

## PRESS RELEASE

### **OJK LAUNCHES INCLUSIVE FINANCIAL ECOSYSTEM PROGRAM IN DOLOKGEDE TO IMPROVE COMMUNITY WELFARE IN RURAL AREAS**

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Bojonegoro Regency, August 3, 2024. Indonesia Financial Services Authority (OJK) continues to improve financial inclusion, especially in rural areas, through Inclusive Financial Ecosystem (“EKI”) Program that empowers and prospers the community.

Chairman of the Board of Commissioners of OJK Mahendra Siregar conveyed this message during his remarks in EKI Kick Off in Rural Areas 2024, in Dolokgede Village, Bojonegoro Regency, East Java Province, on Saturday.

“The key to national economic growth is regional economic growth as the domestic potentials’ power. Certainly, (this can be achieved) by supporting all regional economics, including in the village level,” said Mahendra.

Furthermore, Mahendra explained that since last year, 35 Regional OJK Offices were assigned additional duties: thoroughly inventorying, mapping, and supporting flagship sectors and industries’ growth and optimization in each province comprehensively down to the city and regency level.

“Meanwhile, in rural areas, we kick start the movement with EKI Program for greater participation and benefits. Therefore, we collaborate with the regional government through the extension from Regional Financial Access Acceleration Team (TPAKD),” Mahendra explained.

Minister of State Secretariat Pratikno, Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Friderica Widyasari Dewi, Deputy Commissioner of International Relations, APU-PPT, and Regional and concurrent Acting Head of OJK East Java Office Bambang Mukti Riyadi, Acting Regent of Bojonegoro Adriyanto, Deputy Head of East Java Province Bank Indonesia Representative Office M. Noor Nugroho, and leaders of Financial Services Institutions all attended this Kick Off event.

Pratikno extended his appreciation to OJK for initiating the creation of economic growth machine, which drives the community’s economy in Dolokgede Village.

“Our village has plenty of resources. Back then, there were several tobacco plantations which produced export-quality cigars, so we were living quite prosperously. However, we hit a dip. We needed to manufacture new machines to grow (the village’s) potential,” Pratikno explained.

Chief Executive of Market Conduct Supervision, Education, and Consumer Protection of OJK Friderica Widyasari Dewi highlighted that EKI initiation also included the Desaku Cakap Keuangan (My Financially-Adept Village) program as OJK’s resolution to grow new economy sources in various regions of Indonesia, particularly in the rural areas.

“We have initiated 36 EKI and Alhamdulillah, there were fruitful impacts in public financial literacy and inclusion improvement, especially in how the public chooses their accesses to

finance, thereby improving common welfare through MSME empowerment in rural areas,” said Friderica.

Friderica also presented EKI Program’s achievement from financial inclusion aspects:

1. Opening more than 8,000 savings accounts (regular, student, gold)
2. Distributing credit/financing to more than 1,500 debtors;
3. Expanding financial accessibility through Laku Pandai agents and facilitating QRIS payment system;
4. Conducting 500 financial education and fostering events for communities in rural areas.

In 2024, EKI Program were implemented in 44 rural areas under the coordination of the Regional Financial Access Acceleration Team (TPAKD), and involving regional OJK Offices, related Ministries/Institutions and Financial Services Institutions, including the implementation in Dolokgedede Village, Bojonegoro Regency, East Java.

Dolokgedede Village mainly engages in the productive agriculture and sports infrastructure sectors, which may potentially edusport-based tourism destination in the Bojonegoro Regency. One of the EKI flagship program, Desaku Cakap Keuangan program, aims to deepen the community’s understanding and comprehension on financial institutions, products, and services through training and education for the village apparatus and community.

The EKI Kick-Off also assimilated with the Medhayoh Festival, adapting the name “Medhayoh Financial Festival”. The festival is an event that aims to flourishing and prospering the economy cycle through local Dolokgedede Village MSME empowerment in the form of art performance, traditional culinary, and other activities involving the public’s active participation.

### ***EKI Program in Dolokgedede Village, Bojonegoro Regency***

The EKI implementation event in Dolokgedede Village was held from July through December 2024. EKI Program in Dolokgedede Village will immerse all groups in the community, such as MSMEs, farmers, women, labors/employees, and students. All of these will be implemented in three stages of village’s potential optimization:

1. **Pre-incubation** stage; identifying and mapping physical, natural, human capital, social, and financial potentials of the village. This stage is supported by the RISE Indonesia Research Institution. In this stage, Dolokgedede Village will discover their development points as an edusportainment-based village.
2. **Incubation** stage; Dolokgedede Village communities will have financial fostering and education and **human resources empowerment from July to December 2024** by related stakeholders (Pegadaian, PNM, BRI, Bank Jatim, BPJS Ketenagakerjaan, Jasindo, SMF, and BPR PD Bojonegoro, Regional Apparatus Organization (OPD), Bank Indonesia, and OJK.
3. By the end of the **post-incubation** stage, the village’s communities are expected to be able to easily and optimally utilize various financial products for business purposes or other productive purposes. The optimization will be driven by Financial Services Institutions involved in this event, namely addition of Laku Pandai Agents, Productive

Traders Card (“KPP”) credit distribution, KUR distribution, personal accident insurance products subsidies for farmers, and incentives for the BPJS fee for Dolokgede Village apparatus. Financial Services Institutions will also provide supporting facilities for business and Ruang Pintar for MSMEs.

The EKI Program in Dolokgede Village is expected to improve financial literacy and inclusion, which consequently contributes to common welfare.

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