

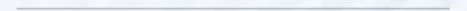


Empowering Women-Led MSMEs



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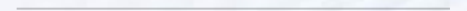
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Project Overview

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Project Background & Vision

MCC MSME Finance Project: Expanding secure loan access for women-owned MSMEs in Indonesia to drive economic growth.

60

Month Timeline

5

Provinces Coverage

28K+




Target Beneficiaries






Key Challenges for Women-Owned MSMEs

W/MSMEs face a complex web of internal and external barriers that hinder growth and access to finance.

Internal Barriers

-  Lack of Capital: Inadequate working capital is a major obstacle.
-  Low Loan-Seeking: Only 30% seek formal loans vs 40% of men.
-  Limited Adaptation: Less likely to change products in uncertainty.

External Barriers

-  Gender-Biased Policies: Lack of supportive, gender-sensitive policies.
-  Cultural Inequality: Unequal power dynamics and domestic burdens.
-  Complex Requirements: Difficult loan procedures and high interest rates.

Project Strategy Overview

A three-component strategy designed to create sustainable, systemic change for women-owned MSMEs.



Component 1

MSME Capacity Enhancement
& Organizational
Development



Component 2

Advocacy and Enabling Environment



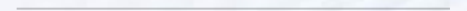
Component 3

Local Partner Capacity
Enhancement



Situational Analysis

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MSME Landscape in Target Provinces

A data snapshot reveals key characteristics and areas for intervention across the five target provinces.

Key Profile Data (2016 Economic Survey)

Aspect	Detail
Women Ownership	42.8% of MSMEs are women-owned.
Legal Status	Over 85% are not legally registered.
Education (Bali)	35.19% of owners are university graduates.
Digital Usage (Riau Islands)	88.4% do not use computers; 85.26% have no internet.

42.8%

Women-Owned MSMEs

>85%

Not Legally Registered

Capital Access & Financial Inclusion

Despite high financial inclusion, a significant gap persists in accessing formal credit, especially for women-owned MSMEs.

>80%

MSMEs lack access to formal credit

38.03%

National Financial Literacy Index

Top 3 Obstacles in Accessing Credit

- ⚡ High Interest Rates: Cited by 15-25% of MSMEs across provinces.
- 🛡 No Collateral: A major barrier for 10-18% of applicants.
- ❓ Complex Procedures: Lack of knowledge deters 6-15% of MSMEs.

Factors Influencing Loan Access

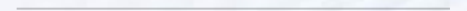
A logistic regression analysis reveals key factors that significantly impact an MSME's likelihood of securing a loan. Values >1 indicate a positive effect.

Factor	Riau	Riau Islands	South Sumatra	North Sulawesi	Bali
Strategic Location	1.007	1.185	0.821	1.45	1.17
Having Legal Status	-	1.316	0.500	-	1.54
Financial Report	1.229	1.106	-	-	2.05
Business Partnership	1.062	1.812	0.075	0.53	2.11



Project Design

03



Theory of Change Framework





Our interventions create a cascade of effects, leading to sustainable impact for women-owned MSMEs and their communities.







MERL Framework Overview

Our Monitoring, Evaluation, Research, and Learning (MERL) plan ensures accountability and adaptive management throughout the project lifecycle.

Key Indicators

-  % of W/MSMEs with formalized businesses
-  # of loan applications submitted & approved
-  # of policy changes supporting W/MSMEs
-  Capacity improvement of Local Partners

Data Sources & Timeline

-  Surveys, FGDs, Project Records
-  Beneficiary Information System
-  Assessments at Baseline, Midline, Endline
-  Thematic Research on Emergent Issues

Project Timeline & Phases

A structured 60-month plan to ensure thorough preparation, effective implementation, and sustainable impact.



Base Period
Months 1-9
(Design & Prep)



Option Year 1
Months 10-21
(Implementation)



Option Years 2-4
Months 22-57
(Scale & Refine)

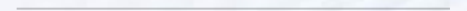


Option Year 5
Months 58-60
(Sustainability
)



Implementation Strategy

04



Capacity Building Approach

A comprehensive 12-month learning journey designed to empower W/MSMEs with knowledge, skills, and confidence.



Local Partner Empowerment

We invest in local partners to ensure contextually relevant, cost-effective, and sustainable support for W/MSMEs.



Rigorous Selection

Partners are chosen for their local knowledge, networks, GESI principles, and commitment to MSME empowerment.



Capacity Building

Ongoing training and support in technical skills, organizational development, and advocacy strategies.



Advocacy & Enabling Environment

We foster a supportive ecosystem by engaging stakeholders to address systemic barriers and improve services for W/MSMEs.



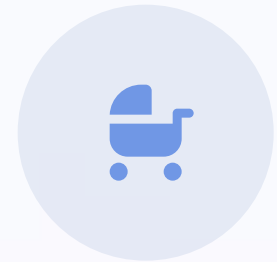
Multi-Stakeholder Forums

Facilitating dialogue between government, FSPs, and service providers to drive policy change.



Policy Analysis & Advocacy

Developing policy briefs on access to finance, taxation, and infrastructure to influence decision-makers.



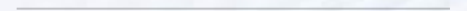
Enhanced Services

Coordinating for improved One-Stop Shops, shared workspaces, and childcare services.



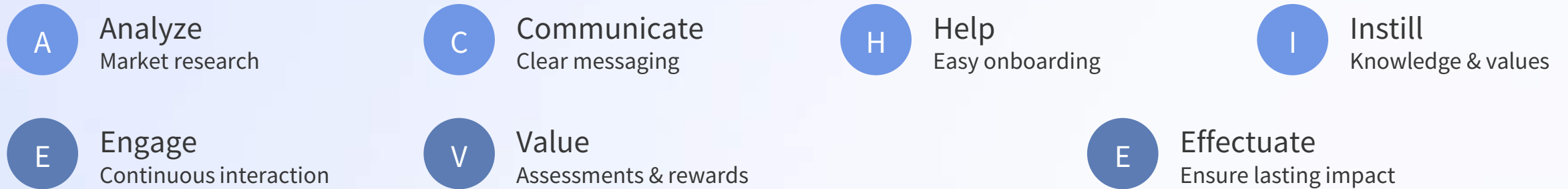
Outreach & Sustainability

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Outreach Strategy: ACHIEVE

Our cyclical framework ensures high participation, retention, and lasting behavioral change among W/MSMEs and their communities.





Digital Tools & Learning Platforms

Leveraging technology to provide accessible, scalable, and engaging learning experiences for all participants.

Learning Management System (LMS)

A central hub for modules, videos, and self-paced learning materials accessible 24/7.

Progress Dashboards

Real-time monitoring of participant progress, partner performance, and project outcomes.

Sustainability & Exit Strategy

Our project is designed for long-term viability, ensuring positive impact continues well beyond the project timeline.



Local Partner Commitment

Fostering local ownership to continue managing the LMS and supporting MSMEs.



Government Integration

Advocating for the institutionalization of successful models into local government services.



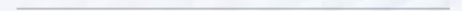
Institutionalized Forums

Ensuring multi-stakeholder forums continue to foster collaboration and address challenges.



Results & Impact

06



Expected Outcomes & Indicators

We are committed to achieving measurable results that demonstrate significant impact for W/MSMEs and the broader ecosystem.



28,000+ W/MSMEs Trained

Demonstrating improved capacity in DFL, business management, and GESI.



Increased Loan Applications

A significant rise in the number and quality of loan applications submitted to FSPs.



Improved Policies

At least 5 policy changes or initiatives that create a more enabling environment.



Capacitated Local Partners

All partners demonstrate enhanced organizational and technical capacity.



Success Stories & Case Studies

While the project is in its early stages, our pilot programs and similar initiatives show the transformative potential of our approach.

Early Pilot Example:

"Ibu Ani," a batik maker from Bali, participated in our pilot training. After formalizing her business and learning digital marketing, she successfully applied for a working capital loan, increasing her production by 40%.

These early stories are a glimpse of the impact we aim to achieve at scale.

Scaling & Replication Potential

The project's design is intentionally modular and evidence-based, allowing for successful components to be scaled or replicated in new contexts.



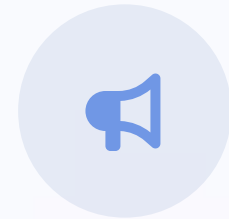
LMS & Curriculum

A ready-to-deploy digital platform with adaptable training content.



GESI Framework

A proven approach to integrating gender equality and social inclusion.



Advocacy Templates

Replicable tools for policy analysis and multi-stakeholder engagement.

Call to Action & Next Steps

The success of this ambitious project hinges on strong collaboration and commitment from all stakeholders. Together, we can unlock the immense potential of women-owned MSMEs in Indonesia.



Engage Local Partners: Finalize partner selection and onboarding.



Launch Baseline Survey: Begin data collection for MERL framework.



Initiate Outreach Campaign: Start the ACHIEVE cycle to recruit participants.



Thank You

We look forward to collaborating with you to empower women-owned MSMEs across Indonesia.



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THANK YOU FOR READING!