

Empowering Rural Women Through Digital Marketing and Financial Management Education Towards Independent and Sustainable Businesses

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Abstract: Community service activities aim to improve understanding, skills, and confidence in utilizing digital technology and managing business finances effectively. Empowerment activities aim to create independent, resilient, innovative, and sustainable women entrepreneurs, so that they can have a positive impact on family welfare and the broader village economy. In Pematang Johar Village, weak digital literacy and poor financial management have caused many village women's businesses to stagnate, even at risk of stopping midway. Through intensive training and mentoring provided, the implementation team introduced and trained digital marketing and financial management according to the needs of the Village. The implementation methods included observation, digital marketing training, business financial management training, mentoring, and program evaluation. The results of the activities showed a significant increase in the understanding of digital marketing and business financial management. The activities are expected to improve product promotion and more organized financial management for women in Pematang Johar Village. Integrated empowerment is important to support sustainable businesses.

Keywords:

Digital Marketing; Financial Management; MSMEs; Women Empowerment

Introduction

Rural women make a highly strategic contribution to local economic development (Dorthy, Sinaga, Loo, et al., 2024). Women who are wives or partners are

one of the groups in society who often have free time at home after completing household chores. To fill this free time, many mothers are interested in learning and developing new skills that can benefit them and their families. In the context of housewives, creativity is not only a means of self-expression but also has the potential to create business opportunities, strengthen social relationships, and make a positive contribution to psychological well-being (Dorthy, Sinaga, M, et al., 2024). The businesses that are usually engaged in by mothers are micro-enterprises, home industries, culinary businesses, crafts, and the informal sector that support family income. In many cases, women play dual roles as household managers and business owners, making them important pillars in strengthening community-based economies (Dianingrum et al., 2024).

However, many rural women still face fundamental limitations, such as limited access to information, limited technology, limited capital, and a lack of business literacy. These conditions hinder their ability to develop their businesses optimally and competitively.

Low digital literacy is one of the main challenges facing women in rural areas. Many business owners have yet to utilize digital technology as a marketing tool, despite consumer behavior increasingly shifting to online shopping. Local products, despite their potential, are often under-recognized because they have not been promoted through digital platforms such as social media, marketplaces, or other business applications (Zaenudin et al., 2023). This challenge is exacerbated by a lack of knowledge about content creation techniques, branding strategies, pricing, and online customer interaction.

Besides limitations in digital marketing, financial literacy is also a critical issue. Business financial management is often still carried out in a rudimentary manner, with many not even keeping records at all. The lack of separation between business and personal finances makes it difficult for women to evaluate profits, measure business progress, or plan expansion. However, sound financial management can help entrepreneurs make better decisions, avoid financial risks, and improve long-term business sustainability (Salim et al., 2025).

Radeswandri et al. (2018) emphasized that women with adequate financial literacy tend to have better business resilience, especially in volatile economic conditions. Financial literacy encompasses not only the ability to record transactions but also how to budget, manage cash flow, understand working capital, and plan simple investments. Therefore, strengthening women's financial capacity is a crucial step in creating healthy and sustainable businesses in the long term.

The combination of weak digital literacy and poor financial management has

left many women's businesses in rural areas stagnant and even at risk of bankruptcy. Therefore, structured interventions in the form of education and mentoring are needed to address these two fundamental needs. This Community Service Program (PKM) is designed to provide comprehensive education on digital marketing and simple financial management that can be directly applied to daily business operations.

Digitalization has created promising new business opportunities. Indonesia's internet penetration rate has reached over 77%, making it one of the largest digital markets in Southeast Asia. This phenomenon presents a strategic opportunity for people to start technology-based businesses (Nasution et al., 2025). The implementation of accounting software has a significant impact on the quality of financial reporting. Accounting applications are an alternative data processing tool to minimize errors (Simbolon et al., 2025). Structured and interactive financial literacy education is highly effective in equipping the public with essential financial skills for the future. Therefore, financial literacy training needs to be integrated sustainably (Afrizal et al., 2025).

Through this program, village women are expected to improve their understanding, skills, and confidence in utilizing digital technology and managing business finances effectively. Ultimately, this empowerment program aims to create independent, resilient, innovative, and sustainable women entrepreneurs who can positively impact family well-being and the broader village economy.

Method

This community service activity used a participatory approach **that emphasized the active involvement of village women throughout the process. The activity took place in Pematang Johar Village, with 25 female participants.** This group consists of small-scale MSMEs, housewives with home-based businesses, and several members of village women's groups. Participants were selected through coordination with village officials and local women's group leaders.

The implementation of activities is divided into five main stages, namely: (1) observation and analysis of needs, (2) digital marketing training, (3) business financial management training, (4) intensive mentoring, and (5) program evaluation.

1. Observation and Needs Analysis

The initial stage involves gathering information about the actual conditions of the participants through:

1. Interview
2. a short survey on the level of digital literacy and financial management.

Observations indicate that most village women own culinary, craft, and home-based businesses, but have not yet optimally utilized social media as a marketing tool. Furthermore, almost all participants lacked financial records, thus lacking accurate information on profits, production costs, and cash flow. This needs analysis served as the basis for designing more targeted training materials, as was also done in women's empowerment activities by Dianingrum et al. (2024) and Zaenudin et al. (2023).

2. Digital Marketing Training

Digital marketing training is held for two days using interactive methods, including lectures, discussions, simulations, and hands-on practice. Core materials provided include:

1. An introduction to the concept of digital marketing, including the benefits of digital marketing for women-owned MSMEs.
2. Use of social media platforms (WhatsApp Business, Facebook Pages, and Instagram).
3. Simple photography techniques
4. Writing product descriptions and storytelling, namely the technique of composing short narratives that attract potential buyers.

This training method emphasizes hands-on practice using each participant's mobile phone to make the material easier to apply. This training model draws on the approach used by Isharina et al. (2024), who emphasized the importance of hands-on practice in improving the digital skills of rural women.

3. Business financial management training.

Participants are provided with education regarding:

1. record income and expenses,
2. separation of personal and business finances,
3. budgeting,
4. calculation of production costs, and
5. cash management.

This approach follows the community-based financial literacy training model that has been proven effective in increasing women's economic independence (Dialoka et al., 2025; Radeswandri et al., 2018).

4. Intensive Mentoring

For two days following the training, the team provided mentoring through field visits, small-group coaching, and communication via WhatsApp group. This mentoring focused on:

1. help participants if they have questions about the material
2. monitor the implementation of financial recording,
3. provide corrections or suggestions regarding product photos and marketing strategies,
4. help participants understand margin calculations and selling price determination,
5. support participants in overcoming technical obstacles when implementing digital marketing.

This intensive mentoring follows the model of strengthening program sustainability as recommended by Salim et al. (2025), which states that digital literacy will be more effective if accompanied by ongoing mentoring.

5. Program evaluation.

Evaluation was conducted through pre-test and post-test questionnaires, as well as in-depth interviews after the program was completed.

Results

This Community Service activity was held on Wednesday, October 15, 2025, with the theme " Empowering Village Women Through Digital Marketing Education and Financial Management Towards Independent and Sustainable Businesses ". This event took place in the Pematang Johar Village Dormitory Hall from 09.00 WIB to 12.00 WIB. Digital education and financial management activities were carried out with a direct training approach (hands-on training) for two days. Participants consisted of female administrators of Pematang Johar Village, and staff at the village office.



Figure 1. Implementation of PKM



Figure 2. Documentation of Community Service Implementation

During the activity, the community service team delivered key material through an information-sharing session related to digital marketing education and financial management for sustainable businesses in Pematang Johar Village. The presentation explained that one of the main obstacles faced by sustainable businesses is a lack of understanding of digital marketing and financial management. Therefore, the session explained how digital marketing and financial management can help MSMEs or independent businesses run by women in Pematang Johar Village, thereby increasing the income of women and village residents.

This program resulted in several important achievements:

1. Increased digital marketing knowledge.

Participants understand how to promote products through social media.

Most are already able to create simple content using their mobile phones.

2. Implementation of digital marketing techniques.

Participants started using WhatsApp Business for product catalogs and Instagram for daily promotions.

3. Improving financial literacy.

Participants understand the importance of separating business and personal finances. They have implemented simple record-keeping using notebooks or free apps.

4. Changes in business behavior and motivation.

Participants showed increased motivation in developing businesses, as also noted in Salim et al.'s (2025) study that digital literacy can increase women's spirit of economic independence.

5. Potential for program sustainability.

Participants formed study groups to share marketing and financial record-

keeping practices, following the women's community empowerment pattern outlined by Nortin et al. (2025).

Discussion

The results of the activity indicate that digital marketing and financial literacy education are highly relevant for rural women facing the challenges of the digital economy. Improving digital marketing skills has been shown to expand business networks, as noted in research by Isharina et al. (2024). Participants became more confident in utilizing social media as a product showcase. Furthermore, improved financial literacy helped them understand cost and profit structures. A study by Dialoka et al. (2025) confirmed that simple financial record-keeping is a crucial foundation for business development. These findings align with the program's outcomes, which showed participants began implementing routine record-keeping and were able to create better business plans. The integration of digital marketing and financial management education has been shown to have a significant impact on women's business independence. This capacity building is a strategic step to improve household finances and support village development (Ridwan et al., 2025).

Conclusion

This community service program has successfully improved the skills of village women in digital marketing and business financial management. Participants have become more independent in promoting their products and more organized in managing their finances. Integrated empowerment like this is crucial for supporting business sustainability at the village level. Going forward, similar programs can be expanded with further mentoring on business management, product diversification, and the use of e-commerce platforms. Collaboration with the village government and local MSMEs is also necessary for optimal women's empowerment.

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