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Greater Women Involvement In Palm Oil Creates A Gender Balanced Industry

Leveraging Partnerships to Catalyze Mobile Financial Services for Rural Women in Malang District, East Java Province

Unilever Women Empowerment *Saraswati* Brings Social and Economic Value

Highlight on The Jakarta Food Security Summit (JFSS)-4

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letter from the editor

Dear Readers,

It feels great to breathe the air of 72 years of Indonesia's independence. With this year's tagline "Indonesia working together" (*Indonesia Kerja Bersama*), automatically conveys a strong reminder that great things are achievable with good cooperation between various stakeholders, although we have to work against all odds sometimes.

One of the key points in good cooperation is to include all players on board. Among those important players are the 45,5 million female workers, according to data from the Indonesian Statistics Agency (BPS) survey in 2016. The survey stated that the highest percentage or more than 30 percent of female workers - that is equal to 13,7 million works in the field of agriculture, forestry, and fisheries.

Having said that, PISAgro wants to highlight the empowerment of female workers and respect their dedication through articles in this edition. Our working groups have showcased how female workers' contributions adds to the success of their companies, as well as bringing social and economic values to the society.

Inspiring stories from Ibu Choiriyati, a loose fruit picker in Kampar, Riau province who told us "By working here, I can help earn income for my family that we use to pay for food, my children' school fee, and everything else," (Please see cover story).

Or Ibu Tyas from Malang, East Java, who said "I was previously a house wife only, but now I could get income around Rp 1 to 1,5 million per month as Bank Mandiri's agent and I could use the money to help my husband for our farming activities." (Please check our Features).

We hope these stories enlightened you as much as they have enlightened us. Happy reading!

The Editor

Greater Women Involvement In Palm Oil Creates A Gender Balanced Industry

By: Golden Agri-Resources (GAR)



Ibu Choiriyati works in palm oil plantation in Kampar regency, Riau province.

Gender equality in agriculture has become a widely-contested topic recently. In the palm oil industry, where employment in the plantations has long been a male-dominated, there is a range of gender-related concerns being brought up. Some of these include opportunities in employment, smallholder access to resources, decision-making and land rights.

Perhaps the main reason for this skew in employment, especially in rural areas, stems from deep-rooted cultural norms that women have larger roles to play within the family. Therefore, over the years, women in agriculture and rural areas have had less access than men to resources, services and opportunities, such as land, livestock, financial services and education.

Studies now show a direct link between rural women's lack of education and assets, to high rates of under-nutrition and infant mortality. That is why organisations like CIFOR and FAO are asking companies to be more proactive in empowering women in the rural areas, and to give them an equal voice in the industry.

Golden Agri-Resources (GAR) participated in the CIFOR forum *“Call for equal rights and opportunities for women in palm oil”*. Crucial points on gender equality in wage gaps, employment and decision-making in the Indonesian palm oil sector were raised. GAR is exploring where it can play a part in creating a more gender-balanced industry as GAR is committed to providing equal resources to both its female and male farmers and smallholders.

Wages and employment

GAR provides different categories of employment such as permanent employees, fixed-term and plasma scheme smallholders. Fixed-term workers are especially used during peak harvest seasons. While the company believes in gender equality at the workplace and offer jobs based on ability rather than gender, for the permanent and fixed term employees, the manual nature of agricultural work means that certain jobs continue to be more suited for male employees.

Furthermore, harvesting palm oil is much more labour intensive than several other crops, therefore requiring workers with physical strength. Male workers perform heavier physical tasks such as harvesting fresh fruit bunches (which can weigh up to 25 kilograms) and carrying them to trucks to be transported; women generally work on weeding and collecting loose fruit on the ground.

“I work for around four to five hours a day and contribute 30 up to 100 kilograms of loose fruits to be added to my husband’s total count of harvest”, said Choiriyati, a 36 year-old female worker who work in Kampar Regency, Riau Province for seven years now.

“By working here, I can help earn more income for my family that we use to pay for food, my children’s school fee and everything else”, she said.

Traditional rural employment patterns also mean that many women prefer to take on part-time jobs, as it gives them the flexibility for other responsibilities such as tending the household, childcare and family gardens. In this regard, GAR offers women positions, and ensure they are treated equally based on merit, not gender.

Supporting career-oriented females

GAR also has measures in place to help its female employees with young children, such as providing refrigerators at the workplace for breast milk storage to save them the hassle of carrying ice boxes. The company also has a firm stance to ensure that pregnant women are not exposed to chemicals, so during their pregnancies, GAR offers them positions in other locations in line with their competence.

In 2011, GAR started building Smart Houses (Rumah Pintar) in some of its concessions, where employees can send their children each day before they head to work. Each Smart House functions as a learning centre with a special focus on early childhood education and the education of women.

Smart Houses contain a library, play room, arts and culture corner, and is equipped with computers and multimedia stations. This way, female employees can continue their careers even when they have children. GAR has built 23 Smart Houses across our plantations in Indonesia.

Changing perceptions of gender roles in the palm oil industry is not easy, but GAR employees like Novianti Mandasari, Environmental Engineer, are challenging the norm and breaking stereotypes.

A safe environment to work in

GAR is committed to zero tolerance for sexual harassment and it has been conducting extensive training to all employees to ensure a clear stand on this. In 2016, no cases of harassment or abuse were reported. GAR sees opportunities to strengthen its education on this issue such that employees can move from being simply compliant, to becoming champions for gender equality.

Gender committees with representatives from labour unions and management have been set up to investigate harassment complaints and provide support to victims, and more importantly, to promote female participation and advancement in the workplace.

As an RSPO-certified company, GAR follows its Principles & Criteria (P&C) closely, including prohibition of discrimination, policy against sexual harassment and protection of reproductive rights. Public consultation is now underway to improve on these gender-related



© Golden Agri-Resources (GAR)

Ibu Choiriyati collecting loose fruits from the ground.

P&C such that it is less about being safeguard-oriented and more about empowerment.

Gender equality in education

GAR wants meaningful employment for women in the long term, and it believes education for women is a key initiative for this to happen. In 2016, GAR contributed more than USD1.8 million towards several scholarship programmes. In Indonesia, these programmes included Tjipta Pemuda Bangun Palma, SMART Engineer, SMART Diploma, SMART Planters and other programmes in collaboration with the Bandung Institute

of Technology and Science (ITSB) as well as the Eka Tjipta Foundation. GAR also has made contributions to the Singapore University of Technology and Design, the Peking University Education Foundation (USA) and TsingHua Education Foundation.

It is clear that the discourse on equality in the workplace is shifting towards empowerment of women. With increased research and dialogue, palm oil has the opportunity through direct and indirect means, to further the United Nations' Sustainable Development Goal 5 on Gender Equality.



Rick van der Kamp

*IFC Senior Operations
Officer*

In the previous issue, we looked at farmers' demand for credit, especially because so many projects and organizations assume that demand for finance is enormous. We saw that finance is often mentioned by farmers as a constraint, but we should keep a few things in mind. Just as each commercial product has a price, so does credit. Saying there is a big demand for loans is only half the picture – what we should measure is the demand for loans at 24% interest rates, for example. Also, just like banks don't give credit to badly managed companies, they should not provide loans to badly managed farms.

For this issue, we want to focus on the ethical side of farmer finance. Many people claim that

“Smallholder cannot afford the high rates charged by micro-finance and moneylenders – they deserve affordable loans..!”

This topic tends to evoke a lot of passionate debate, probably because it includes both assumptions about farmer preferences and personal policy preferences around interest rates. On the latter, the agri-finance world is littered with examples of where people and projects have used that approach to govern their work. This is definitely not a bad thing by itself—it is probably the reason for the widespread government involvement in farmer lending, offering farmers a cheaper (albeit usually more cumbersome) source of finance.

Emotions can run high; just a few years ago, Latin America saw various governments instigating campaigns to occupy micro-finance organizations to protest the high interest rates charged, and led to usury (zero usury) government loan schemes in several countries. Some argue that farmers in the developed world enjoy so much protection and subsidies it is only fair for farmers in low-income countries to receive some support as well. When discussing agri-finance opportunities with corporate partners, a number of them argued that the reputational risk of being associated with charging farmers high rates trumped their desire to provide. More in general, the high rates paid by farmers often evoke a sense of injustice.

Let's first deal with the uncomfortable truth. Large, collateralized (safe), urban loans are just cheaper and easier to provide than small agri-loans in our current financial infrastructure. There is something perverse about the fact that a millionaire can borrow money at 1-2%, while small farmers need to pay up to 20 times that rate – it's just not something that we can easily change.

If we accept that interest rates reflect loan costs and risk, it may become somewhat easier to accept that farmer credit is more expensive than large corporate loans. The question then becomes whether we should promote lower interest rates or leave it to 'market forces'. Here, there are few misperceptions at play – it is simply a matter of political and policy preference. However, it is important to accept that we cannot have our cake and eat it; if we agree farmers should benefit from lower rates someone must pay for it (usually a donor or the government). If we leave it up to the market, we avoid that bill, but we may have to live with higher interest rates. What is not 'fair', however (and yes, pun intended...), is to blame the financing industry for higher rates as if they purposely increase interest charges to take advantage of a poor and powerless population.

But do farmers actually care as much about the interest rate as we think? It's probably safe to assume that all else being equal, farmers would prefer lower interest rates over higher ones. Still, through our project work

we have often been surprised by farmers' pragmatic approach to interest rates – if they get flexibility in return, they are often quite happy to pay the higher costs. We found farmers tended to look more at the cost of the loan (e.g. I get \$300 and I have to pay back \$350).

When IFC started a project providing loans with the above characteristics to farmers (for nine months), we immediately took out our calculators to get at the annualized, compounded interest rate of our loan product (and it took us a while...) You can imagine a farmer with limited financial education not being that interested in knowing the rate she is paying up to the basis point – she just wants to know she can afford it, and that she'll get more out of it than what it's costing her.

Taking surveys from our farmers, we also had difficulty getting to the rate they were paying with local collectors. The most often-heard answer was

“I don't pay any interest to my collector”. We may smile and put this down to a lack of understanding, but it should not be ignored that farmers think they do not pay 'extra' for borrowing money. Another interesting observation from our project work was that even after working with formal banks, farmers still had overall similar appreciation of these two sources of finance – banks did not wildly outscore informal lenders, contrary to what we may believe. Recent data from the cocoa sector in Indonesia found that up to 42% of 'professional' and 46% of progressing farmers thought that 'high interest rates are ok, if I earn my money back.'

Overall, the question whether farmers deserve low interest rates is impossible to answer with just data (since it is a policy preference statement). What we do find is that 'fairness' of interest rates is a difficult topic (both loan risk and costs suggest farmers should pay a higher interest rate), and that farmers themselves are often not as focused on interest rates as we assume.

Behavioral Science and Branchless Banking - An Approach to Increase Farmer Savings

By: **Swisscontact**

Cargill, Bank Rakyat Indonesia (BRI), ideas42 and the Sustainable Cocoa Production Program (SCPP), which is implemented by Swisscontact, ran a 6-month savings intervention (June - November 2016) with 3,028 farmers in South Sulawesi in order to improve their savings behavior.

THE RESULTS

Through the intervention, we were able to analyze bank data that provided a more accurate picture and better understanding of farmers' financial behavior compared to the self-reported survey data we were previously using. When we compare net savings, total volume and average deposits, frequency of deposits, total volume and average withdrawals, and frequency of withdrawals, we saw **no significant differences between the intervention and the control group**. Across the sample, we saw an **8.9% increase in farmers' average savings** from May to October to an average balance of IDR 8,413,233 (USD 630). The average savings would be enough to cover the yearly cost for the fertilizer required on a one hectare cocoa farm. In the same period, **there was a 19.6% increase in median savings** to IDR 1,127,290 (USD 85). However, since we have little indication of farmers' prior savings behavior particularly during the harvest season when they earn more income and their savings balance may increase, we are **unable to attribute this increase in savings to the conducted behavioral intervention**. More than 4,000 branchless banking transactions were seen and the monthly volume of the trader's transactions increased. Consequently, BRI has recognized that cocoa bean traders are suitable local actors to become branchless banking agents.

WHY FOCUS ON SAVINGS?

Access to Finance (A2F) is often a bottleneck for smallholder farmers. Solving this barrier is critical to enabling farmers to increase their productivity, earn a higher income and ensure a sufficient supply of cocoa beans for the chocolate industry. Access to loans is often seen as the solution to help farmers combat their cash shortages and finance their agricultural inputs.



Many development projects concentrate on loans as a solution for a wide range of target groups to overcome financial constraints. In Indonesia, only 17% of the population uses some form of credit. ¹This percentage is even lower for cocoa farmers, where only 1.91% of them have an active or outstanding loan.²

However, A2F encompasses more than just access to credit. It also includes access to savings. Savings and loans are very similar, but the main difference is WHEN the money is available. Savings also comes with a number of advantages compared to loans, such as individual saving speed, no need for collateral, arrears are impossible, no interest to be paid, etc. Regular savings require capacity and ability, willingness and discipline. Some farmers might prefer to be 'forced' to save, e.g. through mandatory savings, or a strict repayment plan that comes with a loan. Furthermore, agricultural lending not only poses a liability for banks due to the losses associated with it, but also for farmers from the possible debt and penalties incurred from defaults. More importantly, many smallholder farmers may never be eligible for commercial loans because their cash flows are too low, they have no formal credit histories or the operational area of financial institutions is not close enough to their village. Bearing that in mind, this initiative focused on savings because it represented a more viable option to help farmers maintain their cash flow and build up investment capital.

Marwah, a cocoa farmer from Soppeng, said she was familiar with saving activities, however, at home it is nearly impossible to save when there is no pressing matter. "Most of us [cocoa farmers] live without having any savings, although at particular times, we can



Many farmers are reluctant to save, especially in banks or other financial institutions, because of the limited infrastructure in their villages and the unmeasurable security risks.

- Kasmiya, Cocoa Farmer from Soppeng

harvest and get more money from our cacao trees,” Marwah said.

THE INNOVATION

Behavioral science insights were used to transform the abstract word “savings” into a very specific target. In a two-hour savings onboarding session, farmers were asked to describe and illustrate their specific saving goals in order to help them visualize what it is they were saving for. This was meant to help farmers decide on a specific target they wished to save for, as research has shown that setting explicit goals can be an effective tool to help people achieve their objectives by driving effort and attention towards goal-relevant tasks. Farmers were also asked to provide concrete steps on how they would harvest and sell their beans to obtain income for savings, which can make them more likely to complete their savings goal. The session along with the materials and scripts were developed by ideas42, a US-based behavioral design nonprofit consultancy that uses insights from behavioral science to create innovative solutions to complex social problems in a wide range of problem areas.

To develop a system that makes it easier for farmers to save, we brought branchless banking to farmers enabling them to make savings deposits at a time when they have available cash: when they receive payments for their cocoa harvest. Traders who have buying relationships with the Soppeng farmers in the intervention and work directly with Cargill became branchless banking agents. These traders used Bank Rakyat Indonesia (BRI)’s product called BRI Link to help farmers make electronic deposits. Additionally, the Cargill traders were trained on how to use BRI Link and provide a savings opportunity for farmers at each cocoa sale.

WHAT HAPPENS NEXT

Many necessary expenses, such as school fees or daily expenses, should be financed through savings rather than short-term loans from traders, moneylenders or banks. Saving protects farmers from falling into debt, losing collateral, and could mean higher production and income if they use their savings to invest in their farm. Based on the outcomes of the initiative and the financial security that savings can provide, SCPP has decided to do a partial scale-up by incorporating the intervention components throughout all of its target areas (57 districts in 11 provinces). As the first step, traders will be linked to commercial banks and become branchless banking agents since they are an important component of cocoa supply chain and are well-known and trusted in the farmer villages. Secondly, farmers will be assisted in opening accounts. Lastly, parts of the behaviorally-informed onboarding session will be included in SCPP’s financial literacy training (Good Financial Practices) to strengthen the learnings and promote saving with commercial banks as a way to secure re-financing in the regions they operate.



@Swisscontact

¹ IFC: Mobile Banking in Indonesia (2010)

² SCPP: Access to Finance for Cocoa Farmers in Indonesia - Updated AFF Baseline Report (2016)

Leveraging Partnerships to Catalyze Mobile Financial Services for Rural Women in Malang District, East Java Province

By: Mercy Corps Indonesia

Women smallholder farmers in rural East Java were isolated from financial tools and lacking the financial and technological literacy that evidence shows can be vital to catalyzing economic empowerment.

Though many women in rural settings regularly save money individually and through savings groups, the large majority lack access to formal financial tools and financial education that would help them to manage the income they earn as farmers, farm entrepreneurs and wives of farmers. Women in rural settings also typically lack the resources required to visit distant bank branches as well as the technology literacy

necessary to use branchless banking services or other types of digital financial services. Trust in these services also remains low. While rural women are frequently responsible for managing household finances, many do not take full advantage of available formal financial services, such as savings, transferring money and making cashless purchases with mobile phones. The ability to use these digital services could translate into significant benefits including convenience, savings in the time required to manage cash, reduced risk of loss or theft of cash, and developing a financial profile, which is often required for accessing credit.

A partnership between Mercy Corps Indonesia, through the Agri-Fin Mobile Program and Bank Mandiri and Malang District Agriculture Extension Office



© Mercy Corps Indonesia

Female Farmer Agent shows how to register Mandiri e-cash to Head of Malang District and Female Farmer.



© Mercy Corps Indonesia

Bank Mandiri's Sales Representative Branchless Banking (SRBB) delivered Financial Literacy and Mandiri e-cash training to Female Farmers in Malang District.

piloted a promising approach to addressing this problem. Training local agents, including women, and involving local female agricultural extension workers, encouraged unbanked potential customers to trust their money to the banking system.

Customers used Bank Mandiri's branchless banking product (Mandiri e-cash) to save, withdraw and transfer funds and pay bills. Farmers have accessed the government loan subsidy (KUR) through Bank Mandiri's subbranch office as well. Mercy Corps Indonesia also provided branchless banking, financial literacy and business development training for 600 women, training both women and men as branchless banking agents.

To date, there are five female agents, out of ten total agents, serving ten villages. An initial statistics on the program indicate a high level of participation and interest by women. In June 2016 when the pilot phase ended, 57% of the 1,308 users for Bank Mandiri's branchless banking products were women. As end of June 2017, 62% of the 2,828 users are women and 68% of 1,725 active users are women as well.

These digital products and services are filling a need for reliable, relevant, and accessible financial services in particular for rural women. Importantly, Mercy Corps Indonesia's experience suggests that female agents played a significant role in building the trust in the formal financial system women previously lacked and that appropriate training and education allowed women to overcome educational and competency barriers.

Finally, female agents increased their incomes while building their personal networks, providing an important service in their community and gaining new technological skills. One of the female agents, Ibu Tyas, lives in Kingoro Village, Pagelaran Subdistrict, and recently stated "previously I was a house wife only, but now I could get income around Rp 1 – 1,5 million per month as Bank Mandiri's agent and I could use the money to help my husband for our farming activities."

Unilever Women Empowerment *Saraswati* Brings Social and Economic Value



© Unilever Indonesia

Saraswati's cadres from several area convene to share and give inspiration to other members.

Women empowerment broadly has been recognized as key to the United Nations' 2030 Sustainable Development Agenda and the UN's Global Goals for Sustainable Development specifically Global Goal #5 on achieving gender equality and empowering all women and girls.

Partaking in the several initiatives, Unilever is in a strong position to help empower women around the world: over 70% of our consumers are women and they play essential roles in our value chain. We also engage women as growers, distributors, and factory and office employees.

Since 2003, Unilever Indonesia Foundation has been working with smallholders through Black Soy Bean Farmers Development Program. The smallholder program has not only developed farmers as suppliers of black soybean for Kecap Bango but has also embraced thousands of women. In the beginning, Women Empowerment *Saraswati* Program was introduced as part of sustainable sourcing initiatives. They sort by hand the soybeans in the post-harvest stage. It is the patience, perseverance, and dexterity of these women's fingers that only selected beans are delivered to production line.

The program has opened to tremendous opportunities to support society in solving issues the problems of

rural women. Not only offering these women chances to increase their household income, beyond, they have been also encouraged to them bolder about speaking and engaging in decision-making.

In 2007, Unilever Indonesia Foundation has been developing a more integrated women empowerment program which up to now focusing on three aspects: capacity building, economic development, and enriching the cadres with other community-based sustainability modules (health education and waste management). A series of education and training is delivered to help women to speak out their mind, entrepreneurship, empower them with various skills to give them the opportunity to show their existence outside their domestic role and to earn additional income for the family.

Collaboration is the key of scaling up the program. By aligning with local governments' priorities and working together with local NGO partners – Persada, Spektra and ASSPUK -, we have formed 88 women groups and trained over 3,300 people located in more than 25 regencies across Central Java, and East Java. It fosters them to establish various formal entities such as Joint Business Group (KUB), Women's Financial Institution (LKP) and Women's Farmer Group (KWT).

Unilever Women Empowerment *Saraswati* is recipient of some awards and recognition. For its work in the rural women as agents of change, the program is received Stevie Award in 2010 and Indonesian MDG Award.



© Unilever Indonesia

A Saraswati women group showcases their products of home industry snack during the 15th Unilever Indonesia Foundation anniversary.

A Comprehensive Public Private Partnership Approach to Revitalize Vocational High Schools (SMK) in Merauke

By: Bayer Indonesia



Bayer Indonesia and Medco Papua representatives pose together with vocational students who joined first batch of the program.

MERAUKE, Oct. 5, 2017 -- Medco Group and Bayer Indonesia work together with multi stakeholders to accelerate the revitalization of Vocational High School (SMK) and strengthening the quality of vocational education promoted by the government of Indonesia.

Four SMKs in Merauke, Papua Province, namely SMKN 1 Jagebob, SMKN 1 Tanah Miring, SMKN 1 Kumbe and SMKN Antonius have joined the program. In total 53 students, 13 of whom are female joined the first batch to follow the field school this season.

This initiative aims to tackle various challenges faced by Merauke regency. According to data from the Indonesian Statistics Agency (BPS) in 2015, only 8 percent of the vocational school students are enrolled in agricultural subject. While 52% of the total labor force in Merauke, works in agriculture. It is expected that there is a lack of skilled labor in agriculture.

With this Public Private Partnership approach, there will be a fresh solution to channeling youths from remote

country side to receive comprehensive agricultural knowledge and best agricultural practices in the field training center of the SMK, that will eventually fills various job in agricultural sectors.

The cooperation between Medco and Bayer Indonesia in this initiative was marked by the signing of a Memorandum of Understanding on October 4th at the Medco agricultural training center in Wapeko, witnessed by Vice Regent of Merauke, Sularso, after the previous day both parties together with the local government and related ministries inaugurated mentoring program of Industrial Work Practices (Prakerin) SMK agriculture in Merauke.

“The government has a big task to prepare a lot of reliable and skilled workers. The strengthening of vocational education is one way out. And this is not a task that can be solved alone. Therefore, we are very pleased to be in synergy with big companies like Bayer Indonesia, “ said Budi Basuki, Director of Medco Group.



© Bayer Indonesia
 Laksmi Prasvita, Head of Communications and Public Affairs PT Bayer Indonesia; Mohan Babu, PT Bayer Indonesia Crop Science Division's Director; Sularso, Vice Regent of Merauke; Budi Basuki, Medco Group Director; Benni Rosa, GM Agriculture & Forestry Medco Papua Group.

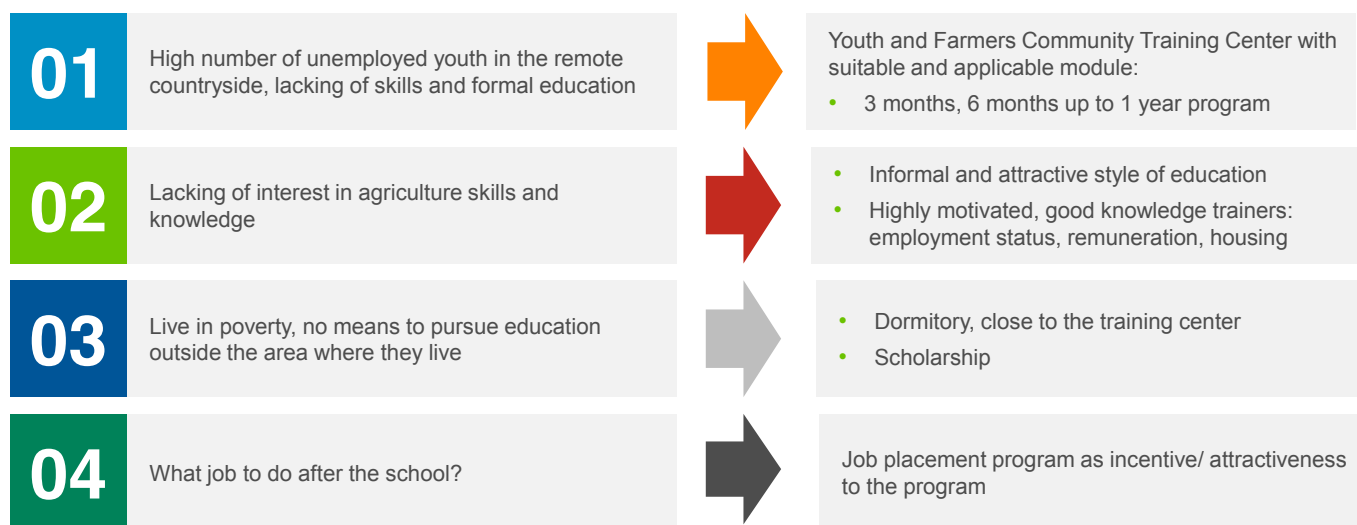
“Local governments have a passion for graduates of agricultural vocational schools in Merauke to become modern farmers who can encourage the acceleration of development in Papua. The Ministry of Education then saw this initiative as the momentum of revitalizing SMK in eastern Indonesia. Bayer Indonesia is also committed in the field of education of the young generation to print modern Indonesian farmers in the future. Departing from the potential and existing support is then Medco, through the Medco Foundation, become integrators for all parties involved, “ said Budi.

Medco provides land facilities for training centers and integrated agricultural laboratories, accompanies the adjustment of agricultural education vocational curriculum, establishes Farmer Field Schools, and mobilizes resources to make this cooperation successful.

Director of Crop Science Division PT Bayer Indonesia, Mohan Babu, said Bayer plays an active role in building modern agriculture around the world. “Through this partnership program we hope that the trainees can become better skilled farmers, so that they can improve agricultural production in Indonesia, and even become entrepreneurs who can provide added value for the people in their respective areas,” said Mohan, after the signing memorandum of cooperation agreement.

In this partnership, Bayer Indonesia takes the role in providing learning media for vocational students in agriculture, developing concepts and modules along with agricultural industry education materials, providing professional mentors to support the teaching-learning process, combining best practices of agricultural development in accordance with the needs of local agricultural industries.

Merauke Challenges and Proposed Solutions



Better Farming, Better Lives

By: Nestlé Indonesia



Ritawati in her garden.

The sun had just risen in Guliling Village, Mamuju District, West Sulawesi when Ritawati (40) and her husband Eksandaria (46) made their way to the cocoa farm.

Growing cocoa has been a job passed from generation to generation for Ritawati. Her days of cocoa farming started back in 1998. "It was very different back then. We started small with only one hectare of land, only me and my husband tending our farm with basic farming tools and using traditional methods," Ritawati reminisced.

In 2013, Ritawati was introduced to Nestlé Cocoa Plan, a global program launched in 2009 to help improve the wellbeing of cocoa farmers and ensure the sustainability of quality cocoa beans in Nestlé's supply chain. In Indonesia, the program was launched in 2011. Focusing on increasing the productivity and quality of the produces, the program aims to help improve farmers' livelihood.

"Every four to six months, we visited the Experimental and Demonstration (ED) farm and learned the best practice in cocoa farming. We learned many

techniques to help increase the farm productivity such as seeding techniques, pruning, grafting and proper fertilizing methods," said Ritawati.

Within four years of joining the program, Ritawati is now able to expand her farm to 2 hectare, triple the number of her cacao trees into 1,500 trees and quadruple her average yield to 2.092 kilogram per hectare.

As the founder and leader of the "Mekar" Women Farmers' Cooperative, Ritawati hopes that her achievement could inspire many other women in the Guliling village. "I am very grateful to be able to pass on my skill and knowledge to my fellow women farmer. If I can do it, surely others can do it too," said Ritawati.

Ritawati further explained how the community garden program in which she is one of the group leaders has benefitted her community. "Last year, we were trained to grow spinach, water spinach, tomato, kale and also sweet corn. Not only has it encouraged us to provide healthier menu for our families, having a community garden also generates additional income for the households," she said.



Proudly showing water spinach, spring onion and sweet corn in her vegetable garden

Sinar Mas Agribusiness and Food's Smallholder Farmers to Join the Government's Replanting Programme

By: Sinar Mas



President Joko Widodo kick started the replanting program in Musi Banyuasin regency, South Sumatra province.

Musi Banyuasin, October 13th, 2017- Sinar Mas' smallholder farmers will be taking part in the GOI programme to replant palm trees.

"In Musi Banyuasin, we will replant palm oil trees on 4,400 hectares as the existing trees are too old," said President Jokowi, who marked the start of the programme in the Musi Banyuasin regency in South Sumatra, by planting a young palm oil tree. The government will distribute young trees to growers as well as corn seeds, which will be cultivated as side crops.

Indonesia accounts for 64 percent of global palm oil production, making the world's leading producer. In 2016, it produced 35 million tons of palm oil, generating exports worth 17.8 billion US dollars. Some two million smallholders control over 44 percent of palm oil estates in Indonesia. Helping smallholders improve their productivity through replanting is essential to boost this key economic sector.

Sinar Mas is committed to supporting the government's replanting programme. Since 2015, the company has been running its own replanting programme involving smallholders through the Innovative Financing scheme.

In addition to facilitating financing, Sinar Mas together with other stakeholders provide certified seedlings, fertilisers, training in best agricultural practices, while

acting as the off-taker for the smallholders' harvest. Better seeds and agricultural practices will help boost smallholder productivity, raise their incomes and curb deforestation as higher yield on existing plots means less pressure to open new land for palm oil.

To date, 613 farmers in five local cooperatives in Riau (Kampar, Siak, and Indragiri Hulu regencies) and Jambi provinces are taking part and replanting around 1,450 hectares. Sinar Mas believes it is possible to replant an additional 3,500 to 5,000 hectares through the government's programme starting next year.

Many issues still need to be addressed. Farmers need help in dealing with land certification issues. Farmer cooperatives need to be able to get their licenses to operate quicker and need training and capacity building to become more professional. Access to low-interest financing and the replanting fund run by the Indonesian Palm oil Estate Fund (BPDP-KS) also needs to be facilitated.

Sinar Mas calls on all stakeholders to help address these challenges and believes that better synergy and cooperation between public and private sectors will help ensure the success of the programme.



President Jokowi marked the start of replanting programme by planting a young palm oil tree.

The Rise of Indonesia Floriculture

By: East West Seed Indonesia



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Line up speaker during dialogue session.



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Managing Director PT. East West Seed Indonesia Mr. Glenn Pardede as speaker.

Bogor, July 28th, 2017 – When it comes to agriculture, Indonesia has many business opportunities potential, whether it is local or import products. However, many people do not recognize these business opportunities especially in the field of floriculture. Therefore, Coordinating Ministry for Economic Affairs and Bogor Institute of Agriculture (IPB) held a dialogue on “The Rise of Indonesia Floriculture”.

From a global business perspective, Floriculture consumption value reaches to 120 Billion Euros where 43 percent of its biggest market is in The Netherlands, followed by tropical countries such as Colombia, Kenya and Malaysia. Indonesia gets US\$ 20 millions for export while importing US\$ 12 millions. This fact leads to an indication that there is real potential exists in Indonesia, which can be achieved by reaching to the growing middle class in Indonesia.

On July 24th 2017, Coordinating Minister for Economic Affairs Mr. Darmin Nasution officially marked the day as “The Rise of Floriculture of Indonesia” at the Ali Wardhana Building in Jakarta. The event was followed with exhibition, seminar, as well as flower carnival; which showed various local flower varieties that may compete with global floriculture products.

In the following event, the Indonesia Flower Association (ASBINDO) Chairman and Managing Director of PT. East West Seed Indonesia Mr. Glenn Pardede said, “Floriculture in Indonesia has big potential and is really promising if regulations, institutions, innovation and technology can support its progress,”

PT. East West Seed Indonesia is committed to a continuous innovation as well as boosting its technology to support Floriculture in Indonesia. The innovation includes a “Personal Pouch”, which is specially made for urban farming purposes. Urban people can now easily obtain Personal Pouch of flowers in modern retails such as Superindo, Ace Hardware, Alfamidi and Toko TRUBUS.

“If there’s big potential in the market, people will be interested in producing (floriculture). In the end, Floriculture business will eventually work,” Mr. Glenn Pardede said.



©East West Seed Indonesia
The audience during dialogue session.

Good Collaboration Results Greater Impact

By: **UTZ**



A good learning and sharing on Coffee Good Agriculture Practices have been shared among trainers and participants.

“I haven’t got this wonderful opportunity since years. My special gratitude goes to UTZ who has given IndoCafCo (ECOM Indonesia) a series of knowledge and techniques through the Good Agriculture Practices (GAP) and UTZ Standards training for these last two weeks. IndoCafCo has learnt a lot and will for sure improve capacities especially the Coffee GAP and also the quality of implementation of the UTZ certification program. Special thanks go to UTZ Vietnam, UTZ India and UTZ China who are willing to travel from far to Indonesia, investing your time to share so many good things,” explained Yuliana, the Arabica SMS Manager for IndoCafCo in her short closing speech in Simalungun, North Sumatra, Indonesia.

On July 6th to 8th, 2017 UTZ conducted Code of Conduct Training while from July 10th to 13th, 2017 UTZ Vietnam, UTZ India, UTZ China and UTZ Indonesia facilitated the Coffee GAP and Good Handling Practices (GHP) Training to IndoCafCo (ECOM Indonesia)

For the first time, a practical and intensive Coffee GAP training collaboration between UTZ Vietnam, India, China and Indonesia has been conducted to one of UTZ potential coffee producers in Indonesia. In four days, the participants who are mostly Internal Management System staff and key farmers share knowledge and experience in class room and direct practice on the farm.

Participants join with joy in learning the basic GAP to the most practical techniques of pruning, stumping, fertilizing, grafting, Integrated Pest & Disease Management including harvest and post-harvest. Learning the experience from Vietnam and India and planning to use and apply the new techniques on their coffee farms.

Besides IndoCafCo as participants, during the training, the representative from GIZ Indonesia, Danny F. Juddin, Advisor Agribusiness, also joins as observer. At the end of the whole training series, he also expresses his impression of experiencing one of the best GAP and GHP training. And under a project called, T.O.B.A Project (as part of Sector Partnership), a collaboration work is going to be implemented between IndoCafCo, GIZ and UTZ to support farmers and improve the coffee productivity in Indonesia.



To optimize the learning, most of the training sessions were facilitated through direct practices on the farm.



Training method focused on Participatory Approaches which participants were positively pushed to share their experiences.

Dompu District Chosen as First Location for Implementation of the OJK's AKSI PANGAN Program

By: Mercy Corps Indonesia



OJK's AKSI PANGAN program in Dompu.

The Indonesia Financial Services Authority (OJK) launched the AKSI Pangan Program on 24 March 2017. The name “AKSI Pangan” is an Indonesian acronym for “Acceleration, Synergy and Financial Inclusion in Food”. It is expected that the AKSI Pangan Program will become a national movement to introduce and implement a value chain financing scheme to accelerate financial access and increase financing to the food sector, specifically for eleven food commodities including rice, corn, soybeans, and sugar cane.

Since late 2014, Mercy Corps Indonesia through the Agri-Fin Mobile Program, together with Bank Andara, Syngenta Indonesia, BPR Pesisir Akbar, ACA Asuransi, 8villages, 13 grain traders, and PISAgro, has facilitated access to bundled services (microfinance loan, good agriculture practices, agriculture inputs,

crop insurance, market and financial literacy) for corn farmers in Dompu District, Bima District, and Sumbawa District. The corn farmers in this region plant corn only once a year, and the bundled services have been provided for three planting seasons. During the third planting season the partners facilitated access to credit for 806 farmers (with a planting area of 1,546 HA), with the value of microfinance loans coming to Rp 12.5 billion (\$962,000).

On 23 May 2017, the OJK conducted a field visit to Dompu District and witnessed the corn harvest that is being cultivated by the value chain financing scheme. The Deputy Chairman, members of the OJK Board of Commissioners and the Head of Dompu District, with around 200 participants representing financial institutions, agricultural extension workers, and farmers, took part in the field visit and harvest activity

conducted in Tolokalo village, Kempo Subdistrict, Dompu District.

“I see that the value chain financing scheme facilitated by Mercy Corps Indonesia, Syngenta Indonesia, Bank Andara, BPR Pesisir Akbar, ACA Asuransi, 8villages and PISAgr is suitable to resolve the various problems in our food production system, as it focuses on an integrated and interrelated process from upstream to downstream, by involving banks, insurance, farmers, seedling suppliers, and grain traders and makes good use of information technology in the field of agriculture,” said Rahmat Waluyanto, Deputy Chairman of the OJK Board of Commissioners. Dompu District is a major corn producing area in West Nusa Tenggara province and is the first location of the OJK’s AKSI Pangan program implementation, which was launched two months ago.

Ibu Agustina, a corn female farmer who has been participating since the second planting season, conveyed this message: “I and the members of my group have been receiving the bundled services for two planting seasons. In the 2016 planting season, I and my group achieved extraordinary corn production, around 8 to 10 tons per hectare, whereas previously it was only around 5 to 6 tons per hectare. With the current price of corn at around Rp 3,300/kg,



Corn Harvest with OJK’s Vice Chairman, Head of Dompu District, Bank Andara, and BPR Pesisir Akbar Representatives

the income for me and our members has more than doubled compared with the previous planting season. Considering the proven benefits, more and more corn farmers are interested in joining the program.” Based on impact for the farmers, for the fourth planting season, which is planned to begin in November 2017, Mercy Corps Indonesia’s Agri-Fin Mobile Program and its partners plan to reach 2,500 farmers (with 5,000 HA of land) and Bank Andara and BPR Pesisir Akbar have made a commitment to provide microfinance loans of Rp 40 billion (\$ 3.1 million).



Ibu Nuraeni, Corn Female Farmer in Dompu District

Significant Increase of Shallot Production in Aceh Province

By: East West Seed Indonesia



©East West Seed Indonesia

EWINDO TSS Learning Center @PENAS KTNA 2017.
(*TSS – True seed of shallot – Tanam Bawang Merah dengan biji botani)



©East West Seed Indonesia

Discussion between farmers and EWINDO agronomist at EWINDO TSS Learning Center.



©East West Seed Indonesia

Transfer knowledge – cultivating method.

Banda Aceh, May 4th, 2017 – An Aceh farmer named Wildan has successfully applied a planting procedure of shallot, which can result to a total harvest of up to 15 to 17 tons per hectare. This result means a double increase or 100 percent more than average of shallot farmers productivity in Aceh, which is currently at the staggering number of 7.3 tons per hectare.

By achieving this, Aceh has succeeded in surpassing national productivity, which is at eight to 12 tons per hectare. Wildan's success of finding new ways of planting shallots was possible after he received a training in Purwakarta. Compared to traditional way of planting, Wildan's technique, which is called the "transfer planting", is considered more profitable as well as more productive.

Wildan said that planting "TUK TUK" from Cap Panah Merah (A product from EWINDO) needs only five Kilogram with production cost around 10 million Rupiah. Meanwhile, using the same size of shallot fields with transfer planting technique, farmers only need 1.5 tons with the cost of 4 to 5 million Rupiah.

This is an example of breakthrough that Aceh province is able to produce shallots productively, even compared to the average rate of national production. Glenn Pardede from PT East West Seed Indonesia (EWINDO) promoted this technology to other farmers during the Farmers' National Week (PENAS) and Fishermen (KTNA) 15th anniversary in Banda Aceh. He said, by using this technology Indonesian Farmers won't have to use import seedling, which is estimated at 1500 tons in 2016.

"We hope that this technology will be able to help shallot farmers to get more income and to support the advance technology in Agro-Industry, especially Horticulture Industry in Indonesia," Glenn Pardede said.

Glenn Pardede also highlighted three benefits from planting TUK TUK seed. First, farmers can save transportation cost because they only need seeds. Second, seeds can be kept longer in the storage (Two years maximum) by avoiding them from direct sunlight compare to regular seedling, which only lasts two to four months. Third benefit is that these seeds have more resistance to diseases because they don't bring bulb borne disease like virus or fungus. In addition, farmers can use fertilizer more efficient.

Facilitating Farmers on Access of Horticulture Information With SIPINDO APP

By: East West Seed Indonesia

Jakarta, April 27th, 2017-- Collaborating with PRISMA (Promoting Rural Income through Support for Markets in Agriculture), PT East West Seed Indonesia, A Vegetable Seeds Company or known as the “Panah Merah” brand launched an application system for Indonesian farmers called “SIPINDO App” to improve development of Indonesia’s agriculture.

PT East West Seed Indonesia Managing Director Mr. Glenn Pardede, Sales and Marketing Director Afrizal Gindow, Secretary General Directorate of Horticulture Ministry of Agriculture Ms. Sri Wijayanti Yusuf, PRISMA Representative Prajwal Shahi, Food Processing Stakeholders and Indonesia’s farmers’ representatives attended this grand launching event.

“We are proud and honored to launch SIPINDO app. We hope that SIPINDO application can help Horticulture Stakeholders, especially farmers. This launching event also prove our dedication based on our company value, which is ‘Farmers’ Best Friend’,” Glenn Pardede said.

This android-based application is a show of goodwill from PT East West Seed Indonesia, which has been on the development of horticulture business in Indonesia for 25 years.

“In the progress, we collaborated with various stakeholders from the government, private sectors to foreign companies which have the same vision to support the future of Indonesia horticulture industry. The first stage was focusing on 1000 farmers, then we plan to get 10,000 farmers in the next three years.” Glenn Pardede said.

Pests, diseases, climate change, market access, business monopoly and no diversification of plants are still common problems for Indonesian farmers. They tend to plant one variety of plant when the price is good.



Glenn Pardede accompanied by Farmers Pak Suratman & PRISMA Representative Mr. Prajwal on SIPINDO Launching.

SIPINDO application is designed to provide answers for farmers in solving common problems. The features in this application are displayed in real time, with high accuracy so farmers can access information directly about other farmers’ profile, market price, trend of commodities needed in the market, proper techniques of exterminating pests and treat diseases, planting season pattern, harvest time valuation, access to climate or weather prediction and market forum where buyer can contact farmers directly to avoid business monopoly.

Beside farmers, this application can also support officers and buyers, so that they can use this application in a real time. Therefore, support officers are able to avoid mistakes in analyzing situation and also capable to give an efficient and quick solution to farmers.

Meanwhile, buyers are provided with the “search and find product” feature where they can find products that meets buyers’ expectation. It is expected that this feature will increase the market volume for farmers and also provide more benefits to them.

Grow Asia Forum 2017



May 10, 2017. In a world of mounting issues around food security, rural poverty and increasing demand for food, how can South East Asia address the uncertainties and challenges facing the agriculture sector? What decisions can be made today to enable greater inclusivity and sustainability for ASEAN and its 100 million smallholder farmers?

The fourth annual Grow Asia Forum brought together over 120 senior leaders from ASEAN governments, global and regional companies, civil societies and farmers' organizations to address these questions and make strategic decisions and commitments that will strengthen outreach to smallholder farmers and help ensure the sustainability of food systems. The high-level event focused on advancing opportunities for collaboration which will enable scaling strategies to be implemented.

This year's Grow Asia Forum was co-hosted by the Grow Asia partnership and the Cambodian Ministry of Agriculture, Forestry and Fisheries, in collaboration with the World Economic Forum. The event took place alongside the World Economic Forum on ASEAN Summit 2017.

Key highlights from the Grow Asia Forum 2017 included:

- Participation from over 120 ASEAN and international leaders including government ministers, business leaders, farmers and civil society and other organizations to discuss actions required to scale sustainable agricultural value chains in the region
- Launch of Grow Asia's Report on Progress 2017, detailing achievements and highlights from Grow Asia's second year
- Commitment to developing digital interventions, which will provide farmers with access to good agricultural practices and market information
- Identifying key areas of focus, including exploring and implementing pathways to scale
- Commitment to further strengthen in-country secretariat support, review opportunities to support additional country partnerships, and act as an engagement platform around key issues such as women in agriculture and access to finance

The focus of Grow Asia in the upcoming year will be on convening partners to learn from one another, and using the country Secretariats to engage with governments and leverage positive policy changes. Grow Asia will also focus on new pathways to scale so that individual projects spread their positive influence beyond their initial area of action. Grow Asia will also focus on looking for interventions that can extend the



Dr. Mat Syukur
*Advisor to the Minister
on International Trade
and Relations, Ministry of
Agriculture of Indonesia*

program's reach, for example, finding new ways to provide finance to smaller scale producers.

"Finding answers requires all of us to commit – we must all play our role in value chains that benefit farmers. Scaling up has to be done so we need to come up with a concrete action plan to maximize our resources and expertise and meet farmers' needs," Dr. Mat Syukur from the ministry of agriculture of Indonesia told the forum.

There was consensus among participants that the day's discussions were fruitful and that all brought forward ideas which can help drive value chain projects forward. Further, participants agreed that they must continue these commitments once the event is over. Participants must continue to engage their organisations and Grow Asia through the application of these ideas and commitments.

The innovative approaches, connections and practical ideas emerging from the Forum demonstrated that partnerships are an important part of the solution. Partnerships will create value chain projects that can meet the demands of the market, region and world, to achieve the wider Sustainable Development Goals. These conversations demonstrate that it cannot be done alone. Trust, shared learnings and expansion of existing partnerships is crucial.

Reflections on the Grow Asia Forum 2017



Paul Voutier
*Mobile Agriculture Manager,
Grow Asia*

SINGAPORE, May 10, 2017: As a new member of the Grow Asia team it was great to begin by attending the Grow Asia Forum 2017 and meeting the people that are making Grow Asia's partnerships possible.

For me, the highlight of the event was one of the interactive breakout sessions which explored the future of farm-to-plate food systems in the region. In a small group, we were invited to think about how technology might allow food systems to become more connected while considering how, at the same time, consumption might become more resource efficient.

I had always imagined that food systems simply develop to reflect the needs of the various actors; consumers, farmers and the companies that connect the two. Instead, the session highlighted the opposite: we choose the system that we end up with.

It was wonderful to sit in a room of government, business, farmer and civil society leaders and join them in wrestling with the future we want to have. While we recognized the forces of self-interest, technology and environmental limits, our group expressed a real hope that within those limits we do have choices.

Something that really stood out to me was the need for consumption to become less resource intensive. There is a real opportunity for all sectors to work together and realize a future with not just less waste, but diets lower in sugar and animal protein. Perhaps new technologies can help consumers realize the impact of their diet, and allow them to make informed decisions about their impact. One sector alone can't create this change, highlighting the value of the Grow Asia Forum in bringing together traditionally disparate groups to build connections, trust and to share new ideas.

I hope my work on Grow Asia's digital platform for farmers will, in some small way, help form a food system which is not just the product of market forces, but a reflection of the values of the communities in the region.

welcoming new member

PISAgro warmly welcomes PT. BANK RAKYAT INDONESIA (Persero) Tbk. as its newest member. BRI is a familiar face to some members of PISAgro, since they have a long list of cooperation through some of our working groups. So it is with honor that we formally welcoming BRI to the partnership.

On Thursday, October 5th 2017, PISAgro held a discussion meeting at the BRI office to explain PISAgro's mission, as well as absorbing ideas on how BRI can make a significant position within the partnership. PISAgro's Executive Director Ema Yunida, BRI's Executive Vice President Supardi Santoso, Vice President Agus Sunaryo, Assistant Vice President Brahmoko Kristiaji, and Head of Division Wahyu Sulistiyono attended the meeting.

We are confident that BRI will take the forefront position in supporting PISAgro's mission as a platform to provide financial inclusiveness, which is aligned with BRI's identity in focusing on micro, small and medium enterprises (SMEs).

Since its establishment BRI became the pioneer of microfinance in Indonesia and is consistently focuses on micro, small and medium enterprises (SMEs). The Bank maintains its commitment until today, and with the support of its experience in delivering banking services, especially in the SME segment, BRI has been able to record the achievement of being the most profitable bank in 11 years in a row.

Through innovation, BRI is able to respond to any developments in society and the business world. One of them is the development of technology. BRI is the first to provide banking self-service in Indonesia through BRI Hybrid Banking in 2013.

BRI also brought its technology-based banking services to every corner of the country, even to the small islands of the archipelago. In 2015, BRI launched Teras BRI Kapal, the world's first ever sea-floating banking service. In June 18, 2016 BRI launched BRI-sat, making it the first bank in the world that owns and operates its own satellite.



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