



FINAL REPORT

# IMPROVING THE BUSINESS CAPACITY OF WOMEN ENTREPRENEURS THROUGH PRO-WOMEN PROGRAM

## ABSTRACT

Targeting the most remote yet promising women entrepreneurs in Lombok Island West Nusa Tenggara, PRO-WOMEN aims to promote business development, in hopes that it will contribute to economic prosperity and poverty reduction in Indonesia. Through workshops and mentoring, the program provided business acumen knowledge, and fostered a solid women entrepreneur community. The two pillars are the key activities to support the program in business development. During the program, participants are encouraged to communicate and empathize with others, giving the program a sense of soul that deepens the impact of program.

After the program ended, our endline study reveals that 93.6% of the women entrepreneur have implemented better business practices, including defining business strategy, proper bookkeeping and continuously pursuing business partnerships. As much as 84% of the women entrepreneurs in the program also claimed they have changed as a leader.

To scale the program to reach wider impact, the program also uses WhatsApp group - a tool that most participants are used to - to disburse learning materials and conduct online discussions with the aim of fostering continuous sharing and learning habit far beyond the program. As with many learning journey experience, changing a habit was not an easy or quick task. Although the women entrepreneurs in the program own smartphones, it does not guarantee that they leverage them as tool for learning or finding information. Smartphones or WhatsApp in particular was viewed as informal chatting platform rather than credible information source. To encourage active participation, schedules for online discussions and learning materials disbursement should take into account the business context, motivation and daily routine of the entrepreneurs.

In conclusion, the program's methodology of combination between offline and online assistance has proved to be a very effective method. So long that the program is built with appropriate planning and context research, we truly believe that this program can be further replicated in other areas or communities in need.

**Since 2000, Indonesia has experienced rapid economic growth, averaging five percent growth per year. However, many rural women and urban youth populations are still facing high levels of exclusion from employment.**

Indonesia's island geography and population diversity pose unique challenges for enterprise development. High costs for inter-island transportation and communication causes an ever bigger disparity in geographic isolation of outlying provinces. Thus resulting in severe development inequality between metropolitan hubs like Java-Bali and the country's more outlying provinces.

Being isolated also results in the lack of infrastructure, limited business development support and further isolation from larger supply chains. These two constraints hold back many isolated entrepreneurial individuals from scaling up their activities. This is unfortunately particularly true for women entrepreneurs, who experience more difficulty due to entrenched gender norms.

Enterprise development is commonly seen as one potential sustainable solution, including by Indonesia's national and local governments who have set ambitious targets for new enterprise creation. However, systemic inequality still prevails across Indonesia as there is disparity of access to markets and capital, general economic development and capacity for business development.

With the advancement of technology, many sees this as an opportunity to level the inequality. Indonesia is one of the world's largest users of new media and Asia-Pacific's third-largest smartphone market (after China and India) and smartphone penetration in Indonesia reaches remote areas and data availability is increasing at an impressive rate. Needless to say, digital connectivity is changing the way people and its markets interact.



Photo source: <https://scx2.b-cdn.net/gfx/news/hires/2018/1-indonesiaear.jpg>

### **The average percentage of people living below poverty line in Lombok is**

**14.63%<sup>1</sup>** and only about 39.4% of the population have had proper education while an estimate of 16.6% of women are still illiterate<sup>2</sup>. Gross Regional Product (GRP) of West Nusa Tenggara (Lombok island included) ranked 23<sup>rd</sup> out of 34 provinces in Indonesia. West Nusa Tenggara also ranked the second lowest in terms of financial literacy.

In July to August 2018, major earthquakes and hundreds of aftershocks hit Lombok. Approximately 564 people died and thousands of people lost their homes. North Lombok was hit the hardest, followed by West and East Lombok. The loss and damage from Lombok earthquake reached more than IDR 10 Trillion.<sup>3</sup>

## Despite the condition, entrepreneurship landscape in Lombok is thriving.

Interestingly, about 19% of 3.16 million Lombok population are entrepreneurs.<sup>4</sup> This number shows that people in Lombok are striving to get out of poverty. From the total entrepreneurs, about 5% are women entrepreneurs, which is higher than the average national women entrepreneurs rate of only 2.38%.<sup>4</sup>

About 89.7% (or 582,647 businesses ) in West Nusa Tenggara are micro businesses (*usaha mikro*).<sup>5</sup> Agriculture and crafts are the two strongest sectors in Lombok. The main agricultural products are rice, corn, sweet potato, and soybeans.<sup>6</sup> Lombok's most well-known crafts include pottery, handweaving, masks, limestones, and pearls.<sup>7</sup>

Currently, there are many supports from the government or other organizations to micro and small enterprises in Lombok. However, the stakeholders we interviewed view current trainings to be insufficient or not applicable enough for the entrepreneurs to manage and run their businesses sustainably.



## **The PRO-WOMEN Project aims to contribute to economic prosperity and poverty reduction in Indonesia by promoting business development in promising rural women entrepreneurs.**

Through the grant support from the Ford Foundation, Rumah Energy and PLUS launched PRO-WOMEN. This one year project in Lombok is the continuous effort to develop and pilot scalable and replicable tools, methodologies, and new media strategies for delivering sustainable business development services to green economic enterprises run by rural women in Indonesia.

The project aimed to achieve three results:

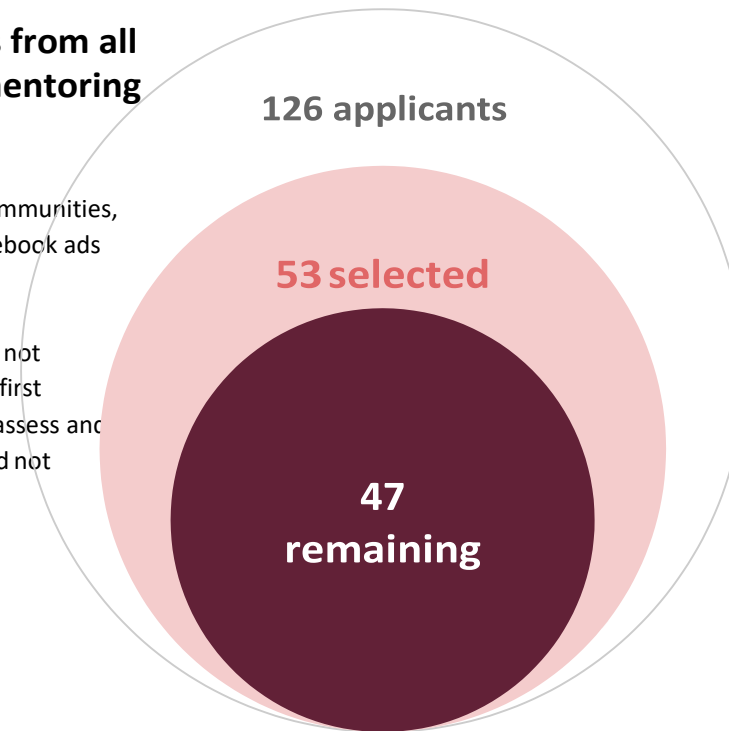
1. To improve the capacity of women entrepreneurs in essential business skills, such as business management, networking and marketing
2. To create a core system of tools and methodologies for delivering enterprise scale-up services that can be customized to fit the contexts of business players and their environments
3. To build an information center and networking hub for entrepreneurs in Indonesia, and integrate it with social media for wider community outreach



**The program selected and recruited 53 women entrepreneurs from all parts of Lombok to participate in a series of workshops and mentoring support.**

We reached out to 6 local government agencies, 5 NGOs, and 12 others (social enterprise, communities, media, and private sectors) to be our outreach partners in gathering applicants. Targeted facebook ads were also used to boost the outreach.

From the total of 53, there are about 11.3% (6 participants) who were disqualified as they did not attend the needs assessment workshop or the first workshop. The needs assessment and the first workshop were an important part of the journey as they were opportunities for the team to assess and dig deeper into participant's needs and challenges. Those who were not able to attend (and did not assign a replacement) were therefore disqualified from the program.



The women entrepreneurs received support through online (WhatsApp group) and offline (workshop and mentoring sessions) and also participated in events designed to build their community and network.



# SNAPSHOT OF PROGRAM KPI

**93.6%**

of participants have better business growth compared to baseline



OVERALL PROGRESS

**70.2%**

implemented task delegation according to the skills of team members



TEAM

**70.2%**

discovered pain, gain and needs of the customers



VALUE PROPOSITION

**49%**

implemented marketing basics to determine where to sell their products or services.



MARKET

**63.8%**

created simple cash flow report after the program



FINANCE

**59.6%**

started to discover the needs of both parties to collaborate.



NETWORK

# SNAPSHOT OF PROGRAM KPI

## CAPACITY BUILDING WORKSHOPS

3 workshops conducted (2 to 3 days each)  
45 attendees on average per workshop  
4 modules covering 30 worksheets  
11 business acumen topics

## MENTORING SESSIONS

188 offline visits, average 3 visits per person  
376+ mentoring hours

## SUPPORTING EVENTS

1 socialisation event  
1 needs assessment workshop  
1 networking trip  
1 community building event

## ONLINE COMMUNITY

55 members on WhatsApp group

## ONLINE DISCUSSION

16 sessions of online discussion  
32 hours total

## ONLINE CONSULTATION

20 hours of 1-on-1 consultation



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## SNAPSHOT OF KPI ACHIEVED



93.6%

**of targeted women entrepreneurs  
have improved business practices in  
comparison to baseline.**

To measure the implementation rate, we used the Level-up Framework which also assessed the current stage of the business. During baseline, participants scored an average of 1.01 out of 5, and increased to 2.46 after the program. At the end of the program, 93.6% have implemented learning from the workshop and mentoring sessions which resulted to the increase of at least 1 level in at least one aspect of Level-up Framework. This result have exceeded the original target of 80%.

All participants feel that the methods taught in the program are applicable and 93% plan to continue implementing the learning to their own business.

*"I learned about branding and applied it through Instagram stories everyday. Teman Bisnis app helped me a lot in bookkeeping and separating my business and personal money."*

*"The program helped me innovate my product packaging. I managed to make a packaging on my own and it became one of the selling points for my brand."*

## **The Level-up Framework is used in mentoring sessions to continuously assess the business capacity of the women entrepreneurs.**

The continuous assessment enabled the team to assess participant's understanding towards the learning material and method, and to address any issues that came up which may hinder the implementation.

97% of the participants gained better business knowledge and 95% already felt the impact to their business.

*"My business have changed. We can now optimize our work with clear working time, and also decide our number of production after evaluating which product sells the most."*

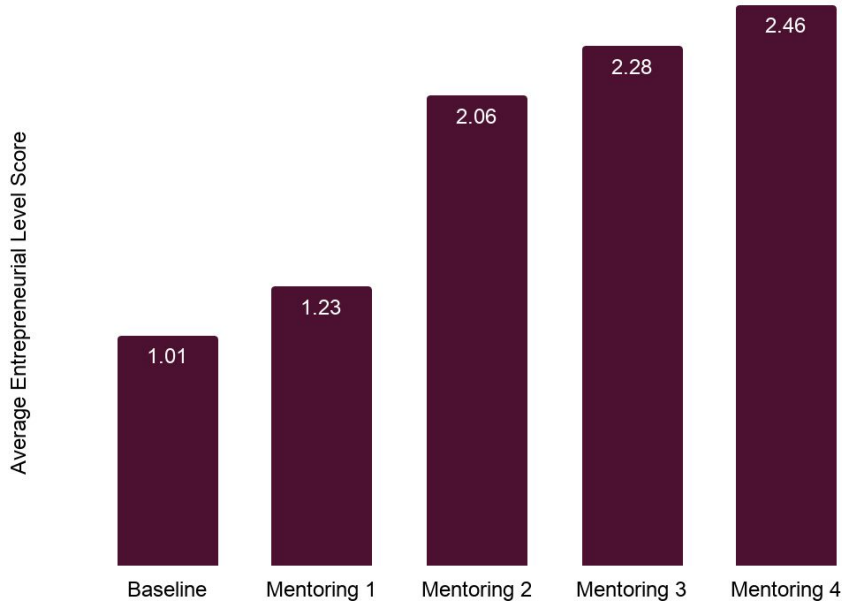
*"I believe the knowledge and understanding I got from the program directed me in the right way. I fixed my financial and inventory system, calculated the COGS for my supplier, and drafted my team's capacity building planning in detail."*

*"The program really impacted my business. My sales have increased by 85% and customers are becoming more interested in what I do."*

**Implementation rate of participants can be seen through the raise of level-up score.**

Participants with the most progress are the ones who completed the exercises provided from the workshops and implemented them in their own businesses. Those participants had trials and errors before they found the most suitable method.

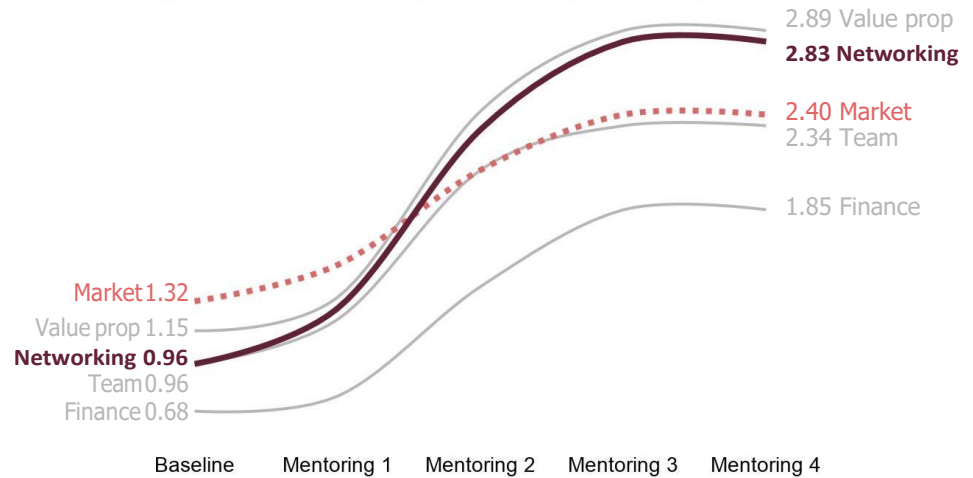
Meanwhile, participants who did not show significant progress showed lack of willingness to implement the learning in their own business.



## Participants showed the most significant progress in networking aspect.

Although the workshop on networking was conducted towards the end, efforts from strategic grouping or pairing during workshop were made to make sure participants were able to connect and collaborate with each other as best as they can. The team also continuously encouraged participants to identify and approach potential partners to collaborate with. During the writing of this report, there are several ongoing discussions between some of the participants and their potential business partners that have been identified during the program.

Meanwhile, participants show the least progress in market knowledge aspect (average increase of 1.09). Although the participants know and are able to describe their products well, they are still struggling to identify the most relevant market or customer segment. During the program, one of the main challenges was to get the participants to define their target customers more specifically.



## TEAM

entrepreneurs recruited team members based on family or friend's recommendation, without considering their skills. This resulted in informal task delegation.

Through the program, participants learned the importance of mapping the skills of each members, and assigning them into the right roles and responsibilities. 84% also felt that their leadership skill has developed.

### Level-up score on team aspect

Level 1 Has at least 2 people in the team with different skills

Level 2 Has at least 2 people in the team with different skills and there is a clear task delegation

Level 3 Determine the kind of function needed by the enterprises to grow

Level 4 Successfully recruit team based on the function

Level 5 The team can deliver the expected result and output

# 70.2%

**of the participants implemented task delegation according to the skills of team members.**

Around 12.7% successfully implemented recruitment process in their business.



## VALUE PROPOSITION

Many of the participants started their business without knowledge in business and marketing skills. As a result, these entrepreneurs were not fully aware of the importance of creating product that addresses market needs.

Through the program, participants learned the importance of mapping customers' needs and defining value proposition that addresses the needs.

### Level-up score on value proposition aspect

- Level 1 Articulate the uniqueness of product or service well
- Level 2 Discover pain, gain, and needs of the consumers
- Level 3 Validate proposed value proposition to the consumers
- Level 4 Proceed feedback and iterate product/service to be more efficient and relevant
- Level 5 Relaunch to larger market and test the feedback

**70.2%** of the participants discovered pain, gain and needs of the customer, 51% validated their value proposition to customer and 12.7% of the participants has relaunched their products to a larger market.



## MARKET

Most of the participants did not have any marketing strategies and only sell products through exhibition or at every opportunities they can find. Some of them were also highly dependent on entities such as government agency or NGOs, and consider them as their only customers.

Participants were not fully aware of the importance of defining their customer segment and strategizing their marketing effort. As a result, many of their customers were one-time buyers.

Through the program, participants learned about different customer segmentation and how to choose the most suitable one for their business, which leads into choosing strategic target for marketing.

### Level-up score on market aspect

- Level 1 Can describe their product or service
- Level 2 Know where to sell the product/service
- Level 3 Know how to do market size analysis
- Level 4 Determine marketing strategies according to their own revenue model
- Level 5 Identify new target market to grow the size of transaction

# 49%

**of the participants implemented marketing basics to determine where to sell their products or services.**

About 38% participants implemented market sizing analysis.



## FINANCE

Most participants did not record their business transactions regularly. They felt that having enough money to live and to do daily transactions for their business was sufficient.

Participants were either not aware of the importance in evaluating their financial performance or do not know how to do it properly. Some participants with lower educational background also find the concept difficult to grasp.

Through the program, participants learned the importance of recording their business transactions regularly and using the information to evaluate their business performance.

### Level-up score on finance aspect

Level 1 Have at least a business journal

Level 2 Implement simple cash flow report

Level 3 Has the capability to do budgeting according to cash flow report

Level 4 Create profit and loss report

Level 5 Plan financial projection and strategy according to profit and loss report

63.8%

**created simple cash flow report after the program** and 15% calculated their budget according the cash flow report.



## NETWORKING

Most participants have extensive network to begin with, especially with government, NGOs and fellow business owners. However, they usually use their network to sell products (as customers), when some may be more suitable as business partners.

Through the program, participants learned to assess and utilise their network effectively. As a result, some participants have successfully collaborated (either with other participants or other organisations) to develop their businesses in branding, or for knowledge transfer. 93% of the participants felt that their networking skills have developed through the program.

### Level-up score on networking aspect

- Level 1 Have in mind about people to collaborate
- Level 2 Know the needs of both their or other parties who want collaborate
- Level 3 Establish partnership with other identified parties/stakeholders
- Level 4 Result of collaboration is affecting the business development
- Level 5 Actively searching for other collaborative opportunities

# 59.6%

of the participants started to **discover the needs of both parties to collaborate**. About 32% have collaborated with either other participants or other parties which gave positive effect to their business.



# 2

## KEY INSIGHTS FROM TOOLS AND METHODOLOGY USED



# PARTICIPANTS SOURCING AND SELECTION



## **Engaging with local stakeholders proved useful as it provides context and helped to map out local resources available.**

### **Socialisation with government**

Local government played a key role in providing access to the women entrepreneurs we targeted, especially in rural parts of Lombok. The databases from local government agencies was used by the team to scout and recruit the participants.

### **Baseline visit to women entrepreneurs**

Initial meeting with the women entrepreneurs was useful for the team to develop selection criterias and delivery method. For example, the workshop sessions was combined to two or three consecutive days per month to accommodate as many of the potential participants that live in more remote parts of the island.

### **Dialog with local youth or social enterprises**

Through conversation with social enterprises, we gained insights about their experience in engaging with local beneficiaries. Engaging with local youth / organisation was also important as it opened up access to information and local expertise. Throughout the program, the team involved local universities student as co-facilitators in the workshop, or connected university students majoring in design to the participants in need of packaging or branding design with the hope to inspire future collaboration.

## **Moving forward, it is important to develop goals and maintain constant communication with other stakeholders, especially with the local government.**

Entrepreneurship related programs were common and has been provided by government agencies, particularly the Agency for Cooperative and Small and Medium Enterprise (Dinas Koperasi & UKM) since 2011. In 2018 alone, the SME Mentoring Division (Bidang Pembinaan UKM) provided business development training, capital financing and access to market opportunities to over 1,000 women-led micro and small businesses in East Nusa Tenggara.<sup>8</sup>

Private sector and Non governmental Organisations such as Google (through Google Gapura Digital and Women Will program) and Mercy Corps Indonesia also provided regular capacity building workshops to micro and small businesses in Lombok.<sup>9</sup>

However, there is still a lack of synergy between the program and other stakeholders, especially with the local government. Overall enthusiasm during PRO-WOMEN initial meeting with the local government was high. However, we felt that the interaction was one-sided, the government representatives we talked to asked if we could support the entrepreneurs under their care, without showing eagerness to contribute or take part in the program.

In every workshops throughout the program, a government representative was invited, but their presence was more for formality. Different representatives from the Agency was sent, some did not know much about the program, and all of them only came for the opening ceremony.

Looking back, we would probably gain even deeper insights into potential collaboration with government and other stakeholders if we have been more proactive. We believe the relationship with the local government could have been more meaningful if there had been a goal alignment and constant communication.

### **Next steps / recommendation:**

1. In designing the program, it will be best to have a look at the (local) policy and align the program with the policy.
2. Kickoff session with the stakeholders can be conducted during the finalization of the program design where we invite stakeholders to take part in the program.

## Online approach for reaching and sourcing applicants were effective, however it has to be followed with offline visit.

The applicants come from two main sources, local government database and online application. Upon gathering the list of entrepreneurs from local government, the team visited the entrepreneurs to verify and invite them to apply to the program. The team also visited potential entrepreneurs who applied through online form to verify their credibility. Through field visit the team were able to gain more insights as some of the applicants have difficulties writing down their thoughts or describing their business well. From 168 applicants, 92 were visited. During verification, the team placed heavier emphasis in assessing the characteristics of applicants.

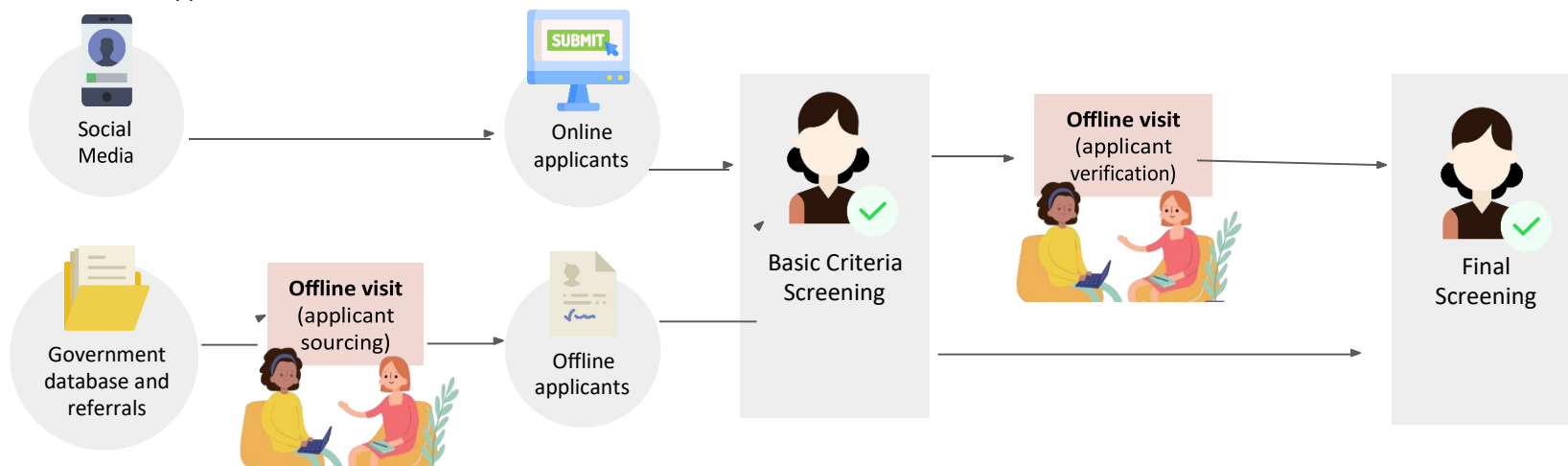


Figure 1 - The journey in sourcing and screening applicants. In general, the applicants come from social media (online) and government databases (offline).

# CAPACITY BUILDING ACTIVITIES



## The Level-up Framework

The Level-up Framework is designed to show the ideal journey of an entrepreneur in growing their skills and business. This framework has been a useful tool for curriculum design and monitoring, to make sure that each progress actually contributed to the increase in participants' ability to run sustainable business practices. The Level-up framework is adapted from Village Capital's VIRAL framework<sup>10</sup>, and adjusted to fit the condition of micro and small businesses in Indonesia.

Level	Team	Value Proposition	Market	Finance	Network
0	Have not reached level 1	Have not reached level 1	Have not reached level 1	Have not reached level 1	Have not reached level 1
1	Has at least 2 people in the team with different skills	Articulate the uniqueness of product or service well	Can describe their product or service	Have at least business journal	Have in mind about people to collaborate
2	Has at least 2 people in the team with different skills and there is a clear task delegation	Discover pain, gain, and needs of the customers	Know where to sell the product / service	Implement simple cash flow report	Know the needs of both their or other parties who want collaborate
3	Determine the kind of function needed by the enterprises to grow	Validate proposed value proposition to the customers	Know how to do market size analysis	Has the capability to do budgeting according to cash flow report	Establish partnership with other identified parties / stakeholders
4	Successfully recruit team based on the function	Proceed feedback and iterate product/service to be more efficient and relevant	Determine marketing strategies according to their own revenue model	Create profit and loss report	Result of collaboration is affecting the business development
5	The team can deliver the expected result and output	Relaunch to larger market and test the feedback	Identify new target market to grow the size of transaction	Plan financial projection and strategy according to profit and loss report	Actively searching for other collaborative opportunities

## **Introducing the concept of growth mindset and emphasising on having the right mindset throughout the program journey is key.**

Although the workshop topics were designed to help address business challenges identified, the first workshop was focused on setting the right foundation. Cultivating growth mindset and getting clear on the reason why they started a business was an important step for the team to gain further understanding on their personal challenges and therefore used to adjust the method of delivery.

The workshop topics also revealed the ideal journey of an entrepreneurs' learning when growing a business. Each of the participants received printed learning modules consisting of the workshop materials and exercises that can be reviewed when they returned home.

### **Workshop 1**

1. Innovation
2. Problem and vision
3. Product validation
4. Market validation
5. Business model validation

### **Workshop 2**

1. Resource mapping
2. Product development
3. Inventory management
4. Financial management

### **Workshop 3**

1. Community and team management
2. Marketing
3. Branding
4. Selling
5. Presentation skills
6. Negotiation skills

## The tools and delivery method for workshops need to be interactive, however we should be mindful of the pace and language used.

Participants are more engaged and active when we deliver the lesson using group activities

- Ice breaking sessions are necessary before the beginning of any session, especially after break.
- Videos showing stories on journey of a successful entrepreneur or motivational speech are also well received and lifted the mood of the participants.
- Group exercise that allows participants to move around in the room are needed, not only so that the workshops are not one sided/ boring, but also help foster relationships between the participants.

Workshop facilitators should be mindful of the delivery pace, and use simple language whenever possible or if it's not possible, provide time for the facilitators or co-facilitators to explain.

- Some of the words and business jargons used is still new to the participants, while understanding basic Bahasa Indonesia is still a challenge for some. It was especially challenging for topic like bookkeeping / business model where we introduced business/ financial terms.
- Slower pace and step by step instructions should be provided. When doing exercises, we will need to spend more time to make sure that participants understand and can keep up with the instructions.



*Figure 1 - During one of the workshops, the participants were tasked to form a group and create proposal which was then pitched to vendors and potential investor (bank). This exercise was used to highlight the importance of negotiation and listening skills.*

## **When introducing new tools, more time need to be given to allow participants to digest and get familiarized with.**

During needs assessment workshop, we provided cut out papers with suggestive words to help the participants visualise their business process, however participants were distracted by the new tools and therefore took longer for them to focus on the task.

Participants spent a lot of time familiarising with the tools instead of reflecting on and visualising their current business process. Co-facilitators had to explain and remind several times so participants complete the worksheet with their own business process.

### **Probing questions or sentence outline will be useful when more detailed information is needed.**

Participants find it difficult to write their thoughts on paper, and when they do, the information were often not specific enough.

To dig deeper on their expectations and aspirations, an outline to guide participants is helpful to get them to share more specific information. The team also introduced SMART (Specific, Measureable, Attainable, Relevant and Time bound) concept early on to guide and train participants' structural thinking skills.



*Figure 2 – Visualising Business Process is one of the tools used during needs assessment where participants are tasked to choose from a selection of process, actors or items that most applied to their business and glue them onto a paper. Blank cutout papers are also provided for participants to write down any of their business process that is not available.*

## **Seating and group division should be arranged to allow active participation and encourage sense of community between participants**

**For more effective session, group division should be based on the needs, education and business stage of the participants.**

Grouping the participants based on sector or stages helps to encourage conversations between the participants. With limited number of co-facilitators, the grouping were also necessary to help the team oversee and guide participants with the tools and exercise more efficiently. More co-facilitators can also be assigned to the group where the team feels will need more guidance or attention.

**U-shape or theater style seating arrangement instead of classroom style help promote more sharing / collaborative learning environment.**

Choosing a spacious venue that allows room for a u-shape / theatre style seating arrangement is important as it will enable facilitators to see all of the participants and hence give equal chance for each participants to ask or answer questions.



## Performance assessment using leaderboard were effective in encouraging active participation and punctuality.

Leaderboard is introduced to encourage active participation and is also used as one of the criterias (in addition to mentoring score) for the team to select 20 participants to take part in networking trip to Jakarta. Points are given to participants who came to each sessions on time or who are active in class. At the end of each day, they are also given chance to give a point to one of their peers who inspires them that day.

In terms of punctuality and active participation during the workshop, the leaderboard scoring system is effective, questions asked during a workshop are above 70 and average punctuality are 80%. However, the introduction of competition through leaderboard has its own disadvantage. We noticed a drop in punctuality and participation rate during the last workshop, as no points were given.

Overall, we still think that leaderboard is an extremely useful tool, mainly because it provided us with valuable insights where we learned that active participation does not always equal to deeper understanding and does not guarantee that the learning is implemented. This is evidenced by the significant difference in the score of some participants (high leaderboard score, low mentoring score).



*Figure 3 - At the end of each workshop, participants were tasked to give a point to one other participant that inspires them that day. This is used to promote a sense of community within the participants.*

## The field visits allowed participants to learn through experiencing and meeting other entrepreneurs.

As part of the effort to widen the participants' perspective and network, we conducted field study where 20 women entrepreneurs were chosen as ambassadors to visit other entrepreneurs and ecosystem players in Jakarta. The theme of the trip to Jakarta was made with the concept of study tour called "*Jejak Inspirasi*" (Trail of Inspiration) where participants met and learnt from relevant stakeholders and other business leaders. We also hoped that they had the opportunity to learn necessary business skills and get motivated to continue innovating.

After returning from Jakarta, participants also shared their knowledge to the other participants. The 20 participants were tasked to assess and fill out a business model canvas for the enterprises they met. The business model canvas were then used by them as a guideline when sharing to other participants. That way we also hoped to train their ability in assessing other business models and influence a sense community by sharing the knowledge they gained to others.



*Figure 4 - Learning through experience - participants visited Javara store where they were able to see and interact with the product.*



*Figure 5 - Sharing session on financial literacy.*

## **Learning module was an important tool used as guidance during the mentoring sessions.**

During each of the workshops, participants were provided module handout with exercise sheets. The module was a useful tool as it could be used to learn beyond the classroom. For the field facilitators, the printed module was also an important tool to assess the understanding of each participant, as well as to monitor their implementation progress.



Figure 6. Beyond classroom - the module was used by one of the participants (Ayu) to train the community that her social enterprise is working with.



Figure 7. Beyond classroom - having a physical workbook that the participants can work on after the workshop enables them to revisit the topics they need more guidance on.

**Through regular mentoring and monitoring sessions, the team were able to identify and discuss real obstacles (both business or non business matter) with the participants. This also helps the team to design more relevant workshop materials.**

**Participatory communication method should be used to build participants' critical thinking and problem solving skills.**

Oftentimes, we found that participants face difficulties in applying new skills because they were unable to identify the core problems in their current business process. Participatory communication skills should therefore be mastered by the field facilitator, where participants are encouraged to identify and solve their business issues, instead of waiting for external help or answers.

**Participant's personal reputation does not reflect actual business circumstances.**

Some of the program participants are active in various SMEs association and have a reputation as successful business women. However, in terms of business progress, those who are less active (are not active in SMEs association or other communities) are more eager to learn and therefore showed better business progress. The team and the field facilitator should be able to look beyond the reputation of the participants and give chances and dig deeper into those who are not as outspoken.

**During mentoring sessions, the field facilitator should continuously verify and update the business condition of participants.**

Although baseline data is very important for the field facilitators to plan and strategize during the mentoring process, it did not fully reflect the actual conditions. The field facilitators continuously discover new information on challenges and business condition that were not previously revealed during baseline. The field facilitator should verify each indicator to catch up with the real condition faced by participants.

***PRO WOMEN Social Research  
by Sociology Department  
Mataram University***

*Increased business capacity of PRO  
WOMEN participants  
have a significant effect on their  
decision-making roles in the family and  
community*

*There needs to be an increase in  
business capacity especially related  
with financial records and management*

*There needs to be a mentoring model for  
PRO WOMEN program participants in  
getting business funding sources*

# COMMUNITY BUILDING ACTIVITIES



**Making sure the participants feel welcomed and appreciated in the group is important to build trust and engagement.**

WhatsApp group were used as a main learning and sharing platform. Participants often shared their entrepreneurship journey and activities, such as training, workshop, or their business progress.

Towards the end of the program, a two-day event focusing on team building and sharing activities are conducted to strengthen the bond and loosen the tension among participants, followed by an in-depth reflection session in the evening.

We urged the participants to release their negative emotions so that they would feel more relief. During the event, the team also used it to sort out any miscommunication among participants, while nurturing sense of belonging, as a part of ensuring the sustainability of the community.



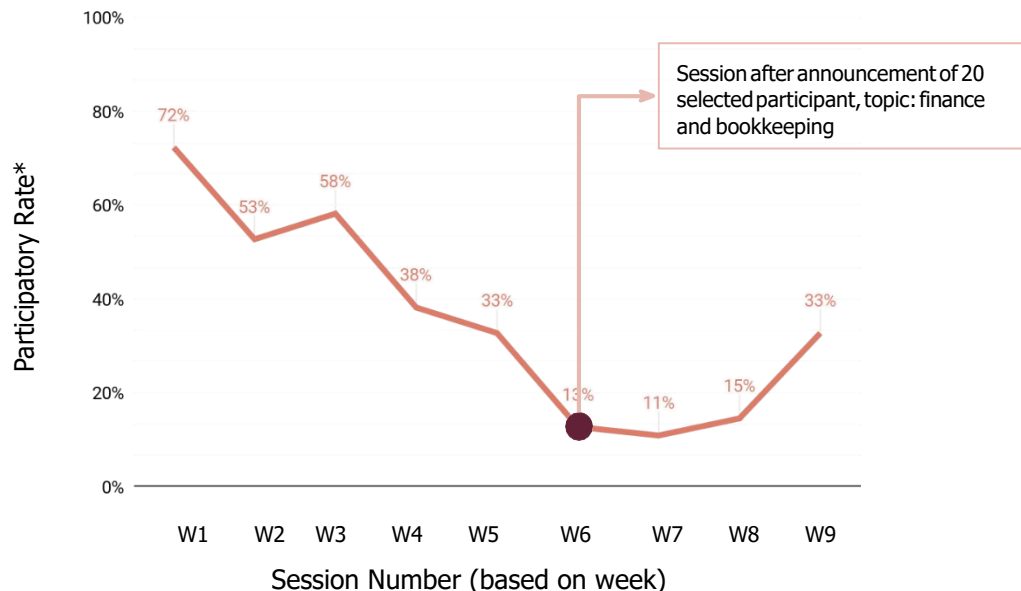
## Additional learning material was disbursed through whatsapp group to reiterate important topics and also provide opportunity for group discussions.

These sessions were not mandatory for all the participants, but participants were highly encouraged to actively participate. The online discussions were held two to three times a week for 4 months from May to September 2019. In each week, the first two days focuses on learning material discussion, and the third day was dedicated for reflection as well as question and answer sessions.



Figure 8. Samples of infographics for online discussions.

## However, further assessment will be needed to find the most relevant delivery method.



Average participatory rate was **36%**, with the first three weeks being higher than the rest. There are **two possible reasons**.

**Firstly**, the schedule might not be suitable for all participants. The discussion were conducted in the morning (10:00 - 12:00 noon) . During those times, participants might be preoccupied with their own activities and were not able to check on their phone. The team tried to change the schedule to afternoon (16:00-18:00). However, after two sessions, we observed that the participatory rate was lower compared to the first schedule.

**Second**, official announcement for the 20 selected participants coming to Jakarta. Although overall participatory rate was declining, we noticed a significant drop in participatory rate shortly after the announcement was made. Our observation was that participants who did not make it to top 20 felt demotivated or the lack of competition drive.

However, further study should be conducted to validate these reasons.

\*Participatory rate was calculated by dividing number of participants that asked questions or commented with total number of members.

**After experimenting with different format, infographics might be the most relevant medium to disburse learning material online as they can be revisited or shared to a wider audience.**

### **Infographics**

Infographics with written explanations were disbursed to the group, followed by questions and answers session. We often use case studies and also assigned several participants to share their experience in certain topics.

### **Videos**

Educational videos, either produced by the team or sourced from youtube were also disbursed to the group.

### **Voice Notes**

As not all participants are visual learners, we embraced auditory learners as well by using voice notes as a complementary for infographics. Through voice notes, our aim was also to enable participants to still learn while doing their daily activities (cooking, weaving, etc.)

### **1 on 1 Consultation**

For topic on financial / bookkeeping, the team used 1-on-1 consultation method (calls and chats) so that the team and participants are able to discuss more in-depth. For financial topic, we also invited external expert to provide the consultation.

## **Finding suitable schedule and encouraging peer sharing session may also help increase the participatory rate.**

### **Schedule**

Based on our observation, the most suitable time would be during night time (19:00 to 21:00), after participants are finished with their work and activities for the day. However, we would suggest conducting less frequent sessions as it also affect the team's capacity (session is after normal working hours).

### **Peer sharing**

Sharing session from one participants to the others would be an effective way to engage the participants, in particular the inactive ones. They were given the opportunity to share their business progress to others, which could boost their self-confidence.

### **Personal approach to encourage active participation**

We could engage inactive participants more through personal approach, either through WhatsApp chats or field visits. It would create a sense of belonging and encouragement to them as we showed direct attention.

### **Relevant case study**

Case study, in particular real business cases, was an effective tool to complement the materials as it served as benchmarks for participants to develop their business.

## Participants felt more comfortable sharing in a small group or through writing.

### Participants were not used to giving or receiving direct feedback evaluation in group settings.

We tried to utilize feedback mechanism on one reflection session. The participants were asked to reflect their internal emotion, what they felt and thought during the PRO-WOMEN journey. However, as we tried to create a two-way discussions, our observation suggested that the participants were holding back their feelings as they might not be used to direct confrontation or feedback method.

### Field facilitators were the key players to build trust in the community.

Throughout the program, participants faced several ups and downs, not only in their business problems, but also personal challenges which later affected their business performance. Field facilitators played a significant role to not only coach the business aspects, but also become the emotional supporters. We learned that the problems faced by these entrepreneurs were mainly personal problems, such as family or internal team issues. In this case, field facilitators were the ones to encourage participants to express their thoughts and feeling, and to assist them in finding their own solutions.

*"I'm angry with myself for wanting to be successful but still feeling lazy and being afraid of failing again. I've tried several times but still fails and it only adds more to my debt..."*

*"I am angry with myself, for not being able to apply what I learned, one of them is bookkeeping. Sometimes I am also upset when the environment (those closest to me) is ignorant or are not understanding. I felt alone, facing all my problems..."*

# PROJECT ACTIVITIES NO COST EXTENSION

Conducted in  
four sessions to  
cover five areas  
in Lombok  
Island

21 Oct – 12 Nov  
2019

## SHARING & BENCHMARKING SESSION

## TRAINING & WORKSHOP

28 Nov - 2 Dec  
2019

Focused on  
technical aspects  
of coffee  
processing &  
financial literacy

Disseminated  
project information  
and handed over  
project to local  
government

10 Dec 2019

## LEARNING EVENT

# SHARED AND BENCHMARKED ASPECT

## NETWORKING

- Find & map potential networks
- Approach potential networks
- Maintain existing networks

## MARKETING

- Find & map potential markets
- define market needs
- Maintain existing market

## ACCOUNTING

- Consistent bookkeeping
- Analyze accounting findings

## VALUE PROPOSITION

- Find the right product
- Trial error process
- Innovation

## TEAM & KPI

- Division of Labor
- Conflict Management
- Recruitment Process



*My work system, division of labor, was quite messy before. But then I now have a very supportive team, consist of myself as leader, then there is a marketer and a person in charge in production.*

- ASTUTI INDAYANI, EAST LOMBOK

*I was struggling in running my business because I have lots of idea in my head until I realized the importance of product validation so I can focus and chase my dream*

- MUJI BIDA WATI, NORTH LOMBOK



*PRO WOMEN has helped me expanding my business in team management and networking. I can easily identify my potential partners and make wot out of it.*  
–KRIS AYU MADINA , MATARAM CITY

*Support form local government has been different compared to previous situation where local government did not pat attention on waste management. Now, in provincial level, we all have one voice for zero waste NTB*  
– UMMI NINGSIH, WEST LOMBOK

## Coffee Processing Training

35% beneficiaries focus on coffee business, and 19 were attended this training

Using method of presentation, discussion and on site training experience

Practical knowledge and experience in harvesting,



SELAMAT DATANG PESERTA PROGR

PRO-  
WOMEN

## FINANCIAL LITERACY TRAINING

PRO-  
WOMEN

Up to 88% beneficiaries was only on level one (1) of financial literacy: ability to write daily business journal

Attended by 30 beneficiaries

There was a need to upgrade beneficiaries to level two or three: ability to implement simple cash flow or even do budgeting including projection

Using method of presentation, discussion, working group, and peer to peer mentorship

## GRADUATION NIGHT

The event was meant as a team building: to strengthen social solidity and solidarity, to enhance sense of belonging of each other, and to give best memories possible to all beneficiaries by 'graduating' them with medals and certificates



# LEARNING EVENT

Attended by 100 participants;

Disseminate best practices during project implementation, handed over the project to local government and share experiences with regards to challenge and opportunities in providing access to rural women entrepreneurs in leveraging and making their business more viable provincial government and its agencies, beneficiaries, CSOs, UMKM, private sectors, communities, and academics.





## CONCLUSION

## Conclusion

The women entrepreneurs under PRO-WOMEN program has demonstrated improvement in their skills and confidence in running their business. The success comes from the blend of online and offline approach. From workshops to mentoring visits, to developing a strong sense of community, the program design has proved to be successful. Participatory communication and individual mentoring are also key contributors to ensure the effectiveness and success of the intervention.

However, this model does have its limitations. Many of those in rural areas are still facing difficulties to get a stable internet connection, which has affected their ability to access knowledge from wider sources. The online discussions have therefore been quite a challenge for the women entrepreneurs to participate in, and we were still striving to find the best method to conduct efficient online discussions and sharing that will be suitable for entrepreneurs in rural areas.

Another key lesson looking in hindsight is to find more collaboration partners and learning method to provide entrepreneurs with wider access to knowledge and network, that way we can ensure an even more longevity in the success achieved during the program.

In short, we feel that this project have proved to be successful in supporting the women entrepreneurs, and we believe that the program design can be replicated in other areas to further the impact. PRO-WOMEN's partnerships so far enabled the women entrepreneurs to reach a wider network to expand their business independently.



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10. Village Capital VIRAL Framework from <http://mentorcapiatnet.org/village-capital-viral-framework/>

## Supporting documents (links)

The following are supporting documents prepared and used throughout the program:

1. [Snapshot on Stakeholders Mapping, Outreach Partners and Participants Criteria](#)
2. [Profiles of 50 selected participants](#)
3. [Needs Assessment Report](#)
4. [Snapshot of learning curriculum](#)
5. [Workshop presentation deck and modules](#)
6. [Workshop Evaluation Report](#)
7. [Jejak Inspirasi Learning guide and presentation deck](#)
8. [Online discussion content](#)
9. [Mentoring notes, minutes of update call and participants scoring](#)
10. [PRO WOMEN Social Research Report](#)
11. [No cost extension activity report](#)
12. [Photo and Video Documentation](#)

## MEDIA COVERAGE LEARNING EVENT

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# THANK YOU!

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