

PROGRAM STRIVE INDONESIA



› Latar Belakang:

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan mesin utama di balik pertumbuhan ekonomi di Indonesia. Sebanyak 64 juta UMKM mempekerjakan 97% dari total tenaga kerja dalam negeri, bahkan turut menyumbang 61% dari Produk Domestik Bruto (PDB). Namun, mereka menghadapi berbagai tantangan, termasuk keterbatasan konektivitas, hambatan keuangan, dan kurangnya keterampilan digital. Hanya 17,5 juta UMKM yang telah memasuki ekosistem digital, sementara baru 20% UMKM yang telah menerima kredit dari Lembaga keuangan formal.

Mastercard Strive Indonesia, dengan dukungan Mastercard Center for Inclusive Growth, berinisiatif untuk menjawab tantangan tersebut. Belajar dari kesuksesan program Mastercard Academy 2.0, Strive Indonesia akan menjawab kebutuhan UMKM dan memberdayakan perempuan pengusaha selama tiga tahun (hingga April 2026). Secara khusus, program ini akan memberdayakan 300.000 usaha kecil (40% dimiliki oleh perempuan), dengan mengutamakan digitalisasi, akses kredit, dan penguatan ekosistem pendukung.

Melalui pendekatan interaksi tatap muka dan teknologi, Strive Indonesia akan memberikan pelatihan, pendampingan, produk dan layanan keuangan, pengembangan pasar, peningkatan efisiensi operasional usaha sehingga UMKM dapat tumbuh berkelanjutan dan tangguh. Selain itu, inisiatif ini menghadirkan pendekatan unik untuk berkolaborasi dengan berbagai pemangku kepentingan guna memperkuat ekosistem pendukung UMKM. Strive Indonesia bertujuan untuk mendorong pembangunan ekonomi inklusif, menciptakan lapangan kerja, dan membangun ekonomi Indonesia yang lebih tangguh.

› Tujuan Kami:

Program Mastercard Strive Indonesia memiliki tiga strategi, yaitu:

1. **Go Digital** - Membangun permintaan dan menurunkan hambatan adopsi teknologi melalui pendampingan sejawat (*peer mentoring*) dan meningkatkan kepercayaan penggunaan digital.
2. **Get Capital** - Bekerja sama dengan lembaga keuangan bank dan non-bank untuk lebih memperluas akses kredit bagi UMKM, terutama yang dipimpin / dimiliki oleh perempuan.
3. **Supporting Ecosystem** - Membangun jaringan pembelajaran dan melakukan penelitian tentang digitalisasi usaha kecil untuk berbagi wawasan dan praktik baik.

› Target Area dan Partisipan:

Dalam pelaksanaan program Strive Indonesia, kami akan menjangkau 300.000 (40% perempuan) UMKM di Provinsi Jawa Barat, Jawa Timur, Sulawesi Selatan, dan Nusa Tenggara Barat. Fokus peserta program adalah UMKM di sektor usaha makanan dan minuman, kriya non-furnitur, fesyen, dan usaha di rantai nilai pariwisata.

› Di dukung oleh:



Center for
Inclusive Growth



Mercy Corps Indonesia

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STRIVE INDONESIA PROGRAM



› Latar Belakang:

Strive Small businesses are the driving force behind Indonesia's economy, contributing to growth and employment. Around 64 million small businesses employ 97% of the total domestic workforce and even contribute 61% of the Gross Domestic Product (GDP). However, they face significant challenges, including limited connectivity, financial barriers, and a lack of digital skills.

Mastercard Strive Indonesia, supported by Mastercard Center for Inclusive Growth, took the initiative to address this challenge. Learning from the success of Mastercard Academy 2.0 program, Strive Indonesia will address the needs of small businesses and empower women entrepreneurs for three years. This program will empower 300,000 small businesses (40% women) by prioritizing digitalization, access to credit, and strengthening supporting ecosystems.

Through a dynamic blend of in-person interactions and technology, Strive Indonesia will provide digital training, mentoring, and financial products, enabling small businesses to seize digital opportunities. By facilitating access to credit, offering digital marketing support, and enhancing the entrepreneurial support ecosystem, the program will enhance the financial resilience of small businesses, particularly those led by women.

This initiative presents a unique opportunity for collaboration with diverse stakeholders to establish a supportive ecosystem for small businesses. Through engaging discussions and policy advocacy, Strive Indonesia aims to drive inclusive economic development, generate employment opportunities, and build a more resilient Indonesian economy.

› What we do:

Mastercard Strive Indonesia program has three strategies:

- 1. Go Digital** - Lowering barriers to technology adoption through peer mentoring and reducing digitalization costs.
- 2. Get Capital** - Collaborating with bank and non-bank financial institutions to further expand access to credit for small businesses.
- 3. Ecosystem Strengthening** - Building learning networks and conducting research on small business digitalization to share insights and good practices.

› Target Areas and Participants:

Strive Indonesia will focus on small businesses in four provinces (West Java, East Java, South Sulawesi and West Nusa Tenggara). This program aims to assist 300,000 small businesses (40% women) in digitalization, accessing finance, and improving the quality of the supporting ecosystem. The program participants will consist of small businesses from four sectors, which are food and beverages, non-furniture crafts, fashion, and businesses in the tourism chain. We will also work closely with governments, financial institutions, and experts in their fields to achieve this goal. This program aims to create a positive impact in accelerating the growth of small businesses and women entrepreneurs in Indonesia.

› Supported by:



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