As a follow up to IFC’s 2021 investment in Indonesian logistics firm PT Adi Sarana Armada (ASSA), IFC’s Sustainable Infrastructure Advisory (SIA) launched a capacity building program to support MSMEs and especially women entrepreneurs through training, coaching, and networking opportunities. The ‘Anter UMKM Sukses’ program helped women-owned and -led MSMEs develop business knowledge and peer networks, contributing to increases in their monthly income. The program also helped ASSA’s express logistics subsidiary, called Anteraja, increase its engagement with MSMEs, providing new opportunities for the company’s growth.

**The Opportunity**

If women's sales reached parity with men's in 2025, the value of the e-commerce market in Southeast Asia could increase by **$280 billion** between 2025 and 2030.

If women participated in Indonesia’s economy at the same rate as men, the nation’s annual GDP would grow by **9%** above as usual.

MSMEs account for **60.5%** of Indonesia’s GDP and nearly **97%** of all jobs.\(^6\)

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Improvements in business knowledge, practices, and confidence:

There was an average increase of 41% in test scores between the start and end of the program.

50% developed an organizational structure for their businesses.

Results

Uptake in Anteraja’s services:

60% of participants reported using Anteraja’s app.

136 new MSMEs have since joined Anteraja’s platform.

Targeting women MSMEs:

85% were women.

Business-Smart Solutions

Participants profile (Out of 119 Participants)

85% were women.

75% were from Surabaya.

69% of the businesses have been in operations between 1 to 5 years.

54% operate 1 business.

30% have 2 businesses.

In-person training

The program delivered 12 training modules on topics such as marketing, financial literacy and planning, record keeping, business planning, and leadership. On average, 92 participants attended the six days of training.

Virtual mentoring and coaching

Participants met with mentors online and received targeted support in specific topics. Two online sessions were held where 66 entrepreneurs participated.

Networking

Graduation ceremony with networking opportunities with nearly 90 participants, followed by a subsequent networking event for participants after end of the program.
78% of participants showed an increase in knowledge in the “Access to Capital” module

31% developed standard operating procedures

38% created job descriptions

75% of the participants said they were “very confident” that they will grow their business in the future

**High satisfaction:**

Participants reported an overall satisfaction rate of **9.6/10** in post-training surveys.

Participants rated the quality of trainers at **9.7/10** and teaching methodology and delivery approaches at **9.5/10**.

**Increase in income and savings:**

The average amount of savings held by respondents increased by **150%** after the training.

Monthly incomes increased by an average of **33.3%**, or 1.19 million Rupiah ($78 USD)

**Access to networks:**

63% of participants reported increased access to peer support networks as a result of the program.

85% stated that they discuss business matters with more people now than they did before the training.

76.3% had forged new business collaborations with one to three partners since the program.

Statement from Handy Widiya, CEO of Anteraja, regarding to his outlook on the role of women in our industry’s economy and how they fit into Anteraja’s business:

“I strongly believe in the immense potential of Indonesia’s economy, particularly the vital role that MSMEs play in driving growth and innovation. However, to fully unleash this potential, we must ensure inclusivity and diversity in our business landscape. Encouraging more female participation in Indonesia’s economy isn’t just a moral imperative, it’s also an economic one. We’re looking forward to unlocking new avenues of growth within our company together with the rise of females in our economy.”