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Improving Marketing and Financial Management Practices for Home-Based Informal Bakeries through Participatory Mentoring in Cilaja, Kuningan, West Java

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ABSTRACT

Background: Female entrepreneurs are characterized by meticulousness and patience in managing their businesses. However, concerns regarding risk and unstructured marketing and financial management often constrain informal enterprise development. The home-based bakery Aneka Kue Almira in Cilaja, Kuningan, faced challenges including limited marketing reach (only 50 Instagram followers), absence of product catalogues, no digital payment systems, and mixed personal-business finances, resulting in monthly losses with revenue of Rp2.48 million against costs of Rp2.5 million.

Purpose of the Study: This community development initiative aims to provide entrepreneurial empowerment to enhance the capacity of informal women-owned businesses, enabling them to become more resilient, systematic, and sustainable enterprises through improved marketing and financial management practices.

Methods: Through a 20-day participatory mentoring program using Community-Based Participatory Research (CBPR) approach, interventions included product catalogue development, social media reactivation (Instagram, TikTok, Facebook), QRIS payment implementation, COGS calculation training, and separation of personal and business finances. Post-program monitoring was conducted from January to April 2026.

Results: Instagram followers increased from 50 to 215 followers with 30 distinguished postings. Monthly sales revenue more than doubled from Rp2.48 million (November 2025) to Rp5.85 million (March 2026). Financial management improved by maintaining overall costs below 60% of total sales revenue, returning financial loss into profit. The female entrepreneur demonstrated improved ability to manage expectations, reduce uncertainty, and maintain consistent bookkeeping practices

Keywords

Female Entrepreneurship;
Empowerment; Marketing;
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Introduction

The community development program at Universitas Prasetya Mulya aims to enhance the business capacity of informal women entrepreneurs in Kuningan, West Java, through intensive and personalized training empowerment activities. These women entrepreneurs play a crucial role as key contributors to household economic sustainability. According to data from the Central Bureau of Statistics (Badan Pusat Statistik/BPS) in 2021, women's participation in Micro, Small, and Medium Enterprises (MSMEs) reached 64.5 percent of the total MSME entrepreneurial sectors. In Kuningan, regional statistics indicate that women account for more than 50 percent of MSME business actors (Pemerintah Daerah Kuningan, 2025). Nevertheless, several studies have found that some MSME entrepreneurs in Kuningan have barriers of limited levels of formal education that are insufficient to adequately support the organized business management MSME business activities (Barus et al., 2025).

In the context of Indonesia's economic contribution, MSMEs represent a form of productive economic activity predominantly undertaken by lower- to middle-income communities. Consequently, MSME partners often have limited knowledge and insight into the business environment. Some of those entrepreneurs even perceive the return of initial capital and minimal profit as the primary indicators of business viability. However, in our field work, such perspectives can no longer be regarded as trivial or sustainable in today's competitive economic landscape.

During the pre-test phase, the Community Development team identified fundamental challenges faced by the informal women entrepreneurs that we had empowered. In mapping these challenges, the team observed deficiencies on both the supply side—namely, the lack availability of resources for production and sales—and the demand side, particularly market opportunities for the products offered (Mankiw, 2024). In general, the home business enterprise was selling very limited products, uncertain price, and to sell mostly offline. The woman involved in this program operate home-based businesses in Kuningan, producing and selling traditional cakes. In November 2025, the female entrepreneur faced limited small revenue of 2,000,000 million rupiahs with costs approximately 2,500,000 rupiahs. In the past three years, the Instagram for the marketing only reached 50 followers, with unclear and very simple marketing contents.

Prior to implementing the mentoring program for that woman informal entrepreneur, the team evaluate a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis of the participating home-business woman entrepreneur. That instrument was considered relevant due to its flexibility as a simple managerial tool designed to systematically organize internal and external factors influencing the strategic position of entrepreneur (Teece, 2018). The informal woman business that we empowered own the cake business shop of *Aneka Kue Almira*. The results of this analysis are presented in Table 1 below.

Table 1: SWOT Analysis of Cake Shop *Aneka Kue Almira* in Cilaja

Strengths (S)	Weaknesses (W)	Opportunities (O)	Threats (T)
Offers high-quality products at affordable prices	Limited marketing efforts beyond word-of-mouth promotion	Active MSME communities that regularly participate in bazaars	High number of similar competitors due to the universal nature of the products
Relatively low operational costs	Products are difficult to sell and package for e-commerce platforms	Products can be easily marketed through social media channels	Economic instability accompanied by rising raw material prices

Products can be customized and made fresh, ensuring consistent quality	Numerous social media trends that support the partner's products
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Source: Interview with the Female Entrepreneur Beneficiary

From Table 1 above, *Aneka Kue Almira* exhibits several internal strengths and weaknesses, as well as external opportunities and threats. The main strengths of the enterprise lie in its ability to offer high-quality products at affordable prices, maintain relatively low operational costs, and apply flexible production processes, as products are made based on customer orders, thereby ensuring consistent product quality. However, the business also faces notable weaknesses, particularly the limited marketing strategy that relies primarily on word-of-mouth promotion, as well as constraints in packaging and selling products through e-commerce platforms.

Community development in Universitas Prasetiya Mulya was conducted to assist entrepreneurship capabilities of home-business enterprises in Kuningan, West Java. At Universitas Prasetiya Mulya, both students and the Lecturer have elaborated the academic concept entrepreneurship and economic development to apply in this community development field activities, lasting 20 days or approximately 3 weeks. The community development program aimed at women's empowerment in Kuningan serves as a field laboratory for the team to understand applicable and shortfalls of the economic development and entrepreneurship theories in empowering that informal female entrepreneur. The Center for Small Business Development Program/ *Program Pusat Pengembangan Usaha Kecil* (PPUK) at Universitas Prasetiya Mulya assigned every group participant into a home-business enterprise in Kuningan, West Java. This group was allocated to cake shop *Aneka Kue Almira*, owned by Ibu Ina.

Given these fundamental challenges, the community development program places particular emphasis on strengthening marketing and financial empowerment for that woman informal entrepreneur recipient. Initial observations indicate that the partner demonstrates a strong commitment to fulfilling customer demand. Nevertheless, there remains a clear need for business development, especially in digital marketing and advertising. The partner expressed expectations that social media, particularly trend-driven platforms such as TikTok, could be utilized more effectively to expand promotional reach and increase sales. In this community development assessment, the younger customers required visualised product, from our initial direct observation. TikTok was seen as feasible platform, as it has ease of use for that female entrepreneur.

Overall, while the informal woman entrepreneur possessed promising market business potential, she continued to face various constraints, including lack capacity to conduct well-structured business management practices, the absence of structured recorded financial report, limited marketing capabilities, and minimal utilization of technology. These conditions highlight the need for sustained and relevant mentoring to ensure that the enterprise can develop in a more structured and sustainable manner. Accordingly, this community development activities were designed as a mentoring-based community development initiative aimed at enhancing business capacity while applying economic and business knowledge derived from class learning experiences at Universitas Prasetiya Mulya. Through this collaborative approach, the community development team seeks to support her in achieving long-term, sustainable business growth.

Method

To ensure relevant community development program, the team carried out benchmarking by reviewing several previously implemented community service initiatives and integrating relevant

academic literature related to technical community development methods. In general, the approach emphasized active participation among field researchers, community organizations, and other relevant local stakeholders. This community service program adopted a Community-Based Participatory Research (CBPR) design, which emphasizes equitable collaboration between researchers, community organizations, and local stakeholders throughout all phases of the community development process (Wilandika et al., 2025). The program was structured into four main stages, namely problem identification, participatory planning, implementation, and reflection and evaluation (Eatman et al., 2023), as illuminated on Figure 1.

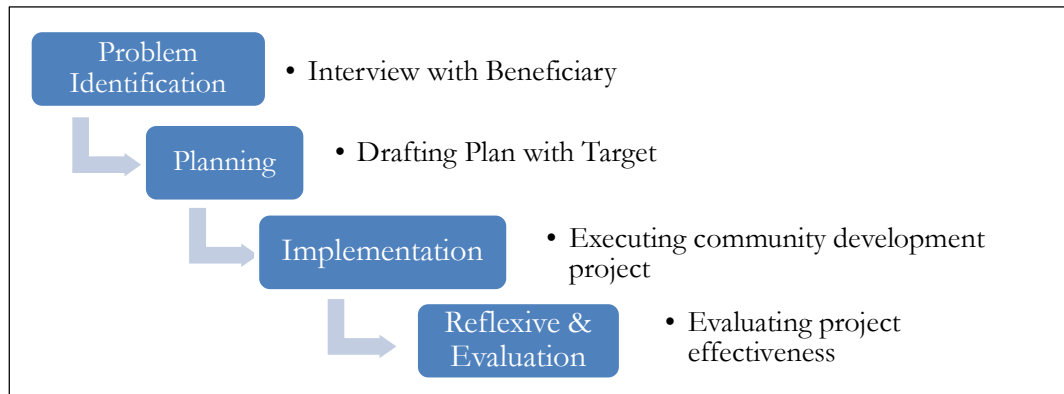


Figure 1. Community Development Methods

(Source: Synthesized from Eatman, 2023)

In identifying problem, the team sought to explore and identify the core challenges faced by the service recipients (Eatman et al., 2023). At this stage, the community development team conducted interviews with the target group of women entrepreneurs to obtain detailed profiles and the comprehensive understanding of the problems encountered by the partners. This process involved identifying problems, clarifying the objectives and urgency of activities, assessing partner needs, and jointly determining the final targets agreed upon by both the team and the female MSME participants (Rahayu & Day, 2015).

Several questions were posed to the partners regarding marketing media usage and financial management processes, including bookkeeping practices, to support the realization of long-term business objectives and sustainable enterprise development. From the marketing perspective, questions focused on social media usage in the local area, the platforms most frequently used for promotion, and the level of social media penetration in the Kuningan region. From the financial perspective, inquiries included the payment methods used when receiving orders, the regularity of monthly financial reporting, the calculation of unit production costs, and the existence of digitalized financial records to facilitate storage and monitoring.

Subsequently, participatory planning was conducted as a crucial stage in jointly formulating participatory actions with partners to enhance the capacity of the target community (Eatman et al., 2023). At this stage, the team and the partners collaboratively determined urgent marketing and financial issues to be addressed, established the duration of the mentoring process, and designed simple and practical modules that could be used throughout the community development activities (Pratiwi & Yarlani, 2023).

During implementation stage, the community service activities were carried out over approximately three weeks, during which the team worked dynamically with the partner to collaboratively address marketing and financial challenges. Initial planning focused on mapping targeted outcomes, identifying potential problems, and formulating structured solutions to facilitate effective implementation. Marketing plans included activating accessible social media platforms, encouraging routine content uploads, and training partners to use basic platform

features to promote long-term independent use. In terms of financial management, planning emphasized routine recording of income and expenses to enable the partner to accurately assess the community service recipient's financial condition. The detailed of 20-days (or three weeks intervention) is illuminated in Table 2, as below.

Table 2: Detailed Mentoring Program in Community Development

No.	Problems	Solutions	Output
1	Lacks a standardized catalogue and has not defined flagship products, making it difficult to focus on an effective positioning strategy	Developing a product catalogue in PDF and infraboard formats with photos and prices, using live-in data to identify best-selling products as a basis for selecting flagship items	Complete product catalogue (PDF and infraboard) and a list of top-demand products.
2	Not optimising social media usage, resulting in low digital visibility, marketing activity, and audience engagement.	Reactivating Instagram, creating video content and product catalogues, and leveraging Facebook Marketplace and TikTok Ads to increase reach and sales	Active social media accounts, a complete and standardized product catalogue, consistent ready-to-use short video content, and increased audience engagement and reach
3	Improper bookkeeping, resulting in business expenses, personal expenses, and income being mixed together.	Basic training on daily cash records, account separation, and the use of simple bookkeeping applications.	Tracked income and expenses, distinguish personal and business spending, and ideally maintain separate accounts (e.g., bluSaving & bluBudgeting) for business use.
4	No a QRIS payment option and a weekly pre-order (PO) system to improve production and operational efficiency.	Implementation of a QRIS payment system and a weekly pre-order (PO) or ready stock menu.	QRIS payments simplify sales reporting and bookkeeping, while a weekly pre-order (PO) or ready stock system helps ensure more stable revenue.
5	Limited visibility and market access make it difficult for MSME products to be widely recognized.	Organize the <i>Saung Rahayata</i> event with other groups to provide a direct promotional space for partners	The products became more recognized, with increased awareness and visibility among potential customers during the event.

6	Monitoring Post-Community Development Program	Sometime female entrepreneurs can lost guidance and focus after mentoring program	The online weekly meeting was established to allow the progress from female entrepreneur and provide continuous improvement
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The implementation stage involved executing the planned community development activities in accordance with the specific problems faced by the target community. Community service interventions were systematically implemented to ensure alignment with identified needs (Eatman et al., 2023). Intensive mentoring was conducted through direct participation in the partner's business operations, allowing the community development team to gain a deeper understanding of how to improve the effectiveness of the informal business managed by the women entrepreneur (Luis et al., 2020).

In practice, from a marketing perspective, the recipient began to utilize social media platforms more independently; however, implementation had not yet reached an optimal level due to limitations in content consistency and restricted digital literacy. From a financial perspective, the partner demonstrated improved understanding of cost of goods sold (COGS) calculations. Nevertheless, caution remained necessary in adjusting product prices, as consumers in the Kuningan area tend to be price sensitive. Consequently, price increases driven by rising raw material costs could potentially lead to a reduction in customer demand for products offered by Aneka Kue Almira.

The final stage involved reflection and evaluation through post-test interviews and an assessment of the overall effectiveness of the community service activities (Eatman et al., 2023; Wilandika et al., 2025). Approximately 4 months after the completion of the community development program, the team conducted follow-up communication via telephone and WhatsApp to evaluate the outcomes and sustainability of the empowerment interventions provided to the informal woman home-business enterprise.

Result

Problem Identification of Community Development Recipient

In this community development program, the results discussed are structured based on the established community service methodological framework. In identifying marketing-related problems, this community engagement initiative examines marketing challenges across four key aspects: product, promotion, place, and price. Based on field observations conducted in Kuningan, the female MSME partner has not yet developed a standardized product catalogue. This condition resulted on inefficiencies in communicating product information to consumers and potential customers.

Based on interviews with that community development recipient, who is the owner of *Aneka Kue Almira*, product information was conveyed manually through WhatsApp, often with inconsistent versions of product details. In terms of product management, the MSME partner also had no prior knowledge regarding which products are most favoured by customers due to the absence of structured sales data records. Consequently, the partner experienced some difficulties in identifying flagship products that could be prioritized within the marketing strategy.

Regarding promotional activities, a needs assessment conducted through interviews revealed limited progress in promotional efforts. The findings indicate that the partner has not

utilized social media platforms optimally. The female entrepreneur can use Instagram and Tiktok, but she does not have idea the contents to upload for the customers. Initial observations showed that the existing Instagram and TikTok accounts were inactive and not managed consistently. In the era of digitalization, Facebook remains a widely used social media platform for consumers to explore products aligned with their preferences (Idah & Pinilih, 2019). However, she did not yet have a Facebook account as an additional marketing channel. Low digital activity has resulted in limited product visibility, stagnant audience reach, and low brand awareness of *Aneka Kue Almira* among the broader public, particularly potential consumers who prefer online shopping for bakery products.

With respect to the place aspect, *Aneka Kue Almira* had continued to rely heavily on a made-to-order system and direct sales from the home-based production site. The utilization of e-commerce platforms such as Tokopedia, Shopee, GoFood, or GrabFood have not yet been implemented. This limitation is largely due to the short shelf life of wet cake products and the absence of a ready-stock system, which significantly restricts product distribution reach.

In terms of pricing, that woman business entrepreneur did not yet have the accurate calculations for the Cost of Goods Sold (COGS), as financial records remain mixed between personal and business finances. As a result, she had faced some challenges in determining appropriate selling prices and accurately measuring the profitability of each product. This issue was further exacerbated by consumer price sensitivity in the Kuningan region, which made the partner hesitant to increase prices despite rising production costs.

From financial issues, particularly on the revenue side, she had unstable and unpredictable income, as all sales depended on sporadic incoming orders. There was no weekly pre-order system or ready-stock mechanism that would allow for structured production planning and regular revenue estimation. The lack of digital promotional activities further limited the exploration of potential new customers.

On the expenditure side, personal and business expenses remained fully integrated without clear separation, preventing her from obtaining an accurate overview of the enterprise's cost structure. The absence of routine bookkeeping records complicated the calculation of unit production costs, the determination of reasonable profit margins, and the identification of expense components that could be optimized for efficiency.

Planning for Community Development Intervention

Planning for the Community Development began with the identification of local needs, resource potentials, and the aspirations of micro, small, and medium enterprise (MSME) actors through a participatory process (Kania et al., 2021). The success of community development program was dependent upon a deliberative planning process and the active involvement of community partners. In this stage, the stakeholder engagement with community development participants served as a fundamental structure to endure agreed planned activities. They were fundamental for the robust community empowerment program as it ensures that planning directions were aligned with local culture, consumer needs, and realistic local program (Kania et al., 2021).

During the planning stage, the project team and the female entrepreneur jointly determined program priorities over approximately three weeks of Community Development activities in Kuningan in West Java. The primary marketing program prioritized was the development of a digital product catalogue, as the catalogue served significant channel for the subsequent promotional activities. After the catalogue development had been developed, the planning was subsequently into the reactivation of social media platforms to ensure consistent content posting. The agreed sequence had begun with an introduction to social media platforms and their basic features. Afterwards, it was followed up with by the creation of simple content and then being

concluded with the interactive consultation for the affordable and common social media features for market promotion enrichment, for instance WhatsApp, Instagram, and TikTok, as in Figure 2.



Figure 2. Stakeholder Consultation for Digital Marketing Planning

In the financial planning, the initial stage had been begun with determining consensus for basic education on the importance of separating personal and business finances. Then, the team and the female entrepreneur had figured out how to design the simple bookkeeping template using affordable financial digital application of *Blu BCA*. Then, the project team and the community development beneficiary had agreed that financial records can be maintained on a daily basis to foster consistent habits from the outset, with weekly monitoring conducted by the team to ensure continuity and accuracy. This training was planned to schedule for the second week of the community development program, allowing partners sufficient time to practice independently before the program ended. The expected financial planning objective was that partners can develop the capacity to maintain financial records autonomously and gained a clearer understanding of their current financial performance and their informal financial business future prospects.

Implementing Community Development Activities

The initial community development step in marketing improvement was the product development. The product improvement had focused on classifying products based on consumer demand in order to better capture the appropriate market segment. From the direct observation, product-related interventions to be organised by team were directed toward enhancing the design and packaging quality of *Aneka Kue Almira* by improving their visual appealing for their consumers. This empowerment to such female entrepreneur had been directed by training her relating to a simple market review of various modern and eye-catching packaging options. Eye-catching packaging option was defined as the procurement of several alternative packaging types to compatible with the product's characteristics. After the packaging materials had been made, the female entrepreneur then started to experiment different packaging options during the sales process. With that, the female entrepreneur can exercise to assess consumer responses as well as to evaluate the suitability of the packaging for business needs. Furthermore, the female entrepreneur was able to prepare packaging stock to anticipate increased demand during peak periods, such as ahead preparation for religious holidays.

Aside of the packaging improvements, the activities also included the application of stickers or labels to the products as an effort to enhance consumer brand awareness. During the implementation phase, stickers were designed and printed by the community development team in collaboration with the female entrepreneurs, and then subsequently was applied to the product packaging during sales. The use of stickers served as part of the business's visual identity, making the products more easily recognizable to consumers. Through this process, she became accustomed to incorporating basic branding elements into their products while gaining insights into the most effective and cost-efficient types of stickers for sustainable use in ongoing production and sales activities, as being illustrated in Figure 3.

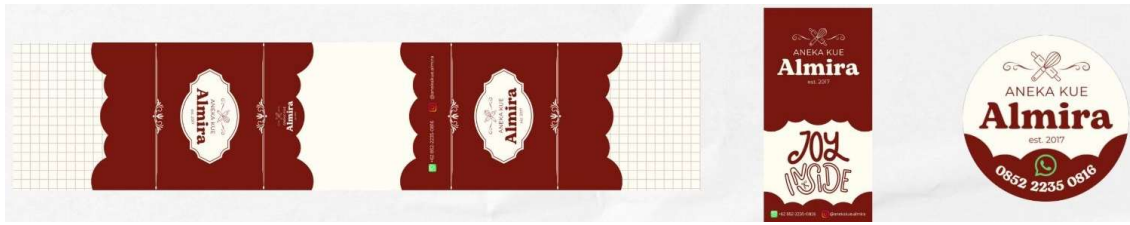


Figure 3. Rebranding of Product Packaging

To improve the business pricing, the team had assisted the female entrepreneur to understand and to estimate of the Cost of Goods Sold (COGS) as a fundamental basis for determining more accurate selling prices (as Table 2). This activity was carried out by developing COGS calculations for her several cake products, particularly those that were most popular or most frequently sold by that female entrepreneur. During this process, various cost components involved in production were identified and systematically recorded to enable her gaining a clearer understanding of the cost structure underlying the product prices. The estimated COGS result was then discussed with her to enhance her understanding of the connection between production costs and the selling prices offered to consumers.

Table 3: Re-calculating COGS of Cakes

Product	Qty	Price/pcs	COGS
<i>Kue Ulang Tahun</i>	5	120.000	60.000
<i>Brownies</i>	8	55.000	35.000
<i>Snack Box</i>	60	6.000	3.600
<i>Donat</i>	78	2.500	1.250
<i>Bolu Kukus</i>	7	75.000	33.000
<i>Kue Basah</i>	180	2.000	1.000

By enabling mentoring process for determining market price, the female entrepreneur had stronger awareness relating the importance of cost calculation as a foundation for the business pricing decision. At the first attempt in practice, the partner had demonstrated a relatively cautious approach toward adjusting selling prices. This caution had stemmed from concerns that price changes might negatively affect consumer purchasing interest. Consequently, the approach adopted leads to net income improvement, as illustrated in Table 4. Furthermore, efforts were made to identify alternative raw materials and more cost-efficient packaging options to better control production costs without placing substantial pressure on the final selling price of the products.

Table 4: COGS and Sales Before and After Mentoring Program

	Before		After	
Month	November 2025	January 2026	February 2026	March 2026
Sales Revenue	2.480.000	4.360.000	5.020.500	5.853.000
COGS	1.304.500	1.827.400	2.356.500	2.518.300

Furthermore, the Team's empowerment efforts in the promotion aspect focused on reactivating the use of social media as a digital marketing tool for that female enterprise in Kuningan. During the implementation stage, the team assisted in restoring activity on social media accounts that had previously been underutilized, particularly on Instagram, TikTok, and Facebook. Once the accounts were reactivated, several content posts were uploaded as initial steps to resume online promotional activities. This initiative aimed to enable the female entrepreneur to reutilize social media not only as a communication channel but also as a platform for product introduction and for reaching a broader consumers' audience.

Beyond reactivating social media accounts, further intervention was carried out through mentoring in the creation of promotional content. This activity included training her on how to capture product photos and videos that could be used as promotional materials, thereby equipping the partner with the skills needed to produce content independently. Through this process, she began to understand the basic workflow of content creation as well as the importance of consistency in uploading promotional content. Over time, family members of the partner also became involved in assisting with content production and uploading, contributing to a more sustainable implementation of social media-based promotional activities, as shown in Figure 4.

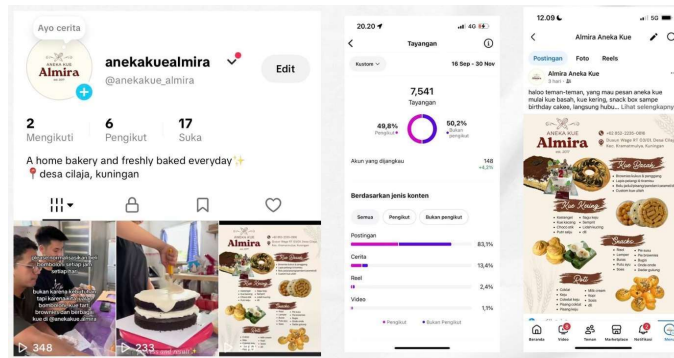


Figure 4. Activating Women's Informal Business Social Media

To address the place point of view in marketing activities, the empowerment activities for the women entrepreneur were focused on improving the ordering system and facilitating easier transaction access for consumers. One of the key initiatives involved introducing a purchase order (PO) system tailored to weekly and seasonal demand patterns. In its implementation, she was trained to develop consistent habits of recording and managing orders using features available within the WhatsApp application, enabling a more structured and organized order management process. Through this approach, she had skills to better prepared and to manage consumer orders, as well as to anticipate increasing cake orders during peak business season, such as the month of Ramadan or other seasonal occasions.

Furthermore, the team added mentoring program for introducing the digital payment systems to enhance her transaction convenience. The team assisted her to generate the QRIS payment facility and, then provided her such guidance on its practical use in daily business operations. With the availability of digital payment methods, consumers were offered more convenient alternatives to cash transactions, as illustrated in Figure 5. This initiative also aimed to encourage basic digitalization within the partner's business, thereby making transaction processes more flexible and adaptable to increasingly diverse consumer payment preferences.

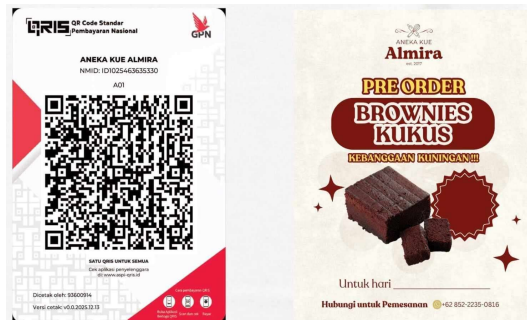


Figure 5. Assisting for QRIS as Alternative Payment in Marketplace

Furthermore, estimating above COGS was prompted as the way to improve financial costing, so the female entrepreneur was able to understand margin and their product pricing decisions. In the financial empowerment, the team aided community development beneficiary in

re-calculating production costs components of some of her best-selling products. In this costing management, team mentored the female entrepreneur to classify the raw material costs and other cost components to utilize in the home-based manufacturing processes. Through these calculations, the partner was able to gain a clearer understanding of the actual cost structure incurred in each production cycle, thereby offering a more concrete picture of estimated costs in operating the business. The team supervised the beneficiary to maintain habitual consistent financial reporting to ensure the sustainability of that female entrepreneur's business.

The results of the COGS calculations were subsequently linked to the product pricing aspect, in line with the improvements implemented in the product domain. Through discussions with the partner, the calculated production costs were used as a basis for evaluating the appropriateness of the selling prices that had been applied thus far. This approach assisted the partner in understanding the relationship between production costs and the prices charged to consumers. Consequently, the intervention not only enhanced the partner's ability to calculate costs in a more systematic manner but also provided a more rational basis for setting product prices that are able to cover production costs while maintaining market competitiveness.

Besides, to sustain the good revenue management, the community development activities focused on monitoring and evaluating changes in business income following the implementation of improvements across the four marketing mix components (4Ps), namely product, price, place, and promotion. During the field community development program, the team kept monitoring of the female entrepreneur's product sales for the past 3 weeks. This monitoring involved observing the number of products sold and tracking changes in incoming orders after the introduction of new packaging, the application of product stickers, and promotional activities conducted through social media. Through this monitoring process, both the team and the beneficiary were able to directly observe how changes in marketing and product aspects potentially influenced sales performance.

In this community development program, the monitoring for the female entrepreneur's income was also carried out to ensure that the various interventions implemented were effectively realized in daily business operations. In practice, the team held regular discussions with the partner regarding the development of orders and sales, enabling her to provide an overview of the income generated during the monitoring period. This approach aimed to ensure that the improvement efforts did not merely stop at the planning or initial implementation stages but could also be evaluated through their actual realization as reflected in product sales performance. Thus, revenue monitoring became an essential component in assessing the achievement of the interventions carried out during the assistance program.

Evaluating and Monitoring Post-Community Development

At the final stage of the Community Development program, a post-test and evaluation were conducted to evaluate the effectiveness of the various empowerment and mentoring implemented during 20 days or 3 weeks community development program. This in turn to examine the extent to which the assistance program was able to generate tangible changes in the female's entrepreneur business management, particularly in the areas of product, pricing, promotion, distribution (place), and financial management. The evaluation process was carried out through reflective discussions with beneficiary, as well as follow-up communication after the completion of the activities, in order to obtain insights and changing of her business conducts after the mentoring program.

The results of the prior (November 2025) and after mentoring (January-March 2026) indicate that several interventions had begun to produce gradual positive business management of the female entrepreneur home-business, *Aneka Kue Almira*, as shown in Figure 6. After the empowerment, the female entrepreneur can have a better sales and net income, as from the female entrepreneur financial bookkeeping.

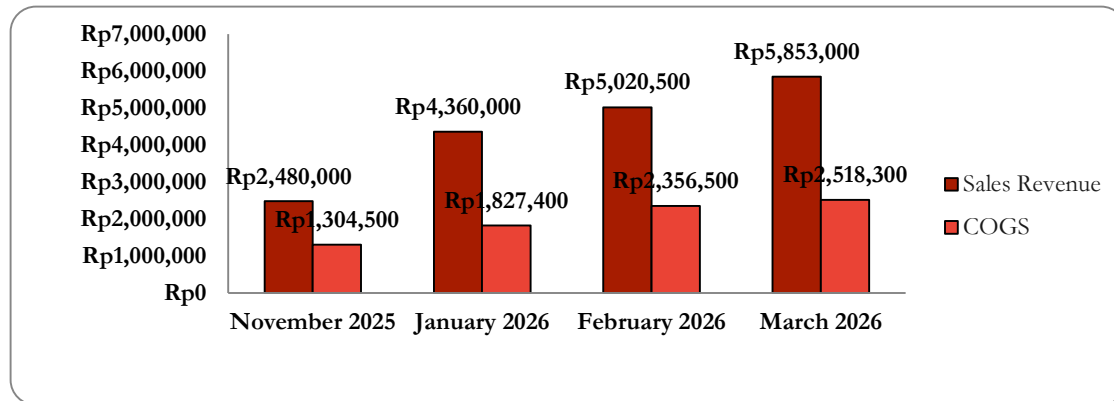


Figure 6. Sales Revenue and Net Income of Female Entrepreneur

In terms of product development, she has adopted more attractive packaging and incorporated product identity elements through the use of stickers, thereby making the products more easily recognizable to consumers. From a marketing perspective, digital promotional activities have been resumed through social media platforms, with content uploads aimed at increasing product visibility. Furthermore, participation in bazaars and direct selling activities have provided opportunities for her to expand market reach, while simultaneously enhancing direct interaction with consumers. These changes suggest that the implemented interventions have been effective in encouraging the partner to more actively utilize various marketing channels.

Regarding to financial management empowerment, the evaluation shows that she has able to demonstrate an improvement for maintaining periodical financial record-keeping and production cost management. The partner has started to comprehend the concept of Cost of Goods Sold (COGS) as a basis for determining product selling prices, although in practice price adjustments were still approached cautiously due to considerations of consumer price sensitivity in the local area. Furthermore, the implementation of a weekly pre-order system has assisted that community development beneficiary in planning production more systematically, thereby reducing the potential for raw material waste and enhancing overall operational efficiency.

Discussion

In this community development, the beneficiary is a female entrepreneur and owns informal home-business, *Aneka Kue Almira*. In SMSE business, female entrepreneurs are often characterized by a high degree of meticulousness and patience in managing their enterprises (Purba et al., 2025). Nevertheless, they frequently encounter challenges in initiating business scale-up processes that require more structured entrepreneurial activities (Gamo & Park, 2024).

One of the key elements in implementing community service activities for female entrepreneurs was by identifying the relevant problems encountered in the field. Direct involvement and active engagement with the beneficiary are more effective through mentorship and direct empowerment in the day-to-day business problems and processes (Gamo & Park, 2024). Active participation by female entrepreneur in improving marketing and financial practices also worthwhile to asses further the adaptability to newly introduced structured business practice in her real-world settings (Dan & Sheng-nan, 2023).

In terms of marketing implementation, entrepreneurial empowerment was tailored to the entrepreneurs' existing capabilities and designed to support gradual improvement. Through marketing enhancement initiatives, the objective of this empowerment effort was to develop a business system with measurable marketing outcomes that align with the capacity of the female entrepreneur. This was achieved through structural improvements, including the expansion of both online and offline sales activation channels, as well as the introduction of QRIS as an alternative payment method to enhance customer satisfaction and loyalty.

Furthermore, the financial management empowerment initiative was aimed to improve financial discipline among informal female entrepreneur by preventing the commingling of personal and business finances. The separation of accounts and periodic financial monitoring were introduced and practiced by that female entrepreneur. The expected outcome of these interventions was an improvement in the overall financial management performance of that female entrepreneur.

In this activity, the challenge of this empowerment program is to ensure female's entrepreneur consistency to run the mentoring program even after the mentoring had been conducted. The positive motivation towards the female entrepreneur from January to March 2026 were the key intervention to maintain consistency. Aside of that the monitoring and evaluations were held to ensure consistency of the female entrepreneur to improve their sales and profit, which is proven successful.

Conclusion

This community development program was designed to empower informal female entrepreneurs by enabling them to adopt more structured business practices in both marketing and financial management. The objectives of this program are to strengthening marketing and financial capacity, as evidenced by the entrepreneur's ability to create a product catalogue, reactivate three social media platforms, implement QRIS payments, and begin separating personal and business finances. It also aims to increase the sales revenue and net profit more than two-fold through improvement on marketing and financial performance mentoring program.

To identify the female entrepreneur's key challenges, the community development team conducted in-depth interviews and direct field observations to that community development beneficiary. Subsequently, a learning-by-doing approach was also implemented, emphasizing participatory empowerment during 20-days field community development program. This approach involved not only training sessions but also joint practical activities, allowing the female entrepreneur to repeatedly apply the acquired knowledge throughout the duration of the community development program. Intensive mentoring was tailored to the specific needs of the target partner, and subsequently can serve as a critical factor in determining the overall success of the community development activities.

Overall, the post-test and evaluation results indicate that the assistance program contributed positively to enhancing the female entrepreneur's business capacity, particularly in the areas of marketing, product management, and financial management. Nevertheless, the evaluation also identified several ongoing challenges that require further attention, including consistency in social media management and greater confidence in implementing price adjustments based on production cost calculations. Therefore, the sustainability of the practices introduced during the program is a crucial factor in ensuring that the empowerment outcomes continue to develop and effectively support the long-term and sustainable growth of Aneka Kue Almira in the future.

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Conflicts of Interest

The authors declare no conflict of interest.

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