JURNAL PENGABDIAN KEPADA MASYARAKAT

Journal Homepage: www.indojurnal.com/index.php/aksikita

eISSN 3090-1294 & pISSN 3089-8145

doi.org/10.63822/9vtt1642

Vol. 2, No. 5, 2026

PP. 3961-3968

Capacity Building in Home-Based Business Management for Family Welfare Empowerment (PKK) Members in Kepitu, Sleman

Bhenu Artha[1], Utami Tunjung Sari[2], Antonius Satria Hadi[3], Niken Permata Sari[4], Bahri[5], Cahya Purnama Asri[6], Rhamadinna Fatimah[7]

Entrepreneurship Study Program, Faculty of Economic, Universitas of Widya Mataram, Special Region of Yogyakarta, Indonesia[1,2,3,4,5,6]

Faculty of Education, Beijing Normal University, Beijing, People's Republic of China[7]

Author Correspodence Email's: *bhenoz27@mail.com*

ARTICLE INFO

Article History:

Submitted *10 22, 2026*
Received *10 29, 2026*
Published *10 31, 2026*

Keywords:

Community service;
Credit;
Entrepreneur;
MSMEs;
Women

ABSTRACT

Women-managed microenterprises serve as a primary driver of the grassroots economy; however, the majority remain traditionally managed, leaving them vulnerable to undetected financial losses. This community service program aimed to enhance the knowledge and awareness of members of the Family Welfare Empowerment (Pemberdayaan Kesejahteraan Keluarga or PKK) organization in Kepitu, Trimulyo Village, Sleman Regency, regarding orderly and strategic management of home-based businesses. Implemented on October 25, 2026, with 23 participants, the program employed counseling lectures, an interactive reflection session ("Business Mirror"), and practical demonstrations covering financial administration, packaging enhancement, and smartphone-based digital marketing integrated with Quick Response Code Indonesian Standard (QRIS) transactions. The instructional modules were developed based on an initial identification of prevalent operational challenges among home-based business operators: the commingling of business revenues with household expenses (45%), the loss of customer credit records (25%), miscalculations of the cost of goods sold (20%), and raw material spoilage resulting from unmanaged inventory (10%). The findings indicate an improvement in participants' comprehension across three core business-upgrading pillars, orderly administration and the separation of business and household finances, packaging quality enhancement, and digital marketing coupled with QRIS adoption, further reinforced by customer service practices designed to sustain buyer loyalty. Additionally, participants gained literacy regarding access to formal financing through the People's Business Credit (Kredit Usaha Rakyat or KUR) scheme, which is predominantly channeled to women entrepreneurs. This initiative is expected to serve as an initial catalyst for transforming home-based enterprises from traditional practices toward smart, structured management.

How to Cite:

Artha, B., Sari, U. T. ., Hadi, A. S. ., Sari, N. P. ., Bahri, B., Asri, C. P. ., & Fatimah, R. . (2026). Capacity Building in Home-Based Business Management for Family Welfare Empowerment (PKK) Members in Kepitu, Sleman. Aksi Kita: Jurnal Pengabdian Kepada Masyarakat, 2(5), 3961-3968. https://doi.org/10.63822/9vtt1642

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute the backbone of the national economy, with women serving as their primary driving force. Data from Statistics Indonesia (Badan Pusat Statistik), as mapped across various empirical studies, indicate that approximately 64.5% of MSMEs in Indonesia, predominantly operating at the micro scale, are managed by women (Kadiyono & Cahyono, 2023; Raspati & Kadiyono, 2023). Women's engagement in microenterprises contributes directly to household income and family economic resilience; consequently, empowering this demographic yields a dual impact on both enterprise sustainability and family welfare (Angrenani et al., 2024).

Despite their dominant representation, women-managed home-based enterprises confront persistent structural constraints, including limited access to formal financing, inadequate managerial capacity, the absence of systematic bookkeeping practices, and minimal adoption of digital technologies in both marketing and payment processing (Sugiharti et al., 2026). At the operational level, these constraints manifest in highly concrete ways within home-based stalls (warung) and production kitchens: business revenues are routinely commingled with household grocery funds, customer credit records are misplaced, the cost of goods sold (COGS) is miscalculated, and raw materials spoil due to improper inventory management. The phenomenon colloquially described as "high sales, empty pockets" ("laris tapi kosong"), wherein merchandise consistently sells out daily while working capital steadily erodes, succinctly encapsulates these underlying managerial deficiencies.

Empowering women entrepreneurs requires educational interventions that are both practically applicable and contextually grounded. Prior literature demonstrates that training programs integrating financial and digital literacy effectively strengthen the operational capacity of women entrepreneurs, particularly in adopting QRIS digital payment systems and utilizing social media as promotional channels (Saleha et al., 2026; Puspita et al., 2026). Nevertheless, the specific needs of target groups at the hamlet (padukuhan) level frequently diverge from those of general MSME operators: business literacy remains low to moderate, enterprise scale is exceptionally small, and commercial transactions rely heavily on informal neighborhood social networks. Accordingly, an effective intervention must address foundational administrative discipline and financial separation before advancing to more sophisticated marketing strategies.

Against the phenomena, faculty members from the Department of Entrepreneurship at Universitas Widya Mataram (UWM) conducted a community service program in fulfillment of the Tri Dharma (Three Pillars) of Higher Education. Entitled "Empowered Women, Upgraded Enterprises: Practical Steps to Restructure Home-Based Businesses from Traditional Practices to Smart Management" ("Ibu Berdaya, Usaha Naik Kelas: Langkah Praktis Merapikan Usaha Rumahan dari Cara Tradisional Menuju Pengelolaan Cerdas"), this initiative sought to: (1) enhance the knowledge of PKK members in Kepitu regarding administrative governance and the separation of household and business finances; (2) raise awareness of the critical role of packaging quality in strengthening perceived product value; and (3) introduce smartphone-based digital marketing practices alongside cashless QRIS transactions as strategic pathways for scaling up home-based enterprises.

METHOD

This community service program (Lukito-Budi et al., 2021) was conducted on Sunday, October 25, 2026, in Kepitu (Padukuhan Kepitu), Trimulyo Village (Kalurahan Trimulyo), Gamping Subdistrict (Kapanewon Gamping), Sleman Regency, Special Region of Yogyakarta. The partner organization was the Family Welfare Empowerment (PKK) group of Kepitu, represented by 23 female participants who predominantly operate micro-scale, home-based enterprises.

The implementation methodology followed a participatory counseling framework structured across three sequential stages:

1. Preparation and problem identification stage; the project team coordinated with the leadership board of the Kepitu PKK, identified the operational characteristics of the participants' home-based businesses, and formulated the most prevalent managerial challenges as the empirical basis for module development: commingling business cash with household grocery expenses (45%), lost customer credit records (25%), miscalculation of the cost of goods sold (20%), and spoilage of unsold raw materials (10%).
2. Counseling and interactive discussion stage; the instructional material was delivered through interactive lectures complemented by a "Business Mirror" ("Cermin Usaha") session, a small-group reflective forum in which participants mapped their current business management practices and contrasted them with recommended smart management standards. The core curriculum encompassed three strategic steps for upgrading enterprises: (a) administrative discipline and the separation of business and household finances; (b) enhancement of packaging quality; and (c) smartphone-based digital marketing integrated with QRIS cashless transactions. These technical modules were reinforced with customer loyalty retention practices—courteous service, accurate weighing and measurement, openness to customer feedback, and modest bonuses for bulk purchasers, as well as formal financial literacy, specifically the productive utilization of People's Business Credit (Kredit Usaha Rakyat or KUR).
3. Evaluation stage; participants' comprehension was assessed through their active engagement during group discussions and verbal feedback provided at the conclusion of the session.

RESULT

Mapping Managerial Challenges in Home-Based Enterprises

Preliminary identification revealed that the primary impediment facing participants' home-based businesses stems not from insufficient market demand, but rather from internal governance deficiencies. The commingling of business revenues with household expenses represented the most pervasive issue (45%), followed by the loss of customer credit records (25%), miscalculations of the cost of goods sold (20%), and raw material spoilage due to unmanaged inventory (10%). These findings align with the established characteristics of informal, women-managed microenterprises, wherein the boundary between household and enterprise finances is virtually nonexistent, thereby obscuring the actual profitability of commercial activities. During the "Business Mirror" session, participants openly acknowledged experiencing the "high sales, empty pockets" ("laris tapi kosong") phenomenon: merchandise consistently sold out on a daily basis, yet working capital continually dwindled because cash from the stall drawer was routinely withdrawn for household groceries and no sales ledger was maintained. This acknowledgment

underscores that problem awareness constitutes an essential prerequisite for behavioral change in business governance, corroborating scholarship on women's MSME empowerment which emphasizes education and competency development as pivotal determinants of enterprise strengthening (Raspati & Kadiyono, 2023).



Figure 1. The presenter delivered the material

Step One: Administrative Discipline and Financial Separation

Through the counseling session, participants were introduced to practical mechanisms for separating business cash from household funds, recording daily revenues and expenditures in a simplified cashbook, and maintaining systematic accounts receivable ledgers for customer credit. These straightforward practices directly address the two most dominant operational problems identified among participants (cash commingling and lost credit records) while establishing an accurate foundation for calculating the cost of goods sold. At this stage, participants were also equipped with financing literacy: when expanding working capital through the KUR scheme, funds must be strictly allocated toward productive assets, such as production equipment and raw materials, rather than household consumption, while high-interest loans from informal lenders must be avoided. This guidance is particularly pertinent given that approximately 51.2% of KUR disbursements are channeled to women entrepreneurs, rendering the productive utilization of formal credit a vital managerial competency for the target group.

Step Two: Enhancing Packaging Quality

The second module emphasized that packaging functions not merely as a physical wrapper, but as an integral component of product identity and commercial value proposition. Upgrading packaging quality, across dimensions of hygiene, structural durability, clear product information, and visual appeal, enables home-based products to compete in broader markets and elevates perceived consumer value, thereby justifying higher retail price points. Empirical evaluations of MSME training programs indicate that

strengthening branding and packaging contributes tangibly to enterprise capacity building (Askar et al., 2026); accordingly, the session discussion contextualized these principles specifically for participants' product lines, including traditional snacks, processed foods, and home handicrafts.

Step Three: Digital Marketing and QRIS Transactions

The third module introduced smartphone-based digital marketing, utilizing social media platforms, WhatsApp groups, and online maps to expand buyer reach, alongside cashless payment processing via QRIS. Evidence from comparable community service initiatives demonstrates that digitizing payment and marketing workflows enhances transactional efficiency, structures cash flows through automated digital records, and extends market reach beyond immediate neighborhood networks (Saleha et al., 2026; Inayati et al., 2025). For the participants, adopting QRIS also indirectly reinforces the first pillar of administrative discipline: cashless receipts are naturally segregated from physical household cash and generate an automated, auditable sales record. Nevertheless, it should be noted that technology adoption among rural microenterprise groups requires ongoing mentorship, as prior research indicates that MSME digitalization at the village or hamlet level generally remains weak without sustained accompaniment (Inayati et al., 2025).

Strengthening Customer Loyalty

Beyond the three technical pillars, the program underscored that the core competitive advantage of home-based enterprises lies in social relations: courteous service, honest weights and measures, receptiveness to customer feedback, and small complimentary bonuses for bulk buyers. These relational practices serve to safeguard the existing loyal customer base while participants transition toward smart management, ensuring that administrative reforms do not disrupt ongoing revenue continuity.

CONCLUSION

The entrepreneurship counseling program for PKK members in Kepitu successfully enhanced participants' comprehension regarding the transformation of home-based businesses from traditional practices toward smart management across three primary steps: administrative discipline and the separation of business and household finances, packaging quality enhancement, and smartphone-based digital marketing integrated with QRIS transactions, reinforced by customer service practices designed to sustain loyalty. Participants were also equipped with productive financing literacy, particularly regarding the utilization of KUR for production equipment and the avoidance of high-interest informal loans. This study recommends structured follow-up mentorship to translate participants' improved understanding into measurable business practices, utilizing pre-test/post-test evaluations as empirical instruments to verify impact.

ACKNOWLEDGMENT

The author extends sincere gratitude to Head of Entrepreneurship Study Program of Universitas Widya Mataram for the support in implementing this community service program, to the leadership board

and members of the Family Welfare Empowerment (PKK) organization of Kepitu, Trimulyo Village, Sleman Regency, and to all parties who contributed to the activity.

REFERENCES

Angrenani, A. D., Mentari, R., Hermawan, X. L., & Rohman, A. (2024). Empowering women entrepreneurs: Unveiling the influence of entrepreneurial competencies and social networking on women entrepreneurs performance. *GATR Journal of Finance and Banking Review*, *8*(4). https://doi.org/10.35609/jfbr.2024.8.4(2)

Askar, H., Hidayat, M., Rahmah, R., Fitriany, F., & Kitta, S. (2026). Pemberdayaan UMKM lokal melalui pelatihan wirausaha dan digitalisasi pembayaran QRIS [Empowering local MSMEs through entrepreneurship training and QRIS payment digitalization]. *Jurnal Medika*. https://doi.org/10.31004/dng4wn76

Inayati, A. A., Zain, N. F. M., & Darmaningrum, K. T. (2025). Digitalisasi pemasaran dan optimalisasi pembayaran menggunakan QRIS bagi UMKM di Kelurahan Kajen Pekalongan [Marketing digitalization and payment optimization using QRIS for MSMEs in Kajen Subdistrict, Pekalongan]. *ADM Jurnal Abdi Dosen dan Mahasiswa*. https://ejournal.lapad.id/adm/article/view/1027

Kadiyono, A. L., & Cahyono, A. B. F. (2023). Psychological empowerment and entrepreneurial orientation for women-owned SMEs: Evidence from Indonesia. *Global Conference on Business and Social Sciences Proceeding*. https://doi.org/10.35609/gcbssproceeding.2023.1(3)

Lukito-Budi, A. S., Indarti, N., & Setiawan, K. (2021). The absorptive capacity process: an exposition and update, Journal of Organizational Change Management, 35(1), 78-114. https://10.1108/JOCM-05-2021-0141

Puspita, D., Yunarsih, Y., Tasnim, P. A., Harjakusuma, F., Azzahra, S. M., Sulaeman, M. I., Renggana, R. C., Prabowo, T., & Salasanti, C. D. (2026). Penguatan literasi digital pelaku UMKM melalui workshop QRIS merchant, pelindungan konsumen, dan pemasaran digital [Strengthening digital literacy of MSME actors through QRIS merchant workshops, consumer protection, and digital marketing]. *Jurnal Pengabdian Sosial*. https://doi.org/10.59837/5sf1pp88

Raspati, F. A., & Kadiyono, A. L. (2023). Micro, small and medium enterprises (MSMEs): Women's empowerment for women entrepreneurs. *Sawwa: Jurnal Studi Gender*, *18*(1). https://doi.org/10.21580/sa.v18i1.14430

Saleha, D., Hasibuan, N. S., Nevia, Y. I., Wijayanti, I., & Wafirotin, K. Z. (2026). Pemberdayaan UMKM melalui digitalisasi pembayaran dan pemasaran berbasis QRIS dan media sosial [Empowering MSMEs through payment and marketing digitalization based on QRIS and social media]. *Mejuajua: Jurnal Pengabdian pada Masyarakat*, *5*(3). https://doi.org/10.52622/mejuajuajabdimas.v5i3.376

Sugiharti, T., Chandra, W., & Wulandari, R. (2026). Entrepreneurial leadership development in women-owned micro, small, and medium enterprises in Indonesia: A narrative literature review. *Journal of Management and Creative Business*, *4*(3). https://doi.org/10.30640/jmcbus.v4i3.6688