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I use the money to help my grandsons reach their dreams to become a policeman and a teacher.

- Nurasiah

net attributable additional income of **IDR 984,269,829 million**

increased income of **189 farm household**

OUTREACH TO JUNE 2017



FARMERS  
OF INDONESIA

**SAFIRA**  
Strengthening Agricultural  
Finance in Rural Areas

 **Kementerian PPN/  
Bappenas**



Australian Government



Maize is one of Indonesia's primary food crops. Across the country almost 20 million metric tonnes is produced of which almost half is used for animal feed.

I was only 17 when my husband sailed; left me behind with our one-year-old baby. Since then, I haven't received any money or a word from him. As the oldest child in my family, not only did I have to support my son, I was also required to provide for my mom and younger sisters. The growing debts and needs forced me to seek for work as a migrant worker in Saudi Arabia.

10 years ago, I came back home. As I grew older, I wanted to be close to my family. Yet

I still had to work to make family ends meet, including my two grandsons. To become a maize farmer was my only option, but with limited capital I could only do little to nothing. With no access to financial services, I always relied on loan sharks to start the planting season.

I then learned about YARO (half payment) from BISI. With this program, I've been able to access good quality seeds and pay only a half upfront, then pay the other half after harvest. Most of my yields used to go to pay off loans, now I can save the money.

I use the money to help my grandsons reach their dreams to become a policeman and a teacher.

- Nurasiah from Mumbul Sari Village, North Lombok, West Nusa Tenggara is a beneficiary of the Australia-Indonesia Partnership for Rural Economic Development.