MICROFINANCE & SDGs TARGET
Microfinance & SDGs Target

Microfinance and cooperatives are important in achieving the Sustainable Development Goals (SDGs) in Indonesia because they can help to:

- Reduce poverty and inequality.
- Promote inclusive and sustainable economic growth
- Create decent work and economic growth
- Reduce hunger and improve nutrition
- Improve health and well-being
- Promote gender equality and empower all women and girls
SDGs 1: NO POVERTY

Microfinance and cooperatives provide access to financial services for low-income people and small businesses, which can help them to start and grow businesses, create jobs, and improve their livelihoods. Also, they can help to create a more inclusive economy by providing financial services to people who are often excluded from the formal financial system. In addition, help to promote sustainable economic growth by supporting small businesses and entrepreneurs.

A study by the World Bank found that microfinance can help to reduce poverty by increasing incomes and reducing household expenditures. In Indonesia, a study by the Financial Services Authority (OJK) found that microfinance borrowers had an average income increase of 20% after one year.
SDGs 5: GENDER EQUALITY

Microfinance and cooperatives can help to promote gender equality and empower all women and girls by providing them with access to financial services, which can help them to start and grow businesses, create jobs, and improve their livelihoods. A study by the Asian Development Bank found that microfinance borrowers in Indonesia were more likely to have a say in household decisions and to own assets.
SDGs 6: CLEAN WATER AND SANITATION

Microfinance and cooperatives can help to improve health and well-being by providing access to finance for healthcare services and by supporting small businesses that provide loan or program for micro and small businesses in the water and sanitation sector.
SDGs 8: DECENT WORK AND ECONOMIC GROWTH

Microfinance and cooperatives can help to create decent work and economic growth by providing access to finance for small businesses, which can lead to job creation and income growth. A study by the International Labour Organization (ILO) found that microfinance borrowers in Indonesia were more likely to be self-employed and to employ others.
Microfinance and cooperatives can help to reduce inequalities by providing access to financial services and resources for people who are often excluded from the formal financial system. A study by the World Bank found that microfinance can help to reduce income inequality by increasing incomes for the poorest households.
The Indonesian government is committed to supporting the development of microfinance and cooperatives as part of its efforts to achieve the SDGs. In 2019, the government launched the National Strategy for Financial Inclusion (NSFI), which sets a target of 90% financial inclusion by 2024. The NSFI includes a number of measures to support the development of microfinance and cooperatives, such as increasing access to funding, streamlining regulations, and promoting financial literacy.
"Karena memang bumi kita tengah sakit. PBB menyebutkan saat ini bukan lagi global warming, tapi sudah masuk ke global boiling. Kenaikan suhu bumi jika dibiarkan mencapai lebih dari 1,5 derajat Celsius, maka diprediksi akan mengakibatkan 210 juta orang mengalami kekurangan air.

Jokowi dalam World Hydropower Congress 2023 di Bali, Selasa (31/10/2023)
THE 30 WARMEST DAYS ON RECORD GLOBALLY

Daily global average surface air temperature data from ERA5 • Credit: C3S/ECMWF

Temperature (°C)

16.6
16.7
16.8
16.9
17.0
17.1

21 Jul 2016: 16.78°C
08 Jul 2013: 16.91°C
22 Jul 2021: 17.11°C
10 Jul 2013: 17.03°C
05 Jul 2023: 17.01°C

10 Jul 2013: 16.98°C
09 Jul 2013: 17.05°C
04 Jul 2023: 17.04°C
07 Jul 2023: 17.01°C

06 Jul 2023: 17.08°C

sumber: Climate Change Services (www.climete.copernicus.eu)
According to the Ministry of Cooperatives and SMEs, as of 2023, there were 127,124 cooperatives in Indonesia, of which 51 cooperative had water and sanitation programs. The government of Indonesia is committed to improving access to safe water and sanitation for all Indonesians. The government has set a target of providing access to safe water by 2030 and access to safe sanitation by 2045.

The Government of Indonesia has issued Minister of Cooperatives and SMEs Regulation No. 17 of 2021 on Enhancing the Role of Cooperatives and MFIs in Water Supply and Sanitation. This regulation aims to encourage cooperatives and MFIs to play a more active role in supporting the micro loans to households and businesses for water and sanitation projects.
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Thank You