

# Reaching the Unreached: BRI and Women Ultra-Microentrepreneurs

Indonesia, Southeast Asia's largest economy, has made progress in financial access, including a slight reverse gender gap in account ownership. However, significant inclusion gaps remain: 47 million women are still unbanked, and many account holders are inactive. Women often rely on informal savings, lack confidence engaging with banks, and perceive formal credit as inaccessible.

These barriers are especially pronounced among ultra-micro entrepreneurs (UMi), a large but underserved segment. In response, Bank Rakyat Indonesia (BRI) set an ambitious goal to reach 29 million of Indonesia's 63 million ultra-micro entrepreneurs with appropriate financial services by 2024.

To address gender gaps, BRI and its subsidiary PNM launched two complementary initiatives. The first expanded lending through trained agents (Mitra UMi) and credit officers, including a gender-intentional model deploying female agents to build trust and increase uptake. The second promoted savings through the *Save Your Change* program, encouraging women to formalize savings habits via behavioral nudges and agent support.

These approaches were developed using Women's World Banking's design methodology, incorporating research, prototyping, and pilot testing. Early findings showed strong potential - particularly the role of trusted agents and incentives - alongside operational challenges such as account opening delays and staff capacity. These insights informed BRI's strategy to scale gender-intentional financial inclusion in the ultra-micro segment.

## Quick facts

### Barriers addressed



#### *Product & Market Design*

Poor understanding of women's financial needs



#### *Consumer Protection*

Non-transparent product information



#### *Digital & Physical Infrastructure*

Distance from financial service points

Lack of female agents



#### *Entry and Capability Barriers*

Low digital financial capability

### Segment focus

1 2 3 4

### Geography

Indonesia

### Customer Journey Relevance



### Key stakeholders involved

Bank Rakyat Indonesia  
Women's World Banking

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## Key activities

To address barriers to women's access and use of financial services, BRI, PNM, and Women's World Banking developed gender-intentional, behaviorally informed solutions that built on existing financial practices while strengthening delivery networks and staff capacity.

### Savings workstream (PNM – “Save Your Change”):

This program helped women transition from informal to formal savings by building on familiar behaviors. It introduced simple tools (e.g., a dual-purpose wallet and savings tracker), incentives, and a training-of-trainers model to equip staff with standardized guidance and mitigate turnover. Savings discussions were integrated into weekly group meetings, while BRILink Mekaar agents facilitated transactions, linking behavior change with practical access to financial services.

### Lending workstream (BRI – “Super Mitra UMi” and “Female Mitra UMi”):

BRI strengthened its agent network to expand lending outreach to ultra-micro women entrepreneurs. The program included training for agents and credit officers, onboarding tools (guidebooks, tutorials), and performance incentives to drive customer acquisition. A gender-intentional variant deployed female agents to build trust and increase uptake among women borrowers.

Together, these solutions - developed through a women-centered design process - combined customer insights and behavioral approaches to make financial products more accessible, usable, and relevant for ultra-micro women entrepreneurs.

## Outcomes/results

To determine whether the solutions were effective in increasing women's access to and engagement with financial products, BRI and Women's World Banking conducted a pilot implementation across three provinces in 2022. The pilots served to test feasibility, assess behavioral change, and evaluate operational performance against set targets.

- **Save Your Change (Savings Program):** The program set a target of opening 10,000 new BRI Simpedes accounts for PNM customers and recruiting 544 BRILink Mekaar agents to support savings activation. In practice, the account opening process was significantly delayed; ultimately only 3,700 new accounts had been opened, and only 15 agents recruited - far below the target. The delays limited collection of impact data, but customer feedback on the savings toolkit and incentives was positive. However, **following the pilot, the program was scaled nationally and has since reached more than 17 million customers, most of them women, demonstrating its strong potential for broad and sustained impact.**

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## Outcomes/results (cont.)

- **Super Mitra UMi (Loan Program):** This program aimed to increase Mitra productivity by providing training, onboarding tools, and incentives. Pilots revealed mixed results: some Mantri and Mitra lacked buy-in or capacity, and delivery was uneven across sites. Nevertheless, where the model was applied, Mitra reported improved confidence in promoting BRI loan products, and productivity gains were observed in terms of loan acquisition and disbursement.
- **Female Mitra UMi (Loan Program):** Building on the Super Mitra UMi model, this program tested whether trusted female agents could drive stronger engagement among women borrowers. Female Mitra received the same core support plus visibility tools such as shop banners and monthly group training sessions for their loan customers. Pilot results indicated that Female Mitra were more productive than male counterparts, with 1.7 times higher loan drawdowns and 2.4 times more loan disbursements. Some challenges remained, including husbands informally supporting female agents and staff capacity constraints, but overall, the model showed promise as a gender-intentional strategy for deepening women's engagement. Importantly, across the pilot, 299,042 women gained access to loans and 171,949 women received loans, underscoring the scale of outreach and the tangible impact of the initiative despite operational challenges.

## Key enabling environment factors for the intervention

- **Government commitment to financial inclusion:** The Government of Indonesia had already achieved its national financial inclusion target and reinforced this progress with the launch of the National Women's Financial Inclusion Strategy (SNKI) in 2020. The strategy prioritized underserved women, including migrant workers, low-income caregivers, and microentrepreneurs. Although SNKI was still evolving and lacked dedicated implementation mechanisms, it signaled a strong policy commitment to gender-responsive financial services.
- **Opportunities for deeper policy alignment:** Given that many ultra-micro entrepreneurs are also government-to-person (G2P) program beneficiaries, strengthening the link between social protection programs and financial inclusion pathways presents an important opportunity. Developing a clearer roadmap that connects beneficiaries' graduation from G2P programs to formal financial service providers (FSPs) would help ensure their continued access to suitable financial products. In parallel, targeted programs to build digital and financial capability before graduation could better prepare beneficiaries to manage savings, credit, and other financial services confidently.

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## Key enabling environment factors for the intervention (cont.)

- **Creation of the Ultra Micro (UMi) Holding:** The consolidation of BRI with Pegadaian and Permodalan Nasional Madani (PNM) under the newly established UMi Holding created a unified mandate to serve the ultra-micro segment. This structure aligned institutional goals and expanded opportunities to develop solutions for women entrepreneurs.
- **BRI's institutional strength and microfinance expertise:** BRI brought decades of experience and credibility in serving low-income and microenterprise customers. Its nationwide reach, long-standing focus on MSMEs, and growing agent network, including Mitra UMi, positioned it well to pilot innovative solutions. This institutional capacity provided the operational foundation to design and test gender-intentional approaches at scale.

## Potential for scale/replicability

Together, these elements form a viable pathway for scaling gender-intentional financial solutions that combine behavioral design, local delivery networks, and trusted female agents to deepen women's financial inclusion in Indonesia and beyond.

- **Savings toolkit and training modules:** These tools are simple, low-cost, and behaviorally grounded, making them highly adaptable for other financial institutions or government programs serving similar customer segments. Their modular format allows integration into existing savings groups or agent networks without major system changes.
- **The agent-based lending model:** This model, particularly the Female Mitra UMi variant - proved effective in reaching and supporting women borrowers. This approach can be scaled within BRI and replicated by other institutions that have community-based agent networks, provided there is institutional commitment and clear incentive structures to sustain agent engagement.
- **Institutional and policy enablers:** BRI's nationwide footprint, the UMi Holding structure, and ongoing government focus on women's financial inclusion create a strong foundation for scale. Similar conditions - policy alignment, agent infrastructure, and digital readiness - would support replication in other contexts.

## Challenges encountered during the program

These challenges emerged across both the savings and lending components and offered important lessons for future rollout and scale.

- **Delays in account opening:** The savings program faced delays due to technical issues in the account opening process, which slightly affected overall implementation timelines.

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## Challenges (cont.)

- **Capacity constraints among field staff:** In several pilot areas, such as Cirebon, Mantri were overstretched with existing responsibilities and could not prioritize pilot activities, resulting in uneven delivery.
- **Dependence on male family members:** Some Female Mitra UMi depended on husbands or other male relatives to carry out parts of their roles, raising concerns about autonomy and the effectiveness of deploying women agents as a gender-intentional strategy.

## Recommendations from the research

The project generated important lessons on refining and scaling gender-intentional financial services for women in the ultra-micro segment. Some of these lessons are:

- Female Mitra UMi model: The pilot showed that **trusted female agents were effective** in reaching and serving women customers. Future rollout should continue strengthening this model with clear role definitions and sustained support.
- Training and guidance: One-time training was not sufficient. **Continuous, practical refreshers and stronger follow-up mechanisms** are needed to maintain staff capacity and program quality.
- Operational readiness: Technical and logistical challenges - such as account opening delays - highlighted the importance of **early system alignment and coordination** across branches and field staff.
- Agent incentives: The pilot underscored the need for **clearer and more attractive incentive structures** to ensure buy-in and sustained engagement from BRILink agents.

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