



Scale X Design
Scale X Design
Accelerator Cohort
3

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Initiative and/or Program Name

CARE Bintang Muda

Technical Sector

Water

Food Security

Humanitarian

Health

✓ Gender

Agriculture

✓ Economic Development

Capacity Building/Governance

Education

Dignified Work

Social Enterprise

Youth and Adolescence

Check this box if your application should NOT be entered in the Accelerator as a finalist.

No response

Check this box if your application is a social enterprise or consulting practice that does NOT fit within the Cohort 3 theme: Women's Economic Empowerment. Hidden

No response

Are you submitting your application in English?

✓ Yes

No

Problem Statement

Indonesia is home to 43 million young people, and while the country is making positive economic gains across some industries, youth unemployment presents a major challenge. Issues of access, poverty, and injustice are at the root of the country's unemployment, as well as the pervasive, cultural dynamic which discriminates against women. As is seen elsewhere across the region, the burden placed on girls and young women to perform domestic and childrearing tasks while being less empowered than men and boys to take decisions about their lives, means that most unemployed young people in Indonesia are female, and for many, child rearing responsibilities from an early age means withdrawing from the formal sector. Young women are the ones who most benefit from opportunities to set up their own enterprises; however they lack access to information, connections, knowledge and resources to support this. At the extreme end of the spectrum in this regard, female youth in the country are worryingly vulnerable to trafficking and violence. CARE International Indonesia (CII) has worked with young women who have been trafficked or experienced violence, and it is in particular these marginalized groups that CII will continue to target as part of a commitment to women's economic empowerment more broadly. The broader reality is that many young Indonesian women, especially those in more conservative areas, lack self-confidence, and rely on their male guardians for approval over decisions that not only affect their future development, but also their resilience and ability to earn income. They also lack access to information, space, and advice, training opportunities, contacts and network support to develop their businesses, as most existing services do not focus at the micro level and are not easily accessed by young women from poor communities. CII knows that by building their confidence and financial independence, women are better able to take control of their finances, savings, and support their families and others within their communities when they are empowered to connect to financial services and access support and information. At the same time, we know that financial and other related institutions do not currently serve micro enterprises and require support to tailor their products and services if there is a market which scale up can provide. CII's success to date in empowering Resilient Women is inspiring the team to help more women become resilient through their own enterprise, and to pay it forward to other women, so that young women are increasingly pulled by opportunity rather than driven by necessity.

a) Explain how your initiative solves the problem. What evidence exists to prove your initiative solves the problem?

CARE Bintang Muda addresses both the social and economic issues outlined above in a mutually reinforcing way, working to empower women entrepreneurs across Indonesia through providing the support that they need in terms of knowledge, skills, access to information, space and networks (online and in person), resources, services and advice, and at the same time working through financial service and other related providers to help identify women micro entrepreneurs to ensure that their business and financial needs can be better met, thus assuring a win-win for all.

This initiative will offer learning opportunities for women from poor communities to build their capability and confidence to manage their own businesses:

- Financial literacy
- Business and risk management
- Time and Stress management
- Marketing
- Communications
- Problem solving and leadership
- Enterprise development
- Online commerce

It will also provide access to:

- Peer networks and support groups
- Contacts: suppliers, buyers, others
- Online and physical spaces and resources
- Banking, credit and E-commerce opportunities
- Government services and resources
- Co-creation and think tank hub
- CARE Bintang Muda Branding
- Appropriate financial services and products.



The original CARE Bintang Muda project in South Sulawesi with limited funding from the H&M Foundation had transformative impact on the lives of the young women who participated and CII recognized immediately the potential of scaling this up to include other women in Indonesia.

- Key results from the pilot project include: 2000 women reported increased knowledge on entrepreneurship and 200 women learned how to set up a business
- All of the 40 women selected for an intensive program of support reported increased incomes and improvements to their products;
- 30/40 reported that they had new products as a result of the support;
- 10/40 were interviewed by local TV and radio stations about their experiences as CARE Bintang Muda participants;
- 24/40 were offered learning opportunities by Government agencies, Banks and retailers;
- Wahyuni Amiruddin visited Japan with JICA and local government support,
- Muthmainnah Bahri joined the Young Southeast Asian Leaders Initiative, invited by then President Obama.

This picture looks richer when we consider the starting point of the CARE Bintang Muda: for example: Yuliana, 27, was married as a child and then trafficked to Malaysia to work on a plantation. After escaping 11 years later, she returned to Makassar with 3 children to rebuild her life and credits the CARE Bintang Muda program for giving her hope for the future. She now runs a successful bubble tea business and employs 5 other migrant women. When she started her business she had not completed primary school, and CII's promotional banner saying 'No educational qualifications required' gave her the courage to join CARE Bintang Muda.

b) How does the initiative apply the CARE approach? (Increased Resilience, Promoting Inclusive Governance and Gender Equality and Women's Voice – The initiative does not have to apply all four to qualify)

No response

b) b) How does the initiative apply the Women's Economic Impact Strategy?

This initiative is fully aligned with the Women's Economic Impact Strategy and will apply the Theory of Change, supporting women's capability, confidence and choice, their influence and access to and control over economic resources, assets and opportunities, and focusing on marginalized women who live in poverty and are already or wish to become micro-entrepreneurs.

The pathways we use in CARE Bintang Muda are financial inclusion and entrepreneurship, strengthening agency through skills training and access to information and support, enhancing the enabling environment for women entrepreneurs through networking and challenging gender norms, and through addressing the structural barriers to access to finance and other support. Financial literacy and inclusion are foundational to our approach, and we have learned through the original CARE Bintang Muda project and through other CII projects that strengthened communication skills are critical to women's empowerment. This initiative will apply these approaches as outlined in section 4 above.

c) Why is your initiative better than what's been done before or by others?

Most initiatives which support women's entrepreneurship in Indonesia focus on SMEs, not on microenterprises, and while there are numerous online and in person support systems, none provide the all-round support that we aim to provide with the scale up of CARE Bintang Muda. Closest to our work is that of Mercy Corps which has successfully developed a series of initiatives which promote financial inclusion for women's microenterprises both online and in person and through an App, however their programs do not venture into the wider support system that we know is needed and will provide.

Other initiatives tend to exclude women from poor communities by, for example, putting up language barriers (websites or invitations in English) or require a degree of sophistication in terms of presenting pitches and slide decks or participating in meetings that are held in exclusive venues or are linked to universities or multinational businesses which would be perceived by all but the most confident women entrepreneurs as being beyond their reach.

Our initiative will meet women where they are, online and in person, and provide practical and straightforward support that meets their needs and adjusts with them.

a) Describe how this initiative could further impact 1million+ people by 2020? How can this be taken to scale, either at the national or international level?

- This program can be scaled through the development of an open source App for Women Entrepreneurs which will provide them with ideas, checklists, tools, resources, templates and information to help them improve their game. The App will include challenges, quizzes, and micro-learning with tests on key subjects that can be pushed to social media and encourage friendly competition and sharing amongst users. Although it is intended to be sufficiently fun and light to be engaging, it will also have a business function, enabling users to generate a simple business canvas, a presentation and a financial report that meets their needs.
- Indonesia had at least three million microenterprises as of 2015 (National Bureau of Statistics), and while the data is not gender disaggregated, the scope for this App is in the millions. The App will be developed specifically for Indonesia however it will be possible to adapt for other countries, and reach far larger numbers of women. We anticipate that it will be most easily applicable in South East Asian countries such as Vietnam, the Philippines, Myanmar and Thailand due to similarities in business environments.
- Introducing the CARE Bintang Muda brand as assurance that the product is made by young women in Indonesia, as well assurance of quality, will focus attention on both the project and will assist with the branding of CARE in Indonesia. We will also introduce our entrepreneur partners to existing online platforms such as Tokopedia (www.tokopedia.com) and Go-Jek (www.gojek.com). The exponential growth of these platforms in the last 5 years has already shifted the informal economy in Indonesia and is changing the way people work, shop and access services. They already provide food delivery, ticket ordering, online income tax payment, medical prescription deliveries
- We envisage approaching these groups and other similar ones as they expand their services with the aim of seeking partnerships with them for products and services that are either provided by or for women entrepreneurs at the micro level, promoting our brand and its social and economic impact and encouraging them to contribute.

b) Who will pay for taking this initiative to scale? (i.e. what is the funding model? Will government adopt the innovation? Will the initiative be scaled through market-based approaches? Will it be supported through traditional philanthropy or replicated by other NGOs?)

CII anticipates that the Indonesian government at provincial and district level will see the benefits of this program and welcome it, as it aligns with government economic development programs and its success will contribute to increased financial inclusion and economic development, and CII has experience of connecting to Government offered training and other support. In addition the private sector is positioned to provide support, with CII ensuring that the specific needs of women are taken into account and used to differentiate products and services in a way that empowers women.

CII has identified two potential funding models.

- Through market based approaches: working through financial services institutions to identify female entrepreneurs in order to tailor products and services to better meet their needs, and then the institutions will be able to market them widely. Indonesia has numerous banks and credit agencies which reach even the remotest communities and the ongoing national drive for financial inclusion will reinforce this.
- Through traditional philanthropy: CII is currently discussing a potential private sector funded project to support women entrepreneurs with CARE Japan which would follow the concepts proposed here, testing the CARE Bintang Muda approach in Jakarta, working through existing financial institutions.

c) Based on your experience so far, what is the major obstacle or challenge you feel CARE faces in taking this initiative to scale?

Our learning from CARE Bintang Muda and other projects which have successfully empowered women will in fact enhance this initiative through lessons on sustainability and scale.

During and upon completion of CARE Bintang Muda we immediately recognized the potential of scale up but do not currently possess the experience skills and resources needed to scale up. We have faith that in a country that is known for its entrepreneurial spirit both, out of necessity and inclination, that this project will succeed but we also know that CII may be looking for more than faith. Donors have expressed interest but CII lacks resources and knowledge to develop a pilot project based on scale. We ask the judges to help us show you that this will work.

a) What is evidence or the analysis that proves there is demand or interest for this initiative? (i.e. is there interest from the government? Are stakeholders such as partners or communities interested in scaling? Have donors or investors shown interest?)

- The CARE Bintang Muda project is a unique CII proven model for poor and vulnerable young women to become empowered to set up small businesses that lead to financial security for themselves and families. The scale up initiative supports the Government of Indonesia's focus to stimulate local development by supporting female youth and women between the ages of 18 – 35 to develop or enhance micro or small businesses.
- The original CARE Bintang Muda project was based in Makassar and the provincial government has indicated interest in supporting scale up. Village, District and Provincial and National government will follow as the scale up of CARE Bintang Muda will reflect well with government officials. It is aligned with government policy on financial inclusion and support to micro and small enterprises. We anticipate receiving funds from a new donor in 2018, focusing on women's entrepreneurship in Jakarta initially, expanding to other locations over time, as knowledge, funds and resources allow.
- Communities: Demand far outstrips supply for support to women entrepreneurs, especially of the holistic kind as described here, and the rapid escalation in use of ICT and social media amongst Indonesian women means that sharing becomes instant and can further drive demand. Indonesia has one of the highest rates of cell phone use in the world and at a recent project workshop for parents of children in a Makassar (where the original project was located) school, nearly all of the mothers were using smartphones, even though most are poor .