Chiang Mai, Thailand, 22 August (Tebtebba Indigenous Information Service) – Going to school and learning to read and write used to be an impossible dream for many of the indigenous Dayak peoples of Kalimantan, Indonesia.

Feeling helpless and long subordinated in the process of developing the nation, the Dayak used to be regarded as “dumb and stupid” owing to their lack of formal education.
“But many Dayak people can now go to school and they are now more empowered,” said Elias Ngiuk of the Institut Dayakologi, an organization promoting the rights and concerns of the Dayak peoples.

Ngiuk attributes the Dayak peoples’ better situation now after the Pancur Kasih Credit Union was established on 28 May 1987.

With a vision to help free fellow Dayak and similarly-situated non-Dayak from poverty and powerlessness, the Pancur Kasih Empowerment Movement adopted the principles of Western-introduced credit unions and integrated Dayak traditional principles such as cooperation or collectivity and reciprocity.

Through the credit union, “the poor are helping the poor” free themselves from the cycle of poverty in which they used to be trapped, said Ngiuk.

Ngiuk was one of the participants, who shared experiences about what may be considered as indigenous knowledge or culture-based kind of development, during a 14-18 July trainers’ training on “Holistic and Strategic Approaches towards Self-determined Development” in Chiang Mai, Thailand.

The training was organized by Tebtebba, a Philippine-based organization promoting indigenous peoples’ rights and “self-determined development,” and hosted by the Thailand-based Asian Indigenous Peoples Pact, a regional organization promoting and defending indigenous peoples’ and human rights. Some 49 participants from Asia, Africa, Latin America, and North America attended the training.

From, by and for members

The Pancur Kasih Credit Union is governed by the principle of self-help. Its motto is “from the poor, by the poor, and for other poor people,” said Ngiuk.

Translated, this means, “if you have hardships we will help, if we have hardships you will help.” Helping each other and sharing each other’s burden is part of Dayak culture, which stresses solidarity. Community solidarity is one of the positive values upon which the founders based the philosophy and principles of the Pancur Kasih Credit Union.
But for this principle to work and be translated into an economic enterprise, the Pancur Kasih Empowerment Movement undertook a lot of efforts to educate fellow Dayak. Leaders of the movement had to orient and convince their fellow Dayak that pooling, sharing and managing their resources and finally translating this into an economic venture such as a credit union was possible.

For example, the Pancur Kasih Empowerment Movement facilitators and educators had to break the common notion that the Dayak people were “just farmers” who could barely meet their needs so they could not set aside something for savings.

Leaders and educators of the movement found out that many Dayak people had great potentials as they had rich resources. While they perceived themselves as poor, many of them engage in merrymaking and gambling, according to Dayak researchers.

Researchers discovered that gambling was one opiate that had hindered many Dayak to save something for lean or difficult months.

“When some people buy lotre (lottery) that costs at least Rp1,000, they even translate all kinds of dreams into numbers, believing these would make them win the jackpot prize,” noted Richardus Giring, Maran Marcellinus, and P. Ellen Babaro, three among a team of authors of the about-to-be-published book, Bank for All.

To be co-published by Tebtebba and Institut Dayakologi, the book talks about the Pancur Kasih Social Movement and its role in giving direction in developing the credit union as a way of helping free the Dayak people from poverty and illiteracy.

“Gambling has become so prevalent that even children often sell cheaper lotre worth Rp50, to Rp1,000, during classes,” Giring, Marcellinus and Babaro said. “Operating massively since 1985, lotre has become some kind of poison that contaminates the minds of local people.”

The Pancur Kasih Credit Union’s educators stressed that villagers should know better. For example, educators showed calculations of benefits, which could be gained if lottery money were saved in a credit union.

“Take an area with 200,000 people, of whom 90 percent would buy a lotre of Rp1,000, a day,” the authors said as a way of illustration, citing the efforts of credit union educators. “Since lotre operates six days a week, from 2007-1985 or a period of 22 years (with 52 weeks in a year), as much as Rp1,235,520,000,000 would have been spent. If this amount were placed in a credit union, which gives a monthly interest rate of one percent, then each month would generate Rp123,552,000,000.”

“If the interest were used to provide scholarships at Rp1,000,000 per person per month, 123,552 children could go to school,” the authors added. “One percent of the scholarship recipients or 1,236 students could achieve a doctoral degree. But if used in lotre, the money is wasted as if thrown in a muddy gutter.”
Cycle of poverty

When there were no credit unions in rural villages, many villagers did not only have difficulties making ends meet. They were also trapped in an endless cycle of debt.

From the early 1980s up to early 1990s, Pancur Kasih pioneer activists had noted “tragedies as a result of a chain of hardships that bring the communities to a more impoverished situation.”

One of these tragedies was death in the family, which had become so costly that it had left many families in a debt trap.

“Each hardship almost always ends up in death,” said the Institut Dayakologi. “Death causes heavier burdens and further impoverishes the family members still alive.”

Why? A traditional funeral ceremony requires money.

“To conduct the traditional funeral ceremony, a family must spend money,” noted the Institute. “Because the family does not have savings, they are forced to be indebted to the store. Because the debt in the store continues to increase, the store owner asks for collateral. For the collateral they mortgage their land (rice fields or other fields). Because the mortgaged land can’t be redeemed, their debt increases further.”

During the next tragedy, villagers would mortgage other property, which all the more put their lives in endless misery.

“To handle the financial difficulty at the next tragedy, they have no choice but to borrow more money, and with resignation sell their rubber plantation for the price of a pig that weighs no more than 20 kg in order to conduct the traditional funeral,” said the Institut.

For many Dayak, the rubber plantation is the primary source of the family’s income.

“Because the rubber plantation as the source of income was sold, the family will then face further hardships and will become more impoverished. This is why it is said: ‘Death impoverishes the family,’” said the Institut.

Already indebted as a result of a tragedy such as death, they are unable to send their children to higher levels of education (Junior or Senior High, let alone college). The result: the less chances their children have for government job opportunities, noted the Institut.

“Even if some of them graduated from high school or even have an undergraduate degree, they miss the opportunity of becoming civil servants because the information is received late,” said the Institut. “Because the information is received late, to arrange for the documents required also need high costs.”

Breaking free

Through the Pancur Kasih Credit Union, many Dayak have been freed from the cycle of debt.

The expansion of credit union services to rural areas in Kalbar in Kalimantan has made it easier to provide many of the village populace, especially credit union members, financial services to meet their educational, health and ritual needs.

Credit union services have indisputably aided them to meet education costs to enable their children to reach higher levels, both in
Pontianak city and the island of Java, according to Bank for All authors.

The authors said that in emergency situations, many can access loans for immediate medical treatment at the Santo Antonius Hospital in Pontianak or the Bethesda Serukam Hospital in Bengkayang Regency, which have recognized good medical service.

“Because they are aware of the importance of saving, the Dayaks can save for food needs to support traditional rituals during the paddy celebration to give gratitude for having completed the cycle from sowing to harvest,” said the authors.

To date, some 1.5 million Dayaks and non-Dayaks out of 4.5 million people in Kalimantan have become members of credit unions, said Ngiuk. He said their total assets, which include buildings and other property, are now worth one quintillion rupiahs.

Listening to the sharing of Ngiuk, Nanta Mpaayei of the Mainyoto Pastoralists Integrated Development Organization in Kenya said pastoralists in her country might as well explore the idea of community-run credit institutions like credit unions.

Mpayeei said most banks are reluctant to lend to pastoralists because of collateral requirements.

Norairri Thoungmueng of the Indigenous Women’s Network of Thailand also shared how indigenous women’s groups in her country have endeavored to preserve their traditional handicrafts and how their organizations have committed themselves to help address their own way issues such as climate change.

Rheinhardt Sirait, program manager of Alliance of Indigenous Peoples of the Archipelago or AMAN, likewise talked about how indigenous communities had regained courage to reclaim lands once occupied by companies and had since converted these into community-based small mining ventures.

One thing interesting was these small-scale miners, said Sirait, were committed to extract gold without using mercury and other toxic chemicals. He said they also agreed how to divide and share the gold equitably among themselves.

For her part, Mpaayei shared how the “strategic mobility” of pastoralists has contributed to the economy and environment of Kenya. She was referring to the practice of Maasai pastoralists of moving from one area to another but ensuring an area to regenerate its vegetation first before moving there.

Pastoralists occupy dry and rocky areas and so these areas, which are unfit for agriculture, have become more productive, she said.

She cited that Kenya and Uganda pastoralists supply the livestock product needs of East Asia and Europe.

“Still, pastoralism is more than just an economic activity but a way of life, which determines who we are,” she said.

Four participants shared also shared how their communities used various international human rights standards and global lending institutions’ policies to assert their rights to a kind of development, which is not only appropriate, but highly respects their rights and dignity as peoples.

All these experiences are all good examples of “self-determined development” approaches, which are proving to be the most viable and sustainable alternatives to the economic growth model of the North.