



**THE ROLE OF WOMEN  
IN SMALL AND MEDIUM-SIZED ENTERPRISES  
IN INDONESIA**

**( Policies, programmes, Best practices and lessons learnt)**

BY

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## **ENHANCING THE ROLE OF WOMEN IN SMALL AND MEDIUM ENTERPRISES TO ERADICATE POVERTY AND HUNGER IN INDONESIA**

### **I. INTRODUCTION**

Indonesia lies between Asia and Australia and is bounded by the South China Sea and the Pacific Ocean in the north and east as well as the Indian Ocean in the south and west. Indonesia consists of more than 17 thousand islands, multi ethnic communities, 33 provinces, population of around 230 million in which women comprise almost half of the total of the population. Each province consists of district and municipality. The net lower administrative unit is the sub-district and the village. In 2009 there are around 499 districts and 72 thousand villages. With the implementation of Regional Autonomy Law Number 32/2004, there will be more provinces, districts and sub-districts in the future.

The global financial crisis started in 2008 and the resulting economic crisis has an extensive and severe impact on all countries of the world. Compared to the Asian economic crisis in 1997, this financial crisis broke out more violently and spread more quickly. No country, including Asia and the Pacific countries, especially those developing countries which are still in the process of improving their macroeconomic policies, can effectively control and stay immune to the cross-border spillover effects of the financial crisis.. Women, on one hand, are the earliest and largest victims and are the vulnerable group in the financial crisis. On the other hand, women have proven to be the buffer and backbone of the family during the 1997 crisis and to date through their creative, innovative, activities in small and medium enterprises that will help their families' welfare in particular and communities in general.

The past crisis has given important and fruitful lessons learnt to the government of Indonesia as well as the Indonesian people to reform and to make significant changes in the political, economic and social systems. With regard to the economic systems, the present government under President Susilo Bambang Yudhoyono has important changes. Some of the measures that have been taken to stabilize our economy through the government's macro and micro economic policies among others are :

- 1) Revising fiscal policy and providing stimulus packages for among other sectors of agriculture, *small and medium enterprises* and *cooperatives*, infrastructure, transportation, labour force and social affairs;
- 2) Mobilizing revenues by further strengthening tax administration, especially aiming at the rich and the richest;
- 3) Revising monetary policy (reduction of the rate of the Central Bank in order to cut down the interest rates of banking institutions in the country);
- 4) Promoting negotiation with government of receiving countries of Indonesian workers
- 5) Revising investment policy, providing incentive to manufacture industry, reducing fuel price and promoting direct assistance, promoting tripartite cooperation amongst government, labourforce and private sectors as well as retraining of retrenched workers
- 6) Prroviding poverty alleviation programmes which can be categorized into three clusters : (a) social safety nets and social protection programmes for meeting the basic needs of the poor namely; rice for the poor programme; community health insurance programme; scholarship for poor students/boys and girls; cash transfer direct to the poor (including women headed households); and funding support for pregnant women and children aged 7 - 18 to continue their education under Prosperous Family programme; (b) Community empowerment programmes are carried out through National Community Empowerment programmes where each village targeted at the programme can designate their own programmes in accordance to their needs, for example for village business development, development of agricultural agribusiness, increase the welfare of families living in the coastal areas as well as for business development services and (c) programmes to strengthen micro and small enterprises.

## II. Gender Issues in Small and Medium Enterprises

The government has given wider access to the participation of the people in developing the economy through the creation of micro, small and medium sized enterprises to create employment and alleviate poverty. The year 2008 has been marked by the President as the year of Creative Indonesia among others through the development of micro, small and medium sized enterprises. Women noted to have played key role in maintaining the family's welfare through their involvement in micro, small and medium-sized enterprises. They are the backbone of their family in time of crisis and economic hardship where a lot of men have been laid off. Small, Medium and Enterprises (SMEs) contribute 52.67 % to the total GDP of Indonesia and absorb 94.42% of the entire labourforce, hence SMEs has an important role as the foundation of national economy and job creation at the local level, reducing poverty and improving the welfare of the people. Given the important role of SMEs in supporting economic growth, APEC has established Small and Medium Enterprises Working Group (SMEWG) providing the foundation for other APEC fora to incorporate SME considerations into their mandates and activities.

In Indonesia, the total number of SMEs is around 51.26 million units or 99.66% of the overall business which consists of : micro enterprises covering 50.70 million units (98.58%), small enterprises around 520.22 thousand units (1.01%) and medium enterprises around 39.66 thousand units (0.08%).

According to the data from the National Statistics Agency (NSA), from 2 million units of micro-sized enterprises, 40.79 percent of which is managed by women, whilst men is 59.21 percent (NSA, 2008). Similarly, from the total number of employees in the small-sized enterprises and home industries which is 5.3 million workers, women consist of 44.45 percent of the workers. Data from Indonesian Women Business Association or *IWAPI* in 2006 illustrated that from 16 thousand members, around 85 percent of them concentrated in small -sized enterprises, 12 percent in medium-sized enterprises and only 3 percent in large scale enterprise. There are around 3500 women cooperatives which is 30 percent of the total number of cooperatives in Indonesia.

The small, medium-sized enterprises contribute to creating the employment opportunities of the people. There is around 1.98 percent of growth rate annually extracted from small-sized enterprises, whilst from the medium-sized enterprise it contributes 2.26 percent to the annual growth rate. Furthermore, the small and medium-sized enterprises have been accounted for also for the increased of the national added value in billion rupiahs. During the past three years (2005-2008), the small and medium-sized enterprises have contributed around 55,56 percent or around Rp.2.6 billion (US \$ around 2600 million ) of the gross domestic income and in the national economic growth (around 3.16 percent in 2008), in non-export revenue (around 19.16 percent in 2008) and in the growth of gross domestic product ( around 2.84 percent).

Nonetheless, women still face discrimination, structural and cultural barriers in developing small and medium-sized enterprises. Some of the gender issues constraining the development of women's productivity in this area among others are : (a) the business tends to be micro and some small in terms of labour, capital and income; (b) most of the women are not owners but mostly workers in these enterprises with low skills and education which give adverse impact to their income and welfare; (c) carry double or multiple burden being responsible at home and work at the same time resulting in long hours of work of women; (d) lack of access to property such as land, house etc that is needed for collateral, lack of capital and economic resources, lack of access to banking institutions, technology, production development, including product variations, packaging, business control and management, marketing. However, women are also renown as being on time in loans repayment, diligent, hard workers, persistent, patient, and persevere in developing their business so that the business will more develop and sustain in the long run.

This situation and condition of women is attributed to the persistent gender gaps in all areas of development. In **education** for example, although the percentage is reduced each year, the Illiteracy rate of women within the age group of 15 - 44 years is doubled to that of the men. The number of women in **decision making positions** at the executive level is still below 11 percent, similarly at the legislative level their participation is still below 20 percent, despite of the affirmative action stipulated in Law Number 10 /2008 on General Election allocating 30 percent of women to become members of the parliament.

Gender inequality will hinder economic growth and development, exacerbate the condition of women and their family, increased poverty and impact on their quality of life in particular and the quality of Indonesia's human resources in general. The 2009 UNDP report illustrated that the ranking of Indonesia in the Human development Index has dropped from 107 out of 177 countries in 2008 to ranked 111 out of 182 countries. Indonesia's ranked is below Singapore (ranked 23), Malaysia (ranked 66), Thailand (ranked 82), Philippines (ranked 105). HDI is an indicator to identify the influence of economic policy on the quality of life of human measured in areas of education, health and economy. One of the influential factors that placed Indonesia in that position is the factor of migration, among others the lack of protection of the government to migrant workers both domestic and abroad.

In order to improve the Human Development Index, women, being half of the total population of Indonesia should be empowered and be given equal access, benefit, participation and decision making in particular in areas of education, health and **economy** i.e. small and medium enterprises. Their empowerment in small and medium-sized enterprises should be realized in order to improve the quality of life of women, of the family and society as well as to achieve sustainable development. The efforts to enhance women's role in small and medium-sized enterprises will eventually increase their self-confidence, help to improve women's access to resources, education and training and alleviate poverty.

### III. POLICIES AND PROGRAMMES

#### 1. Women Empowerment and Gender Equality Policy and Strategy

The Government of Indonesia's policy is to ensure that all the people, men and women, should benefit equally from development, equal access to resources, control and participation in development as to increase their quality of life in all aspects. Men's rights and women's rights should be promoted, protected and fulfilled as guaranteed and stipulated in the national Constitution and other regulations concerning the protection and promotion of human rights and develop a country which is democratic, transparent and just society. The strategy to achieve this is through the implementation of Presidential Instruction number 9 of 2000 on Gender Mainstreaming in National

Development. The Presidential Instruction has instructed all ministers, heads of non-portfolio government agencies, Chief of Police, Chief of the Armed Forces, Supreme Court, Governors and Regents all over Indonesia to integrate gender perspectives in its respective policies, programmes and activities from the planning to monitoring stage.

The National Development Programmes (2000-2004), Mid-Term National Development Plan (2004 - 2009), Government Working Plan has integrated the gender mainstreaming as one of the strategies which should be operationalized and mainstreamed in all government agencies's policies, programmes and activities. The integration of gender perspective in the national development plan has been carried out in development sectors and the number of the sector has increased from 12 in 2007 to 18 in 2008 and 2009 namely in sectors of justice, labour, education, agriculture, cooperatives and small-medium sized enterprises, social welfare, family planning, health and environment, public works, forestry and marine and coastal areas, energy and natural resources, and transportation and information and communication. The implementation of gender mainstreaming requires pre-condition from the need of commitment from decision makers, gender responsive policies, gender sensitive planners, programmes and human resources, availability of institutional mechanism which can carry out gender mainstreaming strategy, tool to conduct gender analysis to the full participation of community.

Gender mainstreaming in Indonesia is concretized through planning and budgeting with gender perspective. To date the Ministry of Finance has issued a ministerial decree on the implementation of gender responsive budget in government agencies programmes and budget starting in 2010 and as the Ministry of Finance has chosen seven line ministries namely Ministry of National Education, Ministry of Health, Ministry of Agriculture, Ministry of Public Works, Ministry of National Development Planning, Ministry of Finance and Ministry of Women Empowerment as pilots to implement gender responsive budget next year. This will be continued to other government agencies until 2014. At the sub-national level, The Minister of Home Affairs has passed Ministerial Decree Number 15 of 2008 on Manual for the Implementation of Gender Mainstreaming in the Regions. Each governor, regents and mayors should have budget and programmes to close gender disparities between men and women in all areas of development incorporated in their respective provincial action plans. Each government agency should appoint a gender focal point and working groups to carry out the gender mainstreaming strategy starting from the planning, budgeting, implementing, monitoring and evaluation of their respective policies, programmes and activities.

Apart from gender mainstreaming policy, the Government of Indonesia has an affirmative action policy in order to realize de facto gender equality through policy on increasing the women's quality of life in particular in education, health, economy, socio-culture and politics. In line with the enhancement of the role of women in small and medium-sized enterprises, the State Ministry for Women

Empowerment has formulated policies on the Increase of the Productivity of Women in Economy or *PPEP*. The policy aims to synergize all the existing potentials, the governments, non-governmental organizations, universities, banking institutions and society at large to endeavour to increase the productivity of women in the economy. Through the synergy, it is expected all the problems raised would be solved and taken care of accordingly. The **policies** taken to increase the productivity of women in the economy are as follows :

**A. The Increase of the Productivity of Women as Actors of People Economy Empowerment Programme Sector**

The approach used in the policy is the creation of Productive Women Group. The above policy is carried out through the following measures:

- 1.To ensure that the economic empowerment of women policy is integrated in the regional development plan and implementations;
- 2.To create conducive environment for women to play active role in economic development through gender sensitivity orientation and trainings;
- 3.To increase the capacity of women as human capital and resources, change of mindset of the people to be more gender sensitive, work ethics etc through education and trainings etc
4. To empower women in economic activity (business management, access to information, market, technology, access to resources and capital) etc;
5. To empower women in utilizing and accessing resources.

**B.The Increase of the Productivity of Women through Development of Micro and Small -sized enterprises by Non-government organizations and Community**

The measures taken are :

- 1.To develop economic empowerment of the people's information system in order to facilitate the development of the economic empowerment of women;
2. To develop an integrated coordination and collaboration system at the national level, between government and non-government agencies;
- 3.To develop integrated monitoring and evaluation system;
4. To develop incentive or reward programmes for those who have succeeded in increasing the productivity of women in the economy.

**C. The Development of Model to Increase the Productivity of Women in the Economy through Partnership with Government agencies, Private sectors and the Community**

The measures taken are as follows :

1. To increase the access to all layers of components and society to develop models to increase the productivity of women in various areas such as

agriculture, coastal, forestry, industry, urban, tourist, rural areas and conflict areas;

2. To ensure that the model developed aims at technical assistance model and micro finance institution model;
3. To ensure that the model developed would grant additional value and increase of income, competitiveness and independency of the women.

**D. The Development of Prima Village Model or Model of Advanced and Independent Women (Model Desa Prima)**

Networking on the Increase of the quality of women's life has been established in 33 provinces and in the community this is undertaken through the establishment of village model for the increase of the economic productivity of women in the villages or Desa Prima. The model is created to involve the whole participation of the community in the village to increase the quality of life of the women as well as to combat poverty. The approach used is to involve the better off- families to support the poor families, in particular to reduce the burden of the poor family in having to spend their income on health and education. The development of the desa Prima is solely the responsibility of the community itself. To date These models have been replicated and implemented in 32 provinces, 108 districts, 127 sub-districts, 141 villages.

Whilst the **Strategies** used are :

1. To strengthen, facilitate and bridge related sectors, NGOs, community organizations and universities in empowering women in the economy at the national and sub-national level;
2. To increase the knowledge, attitude and independency in managing the implementation of the women empowerment in socio-economy;
3. To increase and expand partnership and networking.

To assist the women's economic group financially, the State Ministry for Women Empowerment has several concrete steps that have been taken among others are the signing of Memorandum of Understanding between the State Minister for Women Empowerment with several important institutions to assist the access of women in economic resources and trainings i.e. with the Governor of the Central Bank of Indonesia with Chairperson of Indonesian Business Women Association, with Director Mandiri Foundation and Chairperson of Indonesia Cooperatives Council to assist women entrepreneurs in developing products, financing and marketing.

In order to mainstream gender in small. Medium enterprises and cooperatives, the Ministry of Cooperative, Small and Medium Enterprises has carried out the following policies and programmes :



## 1. Development of Small and Medium sized Enterprises Policy

In the 2005 – 2009 Mid-Term National Development Plan, the State Ministry for Development of Cooperatives, Small and Medium sized Enterprises has formulated its policy which is to increase the quality of the institution and cooperatives activities, agriculture cooperatives revitalization and the development of the small and medium-sized enterprises focusing on the increase of the productivity, additional values and competitive advantage; and increased coordination and synergy amongst actors.

There are five priority programme areas formulated to implement the above policy, ie programmes to :

- (1) create conducive environment for development of cooperatives, micro, small and medium sized enterprises;
- (2) develop supporting system;
- (3) develop entrepreneurship and competitive advantage;
- (4) develop micro sized enterprises and;
- (5) increase the quality of cooperatives institutions

Whilst the main objectives are :

- (1) to create conducive environment for the development of 70 thousand cooperatives units and 6 million new cooperatives;
- (2) to create conducive environment to cooperatives development at all level of administration;
- (3) to increase the productivity, competitiveness and independency of the cooperatives, small and medium sized enterprises at the national and regional/international level;
- (4) to create synergy and participation of the community and private sectors in empowering the cooperatives, small and medium-sized enterprises;
- (5) to provide quality, fast, accurate , transparent and accountable public services.

**Some concrete actions taken in 2008-2009 are :**

- (a) Credit provision and seed capita to almost 2000 small, medium and cooperatives in 2008
- (b) Business services to 3 500 small and medium enterprises/trainings of Business Development Services
- (c) Financial support to 125 cooperatives to avail production facilities;
- (d) Training of motovators, management of small and medium enterprises to 1000 coopertaives,
- (e) Technical assistance of micro finance institutions for 2000 cooperatives,
- (f) Assist and develop production centres in remote areas

Other supporting facilities provided especially in rural development are to develop the local economy are :

- (a) Institutional strengthening of Village Finance Institutions, Saving and Loans activities,
- (b) Institutional strengthening of Village Credit Agencies, Sub-District Enterprises Agencies
- (c) Institutional strengthening of village economy through Independent Local Institutions
- (d) Programme on Agriculture Agribusiness Development
- (e) Coastal Community Empowerment programme
- (f) Cash transfer for small medium enterprises and fish culture and product

#### **IV.MEASURES TAKEN**

In order to solve the problems related to structural and cultural barrier that women face in SMEs as illustrated in the introduction above, the related government agencies and women organizations as well as private agencies have undertaken the following activities:

1. Collect national data on small and medium-sized enterprises sectors managed by women;
2. Review labour and social legislation to determine whether such legislation meets the needs of women involve in small and medium-sized enterprises; gender equality and social protection
3. Increase access of women entrepreneurs to capital markets, credit and loan guarantees through joint agreements or MoUs with related institutions;
4. Increase access of women entrepreneurs to obtain advice in finance, credit and debt management, market research and marketing assistance through the Business Development Services and *KKMB* or Finance Consultant Banking Partner;
5. Assistance in product designs, development, presentation and packaging services through networking with Indonesian Business Women Association, Ministry of Industry and Ministry of Trade
6. Gender sensitization programmes for related parties in particular government and banking policies;
7. Capacity building through education and training

#### **V. RESULTS**

Based on the above policies and programmes and measures taken, the results achieved are as follows :

Gender mainstreaming institutions

1. With regard to the institution on women empowerment and gender equality, there are already 33 women's agency at the provincial levels and 230 units of women empowerment at the district levels;
2. There are 29 Gender Mainstreaming Working Groups and 61 sectors at the national level;
3. There are 39 Gender Focal Points at the national
4. There are 159 Working Groups and 304 Gender Focal Points at 440 districts/cities

#### Women's role in SMEs

1. The environment to develop women's role in SMES has been conducive (administration bureaucracy for licensing etc has been reformed; expansion of SMEs fund in particular for credit schemes and networking amongst micro financing institutions, banks and non-banking institutions has been strengthened);
2. Increased knowledge and skills as well as capacities of women entrepreneurs in managing the SMEs, producing, packaging, marketing and negotiating/lobbies.
3. Provision of technical assistance by related government agencies and private companies to women in SMEs
4. Increased number of women entrepreneurs who owned the enterprises
5. Increased awareness of the women business association and cooperatives in voicing their rights
6. Increased access of women entrepreneurs to credit schemes and bank loans, technology, education and training, national and regional/international exhibition, domestic and international marketing
7. More integrated and coordinated policies and programmes of related agencies in increasing the role of women in the economy;
8. Increased number of women economic groups developed in several provinces in Indonesia to promote the welfare of the family, empower and self-empower the women as well as to create employment and combat poverty (*Model Desa Prima* or Prima Village Model)
9. The mapping of the women's role in SMES facilitate members, NGOs, the government to network, coordinate and provide technical assistance and finance;
10. With the tax reform, everyone is entitled to have a tax number. The tax number is needed to acquire licensing, bank loan etc

## VI. BEST PRACTICES IN PROMOTING WOMEN'S ROLE IN ECONOMY

The implementation of Law Number 32/2004 on Regional Autonomy has given both opportunities and challenges to the regional government to enhance their economic, social and political development. The development of small and medium-sized enterprises have been flourished and involved the community at large, in particular of the women. The women are shrewd and tough entrepreneurs, prudent with capital yet warm and familiar with their employees. Some of the best

practices in enhancing the role of women in economy and small and medium enterprises are as follows :

1. Example of Success stories in managing small and medium sized enterprises by women entrepreneurs:

- (1) *AMBUN SURI* EMBROIDERY IN BUKIT TINGGI WEST SUMATERA (Small sized enterprise)

*Ambun Suri* embroidery business is an example of a small sized enterprise. This was founded in 1975 by a woman entrepreneur named Mrs. Anismar. At first she could only afford to hire 2 - 3 helpers to do the job, but now the employees have grown to 38. Mrs. Anismar is one of prominent cooperatives figure in West Sumatera. She admitted that one of the constraints in managing the business is capital and access to bankings. Many small sized entrepreneurs have this problem since most of the members of the cooperatives are not able to provide collateral for the bank guarantee. As member of cooperatives, Mrs. Anismar could obtain the capital or credit from the bank and her collateral is the managers of the cooperatives. The successes of the business amongst others are the maintenance of the product quality and the commitment to fulfill the order. Other success factor is the love and passion for her job.. To expand the networking, she is also active in organizations concerned with small and medium sized enterprises and cooperatives and is active in mentoring other women entrepreneurs.

- (2) L & D Surya LAMP CV (medium-sized enterprise)

Starting from hobby and attractiveness to handicraft, Mrs. Lisye Diana started her business with her own savings in 1997. Assisted by 15 employees, they produce artistic lamps and lampions. 60 percent of the raw material is imported. The business at first is only for local use, but now it is already spread out all over Indonesia and even exported abroad since 2003. The successes factors among others its uniqueness, product quality, highly artistic, and affordable. At present with the help from her 30 employees, she can produce 3000 products every month. To increase the skills and knowledge of her employees, she regularly trains them. To promote the product, Mrs. Diana often joins exhibition both national and international. The key to her success apart from above is also perseverance, pious, hard work, promotion and marketing as well as skills development for her employees to be able to work more innovatively and creatively.

2. Examples of programmes to empower women in the economy
  - (1) Programme to Increase the Role of Women towards the Creation of Healthy and Prosperous Family :

The programme was firstly initiated in 1979 by the State Ministry for Women Empowerment with the main focus to family who does not yet meet their basic needs whilst utilizing the local potentials and resources. Women are the motor and the programme and the approach used is multi-agencies and sectors.

(2) Programme to Empower Women in the Development of the Local Economy

The programme was initiated in 2000 by the State Ministry for Women Empowerment. The programme aims to offer choices to the local community in enhancing the role of women in the economy by utilizing the local potentials and resources. Through this programme, groups of women in economy have been developed and expanded, the seed capitals have been used productively and the income and welfare of the family have increased.

- (3) Other best practices carried out by related agencies, NGOs and community. By government agencies among others : *UPPKS* or Efforts to Increase the Income of the Family (initiated by Family Planning Coordinating Board) which provides credit facilities to poor households through Family Savings or *Takesra*, *Kukesra*, *Kredit penerapan Teknologi tepat Guna dalam Rangka Pengentasan Kemiskinan*.

Initiated by Ministry of Social Affairs - Programme for Family Social Welfare through the Creation of Joint Activities or *KUBE* and Economic Productive Activities or *UEP* through provision of tools/equipments and seed capital to poor families.

Initiated by Ministry for Marine and Fishery, there is a Programme for Empowerment of the Economy of the Coastal Community, in particular of women's, through education, health, economy and environment management.

Initiated by Family Empowerment for Welfare or *PKK*, a movement consists of men and women at the grass root level to increase the quality and status of the family and women through provision of nutritious food to babies and under five, health examination to pregnant mothers, assistance to poor families for education and income generating activities. Accordingly, *PKK* has developed Programme to Increase the Income of the Family or *UP2K*. This is an effort to increase the income of the family through the creation of small and medium sized enterprises focusing on the daily needs of the community. The funding is supported by government agency, donor agency, cooperatives, banking institutions and non-banking institutions.

The approach used by the PKK to monitor the community is through the Dasa Wisma approach- where a group of 10-20 family is monitored and managed.

(4) Indonesian Business Women Association or *IWAPI*

The association of women entrepreneurs have several concrete programmes to enhance the capacity of women in small and medium-sized enterprises. Some of the programmes and activities are :

Trade and Industry Programmes :

- (i) Training on Brand and Business Management for members;
- (ii) Trade Exhibition to widen the market

International Cooperation Programmes:

International trade exhibition

- (i) Attending international meetings in several countries on small and medium-sized enterprises (i.e WLN-APEC meetings in Korea, SMEs ASUAN Conference in Kuala Lumpur)
- (ii) Collaboration with European Commission, IWAPI as exporter to EU countries
- (iii) Joint exhibition with Malaysia (NAWEM) on SMEs products of both countries
- (iv) Capacity buildings for members in cooperation with international agencies such as IFC, the Asia Foundation, PEP Project, USAID, SIDA and EU

Education , Research and Development Programmes :

- (i) Trainings on SMEs for public (private agencies, banks, government agencies etc)
- (ii) Life Skills training for the poor
- (iii) Dissemination of Information on research findings on Women Entrepreneurs in Development
- (iv) Leadership trainings
- (v) Trainings on Marketing and Business Management
- (vii) Mentoring
- (viii) Workshop with bankings
- (ix) Technical assistant for leather craft, woodcraft and ceramic

## **V. PROPOSED REGIONAL COOPERATION TO ENHANCE PARTNERSHIP**

The proposed regional cooperation to enhance partnership in economic empowerment of women are as follows :

1. Data Base on women's role in SMES (how many women managed, owned and work in SMEs, the scale of the business, government policies to empower women in SMEs etc)
2. Exchange of training materials, training methodologies and reference materials on the promotion of women's role in SMES
3. Compilation of research findings and other quantitative and qualitative data, disaggregated by gender and age, on small and medium-sized enterprises and their development;
4. Systematic research in a variety of contexts and countries into key success factors for promoting small and medium-sized enterprises which are both efficient and capable of creating jobs providing good working conditions and adequate social protection.

## **VI. CLOSING**

The economic empowerment of women will give impact to the increase of the welfare of family and economy. This is also eventually will improve the quality of their life and their bargaining position in society towards the achievement of gender equality. Coordination, cooperation and synergy of all actors in the area of small and medium-sized enterprises is the key to the enhancement of the role of women in this area. The key successes of the effort is the continued increased of the skills , knowledge, work ethics supported by the availability of their access to capital, technology, information and market. But most important is the creation of a more gender sensitive society and responsive government and banking policies. Gender mainstreaming strategy to be used not only for government development plan but also for NGOs and private sectors in order to obtain a more just and equal participation of women, in this case women in the economy towards the achievement of gender equality.