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## Pro-Insting (Financial Inclusion Program to Prevent Stunting) for Economic Empowerment & Movement to Accelerate Financial Inclusion for Women

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### Abstract

One of the main themes of the Sustainable Development Goals (SDGs) is reducing poverty, hunger, and increasing inclusive economic access. The SDGs focus on indicators of human resource development, particularly those related to women and children. The results of the third National Financial Literacy Survey (SNLIK) conducted by the Financial Services Authority (OJK) in 2019 showed that the financial literacy index was 38.03% and the financial inclusion index was 76.19%. Further analysis of statistical data shows that there is a disparity in access to utilities and financial literacy between women, which tends to be lower compared to men. In line with this data, the prevalence of malnutrition cases with stunting (failure to grow linearly) is 30.8%, and there are also high rates of toddlers with malnutrition, at 17%. This data shows that Indonesia's current and future generations need serious attention, as well as integral and holistic efforts, to achieve prosperous economic justice and complete health. This study conceptualizes social innovation based on an elaborative process of two vital domains: access to financial inclusion and access to health with a dependency on the family economy, through the Pro-Insting movement (Financial Inclusion Program to Prevent Stunting). The purpose of this study is to analyze and design an integrative innovation based on the health-economy movement by increasing access to financial inclusion and becoming an alternative role model for economic and health development businesses for women, especially mothers of children under five, in strategies to increase access to financial inclusion and reduce the prevalence of stunting.



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This study uses a descriptive research design with discussion construction based on a community empowerment-based convergence innovation strategy, implemented using a social enterprise start-up model. The goal of the study is to research and develop sustainable innovation designs that have affectional value in increasing financial inclusion and reducing stunting prevalence rates. The design model for this research is the Pro-Insting roadmap, which refers to the Logical Framework Programming (LFP) protocol.

**Keywords:** financial inclusion, stunting, family economic empowerment, health economics convergence strategy.

## **INTRODUCTION**

One of the main goals of the Sustainable Development Goals (SDGs) is to reduce poverty, hunger, and increase inclusive economic access. The SDGs focus on indicators of human resource development, particularly those related to women and children, to enable people to live with dignity. The state can play a role in achieving the SDGs by implementing fiscal measures to increase investment in the economic and social sectors. Meanwhile, the financial system can contribute to the achievement of the SDGs by involving the public in saving activities, increasing living standards, developing economic infrastructure, and providing an efficient payment system. Financial inclusion refers to the availability of affordable financial services, such as access to payment and delivery facilities, savings, loans, and insurance, as well as services offered by the formal financial system, to those who are typically excluded (Thorat, 2006).

According to the World Bank's World Development Report, there is a significant relationship between gender equality, employment, and economic growth. The role of women around the world has also undergone many changes. Women make up 50% of the world's population, but only 40.8% work in the formal sector, with the majority working in the informal sector. Meanwhile, the number of companies owned by women has also increased, but many women entrepreneurs face difficulties in obtaining credit from banks or other banking services. Access to banking services and facilities can strengthen a community's economy (World Bank, 2012).

In Indonesia alone, according to the Ministry of Cooperatives and Small Enterprises (KKUK) in 2011, there were 52 million small and medium enterprises (UMK), with 60% involving female workers. UMKs contribute to economic resilience by creating jobs and reducing poverty. However, access to banking services for MSE entrepreneurs has not been easy. This can be addressed by implementing financial inclusion, so that women entrepreneurs at the MSE scale can also access banking services. These services can include providing credit for working capital and other banking services (Purnomo, 2011).

The results of the third National Financial Literacy Survey (SNLIK) conducted by the Financial Services Authority (OJK) in 2019 showed that

the financial literacy index was 38.03% and the financial inclusion index was 76.19%. This represents an increase from the 2016 OJK survey, which found a financial literacy index of 29.7% and a financial inclusion index of 67.8%. Therefore, in the past three years, there has been a 8.33% increase in the public's financial literacy and an 8.39% increase in access to financial products and services. Analysis of further statistical data shows that the results of the survey based on gender literacy and financial inclusion indexes for men are 39.94% and 77.24%, respectively, which are higher than those for women at 36.13% and 75.15%. This indicates a disparity in access to utilities and financial literacy between women, which tends to be lower than that of men.

According to data on the financial inclusion disparities and low economic development of micro, small, and medium enterprises (MSMEs), particularly for women in Indonesia, the results of the 2018 Rikesdas show that the prevalence of malnutrition cases with stunting (failure to grow linearly) is 30.8%, and there are also high rates of toddlers with malnutrition at 17%. This data indicates that Indonesia's current and future generations need serious attention and integral and holistic efforts to achieve prosperous economic justice and complete health. Empowering women in household clusters is key to addressing the economy and health issues, as women have natural multitasking abilities (Stoet G, 2013) and are able to increase the family income and provide good care services to toddlers.

Pro-Insting (Financial Inclusion Program to Prevent Stunting) is an innovation program with a social enterprise start-up model that focuses on empowering women in posyandu clusters in rural areas, with the goal of reducing the prevalence of stunting and increasing financial inclusion both literarily and in terms of access to utilities. It uses the Micro Cluster System (MCS) design, which is a group intervention model with an operational system that involves stakeholder support and the active role of the community, particularly Pro-insting participants. The core concept is "Healthy Babies and Healthy Economy," which involves training on the production of healthy food, such as Fish Flour Biscuits and Seralia, as well as training and practical infant and young child feeding (PMBA) care for program participants (mothers of toddlers in posyandu who meet the program target criteria). The program also involves entrepreneurship development in the form of selling these biscuit products online and providing intermediation services for microfinance providers, such as fintech P2P lending or other microfinance institutions, both bank and non-bank, with fair and reasonable financing schemes. Through the implementation of Pro-Insting, it is hoped that access to financial inclusion will be increased by focusing on activities at posyandu, and that it will become a role model for economic and health development businesses for women, particularly mothers of toddlers.

## **METHODOLOGY**

This study uses a descriptive research design with discussion construction based on a community empowerment-based convergence innovation strategy, implemented using a social enterprise start-up model. The goal of the study is to research and develop sustainable innovation designs that have affectional value in increasing financial inclusion and reducing stunting prevalence rates. The design model for this research is the Pro-Insting roadmap, which refers to the Logical Framework Programming (LFP) protocol. The design for analysis and data collection involves a literature study, including research journal references and results, textbook references, and related report sources on financial inclusion programs and the treatment of stunting in toddlers.

## **RESULTS AND DISCUSSION**

### ***Financial Inclusion Program to Prevent Stunting***

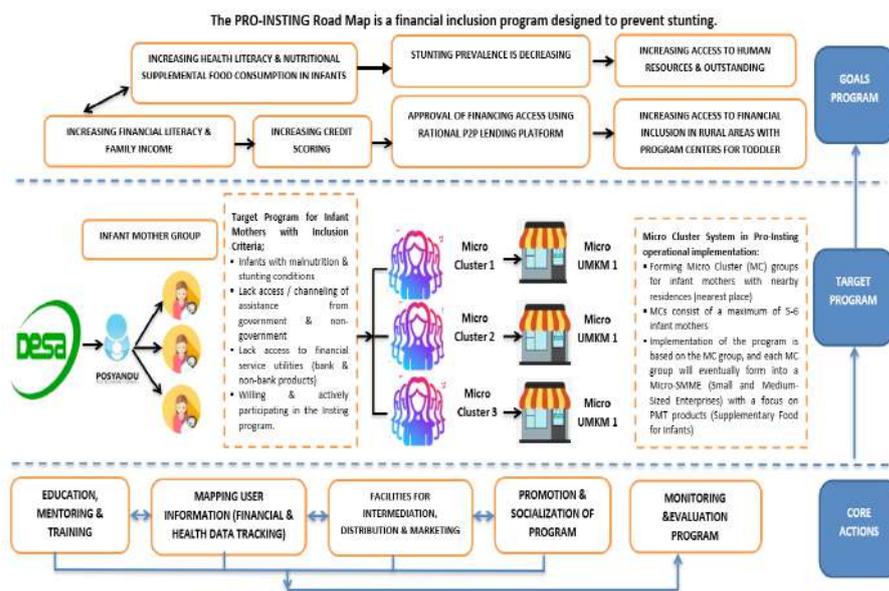
Pro-Insting is a social enterprise start-up focused on developing efforts to empower the economy and health of women and families in rural areas, particularly at Posyandu (Integrated Service Posts). The concept and idea behind Pro-Insting is to address issues related to high rates of chronic malnutrition, particularly in rural areas, such as stunting in toddlers (failure to thrive or stunted linear growth) and low levels of income and access to financial services among women with children under five. Data shows that nearly 30.8% of toddlers suffer from stunting and around 10.2% experience wasting (very thin nutritional profile) (Riskasdas, 2018). Root cause analysis suggests that the high infant feeding gap (the difference between the amount of supplementary food provided by the government through the Supplementary Feeding program and the number of toddlers who benefit from the program) is a key factor in cases of stunting (41.7% of toddlers do not receive the assistance) (Saskia, 2018). This results in low access to nutritious and quality supplementary food for toddlers, particularly for families in vulnerable or poor circumstances (around 75% of poor families have malnourished children under five) (Bagus, 2008). The COVID-19 pandemic is also expected to increase the number of malnourished children by around 15% (Unicef, 2015) and decrease GDP, which will lead to a 0.7% increase in stunting cases (SUN Factsheet, June 2002).

Posyandu was chosen as the main target of this program because it has a standardized operational system, data management system, and role play program that has been in place since the 1980s and serves as the basis for health, social, and economic interventions at the city or village level. There are 280,370 posyandu units in Indonesia (Pusdatin Kemenkes RI, 2018). Pro-Insting aims to address the two main issues at Posyandu: 1) increasing toddlers' access to nutritious and quality supplementary food and improving health literacy through

training, mentoring, and mentoring programs on the production of standardized biscuit products made from local, cheap, and easy-to-process raw materials that meet the quality standards for toddler food (SNI and Ministry of Health standards) and undergo laboratory testing, in the form of composite fish flour biscuits and cereal flour; and 2) increasing economic access through entrepreneurship coaching and training using the Micro Cluster System (MCS) role model, with products including healthy fish biscuits and assistance with marketing through a local e-commerce platform (for local or sub-district and district level orders) and multinational digital e-commerce, and increasing access to financial utilities through intermediation and collaboration with P2P lending (fintech) or microbank or non-bank financing institutions with reasonable and accessible schemes. The program also aims to increase family financial literacy through education and training on financial planning and other financial literacy modules. The detailed roadmap and technical strategy for Pro-Insting are described in the following chapter.

### Pro-Insting Implementation Technical Roadmap & Strategy

The Pro-Insting Roadmap is outlined in the infographic below:



Picture 1. Pro-Insting Roadmap

### Mapping and Screening Activities for Pro-Insting Participants

The initial activities carried out by Pro-Insting included mapping and screening of program participants. This activity involved collaboration with stakeholders at the rural level, including village stakeholders and their derivatives, stakeholders in the health sector (Puskesmas) and their derivatives (such as health cadres and village midwives). The purpose of this mapping activity was to collect surveillance data on the nutritional and economic status of mothers under five (households) who

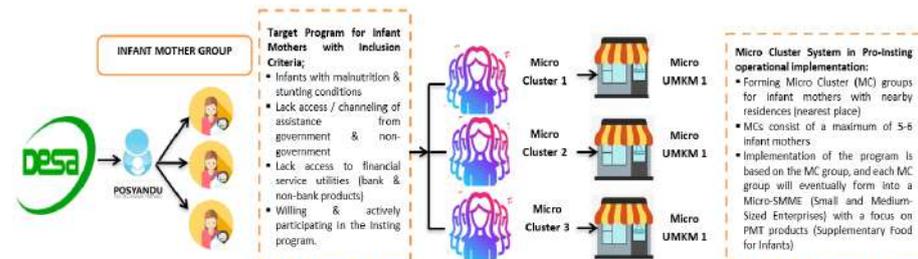
are actively involved in health and economic activities at posyandu. The inclusion criteria for participants included:

- a. Toddlers with malnutrition and stunting or in healthy conditions
- b. Lack of access to government and non-government assistance or channels
- c. Lack of access to financial service utilities (bank and non-bank products)
- d. Willingness and active participation in the program.

The focus of the Pro-Insting program is on women (mothers of toddlers) who meet these criteria). The mapping program uses Android-based software and applications with data inputs including:

- a. Identity data of toddler mothers (female)
- b. Results of analysis of toddlers’ nutritional status (based on KMS data)
- c. Maps of mothers’ under five domiciles (Arcgis data)
- d. Socioeconomic data and data related to financial inclusion, such as:
  - Family income data (aggregate per capita family income data)
  - Accessibility data to financial services for bank and non-bank products
  - Data on the availability of access to government and non-government assistance services
  - Information on Informed Consent Participation in Pro-Insting.

In the second step of the Pro-Insting process, participants are grouped into Micro Cluster System (MCS) groups based on their proximity to each other. This is done by referencing the coordinates of the participants’ homes and forming groups based on the closest locations. The raw data for this MCS process is generated from the data collection application mentioned earlier. The goal of these MCS groups is to facilitate the implementation of the core actions of Pro-Insting, as the participants are located close together and can work in groups to maximize and streamline the training, mentoring, and monitoring processes. The concept of MCS is further explained in the following infographic.



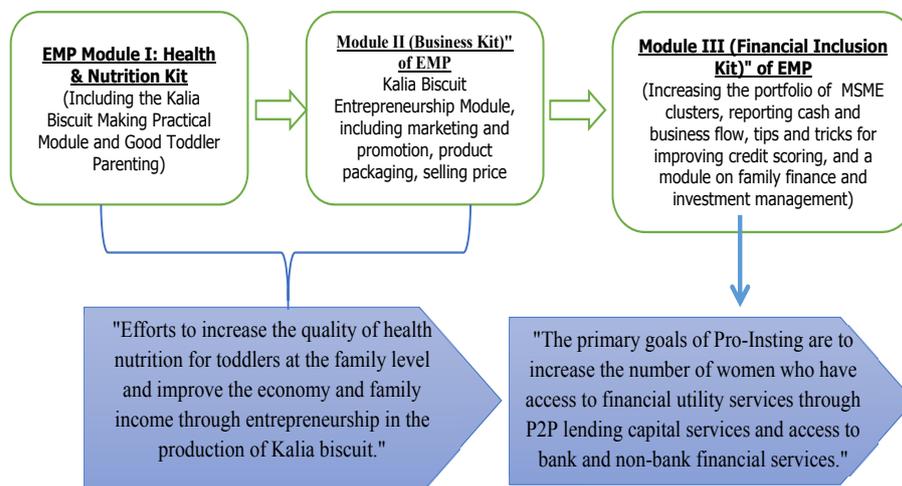
**Picture 2.** Mapping of the Micro Cluster System

1. Groups of mothers participating in the Pro-Insting program form groups known as Micro Cluster (MC) Groups 1, Micro Cluster Groups 2, etc., based on the proximity of their homes.
2. Each MC consists of a maximum of 5-6 mothers with children under five, and determines the schedule and location for Pro-Insting activities such as training, mentoring, and the Monev process (which can take place in the participants' homes on a rotating basis).
3. These MCs will later divide into UMKM clusters 1, UMKM clusters 2, and so on, which will serve as role models for improving the economy through women's economic empowerment through the production and sale of additional nutritious food for toddlers in the form of Kalia biscuits.
4. The MC will be the main location for implementing Pro-Insting from start to finish.
5. Each MC has a leader chosen by the members of the cluster.
6. The core purpose of the MCs is to foster a sense of empathy, togetherness, cooperation, and emotional closeness among Pro-Insting participants.

## A DETAILED EXPLANATION OF THE PRO-INSTING

### **Core Actions: Pillar I, Education, Mentoring, and Training (EMP Module)**

The concept of the EMP Module is explained in the following infographic:



**Picture 3.** Infographics for the EMP module

### **A. Explanation of the infographic for the EMP module:**

In the main activities of EMP Module I (the Health & Nutrition Kit), there are two parts: 1) the PMBA (Infant and Child Feeding Practices) chapter

focuses on toddler health activities (ranging from feeding and parenting practices to toddlers) and 2) the practical chapter on making Kalia biscuits. These activities are conducted intensely 3 times a week. The EMP module and PMBA chapter curriculum are conducted in accordance with Unicef technical instructions (Unicef & Ministry of Health RI, 2019) with local cultural adaptations and approaches, as well as technical activities conducted using lecture methods, mentoring, training, and practice simulations in each UMKM cluster. It is hoped that through the implementation of PMBA Chapter I in Module I, participants will be able to know, understand, and practice the activities as a whole through pre-post monitoring and evaluation using the assessment form in the EMP Module I PMBA chapter.

The chapter on EMP Module I for the practice of making Kalia biscuits uses a prototype of the Kalia biscuit product, which is based on the standard formulation of RUTF (Ready Use Therapeutic Food) for additional food for toddlers (Lenters, 2013). The specifications for the Kalia biscuit product use formulations made from ingredients such as rice flour, fish meal, and various types of local, cheap, and highly nutritious food products. The Kalia biscuit product has been tested in the laboratory and has high levels of proximate and nutritional analysis for both macro and micro nutrients. Detailed analysis results and standards for the processing and manufacturing of biscuits are provided in the attached sheet.

The main goal of implementing EMP Module I is to enable mothers of children under five to understand and practice proper parenting patterns and ways of providing food or actions to stimulate correct child development, as well as to properly and correctly make Kalia biscuit products as a means of providing additional food for toddlers at home or in the UMKM cluster group.

### **B. EMP Module II (Business Kit)**

In EMP Module II, the focus is on the entrepreneurial aspects of Pro-Insting participants. The EMP Module II package includes learning about entrepreneurship and fulfilling dreams, product marketing and distribution, online marketing (e-commerce applications and social media), packaging products, and analysis of selling price and profit. The main product in the entrepreneurship program is the production of ready-to-eat fish biscuits. The marketing system uses access to the posyandu network at the sub-district and district levels, as well as non-posyandu market share through online marketing or e-commerce based on local and multinational platforms.

The main objective of implementing EMP Module II is for Pro-Insting participants to understand, implement, and apply entrepreneurship skills to increase their economy through the production of superior tuna-based products or product development using online marketing and distribution models based on applications or social media.

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### C. EMP Module III (Financial Inclusion Kit)

This module was developed in collaboration with fintech P2P lending providers, taking into account that the average Pro-Insting participant is a family cluster with a low income and administrative constraints related to barriers to collateral, transaction history, and other parameters that may be exceptions, but with considerations for the psychological aspect and the type and business track record of the MSMEs seeking a lending process. The aim is to provide access to fast, credible, and competitive financial services through P2P lending using a rational and inclusive scheme.

Pro-Insting, as a social enterprise start-up, will establish partnerships specifically with fintech P2P lending providers or other bank-based microfinance institutions, with relevant and rational requirements and mechanisms. Technically, Pro-Insting will create a group of MSME clusters of mothers with toddlers with sales and profit records, as well as a strategic product in the form of Kalia biscuits, in order to offer financing options such as:

- Group lending-based financing for the MSME Cluster, carried out by groups of mothers with children under five, so that the financing burden is not on individuals but on the community, with certain individuals appointed as member accounts.
- It is expected that financing can be done through installments on a weekly basis or a tempo system.
- It is expected that P2P lending will include credit insurance.
- Flexible credit scoring patterns based on the synergistic and productive role models of the MCS.

The EMP Module III includes a financial literacy section on increasing the MSME Cluster portfolio, reporting cash and business flow, tips and tricks for improving credit scoring, a module on family financial management and investment.”

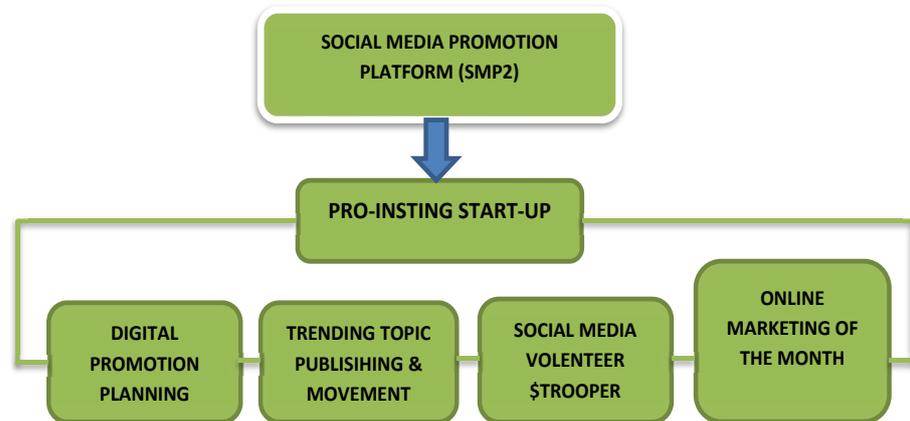
#### - **Pillars II & III: Mapping & Distribution and Marketing Intermediation Facilities**

The concept of pillar mapping has been explained and synergized in the previous chapter, but the focus is on intermediation facilities, which are key to increasing the financial inclusion index, particularly access to financial utilities. The main objective and role of the Pro-Insting startup as an intermediate facilitator is crucial to the success of the program to accelerate financial inclusion, as it has a dual role in addition to facilitating the formation of independent and competitive Micro MSMEs with quality products, it also serves as an intermediary between financial institutions, particularly fintech P2P lending providers or related bank/non-bank lending providers, as catalyst units and collaboration liaisons to help Micro MSMEs succeed in various financial product innovations

to access capital and other financial needs, and facilitate formal financial accessibility for SMEs through systems or financial products that prioritize welfare and convenience in transactions. For example, the proposed scheme for the lending process includes flexibility for credit scoring assessments, embedded lending insurance services, and flexible installment payments, such as weekly repayments or due with a rational tenor.”

**- Pillar IV: Program Promotion and Dissemination**

In the promotion and outreach domain, the program is a central focus, especially as a forum for promoting and introducing, as well as amplifying information on the existence, activities, and implementation of Pro-Insting, in an effort to increase the nutritional status of toddlers and improve welfare by increasing access to literacy and the utility of financial services using social media. The concept in this domain uses innovation with the Social Media Promotion Platform (SMP2) role play.



**Picture 4.** Infographics for the Social Media Promotion Platform (SMP2)

The purpose of SMP2 is to involve Pro-Insting participants (individuals and groups) in supporting and promoting Pro-Insting activities through specific rules and mechanisms, as shown in the infographic. The SMP2 mechanism includes Digital Promotion Planning (DP2) and a Trending Topic and Publishing Movement. This activity, which was initiated by start-up Pro-Insting, involves collecting data from smartphone-using participants and planning weekly posts, broadcasts, and standardized topics with hashtags to improve communication and create branding and replication effects within the SMP2 program. It also helps to create linkages and benchmarking between social media platforms. The use of hashtags allows for tracking and data counting, as well as the creation of trending topics. SMP2 also includes a Social Media Volunteer program for volunteers or social media activists outside the Pro-Insting program to contribute to branding and promotion efforts. These volunteers must

have verified social media accounts that are managed in a database system for tracking purposes. The O-man award is given to active Pro-Insting program participants who participate in SMP2, based on ratings of their social media activity, such as likes, shares, and retweets, and other analytical measures. This award is given based on the cluster or regional region.

- **Pillar V of Pro-Insting is the program monitoring and evaluation stage**

in which the success of the Pro-Insting program is assessed qualitatively and quantitatively using various assessment parameters. This process is carried out by Pro-Insting's internal audit team, who review the operational system of the program implementation from Pillar I to Pillar V. The assessment parameters include performance indicators for the progress towards financial inclusion in the MSME cluster, the percentage of MSME clusters collaborating with financial institutions and carrying out financial activities, participant compliance with the EMP1-EMP3 program, and other measurements. The ultimate goal of Pro-Insting is to increase the percentage of financial inclusion among independent MSME clusters that have access to capital and a credible credit score, as well as to decrease the prevalence of stunting among young children and increase the income of participating families through the Pro-Insting entrepreneurship program.

## CONCLUSION

Pro-Insting is a model that combines elements of social enterprise and aims to bring together two intersecting aspects. The Pro-Insting program for financial inclusion has the following opportunities for replication and implementation:

- The program is simple and easy to run: The program involves locating posyandu services at the village level, with the involvement of local stakeholders and community participation, particularly mothers of young children. The program's service and operational systems can run effectively with the participation of mothers in efforts to improve the nutritional status of young children and increase economic welfare through Pro-Insting entrepreneurship activities.
- The program has national scale and is easy to replicate: With an estimated 280,370 posyandu units distributed throughout Indonesia and an estimated 5.6% of the total population of Indonesia participating, mainly mothers of young children, the program has a large target base and national implications. By innovating at the posyandu level, it is likely that financial inclusion will be accelerated evenly and the chances of replication will increase significantly.

- The program is community-based and sustainable: The program involves community participation, in this case posyandu cadres and Pro-Instingparticipants, with a system of rules and regulations and systematic governance in Pro-Instingin synergy with the posyandu operational system. This makes the innovation based on posyandu able to exist and be sustainable over a long period of time.
- The program is aided by the availability of internet and information technology infrastructure: With the availability of internet and widespread smartphone ownership, the program's communication and online marketing system can be implemented effectively.

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