

Capacity Building for Gender-Responsive Street Vendors Through Training in Digital Financial Literacy and Micro Enterprise Management

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Abstract

This community service activity aims to improve the capacity of street vendors under the guidance of TBM PKBM Sakila Kerti at Tegal Type A Terminal through gender-responsive digital financial literacy training and micro-business management. The background of this activity is the low understanding of street vendors regarding systematic financial management, limited ability to use digital financial services, and the remaining gender gap in access and business decision-making. The implementation method uses a participatory approach that actively involves vendors at every stage, from needs identification, training implementation, to evaluation and monitoring. The training was carried out in several sessions covering an introduction and practical use of digital finance (QRIS), simple bookkeeping, capital management, and micro-business development strategies. All sessions were combined with a gender-responsive approach to ensure equal involvement of both male and female vendors in understanding and applying the material. Evaluation was conducted through pre-tests and post-tests, observations, and group discussions to measure improvements in participants' understanding and skills. The results show significant improvements in digital financial literacy, simple financial recording skills, and micro-business management abilities among street vendors. In addition, the training successfully encouraged awareness of the importance of gender equality in managing family businesses, where female vendors gained a greater role in financial decision-making. This activity supports more equitable and sustainable economic empowerment while improving business capability.

Keywords: digital financial literacy, micro-business management, street vendors, gender responsiveness, economic empowerment

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1. Introduction

The Indonesian economy relies heavily on street vendors and micro, small, and medium enterprises (MSMEs), which employ over 97% of the workforce and contribute nearly 60% of GDP (DJPB, 2024). Although MSMEs have significant potential to drive the economy, many, especially street vendors, struggle to manage their financial operations. The main challenges they often face are limitations in financial literacy, access to capital,

and the ability to utilize digital technology (JTV Malang, 2025). Furthermore, differences in gender roles in business activities also impact the success of street vendors. Women often have limited time due to domestic responsibilities, while men are more involved in field activities. Therefore, empowerment programs must be designed in a gender-responsive manner to provide equal benefits to all business actors. Many MSMEs, especially street vendors, do not yet understand the importance of systematic financial recording and accurate financial reports, which can influence strategic business decisions (Badria et al., 2023).

Poor financial management often has fatal consequences for business sustainability. Without clear record-keeping, MSMEs, particularly street vendors, struggle to monitor cash flow, control expenses, and manage revenue (Munandar et al., 2024). This leads to an inability to make accurate, data-driven business decisions and challenges in planning business development (Bastomi et al., 2024a). Furthermore, the lack of transparent and accountable financial reporting significantly hinders MSMEs' ability to obtain funding from financial institutions (Bastomi et al., 2024b).

The success of MSMEs in the era of digital transformation, which includes the use of online marketing platforms, QRIS, and financial recording tools, is highly dependent on financial literacy. Combined with good micro-business management skills, street vendors can become more independent and competitive. The ability to manage finances effectively, understand financial planning principles, and make sound financial decisions is crucial for maintaining business stability and growth (Arianto, 2020). However, limited knowledge about financial literacy and digital strategies often hinders MSMEs from optimizing the use of these technologies. Training on financial literacy and business digitalization is crucial. Through this activity, financial literacy training is a crucial part of this activity and is expected to improve the digital knowledge and skills of MSMEs so they can better utilize digital technology to manage their finances and drive business growth.

Based on the identification results, business owners still lack knowledge regarding the basics of financial management, such as recording transactions and preparing financial reports. Most business owners do not record transactions at all, making it difficult to accurately assess their financial position (Rashid et al., 2022). This is exacerbated by the inability to manage cash flow, which makes it difficult to meet daily capital needs (Hidayati et al., 2022). Inadequate financial records make it difficult to plan

business growth, make data-driven decisions, and obtain funding from financial institutions (Rahman et al., 2023).

Therefore, financial management training for MSMEs, especially street vendors, is crucial. This course aims to provide MSMEs with the fundamental information and skills needed to manage their finances effectively, including managing cash flow, creating basic financial reports, budgeting, and tracking income and expenses. Through sound financial management, MSMEs can increase profitability, optimize cash flow, and make better, data-driven decisions. All of this will contribute to the long-term sustainability and expansion of their businesses. Therefore, this training is expected to provide not only a theoretical understanding of financial management to MSMEs, especially street vendors, but also valuable skills they can immediately apply in their daily operations. This training program is expected to increase the competitiveness of MSMEs, especially street vendors, strengthen business sustainability, and make a positive contribution to the local and national economy.

2. Method

This method uses a participatory approach, actively involving street vendors at every level of activity, with mentoring from the Sakila Kerti Community Learning Center (TBM) at the Tegal Type A Terminal. The training methodology is designed to emphasize practical experience, gender responsiveness, and improve participants' micro-business management skills, in addition to providing knowledge. The first step, preparation, is one of the implementation stages. To assess the socioeconomic conditions, business management skills, and digital financial literacy levels of male and female street vendors, this stage includes interviews and initial observations. In addition, coordination with partners, terminal managers, and relevant stakeholders was conducted, as well as the formation of an implementation team and learning media. The second phase of the training utilized material delivery, interactive discussions, simulations, and practical exercises.

Micro-business management focused on basic bookkeeping, capital management, and marketing tactics, while digital financial literacy content focused on the use of QRIS. Gender-responsive aspects were incorporated into all sessions, emphasizing the equal role of male and female traders in business management. Participants were also provided

with case studies and individual mentoring to ensure practical application of skills. Monitoring and assessment were part of the third phase. Pre-tests and post-tests were used for evaluation to measure improvements in participants' knowledge and skills.

Furthermore, observations were conducted throughout the training to gauge participants' satisfaction with the materials, facilitators, methodology, and active engagement. Post-training monitoring included close follow-up with participants to assess the extent to which digital financial literacy and micro-business management skills were applied in daily business activities. All phases of the methodology in the fourth stage of the gender-responsive approach provide equal opportunities for male and female traders to participate, voice their opinions, and benefit from the training, thus prioritizing the principle of gender equality.



Figure 1 Direct Observation Activity

3. Result and Discussion

3.1. Preparation Stage

Street vendors' knowledge of financial management and digital technology use was assessed through field observations and brief interviews as part of the preparation phase for the Gender-Responsive Capacity Building Training for Street Vendors through Digital Financial Literacy and Micro-Business Management at Tegal Terminal. Subsequently, coordination was conducted with terminal management, the Sakila Kerti Community Learning Center (TBM PKBM), and relevant regional officials to obtain permits for the activity and ensure institutional support. The next phase was the development of training materials emphasizing digital financial literacy, micro-business management, and a gender-responsive perspective, ensuring that the material presented was tailored to the context and needs of the participants. Following this, the implementation schedule was

determined, a representative location within the Tegal Terminal area was selected, and supporting facilities and infrastructure were provided, including simple digital devices, training modules, and administrative equipment. The preparation phase also included appointing competent training facilitators in the areas of financial literacy, micro-enterprises, and gender equality. Finally, outreach was conducted with the assisted street vendors to ensure active participant involvement and create a participatory, inclusive training environment that oriented toward continuously improving their business capacity.

3.2. *Training Stage*

The training phase began with an opening activity containing remarks from TBM PKBM Sakila Kerti, namely Mrs. Sismiyati, S.Si., M.Pd, Supervisor of the Tegal Type A Terminal Service Unit, namely Mr. M. Rendradi, A.Md LLAJ, and all training participants who were street vendors. An initial test was then given to measure the participants' initial knowledge of micro-business management and digital financial literacy.



Figure 2 Opening of Community Service Implementation

The training was then divided into several sessions. The first session focused on digital financial literacy, providing participants with an understanding of the importance of technology in transactions, an introduction to the QRIS application, and hands-on practice on how to make payments and record payments digitally. The implementation of QRIS (Quick Response Code Indonesian Standard) for street vendors is an effort to modernize the payment system, aiming to simplify transactions, improve security, and expand market access. Through outreach and training, street vendors were equipped with knowledge on how to register for QRIS through an official financial institution or digital payment service provider, how to operate the application, and the steps to accept

non-cash payments from consumers. With QRIS, merchants no longer rely entirely on cash, thus protecting them from the risk of loss or counterfeiting. It also simplifies automatic financial recording because transactions are recorded in the app. The presence of QRIS also opens up opportunities for hawkers to reach millennial consumers and those increasingly using digital payments. Furthermore, the implementation of QRIS supports financial inclusion by providing opportunities for small merchants to connect with modern banking systems and financial services. Thus, the use of QRIS not only improves the efficiency and professionalism of hawkers but also boosts the competitiveness of micro-enterprises in the digital era.



Figure 3 Introduction to the QRIS application

The second session focused on micro-business management. Participants were trained in simple bookkeeping, profit calculation, and marketing strategies for managing small businesses more efficiently. The goal of basic bookkeeping training for street vendors was to improve their understanding and ability to document every financial transaction accurately, efficiently, and clearly. Through this training, vendors were taught how to record daily sales income, categorize expenses for business and personal needs, and calculate profit or loss simply. Street vendors were also introduced to the use of cash books, a simple recording format. With simple bookkeeping, vendors can separate business and household finances, control cash flow, and plan business development more wisely. Through this training, it is hoped that street vendors will be able to improve financial transparency and understand their business position.



Figure 4 Simple Bookkeeping Training

The third session of the marketing strategy training for street vendors is designed to equip them with the skills to manage their businesses in a more focused and competitive manner, even within the micro and informal business environment. In this training, street vendors are introduced to basic marketing concepts, such as setting prices that align with consumer purchasing power and innovating products to make them more attractive and add value. Furthermore, vendors are taught simple promotional techniques, both through persuasive direct communication with buyers and by utilizing digital tools such as social media to expand market reach. Participants are taught to prioritize friendly service, maintain product quality, and build good relationships with customers to foster consumer loyalty. Through this marketing strategy training, street vendors are expected to improve their selling skills, expand business opportunities, increase sales turnover, and sustainably develop their businesses.



Figure 5 Marketing Strategy Training

3.3. *Evaluation and Monitoring Stage*

Pre-test and post-test techniques were used to conduct the evaluation phase for street vendors. The purpose of this evaluation was to assess the effectiveness of the

training and the development of participants' knowledge and skills. Before the training began, street vendors were given a pre-test to determine their understanding of the topics covered, including digital financial literacy, basic bookkeeping, marketing tactics, and the use of QRIS. Based on the pre-test data, the majority of participants still had very limited knowledge about using digital financial services such as QRIS. Furthermore, only a small proportion of participants were accustomed to simple financial record-keeping, while the majority still mixed business and household finances. Gender inequality persisted, with men largely dominating financial decisions, while female traders tended to be limited to operational aspects.





Participants were given a post-test to measure their competency improvement after the training series. Results showed significant improvements in both knowledge and skills. Participants who initially lacked a grasp of digital financial technology began to independently operate cashless payment applications, use QRIS for transactions, and understand the benefits of digital record-keeping for micro-businesses. Their ability to create simple reports, including cash receipts and disbursements, also improved, with most participants able to systematically organize daily records, thereby increasing revenue. In terms of gender equality, positive changes were evident, with female vendors demonstrating a more active role in decision-making regarding capital use, sales strategies, and business profit management. Overall, the comparison of pre-test and post-test results demonstrated that the training was effective in improving digital financial literacy, strengthening micro-enterprise management skills, and encouraging more inclusive and gender-responsive business management patterns. Thus, this activity has had a significant impact on increasing the capacity of street vendors assisted by the Sakila Kerti Community Service Center (PKBM) at the Tegal Type A Terminal.

Following the post-test results, activity monitoring was conducted to ensure the sustainability of the training's benefits and to assess the extent to which participants were able to implement the acquired skills in their daily business activities. The monitoring process was structured, involving the implementation team and Sakila Kerti Community Learning Center (TBM) partners as field facilitators. The first step in monitoring was to collect follow-up data on participants through brief interviews to determine behavioral changes in their use of digital financial services, simple financial record-keeping, and business capital management. This data was collected over the three weeks following the training. Furthermore, periodic field visits were conducted to street

vendors at the Tegal Type A Terminal to directly observe the practices of participants. The monitoring team assessed whether vendors had begun using digital payment applications (such as QRIS), recording daily financial transactions, and compiling simple reports on business cash flow. Monitoring also included gender responsiveness, assessing the involvement of female vendors in financial management and business decision-making. Focus group discussions (FGDs) were conducted to explore the experiences of female vendors after the training and to compare the roles of men and women in family business management. Monitoring results indicate positive developments, with most vendors becoming accustomed to using digital financial services, recording simple transactions, and demonstrating greater awareness of the importance of gender equality in micro-business management. This process serves as the basis for a comprehensive evaluation and the development of follow-up programs to sustainably strengthen the capacity of street vendors.

3.4. Gender Responsive Stage

In gender responsiveness in micro-enterprises, materials are provided on the division of roles within the household and business, the importance of women's involvement in decision-making, and efforts to address gender disparities in access to digital finance and business opportunities. In this activity, female street vendors are encouraged to improve their financial record-keeping skills, use simple digital applications, and develop business planning skills to become more independent, while male street vendors are encouraged to share roles in household and business management to create a balanced workload. The training aims to provide equitable financial benefits for each member of the street vendor's family, not only improving micro-enterprise capabilities but also raising awareness of the importance of gender equality in decision-making, income management, and business development.



Figure 6 Gender Responsiveness

3.5. *Activity Success*

Participants' improved understanding and application of basic financial record-keeping, utilization of digital applications for transactions and recording, and more successful marketing strategies demonstrate the effectiveness of gender-responsive capacity-building activities for street vendors through digital financial literacy and micro-business management training. Both male and female street vendors demonstrated positive changes in separating business and household finances, improving their skills in using QRIS as a non-cash payment instrument, and developing simple innovations in customer service. The gender-responsive aspect is reflected in the active participation of female vendors in all stages of the training and the increased awareness of male vendors to support women's roles in business management. Furthermore, evaluation results indicate an increase in the average understanding of participants based on a comparison of pre-tests and post-tests, as well as positive testimonials from vendors regarding the benefits of the training in increasing self-confidence, competitiveness, and business opportunities. Therefore, this activity is considered successful not only in terms of improving technical skills but also in building collective awareness about the importance of financial literacy, good business management, and gender equality as the foundation for economic independence for street vendors.

4. Conclusion

This community service project successfully enhanced the skills of street vendors in managing micro-enterprises and digital financial literacy. Both men and women were able to actively participate thanks to a gender-responsive strategy that ensured a more equitable distribution of program benefits. Going forward, this program needs to be expanded with support from microfinance institutions and local governments to

strengthen the sustainability of street vendor businesses. Improving the gender responsiveness of street vendors through digital financial literacy and micro-enterprise management training has been shown to improve their business acumen, financial management, and understanding of the importance of equal roles for men and women in economic activities. In addition to receiving valuable training on basic financial record-keeping, marketing tactics, and the use of digital tools like QRIS, street vendors can also directly apply the knowledge they gain in their daily operations to increase income and ensure the long-term sustainability of their businesses. To ensure that the training outcomes support economic justice within families and communities, a gender-responsive approach ensures equal access, participation, control, and rewards for male and female vendors. Thus, this activity not only contributes to improving the competitiveness of street vendors in the digital era but also strengthens financial inclusion, promotes economic independence, and serves as a strategic step in supporting more just, sustainable, and gender-equal development.

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