



East Asia & Pacific
Gender



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Online and On Point: How Can We Help Female Entrepreneurs in Indonesia Digitize?

KEY MESSAGES

- Digital technologies, such as digital payments or social media, can boost business growth, though female entrepreneurs may need support to adopt them
- Online training programs combining self-paced modules with digitally delivered mentoring and business to business connections can be a cost-effective and scalable model for helping female entrepreneurs digitize
- Women entrepreneurs are interested in combining the flexibility of online training formats with some in-person activities to facilitate networking and partnerships
- Future training programs may include additional content on supplier relations, managerial practices, and online marketing
- Additional effort may be needed to reach women who are less educated, in service sectors, and who have not yet adopted digital tools

CONTEXT AND BACKGROUND

The spread of information technologies (IT) is credited with a substantial part of productivity growth since the mid-1990s.¹ Investment in IT leads to firm-level productivity gains,² efficiency gains at all stages of production, and the ability to customize products and develop new business

- 1 Oliner, & Sichel, D. E. (2000). The Resurgence of Growth in the Late 1990s: Is Information Technology the Story? The Journal of Economic Perspectives, 14(4), 3–22. <https://doi.org/10.1257/jep.14.4.3>
- 2 Jorgenson, D., Ho, M. S., Stiroh, K. J., (2005). Productivity / Vol. 3 Information technology and the American growth resurgence. MIT Press.
- 3 Brynjolfsson, E. and L. Hitt. 1995. Information Technology as a Factor of Production: The Role of Differences Among Firms. *Economics of Innovation and New Technology* 3 (3–4): 183–200.
- 4 Brynjolfsson, & Hitt, L. (1996). Paradox Lost? Firm-Level Evidence on the Returns to Information Systems Spending. *Management Science*, 42(4), 541–558. <https://doi.org/10.1287/mnsc.42.4.541>
- 5 Lichtenberg. (1995). Labour market institutions, liquidity constraints, and macroeconomic stability. *Journal of Economic Behavior & Organization*, 28(1), 145–154. [https://doi.org/10.1016/0167-2681\(94\)00077-6](https://doi.org/10.1016/0167-2681(94)00077-6)

EAST ASIA AND PACIFIC GENDER INNOVATION LAB

The East Asia and Pacific Gender Innovation Lab (EAPGIL) carries out impact evaluations and inferential research to generate evidence on what works in closing gender gaps in assets, economic opportunities, and agency, and how closing these gaps can help achieve other development outcomes. Ultimately, EAPGIL seeks to increase the welfare of women and men in East Asia and the Pacific by promoting the uptake of effective policies and programs identified based on evidence.



strategies.³ Both basic digitization⁴ and more advanced technology use⁵ lead to gains in speed and accuracy in service industries.

However, not all firms adopt digital technologies. Adoption barriers include slow diffusion of technology awareness and lack of necessary skills,⁶ as well as complementary factors like access to finance for upgrades.⁷ Firms face varying expected returns, costs, and risks in adopting new technologies, with the returns of some technologies, such as digital payments, dependant on market prevalence.⁸ Recognizing the potential of digitization, the Government of Indonesia identified digital transformation as a critical component of its national development plan (RPJMN, 2020-2024), and Indonesia is one of the largest digital economies in the world.⁹

Female entrepreneurs face critical barriers to digital adoption despite the potential of digital technologies to help them overcome gender-related constraints. Female entrepreneurs in Southeast Asia have lower skills, less access to capital, and

less diverse networks than male entrepreneurs,¹⁰ yet skills, capital, and networks all play a critical role in digital technology adoption. Indeed, women in low- and middle-income countries are less likely than men to have access to mobile phones, use mobile internet, mobile money, or other mobile services.¹¹ Nevertheless, digital technologies can help women overcome gender-related time and mobility constraints. For example, digital financial services reduce the time needed for financial transactions, and online marketing enables women to reach wider markets.¹²

Supporting female entrepreneurs to harness digital technologies for businesses development not only promotes equity; it can have substantial economic benefits. Closing gender gaps in revenues of micro, small and medium enterprises (MSME) in Indonesia could yield annual economic benefits of IDR 6.5 trillion (US\$428 million).¹³

WHAT DID WE DO?

The World Bank partnered with Kumpul, a civil society organization focused on developing an entrepreneurial ecosystem in Indonesia and supporting entrepreneurs through networking and education, to identify lessons learned from one of their recent programs. In the aftermath of the COVID-19 pandemic, Kumpul responded to the growing need for programs that help Indonesian entrepreneurs use digital technologies to expand the reach and resilience of their businesses. This case study describes one of Kumpul's flagship programs focused on helping women-owned MSMEs adopt digital technologies and grow their businesses. The case study highlights practical lessons learned from program implementation that may be relevant for future initiatives promoting digital technology adoption among female entrepreneurs. It draws on quantitative

3 Bartel, Ichniowski, C., & Shaw, K. (2007). How does information technology affect productivity? Plant-level comparisons of product innovation, process improvement, and worker skills. *The Quarterly Journal of Economics*, CXXII(4), 1721–1758.

4 Athey, & Stern, S. (2002). The Impact of Information Technology on Emergency Health Care Outcomes. *The Rand Journal of Economics*, 33(3), 399–432. <https://doi.org/10.2307/3087465>

5 Brynjolfsson, E., L. Hitt, and H. Kim. 2011. Strength in Numbers: How Does Data-Driven Decision-Making Affect Firm Performance? SSRN No. 1819486. Brynjolfsson, & McElheran, K. (2016). The Rapid Adoption of Data-Driven Decision-Making. *The American Economic Review*, 106(5), 133–139. <https://doi.org/10.1257/aer.p20161016>

Brynjolfsson, Jin, W., & McElheran, K. (2021). The power of prediction: predictive analytics, workplace complements, and business performance. *Business Economics* (Cleveland, Ohio), 56(4), 217–239. <https://doi.org/10.1057/s11369-021-00224-5>

Brynjolfsson, Raymond, L. R., & Li, D. (2023). Generative AI at Work. NBER Working Paper Series. <https://doi.org/10.3386/w31161>

6 Geroski. (2000). Models of technology diffusion. *Research Policy*, 29(4), 603–625. [https://doi.org/10.1016/S0048-7333\(99\)00092-X](https://doi.org/10.1016/S0048-7333(99)00092-X)

7 Cirera, Comin, D., & Cruz, M. (2022). Bridging the Technological Divide: Technology Adoption by Firms in Developing Countries (1st ed.). World Bank Publications. <https://doi.org/10.1596/978-1-4648-1826-4>

8 Idem

9 The World Bank. (2021). Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia.

10 The World Bank. (2022). Enterprising Women: Toward Equal Business Opportunity in Southeast Asia.

11 Shanahan, M. 2022. *The Mobile Gender Gap Report 2022*. GSMA.

12 Aker, Bounie, R., McClelland, A., & Tierney, N. (2016). Payment Mechanisms and Antipoverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger. *Economic Development and Cultural Change*, 65(1), 1–37. <https://doi.org/10.1086/687578>

Harigaya, T. (2016, November). Effects of digitization on financial behaviors: Experimental evidence from the Philippines [Working paper].

Muralidharan, K., Niehaus, P., & Sukhtankar, S. (2016). Building state capacity: Evidence from biometric smartcards in India. *American Economic Review*, 106(10), 2895–2929.

13 The World Bank. (2023). Opening Opportunities: The Economic Cost of Gender Gaps in Entrepreneurship in Indonesia.

interviews administered over the phone in September and October 2023 with 1,339 entrepreneurs who participated in the program and on focus group discussions with program participants in September 2023.

THE PROGRAM AND PARTICIPANTS

What is the Women Wisely Doing Business program (Perempuan Bijak Berusaha (PBB))?

Kumpul launched the Women Wisely Doing Business (PBB) program in October 2022 with support from Microsoft Indonesia. The program aims to help women's MSMEs digitize, find new opportunities, and grow their businesses. The PBB program leverages a cost-effective digital training model tailored to the needs of female entrepreneurs, focusing on actionable steps for digitization and strategic business improvements. This approach helps participants familiarize themselves with valuable digital tools and services, potentially enhancing their business performance and resilience.

The three main components of the program include:

1. **Online Training:** Female entrepreneurs choose from nine self-paced modules including: basic digital skills; building brand awareness; social media marketing; financial bookkeeping; financial projection; digital ethics; turning waste into profit; being a mother and an entrepreneur; and being a good salesperson. Each module lasts approximately 40 to 60 minutes and is divided into several shorter videos. Entrepreneurs choose modules based on their learning goals, and they receive a certificate for each module they complete. Entrepreneurs can freely access the modules on Kumpul's Learning Management Platform after completing a short registration form at no cost. Approximately 3,500 female entrepreneurs had completed at least one module by July 2023.
2. **Mentoring:** The 500 most active participants in the digital training receive additional support through two virtual mentoring sessions. Each session pairs 10 entrepreneurs with a mentor, typically a successful SME owner, to discuss business challenges and solutions. Mentoring sessions take place over Zoom and last approximately two hours each. The groups stay connected via WhatsApp for ongoing support.
3. **Business to Business (B2B) Connections:** The 500 most active participants and an additional 2,300



entrepreneurs who completed the online training modules are invited to onboarding sessions with four digital partners from social media, e-logistics, and fintech companies. Each session is approximately two hours long and dedicated to the services of one partner. Sessions take place over Zoom and include a presentation of how entrepreneurs might use the digital service to support their businesses followed by a question-and-answer session.

The program was promoted through Kumpul's network and through social media posts, and any entrepreneur could register on Kumpul's Learning Management Platform to access the training. While there were no hard eligibility requirements, program information and marketing was tailored toward female entrepreneurs who want to grow their business.

How does the PBB program compare to other programs supporting firm digitization?

The design of PBB incorporates several best practices for effectively supporting MSMEs to digitize. First, bundling multiple components together, like is done in the PBB program, can be an effective way of preventing fragmentation, reducing confusion among applicants, and tailoring the support package to entrepreneurs' needs.¹⁴ Also aligned with

14 World Bank. (2023). *The Missing Element of Firm Digitalization*. World Bank; Washington, DC

good practices,¹⁵ PBB adopts a funneling approach through which basic interventions are widely available to interested firms and a subset of committed firms receive more focused and customized interventions that can gradually advance their capabilities. Delivering consulting in a group setting can be effective in increasing the adoption of new technologies among small and medium firms, and group settings can be cost-effective and create opportunities for peer learning.¹⁶ Finally using mentoring and business to business networking to motivate entrepreneurs' completion of the online modules is aligned with evidence from elsewhere showing that meetings can be critical in inducing engagement with digital content.¹⁷

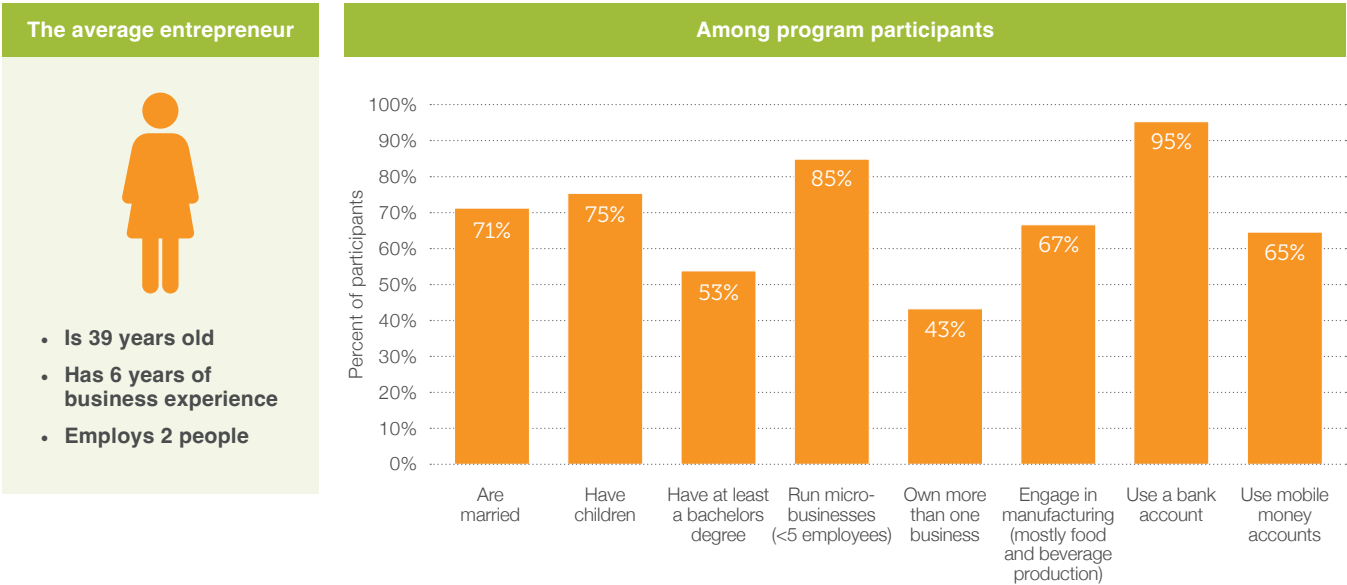
Future iterations of the PBB program could incorporate additional best practices from global evidence. For example, combining digital and in-person interventions can enhance

program impact and complementary capabilities;¹⁸ however, some online-only interventions focused on building female entrepreneurs' networks have been successful in boosting women's profits, innovation, and business practices.¹⁹ Integrating an element of diagnostic into the program can help better tailor the support provided and enable entrepreneurs to identify room for improvement.²⁰ Finally, knowledge quizzes and exercises have been used to reinforce learning from digital training programs.²¹

Who registers for the PBB program?

Entrepreneurs who participate in the PBB program are well-educated, experienced entrepreneurs who are already familiar with digital technologies. They mainly run microbusinesses with a few workers, and many operate in the small-scale manufacturing sector (Figure 1).

FIGURE 1: INFOGRAPHIC OF KEY CHARACTERISTICS OF PBB PARTICIPANTS



15 Idem
 16 Iacovone, L., Maloney, W., & McKenzie, D. (2022). Improving management with individual and group-based consulting: Results from a randomized experiment in Colombia. *The Review of Economic Studies*, 89(1), 346-371.
 17 Estefan, A., Improta, M., Ordoñez, R., & Winters, P. (2024). Digital Training for Micro-Entrepreneurs: Experimental Evidence from Guatemala. *The World Bank Economic Review*, 38(2), 394-421.
 18 World Bank. (2023). *The Missing Element of Firm Digitalization*. World Bank; Washington, DC
 19 Asiedu, E., Lambon-Quayefio, M., Truffa, F., & Wong, A. (2023). Female entrepreneurship and professional networks. *PEDL research paper*.
 20 World Bank. (2023). *The Missing Element of Firm Digitalization*. World Bank; Washington, DC
 21 Estefan, A., Improta, M., Ordoñez, R., & Winters, P. (2024). Digital Training for Micro-Entrepreneurs: Experimental Evidence from Guatemala. *The World Bank Economic Review*, 38(2), 394-421.

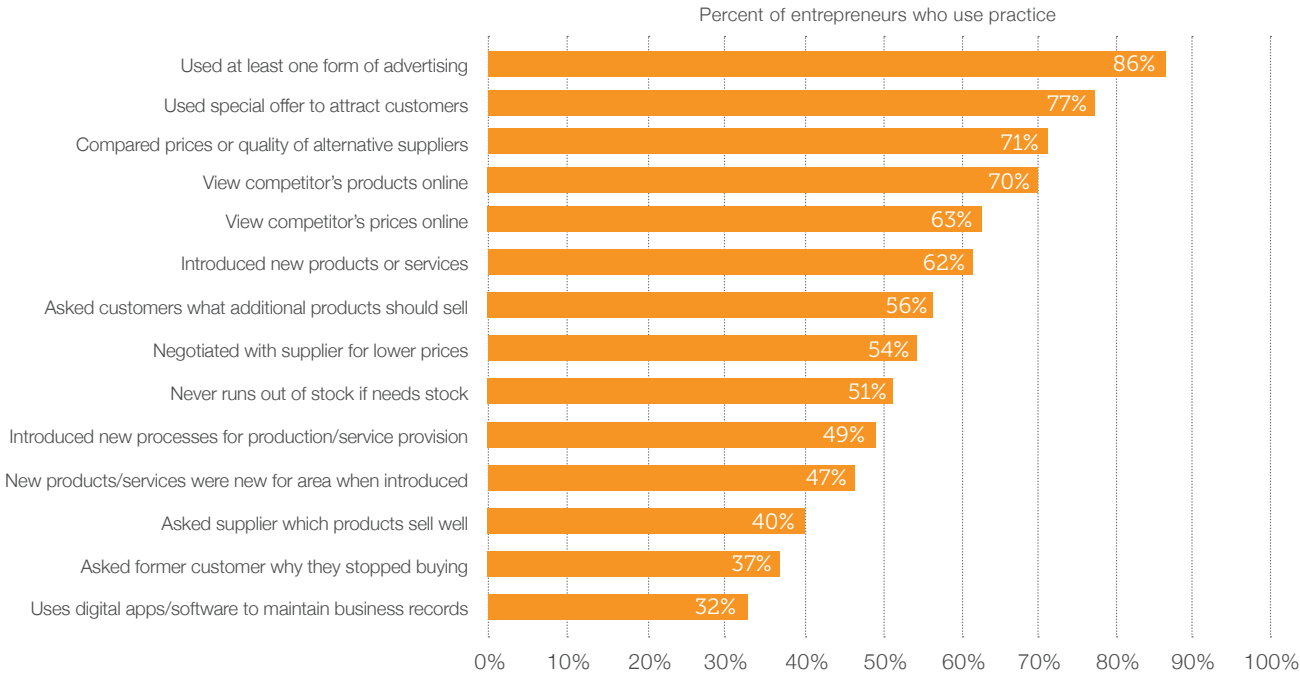
On average, entrepreneurs use 57% of good business practices measured.²² The most widely adopted business practices relate to marketing, with 86% of firms using at least one form of advertising and 77% using a special offer to attract customers (Figure 2). Less than one third (32%) use digital apps or software to maintain business records, and approximately one half of entrepreneurs run out of stock or inputs. Participants in the program frequently interact with other entrepreneurs on matters other than business needs. Social media was the most common channel for communication, but over half also participated in in-person networking.

Entrepreneurs who enrolled in the training use a variety of digital tools.²³ Almost all entrepreneurs use social media for their business, most often using a business-specific account to post. On average, entrepreneurs use 3 social media platforms for their business and made 56 posts across all platforms in the past month. The most common platform is WhatsApp, followed by Instagram, and Facebook. Most entrepreneurs track their reach or engagement on social media and use

social media to learn about their market. However, only 30% use this information to make targeted ads or posts for different market segments. Almost all businesses (97%) sell online, mainly through social media, but 46% also use third party platforms and smaller numbers use government or NGO platforms or their own websites for sales.

On average, half of business sales are made online. Surveyed businesses use digital payments regularly: 92% accept digital payments from customers, and among these businesses, 53% of payments are received digitally. Moreover, two thirds of businesses make digital payments, and among these, 62% of business payments are made digitally. Approximately half of businesses use digital apps or services to save money. 78% of entrepreneurs commonly use digital tools to connect with suppliers, and 68% of entrepreneurs use digital tools to ship products. While entrepreneurs exploit various digital tools, only about a fifth use paid online advertising or have a website for their business.

FIGURE 2: BUSINESS PRACTICES ADOPTED BY SAMPLE ENTREPRENEURS



²² The list of practices studied was drawn from questionnaires measuring the quality of management in micro and small businesses that are commonly used in the literature.

²³ It is not possible to distinguish the extent to which the program affects digital adoption. Entrepreneurs who already use digital tools may be more interested in a training to help them use the tools more effectively.

What factors are associated with digital technology adoption?

Online sales and social media use are almost ubiquitous in the sample of entrepreneurs who enrolled in the PBB program. However, the use of other digital tools and practices varies based on factors such as age, education, business size, managerial practices, and networking frequency. There is less variation in digital adoption by sector, management structure, business registration, or city size.

- **Age:** Younger entrepreneurs favor business-specific social media accounts and use social media for market insights, targeted ads, and online advertising more than older entrepreneurs. They also rely more on digital apps for financial transactions and make a higher proportion of their sales online.
- **Education Level:** More educated entrepreneurs use business-specific social media accounts, paid online advertising, and business-specific websites more intensively than less educated entrepreneurs. They also rely more on digital payments and online sales.
- **Business Size:** Entrepreneurs with paid employees (a proxy of firm size) and higher sales are more likely to use business-specific social media accounts, websites, and digital tools for various business functions, including marketing, supplier connections, and financial transactions.
- **Management Practices:** Firms with better general management practices adopt digital tools more extensively for various operational aspects and marketing efforts. They are less likely to rely solely on

personal social media accounts for business purposes and more likely to utilize social media to track their reach, learn about their market, and use targeted paid online advertising.

- **Networking:** Entrepreneurs who frequently network with others adopt digital tools and social media for business purposes at higher rates than those who network less frequently or not at all.

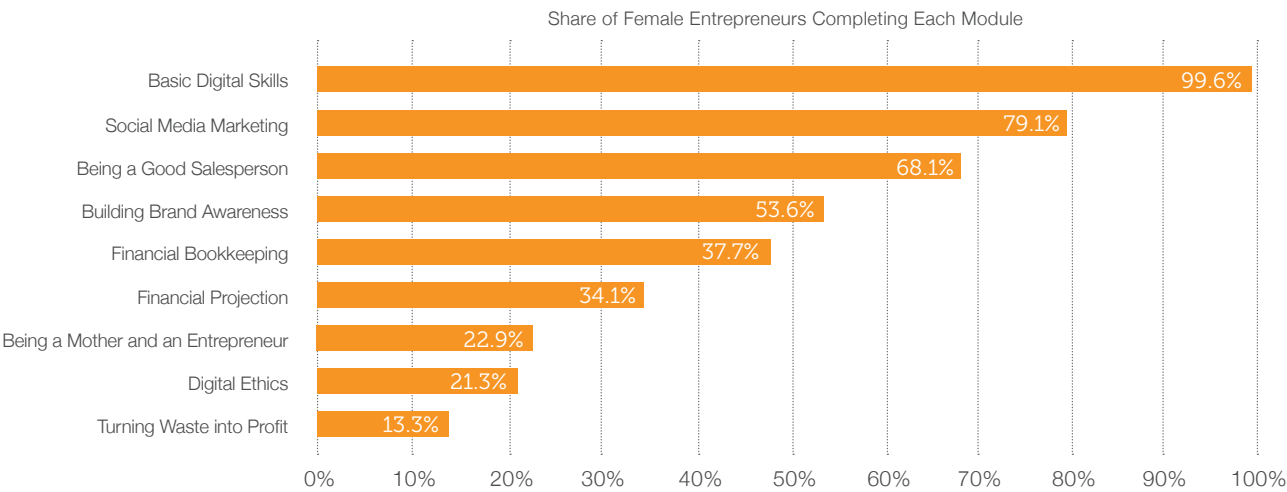
LESSONS LEARNED FROM THE PBB PROGRAM

What were entrepreneurs’ experiences with the program?

Female entrepreneurs showed strong interest in video modules on digital skills and marketing, with nearly all completing the Basic Digital Skills module. High-demand modules included Social Media Marketing, Being a Good Salesperson, and Building Brand Awareness (Figure 3). Focus group discussions emphasized the importance of these marketing modules, as well as those on financial management and bookkeeping. Entrepreneurs also valued content on balancing household duties with business, a unique aspect of the program. They suggested additional content on brand recognition, targeted digital ads, and profit margin improvement. Over 90% of survey respondents found the video content useful, praising its simplicity, accessibility, and relevance to their needs.

Half of the entrepreneurs invited to Zoom sessions with tech partners attended at least one session. The main reasons for non-attendance were lack of information about the session

FIGURE 3: FEMALE ENTREPRENEURS WERE MOST INTERESTED IN DIGITAL SKILLS AND MARKETING MODULES



and being busy. Among those who attended sessions with tech partners, the TikTok session was the most popular, with over two-thirds participating live or via recording. Over half participated in sessions with Dana, a digital wallet provider, and Poxel, a technology-based delivery company. 42% of entrepreneurs participated in the session with the fintech partner Finatra. Most entrepreneurs found these sessions useful, and recordings helped increase participation and content retention. Married entrepreneurs, those with children, and older individuals had higher participation rates, but childcare responsibilities seem to have limited attendance among women with young children. Registered firms and less educated entrepreneurs participated more, while those in accommodation, food service, and other tertiary sectors participated less compared to those in manufacturing and trading.

Focus group discussions revealed that entrepreneurs value group mentoring for networking and potential partnerships. Women particularly appreciated group mentoring for facilitating connections. Suggestions for improvement included keeping groups small, providing topic-specific sessions, and ensuring mentors have entrepreneurial experience. Entrepreneurs also recommended accountability measures such as homework and action plans to keep entrepreneurs motivated to apply what they learned.

Generally, women appreciated the digital format of the PBB program, which enables them to watch video modules at their convenience and more easily combine training activities with household or business responsibilities. Entrepreneurs also appreciated the ability to watch videos and recordings of

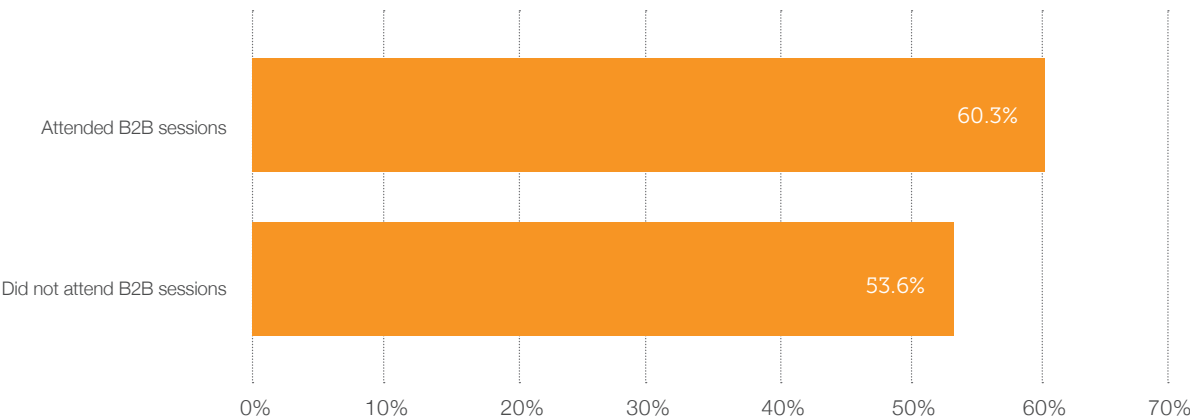
sessions multiple times to maximize content retention. Although many entrepreneurs appreciated the ability to multitask while participating in the digital training, others noted that in person trainings can enable women to dedicate time and be fully concentrated on the content. Some entrepreneurs, in particular older ones, experienced challenges with connections, internet quotas, or navigating the training on a smartphone. Several entrepreneurs suggested adopting a model that combines online and offline support, bringing together the convenience of online learning with the focus and networking opportunities afforded by in-person activities.

Entrepreneurs reported that the PBB program helped increase their self-confidence, improve their financial management and customer relations, and boost their use of digital tools. Specific examples included separating personal and business finances, enhancing customer interactions, and adopting new digital payment methods. Despite these benefits, some entrepreneurs felt the program lacked intensity and suggested more individualized support and follow-up for more significant business impacts. Quantitative data showed correlations between program participation and better business practices, though causality could not be determined (Figure 4).

What can future programs do differently?

The PBB program holds potential to enable female entrepreneurs to improve their business performance and harness digital technology for their business activities. The case study of the program and review of best practices from the literature point to three main recommendations for future activities, in order of priority.

FIGURE 4: PROGRAM PARTICIPATION IS CORRELATED WITH USE OF GOOD MANAGEMENT PRACTICES



Note: This graph denotes correlation only and cannot suggest a causal impact of impact of attending sessions

Incorporate additional activities to reinforce learning

PBB relies on the drive of entrepreneurs to engage with the materials and adopt lessons learned in their businesses. While this model facilitates scalability, some additional activities may maximize the effectiveness of the program by helping entrepreneurs put learning into practice and creating additional opportunities for peer learning and networking. Concretely, future programs may:

- **Incorporate knowledge quizzes and hands-on learning exercises:** In focus group discussions, entrepreneurs mentioned a desire for homework assignments or exercises to facilitate deeper engagement with the materials, operationalization of learning, and generate a sense of accountability. In practical terms, video modules could be accompanied by short knowledge quizzes that help entrepreneurs gauge what they have learned and reinforce concepts. Exercises that enable entrepreneurs to explore how content can be used in their businesses could also be offered to increase the likelihood that knowledge leads to a change in practices, and challenges in completing exercises could be discussed in mentoring sessions. This strategy has been used in other programs that adopt digital training; for example, a digital training delivered through video modules in Guatemala was accompanied by knowledge quizzes and soft copies of training booklets that had exercises which would take about 6.5 hours to complete.²⁴
- **Combining online training with in-person activities:** Online training provides flexibility for entrepreneurs who are busy with business and domestic responsibilities; although, childcare responsibilities may still pose a barrier for some women. Systematically sharing recordings of live online training sessions can help entrepreneurs with competing commitments access materials. Moreover, recordings can enable entrepreneurs to review materials that they did not fully understand, thereby enabling them to better apply the principles to their businesses. In addition, future programs could consider adding an in-person business forum that brings entrepreneurs who complete a certain number of modules together with tech partners,

microfinance institutions, and other business support services to facilitate networking and exchange. Alternatively, group mentoring could be delivered in-person with either a trained facilitator or by organizing meetings of entrepreneurs who live in the same location and providing materials to enable a group member to guide sessions focused on experience sharing. Given major program costs include facilitator time and material preparation, one study showed that in-person learning did not cost significantly more for program administrators than synchronous online learning.²⁵

- **Promote additional demonstration activities:** Demonstrating how content can be applied and how technology can be used for business purposes can be an important intervention in supporting MSMEs to digitize.²⁶ In the B2B component of PBB, digital partners demonstrate how technology can be used to support business development and operations; however, additional demonstration of how female entrepreneurs have used the technology could make the application of the demonstrations to participants' businesses more



24 Estefan, A., Improtta, M., Ordoñez, R., & Winters, P. (2024). Digital Training for Micro-Entrepreneurs: Experimental Evidence from Guatemala. *The World Bank Economic Review*, 38(2), 394-421.

25 Davies, E., Deffebach, P., Iacovone, L., & McKenzie, D. (2024). Training microentrepreneurs over Zoom: Experimental evidence from Mexico. *Journal of Development Economics*, 167, 103244.

26 World Bank. (2023). *The Missing Element of Firm Digitalization*. World Bank; Washington, DC

concrete. For example, an additional session after the B2B connections during which entrepreneurs share how they have used the tools in their businesses, what has worked well, and what challenges they have faced could reinforce demonstration effects.

2 Additional content

The PBB program covered several critical topics for female entrepreneurs. Based on the characteristics and challenges of entrepreneurs who enroll in the training, additional content could be added to future programs. Prior to developing new content, implementors may review other existing training programs to assess whether existing modules could be used or adapted for the target population. In addition, it may be possible to tweak existing modules to incorporate some additional content rather than add new modules to the program. Relevant additional content includes:

- **Using digital tools to connect with suppliers:** While most entrepreneurs use good business practices associated with marketing, fewer use good practices related to engagement with suppliers. Approximately

half of entrepreneurs in the sample negotiate with suppliers for a lower price, and 40% ask suppliers which products sell well. Furthermore, approximately half of sample entrepreneurs run out of stock, suggesting challenges in managing stock or ensuring a stable supply of inputs and goods to resell. Future programming may include content about how to optimize relations with suppliers. As 78% of sample entrepreneurs use digital tools or apps to connect with suppliers, future programs may explore ways to harness these tools to exploit supplier knowledge of the market, support negotiation on prices, or facilitate stock management.

- **Online Marketing:** Although social media use is ubiquitous in the sample, only 30% of sample entrepreneurs **make** targeted posts for different market segments, and 22% use paid online advertising. Future research can explore the potential returns on investment of online advertising, and programming content can help entrepreneurs understand how to exploit these features.
- **Managerial Practices:** Given the positive correlation between digital technology adoption and general management practices, future programming may consider harnessing programs focused on digitization to facilitate better business practices and integrating digital tools in programs focused on managerial skills.



3 Targeting and reach of future programs

Digital adoption and use patterns vary by age, education level, business size, managerial practices, and networking. Future programming can consider tailoring content and targeting specific modules or interventions to entrepreneurs who may benefit the most. For example, older entrepreneurs are less likely to use social media to know their markets or to make tailored ads or posts to different segments. As such, programs including this content could target older entrepreneurs and ensure that the value of this type of training is clear in outreach to older entrepreneurs. The sample of entrepreneurs enrolled in the PBB program have relatively high education levels, are concentrated in the manufacturing sector, and use digital tools intensively. Future programs may need to consider ways to boost outreach to less educated entrepreneurs and those who are less digitally connected. For example, programs can be promoted through offline communities of entrepreneurs, trade unions, government support offices, micro-finance institutions, religious organizations, women's unions, or other groups that routinely

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engage with female entrepreneurs. Finally, the most common reason entrepreneurs did not attend the tech sessions with partners was lack of information about the sessions. Future programs could attempt multiple methods of outreach to disseminate information on the training sessions and send additional messages to ensure that information about the program reaches the full target population.



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