



FORUM | BANGUN | ACEH

Muhibbon

Peddler

Age: 34

Dependents: 8

Amount received from the revolving fund:
Rp. 9,500,000 (USD\$1,010)

Location: Calang, Aceh Jaya



Muhibbon grew up in Kreung Sabee, but moved to nearby Calang in 2002, to escape from the effects of the conflict. He lives with his wife, and four children aged four to 12. In Calang, he rented land and lived primarily from the proceeds of a small plantation up the hill from the city centre.

The morning of the December, 2004 tsunami, Calang first experienced a more powerful earthquake than people in the area could remember. When it ceased, however, most people went back to business as usual, and Muhibbon invited a friend home for a cup of tea. Upon finding no sugar at home, he dispatched his eldest child to the shop for a bag of sugar. In the market, people had seen the giant wave, closed their shops, and someone put Muhibbon's child on a bicycle, and ferried the child up, toward the hills.

Muhibbon and his family lived only 300 m from the sea and heard the commotion in the street, and then they too understood that they must run, and the family fled to the hills on a motorbike, where they were relieved to find their eldest child. They could only stand and watch as the giant waves killed three-quarters of the population and lay waste all of Calang.

“For three days we ate only cassava leaves,” Muhibbon says. “And coconut, and we drank from the coconut too, of course.” They dug up the cassava, and shared what produce there was on the plantation with the other people on the hill too. For five months they lived in a cowshed, and survived on what they could find on the hill, and emergency provisions the army and NGOs brought by ship.

Three months after the tsunami, Muhibbon and some others from Calang took gasoline from the destroyed petrol station, and put the fuel in the only boat in the town that survived the tsunami. The family pooled together what little money they had, and when the boat took a few people to Banda Aceh, Muhibbon bought what he could and brought the goods back to sell in Calang.



Muhibbon with FBA Local Motivator Abdullah Z

It worked, and Muhibbon built a small stall in the market from breeze blocks and coconut palms, but Muhibbon's range of stock and potential was limited by the small amount of capital at his disposal. He applied for money from a local assistance fund, but problems with equitable distribution meant he was unable to get his share. Muhibbon was stuck.

About that time he met Abdullah Z through a mutual friend. Abdullah Z – today a local motivator to 45 beneficiaries – had learned of the work of the FBA, and had applied for a loan himself, in order to restart a gasoline retail business. Abdullah Z recognized

Muhibbon's industry, ingenuity and understanding of local market needs, and suggested that they could try together, to get a loan for Muhibbon.

Muhibbon met with FBA personnel, and his application was successful. He was able to stock his market stall with a greater range of vegetables and dry goods with the infusion of a loan from the FBA. "I sold cooking oil, sugar, cigarettes, soap, shampoo, rice, eggs, candles, and other daily needs of the people." Because the need for these commodities in Calang was so great, the FBA requested that Muhibbon sell these commonly required goods to people at reasonable, stable prices. He did, and he won the loyalty of his clientele.

In a short time, Muhibbon was able to open a second shop in the market, where he sells principally dry goods. He pays rent for the second shop, and opens it in the afternoon, when his wife takes over their original stall alone.

Business has been so good for Muhibbon, that he has been able to buy a piece of land with the proceeds, where he plans to build a house for his family. He would like to get a second loan from the FBA in order to stock seed, fertilizer, and implements required by local farmers. He thinks that by stocking these items, he would be able to provide everything anyone in Calang requires, so his shop alone could completely satisfy all customers needs.

"My business has developed, and I am out of poverty now. I ask God everyday, for my business to grow and for success," he says.