

The Macakka Baleta Model

Financing Access Strategies and Climate Resilience
for Women Entrepreneurs





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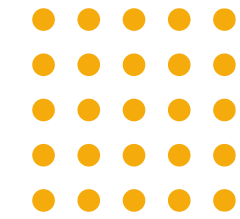
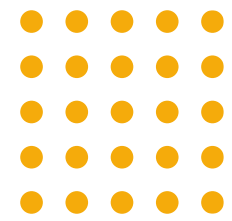
What is the Macakka Baleta Digital Cooperative Finance Model?



The Macakka Baleta Digital Cooperative Finance Model is an innovative approach that emerged from the experiences of women grassroots, leveraging digital technology to enhance financial inclusion and support climate adaptation efforts. Developed as a grassroots initiative in late 2023 by vulnerable women entrepreneurs, the model aims to address financing barriers, restrictive regulations, and the growing impacts of climate change.



Why Do We Need the Macakka Baleta Model?



Approximately 247 women in Serang-Pinrang Regency, Indonesia, struggle to access capital due to strict administrative requirements, a lack of formal business registration, and limited financial literacy. These barriers prevent them from expanding their businesses and improving their livelihoods.

Climate change exacerbates economic insecurity for women. Extreme weather events, declining fish stocks, and disrupted supply chains directly impact women-led businesses in the fisheries sector. Without climate-adaptive strategies, their economic stability remains fragile.





What are the objectives of Macakka Baleta?



Digital Literacy

Ensuring long-term financial independence and reducing economic vulnerability among women in underserved areas

Climate Adaptation

Promoting the development of climate-adaptive business practices

Poverty Reduction

Strengthening the local economy by creating job opportunities for unemployed women and increasing participation in local value chains.

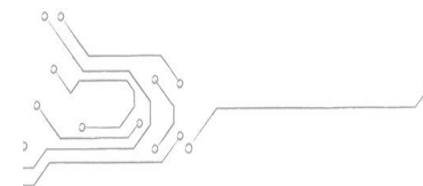


How is the Macakka Baleta model operationalized?

Utilizing Qris' digital technology to raise venture capital and expand marketing and product distribution to remote areas. Also gain financial management, business literacy, and modern marketing strategies through targeted training ◆◆◆

Emphasizes the sustainable utilization of local resources and waste reduction. Macakka Baleta implements this principle through zero-waste fish processing, ensuring that every part of the fish is fully utilized, leaving no waste behind ◆◆◆

one 
for all
savings

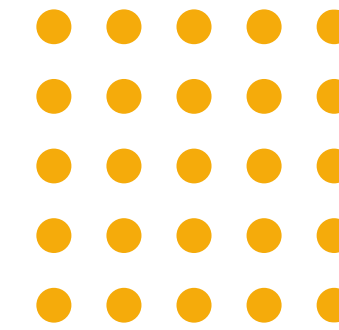


Diawasi oleh OJK dan LPS

Disponsori oleh  ASPI

Didukung oleh  BANK INDONESIA

How the Macakka Baleta Strengthens Climate Resilience?



The e-learning modules (Zoom app) provide women members with knowledge of sustainable business strategies, including diversification, energy efficiency, and adaptive resource management.

1

“The Inratta Feature” is a financial feature that enables women entrepreneurs to repay debts within six months if they experience financial distress due to flooding or harvest failures caused by pests and diseases

2

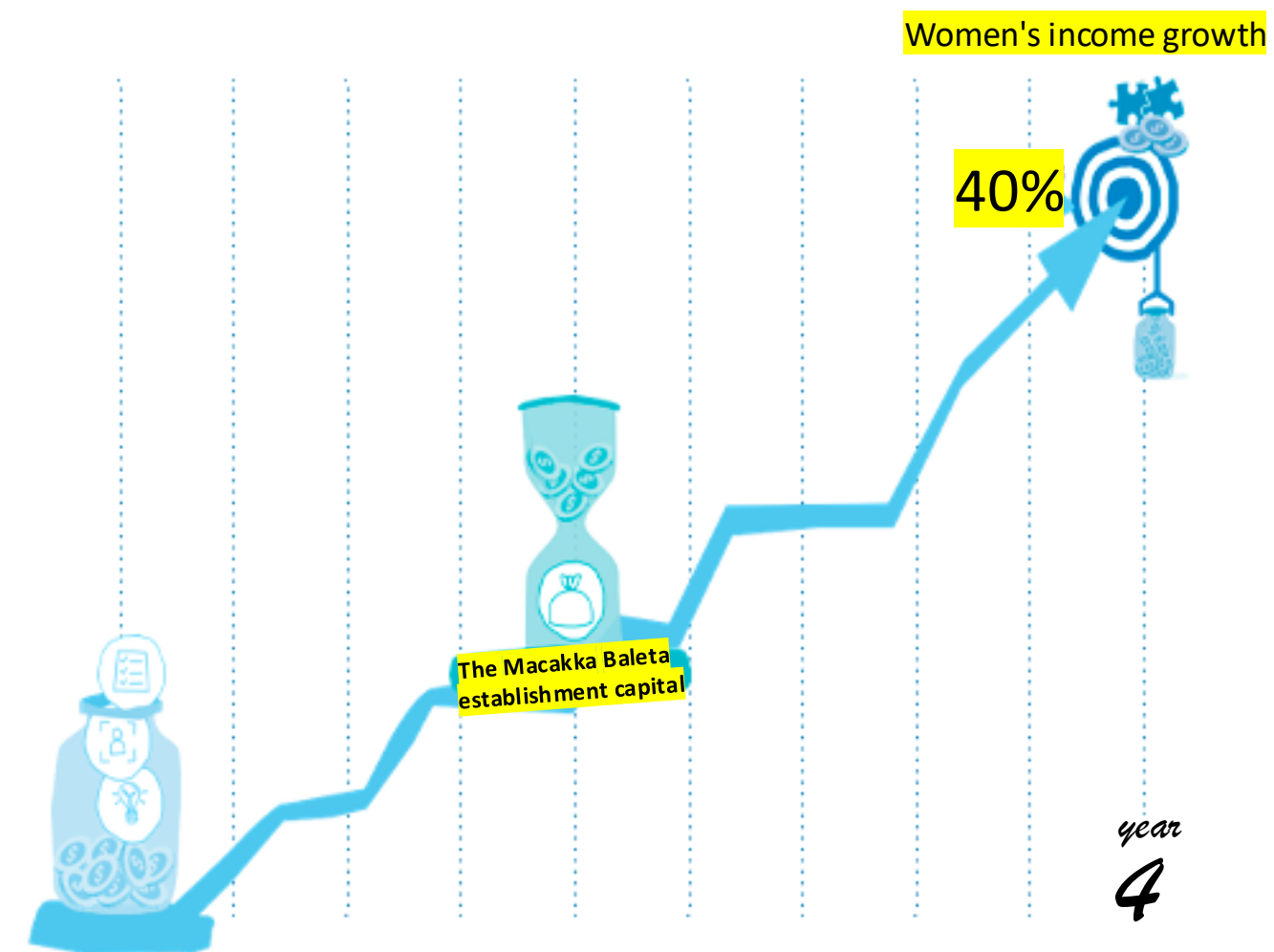
Integrating sustainable production methods into local supply chains and developing sustainable market networks

3

The Macakka Baleta Aims to Scale Up Community-Based Investments

Enhancing their participation, expanding their access to capital, and strengthening their financial literacy. By equipping them with the necessary skills and resources, women can effectively manage and grow their businesses.

Focusing on building a climate-resilient business model and establishing a sustainable market network. This approach ensures that women-led enterprises can withstand environmental uncertainties while fostering long-term economic well-being within their communities.





Recommendations for Future Development



Local Government Support for Strengthening Inratta Features:

Advocating policies that establish a regulatory framework for business insurance access among women entrepreneurs, ensuring greater resilience against climate-induced disasters and supply chain disruptions."



Direct Financial Assistance for Climate-Resilient Insurance Access:

Facilitating direct financial aid to increase the coverage amount or premium support for women's business group insurance, which has been highly limited."



THANK YOU



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