

The Role of Bank Indonesia in Strengthening Micro Businesses through the Empowerment of Indonesian Women in Micro, Small and Medium Enterprises (PPUMI)

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ABSTRACT

Micro businesses are the backbone of the people's economy, but they still face obstacles in terms of capital, skills, and access to finance. Bank Indonesia (BI), through Strengthening MSMEs through Inclusive Assistance (PPUMI), is here to support the development of micro businesses. This paper discusses the profile of PPUMI, its assistance strategies, as well as the programme's strengths, weaknesses, opportunities, and challenges. The purpose of this paper is to assess BI's contribution in strengthening micro businesses and promoting financial inclusion. The benefit of this paper is to provide an overview for business actors and policy makers in developing micro empowerment strategies. With PPUMI, micro businesses are expected to be more adaptive to the market, financially independent, and able to contribute more to the economy. This programme also strengthens the synergy between the financial sector and small business actors.

Introduction

Micro, Small and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy, contributing significantly to the formation of Gross Domestic Product (GDP) and employment. Based on data from the Ministry of Cooperatives and SMEs, around 64.5 million MSMEs operate in Indonesia and absorb more than 97% of the national workforce. Interestingly, most of these MSME actors are women who play an important role in driving family and regional economic growth. Therefore, the empowerment of women MSMEs is a strategic aspect in strengthening national economic resilience (Bank Indonesia 2023).

One concrete effort to support this empowerment is carried out by Pemberdayaan Perempuan UMKM Indonesia (PPUMI), an organisation that focuses on capacity building, digital literacy, and strengthening the business ecosystem for women MSME actors. One of its flagship programmes is the One Million Free Halal Certification Movement for MSMEs, which aims to strengthen the competitiveness of local products through compliance with national halal standards. This programme is also part of the national strategy to strengthen the halal product ecosystem, which is in line with the government's vision of making Indonesia a global halal industry hub (PPUMI 2024).

PPUMI, in collaboration with Bank Indonesia, the Halal Product Guarantee Agency (BPJPH), and various other institutions, strives to build a comprehensive halal value chain. Thus, the synergy between PPUMI, Bank Indonesia, and BPJPH reflects a holistic approach to empowering women MSMEs, covering spiritual (halal), economic (competitiveness), and technological (digitalisation) aspects. Given this background, this research is important to analyse the extent to which the PPUMI programme plays a role in strengthening the halal product ecosystem and its impact on women's economic empowerment in Indonesia.

PPUMI Programme Profile

PPUMI (Pemberdayaan Perempuan UMKM Indonesia or Empowerment of Indonesian Women in MSMEs) is an organisation that focuses on empowering women who sell or own small, medium and micro businesses in Indonesia. As small and medium enterprises are the main pillars of the country's economy, PPUMI is committed to supporting them to grow and move up the ladder. This is done by improving their digital skills and forming business groups.

PPUMI originally emerged from a volunteer organisation that worked on the presidential election campaign. The organisation was founded and signed by KH. Ma'ruf Amin on 1 September 2018, with the aim of assisting the Jokowi-Amin campaign in the 2019 presidential election, under the name Arus Baru Muslimah (ABM). PPUMI has several major programmes such as the One Million Free Halal Certification Movement for MSMEs, High Level Policy Discussion (HLPD), and Digitalisation Training. (Munifah Syanwani 2024)

Strengthening the Halal Product Ecosystem Through the PPUMI Programme

The Indonesian MSME Women Empowerment Programme (PPUMI) plays an important role in strengthening the halal product ecosystem in Indonesia. Through collaboration with the Ministry of Religious Affairs (BPJPH) and the University of Lampung, PPUMI Lampung organises halal certification assistance activities for

MSME actors. These activities include socialisation, training, and direct assistance in obtaining a Business Identification Number (NIB) and halal certification online, with the aim of increasing business actors' understanding of the importance of product halal standards and sharia financing.

In addition to improving halal literacy, PPUMI also plays a role in fostering women MSME players and startups affected by the pandemic so that they can recover through a business approach based on Islamic values. The synergy between PPUMI, BPJPH, and the University of Lampung strengthens a support system that not only focuses on halal certification but also on increasing human resource capacity, religious awareness, and access to sharia financing.

The results of the activities show that this assistance has had a real impact on MSME players. All participants successfully obtained halal certificates and NIBs, increased consumer confidence, and expanded market opportunities for halal products. Thus, the PPUMI programme has proven to be effective in strengthening the halal product ecosystem and serving as a model for women's empowerment in supporting Islamic-based economic growth at the regional and national levels (Marselina, Joko Prasetyo, and Ciptawaty 2023).

Analysis of the Strengths and Weaknesses of the PPUMI Programme

The Indonesian Women's Empowerment Programme for Micro, Small, and Medium Enterprises (PPUMI) serves as a platform to strengthen women's roles in the micro, small, and medium enterprise sector through training, halal certification, and marketing digitalisation. Based on analysis, the main opportunity for PPUMI lies in the enormous potential of women MSME actors in Indonesia, which continues to increase every year. Government support, a rapidly growing digital market, and public awareness of local products are the main factors supporting the success of this programme. However, the challenges facing PPUMI are also quite complex. One of them is the low level of digital literacy among women MSME actors, especially in areas that do not yet have adequate access to technology. Additionally, limited capital and a lack of understanding of business legality and halal certification are obstacles to the comprehensive implementation of the programme (Syamsiah Muhsin 2022).

In terms of economic opportunities, the PPUMI programme can open up wider market access through digital platforms and social media. This is in line with findings that digitalisation provides great opportunities for businesses to reach consumers without geographical boundaries. However, intensive training and mentoring are still needed so that MSME players can utilise technology effectively (Anabuni et al. 2025). Overall, PPUMI has great potential to become a driving force for women's economic empowerment in Indonesia, provided that challenges such as digital literacy, capital, and certification can be overcome through collaboration between the government,

educational institutions, and the private sector. With the right strategy, PPUMI has the potential to become a model of success in gender-based and digital economic development in Indonesia (Munifah Syanwani 2024).

Analysis of Opportunities and Challenges of the PPUMI Programme

The Indonesian MSME Women's Empowerment Programme (PPUMI) has its main strength in structured training and business development strategies applied to women MSME actors. This programme encourages participants to recognise the potential of their products through a SWOT analysis approach and effective business incubation to increase the competitiveness of local products in national and global markets (Dwi Ifani, Risma Ayu Febrianti 2024). In addition, PPUMI also plays an important role in encouraging digital transformation by introducing the concept of digital marketing to women MSME entrepreneurs so that they can utilise social media and marketplaces as efficient and low-cost promotional tools (Armada and Rozi 2024).

However, the weaknesses of the PPUMI programme are still evident in the areas of digital literacy and business management. Many participants still find it difficult to operate modern marketing technologies, keep financial records, and manage their businesses professionally after the training ends. This shows that short training is not enough without continuous mentoring and digital support systems that are easily accessible to women MSME entrepreneurs (Murtadho et al. 2022). In addition, another challenge arises from the lack of field facilitators who have the ability to provide continuous mentoring to participants. The limited number of mentors results in suboptimal training outcomes and reduces the effectiveness of the programme in several regions. Therefore, it is necessary to strengthen the capacity of facilitators and synergise with local communities to ensure the long-term sustainability of the PPUMI programme (Sayyidina and Suminar 2025).

Conclusion and Recommendations

The Indonesian Women's Empowerment Programme for Micro, Small and Medium Enterprises (PPUMI) plays a vital role in strengthening women's economic independence through various activities such as training, halal certification, and digital-based mentoring designed to improve the competence and competitiveness of women entrepreneurs amid the development of modern markets. The synergy between PPUMI, Bank Indonesia, BPJPH, and various other supporting institutions demonstrates a tangible effort to build an empowerment ecosystem that focuses not only on economic growth but also on improving digital literacy and strengthening spiritual values in entrepreneurship. However, this programme still faces various obstacles, such as low digital literacy, limited capital, a lack of experienced mentors,

and a lack of understanding among MSME actors regarding the legality and management of businesses. Therefore, PPUMI requires a more adaptive and sustainable long-term mentoring strategy in order to realise effective and inclusive women's empowerment that has a broad impact on the national economy.

As a strengthening measure, PPUMI is expected to continue expanding its strategic cooperation with educational institutions, the private sector, and local communities to create a sustainable learning ecosystem. The government and financial institutions are also expected to expand access to microfinance and provide digital facilities that are easily accessible to business actors in remote areas. In addition, increasing the capacity of facilitators and field mentors is urgently needed so that assistance can be more effective and sustainable. With more focused and collaborative management, PPUMI has the potential to become a concrete example of a women's empowerment programme that is not only economically oriented but also focused on social development and national independence.

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