

Women's informal employment in the digital economy

The Future of Work study

May 2024



MINISTRY
OF WOMEN'S EMPOWERMENT AND CHILD PROTECTION
REPUBLIC OF INDONESIA



Preface

Investments in employment opportunities in Indonesia, particularly for women, are a vital aspect that must continue to receive attention. This is due to the significant number of women who work in the informal sector and contribute substantially to the country's economic stability. A conducive labor market can encourage women's active participation in the economy. The expansion of access and participation for women in the economy can improve the quality of life and enhance women's empowerment. Therefore, the development of the digital economy is imperative to provide support and open access for workers in the informal sector, especially women, to develop their businesses further.

Women today often face dual, if not multiple, burdens as they balance roles in the public sector while being responsible for domestic duties and caregiving. As a result, many women work in the informal sector, which offers greater flexibility. The digital ecosystem's growth can provide opportunities for women to participate in the workforce and increase their access to digital financial services. However, this access must be accompanied by the strengthening of social safety nets to create a safe and productive environment for women. Additionally, improving access to childcare facilities is necessary to alleviate the burden of unpaid caregiving work female workers face.

The joint study by MSC and the Ministry of Women Empowerment and Child Protection (MoWECP) titled **“Women informal workers in the digital economy - The future of work”** is a step toward ensuring that the economic development agenda grows equitably and justly, particularly in the employment sector for women. The various experiences of female workers in the informal sector during the current digital economy era can provide insights into the actions stakeholders need to take to create an inclusive work ecosystem that supports women's empowerment.

We appreciate MSC as our partner in conducting this study, which demonstrates a strong commitment to the importance of labor access for female workers, especially those in the informal sector, to integrate into the digital economy. We hope that the joint study with MSC can be a tangible initial step toward promoting gender equality for informal female workers in the future.

Indra Gunawan

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About this report



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List of Abbreviations

BD	Business development
BPJamsostek	National Social Security for Employment
BPJS Kesehatan	National Social Security for Health
BPS	National Statistics Agency
COVID-19	Coronavirus disease of 2019
ECCE	Early childhood care and education
FLFP	Female labor force participation
GDP	Gross domestic product
GRM	Grievance resolution mechanism
ICT	Information and communication technology
ILO	International Labour Organization
JHT	Old age insurance under BPJamsostek
JKK	Work accident insurance under BPJamsostek
JKM	Death insurance under BPJamsostek

JKN	National health insurance
JKP	Job loss insurance
KUR	<i>Kredit Usaha Rakyat</i> / People's Business Credit
MoWECP	Ministry of Women Empowerment and Child Protection
MSME	Micro, small, and medium enterprise
NGO	Non-governmental organization
OECD	Organisation for Economic Co-operation and Development
PKH	<i>Program Keluarga Harapan</i> / Family Hope Program
PWD	Person with disability
QRIS	Quick Response Code Indonesian Standard
Sakernas	National Labor Force Survey
Sembako	<i>Sembilan bahan pokok</i> / nine basic commodities
STEM	Science, technology, engineering, and mathematics

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Glossary and terms

Employment status

This is the status of a person at the place where they work. Employment status is defined as follows: own-account workers, employer assisted by temporary workers, employer assisted by permanent workers, employee, casual agricultural worker, casual non-agricultural worker, contributing family workers (*Sakernas, 2023*)



Own-account worker

An own-account worker is a person who works at their own risk without assisted by a paid or unpaid worker, including a technical job or skill-based job. (*Sakernas, 2023*)



Non-agricultural casual worker

A non-agricultural casual worker does not work permanently for another person, employer, or institution, that is, they have worked for more than one employer during the past month in a non-agricultural sector. They get money or goods as wage or salary either based on a daily or contract payment system.



Such non-agricultural sectors include mining, manufacturing, electricity, gas and water, construction, trade, transportation, storage, and communication, financing, insurance, real estate, and business services, community, social, and personal services. (*Sakernas, 2023*)

Homeworkers

Homeworkers work at their home or in a place of their choice that is not the employer's workplace for remuneration. Their work results in a product or service as specified by the employer. (ILO Home Work Convention, 1996)




Women-owned MSME

Women-owned MSMEs are businesses where one or a group of women hold most of the important roles and positions in capital ownership or business input, business management, human resources, labor, or business control. (Presidential Regulation No. 2/2022)



Executive Summary

- ✦ MSC partnered with the Ministry of Women's Empowerment and Child Protection (MoWECP) to conduct a study on women in the digital economy. The study seeks to assess the degree of access to work for informal female workers in the digital economy. This is mainly triggered by the fact that Indonesia's workforce participation by women has remained around 50% for the past 20 years, which is significantly below the 80% participation of men.
- ✦ Although the number of female workers is lower than their male counterparts, female workers are more likely than male workers to be informal workers. Approximately 66% or 54.5 million of Indonesia's informal workers are women.
- ✦ This study consists of five areas that seek to capture women's experience in informal employment and uncover how the digital economy transforms the way they work:




01
Female informal workers' experience in informal employment




02
Digital financial access and usage among female informal workers



03
Social norms and care responsibilities that affect female informal workers



04
Access to business development and skill training for female informal workers



05
Social protection and childcare provision for informal workers

Enhancements to women's participation in the labor market hinge on childcare provision and social protection for informal workers while participation in online work leads to digital financial inclusion

Study highlights



Online work correlates positively with access to financial services and their use

- Informal workers are often excluded from formal financial services because of a lack of financial data about earnings and transactions.
- However, the emergence of online work settings has been identified as a driving force that enable workers to access and use digital financial services.



Careful identification of social protection gaps and priority needs is essential for informal workers

- Despite the progress of social protection coverage in Indonesia, support and protection remain inadequate for informal workers, especially those in the offline work mode.
- Women, who find extensive representation in traditional informal work experience dual vulnerability, which result from lifecycle-related risks and their role as primary caregivers.









Accessibility, affordability, quality, and societal norm change must be integrated to achieve effective care facilities

- Besides accessibility and affordability, women prioritize the quality of childcare facilities. Both the curriculum and facilities of daycare centers need to be enhanced to meet this demand.
- Community-based childcare services represent a potential solution to expand coverage and access to care facilities in rural areas.







Recommendations and opportunities



Insights 	What kind of change is needed? 	Actors 	Category and impact 	Priority 
<p>Women in the informal labor force have greater ownership of bank accounts and use m-banking and digital payments than women outside of the labor force. However, they often struggle to navigate digital interfaces.</p> <p>Those who work in the online mode use digital financial service more extensively than offline workers.</p> <p>Digital informal and platform employment is a proven factor that triggers financial inclusion, which can help close the gender divide in financial services.</p>	<p>Develop financial products and services that imitate the nature of informal work, such as daily payment frequency and size of the business, to ensure greater usage of financial services.</p> <p>For instance, JULO in partnership with the ride-hailing and food-delivery app GRAB launched <u>Grab Modal</u> to provide easy credit access to their partners and merchants embedded in their app.</p> <p>Consider the wide diversity of women in various sub-segments, including factors, such as sector, age or life stage, and local gender norms during the design of financial services.</p> <p>For instance, <u>Amartha</u>, a P2P lending platform, targets women-led microenterprises and offers credit through alternative credit scoring with a gender lens. It also provides training for users to navigate the application easily.</p>	<p>Ministry of Manpower and MoWECP: Policy development, advocacy</p> <p>Financial service providers: Product development, research, and data</p> <p>Worker collectives: Socialization, unionship, and policy advocacy</p>	<p>Access to finance</p> <p>Education and awareness</p>	<p></p> <p>Medium</p>







Recommendations and opportunities



Insights 	What kind of change is needed? 	Actors 	Category and impact 	Priority 
<p>Old-age workers</p> <p>Women aged 60 and above engaged in full-time work, that is, who work more than 40 hours per week, have a significant presence in traditional offline workplaces. This highlights the vulnerability in old age and underscores the lack of social protection cover for these women.</p> <p>Elderly workers who are informally unionized and receive assistance from NGOs have better access and information to social protections programs available to them.</p> <p>Voluntary enrollment in the BPJamsostek JHT pension program for <u>informal workers is still low</u>.</p>	<p>Promote the adoption of a universal social pension system to enhance income security for elderly workers. Participation can be maximized if the administration barrier can be reduced.</p> <p>For instance, the Thailand government provides the <u>Universal Social Pension</u> program for people outside formal employment in the form of cash transfers to reduce old-age poverty rate.</p> <p>Facilitate access to savings and retirement planning tools tailored to the needs of informal workers, starting early from productive age.</p> <p>For instance, BPD (Regional Development Bank) Bali launched an affordable <u>pension time deposit</u> product that started from IDR 50,000 (~USD3) per month.</p> <p>Collaborate closely with civil society organizations to help socialize and encourage registrations in the BPJamsostek <i>Bukan Penerima Upah</i>(BPU) program</p>	<p>Ministry of Manpower, Ministry of Social Affairs, MoWECP: Policy development, social protection, access to resources</p> <p>BPJamsostek: Product development, research, and data</p> <p>Civil society organizations: Advocacy, research, and data</p> <p>Financial service providers: Product development, research, and data provision</p>	<p>Education and awareness</p> <p>Streamlined regulatory framework</p> <p>Social protection measures</p> <p>Collective bargaining</p> <p>Access to finance</p>	<p></p> <p>High</p>







Recommendations and opportunities



Insights 	What kind of change is needed? 	Actors 	Category and impact 	Priority 
<p>Women lifecycle risk</p> <p>Women in the informal sector often quit jobs for childcare after marriage or childbirth, despite their productive ages. They lack paid maternity leave and benefits since they are excluded from the system.</p> <p>Paid maternity leave in Indonesia is the employer's liability alone. Those in the informal sectors are excluded from the benefit of paid maternity leaves.</p>	<p>Make paid maternity and paternity leave universally available through its integration into the social security system, contributory program (for instance, BPJS TK), social assistance program, or noncontributory program. For instance, India's <u>Pradhan Mantri Matru Vandana Yojana (PMMVY)</u> program provides maternity cash transfers for pregnant and lactating mothers who are outside formal employment. This includes antenatal checkups for expectant mothers and vaccination services for newborns.</p> <p>Revisit the 2021 study on <u>costing methodology to evaluate the expenses associated with maternity leave cash transfers</u> for Indonesian women employed in the informal sector. It revealed that the annual financial requirement amounted to less than 0.5% of Indonesia's GDP. This perspective frames such expenditures as investments in public health savings rather than mere public spending.</p>	<p>Ministry of Manpower, Ministry of Finance, Ministry of Women Empowerment and Child Protection, Ministry of Health, and Ministry of Social: Policy development, social protection, access to resources and budgeting.</p> <p>BPJamsostek: Product development, research, and data provision</p> <p>Civil society organizations: Advocacy, research, and data provision</p>	<p>Streamlined regulatory framework</p> <p>Social protection measures</p> <p>Collective bargaining</p>	<p></p> <p>Medium</p>







Recommendations and opportunities



Insights 	What kind of change is needed? 	Actors 	Category and impact 	Priority 
<p>Mothers with access to affordable and dependable childcare facilities are more likely to work for longer hours.</p> <p>There is still negative stigma in the community around placing children in daycare.</p> <p>Parents who opt not to use available and accessible childcare facilities often have doubts about the establishment's quality, which potentially compromises their children's safety.</p> <p>Community-based daycare centers are available in Indonesia, but they have not been scaled up to cover more provinces nationwide. Additionally, there is a need to ensure the quality of these services.</p>	<p>Promote open dialogue to normalize and destigmatize negative stereotypes around daycare and acknowledge diverse family circumstances and preferences.</p> <p>Establish a universal daycare standard for quality assurance through the incorporation of elements from the existing guidelines of <u>Daycare Ramah Anak</u> while also catering to informal workers' needs.</p> <p>The standard should include a fee structure affordable for informal workers. Partner with <u>trade unions, local governments, employers, or NGOs</u> to finance the services.</p> <p>Promote the benefits and standards of daycare to instill confidence in parents about enrolling their children in daycare facilities.</p> <p>For instance, <u>community-based daycare centers in Vietnam</u> provide additional services such as training and certifications for daycare system in the country. It aims to increase women's labor force participation and reduce stunting in the country.</p>	<p>Ministry Of Women Empowerment And Child Protection, Ministry of Social Affair, Ministry of Education, Ministry of ICT: Advocacy, research and data</p> <p>Local or municipal government: Monitoring, socialization, and data provision</p> <p>Academia and research organizations: Research and technical assistance</p> <p>Trade unions and civil society organizations: Monitoring, advocacy, technical assistance</p>	<p>Streamlined regulatory framework</p> <p>Collective bargaining</p> <p>Education awareness</p>	<p></p> <p>High</p>

Recommendations and opportunities



Insights 	What kind of change is needed? 	Actors 	Category and impact 	Priority 
<p>Only 14% of fully offline workers have access to business development and mentoring compared to 46% of those who work in fully online and hybrid settings, to grow their business and career.</p> <p>For access to skill-building programs, only 25% of those who work fully offline have access, compared to 58% of those who work in online and hybrid settings.</p> <p>This demonstrates that integrating workers into online work settings provides better access for their business and career advancement.</p>	<p>Encourage an inclusive approach to engage offline workers in accessing reskilling and certification opportunities, leveraging existing government initiatives like the <u>Balai Latihan Kerja (BLK) or Job Training Centers</u>.</p> <p>Introduce a hybrid approach for the <u>Kartu Pra-kerja</u> program to enhance inclusivity. By combining online and offline methods, we can better support women who may not have access to the internet, mobile phones, and bank accounts. This will help address the <u>13% gender digital divide in mobile phone ownership</u> in Indonesia.</p> <p>There is a pressing need for technical assistance and support to aid in the registration and navigation of the app/website, thereby expanding eligibility for informal women workers.</p>	<p>Coordinating Ministry of Economic Affairs, Ministry of Manpower, Ministry of Industry: Advocacy, research and data</p> <p>Local or municipal government: Monitoring, socialization, implementation, and data provision</p> <p>Academia and research organizations: Research and technical assistance</p> <p>Trade unions and civil society organizations: Monitoring, advocacy, technical assistance</p>	<p>Streamlined regulatory framework</p> <p>Education awareness</p>	 <p>High</p>

Experience of female workers in informal employment

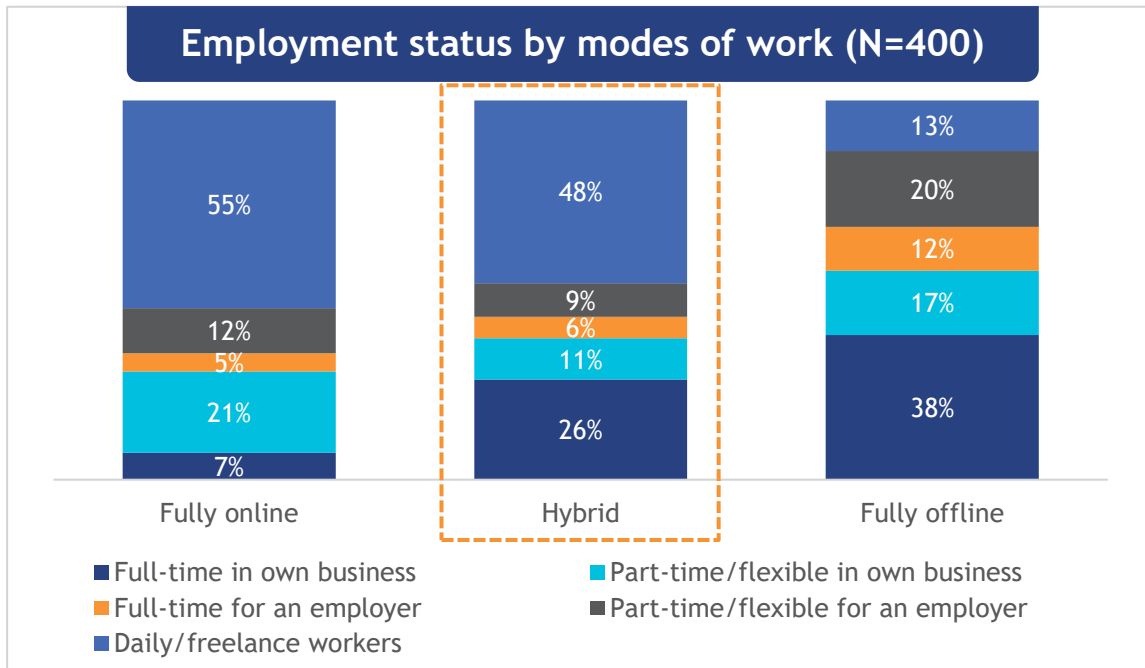
Findings from the study



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Women's employment status, whether part-time or full-time, is directly influenced by their work mode, which may be offline, online, or hybrid

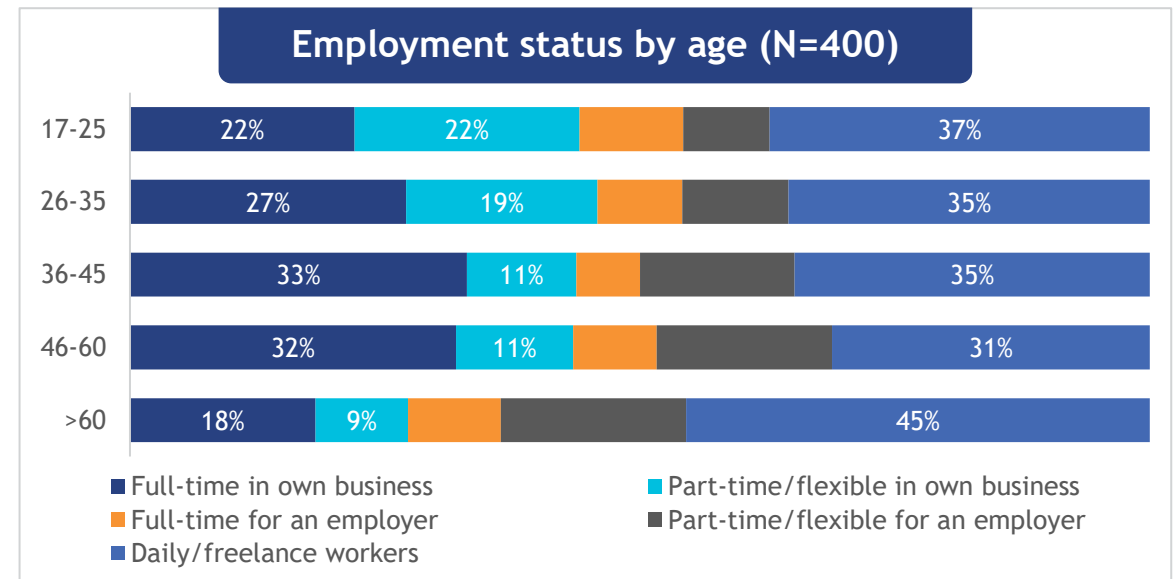


Hybrid work dominates across employment types, especially among freelancers and part-time workers

- More than 60% of workers in hybrid work and fully online work are freelancers and part-time workers.
- Hybrid work arrangements are relatively common across all employment types, with a notable presence in full-time in own business and part-time or flexible for an employer categories.

The employment status shows a generally similar pattern across all ages

- Daily or freelance work is most common among younger workers (17-25) and those aged over 60.
- Full-time in one's own business is more prevalent among workers aged 36-45 and 46-60.
- Part-time or flexible work for an employer is relatively common across all age groups, with a notable presence among workers aged 46-60.

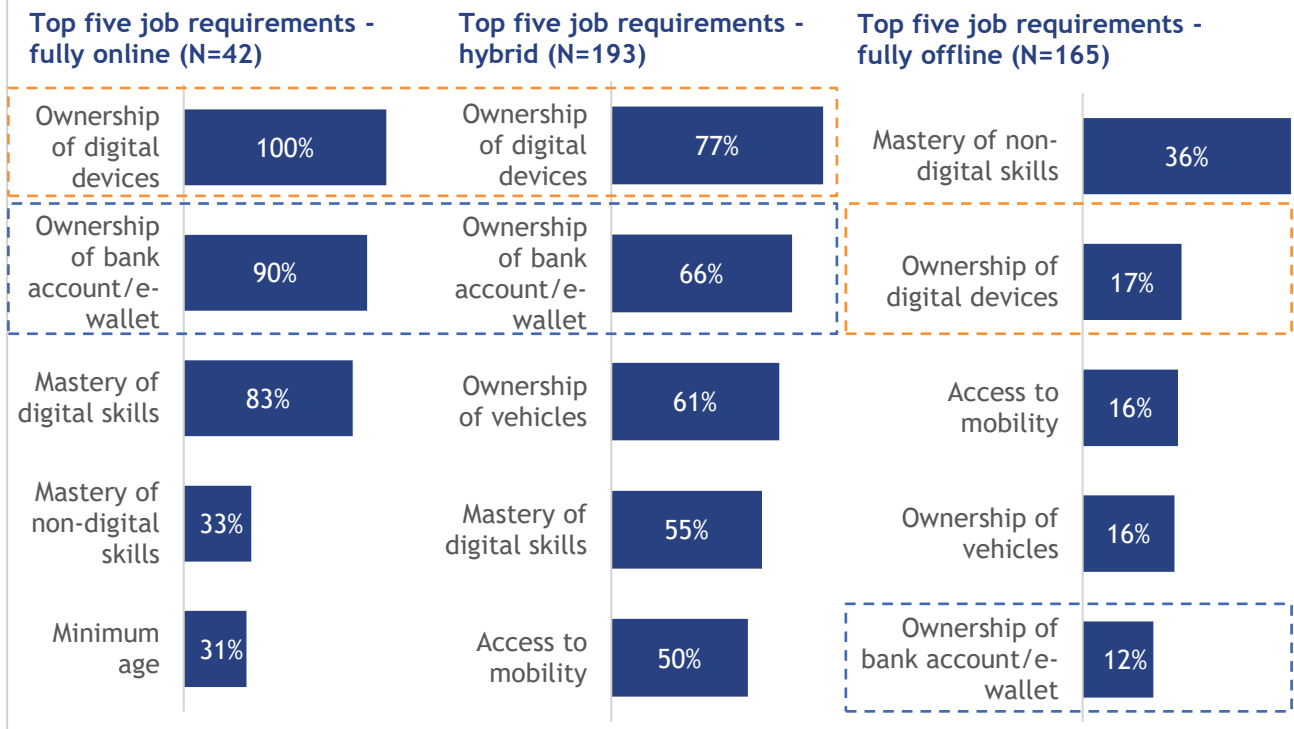


Women encounter a few entry barriers when they join the informal labor force; online work imposes additional requirements on them

- 95% of female workers mentioned they do not need minimum educational qualifications to work in the informal sector.
- 88% of the respondents mentioned they do not need to complete certain training courses to be able to do their jobs.

Entry requirements to informal work based on the nature of work

Respondents were asked to pick whichever applicable



Entry requirements differed as per the nature of work



Fully online and hybrid workers need ownership of digital device as a prerequisite, followed by the ownership of a bank account or e-wallet mainly to accept cashless payments, which is integrated in the platform. This supports the argument that digitization of work positively affects the usage of financial products and services.

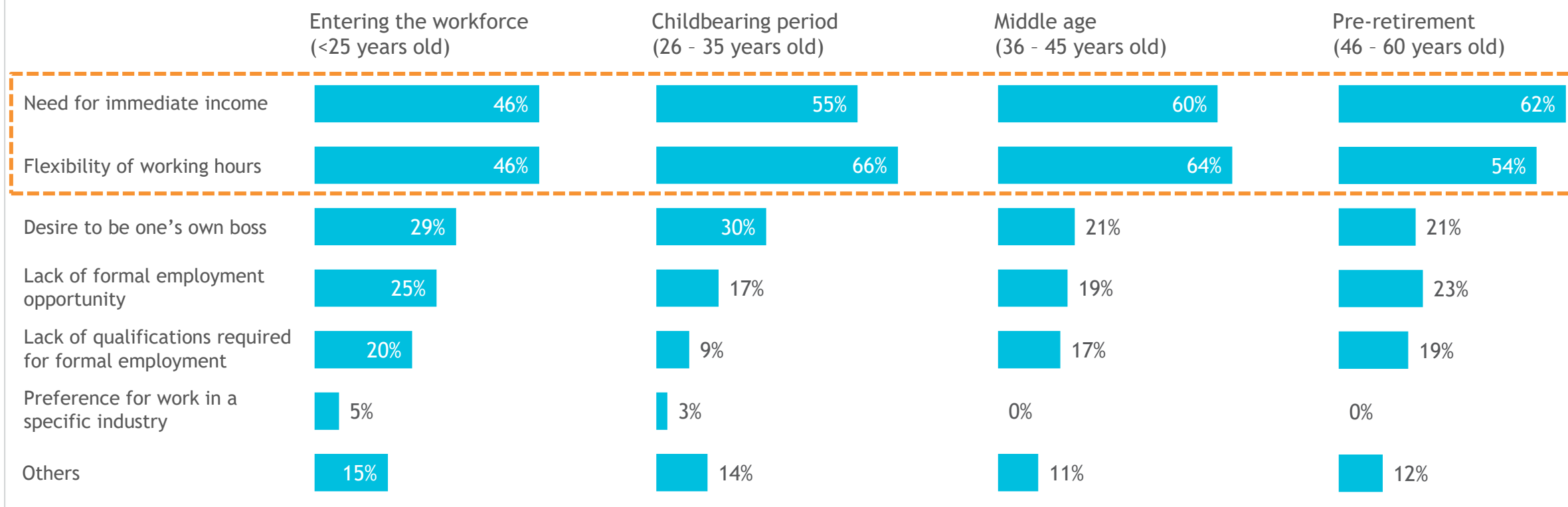


For fully offline workers, mastery of traditional skills is valued. This highlights the role of traditional on-the-job skilling prevalent in offline jobs.

Unlike online workers, those in a fully offline environment do not need bank or e-wallet accounts due to the prevalence of cash transactions in offline jobs.

The flexibility of working hours and the immediate need for income are the primary motivations for women to enter informal work

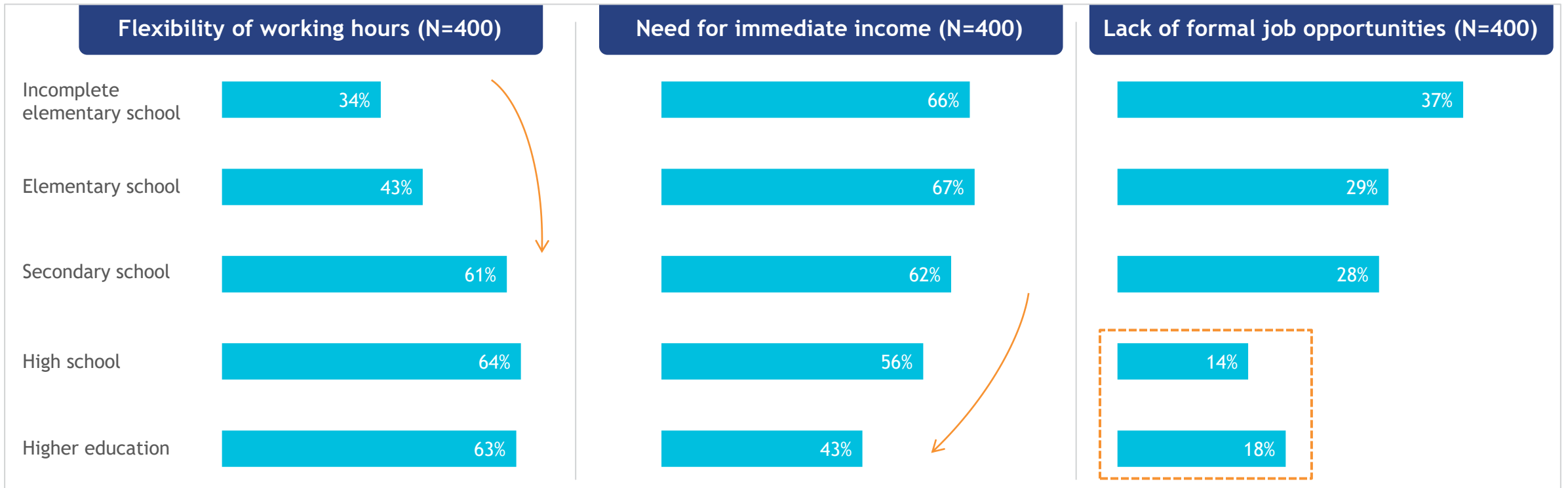
Motivation factors for women to enter the informal sector by age group (multiple choice question, N = 400)



Old-age vulnerability

After they surpass their reproductive age, women continue to remain in the workforce, driven primarily by a need for immediate income. This situation underscores the absence of financial security among informal workers. When we consider the lack of accessible retirement plans and pensions, this condition could further intensify the vulnerability of informal workers in their old age.

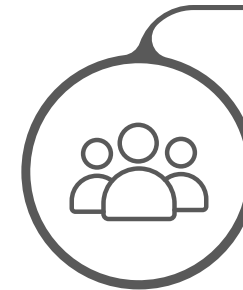
A clear correlation is evident between respondents' education and their motivations to join the informal economy



01 Women with higher educational levels have a notable preference for flexibility in working hours as a motivating factor to enter the informal sector.



02 With an increase in education levels, the immediate need for income as a motivation to join the informal sector diminishes.

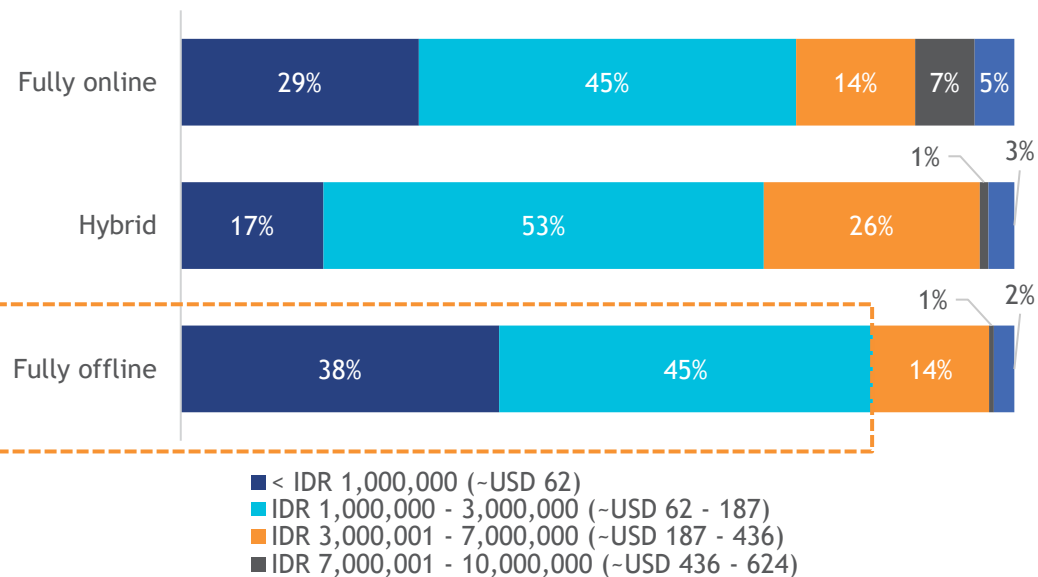


03 The percentage of respondents that attributed their entry into the informal sector to a "Lack of formal employment opportunity" is the lowest among respondents with a high school education.

Female informal workers work for longer hours and have lower incomes irrespective of their mode of work

- Workers engaged in the informal sector typically earn less than their formal sector counterparts.
- Most survey participants, irrespective of their mode of work, fall in the **lower income bracket and earn less than IDR 3 million (~USD 187) per month**. Indonesia's average provincial minimum wage is IDR 3,1 million (~USD 193)

The correlation between mode of work and monthly income (N=400)



- 01 Most fully offline workers are concentrated in the lower income range, followed by fully online workers (Mode = IDR 1-3million)
- 02 More individuals (30%) who worked in a hybrid setting can earn more than IDR 3 million in a month as compared to fully online and fully offline workers.

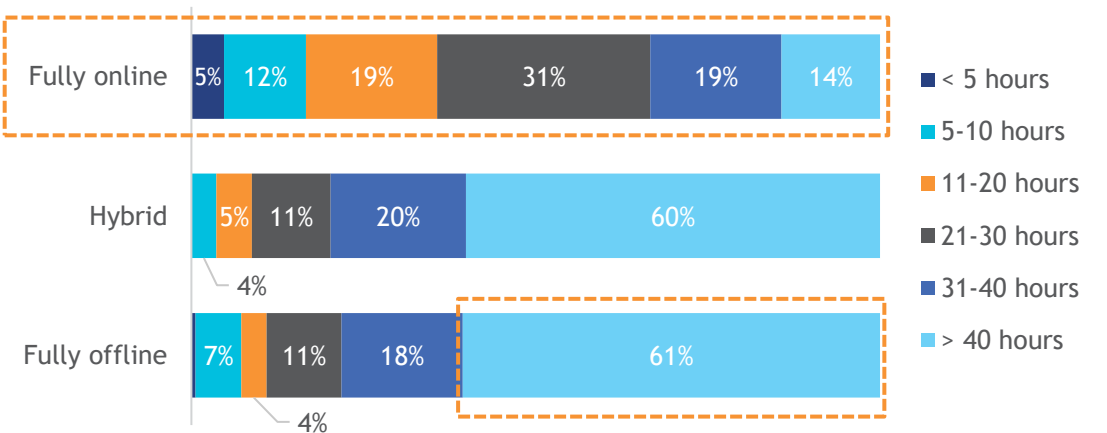
01

The fully online work mode enables a more balanced distribution of working hours, which suggests that the digital economy allows flexible working hours (Mode = 21-30 hours per week)

02

Women who work fully offline or in a hybrid mode work for longer hours. Yet it does not translate into higher income (Mode = >40 hours per week).

The correlation between the mode of work and working hours (N=400)



Online and hybrid informal workers face challenges with complex digital interfaces; many remain in the informal sector due to reasons that range from easy reentry to the chance to acquire relevant skills

A lack of familiarity with the digital app interface poses challenges during the onboarding process



“

When I first started using digital platforms, of course I experienced difficulties, but I asked my eldest child for guidance. Over time, I could use the digital platform quite well by following the existing online instructions.

- Online taxi driver, East Java

Small enterprises face additional barriers when they seek to establish a presence online due to their unfamiliarity with digital content production and strategies.



“

The first time I worked on a digital platform, I faced a few difficulties in terms of personal branding and an unclear target market, as well as having to choose an attractive visual model (photos and videos). This does not happen in offline sales.

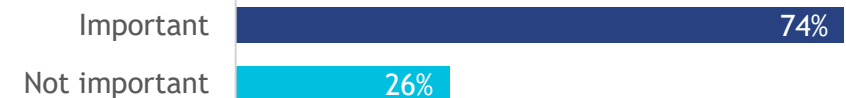
- MSME owner, West Java

Respondents find the informal sector fits their aspirations of livelihood (N=400)

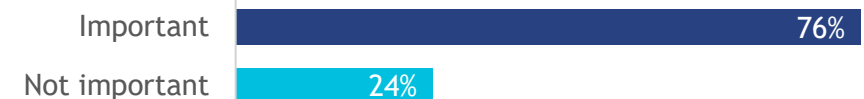
Offer easy re-entry after maternity leave or having children compared to formal employment



Opportunities to learn relevant skills for the job on the go



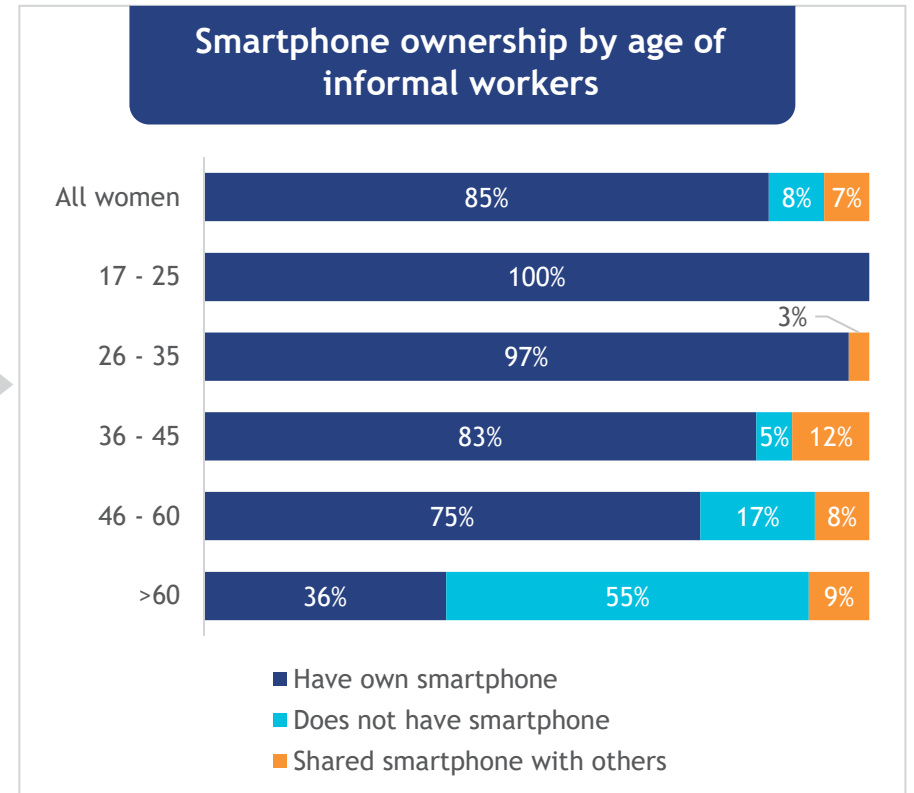
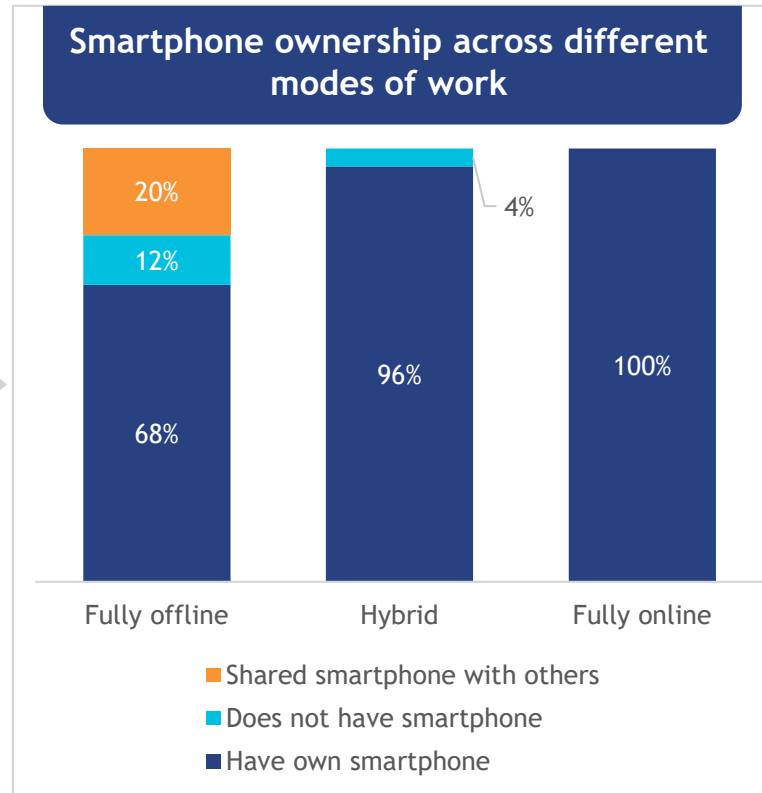
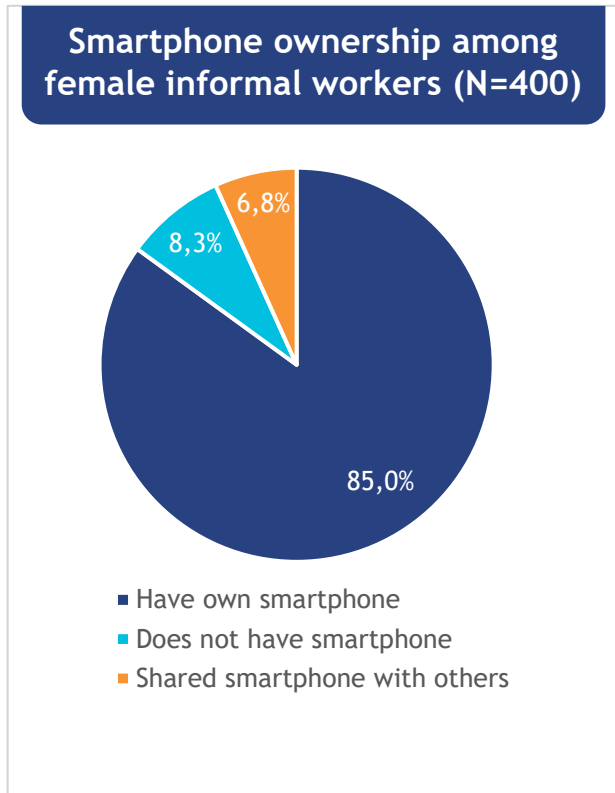
The belief that informal work will provide skills for better jobs



DFS access and usage among informal female workers



Smartphone ownership among female informal workers is high and, therefore, not a key barrier in the digital economy



Fully offline workers and workers above the age of 60 are the two segments with the lowest ownership of smartphones in Indonesia.

Women's economic activity is an enabler for increased banking access and usage

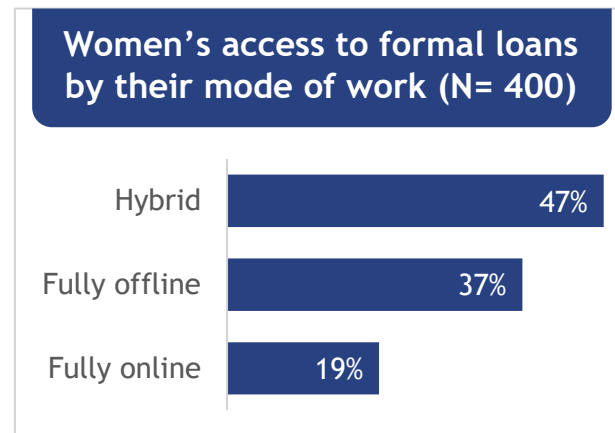
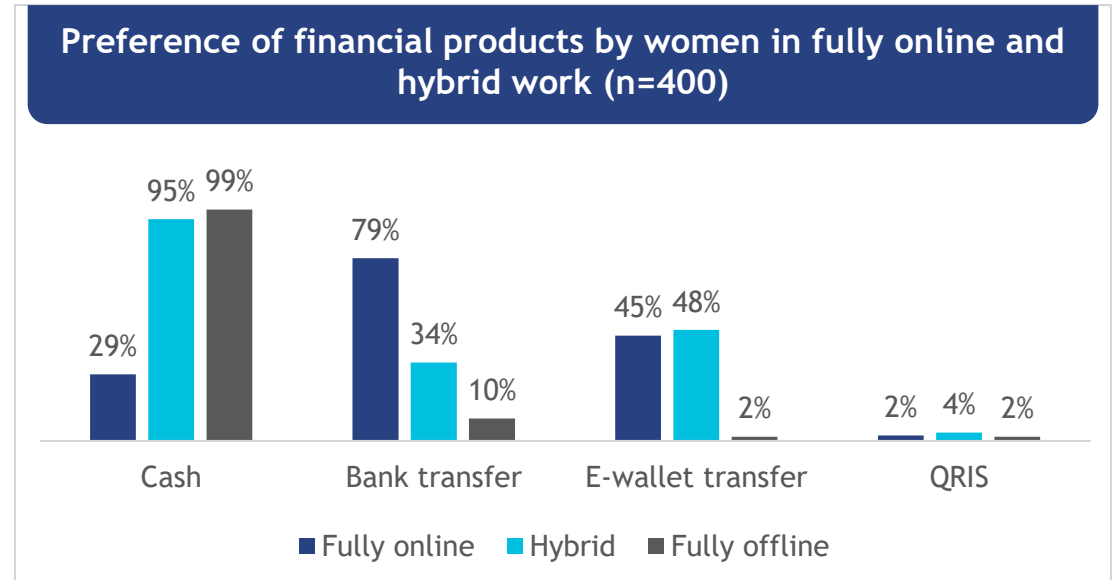
However, the nature of work (offline or online) also has a bearing on respondents' preference for digital financial services.

76% **Bank account ownership** of informal female workers surveyed own a bank account. In comparison, only 63% of women* in Indonesia own a bank account.

56% **Use of mobile banking or digital payments** of informal female workers used m-banking or digital payments. In comparison, only 15% of all women in the country* did so.

52% **Reasons for using m-banking or digital payments** of informal female workers started to use m-banking or digital payments only because their work required them to do so.

90% **Continued prevalence of cash as a payment method** of informal women workers still prefer cash payments. However, only 29% of workers engaged in fully online work prefer cash.



Women in fully online work are least likely to access formal loans as the credit assessment systems of banks and cooperatives are still designed around offline work.

*SNKI 2021 Survey Data

Access to credit remains generally low for informal workers; however, access to formal credits remains higher, with banks as the most common source of credits for both online and offline workers



40% of respondents have taken formal credit, which ranges from IDR 3 million to 50 million (~USD 187 - 3120)

26% of respondents have taken informal credit, which is typically less than IDR 3 million (~USD 187)

66% of respondents who have taken formal credit are partially online (hybrid) and fully online workers

56% of respondents who have taken informal credit are partially online (hybrid) and fully online workers



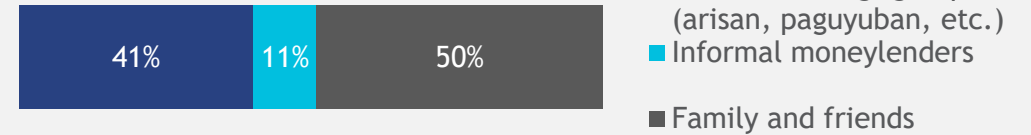
Bank remains a preferred source of formal credit among informal workers

Formal credit

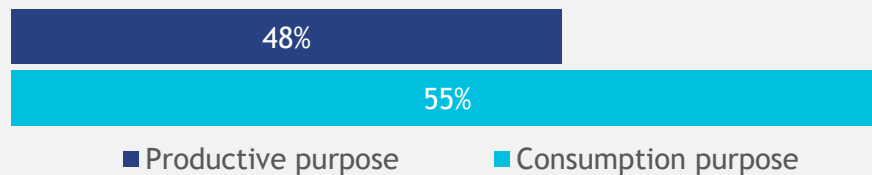


Family and friends are the most popular choice for informal credit, followed by informal savings group

Informal credit



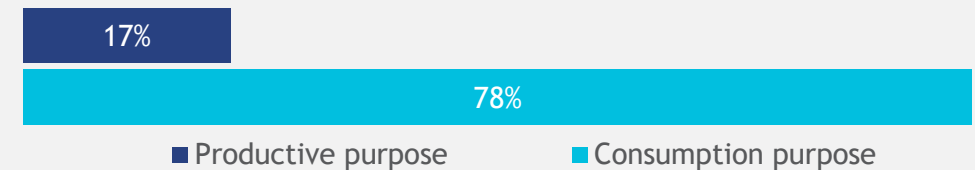
Informal workers take formal loans for both consumption and productive purposes at nearly the same rate



44% family-related needs
28% purchasing raw materials
19% purchasing work tool

N = 160 samples, multiple answer questions

Informal workers take informal loans primarily for consumption purposes



67% family-related needs
14% purchasing raw materials
5% down payment for vehicle

The emergence of digital platforms has given rise to embedded finance products that can complement traditional credit products, but their adoption remains low

Semi-formal institutions, such as microfinance companies, cooperatives, and credit unions offer financial access to informal workers, who could be less visible to formal financial providers.

BITRA helps various credit unions in North Sumatera support low-income communities, including informal workers, with access to finance.

These credit unions operate on the principle of community trust. Credit union members discuss the tenure and interest rates through consensus to ensure a fair burden-sharing for those who seek financial assistance.









“

I feel more comfortable when I borrow from a credit union which I am a part of, as it has flexible payment options and lower interest rates.

- A homemaker in North Sumatra

Only **19%** of online workers have experience in access to formal loans

Embedded finance is the integration of financial services into nonfinancial products and services. Some examples of embedded finance products are mentioned below.

Name of the products 	 <u>GrabModal Mantul</u>	 <u>GrabModal Narik powered by JULO</u>	 <u>GoModal</u>
Eligibility 	GrabMerchant MSMEs who have been operating for 3+ months (exclusive to specific merchants)	Active online drivers in Grab platform who have been operating for 3+ months	MSMEs in the GoTo ecosystem (GoBiz/GoFood) that have been operating for 3+ months and have a minimum of 50 customers in a month
Loan amount 	Ranging from IDR 500,000 to IDR 30 million	Loans up to IDR 12 million	Loans up to IDR 500 million
Interest & tenor 	Interest rate of 3-4% / month with tenors of 2, 3, or 6 months	The payment can be made daily, automatically deducted from the online driver's balance	Interest rate from 2% per month with tenors up to 12 months
Loan disbursement 	1-2 working days	1-3 working days	~13 hours during working days

Social norms and care responsibilities that impact women in the informal economy



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Most respondents do not perceive gender discrimination in their workplace, but instances of unconscious gender bias still exist

“ Women and men are treated equally at work



67%

of general respondents either “agree” or “strongly agree” that men and women are treated equally at work.



16%

of respondents either disagree or are neutral when asked if women and men are treated equally at work.



76.2% of respondents who work online feel they are treated more equally.

Whereas only **56.4%** of respondents who work offline feel they are treated equally.

Even though most respondents think that women and men are treated equally in the workplace, some workers face discrimination due to the type of work and settings.

Women are not for the machine

“

I used to work in a noodle production company. Typically, men were machine operators, whereas women did more delicate work, such as packaging. Women never worked as operators. Operators received higher salaries, along with incentives and benefits.

- A homemaker, North Sumatra

“

Women are not physically strong enough

Customers often discriminate against women. They assume that women cannot do certain tasks, such as carrying heavy cargo. However, I told them women can also do it. Nowadays, women can do men’s work, but men cannot do women’s work.

- A porter, Yogyakarta

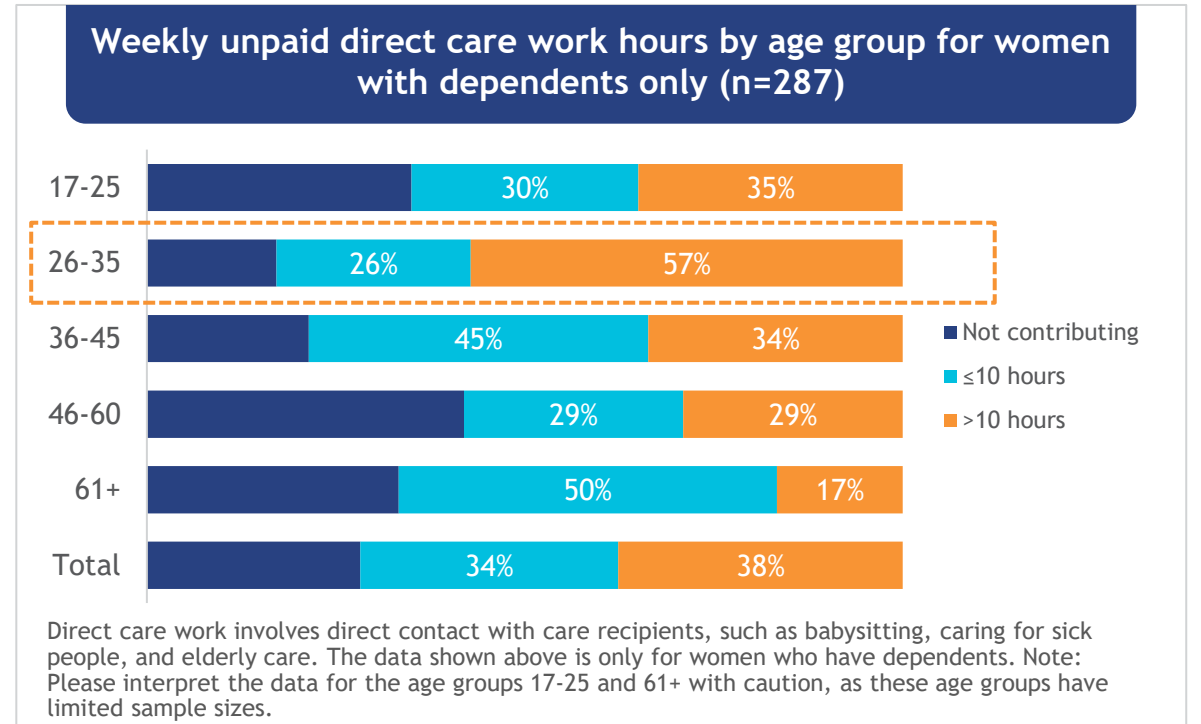
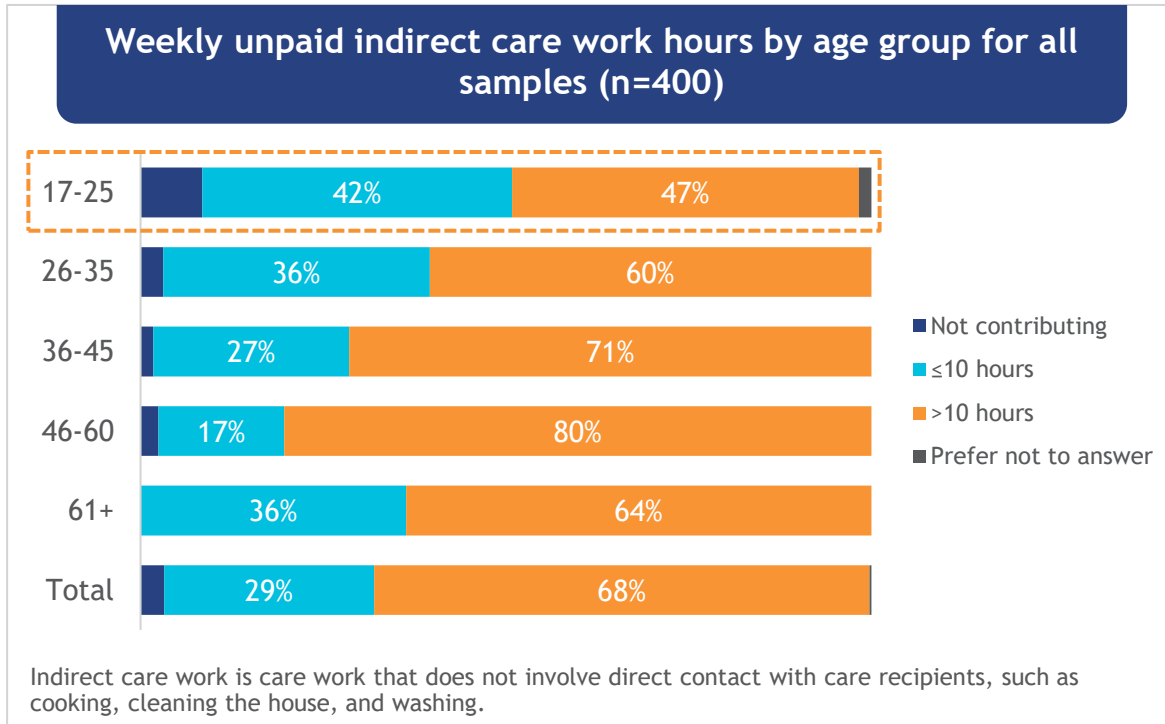
“

Negative connotation of certain marital status

I am not discriminated against my gender. I am often discriminated because I am a widow.

- A freelancer, Jabodetabek

Female workers face the double burden of long hours of work while they handle substantial unpaid caregiving responsibilities



Women take **indirect** work responsibilities even before they form their own families. Around 47.5% of women aged 17-25 are involved in indirect care work for more than 10 hours weekly. The majority of these women are unmarried.

Direct care responsibilities are more prevalent among the age group with the highest fertility rate nationally—the 26-34 age group. This indicates that having children increases direct care responsibilities.

Housekeeping and caregiving are perceived as women's responsibilities, which justify their exclusion from the workforce.



In my view, a mother's most important duty is to nurture her children. The husband's role is to provide for the family, and mothers should stay at home and focus on caregiving.

- A freelance makeup artist, West Java

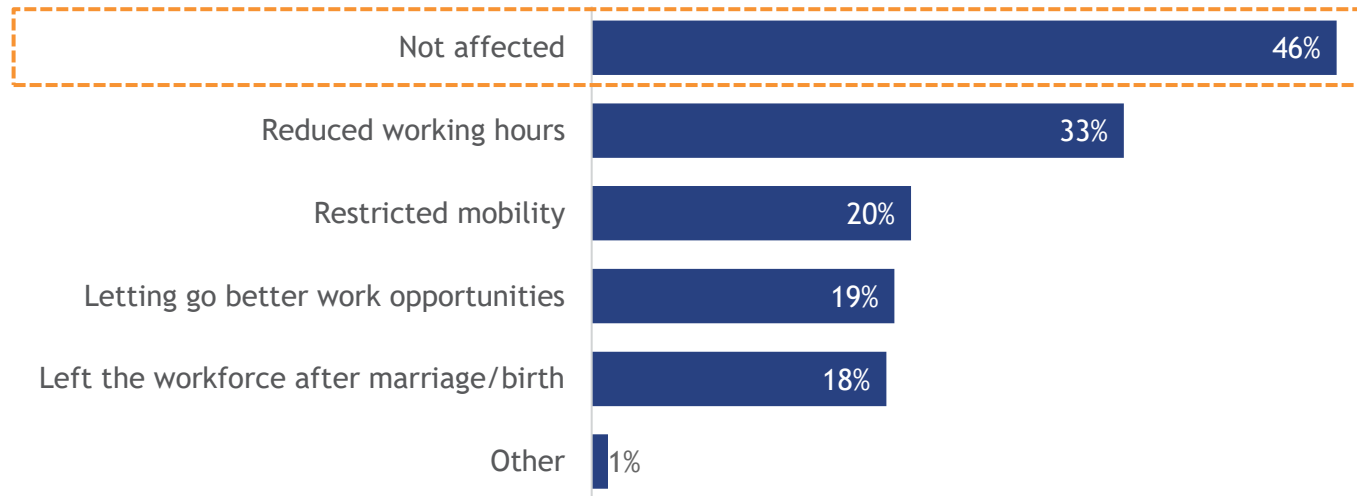


I think women are responsible for caregiving. Women know everything better, from the children's meals to illnesses and needs. We also know the household situation and our husbands' habits.

- A platform worker, DKI Jakarta

Women acknowledge that unequal distribution of work could impede their productivity, but the majority believe that caregiving responsibilities do not impact their work

Care responsibility and how it affects their work productivity (N=196)



An increase in direct care hours is associated with a decrease in income.

- Most respondents mentioned that care responsibilities do not disturb their work productivity. However, around **33% of them believe that they have to make adjustments**, which include a reduction in working hours.
- The percentage of individuals engaged in higher amounts of unpaid direct care work (> 40 hours) tends to decrease as income brackets increase.

Respondents express that childcare responsibilities do not impact their paid work due to the following reasons:



They benefit from **flexible working hours in informal work**. It allows an adaptable schedule to manage childcare responsibilities and paid work effectively.

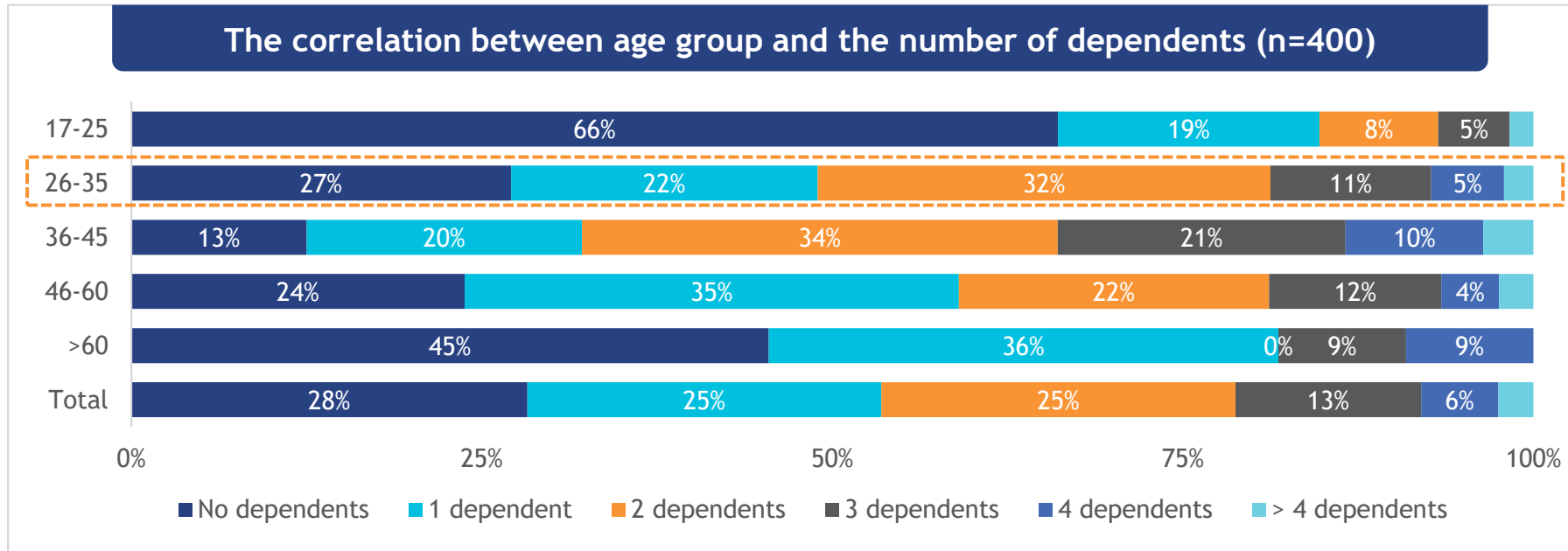


They have **internalized gender norms around childcare**. This makes them accept the status quo and perceive childcare as an expected part of their role. They do not recognize it as a potential source of gender inequality.

71.8%

of respondents believe that women are naturally suited to be caregivers.

Indonesia's demographic dividend may not lead to increased women's labor force participation, as they are burdened with caregiving responsibilities during their prime working years



Women in the 26-35 age group face increased caregiving responsibilities, with the highest percentage observed across various dependency categories. This is despite their peak productivity period.



Per the Central Bureau of Statistics (BPS), Indonesia is entering an era of demographic bonus between 2020 and 2045. The BPS predicts that Indonesia will have 180 million productive-aged people and 60 million non productive-aged people from 2020 to 2045.

Childcare facilities and changes in norms have become more important than before.

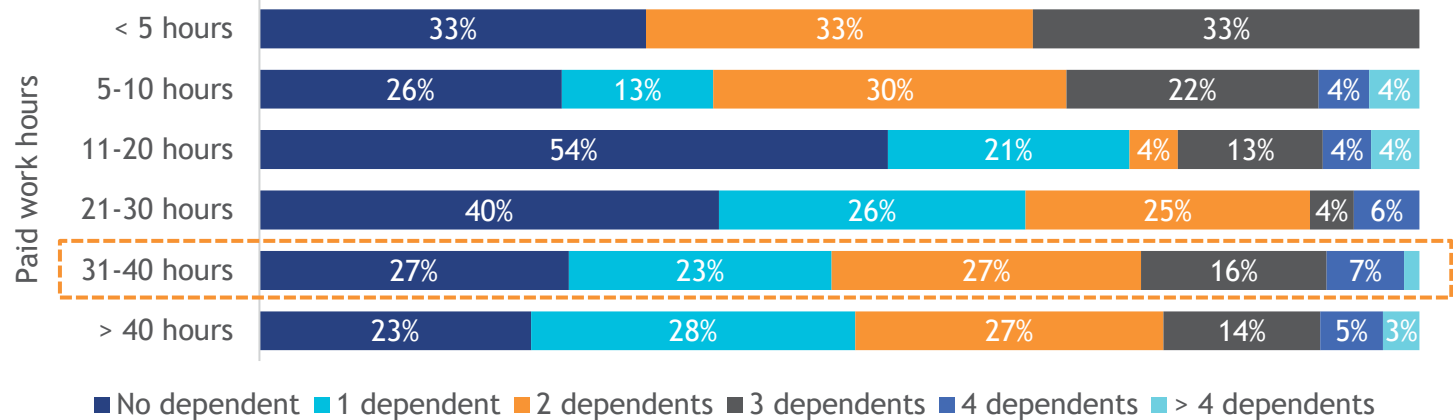
- Women's labor force participation in Indonesia will stagnate if working women cannot access childcare facilities. This will happen despite the demographic dividend.
- Caregiving responsibilities should not be viewed solely as a burden. This crucial aspect of well-being should be shared between men and women, and between families and the government.
- The government's failure to provide, regulate, and fund formal domestic and caregiving services places a heavier burden on communities, families, and particularly women.

The number of dependents influences women's decision to work longer hours, but older workers show an unusual pattern

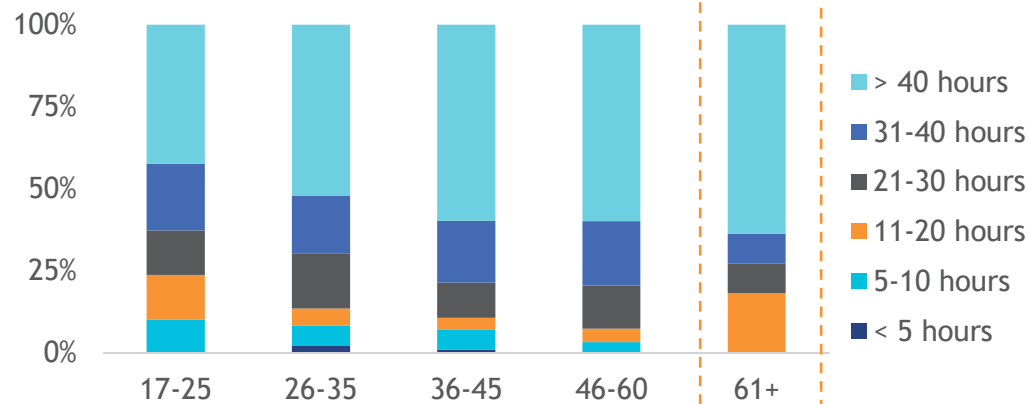
Full-time work and increased dependency

- A higher percentage of individuals who support four or more dependents are employees who work between 31 and 40 hours, as well as those who work more than 40 hours.
- Full-time work, which ranges from 31 to 40 hours, becomes more prevalent as the number of dependents increases. This suggests that individuals with larger families may choose to work for more hours for financial stability.

The correlation between working hours and the number of dependents (N=400)



Age and working hours (N=400)



Old age vulnerability



As seen in the previous slide, women in the age group of >60 have relatively fewer dependents. However, **64% of them work more than 40 hours weekly and treat their informal work as a full-time job.**

This may indicate that women aged above 60 are more vulnerable because they lack access to social protection. This forces them to continue to work longer hours to fulfill their financial needs.

Women still struggle to access childcare infrastructure, despite its potential to encourage women's labor force participation

59%

of respondents mention they **do not have access to dependable and affordable daycare infrastructure**.¹



Women with **incomplete primary education (8.6%)** are **less likely to have access to childcare facilities** than those with **university degrees (51.3%)**. At the same time, women with incomplete primary education are more likely to handle most childcare duties due to low bargaining power within the household.



Fewer than half, or 47% of women in their prime childbearing years from 26 to 35, have access to childcare facilities. The provision of childcare options for this age group could help alleviate the challenge of balancing work and family responsibilities.



Women from **provinces outside Java** are less likely to have access to childcare facilities. These provinces also have low availability of early childhood care and education (ECCE) institutions.

¹The day care infrastructures referred to in the questionnaire include TPA (*Taman Penitipan Anak*), day care, and PAUD (*Pendidikan Anak Usia Dini*).

98%

of respondents are **unaware of any local or government initiatives** that support childcare services for informal workers.

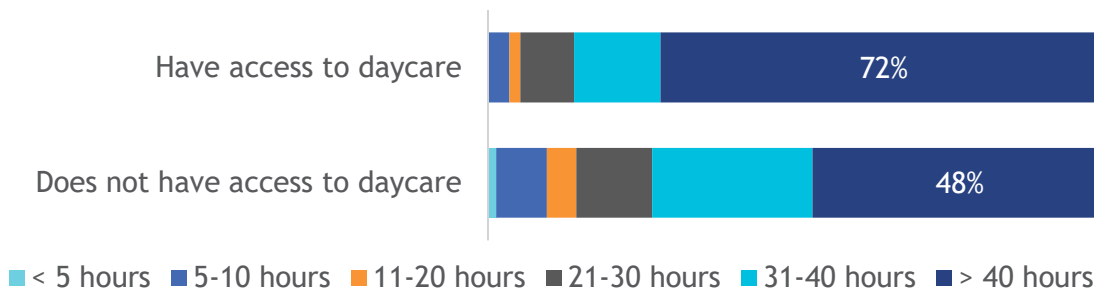


Based on my observation, there does not seem to be any socialization for childcare facilities in my village or surrounding communities. But perhaps if the government were to do that, it could open up people's minds so they know the many benefits of childcare facilities.

- A homemaker, North Sumatra

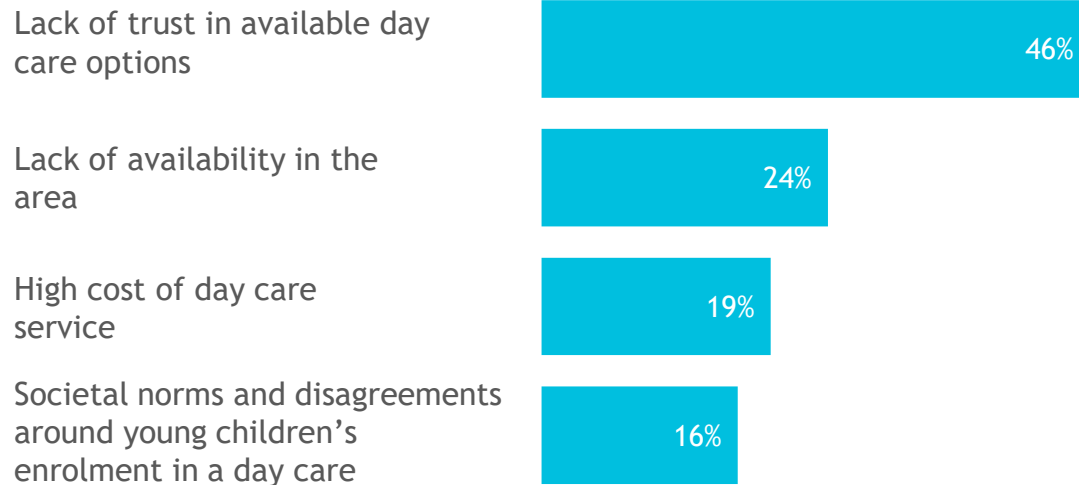
Mothers with access to day care are more likely to work longer hours, as they can reduce their childcare duties through their children's enrolment in daycare.

Weekly paid work hours based on access to day care facilities for women with children (n=262)



Besides access, lack of trust and affordability of daycare facilities restrict women's use of such services

Mothers who lack access to day care facilities identify the following factors as the main barriers to the use of such services:



The data shown above is for women who lack access to day care facilities for their children (n=147). Respondents could choose more than one answer.





“ I was unaware of the existence of TPA. I would not have trusted it even if I was aware. TPA does not have a specific person who looks after my children, like our own family.
 - A homeworker in Medan, 40

The majority of day care facilities are located in urban centers and Yogyakarta.

For example, on average, day care fees in Jakarta constitute 54% of the monthly household expenses for the poorest quintile.

“ I want my children and grandchildren to be raised at home because a mother's touch is the best care for the children.
 - A porter, Yogyakarta

Based on qualitative interviews with female informal workers, a day care facility must have the following:

<p>Safe environment </p>	<p>Provide education </p>	<p>Be affordable </p>	<p>Have reasonable opening hours </p>
<p>Child-friendly environment and qualified staff, preferably known to the parents</p>	<p>“It should provide lessons and religious teachings because I cannot be with my children, so I cannot educate them.” - A casual worker, North Sumatra</p>	<p>Day care costs should align with the low and unpredictable earnings of informal workers.</p>	<p>Align with working hours, typically from 7 a.m. to 7 p.m., to provide comprehensive child care while the parents are working</p>

Access to business development and skill training



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Access to business development and skilling opportunities are available to workers in online and hybrid work

48%

of respondents lack the opportunity for promotion and career progression in their nature of work.

- Without a clear career path, their income is primarily determined by the number of hours they work. This forces them to sacrifice personal time and work-life balance to earn more.
- Access to business development, promotion, and training is mainly available due to employers' affirmative policy.

Training of trainers

Depending on the length of work and experience, our partners are given a “promotion” through additional incentives to train their newer coworkers.

A platform provider in Jakarta

Reskilling with own initiative

As a makeup artist, I must practice my skills with new trends and models. I joined an association for people with disabilities (PWD) and accessed the training opportunities to train PWD as makeup artists.

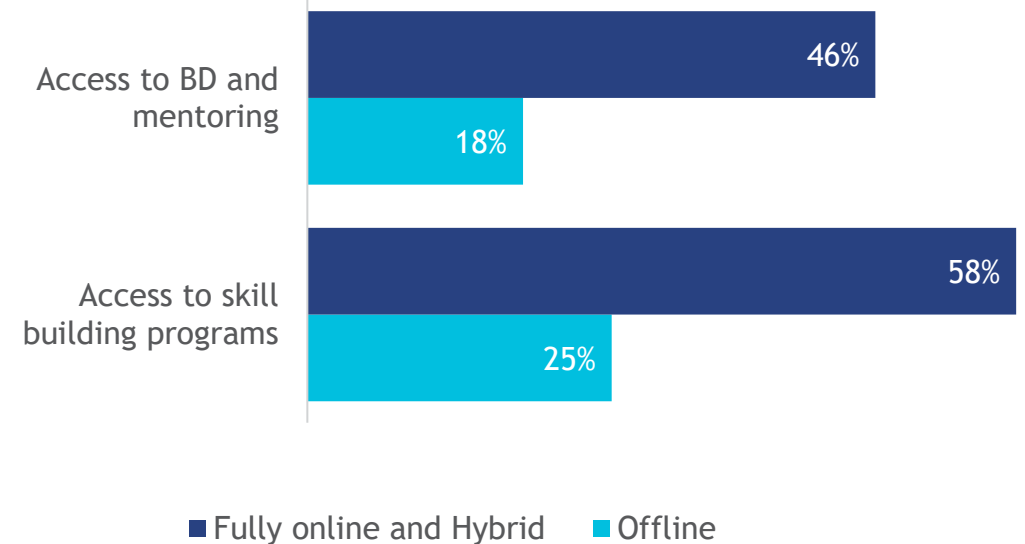
- A freelancer in West Java

Training and reskilling disparities

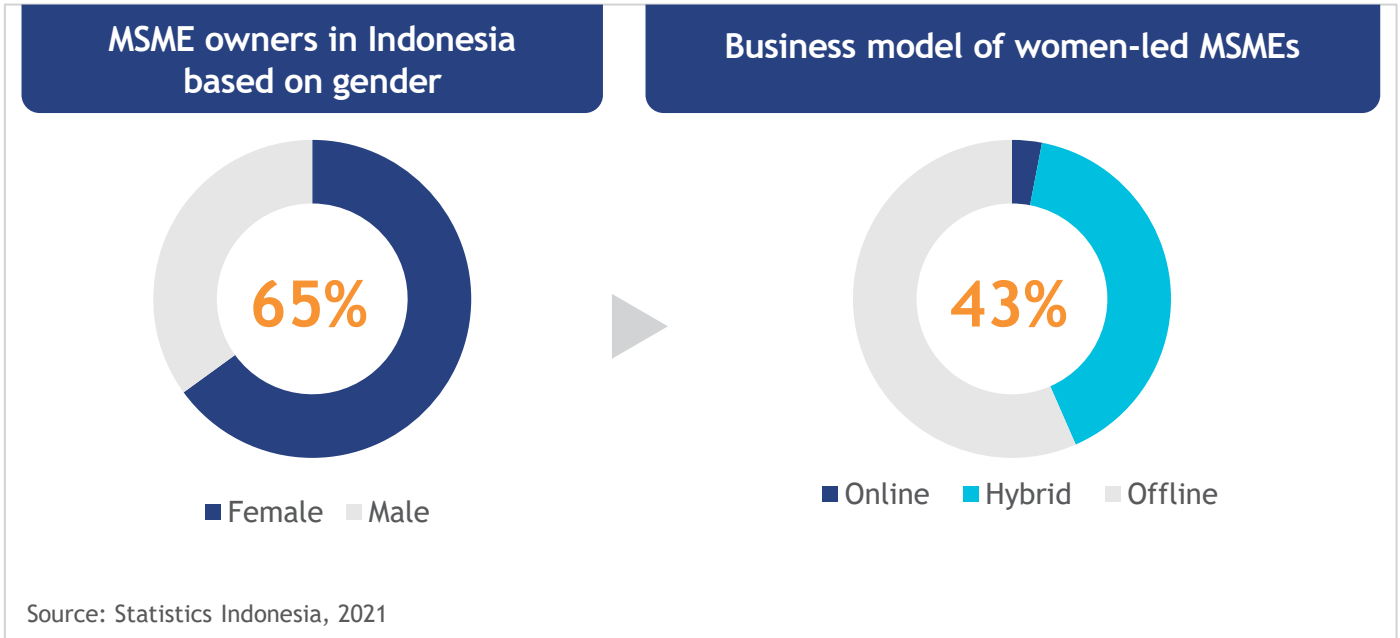
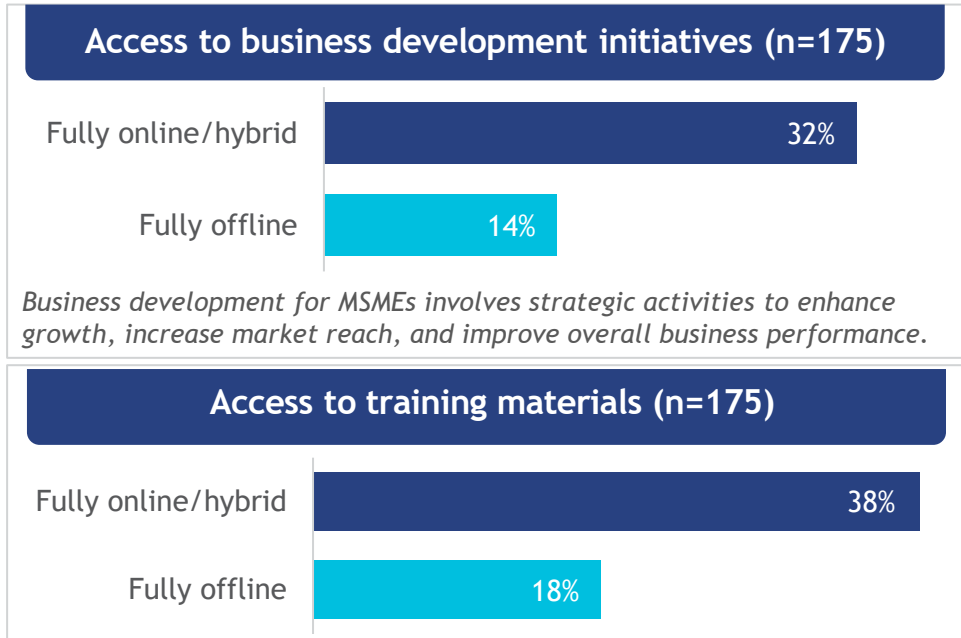


- Access to training and reskilling varies significantly among different work arrangements.
- Workers in fully online and hybrid work settings generally enjoy more access.

Workers' access to business development, mentoring, training, and reskilling opportunities (n=400)



Women-led MSMEs are increasingly adopting digital platforms, which enable them to access enhanced business development and training resources



Respondents have a mixed attitude toward digital sales. They recognize the opportunity to expand their business and the heightened competition online.

“

It is better to sell online. Many people will see it, and not only people from here can buy it. Those who see and follow me on social media will know the products I sell. This is different from offline sales, I live very far, so it is unlikely that people will come here to buy my products.

- A homemaker in North Sumatra

“

I had better sales in the past because people did not know about cheap shopping options online. Now I have more competition. My business used to be more profitable. Nowadays, people prefer to shop through live streaming platforms because the shipping costs are cheaper, too.

- A platform worker in South Sulawesi


Social protection and worker's collectives



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The lack of legal mandates involving the informal sector leads to the emergence of various spectrum of informal employments in the labor market

	More formal	More informal
Employment contract 	Legal and enforceable written employment contract	Casual or verbal agreement; trust-based relationship; relationship may be longer term
Salary or wage 	Salaries are disbursed per law, regularly, as mutually agreed upon by employers and employees	The amount of wages depends on the number of tasks performed; frequently determined unilaterally by employers; wages may be higher
Social security benefits 	Contribute to social security benefits	May contribute to social security benefits
Working hours and tools 	Fixed working hours with holidays; working tools are supplied	Irregular working hours; working tools are partially supplied or not supplied
Career advancement and training opportunities 	Available	Limited
GRM mechanism 	Formal GRM channel and a proper mechanism to settle disputes	No formal GRM channel; feedback or complaint channels are often unrecorded; may have a mechanism to settle disputes

The least informal arrangements expose workers to operational challenges and employment-related risks.

“
 The company only supplies raw materials, and I, as a homemaker, bear the expenses for all working tools and electricity. They do not provide us with social security insurance. Instead, I pay for this insurance with my own money.
 - A homemaker in South Sumatera

However, some companies are voluntarily integrating formal arrangements for the benefit of their informal workers.

“
 Our partners are paid based on the number of orders. They receive weekly wages and additional bonuses based on performance. We provide them with BPJamsostek. They also have the opportunity to become full-time employees.
 - A home cleaner service company

Source: [Blackmore et al, 2020](#) (with adjustment)

Most female informal workers lack access to social protection

Percentage of female informal workers without social protection (N=400)

97% of female informal workers are not covered under *BPJS Kesehatan*.

88% of female informal workers are not enrolled with *BPJamsostek*.

98% of female informal workers did not receive maternity benefits or access to childcare.



Approximately 35.6% of around 54.8 million *BPJamsostek* members were inactive because many informal workers frequently changed jobs or even experienced unemployment, which hindered their ability to pay their contributions. Source: Ministry of Manpower (2023)

The income volatility among informal workers and the absence of legal protections specified in labor laws contribute to limited access to social security programs.

Informal workers have the following social protection programs available:

Details	Coverage	Contribution
<u>JKN (national health insurance)</u>	<ul style="list-style-type: none"> Primary healthcare Outpatient primary care Inpatient primary care Referral health service 	<ul style="list-style-type: none"> Class I: IDR 150,000 (~USD 9.2) Class II: IDR 100,000 (~USD 6) Class III: IDR 42,000 (~USD 2.5) (the members pay IDR 35,000 (~USD 2), and the government provides a subsidy of IDR 7,000 or ~USD 0.4)
<u>BPJS TK (employment social security)</u>	<ul style="list-style-type: none"> Old age security (JHT) Employment injury security (JKK) Death security (JKM) 	Depending on their wages, members are expected to pay at least IDR 36,800 (~USD 2) for a monthly wage of IDR 1,000,000 (~USD 6.7) and below.

Note: Informal workers are categorized under non-wage recipient workers (*Bukan Penerima Upah*). Under the JKN program, individuals can select their preferred monthly contribution from three options.

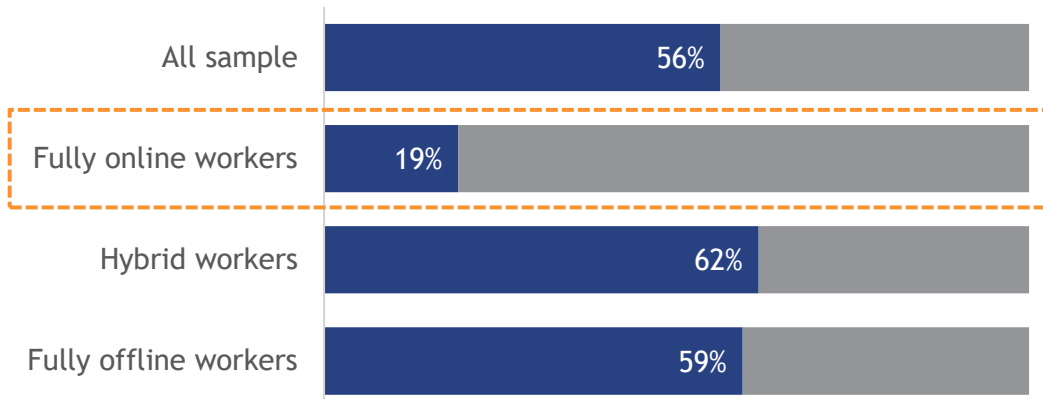


When I worked at the noodle company, I had a steady income along with health and worker benefits, health, safety, and environment protection, and paid leave. If I fell ill, the insurance would cover the medical costs. In contrast, as a homemaker, I lack access to the benefits that I enjoyed when I worked at the company.

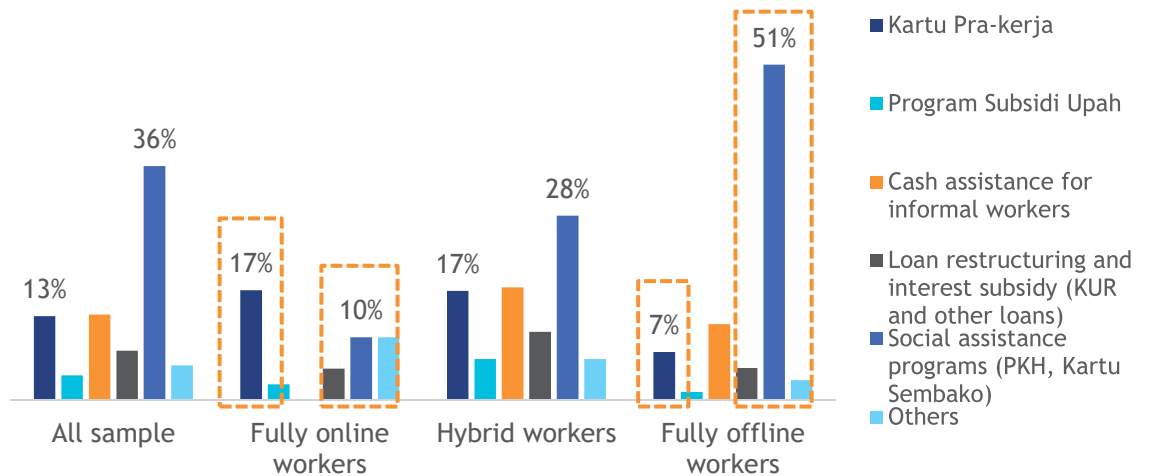
- A homemaker, North Sumatra

COVID-19 impacted female informal workers, yet many remained unprotected and did not receive social assistance

Income reduction experience by informal workers during COVID-19 pandemic (N=400)



Percentage of respondents who received assistance during COVID-19 (N=400)



Female informal workers engaged in fully online work are less prone to income loss than those who work partly or fully offline.



Online workers were less affected by mobility and social restrictions during COVID-19.



Online work offers easier access to job opportunities. As many as **86%** of respondents who work online feel confident in their ability to find consistent online job opportunities.

Online workers are more likely to benefit from the *Kartu Pra-kerja* program but less likely to receive social assistance programs, such as PKH and *Kartu Sembako*, than offline workers.




Online promotion through social media and websites and online registration requirements have increased *Kartu Pra-kerja's* popularity among online workers over offline workers.

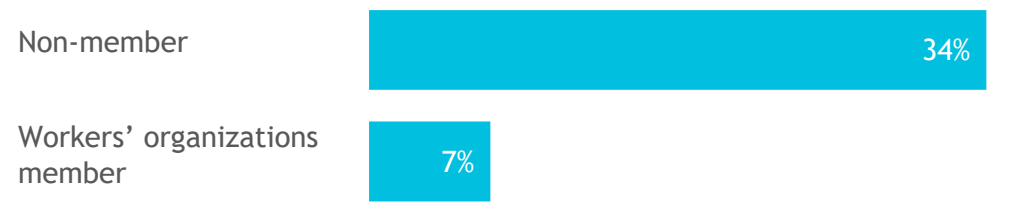



Meanwhile, PKH and *Sembako* recipients cannot benefit from other social assistance programs simultaneously.

Female informal workers' limited participation in worker collectives hinders their access to available social protection plans

 **21%** of female informal workers in this study are affiliated with workers' unions.






Female informal workers affiliated with workers' organizations have higher chances to acquire BPJamsostek (n= 42)



 **Collective bargaining through workers' organizations is a key step to enhance informal workers' positions with their partner companies, which leads to fair wages and improved working conditions.**

Source: [ILO](#)

Case study of BITRA Foundation, an NGO that focuses on homemaker's empowerment, engaged with a homeworkers' organization in Medan to do the following:

-  Raise awareness and facilitate workers to acquire social protection
-  Train homeworkers and their family member on gender perspectives
-  Negotiate a "collective contract" with the employer to push for better wages
-  Link homeworkers' businesses to potential off-takers to market their products
-  Enhance access to training opportunities, such as digital marketing and negotiation

Improved negotiation skills

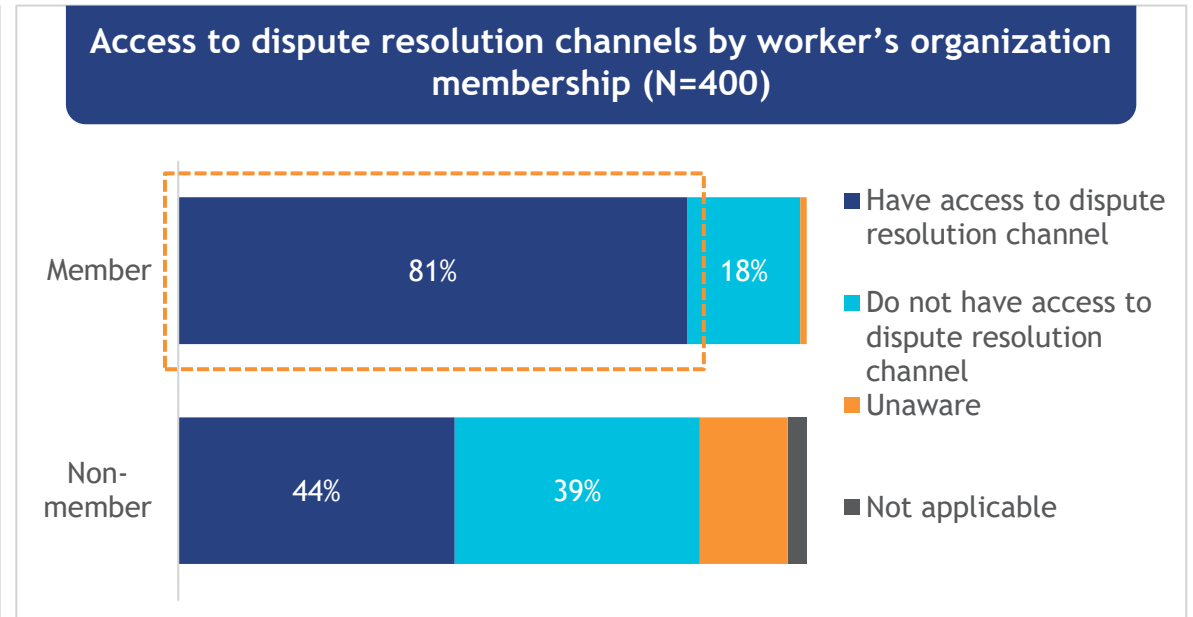
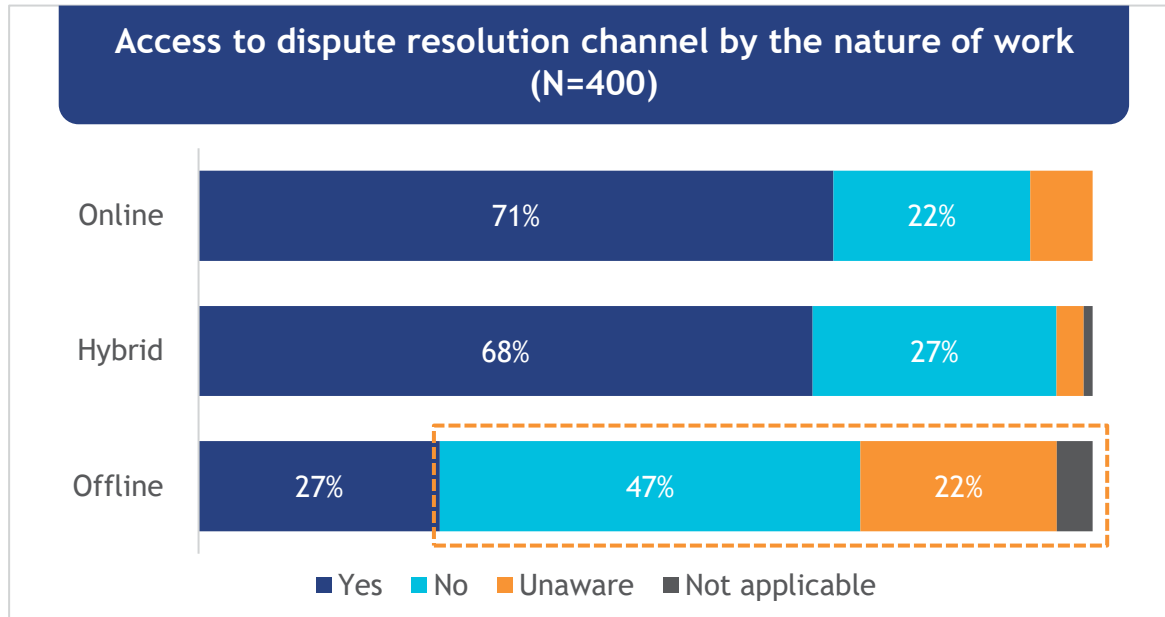
“ The wire grill weavers initially earned IDR 250 (~USD 0.016) for 20 pieces, but through our support and negotiation training, their rate has increased to IDR 7,000 (USD~0.45) per 20 pieces. ”

- BITRA

“ I can negotiate my wage because of the training organized by the workers' organization and BITRA. Typically, the company determined the wages, and no one dared to speak up. I dared to negotiate, and now I am confident in my ability to express myself and advocate for fellow home-based workers. ”

- A homemaker in South Sumatera

Mode of work and women's membership with worker collectives are key factors to determine access to dispute resolution avenues



Online and hybrid female informal workers have greater access to dispute resolution channels. This difference could be linked to the presence of reviews, rating systems, and helpdesks on online platforms.



22% of female informal workers who operate offline are unaware of any dispute resolution channel. This is because the concept of dispute resolution is not institutionalized in the informal sector.



Female informal workers **affiliated with worker collectives experience notably greater access to dispute resolution** compared to those who are not part of worker collectives.

This demonstrates the role worker collectives play to help their members express their needs and aspirations.

The emergence of a platform model puts female informal workers in a more precarious working condition



Platform model (partnership or *kemitraan*) predominantly arises and thrives from the expansion of startups in the digital economy.



A platform model digitizes existing informal jobs, such as drivers, couriers, cleaners, and maids.

In the platform economy, women **work for less pay, which leads them to work longer hours for the same income** despite benefits, such as flexible schedules and increased job options. **This is particularly evident among female online drivers (N=42)**

The reality of female online drivers



74% of female online drivers work more than 40 hours a week, as compared to 50% of female informal workers in other segments



57% of female online drivers earn IDR 1-3 million a month

The classification of workers as partners removes platforms' obligation to provide social protection to female workers.

The platform model acts as an on-ramp to greater formalization.

The rise of platform model workers prompted a regulation that mandated online drivers to receive BPJS Kesehatan and BPJamsostek.

Unfortunately, female online drivers still grapple with the lack of protection despite the formalization tendencies:



67% of female online drivers are not equipped with BPJamsostek.



97% of female online drivers are not covered by BPJS Kesehatan.



Annex A: Background study

Current situation of female informal workers in Indonesia



There is a varying degree of legal clarity on the protection of informal workers in Indonesia



Law Number 25 of 1997 on Employment

This law defined and categorized informal sector workers as workers who work in the informal sector and receive wages, rewards, or both.

Employment Law Number 13 of 2003

This marked the beginning of the legal vacuum that governs informal workers. It focused on the formal sector with little to no coverage of informal workers and sectors. It reduced the state's role to encourage innovation and private sector participation.

Law Number 40 of 2004 on the National Social Security System

This law extends the features of social security and benefits, such as

- Work Accident Insurance (JKK);
- Death Security (JKM);
- Old-Age Security (JHT);
- Pension Guarantee; and
- The introduction of the Non-Wage Recipient category for informal workers

Job Creation Law Number 11 of 2020

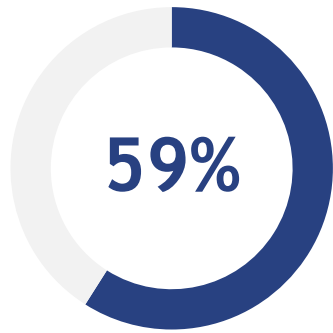
The law introduced Job Loss Security (JKP) and Wage Subsidy Assistance programs to those formally employed. It also introduced the Pre-Employment Card program, which provides access to upskilling, entrepreneurial activity, and the job market.



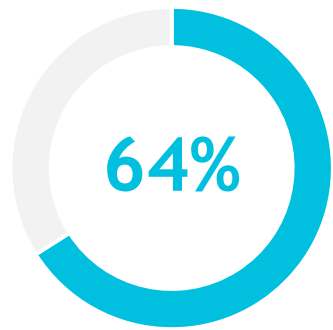
Domestic Workers Protection Bill

This has been discussed in the parliament for more than 19 years. It seeks to provide protection and justice to domestic workers. It stipulates the relationship between employers and distributors.

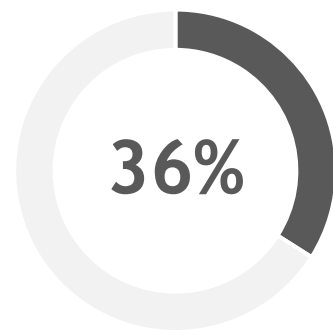
In Indonesia, women have the highest share of informal employment, even though their labor force participation rate is lower



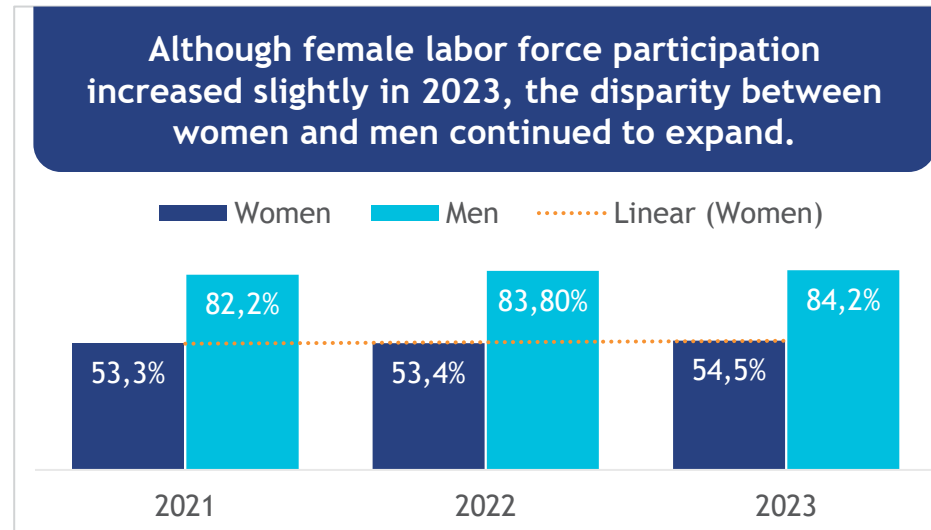
of the workers in Indonesia are employed in the informal sector. This amounts to 82.67 million workers.



of women work in the informal sector compared to 56% of men.



of women work in the formal sector compared to 40% of men.



Some sectors show gender imbalances as social norms and stereotypes influence participation. Women are overrepresented in:



Wholesale and retail



Manufacturing and production



Accommodation and food service



Education



Health and social work

Women's labor force participation shows a repetitive pattern



A U-shaped relationship exists between female labor force participation and marital status, education, and wealth.



Higher education is linked to higher female labor participation at younger ages, but household duties hinder women's participation.



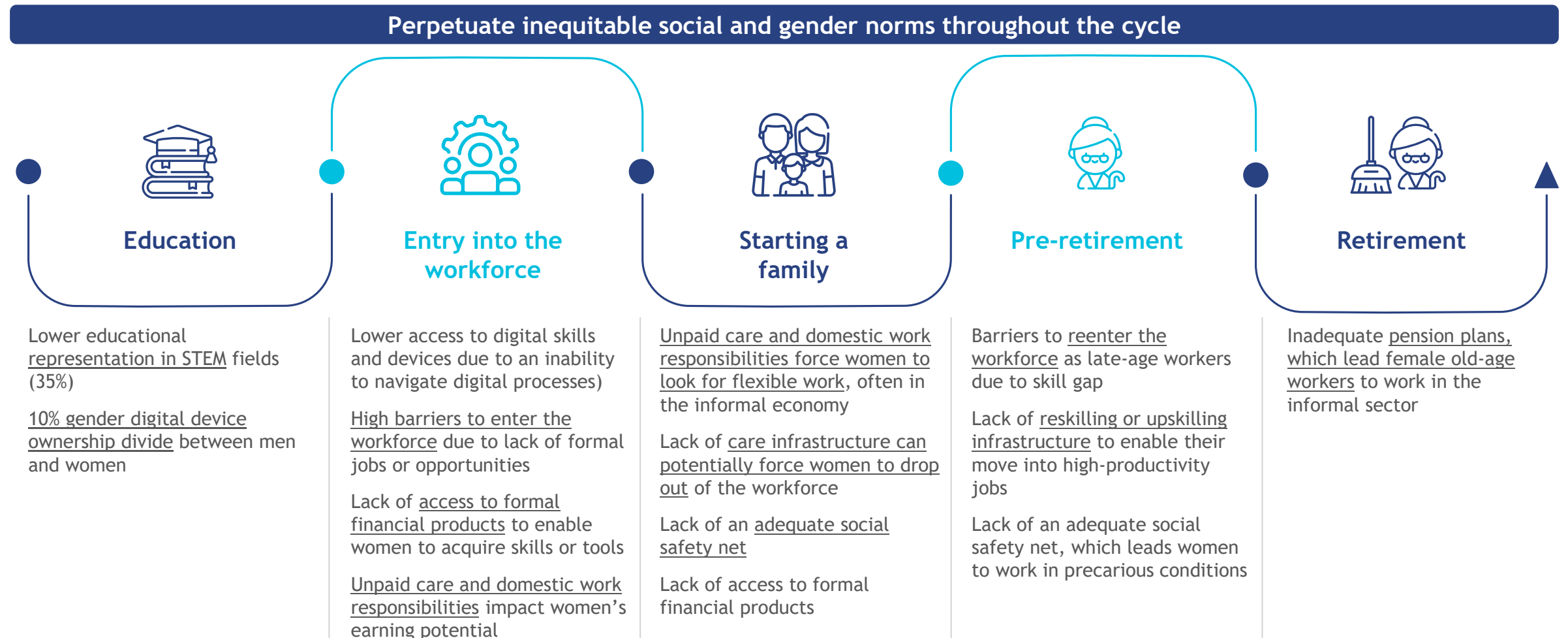
Single and highly educated women remain in the labor market by age 25 and continue to participate until they are near retirement.



In contrast, married women with low education and children only raise their participation rates after the age of 40.

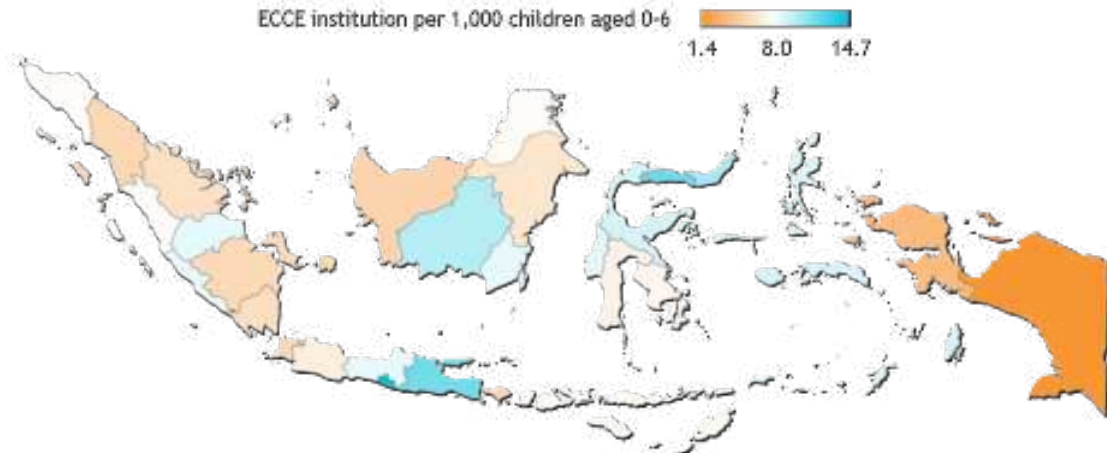
However, women face persistent challenges throughout their lifecycles—such challenges need to be identified to build a sustainable future of work for women

The constraints women face at each stage of their lifecycles



Efforts to improve Early Childhood Care and Education (ECCE) in Indonesia have grown, but infrastructure has scope to improve

In Indonesia, ECCE facilities remain relatively limited. Only ~8 ECCE facilities are available for every 1,000 children aged 0-6 years.



Data source: Calculated with ECCE data from [Kemendikbud](#) (2023) and 0-6 population data from [BPS](#) (2020). The data shows the number of ECCE institutions for every 1,000 children aged 0-6. This ratio is obtained through the division of the number of ECCE institutions by the population data on children between the ages of zero to six. The result is then multiplied by 1,000. The ECCE institutions consist of TK, KB, TPA, and SPS.



Only 2.6% of ECCE institutions in Indonesia are state-owned.



The children-to-staff ratio for ECCE institutions under three years old is 1:21. This is way above the OECD average of nine.



Only 18% of children between the ages of three and five attend an ECCE institution, compared with the OECD average of 87%.



Indonesia invests only 0.04% of GDP in ECCE institutions. It falls below the OECD standard of 0.7%.

Investment in ECCE contributes to increased female labor force participation and economic growth

An increase in public childcare investment to 0.5% of the GDP could raise FLFP to 58.3% by 2030.

A program with a focus on child caregiving may help 13.1 million people join or return to work.

Primary caregivers could gain an average annual net economic benefit of IDR 55 million if they joined or rejoined the workforce.

An increase in public childcare investment to 0.5% of GDP could boost Indonesia's GDP by 5.7% compared to the business-as-usual GDP.

Several regulatory frameworks for childcare have been established, but Indonesia still lacks one for the following

- Mandate for employers to provide or support childcare services
- Mandate for specific minimum hours of operation of public childcare centers
- Establishment of specific conditions based on which cost to parents for public childcare services is determined
- Regulation of childcare fees
- Provision of financial or nonfinancial support for the use of childcare services generally and with a specific focus on low-income families
- Requirement for educators at childcare centers to undergo periodic training

Source: [Toward Available, Affordable, and Quality Childcare Research](#) (2022)



The Government of Indonesia's (GOI) strategies to address informality and facilitate the shift toward formal employment

Financing and tax incentive provisions

Tax incentives and financing are provided to promote business growth, with a focus on MSMEs. These include initiatives, such as People's Business Loan, Ultra Micro Financing (UMi), and village funds for rural development.

Infrastructure development

The government incentivizes the private sector to participate in infrastructure projects, such as the development of toll roads, electricity, internet access, and airports, among others. Thus, it promotes equitable formal job opportunities in various regions.

Enhance business environment

The government intends to boost economic growth through Job Creation Law Number 11/2020. It seeks to enhance the investment climate, empower MSMEs, and streamline business licensing and registration. It, thereby, fosters formal job opportunities.



Wage Subsidy Assistance Program

The Wage Subsidy Assistance (BSU) initiative alleviates pandemic-related burdens on businesses and preserves formal employment. Furthermore, MSME workers are provided protection, with wages paid above the poverty line and severance payments upon termination.

Employment social security

BPJamsostek has been expanded to include old-age insurance, accident insurance, old-age fund, pension fund, and death insurance. Additionally, job-loss insurance was introduced to reintegrate terminated workers into the formal sector.

Workforce skills development

A range of training and capacity-building initiatives are offered to enhance the workforce's competitiveness. Key programs include the Pre-Employment Card program, job training institutions (LPK), and Digital Talent Scholarship.

Case study of social assistance and protection programs initiatives for informal workers



Thailand: Universal social pension to reduce elderly poverty

The program targets all Thai individuals aged 60 or older who are not in public facilities or do not receive permanent income, such as government pensions. This group comprises about 6.87 million people, or 95% of the elderly, out of whom 5.65 million are already registered.

Participants aged 60-69 receive THB 600 (~USD 16) per month; those aged 70-79 receive THB 700 (~USD 20) per month; those aged 80-89 receive THB 800 (~USD 22) per month; and those above 90 receive THB 1,000 (~USD 28) per month. Eligible individuals or their representatives must register with local authorities to enroll. Recipients can choose to receive cash directly or have the pension transferred to a bank account. However, people without a Krungthai bank account must pay the transfer fee.



India: Maternity and lactating cash-transfer program

The *Pradhan Mantri Matru Vandana Yojana* (PMMVY) is a flagship program by the Ministry of Women and Child Development, Government of India. It supports pregnant and lactating mothers outside the formal employment program, particularly those from socially and economically disadvantaged backgrounds.

It provides maternity benefits for the first two living children, with additional incentives for the second child if it is a girl. Maternity benefits include INR 5,000 for the first child and INR 6,000 for the second child, given in installments or as a lump sum after birth. The program seeks to promote positive behavioral change toward girl children and discourage female feticide. Miscarriages or stillbirths are treated as fresh cases for future pregnancies.



Vietnam: Elevating the quality of community-based childcare for marginalized parents

OneSky, a Vietnam-based NGO, provides training for childcare providers who work in the country's industrial zones in partnership with the Ministry of Education and Training (MoET) and provincial governments. The program empowers the childcare educator to be a skilled, respected professional and enhances the quality of care for young Vietnamese children who live on the margins to ensure they are safe, nourished, and stimulated in childcare settings.

Annex B: Objective and Sample details of the study



MINISTRY
OF WOMEN'S EMPOWERMENT AND CHILD PROTECTION
REPUBLIC OF INDONESIA

MSC

Objective, research area, and target respondents

Details of the study

Key focus

Our approach to the research will seek out a comprehensive view of women in the informal economy and examine how the digitization of their work impacts their productivity.

Main objective

The study will build an understanding of women's experiences, barriers, challenges, and enablers in the digital economy and identify strategies to promote greater women's economic empowerment










Research areas

Key research questions were around

- 1) Access to the digital economy for informal workers;
- 2) Women's participation the digital economy and various challenges they face, such as social norms, mobility, and access to resources;
- 3) Systemic barriers and constraints in the digital economy;
- 4) Enabling environments to create inclusive employment opportunities




Provinces targeted for the study

The study was done in nine provinces. We used the [National Labor Force Survey \(Sakernas\)](#) to get data distribution by province and urban or rural settings

Java	Non-Java
<ul style="list-style-type: none">  Yogyakarta  East Java  Greater Jakarta  West Java  Banten 	<ul style="list-style-type: none">  North Sumatera  West Nusa Tenggara  South Sulawesi  East Kalimantan

Type of employment segment

We referred to the *Sakernas* definition of employment status and narrowed it to different job categories:

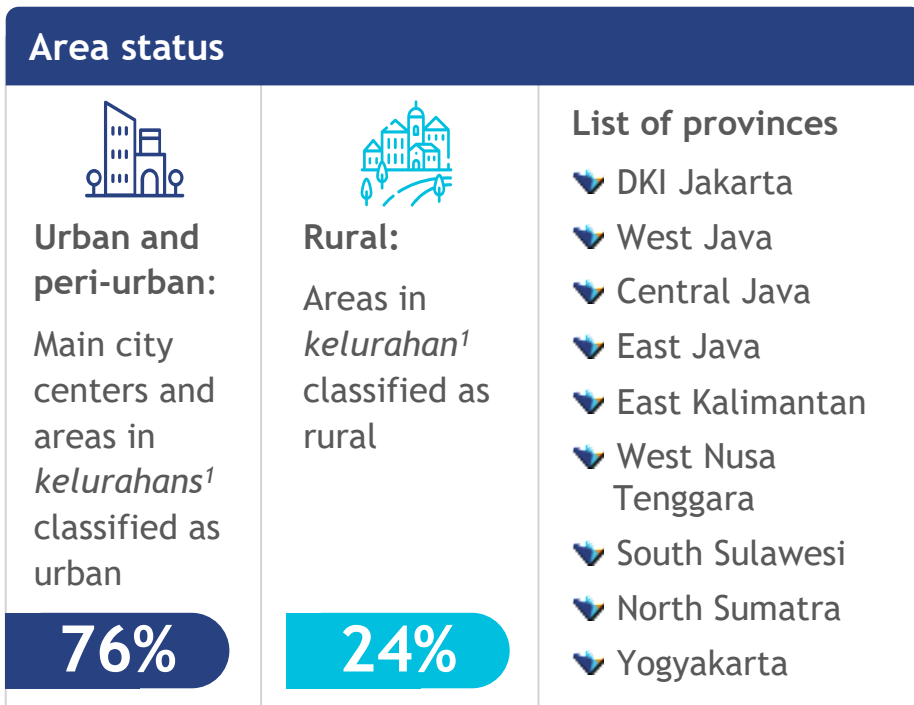
-  Own-account workers (online taxi drivers and freelancers)
-  Casual workers (female porters, homeworkers, freelancers, and domestic workers)
-  Female-led MSMEs and street vendors



The research gathers perspectives from key stakeholders, which include government officials, platform providers, and academia, and seeks to establish a comprehensive understanding of both the supply and demand aspects.

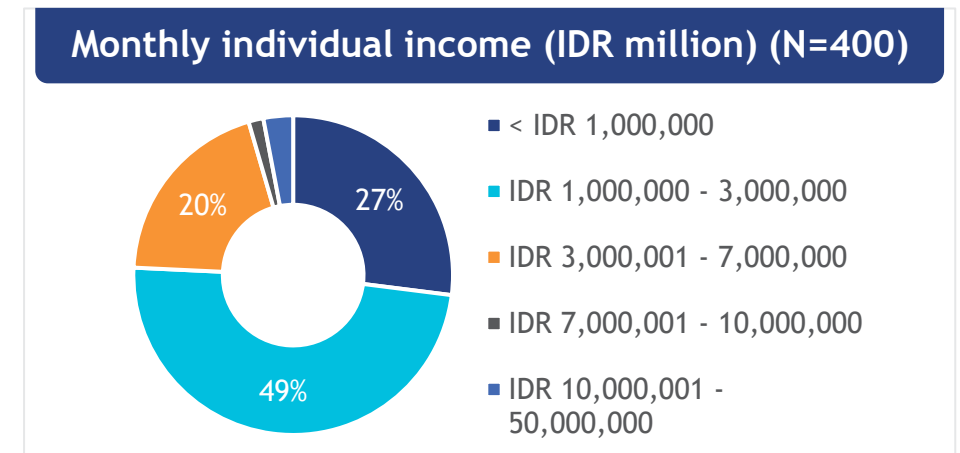
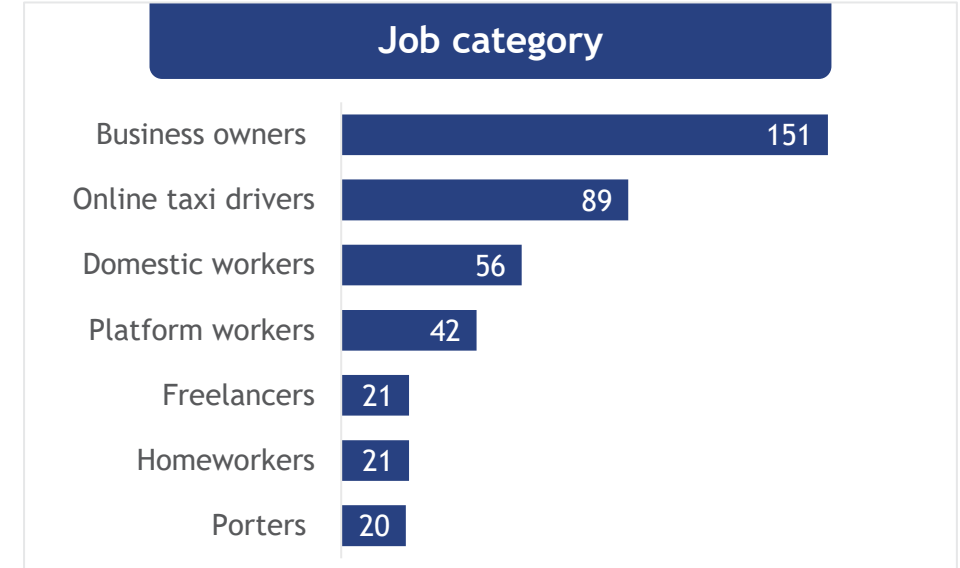
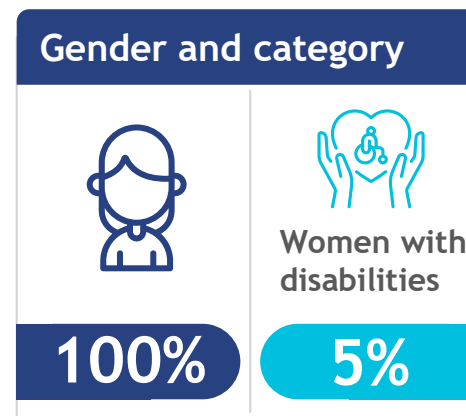
The study covered 400 female informal workers across the nine provinces

We mapped provinces with the highest concentration of informal workers through the data provided in *Sakernas* (National Labor Force Survey)



Age

Age group	Percentage
17-25	15%
26-35	24%
36-45	28%
46-60	30%
>61	3%



¹ Administrative division equal to a village

Limitations of the study

The following points provide some context for study limitations that must be considered when we consume this study's content.

01

Sampling

We tried to ensure a representative sample, but the informal sectors are diverse, unmeasured, and spread out. So, we also looked at the different occupations and women's representation in each segment when we chose the sample size.

We also tried to make the sample representative. We picked provinces with the most female informal workers in the main island groups. The urban and rural variation also enriches the analysis. However, the sampling frame reflects the general population, not the informal workers across these places. This is due to time and budget limits and scarce data on the female informal workers in these places.

Access to respondents:

We faced hurdles when we attempted to recruit enough participants from platform providers when we sought a diverse array of respondents from the supply side. This challenge arose due to unmatched timing and reluctance toward the subject matter.

Nevertheless, we successfully addressed these limitations through secondary research methodologies, which included analysis of official reports, data, and press releases. We also drew upon insights gained from our previous investigations into analogous subjects.

02



Sectors we work in

Providing impact-oriented business consulting services



Banking, financial services, and insurance (BFSI)



Water, sanitation, and hygiene (WASH)



Government and regulators



Micro, small, and medium enterprise (MSME)



Social payments and refugees



Youth



Gender equality and social inclusion (GESI)



Education and skills



Digital and FinTech



Agriculture and food systems



Climate change and sustainability



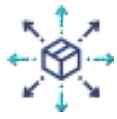
Health and nutrition

Multi-faceted expertise

Advisory that helps you succeed in a rapidly evolving market



Policy and strategy



Products and channels



Research, evaluation, and analytics



Organizational transformation



Digital technology and channels



Catalytic finance



Design thinking and innovation



Marketing and communication



Training



Government regulations and policy



Data Insight



Customer protection and engagement for responsible finance

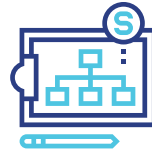
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International financial, social and economic inclusion consulting firm with **25+** years of experience



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>1,400
publications

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Implemented **>950 DFS** projects

Developed **>300 FI products** and channels now used by **>1.7 billion** people

Trained **>11,100** leading FI specialists globally

Some of our partners and clients





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