

# TSUNAMI RECOVERY: REBUILDING ACEH



*“Before the loan, the situation was really difficult, but now because of the loan I am happy since it can help my daughter. It was hard days before. Now days are better.”*  
*Ibu Yusnidar*

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## **Profiles Of Progress:**

### *Sustainable Rebuilding Of Aceh Through Microfinance*

On December 26, 2004, a massive earthquake struck off the coast of Sumatra, Indonesia, triggering a tsunami that killed an estimated 225,000 people. Two-thirds of these deaths occurred in Aceh, a province in northern Sumatra. In 2005, Grameen Foundation started its program in Aceh to support long-term economic recovery for tsunami survivors. With the Abdul Latif Jameel Group and the American Red Cross, we focused on strengthening a local Indonesian microfinance institution (MFI), Yayasan Mitra Dhuafa, to provide financial services to poor women, who were among the worst impacted by the disaster. Beyond providing Mitra Dhuafa with the loan capital it needed, we worked to improve the MFI's efficiency, streamline its financial management, strengthen its field operations, and better manage its staff so that Mitra Dhuafa could grow to reach thousands more women.

Over the last four years, Mitra Dhuafa has opened nine branch offices in the four most devastated coastal districts of Aceh, providing thousands of income-generating loans ranging from \$100 to

\$400. Ahasan Habib, a retired Grameen Bank executive, served as GF's onsite technical advisor who did the lion's share of the work to assist Mitra Dhuafa in its bold expansion effort in a challenging environment.

These loans have empowered borrowers and afforded them opportunities for livelihood. With their businesses profits, Mitra Dhuafa's borrowers are able to fulfill their basic needs for food, education, and healthcare, making it possible for them to revitalize their communities and move out of poverty permanently.

The profiles and photos in this book document the stories of some of the women who received loans through this project and how they used their loans to rebuild their lives.



Alex Counts  
**President & CEO**  
**Grameen Foundation**



## Sarifah Faridah

*Snack and Cake Maker*

**“I have to work every day, or I don’t feel right. It’s like exercising for some people; it doesn’t feel good to skip it.”**

After the tsunami, Sarifah’s husband was worried. The wave had destroyed their home and their general store where they sold food and kitchen utensils. However, Sarifah just picked up where she’d left off, making sweets for coffee shops nearby just like she’d done before the tsunami. Only this time, instead of cooking in her own kitchen, she cooked from the close quarters of a temporary barrack.

After discovering Mitra Dhuafa, she received a \$100 loan to buy larger cookware, stoves, and bigger quantities of sugar and flour. A year later, she got an additional \$150 loan. Since then, the family has moved into a new home and Sarifah has taken out and repaid \$400 in loans every six months for last two and a half years.

Sarifah works hard to make her business a success and to provide a way out of poverty for her family. Beginning at 3:30 a.m. each day, she single-handedly makes about 500 snacks that she drops off at coffee shops and school canteens. She makes about \$7 a day. This income has helped her husband start a shrimp pond business, which provides the family about \$70 a month. Although baking so many cakes daily is tough, Sarifah enjoys it.





## Burhani

*Seamstress*

Despite the devastation, Burhani moved back to the village in East Aceh where she'd been raised, and started a business selling her handmade curtains and bed sheets. She hopes to help others in her village as her business grows.

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**“If I have a bigger business, I can employ some people who are jobless in this community.”**



# Rahmati

*Banana Chip Maker*

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“We need money not just for food, but also to provide good education for the kids. I make sure my kids take English courses outside of school, so they can speak English fluently.”







## Asmawati

*Clam Gatherer and Cake Maker*

Asmawati gathers and sells clams during the day and bakes cakes at night to sell to coffee shops.

“Without the loans from Mitra Dhuafa, I wouldn’t have been able to come up with any money to get back on my feet again. I am single with neither family support nor assets, so no banks would lend me any money.”



# Andian

## *Traditional Cookie Maker*

After losing her home and livelihood to the tsunami, Andian and her husband were living off her husband's meager income of \$5 a day. Andian took out a \$100 loan from Mitra Dhuafa to restart her business making traditional Acehese cookies. Since then, she has taken out \$800 in loans, which has helped her generate \$3 a day to supplement her husband's income.

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"With the loans I bought bigger supplies of rice, sugar, and oil. That's the only way we could make a profit selling these cookies."







## Yusnidar

*Kiosk Owner*

Yusnidar received loans from Mitra Dhuafa to expand her business selling basic supplies—a business she started while living in a temporary barrack after the tsunami. She now runs a shop in front of her rebuilt home in East Aceh and makes \$150 a month to supplement her husband's income. The money she earns supports the family's two children and an adopted cousin who was orphaned by the disaster.

**“We were the last in the village to get a house, but it turned out to be a blessing in disguise. Using some of our first loan, we bought the wood from our barrack before it was torn down to build our kiosk for lower cost.”**



## Rohani

*Cake Maker*

Two years after losing her home to the tsunami, Rohani took out her first loan from Mitra Dhuafa to build a business selling homemade traditional pastries. Since then, the mother of five has taken out \$1,400 in loans to expand her business, supplementing her husband's income from construction work. Their incomes have allowed them to purchase a motorcycle to deliver Rohani's cakes to coffee shops. Now, she's saving money to buy materials to build her own coffee shop.

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**"I have bought steel and gravel. If I get another loan I could buy cement and sand."**





## Nyakmi

*Kiosk Owner*

“If I didn’t get the capital from Mitra Dhuafa, I wouldn’t have anything to put in the kiosk. No bank would lend money to old couples like us.”



# Hasniati

*Fishmonger*

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**“We relied on charity and relief aid for three years after the tsunami until we had a little bit of money to start buying fish. And now we make a lot more money from trading than when my husband still fished.”**







## Yusnidar

*Traditional Mat Maker*

After the tsunami, Yusnidar's 75-year-old father fished to support the family. He can rest from fishing now because his daughters can provide for the household. When Yusnidar and her sister were young, their mother taught them how to make mats from pandan leaves. The sisters received a \$200 loan from Mitra Dhuafa and began to make a living using their skill.

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**“With the loans, I could buy larger quantities of pandan leaves to last me five months.”**





## Meisarah

*Kiosk Owner and Chicken Breeder*

Although the tsunami left Meisarah's family of six homeless and without livelihoods, the disaster sparked her ingenuity and turned her into an entrepreneur. Before, she worked in a brick factory making \$2.50 a day, but loans from Mitra Dhuafa gave her a chance to build a business selling homemade cookies. Later, she decided that she could increase her income if she owned chickens and sold food at a small kiosk. Now, Meisarah earns \$4 a day for her family and has 30 free-range chickens.

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**“If I didn’t get the first loan to start up a small business, I would have had to work in a factory again. The money might be good, but I wouldn’t have had the time and energy for my family at the end of the day as it is a very tiring job.”**





*Sumarni*  
*Door-to-Door Snack Seller*

With loans from Mitra Dhuafa, Sumarni bought baking tools and ingredients to rebuild her snack business after the tsunami. She used to sell her snacks to local coffee shops and received a smaller profit. Now she sells some 300 snacks directly to university students and makes about \$15 a day. Profits from Sumarni's business along with her husband's income of \$200 a month allows the couple to send their children to college. A few months ago, she bought a bicycle for \$35 to ride to the market for shopping. She hopes to save up enough money and get more loans so she can open up a coffee shop in front of her house.



*Doeri*  
*Chip Maker*

Twenty days after the tsunami, Doeri and her family returned to the fishing village of Neuheun to find their home, which sits on stilts, still intact. However, her husband's fishing boat and all the tools she used in her fried flour chip business had been destroyed. How would they make a living and support their family? Although she was able to purchase a modest amount of flour, cooking oil, spices, and other supplies from a local store, Doeri needed the capital to buy more of these items and increase her production. Luckily, she discovered Mitra Dhuafa and

received a loan for \$200, which allowed her to purchase a larger quantity of supplies and double her chip production to 1,500 packages a day. Now the chips Doeri has made with her family since she was 10 have turned into a business that employs nine people and generates a profit of up to \$3 a day. Her husband was able to give up fishing and now helps with the business. Doeri and her husband dream of the day when they are able to pay for their children's college educations—all with profits from the family business.



# Syamsiah

*Dried Fish Seller*

Syamsiah now makes up to \$30 a week selling fish—and it all started with just a \$50 loan from Mitra Dhuafa.

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**“Before Mitra Dhuafa’s loan, I couldn’t buy that many fish so I made less money. By buying in larger quantity, I can cut costs and make more profit.”**







## Hamidah

*Tackle and Fuel Shop Owner*

Hamidah and her husband lost their four children, their home, and their thriving fishing shops to the tsunami. For the next year, the couple relied on aid and donations to survive and lived in a temporary barrack. Although they lost a great deal to the disaster, she and her husband never lost hope.

The couple eventually returned to their village to rebuild, and Hamidah received her first loan of \$100 from Mitra Dhuafa. With this money, she purchased kerosene and diesel which she began to sell to local fisherman.

News of her business spread throughout the village and a year later, Hamidah needed to take out another \$150 to expand. She and her husband then built a shop and a new home on their property.

Hamidah has received five more loans

totaling \$1,500. In addition to fuel, the shop she and her husband built sells fishing supplies, food, and other necessities. The business earns the family about \$50 a day. Although this is only a fourth of the income they earned before the tsunami, the couple is confident that the business will continue to flourish.

She used her latest loan, \$400, to open another fishing shop about a block away from her first. She hopes to open a tackle shop and a general store and recapture the success her business had before the tsunami. Best of all, Hamidah and her husband plan to have more children.

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**“Most people here are fisherman, so they always need fishing equipment and fuel for their boats.”**





## Lismiati

*Food Stall Owner*

With a loan from Mitra Dhuafa, Lismiati rebuilt her food stall, located on the campus of a local university, and stocked it with food, cookware, and plates. The stall generates enough money to employ three people and enable her to send her daughter to college.

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**“I heard from someone from another village that there was an organization that lent money to women, so when their people came to our village I quickly went to find out about it.”**



# Rosmiyati

*Snack Maker*

The tsunami claimed the lives of Rosmiyati's husband, daughter, and youngest son. After living with her sister for five months, Rosmiyati and her older son returned to Banda Aceh. For money, she sold rice dishes wrapped in banana leaves at the temporary barrack and fried snacks at local coffee shops. After taking out four loans from Mitra Dhuafa totaling \$1,000, Rosmiyati now makes cakes and candied fruits to sell at local schools. Her new husband sells fish from his motorbike. The family even has a new home.

**“On a good month, we can save about \$40 after all the expenses and bills are paid, so we’re doing okay.”**







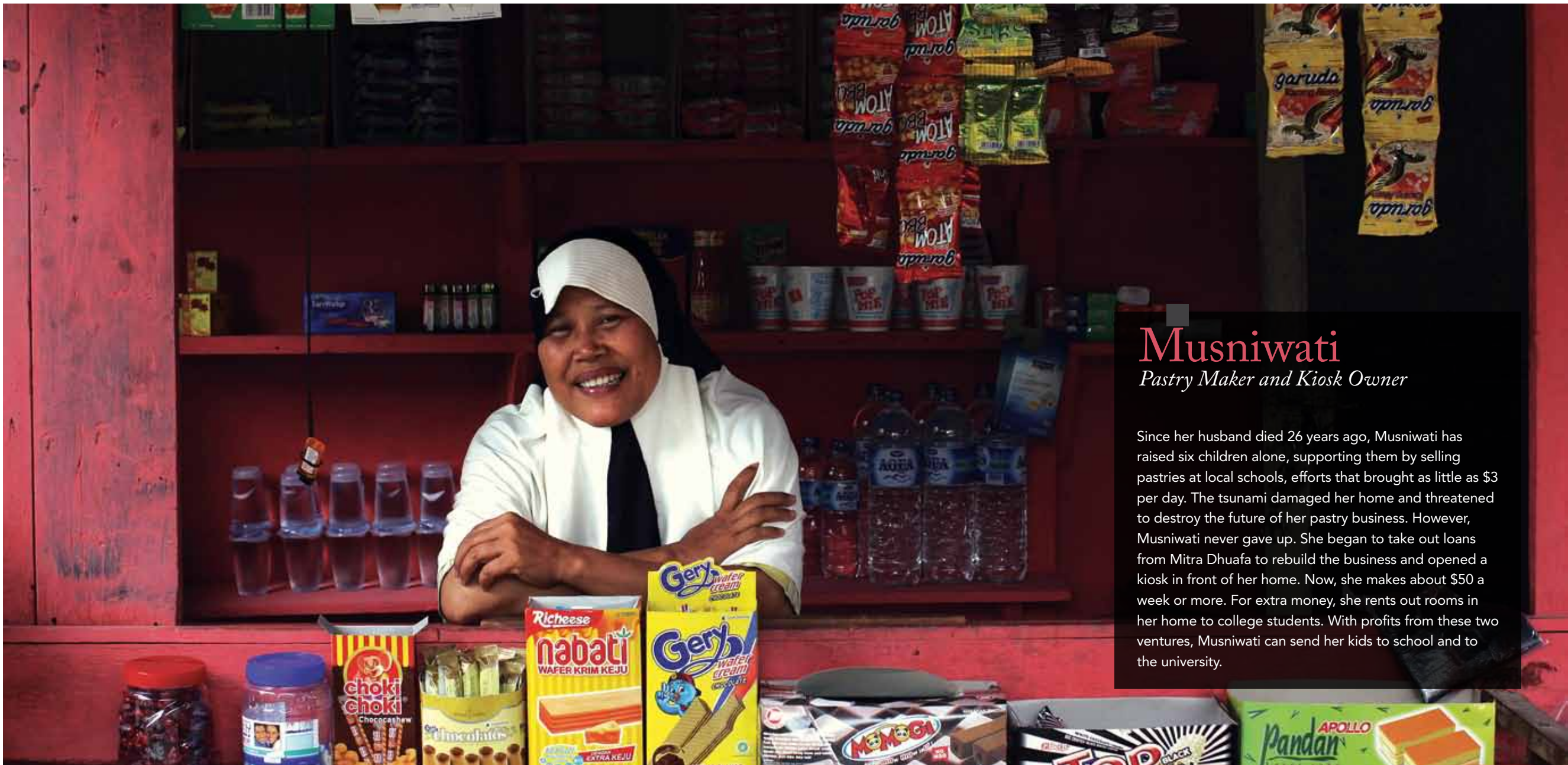
## Marlina

### *Fried Rice and Coconut Rice Cook*

Although Marlina and her family escaped the tsunami, their home and coffee shop were destroyed. To make ends meet, she fried rice and sold it at another coffee shop nearby. With a \$200 loan from Mitra Dhuafa, Marlina expanded her business, purchasing 25 sacks of rice, eggs, chicken, fish, shrimp, and coconut milk. Marlina now

cooks three sacks of rice a day, nine times more than when she started her business. Her husband has joined the business, transporting the rice to their food stall where two employees prepare and sell the meals. Their profits of about \$20 a day have enabled the family to purchase a motorcycle and television and send their kids to school.





## Musniwati

*Pastry Maker and Kiosk Owner*

Since her husband died 26 years ago, Musniwati has raised six children alone, supporting them by selling pastries at local schools, efforts that brought as little as \$3 per day. The tsunami damaged her home and threatened to destroy the future of her pastry business. However, Musniwati never gave up. She began to take out loans from Mitra Dhuafa to rebuild the business and opened a kiosk in front of her home. Now, she makes about \$50 a week or more. For extra money, she rents out rooms in her home to college students. With profits from these two ventures, Musniwati can send her kids to school and to the university.



# Nurjanah

## *Salt Maker*

Nurjanah spent a year rebuilding her salt business after the tsunami—a business that helped her husband, a former fisherman, provide for the family. She extracts the salt from a pond behind the family home and sells it to a salt trader who then sells to factories or markets. She can produce 60 kg of salt every two days, or twice that amount in drier seasons, and makes about \$5 a day. With a loan from Mitra Dhuafa, Nurjanah was able to purchase supplies for her business. She says that rebuilding her business really helps her family's income, and her husband and four youngest children are a great help. Strong wind and rainwater seep through the thatched roof of her cooking shelter, which affects the quality of Nurjanah's salt. However, her entrepreneurial spirit is not deterred.

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**“I hope I can get more loans so I can build a more permanent cooking shelter with a tin roof and more stable construction.”**





# Magdalena

*Cook and Meal Delivery Service Owner*

After the tsunami, Magdalena's family of six briefly stayed with her mother before returning to Banda Aceh. While her husband looked for work, she used money her parents gave her to buy food and cook meals to sell to construction workers. The family was living on little more than \$2 a day.

With her first \$200 loan from Mitra Dhuafa, Magdalena bought food supplies and containers for the meals she sold. Her customer base began to expand to kindergarten children and university students living in boarding houses in the community. After taking out an additional \$200 loan, the venture has flourished into a family business. Her husband and kids help her prepare meals. Her husband also uses a motorized cart to deliver meals door-to-door and sells them at outdoor neighborhood events.

Magdalena's ingenuity goes beyond her meal business. She also buys phone cards for her daughter to sell at school. She hopes to someday open up a kiosk in front of her house to sell phone cards and a stall where her husband can sell meatball soup.

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**"I want my kids to learn to do business early."**



Indonesia is made up of more than 17,000 islands and is home to nearly 230 million people. Aceh province, on the northern tip of Sumatra, was one of the poorest regions before the 2004 tsunami.

Despite the influx of aid and recovery efforts, Aceh remains one of the poorest regions in Indonesia. Despite a continuous reduction in poverty rates over the last several decades, nearly half of the population still lives below the \$2.50/day poverty line.

Grameen Foundation has one simple goal: to help the world's poorest, especially women, improve their lives and escape poverty through access to microfinance and technology.

Inspired by the vision of Grameen Bank and Nobel Peace Prize winner Professor Muhammad Yunus, Grameen Foundation is a leader in fighting poverty in Sub-Saharan Africa, Asia, the Americas, the Middle East, and North Africa.

For more information, please visit our website at [www.grameenfoundation.org](http://www.grameenfoundation.org)



## Project Implementation Partner:

Yayasan Mitra Dhuafa was founded in West Java and is focused on building the institutional capacity of MFIs through technical assistance, training, research, and consultancy, using the Grameen model to reduce poverty in Indonesia. In 2005 YAMIDA began its first microfinance branch in Banda Aceh serving solely female clients.

## What You Can Do

**Make a gift:** Your donation today helps reduce extreme poverty tomorrow. Gifts are fully tax deductible as charitable contributions to the extent allowed by law. To donate, please visit [www.grameenfoundation.org/give](http://www.grameenfoundation.org/give)

**Stay informed:** Visit our website, [www.grameenfoundation.org](http://www.grameenfoundation.org), and sign up for our e-newsletter for free updates on how microfinance is transforming communities worldwide. You can also forward our e-newsletter to others so they can learn and get involved.

**Spread the word:** Invite friends and family to join our e-mail list to learn more about our work, host an event featuring a Grameen Foundation speaker, or host a session where books written by

microfinance leaders can be discussed, such as *Small Loans, Big Dreams* by Grameen Foundation President and CEO Alex Counts, or *Creating a World Without Poverty* by Grameen Bank Founder Muhammad Yunus.

Designate Grameen Foundation for your workplace matching-gifts program. Grameen Foundation's code for the Combined Federal Campaign is 15029.

Include Grameen Foundation in your will or as a beneficiary of your life insurance policy or IRA.

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## *Project Summary:*

Clients: 9,182  
Loans disbursed: 10,890  
(As of september 2009)

This project was made possible through generous  
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