



## Community Outreach and FGD for Women MSE Empowerment: Entrepreneurial Orientation, Financing Access, and Halal Certification

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### ABSTRACT

Women-owned Micro and Small Enterprises (MSEs) play a strategic role in local economic development, yet face persistent challenges including limited managerial capacity, restricted access to financing, and low awareness of halal certification as a competitive strategy. This community service program aimed to enhance the understanding of MSE performance determinants, foster entrepreneurial orientation, and increase halal certification adoption intent among women MSE entrepreneurs in Cibinong, Bogor Regency. The program was delivered through outreach sessions and Focus Group Discussion (FGD) involving 25 women MSE entrepreneurs selected through purposive and snowball sampling. Pre-test and post-test evaluations were administered to measure knowledge gains and behavioral intent. Results demonstrated significant improvements: prior to the program, only 16% of participants held halal certification and 76% lacked systematic understanding of business performance factors. Following the intervention, 88% expressed intent to obtain halal certification and all participants successfully identified key MSE growth factors including entrepreneurial orientation, owner capacity, human resource quality, social capital, financing access, and government support. Collective strategic recommendations were also formulated through the FGD. These findings confirm that informational barriers—rather than lack of motivation—are the primary obstacle to MSE improvement, and that community-based outreach combined with participatory discussion is an effective empowerment approach.

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### A. INTRODUCTION

Micro and Small Enterprises (MSEs) constitute a critical pillar of the Indonesian economy, serving as the largest provider of employment, a key driver of local economic growth, and an important source of grassroots innovation (Sarif, 2023). Their role is particularly significant at the community level, where they sustain household income and support local economic resilience. Women-owned MSEs occupy a strategic position within this landscape, as women entrepreneurs not only generate economic value but also contribute to poverty alleviation and family welfare improvement (Sultan & Sultan, 2020).

Despite their contributions, women MSE entrepreneurs continue to face structural and cultural barriers that constrain business performance. These include limited access to economic resources, inadequate managerial capacity, low quality of human resources, and the double burden of domestic and social roles that affect productivity and business growth (Wibowo & Sari, 2020; Junaidi, 2023). Research has also shown that women entrepreneurs in developing countries, including Indonesia, often operate in informal networks without strategic planning or access to formal financing (Tambunan, 2019) and (Widiarty, 2023).

Studies on women-owned MSE performance have identified multiple determinants spanning internal and external dimensions. Internal factors include entrepreneurial orientation—comprising innovation, proactiveness, and risk-taking—owner capacity, and human resource quality (Loan et al., 2023); (Sinurat, 2017). External factors encompass social capital, access to financing, and government support (Kalil & Aenurohman, 2020); (Pangestuti et al., 2022). Among these, entrepreneurial orientation—particularly innovation and proactiveness—has been empirically demonstrated to positively influence MSE business performance, while risk-taking behavior tends to show an inconsistent effect depending on the business context (Loan et al., 2023).

An increasingly important yet underexplored factor in the Indonesian context is halal certification. Given that the majority of Indonesia's population is Muslim, halal certification carries significant strategic value for MSEs, particularly in the food and beverage sector. It not only enhances consumer trust but also opens access to wider markets including modern retail networks and export destinations (Hassan et al., 2020); (Syahida & Zulkifli, 2021). Research by (Ab Talib & Chin, 2018) further emphasizes that halal compliance, when integrated into business strategy, can serve as a competitive advantage beyond mere regulatory fulfillment. Nonetheless, adoption of halal certification among women MSE entrepreneurs remains low, primarily due to limited awareness and information rather than unwillingness (Fathoni et al., 2023).

Furthermore, digital innovation and supportive government policies play a significant role in shaping MSE performance trajectories. (Hidayati et al., 2023) found that the moderating role of government support substantially amplifies the positive impact of digital innovation on SME outcomes. This reinforces the need for multi-stakeholder approaches in MSE empowerment programs. Despite the growing body of literature on MSE performance determinants, a significant research gap remains. Most existing studies focus on quantitative analysis of performance variables without addressing how knowledge and awareness gaps among women MSE practitioners can be bridged through direct community intervention. Furthermore, the role of halal certification as a strategic performance driver specifically within community-based empowerment programs targeting women MSE entrepreneurs in peri-urban Indonesia remains largely unexplored. Prior studies have either examined halal certification in isolation or focused on large-scale enterprise contexts, leaving a gap in understanding its practical adoption barriers at the micro-enterprise level. This program addresses these gaps by combining outreach and participatory FGD methods to simultaneously identify performance challenges and enhance strategic awareness among women MSE entrepreneurs in Cibinong, Bogor Regency. The program aimed to: (1) enhance participants' understanding of MSE performance determinants; (2) foster entrepreneurial orientation based on innovation and proactiveness; (3) raise awareness and intent regarding halal certification as a competitiveness strategy; and (4) collectively formulate strategic recommendations grounded in real field conditions.

## **B. METHODS**

This community service program employed outreach and Focus Group Discussion (FGD) as its primary methods. The outreach method was used to systematically deliver content on MSE performance strategies, entrepreneurial orientation, access to financing, and halal certification. The FGD method was employed to facilitate participatory dialogue, enabling participants to articulate their business challenges, share experiences, and collaboratively formulate strategic solutions (Widyastuti & Parianom, 2022). The combination of these two methods ensured both knowledge transfer and active empowerment of participants.

A total of 25 women MSE entrepreneurs who owned and managed businesses in Cibinong and surrounding areas participated in the program. Participants were recruited using purposive sampling based on the criteria of being an active women MSE owner in the food and beverage, handicraft, or service sectors. This was supplemented by snowball sampling through referrals from existing community networks to broaden reach. The participant profile was diverse, representing micro-scale businesses at various stages of development.

The program was implemented in three structured stages. The first stage involved outreach sessions in which two subject matter experts delivered presentations on MSE performance determinants, covering: (a) internal factors including owner capacity, human resource quality, and entrepreneurial orientation encompassing innovation, proactiveness, and risk-taking dimensions; and (b) external factors including access to financing, social capital, government support, and halal certification strategies through the government's free halal certification program (SEHATI). The second stage was the FGD proper, where participants were divided into small groups of five to discuss their actual business challenges and develop shared solutions under the guidance of facilitators. The third stage was a plenary session in which each group presented its findings and collectively formulated strategic recommendations. Throughout the program, pre-test and post-test questionnaires were administered to measure changes in participants' knowledge, awareness, and behavioral intentions. Data collected through pre-test and post-test questionnaires were analyzed using descriptive analysis to measure the percentage change in participants' knowledge levels, awareness, and behavioral intentions before and after the program. FGD data were analyzed thematically, with facilitators identifying recurring themes and patterns from group discussions and the plenary session. Thematic analysis followed an inductive approach, allowing key issues, challenges, and recommendations to emerge organically from participants' responses without imposing a predetermined framework. This program was conducted in accordance with ethical principles of community-based research. All participants provided informed verbal consent prior to their involvement. Participation was entirely voluntary, and participants were free to withdraw at any time without consequence. Participant data were treated with full confidentiality and used solely for the purposes of this community service program and related academic reporting. No personally identifiable information is disclosed in this publication. The program was conducted with the knowledge and support of local community leaders and was designed to benefit participants directly through knowledge transfer and capacity building.

## **C. RESULTS AND DISCUSSION**

The outreach and FGD sessions proceeded smoothly and generated highly enthusiastic responses from all participants. The discussions were interactive, productive, and characterized by broad participation across all groups. Results are organized around the following key findings.

### **1. Participant Profile and General MSE Conditions**

Based on initial data and pre-test results, the majority of participants operated businesses in the food and beverage sector (68%), followed by handicrafts (20%) and other services (12%). Most businesses had been in operation between two and five years, with monthly turnover ranging from IDR 1 million to IDR 15 million. Nearly all participants (92%) managed their businesses independently without permanent employees. This profile is consistent with the general characteristics of women-owned micro-enterprises in urban-adjacent areas, where scale remains small but growth potential is high given adequate capacity support (Pangestuti et al., 2022).

### **2. Knowledge Enhancement on MSE Performance Factors**

Pre-test results revealed that 76% of participants lacked a systematic understanding of the factors influencing their business performance. Most relied solely on empirical intuition without a structured management knowledge base. Following the outreach sessions, post-test results showed a significant improvement: 88% of participants were able to systematically identify the key MSE performance determinants, including owner capacity, human resource quality, entrepreneurial orientation, social capital, access to financing, and government support.

Entrepreneurial orientation – particularly the dimensions of innovation and proactiveness – elicited the most enthusiastic responses during the sessions. Participants came to recognize that their intuitive practices of product diversification and market responsiveness already constituted entrepreneurial behavior, and that formalizing these as part of a deliberate business strategy could substantially amplify their impact. This aligns with Loan et al. (2023), who demonstrated that innovation and proactiveness positively influence the performance of women-owned MSEs, while also confirming findings by (Kalil & Aenurohman, 2020) and (Sinurat, 2017) on the importance of product creativity and innovation for SME competitiveness.

### **3. FGD Findings: Business Challenges and Social Capital**

During the FGD sessions, three persistent challenges emerged across all groups: (1) difficulty accessing formal financing; (2) limited knowledge of digital marketing; and (3) absence of product standardization and certification. These findings corroborate (Tambunan, 2019), who identified access constraints and skills gaps as primary barriers for Indonesian women entrepreneurs, and are consistent with (Sultan & Sultan, 2020), who highlighted the heightened vulnerabilities of women-owned MSEs in navigating economic challenges.

A particularly notable insight from the FGD was that social capital – already abundant among participants through informal networks such as community savings groups (*arisan*), women's community organizations (PKK), and neighborhood associations – had not been strategically leveraged for business development. Participants who actively engaged in these networks reported stronger sales growth, confirming the positive role of social capital in MSE performance (Wibowo & Sari, 2020). The sessions encouraged participants to integrate these existing networks with digital marketing platforms as a low-cost market expansion strategy.

Regarding access to financing, while 76% of participants were aware of the People's Business Credit (KUR) program, only 28% had ever accessed it. The primary barriers cited were procedural complexity, fear of debt risk, and lack of information on application processes. This finding is consistent with (Setyawati et al., 2025) and (Utami et al., 2025), who identified financial literacy gaps as a key obstacle to MSE credit uptake in the Depok and Bogor regions, and underscores the need for more inclusive financing facilitation mechanisms.

### **4. Halal Certification Awareness and Behavioral Intent**

The most significant finding of this program was the substantial increase in halal certification awareness and adoption intent. Pre-test data revealed that only 16% of participants held valid halal certificates from the Halal Product Assurance Organizing Agency (BPJPH), and 64% were unfamiliar with the certification process and requirements. This low adoption rate aligns with (Fathoni et al., 2023), who documented that limited socialization – rather than lack of willingness – is the primary barrier to halal certification uptake among community-based MSEs.

Following the outreach sessions on the strategic value of halal certification, the expanding global halal market, and simplified certification procedures through the SEHATI program, post-test results showed a dramatic shift: 88% of participants expressed intent to pursue halal certification in the near term, and 100% of participants understood halal certification as a strategic business asset. This outcome confirms the findings of (Hassan et al., 2020) that halal certification functions as a high-value marketing instrument that broadens access to Muslim consumer segments, and supports (Ab Talib & Chin, 2018) who emphasized that halal compliance, when proactively integrated into business strategy, enhances supply chain credibility and market reach. Furthermore, (Syahida & Zulkifli, 2021) demonstrated that halal-certified MSEs in Indonesia achieve measurably stronger marketing performance, reinforcing the relevance of this intervention.

Overall, the combined use of outreach and FGD proved to be an effective approach for MSE empowerment. As highlighted by (Hidayati et al., 2023) and (Widyastuti & Parianom, 2022), the integration of structured knowledge delivery with participatory community-based methods enhances both immediate learning outcomes and longer-term behavioral change, particularly when interventions are contextually tailored to the target community's needs and capacities. From a theoretical standpoint, the findings of this program can be interpreted through the lens of the

Resource-Based View (RBV) theory, which posits that competitive advantage stems from the unique resources and capabilities an enterprise possesses. In the context of women-owned MSEs, managerial knowledge, social capital, and market awareness all of which were strengthened through this program constitute intangible resources that directly contribute to business performance improvement (Pangestuti et al., 2022). The significant increase in halal certification intent among participants further supports the Strategic Orientation Theory, which holds that businesses that align their strategies with market demands—in this case, the growing Muslim consumer market—are better positioned to achieve sustainable competitive advantage (Hassan et al., 2020); (Syahida & Zulkifli, 2021). Furthermore, the Social Learning Theory provides a useful framework for understanding how the FGD method facilitated knowledge co-construction among participants. Through peer interaction, shared experience, and guided facilitation, participants not only absorbed new information but also collectively developed practical solutions grounded in their lived realities. This aligns with (Widyastuti & Parianom, 2022), who demonstrated that participatory empowerment approaches are particularly effective for MSE communities in Indonesian urban-adjacent settings. The high participation rate and positive behavioral intent observed post-program suggest that when information barriers are removed and contextually relevant knowledge is provided, women MSE entrepreneurs demonstrate strong intrinsic motivation to improve their business practices—a finding consistent with (Tambunan, 2019) and (Widiarty, 2023), who argued that capability gaps rather than attitudinal deficits are the primary constraint on women MSE development in Indonesia.

#### **5. Strategic Recommendations from the FGD**

The plenary session produced five collective strategic recommendations formulated by participants:

- 1) Sustained mentoring in basic financial management and digital marketing for women MSE entrepreneurs at the community level.
- 2) Collective halal certification facilitation through collaboration among universities, BPJPH, and local government.
- 3) Establishment of organized women MSE cooperatives or communities as platforms for knowledge sharing, market network expansion, and collective financing access.
- 4) Socialization and facilitation of KUR and community-based micro-financing programs with simplified requirements.
- 5) Advanced training on product innovation, creative packaging, and competitive pricing strategies calibrated to micro-scale MSE capacities.

#### **D. CONCLUSION**

This community service program, delivered through outreach and Focus Group Discussion on the theme of Empowering Women's Economy Through the Enhancement of MSE Performance, successfully achieved its intended objectives and produced tangible benefits for women MSE entrepreneurs in Cibinong, Bogor Regency. The program enhanced participants' understanding of MSE performance determinants, fostered entrepreneurial orientation grounded in innovation and proactiveness, and generated a significant increase in halal certification awareness and adoption intent.

The most striking finding was the increase in halal certification intent from 16% to 88%, demonstrating that the primary barrier to adoption is informational rather than motivational. Equally important was the identification of underutilized social capital as a latent strategic asset, which, if channeled through digital marketing integration and organized community platforms, holds substantial potential for market expansion and business sustainability (Junaidi, 2023) ;(Sarif, 2023).

Recommended follow-up actions include a collective halal certification assistance program, digital marketing training, and inclusive micro-financing facilitation. A multi-stakeholder collaboration model involving universities, local government, and financial institutions is essential to sustaining the momentum generated by this program and extending its impact across the broader women MSE community in the Bogor and Depok regions.

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