In Pancasila, Indonesia clearly states that it will ensure social justice for every Indonesian. However, disparities in job opportunities between rural and urban cities in Indonesia are still visible. According to Tauhid Ahmad, the Institute for Development of Economics (INDEF) director, there are limited job opportunities in rural areas, which necessitates their workforce to move to the cities to find a living, which leads to economic disparity. According to Badan Pusat Statistik (BPS), in 2022, the urban poverty rate is at 7.53 percent and rural poverty at 12.36 percent. This problem becomes urgent as the BPS shows that the rural poverty rate has fluctuated between 12-13% since 2017. It means our government's actions to fight poverty in rural areas in the last five years are insufficient despite Kementrian Keuangan handing out 431,5 trillion rupiah to combat poverty in 2021 alone.

Micro, Small, and Medium Enterprises (MSMEs) bring a clear solution to this issue. According to Badan Koordinasi Penanaman Modal, Indonesian MSMEs accounted for more than 61% of the country's GDP and employed over 97% of the domestic workforce. Consequently, the growth of MSMEs in rural areas is a viable approach to providing more employment opportunities in rural areas and stimulating regional economic activities. Indeed, The effect of MSMEs on our economy is enormous that Sekretaris Kementerian Koperasi dan UKM, Rully Indrawan asserts if just 10% of our total MSMEs can grow their business, then we can push our national economic growth to 7-9,3%.

To improve enterprises in rural areas, one needs to understand that it can be challenging due to infrastructure disparity. For instance, Kak Narti, a female business owner from Bolu, travels twenty hours per month to buy her inventories in Makassar. Her gender makes it even more difficult for her because she needs to make the 20 hours of the business trip while taking care of her kid since our culture heavily sees women as the family's caretakers.

Her story and dedication remind me of my mother, who used to run a clothing business. Every month, she had to travel to Jakarta to buy her inventories, until she gave birth to my sister and was forced to end her entrepreneurial journey, as the logistical challenges that stemmed from poor infrastructure became too great. This is why the idea of helping female entrepreneurs in rural areas and giving women equal opportunities to do their business moves me. Having worked at a multinational retail clothing company, I believe I can use the skillsets I have to ease female entrepreneurs' problems. Therefore, I decided to move to Makassar and lead a small family business called UTG.

UTG is a wholesale clothing company that enables women-led small clothing businesses to purchase their inventories from anywhere at any time. As a company, we believe that female-led fashion business units in rural areas can grow if they have the same access to a wide variety of clothing suppliers that MSMEs in the city have access to. Hence, UTG serves 3,000 clothing brands that MSMEs can buy through their phone.

My bachelor's degree in entrepreneurship enables me to bring about a few adjustments that are advantageous to both rural businesses and UTG. First, I modified our aim by concentrating on business units in the countryside, which doubles our customer base. We have helped 237 woman-owned small and micro companies stock up to 30.000 clothes per month so far. This means that 237 female entrepreneurs like Kak Narti do not need to travel long hours and close their shops to buy their inventories. 85% of our surveyed customers are mothers, and with our UTG’s help, they do not need to let go of their dream to take care of their families, as they can buy their inventories in the comfort of their homes. Currently, we assist five pregnant mothers to keep their inventories coming in. I still have a long way to go before I can make sure that no mothers in rural areas need to stop their entrepreneurial journey, but this action is a little evidence that shows my vision is possible to realize.

Second, at the beginning of 2022, I spearheaded an MSME consultancy program, where I visited my customers’ shops to observe their customers' purchasing patterns. I then used that information to advise them on the types of clothes to sell to make their businesses more appealing. I'm grateful to have seen our customers' businesses grow through this new program. For example, Kak Idha from Mamuju grew her business enough to open a new branch in another area. My data shows that 10 percent of our surveyed clients have opened a new branch and/or modified their boutique to be bigger, hence creating more job listings in their region. Our customers' growth also boosts UTG’s revenue we have since doubled the amount of our employees to serve more female entrepreneurs in rural areas.

However, combating limited job opportunities in rural areas and developing regional economies will need a long-term solution, such as equipping our future generation with entrepreneurial skills. Therefore, I collaborated with SMA Athirah to create an entrepreneurial club to encourage students to start their own firms and expand employment options in South Sulawesi. I designed the module to include several business tools such as design thinking to help students approach business as a solution to solve everyday life's problems, the business model canvas to help students plan a sustainable business, small business accounting, and finance module to make sure they can make a calculated decision regarding their business, and many other modules fit for seed-stage businesses.

Even though I wish to see MSMEs catalyze the expansion of the rural economy, business owners' financial illiteracy impacts the sustainability of their businesses. For instance, one of my clients, Kak Rayyan from Masamba, saw increased sales from her apparel business and launched her beauty line. She could not, however, pay her garment invoices in UTG since she used the money she made from her clothing store to launch the beauty line. Consequently, she struggled to pay her debts, maintain her two businesses, and keep her employees. From this case alone, we can see the snowballing effect of the lack of financial literacy on a business and its stakeholders.

The same case happens to many other small business owners as well. This is alarming because our government helps MSMEs by focusing on offering business loans and credit assistance, such as KUR and LPDB KUKM, which can be disastrous if entrepreneurs are not assisted with adequate financial knowledge. Suppose many business owners in rural areas have to close down because of a financial mishap. In that case, many job opportunities will be lost, more people will become unemployed, and eventually the rural economy will not thrive. Currently, we can combat this problem through financial books targeted toward MSMEs. Yet, some books are culturally unsuitable for rural Indonesia, as they often omit financial transaction practices like barter, which are common in rural micro businesses.

Additionally, most MSMEs run retail businesses but need more vital supply chain management skills. For instance, Kak Ain, a store owner from Palopo, experienced overstocking during the holy month of Ramadan. In 2021, she stocked 12 million worth of clothing during Ramadhan. If she knew how to forecast her sales using the straight-line method, she would buy 16 million worth of inventories by factoring in her 34 percent growth according to her inventories purchasing capabilities in UTG. However, she did not know about this and bought 50 million worth of clothes. Hence, some of her inventories still need to be sold. This is disastrous because small businesses typically have limited funds. If their inventory doesn't move, they must stop purchasing stocks corresponding to their present client behavior. Owners can purchase books about retail. However, the books in Bahasa are mostly university-level and can only be comprehended with formal business education.

Therefore, I aim to open a consulting firm geared towards female-led businesses in rural areas. I feel ecstatic about this idea because of the research done by Bruhn, Karlan, and Schoar in 2012 shows that after a short five years of receiving guidance from consultants, small businesses can increase their total number of employees by 44% and the employees' wage bills by 57%. As of 2021, Kementrian Koperasi dan Usaha Kecil Menengah reported a total of 65,47 million MSMEs with 119,6 million total employees, which means there are two employees per MSME on average. If only 10% of our MSMEs get access to a consulting firm, we will see a 5.7 million increase in employment. Knowing that BPS records 8.4 million unemployed people in 2022, consulting access to 10% of our total MSMEs will decrease 67% of our total unemployment. I believe that this is the answer that we've all been looking for to ensure equal job opportunities in rural areas and to boost rural economy.

Hence, I plan to create a carefully developed consulting company that will assist rural-based MSMEs in increasing their revenue, employee number, and employee's daily wage.

However, my background in entrepreneurship covers only the tip of business understanding. My degree taught me to make a financial report and interpret it, but I didn't know what to do with the interpretation. I didn't know how to be sure that the number allowed us to make a new branch or close a branch. During my work in a retail company, I also learned how to forecast sales based on sales history, yet I'm not equipped with the supply chain tools to forecast sales based on sales history and market uncertainty.

I must master these things first to ensure that I can offer sustainable solutions to rural-based MSMEs through a consulting firm. Getting an MBA degree is a reliable way to learn finance decision-making, retail operation, and consultation framework because it focuses on management and business. Therefore, I aim to take my MBA degree to equip myself with toolkits that I can use to support MSMEs in rural areas.

I plan to take my MBA at Harvard Business School (HBS), Cornell Johnson, or New York University (NYU) Stern. First, these universities offer a unique program to pair students with businesses to help businesses with their current difficulties. HBS has its FIELD Global immersion project, where students will partner up with global corporations. Second, Cornell Johnson has immersion programs catered to produce brand managers and pair students with big companies such as Johnson & Johnson. Their immersion program is top-notch, which leads the University to rank first for leadership skills in consumer products based on Bloomberg's survey of job recruiters. Lastly, NYU Stern is tremendously unique with its MBA Fashion and Luxury program that allows its students to partner up with retail companies and do consulting projects at least three times during the course of a year. The program is even more insightful as students will be closely mentored by faculty during the program. This chance will help hone my consulting abilities to support small retail firms' growth. The experience will help me know what to expect in a consulting process and adjust that to fit the unique nature of micro-enterprises.

On top of that, all three universities also have brilliant faculties that can help me realize my goal of helping small businesses. For instance, Professor Leonard A. Schlesinger from HBS is an advisory member of Goldman Sachs' 10,000 Small Business Initiative, which provides business education and support services to small businesses. On the other hand, one of Cornell Johnson's professors, Chris Bordoni, is the founder of Bordoni & Company, a boutique consultancy that assists managers of medium-sized businesses, significant nonprofits, and foundations in completely reimagining their organizations in times of radical change. Lastly, NYU Stern lets their students work closely and be mentored by top C-suites from retail companies, such as the President of Carolina Hererra. Sharing a discussion with these professors will help me understand the unique nature of small and retail businesses to construct a helpful business framework for them. I want to discuss how we can track and evaluate the performance of small enterprises and assist them in making a robust business plan.

Immediately after returning to Indonesia, I will share my business knowledge with female entrepreneurs in rural areas whom I worked with at UTG. I plan to collaborate with some MSMEs owners who reside in rural areas as part of my prototyping and testing process before applying the business framework to the consultation firm I want to build.

I will also design a daily business workbook with easy-to-understand vocabulary and contextualized MSMEs' transactions and conditions in collaboration with local women entrepreneurs. Then, they can read that book whenever they encounter problems or are considering some moves to take.

My mission is to make our micro businesses more resilient to any given uncertain condition, can open up more job opportunities, and hack regional economic growth.

In the long run, after validating the proper business blueprint in rural areas, I will open a consultation firm for female entrepreneurs in the countryside. I will hire female consultants to ensure that female entrepreneurs feel at ease. This is important because female entrepreneurs are usually uncomfortable with having a long conversation with a male because of their beliefs, cultures, or partner. I will also make a consulting firm where the business owners do not need to travel to meet us, lowering the entry barriers so more people will be interested in getting a consultation.

To make a sustainable impact after my study, I will continue to collaborate with SMA Athirah to equip their students with business skills post-graduation. For instance, I will simplify my training in corporate human resources so it is appropriate for teenagers who frequently ask their friends to work alongside them. I will also collaborate with local female entrepreneurs to make a business case out of their problems and discuss that with high school students. This way, students who wish to be an entrepreneur will be aware of the problems they may encounter and know how to deal with them.

I got the chance to meet a boutique owner in Masamba who struggled financially after making a wrong financial move. However, she decided to keep all her workers and cut funding in another part of her business. She said the employees were always there for her, so it was her time to repay that loyalty. In our Buginese culture, we call it "Rebba Sipatokkong, Mali Siparappe, Malilu Sipakainge." It means "Straighten the fallen, ashore the drifted, advise the wrong." I believe that our success, as the proverb puts it, can only be attained if people walk hand in hand to help each other. One conglomerate cannot bring about social equality and economic growth in Indonesia. However, thousands of our micro, small, and medium enterprises can collectively achieve that.

I aspire to be surrounded by bright people in the LPDP awardee community to pursue my vision of becoming a catalyst in bridging the income imbalance between rural and urban areas. I look forward to the day when every Indonesian will have the same opportunity to thrive, regardless of gender and where they live.