



Women's Empowerment in Semarang's Creative Economy Sector: Pathways to Financial Autonomy

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ABSTRACT

This community service program aims to empower women creative economy actors in Semarang City to increase financial independence. The program is implemented through a participatory approach with the Participatory Action Research (PAR) method, including identification of needs, thematic training, intensive mentoring, and joint evaluation. The program targets 25 women micro-entrepreneurs engaged in processes food, handicrafts, and local fashion. The training focuses on increasing managerial capacity and digital marketing skills, such as the use of social media, creating marketplace accounts, financial records, and product packaging. In addition to the technical impact, this activity also fosters self-confidence and a more mature entrepreneurial mindset. Evaluation is carried out through pre-test, post-test and in-depth interviews. This training is able to build networks between participants and show that the active involvement of women in community-based empowerment activities can increase economic independence in a sustainable manner while strengthening the role of women as drivers of the creative economy at the grassroots level.

Keyword : Creative Economy, Financial Independence Approach, Women Empowerment

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A. INTRODUCTION

In recent decades, sustainable economic development programs in many countries have focused on the creative economy. Various creative fields, such as art, design, media, and technology, fall into this category. The ability of these industry players to generate financial value through the exploitation of intellectual property. UNESCO (2013) states that the creative economy, a knowledge-based economic sector, has the ability to increase employment, encourage innovation, support economic growth, and enhance cultural enrichment. Therefore, the creative economy is an important component of modern economic strategies (Hendrayanti & Sundari, 2024). On a global scale, the creative economy has shown a significant role in driving the economy. Sustainable economic development and the creative economy are closely related.



With its diverse cultural heritage and rich human resources with diverse creative talents, Indonesia uses the concept of creative economy as an economic development strategy to drive its economic growth. Seeing that the creative industry can diversify the economy and increase global competitiveness, the Indonesian government has launched policies and programs to support it (Vrontis et al., 2022). In addition, it is expected that active participation in the creative economy sector will encourage innovation, reduce economic inequality, and create additional value. This strategic shift towards the creative economy is in line with the nation's goal of becoming a global player in this sector.

Many creative economic actors are women, both those who are still in school and housewives. Women have a strategic role in driving economic growth, especially in the creative economy sector which is growing rapidly in the digital era. Semarang City as one of the metropolitan cities in Indonesia shows significant creative economic activity and has a very large potential for women creative economy actors, which is marked by the growth of various micro, small and medium enterprises (MSMEs) driven by women to establish home production such as food, handicrafts, to clothing and accessories. The economic activities carried out by women not only support the family economy, but also open up opportunities for the creation of financial independence and strengthening (Prami & Widiastuti, 2023).

However, many of them are not yet fully optimal and still face various challenges, including limited access to entrepreneurship training, financial management, digital marketing, and minimal business networks that support their financial independence. (Vuspitasari & Siahaan, 2022; Muliana et al., 2023). In this reality, a community service-based intervention program is needed which aims to encourage women's empowerment in a more structured and sustainable manner (Sundari & Natoil, 2024; Khairunnisa et al., 2022).

Responding to these conditions, this community service activity was carried out with the aim of empowering women creative economy actors in Semarang City. This activity is expected to increase their financial independence through training, mentoring, and facilitating access to marketing networks. This program is also oriented towards strengthening the role of women in sustainable local economic development.

Through this community service activity, it is expected to be a strategic solution in encouraging the strengthening of women's capacity and increasing the empowerment of women creative economy actors in Semarang City through training, mentoring and strengthening networks and collaboration with a participatory approach (Tunggal sari Cahyani, 2023). The goal is to form an entrepreneurial mindset, provide technical and managerial skills, increase their capacity and competence so that they are able to manage businesses independently, sustainably and highly competitively (Ratnawati, 2018). This empowerment is becoming increasingly important in facing the challenges of the post-pandemic economy and digital disruption which require MSME actors to adapt quickly.

Literature Review

Women have a strategic role in the creative economy, especially in the digital era. Prami & Widiastuti (2023) show that women's involvement in the creative economy not only supports the family economy but also opens up opportunities for financial independence. Khairunnisa et al. (2022) emphasize that women's participation in the creative economy is key to realizing the Sustainable Development Goals in terms of gender equality.

Women in the creative economy face various obstacles in optimizing their roles. Vuspitasari & Siahaan (2022) identify limited access to entrepreneurship training, weak



mastery of digital technology, and minimal business networks as the main obstacles. Muliana et al. (2023) showed that government policies on women's economic empowerment through financial inclusion are still not optimal, so more structured interventions are needed in aspects of financial management, digital marketing, and market access.

Women's empowerment in the creative economy requires a holistic and participatory approach. Tunggal sari Cahyani (2023) emphasized the importance of a participatory approach that involves training, mentoring, and strengthening collaborative networks to create sustainable impacts. Sundari & Natoil (2024) showed that successful empowerment programs are those that are able to build long-term commitment through a systematic and contextual approach. Nurdiani et al. (2023) emphasized that creative economy-based empowerment can significantly increase economic independence through structured and sustainable programs.

The digital era has fundamentally changed the creative economy landscape. Saputra Arfi F. (2024) explained that digitalization of customer service plays an important role in strengthening loyalty in the e-commerce industry, showing the importance of mastering digital technology for creative economy actors. Hendrayanti & Sundari (2024) emphasized the importance of integrating traditional skills with digital capabilities in financial management training for home industries.

Ratnawati (2018) showed that skills training and creative product development can significantly improve the creative economy. Through a mentoring program showed that effective empowerment not only improves technical skills, but also managerial abilities and entrepreneurial mindsets to achieve financial independence.

Based on the literature review, there are several gaps that can be filled by this study. First, the majority of previous studies focus on a single aspect of empowerment, while this study integrates various aspects in one comprehensive program. Second, the Participatory Action Research (PAR) approach provides an in-depth perspective on the active involvement of participants. Third, the focus on the urban context (Semarang City) provides new insights into the dynamics of empowerment in a metropolitan environment. Fourth, the integration of traditional skills training with digital marketing capabilities provides an empowerment model that is relevant to the current digital era.

B. METHODS

This community service activity was carried out in Kuningan Village, North Semarang District, Semarang City, Central Java. This area was chosen based on the results of initial observations and coordination with the local village and PT Permodalan Nasional Madani (PNM) which showed that there was a community of women home business actors who were very potential but had not been optimally facilitated in the form of an integrated empowerment program.

This training program began in early 2025 and ended in March 2025. This series of activities began with the identification and needs assessment process carried out during the first two weeks. This process was carried out through observation, interviews with community leaders, and focus group discussions with prospective participants. The data obtained was used to design training modules that were in accordance with local conditions and needs. In this phase, coordination was also carried out with partners, including village officials, RT/RW administrators, and local non-governmental organizations.



The target of the service is 25 women creative economy actors with a business background in the fields of snacks, batik and patchwork crafts, and local fashion and accessory makers. They are individuals who have been running a business for at least one year, but have not had access to formal training and have not joined a business organization or cooperative. Their participation is based on the principle of volunteerism and an active commitment to follow the entire series of activities until the end.

The community service method used is the Participatory Action Research (PAR) approach, which is a method that encourages the community to be actively involved in every process, starting from identifying problems, formulating solutions, to evaluating results. This process is divided into four main stages, namely: (1) awareness and mapping of problems, (2) action planning and training, (3) implementing actions through business assistance, and (4) joint reflection and evaluation.

C. RESULTS AND DISCUSSION

The activity began with a coordination meeting with the village apparatus and identification of participant needs. Next, training was conducted which was attended by 25 female creative business actors. The training materials included business planning, simple financial records, digital promotion strategies, and product branding. During the mentoring, participants were facilitated in creating business accounts on marketplaces such as Shopee and Tokopedia as well as Instagram social media. Several participants managed to increase sales by up to 40% after actively marketing their products digitally. They also stated that they were ready to become agents of change and share experiences with other business actors in the surrounding environment.

The empowerment program for women in the creative economy in Semarang City is a strategic initiative designed to address the actual needs of the community, especially women who have been running micro and small businesses based on creativity but face limitations in terms of managerial knowledge and mastery of digital technology. This activity is carried out through a series of intensive training and mentoring, which not only provides new knowledge, but also builds participants' confidence in managing and developing their businesses more professionally. The approach used in this program is structured and sustainable, with a training curriculum that covers topics according to the needs of training participants such as digital marketing, simple financial management, utilization of social media for product branding, and attractive and competitive product packaging strategies (Natoil et al., 2024).



Figure 1. Facilitator delivers training materials

Through this intervention, participants showed significant improvements in terms of understanding business concepts, technical skills, and the ability to access wider markets. This transformation can be seen from the increasing number of participants who are able to use local and national e-commerce platforms, as well as the increasing volume and reach of their product sales (Saputra Arfi F., 2024). Participants also began to show a more mature entrepreneurial mindset, by being able to prepare medium-term business plans and taking into account aspects of business sustainability. With this increased capacity, participants are no longer solely dependent on external assistance, but have grown into individuals who have economic resilience and financial independence (Nurdiyani et al., 2023).

Each training session is delivered by a facilitator who has experience in UMM development and is accompanied by officers from PT Permodalan Nasional Madani (PNM). The training is conducted every weekend for four weeks, so as not to interfere with the participants' business activities. Participants also get written modules and access to online discussion groups for consultation and sharing of practices between women creative economy actors who are members of the online discussion group. The following is a description of the development of participant competency indicators before and after participating in the training:

Table 1. Comparison of Participants' Competency Before and After Training

No	Competency Aspect	Before Training	After Training
1	Business Planning	Participants had limited understanding in preparing structured business plans.	Participants were able to develop structured and feasible business plans.
2	Financial Recordkeeping	Participants did not practice systematic financial recording.	Participants understood and applied basic financial recordkeeping principles.



No	Competency Aspect	Before Training	After Training
3	Product Design	Product design was still conventional and lacked innovation.	Participants were able to create more attractive and marketable product designs.
4	Digital Marketing	Participants lacked knowledge and skills in digital marketing.	Participants understood digital platforms and applied basic digital marketing.

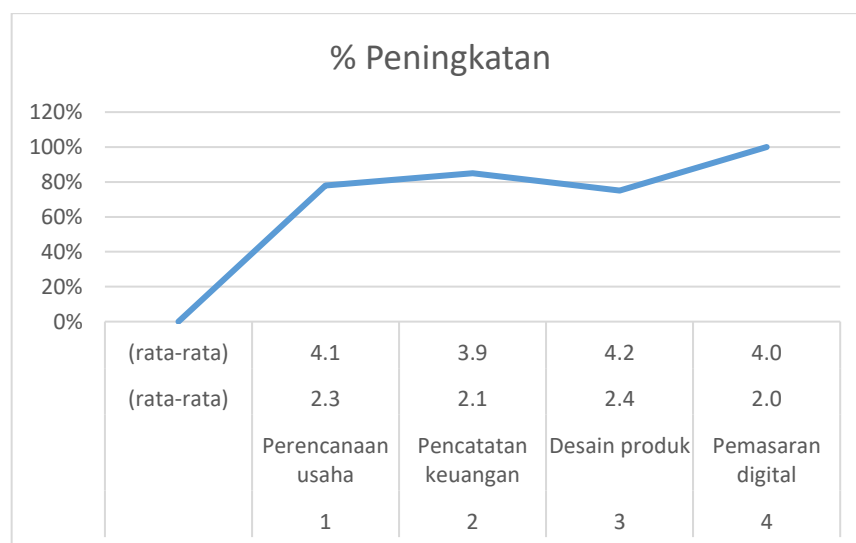


Figure 2. Results of implementation and evaluation of training participant competencies

This improvement is not only theoretical but also seen in the participants' practices. One of the participants, Mrs. Nurhayati, who previously only marketed her products by word of mouth and opened a stall in front of her house, is now actively using Instagram and the marketplace to sell her snack products. Meanwhile, other participants were able to develop the packaging design of their craft products so that they were more attractive and professional. In addition, a post-activity discussion group was also formed which aimed to maintain the spirit of collaboration and sharing information between fellow business actors.



Figure 3. Women creative economy actors enthusiastically listen to training materials

Documentation of the activities shows a high level of participation in each session. The average attendance of participants reached 92% and most of them said that this training had a real impact on their business. Evaluation was carried out through pre-test and post-test, direct observation and in-depth interviews with participants and facilitators



Figure 4. Group photo after in-depth interview assistance with training participants

The success of the implementation of this program is concrete evidence that a participatory approach in community service is the main key in creating sustainable social change. Through the active involvement of participants in every stage of the activity, from planning, implementation to evaluation, a sense of ownership of the process and results of the program is created. This ultimately encourages the intrinsic motivation of participants to continue learning, developing and maintaining the achievements that have been obtained. Therefore, a participatory approach not only increases the effectiveness of the community service program, but also strengthens the social capacity of the community in managing and solving their problems independently.



D. CONCLUSION

Community service with a focus on empowering women creative economy actors in Semarang City has had a positive impact on increasing the capacity and financial independence of participants. Through a participatory approach, this activity is able to identify the real needs of the community, develop relevant training, and encourage participants to be more independent and confident in running their businesses. The results of the service show that empowerment carried out systematically and contextually is able to improve women's entrepreneurial competence and strengthen their position as economic actors and empowered.

Strengthening the network between participants and support from the local government are also supporting factors for the success of this activity. It is hoped that similar programs can be replicated in other regions with an approach that adapts to local needs so that more women entrepreneurs are helped in developing their business potential.

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