financed directly by BKKBN; and 4) to increase family planning (KB) acceptor rates of new acceptors and to sustain KB participation.

The income-generating scheme was to provide money to 26 villages in 5 kabupaten to be loaned to finance productive enterprises of mothers or female family planning participants. The money loaned to the village would be repaid to BKKBN over 50 months without interest. BKKBN would then revolve the funds to initiate P2K in other villages. In the meantime, repayments to the P2K unit from individual borrowers would, in addition to principal, include fees for: 1) continuation of weighing and supplementary feeding (dana gizi); 2) administrative cost of the P2K unit (ongkos administrasi); 3) incentive payments to P2K unit cadres (ongkos insentif); and 4) compulsory savings (simpanan wajib) to replace original lending funds as they are repaid to BKKBN. Thus, while BKKBN funds are being repaid to BKKBN by the village P2K unit, the village itself would be financing its own nutrition activities and mobilizing its own savings to continue lending operations in the future. At the village level, the P2K program and financial accounts would be managed by three cadres and implemented through sub-village (dusun) family planning/nutrition women's groups (kelompok penimbangan or pokbang for short). Supervision would be provided by the BKKBN fieldworker (PLKB) in each village with support from BKKBN staff at the kecamatan (PPLKB) and other BKKBN staff at progressively higher administrative levels. See Chart 1, page 13, and the financial

reporting form in Appendix C, page 53, for a display and listing of the components of the loan system.

The original 26 villages with assistance from PIL 10-82 received their lending funds between August 1982 to August 1983. Twenty-one of the 26 villages received Rps. 1,500,000 each while 5 villages, all in Madura, received between Rps. 700,000 to Rps. 800,000 each. The first year disbursement from USAID amounts to Rps. 66,124,100. In 1983, USAID expanded its P2K assistance to cover all East Java villages in which responsibility for weighing post operating costs had been transferred to the local communities, some 790 villages. These villages receive initial capital in the count of Rps. 500,000 each. By the end of fiscal year 1985-1986, it is estimated that BKKBN East Java will have almost 900 villages implementing the P2K component into local KB-GIZI activities.

Income-generating components in KB-GIZI activities similar to the East Java P2K have been introduced in 18 provinces (propinsi) with over 12,000 acceptor groups participating. Other similar projects are currently being funded by the World Bank, the Asian Population Commission, UNFPA, and APBN. In each of these cases, close attention is being paid to the East Java P2K as a "pioneer" and "demonstration" effort.

2.2 PURPOSE

The present evaluation is a joint effort by BKKBN and USAID. The purposes of the evaluation are to assess the effectiveness of the P2K as a village-based revolving credit organization and its contribution to BKKBN nutrition and family planning activities.

The evaluation seeks answers to the following questions:

- A. Are P2Ks contributing to the KB-KIE (family planning-communication, information, and education) activities, which are being carried out by the family planning fieldworkers (PLKB, PPKBD) and the P2K cadres?
- B. To what extent do village P2K and UPGK (family nutrition) make use of the same cadres and/or otherwise integrate activities, and how is this affecting achievement of UPGK objectives?
- C. Are village P2K contributing substantially and regularly to the monthly operating costs of the village nutrition/growth monitoring posts?
- D. What is the extent of P2K coverage in villages and does P2K membership represent an appropriate target?
- E. Are the P2K village-based savings and loan activities financially viable and growing?

2.3 METHODOLOGY

The evaluation was carried out from March 26 to April 30 with one week for preparation of evaluation instruments, two and a half weeks for fieldwork and data collection, and two weeks for analysis, write-up, and presentation of report. The evaluation team was composed of two evaluation consultants, two representatives from BKKBN, and one representative from a PVO (private voluntary organization).¹ During fieldwork, the team had the assistance of one representative from East Java BKKBN; a total of three persons were sent to assist on a rotational basis. In each kabupaten visited, the team also had the assistance of the kabupaten BKKBN staff. On several occasions, the team was accompanied to the field by the USAID technical consultant to the P2K project. A sample of 20 villages in 5 kabupaten in East Java were visited by the evaluation team of which 17 were selected from the 26 pilot P2K villages targeted in PIL 10-82 and 3 were villages which had received revolving funds from BKKBN. The original P2K villages were selected for their relatively long history and their financial performance which ranged from very good to poor while the revolving-fund villages were selected on a basis of longest P2K activities. The 17 pilot P2K villages have had on-going P2K activities from 30 to 43 months while the 3 revolving-fund villages have had P2K operation from 19 to 33 months. These villages, therefore, have had sufficiently long P2K experiences so that evidence for strengths and weaknesses in P2K savings and loan functions, and possible P2K support for the integrated family planning/nutrition activities, are available at this point.

The evaluation made use of an "historical comparative" methodology in which the evaluation team attempted to seek evidence of change over time in P2K financial status and P2K impact on nutrition and family planning activities as carried out before and after the introduction of P2K.

For each village, data were collected from a number of sources with different members of the team responsible for specific tasks:

2.3.1 Interviews

Open-ended interviews from a set of prepared interview question guides were conducted with the following groups of people:

- a. formal and informal village leaders
- b. P2K cadres
- c. nutrition and family planning cadres

¹ The field team included Professor John D. Nystuen, Community Systems Foundation and the University of Michigan, Dr. Mary Judd, Ph.D., Department of Anthropology, University of California at Berkeley, Drs. Suyitno Sayuti, MPH, Pusat Kebijaksanaan KB Nasional BKKBN Pusat, Ir Mudjiyanto Pusat Studi KB Nasional, BKKBN Pusat, Dra Adriani Sumampouw Soemantun, Sekretariat Bina Desa, Jakarta. Ibu Umi, Ibu Sriputrana and Pak Suharto from BKKBN Propinsi Jawa Timur also assisted for part of the field effort.

- d. P2K borrowers
- e. non-borrowers
- f. PPLKB and PLKB

2.3.2 Monthly P2K Cash Recapitulation Records

Photocopies were made of all the monthly cash reports of the P2K pilot villages targeted in PIL 10-82 as well as a sample of newer villages targeted in PIL 18-84 bringing the total sample to 62 villages. These data were computer analyzed.

2.3.3 Borrowers Records

Information from a sample of 50 borrowers records were collected from each village for construction of a borrowers' profile. The record selected was through the simple sampling technique of dividing the total number of records by 50. For example, in a village with 250 borrowers, every fifth record was selected ($250/50=5$).

2.3.4 Delinquency

Information on delinquency was obtained, where possible, in order to determine the financial health of P2K in the village. Village records of loans made and installments received by date were used as the source of evidence on delinquency.

2.3.5 Nutrition Information

Records on attendance and weighing activities at pokbang (weighing posts) as well as P2K financial contributions to pokbang and specific expenditures for the supplementary food program (PMT) were collected.

2.3.6 Family Planning Information

Records on family planning acceptor rates over the past 2 or 3 years were collected when available.

The evaluation team received the fullest cooperation and support of the villagers and BKKBN staff during the entire duration of data collection. However, some difficulties were encountered which may cause the data collection to be biased and incomplete in certain areas. Examples of difficulties encountered are as follows: 1) missing and/or incomplete borrowers' loan cards; 2) missing monthly cash recapitulation reports; 3) unavailability of BRI savings account books at certain P2K units; 4) poorly kept account books in certain villages; 5) incomplete village statistics; and 6) the presence of a large number of government officials which may bias respondents' answers during interviews.

3: FINDINGS AND RECOMMENDATIONS

The stated objectives of the program and the indicators of achievements are so general (see Implementation Guide Book, May 1984) that, based on those criteria, P2K has achieved them all to some extent or another. To what degree these achievements are significant is the main concern of this evaluation.

The most important finding is that six of the twenty villages have very active and successful programs. The P2K programs in these villages give more and regularly sustained financial aid to the nutrition program (the weighing post activity) than ever previously experienced. And the support is from the local community. The nutrition cadre and P2K cadre are energetic and enthusiastic about their programs because of the resources they now have on hand.

The P2K programs in the most successful villages have no delinquencies, loan activity is brisk and quite a few borrowers have the habit of paying off their loans one or two months early—in five or six months rather than the scheduled seven months. They do this in order to be able to borrow again.

Half of the fee charged for providing loans is used as a source of capital and has been designated as compulsory savings.

The variation in management or compulsory savings is broad—too broad. The practice of giving back part or all of the compulsory savings jeopardizes the program in many villages. Again the most successful villages are very conservative about returning compulsory savings to borrowers.

In contrast, the programs in eight of the twenty sample villages were doing poorly or are, in fact, out-of-business. This is generally the result of high levels of delinquent borrowers, borrowers who are late in making payments or who have stopped paying entirely. Programs are also in trouble if they return a large proportion (50% or more) of compulsory savings to borrowers as this reduces the amount of working capital with which to make additional loans. In a few instances misappropriation of funds seems to be the cause of the decline in a program.

Chart 1 is a schematic diagram of the flow of funds in a P2K program. The process begins by using the initial capital (modal awal) from BKKBN for making loans (pemberian pinjaman) to people applying for funds (peminjam). The expectation is that these borrowers make productive use of the money. A fundamental assumption in the program is that they are able to obtain at least a forty percent profit through their investments for they must pay back 1.4 times the amount borrowed over a seven-month loan period. The seven-month pay-back period is for loans ranging from 15,000 Rps. to 50,000 Rps. (offered in increments of Rps. 5000). Loans of 10,000 Rps. and smaller are paid back in three months.

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CHART 1: POLA P2K

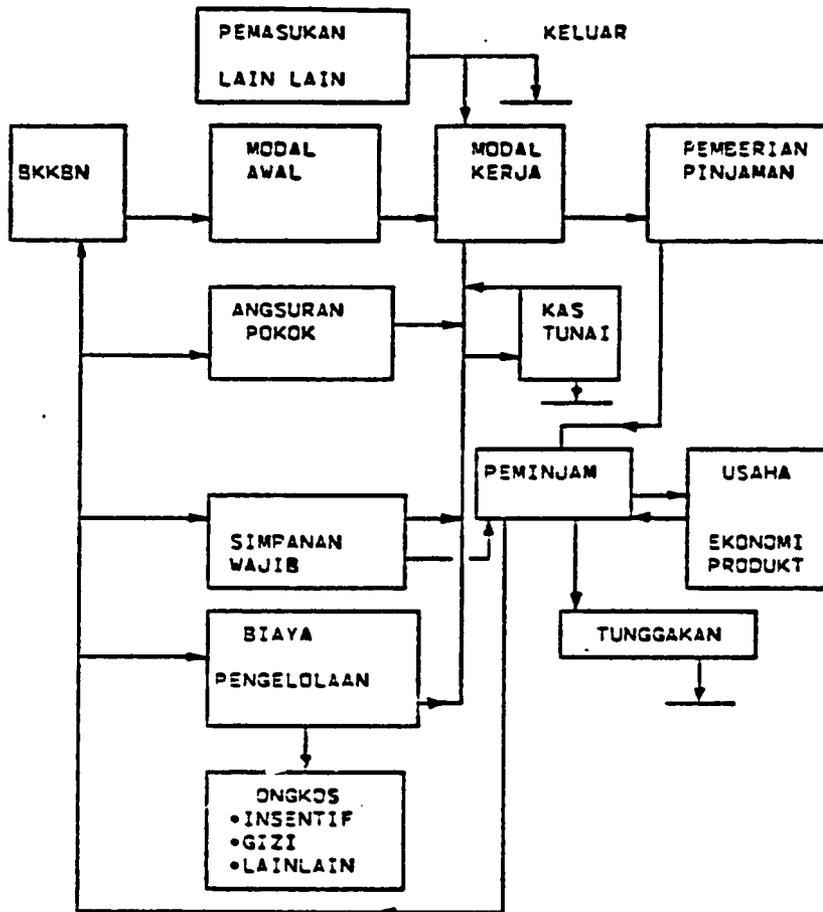
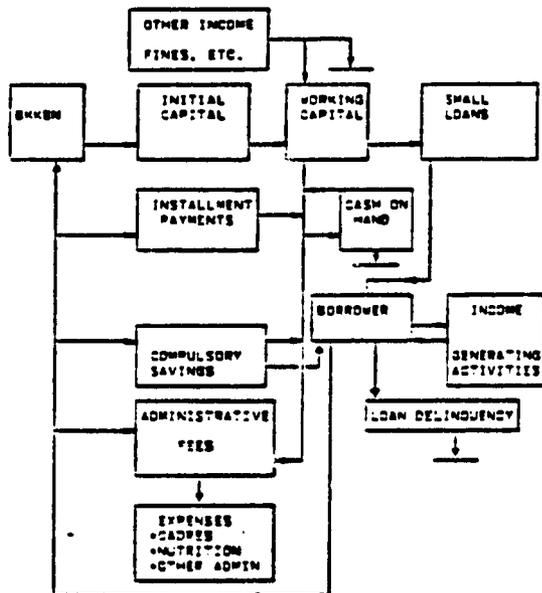


CHART 1: P2K MODEL



For the seven-month loan, 1/7th is taken for administrative fee, 50% of this amount is to be used as the nutrition fund to support the pokbang activities. One-seventh is to be retained as compulsory savings. A payment is also made to BKKBN to pay back the original loan, 1/50th per month for 50 months, interest free. The remaining installments are used as part of the working capital for new loans to be made in subsequent months.

This circular system will grow rapidly if program design assumptions are met. This process is demonstrated in Case 1 of Tables 4 and 5. The critical assumptions in this case are low to no delinquency in repayment and retention of the compulsory savings. The practice of returning the compulsory savings (simpanan wajib) directly to the borrowers short circuits the process. Likewise and even more serious, are delinquencies (tunggakan) which drain the funds out of the system.

The importance of these two elements of the program were not fully appreciated by P2K cadre, the Kepala Desa and BKKBN supervisory personnel in many villages. Tables 4 and 5 show the change in the amount of working capital under various assumptions regarding delinquency and compulsory savings.

The fact that the programs have experienced a wide range of success regardless of the economic characteristics of the village or region leads to the conclusion that success or failure is a function of good and bad management habits. No delinquencies is an achievable goal, for several villages have no delinquencies. This seems an impossible goal to those in villages with many delinquencies but the evidence is there from the successful villages. Once it is known that people have borrowed and not paid back, or when borrowers become accustomed to retrieving their compulsory savings, it may be difficult to stem the decline in a program. Better management training and more effective supervision are probable remedies.

The financial viability of the P2K programs is fundamental for none of the benefits to KB-GIZI from income generating will emerge from a weak or dead program. But a successful P2K program may or may not contribute to KB-GIZI goals. The evaluation team paid close attention to the evidence of integration and interaction between the loan program and family planning and mother/child nutrition and health related activities. These are reported on in detail in the next sections of this study.

3.1 P2K CONTRIBUTION TO KB-KIE ACTIVITIES

3.1.1 Findings

Evaluation of the P2K and their impact on family planning is made difficult by the lack of unambiguously stated objectives in the initial project documents. It is difficult to demonstrate direct P2K impact on acceptor rates given the wide range of factors which

typically contribute to these rates. Instead, the evaluation will focus on changes in PUS (pasangan usia subur or fertile couples) receptivity to KB-KIE due to P2K activities, maintenance of KB practice, and the use of P2K cadres as a channel or forum for KB-KIE efforts.

3.1.1.1 P2K Activities in 20 Villages

Concerning PUS (fertile couples) receptivity in 20 sample villages, P2K cadres report that: a) in seven villages it is easier to reach potential KB (family planning) acceptor through P2K activities and to maintain KB practice among repeat P2K borrowers. One of the borrowers interviewed, a 30 year old mother of 2 who accepted family planning about the same time that she first borrowed from P2K (December 1982), says that she has remained a KB acceptor because she does not want anymore children otherwise she will not have time to carry out her small scale trading; she has borrowed from P2K seven times; b) in 10 villages they report women becoming KB acceptors to borrow—they range from 2 in a Javanese village to 67 in a Madurese village over a period of 3 years; c) in 2 villages they see no direct change in PUS receptivity; d) 1 village had negligible P2K impact as the unit failed 7 months after operation. The majority of sample villages have high KB acceptor rates (see Table 12).

3.1.1.2 Measurement of Impact of P2K

It is difficult to measure the direct impact of P2K activities on actual increase and/or maintenance of KB acceptor rates. Impressions from borrowers, cadres, and village leaders on this subject seem to indicate that P2K activities have a positive impact.

3.1.1.3 Villagers as Source of Information

In many of the villages sampled, one of the requirements to receiving a loan is the presentation of a person's red KB card which denotes her current status as a KB acceptor. Without the card, she either cannot borrow or is encouraged to accept KB before reapplying for the loan. The word has spread too that potential P2K borrowers have to be KB acceptors. This means that, besides cadres, neighbors and friends are also spreading messages about family planning through the loan activity channel.

3.1.1.4 Working Hours

PLKBs (kecamatan-level family planning fieldworkers) are the immediate supervisors of the P2K cadres and its activities. They are usually responsible for three or four villages where they supervise the work of P2K, UPGK, PPKBD, and Sub-PPKBD. The different PLKBs arrange their work schedule differently; some visit a village twice a month, others visit 3 or 4 times a month. PLKBs say their

working hours have not increased with the introduction of P2K. Rather, time is taken from KB/GIZI activities for P2K activities. However, most of them make the distinction that even though they spend less time now with KB-GIZI activities they spend it more effectively. Prior to P2K, they spend much time making home visits to potential KB acceptors. These visits were time consuming and the people were not always home. Now with P2k activities bringing in more people to the pokbang, the PLKBs say they can provide KB-KIE to a larger group of people at one gathering while at the same time spending more time supervising cadres. PLKBs feel that P2K has generated more opportunities for KB-KIE.

3.1.1.5 PLKB Opportunities Increased

PLKBs report that they have more opportunities through P2K activities for group KB-KIE (communication, information, and education) activities but home visits have been reduced.

3.1.1.6 PLKB Perception of Work

PLKBs in P2K villages view their work as more interesting and in a more positive light since the introduction of P2K. Only one reported missing sleep over P2K not because of its activities but because of the unethical practice of one of the P2K cadres.

3.1.1.7 PLKB Supervision of Cadres

PLKBs are able to spend more time with cadres during P2K supervision. The quality and amount of work with P2K activities are different among the PLKBs. In one instance, the PLKB joins the P2K cadres in their visits to the homes of delinquent borrowers to request repayment of loans. In another case, the PLKB, seeing the lack of management skills in one village, acts as the secretary for the P2K unit and keeps all the books. In another village, a newly transferred PLKB from a non-P2K area spends much time assisting the P2K cadres but due to her lack of knowledge about P2K activities she reinforces all the inaccuracies in their poor accounting procedures.

3.1.1.8 P2K Cadres Participation in Related Programs

In the sample, 40% of P2K cadres are also village and dusun-level family planning volunteers (PPKBD and Sub PPKBD). The majority of them feel that KB-KIE activities are made easier for them by the presence of P2K which is able to draw potential acceptors to KB and P2K meetings. They report using P2K activities to encourage and maintain KB participation. In one sample village, for example, P2K cadres say that during loan disbursement and repayment days they remind KB borrowers about taking their pill and non-acceptor borrowers about their "promise" to accept KB. In several villages, P2K cadres also take the opportunity, during their scheduled slot at the monthly

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PKK meetings, to spend at least 15 minutes speaking about KB-KIE matters.

3.1.1.9 Cadres Status in Villages

Many young cadres say that their association with P2K enhances their status as cadres which makes it easier for them to discuss KB-KIE matters as villagers now tend to listen to them more. What the result of this attentiveness is has not been ascertained.

3.1.1.10 P2K Cadres Motivation

P2K cadres from successful P2K villages appear highly motivated in their KB work which involves home visits to potential KB acceptors. The more active P2K cadres make home visits two or three evenings a month to increase their dusun's acceptor rates. They target their visits to newly-weds and to women who have just given birth. One P2K cadre reports that there are only 4 couples in her dusun who are not KB acceptors. Last month, she visited 2 couples where the women had just given birth and urged them to become KB acceptors as soon as possible.

3.1.1.11 P2K Membership Meetings

Few P2K membership meetings are held; out of 20 sample villages, 2 have monthly meetings, 2 meet only once every three months, and the remaining 16 hold no meetings; those that meet regularly include discussions of KB/GIZI-KIE matters in their agenda.

3.1.2 Comments

In general, it appears that P2K activities have a positive impact on PUS receptivity to KB-KIE. However, the number of people affected is not very large. It is difficult to say how many of the average 27% of PUS borrowers in a village accepted KB to become P2K borrowers and how many maintained KB practices in order to borrow. The maintenance rate of KB users by P2K activities may be higher than the enticing of new acceptors but we have no data to substantiate this impression.

The high number of women in the Madurese village who accepted KB to become P2K borrowers may be significant. One has to keep in mind, though, that in Madura the contraceptive preference is the pill, the regular intake of which is difficult to monitor. One cannot be sure if after receiving the loans the women continue taking their pills. However, if the maintenance of KB practice can be assured, then the 67 women who accepted KB to borrow is a significant number for one village. Madurese villages on the whole tend to have lower acceptor rates than Javanese villages. The margin for enticing women with credit to accept KB may be wider in a low acceptor than in a high acceptor village. If this is true, then there are implications for the selection of villages to receive the P2K program.

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The introduction of the P2K unit in a village has not significantly affected the amount of work time of the PLKB. They now redistribute the same amount of time to accommodate both P2K and KB-Gizi activities. Even though the amount of time for KB/Gizi KIE has been reduced, the perception of the PLKB is that they are spending their time more effectively by concentrating their attention on groups gathered at the pokbang and P2K activity station.

This focus on groups has several consequences: 1) attention is given to those who on their own initiative gather at the activity station; 2) home visits are reduced; 3) outreach to hard-to-reach non acceptors is decreased. On the other hand, the PLKB view their work in a more positive light with the reduction of the unpopular home visits. They are able to spend more time with the cadres and help out with administrative work. The cadres, in turn, appreciate the attention of the PLKB and may be more motivated to carry out their field tasks, which include home visits, in their capacity as PPKBD and sub-PPKBD.

It is difficult to assess whether it is P2K activities or the motivated P2K cadre who has the greater impact on family planning activities. P2K may have a greater impact at the start of the program because of its novelty and credit-giving draw. However, the sustaining element may be the motivated P2K cadre-cum-PPKBD/sub-PPKBD who continues her regular home visits to provide KB-KIE. For the repeat borrower, P2K could well be the KB-maintaining force as loan preference is given to KB acceptors.

P2K's impact on family planning could be of a more indirect nature via the cadres. That is, P2K activities, incentives, and status enhancement may be the motivating forces to reactivate the P2K cadres-cum-PPKBD/sub-PPKBD. This motivation for the cadre is important as her reach to potential KB acceptors is wider than P2K which has limits to the amount of loans available and the number of low-income families serviced.

3.1.3 Recommendations

3.1.3.1 Loan Preference Policies

Reinforce the policy of giving loan preference to women who have maintained their KB practice over time and who are non-delinquent P2K borrowers.

3.1.3.2 Transportation

Continue with providing transportation aid for women from low-income households going for KB-related visits to the Puskesmas or hospital.

3.1.3.3 No-fee Loan Policy

Discontinue practice of no-fee loans to borrowers even if they become KB acceptors.

3.1.3.4 Priority Programs

If the priority of the KB program in East Java is to maintain KB acceptor rates then continue with the implementation of P2K in areas with acceptor rates above 60% as stated in the regulations. If, however, the priority is to increase KB acceptor rates then introduce the P2K program in areas with acceptor rates below 60%. The P2K program will have a more significant impact in the latter case.

3.1.3.5 PLKB Supervision

Reinforce PLKBs effective use of time in supervision and training of P2K and KB/GIZI cadres; use PLKBs to further the goals of P2K by helping to plan and implement KIE activities in both KB and GIZI.

3.1.3.6 Home Visits

Encourage more home visits for KB-KIE by P2K-cum-Sub PPKBD cadres and to extend outreach to hard-to-reach non-acceptors; PLKBs can provide them more supervision and training.

3.1.3.7 Membership Meetings

Encourage more P2K membership meetings to be held regularly and to include more KB-KIE activities at these meetings.

3.2 P2K INTEGRATION WITH UPGK OBJECTIVES**3.2.1 Findings**

The nutrition or UPGK component of the overall BKKBN objectives is viewed as an intervening variable which has a acceptors. As a result of this, P2K and UPGK activities have been integrated in some villages and/or the same cadres serve in both the village P2K unit and the UPGK nutrition/growth monitoring posts. The extent of the integration and the impact on nutrition activities will be examined here.

3.2.1.1 P2K Cadres Characteristics

In the sample of 20 villages, 60% of P2K cadres are nutrition cadres (and more than half of these cadres are also dusun-level family planning volunteers, the PPKBD/Sub-PPKBD). Their primary tasks are related to P2K activities but most of them are involved in the weighing post or pokbang activities.

3.2.1.2 Location and Time of Activities

Over half the P2K units hold their activities on the same day and at the same place as the pokbang; cadres say this encourages participation and more opportunities for repayment of loans. Other P2K cadres attend the pokbang as nutrition cadres and perform P2K tasks there when borrowers make repayments or loan information

is required. In one village, the P2K cadre buys all the food for the three village pokbang. In two other villages, the P2K cadres visit the pokbang to check on the expenditure and the number of balita (children under five years) present. In a quarter of the sample villages, P2K cadres are often the nutrition cadres who show up for pokbang activities.

3.2.1.3 P2K Meetings

Few regular P2K membership meetings are held; out of 20 sample villages, 2 have regular monthly meetings, 2 meet only once every three months, and the remaining 16 hold no meetings; those that meet regularly include discussions of KB/GIZI-KIE matters in their agenda. At one P2K unit, a respected member of the community is invited to give a pep talk on health, nutrition, or family planning. The monthly minutes log of another P2K unit from March 1984 to March 1986 reveal the discussion of health matters at every meeting. The range of health topics include: nutrition for balita; mother's milk; immunization; KB; vegetable gardening; weighing of balita; KMS card; and environmental sanitation. The people present at these meetings are P2K borrowers which also include mothers of balita, nutrition cadres, PLKB, and village leaders.

3.2.1.4 Contribution to UPGK Activities

P2K's contribution to UPGK activities is substantial when it is related to the initiation of new pokbang. Of the 20 sample villages, P2K contributed to the opening of 9 extra pokbang in 6 villages. These pokbang are either to serve crowded areas or to increase the accessibility of people living in more remote regions.

3.2.1.5 Regular Support of Pokbang

P2K monthly nutritional fund contribution to the pokbang is regular for 85% of the sample villages; the remaining villages have P2K programs which are not financially successful.

3.2.1.6 Usefulness of Nutrition Fund

In all sample villages, P2K and nutrition cadres appreciate the monthly contribution of nutrition funds to the pokbang. They like the routine nature of the contribution as they can plan ahead and have a better pokbang program. Many of the cadres feel that this nutrition fund has saved them from having to dip regularly into their own pockets for pokbang contributions and from the unpleasant task of seeking contributions from villagers, a task they view as "begging" (ngemis).

Cadres say too that the P2K contribution provides not only supplementary food for balita but it also generates a regular activity which helps to raise attendance at the pokbang and provides opportunities for GIZI-KIE activities. Where

previously many mothers viewed the distribution of food at a pokbang as an act of charity which they were ashamed to accept, they now see the regular pokbang meetings as an acceptable social event in which the food served to their balita is more for nutritional than charitable reasons.

3.2.1.7 Attendance at Pokbang

The general increase in attendance at the pokbang is reflected in the increase in the number of balita weighed (D) over the number of balita present (S) in the village. The average D/S figure for 12 villages (for which data were available) at the start of the P2K program in 1982-83 was 41%; the average D/S figure for January 1986 was 57%. (See Table 16.)

3.2.1.8 Opportunity of Pokbang Meeting

Cadres are not maximizing the opportunity provided at the regular pokbang meeting for more GIZI-KIE activities.

3.2.1.9 Drop-out Rate of P2K Cadres

The drop-out rate of P2K cadres among the sample villages is low; 7 out of 60 left the program since August 1982. Five (females) left to settle in another area with their husbands and two (males) to new jobs in a new district. The majority of the P2K cadres express their liking for the P2K-related tasks even though they spend a substantial amount of time completing the accounts, making loans, and going after delinquent borrowers. All P2K cadres receive financial incentives, though in varying amounts and frequency depending on the financial health of the program. Incentives range from Rps. 1500 in 3 years to Rps. 60,000 per year.

3.2.1.10 Nutrition Cadres Drop-out Rate

There appears to be a tendency for lower drop-out rates of nutrition cadres in villages with financially more successful P2K programs and a higher drop-out rate in villages with less successful programs. The best estimate of the data collected indicate the following drop-out rates of nutrition cadres:

- a. 1-13% from financially fair to good P2K villages (with one exception at 67%); and
- b. 41-71% from financially poor P2K villages.

In one of the more successful P2K villages visited, the number of nutrition cadres increased from 7 in September 1983 to 37 in January 1986. In a financially troubled P2K village with low morale among its cadres and borrowers, over half of the reported 65 nutrition cadres have dropped out. Although this trend is generally true for the villages observed, there is one P2K unit which is beginning to enter financial insolvency that still has a low drop-out rate among the village cadres.

3.2.1.11 Incentives

Over half the P2K units provide some form of incentives to the nutrition cadres; the

financially more successful units provide larger incentives; this appears to have a positive influence on the attendance of cadres at pokbang.

Examples of incentives:

- a. uniforms
- b. drinking glasses (set of 6 for each cadre)
- c. Rps. 250-500 per cadre for each attendance at a pokbang
- d. Rps. 1000-5000 a year for each active nutrition cadre.

3.2.1.12 Financial Incentives

About half the P2K units also provide small financial incentives for the kepala desa, ketua pokbang, and the PLKB.

3.2.1.13 High Drop-out Rate Villages

In villages with high drop-out rates or where participation of cadres is low at pokbang, P2K cadres invariably help out at all these pokbang. In one village, at least two out of the three P2K cadres, in any one month, attend four of the pokbang in the village. They feel responsible for the operation of the pokbang and do not appear to resent the absence of the nutrition cadres; however, they expressed the hope that these cadres will become active again.

3.2.2 Comments

The degree of direct P2K impact on UPGK objectives via the pokbang is still unclear. There is no doubt that mothers and balita who attend the pokbang regularly receive some benefits from it but how much or how significant are still questions to be explored. The supplementary food program (PMT) at the pokbang is very commendable but feeding a balita once a month hardly changes the nutritional status of the child. Moreover, the balita who may require the supplementary food and the mother who may need to learn about proper nutrition for her family may not be the ones who are attending the pokbang.

What is clear, however, is P2K's contribution as an important step in the achievement of the overall UPGK objectives. It has helped to build an operational structure at the pokbang where regular activities are planned, organized, and implemented. Villages are beginning to respond favorably to the pokbang. Regardless of the reason for mothers' attendance, whether it is for PMT or for socializing, their presence at the pokbang is a good basis from which to begin GIZI-KIE activities. At the moment, cadres are not maximizing the opportunity provided by the pokbang for GIZI-KIE activities. However, the question of whether KIE sessions are possible at a pokbang has not been fully explored and needs to be studied. The issues to look at in such a study include, among others, the attention span of mothers who have to tend to their young children, the availability of time by cadres who have to deal with weighing and PMT activities, and the relevance

of KIE material in specific locations. Once BKKBN, through P2K, has established stabled bases in the village it has to move one step further and work with cadres to provide relevant GIZI-KIE activities at these or alternative sites and to reach out to non-pokbang attendees who may require these services.

P2K's more significant impact on nutrition may not be through the monthly supplementary meal but through the work of the nutrition cadres. Again, through P2K activities, incentives, and status enhancement, the P2K-cum-nutrition cadres or the non-P2K nutrition cadres may be more willing and motivated to perform their tasks. Through P2K, the village has the potential to be self-supporting in providing incentives to the cadres. This aspect should be examined carefully in relation to the effort to decrease cadre drop-out.

3.2.3 Recommendations

3.2.3.1 Encouragement of Loan Activities

More P2K loan activities should be encouraged at pokbang to encourage higher attendance and greater participation and to identify the loan program with UPGK.

3.2.3.2 Additional Pokbang

P2K should try to open more pokbang in each dusun when appropriate, in order to extend nutrition outreach. Also better service can be provided when the group is smaller.

3.2.3.3 Outreach Activities

Once pokbang are well established, extend outreach to non-pokbang attendees and other balita (children under 5 years old) who require GIZI services.

3.2.3.4 GIZI-KIE Sessions

Develop better planned and systematic GIZI-KIE sessions at pokbang, if appropriate, or an alternative site (e.g., the mosque). PLKBs who will be supervising these sessions, as well as cadres, should be trained in simple but effective ways of presenting GIZI-KIE material.

3.2.3.5 Teaching Key Personnel

Focus the teaching of GIZI-KIE matters to a few "dynamic" mothers who will pass on the information during their socializing at pokbang meetings. That is, use the pokbang as a forum for the exchange of information among mothers themselves.

3.2.3.6 P2K Membership Meetings

Encourage more P2K membership meetings to be held regularly and to include GIZI-KIE activities at these meetings.

3.2.3.7 Integration of Cadres

Encourage more integration of cadres and activities among P2K, KB, and GIZI.

For example, P2K, KB, and GIZI can use the same cadre to carry out their activities.

3.2.3.8 Administrative Fee

A higher proportion of the administrative fee should be used for expenses rather than to be passed on as working capital for loans. In this manner, successful P2K programs would have funds available for nutrition and family planning cadre incentives. The village themselves, through P2K units has the potential to support incentives for cadres at no financial cost to the government while increasing cadre motivation with the hope of increasing the quality of KB/GIZI activities in the village.

3.3 P2K CONTRIBUTION TO POKBANG

3.3.1 Findings

This section examines the regularity and extent of P2K's financial contribution to pokbang.

3.3.1.1 Generation of Funds

All sample villages, with the exception of 4, are generating nutrition funds greater than the amount of funds BKKBN used to provide for nutrition purposes. A "fair" P2K unit can generate about Rps. 20,000-25,000 per month for nutrition; a "successful" village can generate up to Rps. 85,000 per month.

3.3.1.2 Proportion and Amount of Nutrition Contribution

The proportion and amount of nutrition fund contributed to pokbang varies greatly from one village to another. The average reported monthly expenditure in the monthly recapitulation cash reports ranges from Rps. 1,500 to Rps. 42,000 per village per month. (One village usually has 3 to 5 pokbang.)

3.3.1.3 Use of Funds for Nutrition

The proportion of the amount used for nutrition support ranges from 10% to 202% of the amount put aside for nutrition fund (which is 50% of the total administrative fee).

3.3.1.4 Expenditure per Balita

The nutrition expenditure per balita as obtained from interviews of 20 sample villages ranges from Rps. 16 to Rps. 326 per month.

3.3.1.5 Support of PMT

P2K units that are financially healthy contribute regularly; P2K units that are not financially healthy support PMT in small and irregular amounts.

3.3.1.6 Village Support of PMT

Out of the 20 sample villages, P2K provides 100% support for PMT to 15 villages, 70% to 1 village (the other 30% from village contribution), 50% to 1 village (50% reportedly from BKKBN), small and irregular support to 1 village, and no support (due to lack of funds) to 2 villages.

3.3.1.7 Uses of P2K Contribution

Reported uses of P2K contribution to nutrition:

- a. PMT at pokbang once a month—example of a 12 month PMT menu at one sample inland village (which is financially in the middle range of success):

- 1/85 mung bean soup (kacang hijau)
- 2/85 rice, vegetables, tahu, and tempe
- 3/85 mung bean soup
- 4/85 rice, vegetables, tahu, tempe, and bread
- 5/85 mung bean soup and bread
- 6/85 rice, vegetables, tahu, and tempe
- 7/85 mung bean soup
- 8/85 rice, vegetables, tahu, and tempe
- 9/85 mung bean soup
- 10/85 rice, vegetables, tahu, tempe, and bananas
- 11/85 mung bean soup
- 12/85 mung bean soup

The above P2K unit contributes about Rps. 2000 per month to 1 pokbang which serves 30 to 40 balita. This means that the cost to feed each child is Rps. 50-65. A financially poorer village alternates between serving mung bean soup and biscuits monthly, hardly a nutritious meal or a good demonstration menu for balita and mothers.

- b. PMT at home once a month—one village reports sending supplementary food packages home with balita who are undernourished (based on the KMS record);
- c. 8 weighing scales and 2 weighing pants;
- d. uniforms for nutrition cadres in 4 villages;
- e. undetermined amount of incentive payments to nutrition cadres;
- f. plates and replacement of cooking utensils.

3.3.1.8 Nutrition Objectives

P2K's contribution to the pokbang is important in helping to achieve UP GK (family nutrition) objectives. However, one meal a month does not have a significant impact on the nutritional status of the child. Financially successful P2K units have the capability to do more and should do so.

3.3.2 Comments

The most evident and immediate contribution of P2K in the achievement of overall BKKBN objectives, other than the provision of loans, is the nutrition funding for PMT at the pokbang. P2K's ability to provide regular and substantial contributions to pokbang depends on its financial health. The financially healthier a program, the more regular and substantial its contribution. A sound financial P2K program is a major prerequisite for a well-functioning pokbang. The next

major step following a sound financial program is the contribution of enough funds to the pokbang to ensure that balita receive a sufficient and nutritious meal and that mothers learn something about nutrition from the demonstration menu.

3.3.3 Recommendations

3.3.3.1 Increased Nutrition Funding

Increase contribution of nutrition funding to pokbang more in line with the planned objectives, i.e., 50% of administrative fee or a minimum of Rps. 125 (the amount used by Puskesmas) per balita per meal.

3.3.3.2 Supplementary Food Packages

Provide more supplementary food packages to known cases of undernourished children at the pokbang and at home, at least once a week to begin with and more frequent later.

3.3.3.3 Food for Children

Ensure that children receive a sufficient amount to eat at the pokbang. Pay attention to the quality of the supplementary meal to reflect variety and the type of food locally available as an example of good nutrition practice.

3.3.3.4 Growth in Funds

With sufficient growth in P2K funds for nutrition, consideration should be given to opening up new pokbang for improving services and accessibility.

3.4 P2K COVERAGE OF TARGET POPULATION

3.4.1 Findings

The general profile of a P2K borrower is a woman who is a KB acceptor. She has a primary school education and comes from an economic level that is not the very wealthy or the very poor. Her main economic activity is in small-scale trading.

3.4.1.1 KB Acceptors

The primary target for P2K loans is KB acceptors. This has been successfully achieved in the 20 sample villages visited. An average of 84% of P2K borrowers are KB acceptors, 9% are non-acceptors, and the remaining 7% are non-PUS.

3.4.1.2 P2K Borrowers

An average of 93% of P2K borrowers are PUS and 7% are non-PUS.

3.4.1.3 Percent of Village Borrowers

Of 20 sample villages, an average of 32% of acceptors in a village are borrowers.

3.4.1.4 Percentage of Borrowers

Of 20 sample villages, an average of 27% of PUS in a village are borrowers.

3.4.1.5 Source of Funds

Productive activities are a source of funds for P2K. The economic activities funded by P2K loans are mainly traditional small-scale trading and/or manufacture of traditional or food products. There appears to be few if any borrowers who use a new technology or a new route to market. The types of economic activities from 513 sample borrowers in 20 sample villages using P2K loans are:

small-scale trading (dagang kecil)	58.5%
handicraft (kerajinan)	14.0%
food stall (warung)	13.0%
farming (pertanian)	8.5%
livestock rearing (ternak)	6.0%

Examples of small-scale trading are: making and selling tempe, krupuk, krepek, emping, coconut-sugar, coconut oil, and jamu; selling spices, snacks, cakes, vegetables, fruits, rice, and kitchen utensils. A few borrowers have slightly larger enterprises, such as selling a cooked goat in larger markets. One woman and her husband buy 1,000 coconuts a day in the village and neighboring villages and sell them to a wholesaler.

The Rps. 50,000 limit on individual loans is adequate for starting or increasing the scale of traditional enterprises but insufficient to embark on an effort which breaks new ground.

3.4.1.6 Demand for Loans

There appears to be a sufficient demand for loans as currently offered.

3.4.1.7 Length of Loans

Three month loans are not popular which may indicate that low income people are not participating in the program.

3.4.1.8 Loans Less Than Rps. 50,000

Loans below Rps. 50,000 do not appeal to higher income groups.

3.4.1.9 Loan Recipients

Loans are going primarily to the middle income groups.

3.4.1.10 Loan Economic Groups

P2K borrowers are made up of the following economic groups in the village:

- a. 77% are from the middle-income group;
- b. 14% are from the lower-income group;
- c. 4% are from the higher-income group.
- d. no information from 5%

This is an impressionistic ranking based on both the team's indicators as well as the village cadres'. The evaluation team used the following ownership criteria for its

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ranking: high-income group: motorbike and/or tv set; middle-income group: radio-tape and/or living room set; low-income group: none of the above. Cadres' ranking also included the above items in most cases as well as the possession of productive assets such as farmland and livestock.

3.4.1.11 Educational Background

P2K borrowers have the following educational background:

- a. 65% have 4 to 6 years of formal education;
- b. 18% have 1 to 3 years of formal education;
- c. 10% have more than 6 years of formal education; and
- d. 4% have no formal education.
- e. no information from 3%

3.4.1.12 Economic Influence of Program

All P2K borrowers are women. P2K is providing scarce village credit to women thus enabling them to increase their role as well as skills in undertaking economic activities.

3.4.1.13 Benefits

Most borrowers are able to recite the stated benefits of the P2K program because of information provided by the P2K cadres when they come to make the loans. They also report other benefits of the program which they view as important to them. To many borrowers, then, the benefits of P2K are as follows:

- a. a good source of credit;
- b. provides a scarce resource for small borrowers;
- c. increases capital for economic activities;
- d. easier than BRI to make loans;
- e. provides PMT for balita;
- f. source of savings (through the compulsory savings);
- g. a source of credit to be used for children's schooling;
- h. the loans provide capital for business which generates extra income for the purchase of consumer goods.

For many borrowers, the last two items are important and they translate their ability to provide for their children's education and their homes as a better quality of life.

3.4.1.14 Repeat Borrowers

All non-delinquent repeat borrowers have fervently expressed the hope that P2K never ends its operation. They are people who have become dependent on P2K loans to increase the size of their economic activities, e.g., buying four chickens instead of two to sell at the nearby market, selling 25 bottles of jamu (traditional herb drink) instead of 10, and selling a larger quantity and variety of prepared food at a foodstall.

3.4.1.15 Other Credit Sources

Other than P2K, village-based credit sources are few and limited. Examples of small loan sources are:

- a. PKK
- b. Dharma Wanita
- c. dusun arisan
- d. Karang Taruna

These sources offer few and small amounts up to a maximum of Rps. 25,000 and limited to members only.

3.4.2 Comments

Women are the main beneficiaries of the P2K program. It has a significant impact in enhancing the role and status of women as well as providing them with opportunities for credit, employment, and skills development.

If BKKBN achieves its KB objectives through the income-generating scheme, it may not be so much through its P2K-supported nutrition program as much as through its loan activities to women. With a ready source of credit, repeat borrowers may increase their economic and social role outside their home and have not time or the inclination to be burdened with pregnancy and child-rearing activities. Several borrowers have expressed that they are KB acceptors because they do not want any more children in order to be able to continue with the economic activities.

In addition, P2K, by using women as managers, is providing valuable skills training for these people in management, counselling, bookkeeping, and accounting. Cadres related to the pokbang also learn to plan and budget the monthly PMT expenditure.

3.4.3 Recommendations

3.4.3.1 Loan Policy

Continue the policy of loaning to KB acceptors and ibu balita.

3.4.3.2 Loan Size

Leave the maximum loan size at Rps. 50,000 so that coverage can remain at the middle to lower income groups. It is recommended that P2K units with maximum loan sizes more than Rps. 50,000 should discontinue the practice. Those who want to borrow more than Rps. 50,000 should be referred to BRI by P2K.

3.4.3.3 Coverage

Extend coverage to women from the lower-income group by providing lower service charge to three-month loans which are currently at a maximum of Rps. 10,000. (See suggested administrative fee/ compulsory savings Table 2.) Later,

when the P2K unit can afford it, lower the service charge for loans above Rps. 10,000.

3.4.3.4 Work With Other Sectors

Work with other sectors, e.g., Koperasi, Perindustrian, Perikanan, Peternakan and Pertanian, to improve productive activity skills and suggest as well as assist with ways of beginning new entrepreneurial activities which would increase income.

3.5 FINANCIAL VIABILITY AND GROWTH OF P2K UNITS

3.5.1 Findings

3.5.1.1 Sample

Of the sample 20 villages:

- 30% of the P2K units are growing financially
- 30% are in a middle position with potential for growth or decline
- 40% are in serious financial trouble

Of the sample 61 villages based on computer analysis:

- 11% of the P2K units are growing financially (with over Rps. 400,000 working capital for loans)
- 48% are fair with potential for growth or decline (with Rps. 100,000-400,000 working capital)
- 23% are poor (with less than Rps. 100,000 of working capital)
- 18% are not functioning (with zero or minus accounts)

3.5.1.2 Characteristics of Successful P2k Units

Characteristics of financially successful P2K units:

- a. retention of compulsory savings
- b. no delinquency
- c. proper bookkeeping and accounting
- d. strong and motivated supervision and leadership as well as good understanding and active participation from the Kepala Desa, PLKB, P2K cadres, and other higher level BKKBN staff

3.5.1.3 Ability of Villages to Support Loan Program

All villages seem to be able to support a loan program even a poor one; seasonality does not appear to be a major factor.

3.5.1.4 Working Capital (Tables 13 and 14)

Table 13 shows the number of months in which villages had current working capital available for new loans by three size classes: over 400,000 Rps./month, 100,000 to 400,000 Rps./month and less than 100,000 Rps./month for each year in the program. The percent in each size class is also shown by year. The twenty villages visited by the field team are reported separately from the other forty-two villages for which data were obtained.

The proportion of poorly performing villages increased relative to the total from 5 to

12 percent in 1982 to 37 percent in 1986 and the proportions of high performance villages show declines. There is a larger proportion of high performance villages in the group of 20 villages visited by the field team than in the other villages in the study.

Table 14 identifies villages by Village ID number and by performance class as measured by the size of their working capital for each of the last three months for which data are reported—generally from the period November 1985 through March 1986. Class A villages had working capital of 400,000 Rps./month or more for each of the latest three months (AAA). Class B villages have programs operating between 100,000 Rps. and 400,000 Rps. per month for the three latest months reported (BBB) or with two months in this range and one month above or below this range (ABB or BBC) Class C is defined as all three months below 100,000 Rps. (CCC) or one month in the next higher class (BCC).

The principal difference between the villages visited by the field team and the other villages is that thirty percent of them were Class A villages whereas five percent of the other villages are in Class A. There are fewer Class B villages of the villages visited by the evaluation team than in the other village group. Class B villages are growing slowly and could go either way (grow or decline) in the next few months.

The P2K programs in six out of ten villages in the study were in good to excellent condition and four out of ten were in decline or out-of-business. Well managed programs show remarkable growth potential, four villages having over one million Rps. per month available for new loans. However, there has been an increase in poorly performing village programs in 1985 and 1986 compared to earlier years. This may be related to the fact that programs started in 1985 received from 500,000 Rps. to 700,000 Rps. for initial capital compared to 1,500,000 Rps. in two allotments of 700,000 Rps. and 800,000 Rps, the second payment coming eight to ten months after the first.

Chart 2 is a record of the size of working capital (funds available per month for loans) for the programs of the twenty sample villages for six month intervals over the life of the programs. In the chart the records of the 20 desa are divided into four groups by length of program. Each line of the graph is a record of the amount of working capital that was available at six month intervals over the life of the program. The four numbers appended to the right hand side of each line are identified in the key as (1) the desa code number, (2) the amount of capital loaned to the village in millions of rupiah, (3) the total number of borrowers who had ever borrowed from the program (not counting repeats), and (4) the total rupiah in delinquent loans as of the last month reported.

Notice the increase in delinquent rupiah with the decline of working capital. Also notice that receiving a second installment of capital is no guarantee of success, but it helps the life of the programs. Most programs started with the initial 700,000 to 800,000 Rps. and all had substantially less capital six months later. The second six month period of

operations sets the trend for most subsequent performance. High performance programs begin to grow and poorly performing programs begin a decline from which they do not recover. Clearly, habits of installment payments, delinquency rate and management of compulsory savings have been established by this second six-month period. It is just in this period that most of the initial villages in the program received their second allotment of funds which brought their totals to 1,500,000 Rps. Five of the eight villages that did not receive a second phase allotment are now in financial trouble whereas four of twelve villages that received two allotments are in financial trouble. The margin of safety in number of delinquencies or return of compulsory savings is smaller with villages that receive less initial capital.

3.5.2 Recommendations

3.5.2.1 Compulsory Savings Provision

Retain compulsory savings or link payback to amount of monthly repayments, i.e., not more than 5% of current monthly volume of installments (see table). For example, with Rps. 100,000 in repayment of loans for 1 month, the maximum amount of Rps. 5000 can be returned as compulsory savings for that month. Modify existing rules in Juklak (rules book) regarding compulsory savings.

3.5.2.2 Delinquency

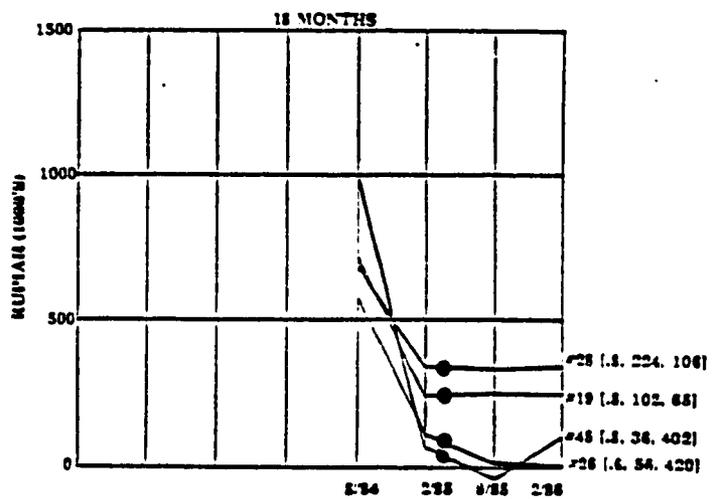
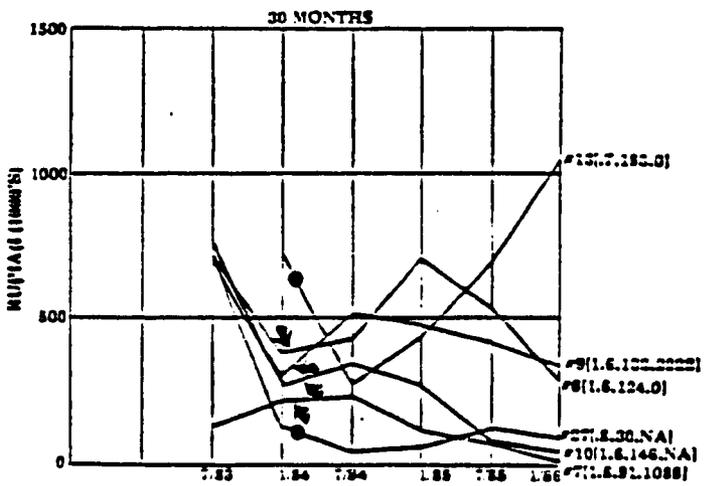
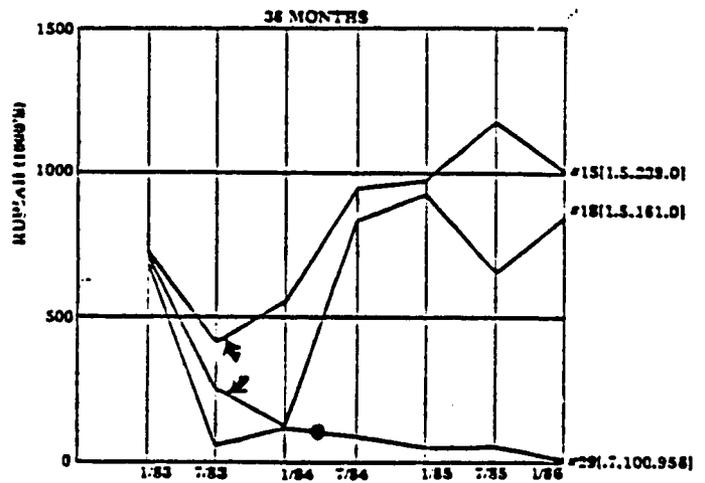
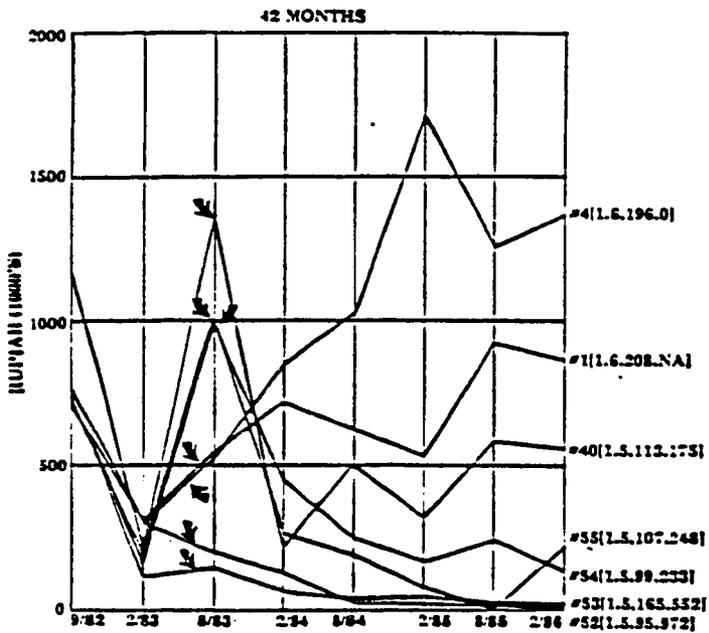
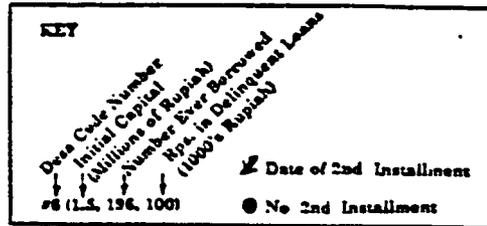
The goal of each village program should be to reduce delinquencies to zero. This can be done as shown by the financially successful villages which have no delinquencies, e.g., Ketro, Wonodadi Kulon, Gawang, Karangwaru, and Suruhan Lor. Very little delinquency can be tolerated. For example, 6% delinquency will cause no growth in a P2K unit with Rps. 250,000 volume of loan activities per month, i.e., 6% is equal to Rps. 15,000 in delinquency, which is an average of one small loan or 3 Rps. 5000 installment payments per month.

- a. Maintain low delinquency rates by the following:
 - i. careful selection of borrowers
 - ii. have the ketua pokbang continue making the initial decision about the reliability of the borrower
 - iii. fine delinquents
 - iv. suspend future loans to a kelompok (weighing group) if bad debts go beyond 2% of total kelompok loans
 - v. bad debts which cannot be collected 12 months after the loan period will be divided among other borrowers in the kelompok; this should be done twice a year and adjustments made from the compulsory savings²
- b. Attempting to recover long-term delinquency after 12 months from the loan period by the following:

² The above 2 recommendations reiterate the regulations published in the Juklak, page 20.

CHART 2

P2K WORKING CAPITAL AT SIX MONTH INTERVALS
BY LENGTH OF PROGRAM
20 DESA, EAST JAVA, 1982-1988



- i. have a campaign prior to semi-annual adjustment of compulsory savings; invite the Camat and BKKBN officials
- ii. have a special team (e.g., an audit team from Propinsi) to visit P2K units that are doing poorly financially; judge cost effectiveness of the action by seeing if the recovery of bad debts equals or exceeds the cost of putting the team into the field.
- c. Offer bonus for early repayment of loans and require fine for late repayment (see bonus/fine Table 3).

3.5.2.3 Original Capital

Provide an original working capital of Rps. 1,500,000 for a healthy P2K program (refer to the last columns in Tables 4 and 5). Programs with original capital of Rps. 500,000 decline more rapidly than programs starting with Rps. 1,500,000 under the same assumptions concerning compulsory savings and delinquencies. Fewer total loans also increase the risk and the effects of a default.

3.5.2.4 Report Repayment

Report repayment of original loan in the tabanas (savings passbook) to BKKBN Kabupaten directly from BRI once every three months.

3.5.2.5 Accounts and Bookkeeping

Keep proper accounts and bookkeeping

- a. Enforce proper use of borrower's savings, loan card and membership book.
- b. Continue to use the buku pinter (daily cash record book), for incoming and outgoing cash.
- c. Modify monthly form to include bonus/fine schedule (note: send copy of bonus/fine table to all P2K units). (See Appendix C for sample of modified form.)
- d. Modify monthly form to include amount of delinquency. (Appendix C)
- e. Modify monthly form to include number of loans given each month. (Appendix C)

3.5.2.6 Training and Supervision

Improve training and supervision

- a. Provide each cadre with a properly-filled borrower's savings/loan card after training.
- b. Provide each P2K with the same form as above as soon as possible.
- c. Provide each P2K unit with a bonus/fine table.
- d. More supervision from PLKB for P2K unit with:
 - i. small number of loans per month, i.e., less than 5, and/or
 - ii. low average loan size, i.e., less than Rps. 20,000, and/or
 - iii. low total monthly loans given, i.e., under Rps., 100,000 per month.
- e. Provide training and upgraded training for all PPLKB and PLKB, especially for those who transfer from a non-P2K village to a P2K village.
- f. Provide on-the-job training for cadres at a new P2K station; supervision and training can be provided by PPLKE and/or PLKB.
- g. Provide refresher courses for P2K cadres at least once a year by PPLKB at the

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desa.

- h. Form local training team for a new village from local P2K cadres from highly successful units, e.g., Ibu Soepardijah of Karangwaru, Tulungagung; give these cadres certificates of appreciation for their help.
- i. Training and supervision costs should be provided by levels above the desa to prevent funds generated at the village level being used for functions of higher level units (Tingkat 1 or Tingkat 2)

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APPENDIX A
TABLES

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TABLE 1
 TWENTY VILLAGES VISITED IN THE P2K EVALUATION

Village	Month of Operation Feb-Mar 86	Start of P2K	Initial Capital	Repayment to BKKBN Feb-Mar 86
Sidomulyo	42	9/82	1,559,000	1,086,000
Ketro	42	9/82	1,559,000	1,086,000
Mlati	32	7/83	859,000	832,000
WonodadiKulon	32	7/83	1,559,000	818,000
Nogosari	33	6/83	1,559,000	878,000
Ploso	32	7/83	1,500,000	772,000
Gawang	27	12/83	759,000	364,000
Karangwaru	39	12/82	1,500,000	994,100
SuruhanLor	39	12/82	1,500,000	1,500,000
Ngepeh	19	7/84	700,000	236,000
TamberuTimur	20	8/84	600,000	226,000
SokobanahDaya	30	9/83	800,000	443,000
Ragung	30	9/83	800,000	220,000
Pangungseyan	38	11/82	700,000	505,000
Toronan	43	9/82	1,500,000	1,114,000
Pangorayan	20	6/84	800,000	304,000
Bandungrejo	43	9/82	1,500,000	933,500
Tlogosari	43	9/82	1,500,000	1,084,000
Rejosari	43	9/82	1,547,500	983,000
Sumberoto	43	9/82	1,500,000	1,043,000

TABLE 2

Tabel Perhitungan Angsuran 3 Bulanan

Besarnya pinjaman	Bulan Pertama 2 mg.	Pertama 2 mg.	Bulan Kedua 2 mg.	Kedua 2 mg.	Bulan Ketiga 2 mg.	Ketiga 2 mg.	Jumlah
1,000	200	200	200	200	200	200	1,100
2,000	400	400	400	400	300	300	2,200
3,000	600	600	600	600	450	450	3,300
4,000	800	800	800	800	600	600	4,400
5,000	1000	1000	1000	1000	750	750	5,500
6,000	1200	1200	1200	1200	900	900	6,600
7,000	1400	1400	1400	1400	1050	1050	7,700
8,000	1600	1600	1600	1600	1200	1200	8,800
9,000	1800	1800	1800	1800	1350	1350	9,900
10,000	2000	2000	2000	2000	1500	1500	11,000

TABLE 3

Denda dari nasabah dan Bonus bagi nasabah

BESAR PINJAMAN	Denda dari nasabah			Tepat waktu (0%)	Bonus bagi nasabah	
	3 bulan (3%)	2 bulan (2%)	1 bulan (1%)		1 bulan (6%)	2 bulan (12%)
15,000	450	300	150	0	900	1,800
20,000	600	400	200	0	1,200	2,400
25,000	750	500	250	0	1,500	3,000
30,000	900	600	300	0	1,800	3,600
35,000	1,050	700	350	0	2,100	4,200
40,000	1,200	800	400	0	2,400	4,800
45,000	1,350	900	450	0	2,700	5,400
50,000	1,500	1,000	500	0	3,000	6,000

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TABLE 4

PELAKSANAAN PROGRAM P2K DENGAN BERBAGAI ASUMSI TENTANG TUNGGAKAN DAN SIMPANAN WAJIB (Dalam 1000 Rupiah) (P2K PROGRAM OPERATIONS UNDER DIFFERENT ASSUMPTIONS REGARDING DELINQUENCY AND COMPULSORY SAVINGS) WITH ORIGINAL CAPITAL OF 1.75 MILLION RUPIAH)

1. Bin Month	2. Jml Pinjaman Amt. Loaned	3. Jml pengembalian Amt. Due Paid	4. Tunggakan Delinquency	5. Biaya pengelolaan Admin. fee	6. Dana Gizi Gizi Support	Simpanan Wajib Untuk Compulsory Savings		9. Setoran modal awal Repayment on Initial Loan	10. Jm angs. pokok Installments	11. Jml Pinjaman Available for next month loans	12. Pertumbuhan Growth Rate per Month
						7. Dipinjamkan Used for Loans	8. Dikembalikan Returned				
CASE 1: PROGRAM WORKS AS PLANNED--NO DELINQUENCY, NO RETURN OF COMPULSORY SAVINGS Kasus 1 : Pertumbuhan modal kalau simpanan wajib tidak dikembalikan dan tidak ada tunggakan.											
1	250	350	0	50	25	50	0	30	220	270	8,0%
2	270	378	0	54	27	54	0	30	240	294	8,9%
3	294	412	0	59	30	59	0	30	264	323	9,8%
CASE 2: 50% OF COMPULSORY SAVINGS RETURNED, NO DELINQUENCY Kasus 2 : Kalau 50% dari simpanan wajib dikembalikan; tidak ada tunggakan.											
1.	250	350	0	50	25	25	25	30	220	245	-2,0%
2.	245	343	0	49	24,5	24,5	24,5	30	215	239,5	-2,2%
3.	239,5	335,3	0	47,8	24,0	24,0	24,0	30	209,5	233,5	-2,7%
CASE 3: 10% DELINQUENCY, NO RETURN OF COMPULSORY SAVINGS Kasus 3 : Kalau 10% tunggakan; simpanan wajib tidak dikembalikan.											
1.	250	315	35	45	22,5	45	0	30	195	240	-4,0%
2.	240	302,4	34	43,2	21,6	43,2	0	30	186	229,2	-4,5%
3.	229	288,9	32	41,3	20,6	41,3	0	30	176,3	217,6	-5,1%

General assumptions: Program has been operating for over seven months at constant rate.

70 loans outstanding @ 25,000 = 1.750 million rupiah

10 new loans given in month 1 @ 25,000 = 250.000 loaned in 1st month.

Asumsi : Program P2K telah berjalan selama tujuh bulan dengan laju pertumbuhan yang tetap.

70 pinjaman yang beredar @ Rp 25.000,- = Rp 1.750.000,-

10 pinjaman baru pada bulan pertama @ Rp 25.000,- = Rp 250.000,- pada bulan pertama.

TABLE 5

PELAKSANAAN PROGRAM P2K DENGAN BERBAGAI ASUMSI TENTANG TUNGGAKAN DAN SIMPANAN WAJIB (Dalam 1000 Rupiah) (P2K PROGRAM OPERATIONS UNDER DIFFERENT ASSUMPTIONS REGARDING DELINQUENCY AND COMPULSORY SAVING WITH ORIGINAL CAPITAL OF 0.6 MILLION RUPIAH)

1. Bln Month	2. Jml Pinjaman Amt. Loaned	3. Jml pengembalian Amt. Due& Paid	4. Tunggakan Delinquency	5. Biaya pengelolaan Admin. fee	6. Dana Gizi Gizi Support	Simpanan Wajib Untuk Compulsory Savings		9. Setoran modal awal Repayment on Initial Loan	10. Um angs. pokok Installments	11. Jml Pinjaman Available for next month loans	12. Pertumbuhan Growth Rate per Month
						7. Ditolak Used for Loans	8. Dikembalikan Returned				
CASE 1: PROGRAM WORKS AS PLANNED--NO DELINQUENCY, NO RETURN OF COMPULSORY SAVINGS											
Kasus 1 : Pertumbuhan modal kalau simpanan wajib tidak dikembalikan dan tidak ada tunggakan.											
1	75	105	0	15	7.5	15	0	10	65	80	6.7%
2	80	112	0	16	8	16	0	10	70	86	7.5%
3	86	120.4	0	17.2	8.6	17.2	0	10	76	93.2	8.5%
CASE 2: 50% OF COMPULSORY SAVINGS RETURNED, NO DELINQUENCY											
Kasus 2 : Kalau 50% dari simpanan wajib dikembalikan; tidak ada tunggakan.											
1.	75	105	0	15	7.5	7.5	7.5	10	65	72.5	-3.3%
2.	72.5	101.5	0	14.5	7.3	7.3	7.3	10	62.5	69.8	-3.7%
3.	69.8	97.7	0	14.0	7.0	7.0	7.0	10	59.7	66.7	-4.5%
CASE 3: 10% DELINQUENCY, NO RETURN OF COMPULSORY SAVINGS											
Kasus 3 : Kalau 10% tunggakan; simpanan wajib tidak dikembalikan.											
1.	75	94.5	10.5	13.5	6.8	13.5	0	10	57.5	71	-5.2%
2.	71	89.5	9.4	12.8	6.4	12.8	0	10	53.9	66.7	-6.1%
3.	66.7	84.1	9.3	12.0	6.0	12.0	0	10	50.1	62.1	-6.9%

General assumptions: Program has been operating for over seven months at constant rate.

21 loans outstanding @ 25,000 = 525,000 rupiah

3 new loans given in month 1 @ 25,000 = 75,000 loaned in 1st month.

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TABLE 6
NUTRITION FUND—February 1986

	Village	Month Class of Program	Accum. Nutrition Fund (Rps.)	Actual Expenditure (Rps.)	Percent Spent (%)	Average Expend. /Month (Rps.)
1	Sidemulyo	42 A	2,429,125	1,732,000	71.00	41,238 A
4	Ketro	42 A	3,450,500	1,769,500	51.28	42,130 A
7	Mlati	32 -C	563,500	369,125	65.51	11,535 C
8	Wonodadi Kulon	32 B	1,398,250	630,450	45.09	19,702 B
9	Nogosari	33 -C	1,295,500	739,950	57.12	22,423 C
10	Ploso*	32 C	768,250	704,600	91.71	22,729 C
13	Gawang	27 A	1,466,750	315,500	21.51	11,685 A
15	Karangwaru	39 A	2,516,750	871,494	34.63	22,246 A
18	Suruhan Lor	39 A	2,352,500	571,700	24.30	14,659 A
19	Ngepeh	19 B	437,000	94,000	21.51	4,947 B
26	Tamberu Timur	20 -C	119,000	36,000	30.25	1,800 C
27	Sokobanah Daya	30 C	302,250	120,325	39.81	4,011 C
28	Ragung**	30 B	594,000	91,000	15.32	4,789 B
29	Pangungseyan	38 C	175,000	354,200	202.40	9,321 C
40	Toronan	43 A	1,243,675	567,200	45.64	13,191 A
45	Pangorayan	20 B	268,750	56,000	20.84	2,800 B
52	Bandungrejo	43 -C	348,650	191,900	55.04	4,463 C
54	Tlogosari	43 B	1,017,000	322,525	32.70	7,333 B
53	Rejosari	43 -C	422,425	266,500	63.09	6,198 C
55	Sumberoto	42 B	837,800	408,125	48.71	9,491 B

* Ploso expenditures based on 31 months.

** Ragung expenditures based on 19 months.

Class A >400,000 Rps., Class B 100,000 to 400,000 Rps., Class C <100,000 Rps.

TABLE 7
ADMINISTRATIVE FUND—February 1986

	Village	Month Class of Pro- gram	Accum. Admin. Fund (Rps.)	Actual Expend- iture (Rps.)	Percent Spent (%)	Average Expend. /Month (Rps.)
1	Sidomulyo	42 A	1,463,475	539,525	36.87	12,846 A
4	Ketro	42 A	2,070,300	882,480	42.63	21,011 A
7	Mlati	32 -C	338,100	123,550	36.54	3,859 C
8	Wonodadi Kulon	32 B	838,950	678,170	80.84	21,193 B
9	Nogosari	33 -C	777,300	296,850	38.19	8,995 C
10	Ploso*	32 C	460,950	385,860	83.71	12,447 C
13	Gawang	27 A	880,050	243,950	27.72	9,035 A
15	Karangwaru	39 A	1,510,050	1,266,060	83.84	32,463 A
18	Suruhan Lor	39 A	1,411,500	330,615	23.42	8,477 A
19	Ngepeh	19 B	262,200	84,650	32.28	4,455 B
26	Tamberu Timur	20 -C	71,400	3,500	4.90	175 C
27	Sokobanah Daya	30 C	181,350	72,600	40.03	2,420 C
28	Ragung**	30 B	356,400	40,000	11.22	2,105 B
29	Pangungseyan	38 C	105,000	76,300	72.67	2,008
40	Toronan	43 A	745,605	376,650	50.52	8,759 A
45	Pangorayan	20 B	161,250	43,450	26.95	2,173 B
52	Bandungrejo	43 -C	209,190	350,975	167.79	8,162 C
54	Tlogosari	43 B	610,200	256,700	59.46	8,295 B
53	Rejosari	43-C	253,455	296,800	117.10	6,902 C
55	Sumberoto	43. B	502,680	506,405	100.74	11,777 B

* Ploso expenditures based on 31 months.

** Ragung expenditures based on 19 months.

Class A >400,000 Rps., Class B 100,000 to 400,000 Rps., Class C <100,000 Rps.

TABLE 8
INCENTIVE FUND—February 1986

	Village	Month Class of Pro- gram	Accum. Incen- tive Fund (Rps.)	Actual Expend- iture (Rps.)	Per- cent Spent (%)	Average Expend. /Month (Rps.)
1	Sidomulyo	42 A	976,650	724,575	74.19	17,252 A
4	Ketro	42 A	1,380,200	1,034,865	74.98	24,640 A
7	Mlati	32 -C	225,400	130,950	58.10	4,092 C
8	Wonodadi Kulon	32 B	559,300	385,000	68.84	12,031 B
9	Nogosari	33 -C	518,200	356,000	68.70	10,788 C
10	Ploso*	32 C	307,300	323,540	105.28	10,437 C
13	Gawang	27 A	585,700	243,250	41.46	9,099 A
15	Karangwaru	39 A	1,006,700	690,090	68.55	17,655 A
18	Suruhan Lor	39 A	941,000	707,000	75.13	18,128 A
19	Ngepeh	19 B	174,800	136,000	77.60	7,158 B
26	Tamberu Timur	20 -C	47,600	0	0	0 C
27	Sokobanah Daya	30 C	120,900	121,175	100.23	4,039 C
28	Ragung	30 B	237,600	159,000	66.92	8,368 B
29	Pangungseyan	38 C	70,000	4,000	4.000	5.71105 C
40	Toronan	43 A	497,070	339,700	68.33	7,900 A
45	Pangorayan	20 B	107,500	102,000	94.88	5,100 B
52	Bandungrejo	43 -C	139,460	87,675	62.87	2,039 C
54	Tlogosari	43 B	406,800	324,955	79.88	7,557 B
53	Rejosari	43 -C	168,970	100,000	59.18	2,326 C
55	Sumberoto	43 B	335,120	272,045	81.18	6,327 B

* Ploso expenditures based on 31 months.

** Ragung expenditures based on 19 months.

Class A >400,000 Rps., Class B 100,000 to 400,000 Rps., Class C <100,000 Rps.

TABLE 9
BORROWERS AND LOANS BY CLASS OF DESA

CLASS*	DESA NUMBER	PROG-GRAM MONTHS	NUMBER EVER BORROW-ED	NUMBER OF LOANS	AVERAGE LOAN PER CLIENT	AVERAGE NUMBER LOANS PER MONTH	AVER-AGE SIZE OF LOAN (1000 Rps.)
A.	4	43	196	737	3.7	17.1	48.2
	13	28	193	591	3.1	21.1	26.9
	18	40	161	668	4.1	16.7	36.7
	40	43	113	283	2.5	6.6	53.1
B	8	33	124	572	4.6	17.3	25.3
	19	20	102	256	2.5	12.8	21.2
	54	43	99	419	4.2	9.7	27.9
	55	43	207	487	2.4	11.3	19.8
C	7	33	91	250	2.7	7.6	25.6
		34	132	333	2.5	9.8	40.5
	10	33	146	479	3.3	14.5	17.3
	26**	20	56	56	1.0	2.8	20.0

** No loan activity for many months

* CLASS A: working capital per month > 400,000 Rps.

B: working capital per month 100,000 --400,000 Rps.

C: working capital per month < 100,000 Rps.

TABLE 10
AMOUNT OF RUPIAH IN DELINQUENT LOANS AND
PERCENT OF TOTAL RUPIAH LOANED BY CLASS OF DESA--20 DESA, JAWA TIMUR

Class	Desa Number	# Prg. Months	Total Loaned To Date (1000's Rps.)	Total Rupiah (1000's) In Delinquent Loans					
				Beyond Loan Period (>7 mo.)		Within Loan Period		Total	
				Rps.	%	Rps.	%	Rps.	%
A	1	(43)	(25985)	-	-	-	-	-	-
	4	43	37,131	0	0	0	0	0	0
	13	28	15,885	0	0	0	0	0	0
	15	40	28,478	0	0	0	0	0	0
	18	40	24,540	0	0	0	0	0	0
	40	43	14,962	75	0.5%	100	0.7%	175	1.2%
Sub-Total		194	120,996	75	0.06%	100	0.08%	175	0.14%
B	8	33	14,470	0	0	0	0	0	0
	19	20	5,420	40	0.7%	25	0.5%	65	1.2%
	28	21	5,365	39	0.7%	67	1.2%	106	2.0%
	45	22	3,040	337	11.1%	65	0.2%	402	13.2%
	51	43	11,705.2	171.7	1.5%	62	0.5%	233.7	2.0%
	55	43	9,622.5	222	2.3%	26	0.3%	248	2.6%
Sub-Total		182	49,622.7	809.7	1.6%	245	0.5%	1054.7	2.1%
C	7	33	6,405	1088	17.0	0	0	1088	17.0%
	9	34	13,490	2221	16.5%	0	0	2221	16.5%
	10	(33)	(8,226)	-	-	-	-	-	-
	26	20	1,260	420	33.3%	0	0	420	33.3%
	27	(31)	(3,645)	-	-	-	-	-	-
	29	41	2,780	941.5	33.8%	15	0.5%	956.5	34.4%
	52	43	4,189.5	972	23.2%	0	0	972	23.2%
	53	43	5,706.9	551.8	9.7%	0	0	551.8	9.7%
Sub-Total		214	33,831.4	6194.3	18.3%	15	0.04%	6209.3	18.4%
TOTAL		590	204,450.4	7079.	3.5%	360	0.02%	7439.	3.6%

Class of desa based on amount of working capital per month
 Class A >400,000 Rps., Class B 100,000 to 400,000 Rps., Class C <100,000 Rps.
 Figures in brackets not included in totals.

TABLE 11
NUMBER OF DELINQUENT BORROWERS AS A PERCENT OF EVER-BORROWED BY CLASS OF DESA--20 DESA, JAWA TIMUR

Class	Desa Number	# Prg. Months	Number Borrowers Ever	Total Number Delinquent					
				Beyond Loan Period (>7 mo.)		Within Loan Period		Total	
				Rps.	%	Rps.	%	Rps.	%
A	1	(43)	209	3	1.4%	0	0	3	1.4%
	4	43	196	0	0	0	0	0	0
	13	28	193	0	0	0	0	0	0
	15	40	239	0	0	0	0	0	0
	18	40	112	4	3.5%	5	4.4%	9	8.0%
	40	43	113	4	3.5%	5	4.4%	9	8.0%
Sub-Total		194	885	7	0.8%	5	0.6%	12	1.4%
B	8	33	124	0	0	0	0	0	0
	19	20	102	3	2.9%	2	2.0%	5	4.9%
	28	21	224	1	0.4%	2	1.0%	3	1.3%
	45	22	36	12	33.3%	1	2.7%	13	36.1%
	54	43	89	9	9.1%	3	3.0%	12	12.1%
	55	43	207	15	7.2%	2	1.0%	17	8.2%
Sub-Total		182	792	40	5.1%	10	1.3%	50	6.3%
C	7	33	91	41	45.1%	0	0	41	45.1%
	34	9	132	73	55.3%	0	0	73	55.3%
	10	(33)	(146)	-	-	-	-	-	-
	26	20	56	50	89.3%	0	0	50	89.3%
	27	(31)	(30)	-	-	-	-	-	-
	29	41	100	30	30.0%	1	1.0%	31	31.0%
	52	43	95	60	63.1%	0	0	60	63.1%
	53	43	165	49	29.7%	0	0	49	19.7%
Sub-Total		214	639	303	47.4%	1	0.2%	304	47.6%
TOTAL		590	2316	350	15.1%	16	0.7%	366	15.8%

Class of desa based on amount of working capital per month in the last three months reported.
 Class A >400,000 Rps., Class B 100,000 to 400,000 Rps., Class C <100,000 Rps.
 Figures in brackets not included in totals.

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TABLE 12
CURRENT KB USER RATES
OF 20 SAMPLE P2K VILLAGES IN PERCENTAGES

Ketrowonojoyo	80
Sidomulyo	63
Mlati	86
Nogosari	87
Wonodadi Kulon	80
Ploso	86
Gawang	78
Suruhan Lor	92
Ngepeh	87
Karangwaru	72
Sokobana Daya	71
Tamberu Timur	51
Pangongsean	53
Ragung	55
Pangorayan	57
Toronan	67
Bandungrejo	76
Tlogosari	76
Rejosari	81
Sumberoto	80

TABLE 13
NUMBER OF MONTHS BY SIZE CLASS OF WORKING CAPITAL AND
PERCENT CLASS BY YEAR FOR 20 SAMPLE VILLAGES AND 42 OTHER VILLAGES

CLASS	WORKING CAPITAL PER MONTH	YEAR										TOTAL
		1982		1983		1984		1985		1986		
		#	%	#	%	#	%	#	%	#	%	
20 SAMPLE VILLAGES												
A	≥400,000	12	(36)	38	(25)	89	(40)	78	(33)	10	(24)	227
B	100,000-400,000	17	(52)	95	(64)	91	(42)	82	(35)	16	(39)	301
C	<100,000	4	(12)	16	(11)	39	(18)	75	(32)	15	(37)	149
TOTAL	MONTHS	33		149		219		135		41		677
42 VILLAGES (THOSE WITH AVAILABLE DATA)												
A	≥400,000	7	(29)	28	(26)	52	(34)	64	(17)	7	(8)	158
B	100,000-400,000	15	(63)	66	(62)	63	(41)	170	(46)	48	(55)	362
C	<100,000	2	(8)	13	(12)	37	(24)	134	(36)	33	(37)	219
TOTAL	MONTHS	24		107		152		368		88		1416

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TABLE 14
VILLAGES BY ID NUMBER AND CLASS OF WORKING CAPITAL IN THE
THREE MOST RECENT PROGRAM MONTHS FOR
20 SAMPLE VILLAGES AND 41 OTHER VILLAGES*

CLASS		VILLAGE ID NUMBER											SAMPLE	OTHER	TOTAL	
		1	4	13	15	18										
CLASS A (AAA)	SAMPLE	1	4	13	15	18							5	(25%)	2(6%)	7(11%)
	OTHER	2	17													
CLASS B (ABB/BBB/BBC)	SAMPLE	8	9	19	28	40	54	55					7	(35%)	22(54%)	29(48%)
	OTHER	14	16	23	25	36	39	41	51	56	57	59				
CLASS C (BCC/CCC)	SAMPLE	7	10	26	27	29	45	52	53				8	40%	17(41%)	25(41%)
	OTHER	5	11	12	30	32	38	43	44	49	50					
SUB-TOTAL													20	(100)	41(100%)	
TOTAL																61(100%)

*Village #24 not classified because it had only been operating for two months at the time of the survey.

TABLE 15
BORROWERS' PROFILES

NUMBER OF BORROWERS	VILLAGE	TOTAL VILLAGE PUS	TOTAL VILLAGE ACCEPTORS	TOTAL SAMPLE BORROWERS	P2K ACCEPTORS	P2K NON ACCEPTORS	P2K NON PUS	P2K NO INFO.	ECONOMIC STATUS				EDUCATION STATUS				
									1	2	3	NA*	0	1	2	3	NA*
208	SIDOMULYO	686	592	40	32	2	6	0	1	33	5	1	1	0	33	6	0
205	KETRO	495	394	54	51	3	0	0	0	54	0	0	0	9	37	8	0
103	MLATI	433	375	51	40	2	9	0	1	48	2	0	2	17	28	0	4
124	WONGDADI KULON	619	515	52	45	0	6	1	2	47	3	0	0	5	36	9	2
169	MIGOSARI	246	226	54	48	2	2	2	16	27	9	2	3	2	30	19	0
146	PLOSO	940	811	52	38	6	8	0	3	44	5	0	2	8	40	0	2
192	GAWANG	322	250	54	50	3	1	0	10	38	2	4	0	13	26	2	3
-	KARANGWARU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
106	SUNNAN LOR	287	266	53	34	4	15	0	0	53	0	0	2	1	44	6	0
73	NGEPEH	272	244	54	44	6	4	0	0	47	6	1	5	8	38	0	3
55	SOKOANAH DAYA	1064	726	55	21	8	0	26	0	14	9	32	-	-	-	-	-
28	TAMBERU TIMUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
294	RAGUNG	-	-	51	10	8	0	33	-	-	-	-	-	-	-	-	-
103	PANGUNGSEYAN	478	228	44	38	6	0	0	1	43	0	0	-	-	-	-	-
128	TOROHAN	289	195	51	25	11	11	4	1	50	0	0	13	18	20	0	0
37	PANGORAYAN	121	69	37	32	1	4	0	1	36	0	0	0	34	3	0	0
61	BANDUNGREJO	1241	947	51	47	3	0	1	0	25	25	1	0	0	42	8	1
165	REJOSARI	1045	844	53	44	6	1	2	0	28	24	1	2	12	28	6	5
171	TLOGUSARI	580	438	52	47	2	0	3	1	35	16	0	0	12	33	6	1
294	SUMBEROTO	1210	966	54	53	1	0	0	0	38	16	0	0	1	48	3	2

NA=Information not available

Source: 1) Loan books 2) Borrowers' cards 3) Interviews

Economic Status: 1 = high

2 = middle

3 = low

Educational Status: 0 = no formal education

1 = 1-3 years

2 = 4-6 years

3 = over 6 years

TABLE 16
D/S* PERCENT AT BEGINNING OF P2K PROGRAM
AND AS REPORTED IN 1ST QUARTER 1986

Desa	Beginning of P2K Program		In 1st Quarter 1986	Change in Percent
	Date	D/S	D/S	%
Sidomulyo	9/82	52%	65%	+13
Ketro	9/82	54%	85%	+31
Mlati	7/83	31%	72%	+41
Wonodadi Kulon	7/83	17%	60%	+43
Nogosari	6/83	37%	76%	+39
Ploso	7/83	43%	49%	+6
Suruhan Lor	12/82	68%	53%	-15
Ngepeh	7/84	52%	63%	+11
Bandungrejo	9/82	37%	45%	+8
Tlogosari	9/82	22%	24%	+2
Rejosari	9/82	60%	60%	0
Sumberoto	9/82	24%	29%	+5
AVERAGE %		41%	57%	+16

*D = Number of balita attending weighing in previous month
S = Total balita in pokbang group

June 1986

APPENDIX B

BRI SAVINGS BOOK RECORD FOR ACCOUNT
REPAYING BKKBN LOAN

A/R

TRANSKORI				TANDA TANGAN PEJABAT BANK		
TANGGAL	REKESING	NOMOR	SANDE	DEBIT	KREDIT	SALDO BARU
6 FEB 1982	33 60 70				14.000	14.000
1 FEB 1983					14.000	28.000
6 JAN 1983					177	28.177
1 FEB 1983					14.000	42.177
2 APR 1983					14.000	56.177
2 MAY 1983					14.000	70.177
1 JUN 1983					14.000	84.177
1 AUG 1983					14.000	98.177
3 OKT 1983					14.000	112.177
1 NOV 1983					14.000	126.177
1 DEC 1983					14.000	140.177
31 1983					30.000	170.177
31 1983					30.000	200.177
31 1983					30.000	230.177
31 1983					15.871	246.048
1 FEB 1984					30.000	276.048
2 MAR 1984					30.000	306.048
27 MAR 1984				30.000	30.000	336.048
02 APR 1984					30.000	366.048
7 SEP 1984					30.000	396.048
5 NOV 1984					30.000	426.048
11 JAN 1985					14.434	440.482
10 JAN 1985					30.000	470.482
06 FEB 1985					30.000	500.482
13 FEB 1985					30.000	530.482
14 APR 1985					30.000	560.482



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APPENDIX C

**RECOMMENDED MODIFICATION TO P2K MONTHLY
FINANCIAL REPORT AND OPERATOR'S MANUAL**

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DESA :

KEC. :

Kab. :

REKAPITULASI KAS BULANAN UNIT P2K

Bulan :

	Jumlah s.d. bulan lalu		Jumlah bulan ini		Jumlah s.d. bulan ini	
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar
1 Modal tetap		////		////		////
2 Pembelian pinjaman	////		////		////	
3 Anggaran pokok		////		////		////
4 Biaya pengeluaran		////		////		////
5 Simpanan Wajib						
6 Simpanan Sukarela						
7 Iuran Kelompok						
8 Uraun dari nasabah / Bonus untuk nasabah						
9 Ongkos asuransi	////		////		////	
10 Ongkos listrik	////		////		////	
11 Ongkos lain-lain	////		////		////	
12 Saluran dana yang dipindahkan	////		////		////	////
13 Pemenuhan lain.		////		////		////
JMLAH						
KAS/BANK	////		////		////	
KONTROL JMLAH						

Langgakan lebih dari 12 bulan

Jumlah pemiojaa bulan ini: orang

- Tembusan :
1. BKKB Tingkat I
 2. BKKB Tingkat II
 3. Team Pembina Kecamatan
 4. Arsip

P L K B

KEPALA DESA

KETUA UNIT P2K

14 Sejak tanggal pinjauan

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Misalnya : Nasabah A meminjam Rp. 10.000,- untuk jangka waktu 3 bulan mulai bulan Juni 1982. Pinjaman ini akan jatuh waktu dalam bulan September 1982. Apabila salah satu angsuran antara bulan Juli dan September 1982 tidak dibayar, maka sisa angsurannya dikategorikan sebagai tunggakan hitam.

b) Tunggakan merah.

Tunggakan angsuran yang telah melampaui batas waktu pinjaman berakhir.

Misalnya, Nasabah A tersebut di atas belum melunasi seluruh angsurannya sampai bulan September 1983, maka sisa angsuran itu disebut tunggakan merah. Anggota yang mempunyai tunggakan merah perlu dibantu agar dapat melunasi pinjamannya.

Kelompok dimana ia menjadi anggota harus memutuskan bagaimana ia harus melunasi pinjaman tersebut.

Perhatikan! Kader kelompok harus senantiasa berusaha untuk mengurangi tunggakan yang ada karena ini mengurangi perputaran modal. Selain itu juga mengurangi hal yang tidak adil terhadap mereka yang senantiasa membayar pinjamannya dengan teratur.

- Setiap kelompok perlu memutuskan langkah-langkah yang perlu diambil untuk mengurangi jumlah pinjaman yang tidak dilunasi.
- Kepala desa dalam keadaan-keadaan yang sulit perlu dimintai bantuannya untuk menyelesaikan masalah tersebut.

4. Sistem tanggung renteng.

Yang disebut dengan tanggung renteng adalah :

Pemerataan tanggung jawab bagi seluruh/sebagian anggota kelompok yang bersangkutan. Atas resiko pinjaman yang diperbuat oleh seseorang atau beberapa anggota kelompok kepada kelompok P2K.

Sistem tanggung renteng berpengaruh pada tanggung jawab bersama atas :

- Penerimaan anggota dalam kelompok.
- Perbuatan anggota kelompok.
- Pengajuan pinjaman dari anggota kepada kelompok P2K.
- Perbuatan pimpinan/pengurus kelompok P2K.

Pada dasarnya sistem tanggung renteng merupakan pencerminan daripada pelaksanaan atau perwujudan dari asas kekeluargaan dan gotong royong dalam kelompok P2K.

Dalam sistem tanggung renteng dapat dikemukakan beberapa unsur yang dapat diciptakan bagi kehidupan kelompok P2K yaitu :

- Memperoleh keanggotaan secara selektif.
- Memupuk rasa ikatan batin, setia kawan dan tanggung jawab bersama.
- Bagi seseorang yang berada dalam kesulitan yang terutama ekonominya lemah bantuan orang lain diperlukan dalam mengatasi kesulitan.
- Menciptakan mekanisme kontrol dan sanksi-sanksi melalui rapat kelompok yang bersifat terbuka dan demokratis.

Perhatikan! Untuk mengurangi tunggakan disarankan agar menggunakan sistem tanggung renteng sebagai berikut :

Tiap bulan unit memberitahu kelompok bila ada anggota yang menunggak. Apabila jumlah tunggakan merah dari suatu kelompok melebihi 2% dari jumlah sisa pinjaman seluruh anggota kelompok, maka pinjaman selanjutnya kepada anggota-anggota kelompok tersebut ditangguhkan sampai tunggakan tersebut diturunkan 2% dari pinjaman kelompok. Apabila tunggakan tersebut belum dilunasi, anggota-anggota yang kepentingannya dirugikan biasanya datang kepada penunggak untuk ikut menagih. Kalau penagihan-penagihan kepada penunggak tidak berhasil atau berlangsung cukup lama sehingga anggota-anggota yang lain tidak sabar lagi menunggu, maka tunggakan-tunggakan itu diselesaikan sebagai berikut :

Jumlah hutang sipenunggak dibagi rata diantara semua kelompok-kelompok dan dimasukkan sebagai hutang mereka.

Diharapkan dengan demikian sipenunggak menjadi malu sehingga berusaha untuk mengangsur kembali. Tindakan tanggung renteng ini dilaksanakan kalau berbagai jalan yang ditempuh sudah gagal.

Ada kalanya ketua kelompok sendiri yang menyisewang, uang tidak dibayar ke kelompok P2K.

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Anggota-anggota sendiri dapat mengadakan musyawarah diantara mereka untuk mengajukan penggantian ketua kelompok baru dan secara bersama-sama hutang tersebut ditagih kepada ketua kelompok.

5. Biaya Pengelolaan.

- a. Biaya pengelolaan adalah sejumlah uang yang wajib dibayar tunai oleh peminjam pada angsuran pertama (semacam keuntungan/bunga).
- b. Biaya pengelolaan ini bukanlah bunga karena prinsipnya adalah dari, untuk, dan oleh anggota. Juga mengingat tujuan dan penggunaan biaya pengelolaan adalah untuk membiayai penyelenggaraan kegiatan P2K dan kegiatan gizi.
- c. Besarnya biaya pengelolaan adalah 10% untuk pinjaman dengan angsuran 3 bulan (3,3% perbulan) atau 20% untuk pinjaman dengan angsuran 7 bulan (2,9% perbulan)
- d. Penggunaan biaya pengelolaan ditentukan sebagai berikut :
 1. 30% dari biaya pengelolaan digunakan untuk biaya administrasi (mencetak blanko/formulir, mencetak kartu/buku anggota, membeli alat tulis dan sekedar penyediaan kebutuhan audit/pemeriksaan).
 - Biaya rapat pengelola dan anggota P2K.
 - Biaya transport ke BRI Unit Desa. Dalam hal kebutuhan alat tulis dan biaya transport tersebut pada awal kegiatan dipenuhi dari dana yang ada untuk diperhitungkan dengan penerimaan biaya pengelolaan berikutnya.
 2. 20% dari biaya pengelolaan digunakan untuk insentif dari kader P2K, jumlah insentif untuk setiap kader disesuaikan dengan beban kerja.
 3. 50% dari biaya pengelolaan digunakan untuk dana gizi/KB/ kesehatan. Misalnya :
 - Untuk penggantian dan penambahan alat-alat taman gizi.
 - Biaya pengobatan kasus-kasus yang terjadi seperti kasus-kasus gizi, stid effect dan komplikasi pemakaian kontrasepsi.
 - Tambahan biaya PMT yang diutamakan untuk anak balita dibawah garis merah dan biaya penyuluhannya.
 - Tambahan insentif untuk kader gizi.
 - Biaya rapat pengelola dari anggota P2K.

6. Pemupukan modal.

Untuk kelompok P2K memperoleh modal swadaya dari pemupukan modal melalui :

a. Simpanan wajib.

Simpanan wajib adalah sejumlah uang yang wajib dibayar tunai oleh anggota kelompok P2K yang menerima pinjaman dari P2K.

Jumlah simpanan wajib yang harus dibayar, sesuai dengan tabel perhitungan angsuran (3,3% untuk angsuran 3 bulan dan 2,9% untuk angsuran 7 bulan).

Simpanan wajib merupakan milik anggota P2K.

Penyerahan kembali simpanan wajib kepada anggota diatur sebagai berikut :

- 50% simpanan wajib dapat diminta kembali oleh anggota dengan ketentuan :

1. Disepakati secara musyawarah oleh anggota kelompok.
2. Nasabah yang bersangkutan tidak mempunyai tunggakan baik merah maupun hitam.
3. Tersedia uang tunai di kelompok P2K dan disetujui oleh ketua kelompok P2K.

- Sisanya (50%) dari simpanan wajib hanya dapat dibayar kembali kepada anggota bila :

- Anggota ingin memutuskan hubungan dengan kelompok P2K untuk selamanya dan sekaligus keluar dari keanggotaan P2K.
- Anggota tidak mempunyai tunggakan baik merah maupun hitam.
- Disepakati secara musyawarah oleh anggota kelompok.

b. Simpanan sukarela.

Simpanan sukarela adalah sejumlah uang yang, secara sukarela dibayarkan tunai oleh anggota kelompok P2K sebagai simpanan.

4. Dalam pengembalian total angsuran sebesar Rp 100.000 dalam waktu 1 bulan, simpanan wajib dapat dikembalikan tidak lebih dari Rp 9.000,-

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Tujuan simpanan sukarela adalah untuk mendorong semangat berhemat dan perencanaan serta pengelolaan keuangan rumah tangga. Simpanan ini dapat ditarik kembali sewaktu-waktu dengan ketentuan :

- Anggota yang bersangkutan tidak mempunyai tunggakan baik merah maupun hitam.
- Jumlah tunggakan seluruh anggota kelompok tidak lebih dari 5% dari pada jumlah sisa pinjaman seluruh anggota kelompok.

c. Iuran anggota.

- Tujuan iuran anggota ini adalah untuk memupuk kesadaran mereka sebagai anggota kelompok P2K disamping untuk pemupukan modal.
- Setiap anggota kelompok P2K, apakah ia peminjam atau tidak, membayar sejumlah uang setiap bulan, jumlah mana ditentukan oleh keputusan bersama.
- Bendahara bertanggung jawab untuk mengumpulkan iuran anggota pada waktu pertemuan bulanan di Pos penimbangan.

Perubahan! →

- Iuran anggota tersebut tidak boleh ditarik kembali ~~.....~~

d. Sumber lain.

Pemupukan modal unit/kelompok P2K dapat pula dari sumber lain misalnya dari :

- Keuntungan hasil usaha unit/kelompok P2K dalam menggali dana melalui suatu usaha produktif.
- Sumbangan masyarakat.
- Sumbangan dari desa/PKK dan lain-lain.

7. Pemeriksaan keuangan.

Pemeriksaan keuangan di unit / kelompok P2K dapat dilakukan melalui dua cara :

a. Pemeriksaan keuangan melalui pembinaan atau supervisi.

Pemeriksaan dalam hal ini dikaitkan dengan kegiatan pelaksanaan pembinaan / supervisi. Pemeriksaan keuangan dilakukan oleh BKKBN dan BRI. Sedangkan unsur dinas sektoral lainnya melakukan pembinaan / supervisi kegiatan P2K lainnya.

b. Pemeriksaan keuangan yang dilaksanakan oleh suatu tim khusus yang bertugas mengadakan pemeriksaan pengelolaan keuangan minimal sekali setahun.

Tim ini terdiri dari :

- Perwakilan dari BKKBN Tingkat II.
- Perwakilan dari BRI Tingkat II.

Tim ini dibentuk dengan surat keputusan dari KA BKKBN Tk. II. Tim pemeriksa ini bertugas mengadakan pemeriksaan terutama mengenai masalah ketertiban dan kebenaran administrasi pembukuan keuangan. Hasil pemeriksaan oleh Tim pemeriksa ini dilaporkan kepada BKKBN Tingkat II, Bupati atau walikota KDH Tk. II dan BKKBN Tk. I.

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APPENDIX D
EVALUATION INSTRUMENTS AND INTERVIEW GUIDE

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DESA STATISTICS

ITEM	DESA/DUKUH	DESA/DUKUH	DESA/DUKUH	DESA/DUKUH	DESA/DUKUH
TOTAL POPULATION					
TOTAL HEADS OF HOUSEHOLDS (KK)					
WOMEN HEADS OF HOUSEHOLDS					
NUMBER OF DUKUH					
PUS					
NUMBER OF ACCEPTORS					
PILL					
IUD					
INJECTION					
STERILIZATION					
OTHERS					
NUMBER OF POKBANG					
NUMBER OF BALITA PER POKBANG (S)					
TOTAL NUMBER OF CADRE EVER/NOW					
	P2K				
	UP6K				
	KB				
BUSINESSES OR COTTAGE INDUSTRIES					
a. _____					
b. _____					
c. _____					
d. _____					
e. _____					
f. _____					
g. _____					
OTHER SOURCES OF CREDIT					
a. government programs					
b. other					

Desa :

Kecamatan :

Kabupaten :

Tanggal:

Identitas responden :

(Hubungan dengan Kepala desa atau pemang desa.)

Profil desa :

Dusun :

Kelompok :

Pokbang :

Balita :

PUS :

Akseptor :

Anggota PZK :

Peminjam PZK :

Sumbangan PZK terhadap Pokbang :

a. Persentase biaya :

Pokbang yang dicakup oleh sumbangan PZK tiap bulan (periksa laporan bulanan)

(Kader Gizi, Kader PZK)

c. Penggunaan dana untuk keperluan kegiatan Pokbang.

(Kader Gizi, Kader PZK)

b. Kelangsungan sumbangan PZK terhadap Pokbang (Periksa laporan keuangan tiap bulan dan sumbangan yang dibebankan dalam jangka waktu 6 bulan)

d. Manfaat lain dari P2K sehubungan dengan dana P2K
(P2K, Gizi, Tokoh, pamong)

g. Lain-lain (P2K, Gizi, Tokoh/pamong)
Perubahan dalam hal pelayanan dan jumlah Peksang sebelum dan sesudah ada P2K)

SKDN setiap 6 bulan

e. Sumber-sumber dana UPGK lainnya yang tidak tercakup oleh P2K
(Gizi, P2K)

f. Sumbangan (uang/lainnya) dari ibu balita kepada Peksang
(Gizi, P2K)

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Kontribusi P2K terhadap kegiatan KB-KIE

<p>a. Manfaat kegiatan P2k sebagai jalur kegiatan KB-KIE (P2K, PLKB, Sub PPKED, Pamong)</p>	<p>c. Kader P2K sebagai motivator KB (P2K, anggota P2K, akseptor)</p>
<p>b. Perubahan penerimaan PUS terhadap KB-KIE dalam hubungannya dengan P2K (P2K, PLKB, Sub PPKED, Tokoh/pamong, PUS)</p>	<p>d. Lain-lain Apakah PLKB perlu waktu lebih/ kurang/sama saja dengan adanya P2K dan/atau KB-KIE</p>

Integrasi P2K - Pekbang

<p>a. Kader P2K sebagai kader gizi dan sebagai kader FKBD/sub FKBD (P2K)</p>	<p>c. Insentif (P2K, Gizi, FKBD, Sub FKBD, Tekch)</p>
<p>b. Kader gizi yang keluar sebelum dan sesudah P2K (P2K, Gizi, PKKB, Tekch)</p>	<p>d. Lain-lain</p>

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APPENDIX E

**PARTICIPANTS AT EVALUATION MEETINGS AND NAMES
OF PEOPLE INTERVIEWED BY THE FIELD TEAM**

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DAFTAR NAMA INFORMAN -- (NAMES OF PERSONS INTERVIEWED)

Kabupaten	Kecamatan	Desa	Nama
1. PACITAN	1. Kebonagung	1. Sidomulyo	M. A. Kadir - Bupati
			Koesbandi - BKKBN
			Purvosusilo - BKKBN
			A. Budiono
			Sugati
			DjokoS. - BKKBN
			Hartoyo - BRI
			Sutopo - Camat
			Tarni - Kep. desa
			Arjowiyono - Sekdes
			Suhardi - PLKB
		Sumarno - Ka. gizi	
		Isah - "	
		Sularni - Kad. P2K	
		Sumiyatin - "	
		Bonitin - "	
		Tumiyem - Peminjam	
		Ismiyati - "	
		Tunjah - "	
		Istijah - PLKB	
		Sularni - P2K	
	SitiPurwati - "		
	Sugiatno - "		
	Sarginen - Gizi		
	Tumjan - "		
	Jumirah - Peminjam		
	Potinah - "		
	Jumiati - "		
	Tuminingsih - "		
	Katinem - Bk. Pejm		
	Sriyati - "		
	Saliyatin - PKK		
	Sumarto		
	Budiharti - PKK		
	Suyono - PPLKB		
	Suharti - Gizi		
	Ruwiyah - "		
	Sumiyati - "		
	SitiKhayatin - P2K		
	Suhutni - Peminjam		
	Poniyem - "		
	Katinem - "		
	Ismi - "		
	Sujinarti - "		
	Suharti - Bk. Pejm		
	Surani - "		
	2. Arjosari	4. Mlati	Moh. Jamil - Sekdes
Bukemi - Kaur			
Sukatno - Kadus			
Sucipto - "			
Pauji - "			
Superlan - "			
Moh. Jamil - P2K			

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Kabupaten	Kecamatan	Desa	Nama
	3. Ngadirejo	5. Wonodadi Kulon	Sukemi - "
			Sumini - "
	Rolnah - Peminjam		
	Katminah - "		
	Juani - "		
	Mariyam - Bk. Pejm		
	Sirua - "		
	Suprihatin - "		
	Sarwan - Gizi		
	Suwanti - "		
	Sunilo - "		
	Partiyem - "		
	Atmoprawiro - "		
	Ponyantun - "		
	Sutini - "		
	Kasim - "		
	Sukatno - "		
	Cumiya - "		
	Roniyea - "		
	Martini - "		
	Sugiyem - "		
	Seniatatri - P2K		
	Supini - "		
	Murwati - "		
	Misnah - Peminjam		
	Rolyem - "		
	Sugiatun - Bk. Pejm		
	Mislem - "		
	St. Barokah - "		
	6. Nogosari	Martoprawiro - Kades	
		Sitizaenah - PKK	
		Suladir - LKMD	
		Watini - P2K	
		Rusmini - "	
		Partiwi - "	
		Tuminem - Peminjam	
		Aminah - "	
		Partiyah - "	
		Abdulrusdi - "	
	7. Ploso	Suliyah - "	
		Mahani - "	
		Sujatno - Cawat	
		Falno - Kaur	
		Kariman - Kades	
		Boyamin - Gizi	
		Rubiyah - "	
		Suyatno - "	
		Karman - "	
		Poniran - "	
		Sukiran - PPLKB	
	Palna - P2K		
	Miryati - "		
	Sumini - "		
	Nanik - Peminjam		
	4. Punung		

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Kabupaten	Kecamatan	Desa	Nama						
2. TULUNGAGUNG	5. Bandung	8. Suruhan Lor	Katmilah - "						
			Narsini - "						
			Sulami - "						
			Atin - "						
			Sumirah - "						
			Iherman S. - BKKBN						
			Prayitno - BKKBN						
			Suharti - PLKB						
			SriGatti - P2K						
			Mursiah - "						
			Siti - Gizi						
			Suyatmi - "						
			Sutarti - "						
			Fatikah - "						
Paini - Peminjam									
3. SAMPANG	6. Torjun	9. Ngepah	Srini - "						
			Umikalsum - "						
			Rukanah - "						
			Sujinah - P2K						
			SitiAsiyah - "						
			SriRambiyah - "						
			Mirul Ikda - BKKBN						
			Abdurrachman - BKKBN						
			4. PAMEKASAN	7. Sukobanah	10. Ragung	Abd. MuktI - PLKB			
						Maesinatun - PKK			
						Lilis Suryani - "			
						6. Torjun	11. Pengongseyan	A. Mulyi - LKMD	
								Fatlyeh - PKK/P2K	
								Saleha - PLKB	
Rohyati - Gizi									
7. Sukobanah	12. Tamberu Timur	Mirdiyatun - PPLKB							
		Lunimin - Sekdes							
		Sriwahyuni - PKK							
		Sumalyah - Gizi							
		Suharyanti - P2K							
		8. Pamekasankota						13. Sukobanah Daya	Maryam - PLKB
									TutiHartati - PKK/Gizi/pek
			Inani - "						
			Umulfadillah - "						
			Suharyant - PKK/Gizi/P2K						
			Maimunah - Peminjam						
			Minati - "						
			Palirah - "						
			Anis S. H. - BKKBN						
Abd. Manaf - BKKBN									
RachbiniM. - BKKBN									
9. Proppo	14. ToronanAbd.		Kadir - Kades						
			Misnawi - LKMD/P2K&PPKBD						
			Amirudin - PLKB						
		Malsunah - P2K							
		Moh. Herman - Cam.							
		Kuesopo A. - Sekcam							

Kabupaten	Kecamatan	Desa	Nama
5. MALANG	10. Bantur	15. Pangorayan	Ina Rostiana - PPLKB
			Abd. Aziz - PLKB
			Moh. Zahroti - PLKB
			Juhariah - P2K
			Subaini - P2K
			Heru - BKKBN
		16. Bandungrejo	Amrik. - BKKBN
			Sulaeman - BKKBN
			IIS MuktI - Sekcam
			Suyanto - PPLKB
			J. Joyoleksono - Kades
			SuripE. - PKK/P2K
	17. Rejosari	Sayono - PLKB	
		Kliyem - Gizi	
		Nasih - P2K	
		Suyuti - "	
		Kasiyatun - Gizi/P2K	
		Sukiran - Kades	
		Tumini - PLKB	
		E. Kusdhi - Bidan	
		Rummin - Kes.	
		Wasini - Gizi	
		Kartini - "	
		Kusbirawi - P2K	
	11. Donomulyo	Sukarti - "	
		Paryono - "	
		Katimah - Peminjam	
		Tumiyem - "	
		Miriyah - "	
		Sriana - "	
		Saurianto - Camat	
		Sudjari - MP	
		Soebandi - Pol.	
		M. Ikhwan - PPLKB	
		18. Sumberoto	Mulyadi - Kades
			Surati - PKK/P2K
	Sunarsi - PLKB		
	SulastrI - Bidan		
	Jumatin - Peminjam		
	Kasmi - "		
	19. Tlogosari	Mistri - "	
		Ramini - "	
T. Sunarwati - "			
S. Diyoutomo - Kades			
Resmiati - PLKB			
Suplati - Gizi			
Sutinem - "			
Sundari - P2K			
Srikumati - "			
SisiliaM. - "			
Suwarti - Peminjam			
Sugiyati - "			

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USAID MEETING, MAY 1, 1986—JAKARTA

1. Sonya Rahardjo
2. Marge Bonner
3. Jim Mahoney
4. Salit Krauscher
5. Dave Denman
6. Adriani Sumapauw
7. Mary Judd
8. Alma Kern
9. John Strand
10. John Nystuen

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LIST OF PERSONS AT PUSAT KB MEETING MAY 28, 19 86

1. Dr. Srihartati P. Pandi,
2. Dr. R. H. Pardoko
3. Drs. Sutedjo
4. Dr. Sahala Panjaitan
5. Drs. Sugerg Waluyo
6. Dr. Peter Fajans
7. Dr. Gary Lewis
8. Dr. Mahjuddin
9. Drs. Sujitno Sayuti
10. Dr. John Nystuen
11. Dr. Mary Judd
12. Drs. Haryono Malyo
13. Drs. Kasmijati
14. Drs. Djafar
15. Nelly Purmala
16. Dr. Nurhadidjah
17. Drs. Bambang Suroto
18. Drs. A. Muchji
19. Dr. Pangestuhadi
20. Drs. Nico Welliken
21. Drs. Heru Martono
22. Dra Subranti
23. Dra Suwartiningsih
24. Dr. Mudjianto
25. Dra Adriani Sumantri
26. Alma Kern
27. Djoko Sulistyio