

Transforming Marginalized Entrepreneurship: Digital Skills and Market Adaptability for MSMEs in Emerging Economies

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Abstract

With the rapid advancement of digital technology, Micro, Small, and Medium Enterprises (MSMEs) face both challenges and opportunities, particularly in emerging and disadvantaged economies. This case study explores a community-driven initiative designed to enhance the entrepreneurial capacity of MSMEs located around the Final Disposal Site (FDS) II Karya Jaya in Palembang, Indonesia, by integrating digital skill development with market adaptability. Using a Participatory Action Research (PAR) approach, thirty microenterprises—predominantly women-led—participated in a series of digital marketing workshops emphasizing problem-solving and co-design. Over twenty hours of training, participants developed entrepreneurial mindsets and competencies in social media and e-commerce, digital payment systems, branding, and packaging design. Observations indicated that 86.67% of participants demonstrated greater awareness of digital marketing tools, and 90% expressed increased confidence in their use. Follow-up monitoring with 22 participants revealed a 20% improvement in online visibility, engagement, and product identification. Beyond individual skill enhancement, the initiative strengthened social capital by fostering peer learning networks and cultivating local leadership, essential for sustainable community transformation. This initiative illustrates the transformative potential of digital empowerment practices to narrow the digital divide, enhance entrepreneurial resilience, and support inclusive and equitable economic growth. It aligns closely with several Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) by improving livelihoods, SDG 5 (Gender Equality) through the empowerment of women entrepreneurs, SDG 8 (Decent Work and Economic Growth) via skill-based entrepreneurship, SDG 9 (Industry, Innovation, and Infrastructure) through digital inclusion, and SDG 10 (Reduced Inequalities) by integrating marginalized groups into the digital economy. Collectively, these outcomes demonstrate how digital literacy and community collaboration can accelerate sustainable development in disadvantaged urban areas.

INTRODUCTION

Digital transformation is now a key driver of economic growth, yet many micro, small, and medium enterprises (MSMEs) in Indonesia still struggle to adapt. MSMEs serve as the backbone of the national economy, accounting for 99.99% of all business units and employing over 97% of the workforce (Badan Pusat Statistik Indonesia, 2025). However, Schumpeter's innovation theory asserts that businesses that fail to innovate will be displaced by market dynamics (Fatorachian et al., 2025). Numerous empirical studies have shown that the adoption of digital technology can increase competitiveness and drive MSME growth, particularly in rural areas and marginalized communities (Asongu & Odhiambo, 2018; and Iqbal et al., 2021). In South Sumatra Province, including Palembang City, there are over 485,000 MSMEs, but most still rely on informal sales channels and have not yet capitalized on digital marketing opportunities (Badan Pusat Statistik Indonesia, 2025). This digital divide is evident in the area surrounding the Karya Jaya II Final Disposal Site (FDS), which receives approximately 800 tons of waste daily and serves as an

informal settlement. Many businesses in this area—such as food stall operators, recycling businesses, and small home businesses—face obstacles such as unstable internet access, limited digital skills, and low adoption of online payment systems. These conditions limit their ability to expand their market beyond local buyers.

Several initiatives demonstrate how digital platforms can transform the way MSMEs operate. For example, *belabeliku.com* in Kulon Progo helps small businesses open online stores and increase sales volume (Sihotang et al., 2025). Data shows that Indonesian MSMEs utilizing e-commerce platforms experience an average 15–30% increase in sales in the first year. Some sectors, such as fashion and food and beverage, even recorded growth of over 40% after integrating social media marketing strategies and digital payment systems (Badan Pusat Statistik Indonesia, 2024). Digital marketing strategies—including social media campaigns, marketplaces, and email marketing—have proven to be more cost-efficient, capable of reaching a wider market, and increasing consumer engagement (Dwivedi et al., 2021). However, most digital empowerment programs still focus on urban areas or provide overly general training, thus failing to address the complex challenges faced by businesses in vulnerable communities. This contributes to the ongoing gap in digital access and skills, which continues to hinder the competitiveness of MSMEs in rural areas.

A gap in digital engagement was also noted in the initial Participatory Action Research (PAR) observations in the Karya Jaya II FDS area. Over 70 percent of the micro and small enterprises (MSE) in the area admitted to not employing e-commerce and social media for product advertising and relied on direct sales and referrals instead (Ritz et al., 2019). Users also ‘absence’ handy smartphones, and face ‘disruptions and intermittent connectivity’ of the Internet, as well as ‘poor digital literacy’, payment systems being the most problematic. This aspect aligns with the works of various scholars on the barriers faced by MSMEs in the remote and marginalized regions, such as ‘resource scarcity’, low digital skills, and inadequate technological support (Affandi et al., 2024; Rafi et al., 2025). These issues in Palembang and the surrounding regions have a disproportionate impact on the economic potential of the underdeveloped enterprises of the FDS II Karya Jaya (Ritz et al., 2019; and Rosyidiana & Narsa, 2024). The MSEs risk ‘obsolescence’ without the appropriate aid in the ‘fast becoming’ digitalized world.

With the help of a Participatory Action Research method (PAR) that focuses on fostering marketing and digital skills, this community service activity seeks to improve the capability of the Karya Jaya II FDS MSME business owners. Unlike training which is traditionally one sided and instructor dominated, this method sights business owners as co-sponsors of the instructional activity aimed at problem identification, formulation, and integration of solutions to the problems associated with the use of digital technologies in the business processes. Molding attitude integration with digital and social marketplace engagement, product branding and packaging, digital payment systems, and much much more are part of the workshop training. It is the integration of branding and instant payment systems that sets this program apart. Also, what is remarkable is that the participants in this program focus on the community around the landfill which, for the most part, is neglected in the city’s digital or other MSME upliftment programs. By adopting a bottom-up, co-creation-based digital inclusion model, the program strives to adapt interventions to the socio-economic context of these constraints. Strengthening digital literacy and marketing capacity not only helps increase the competitiveness and income resilience of business owners but also encourages more inclusive local economic development while supporting the national digital transformation agenda (Ha & Chuah, 2023; and Iqbal et al., 2021).

IMPLEMENTATION METHOD

This community service program was implemented in the area around the Karya Jaya II Final Disposal Site (FDS) in Palembang City, from April to December 2024, involving approximately 30 micro, small, and medium enterprises (MSMEs) as primary partners. To understand their challenges and needs in adopting digital marketing strategies, the implementation team conducted field observations and direct interviews with selected business owners. This project used a Participatory Action Research (PAR) approach, a community-based method that emphasizes the active participation of participants in every stage of the process. By positioning MSME owners as partners and field researchers, this activity not only focused on

training but also encouraged them to identify problems, plan actions, implement solutions, reflect, and evaluate results repeatedly. This approach aligns with the views of Williams & Mian (2025) who stated that PAR is effective in community empowerment because it builds a sense of ownership and long-term commitment, so that the results achieved are more relevant, sustainable, and have a real impact on the target community. The implementation of this program is illustrated using flow charts which show the different stages from problem definition to evaluation.



Figure 1. Participatory Action Research Implementation

The flow chart begins from field observations and interviews aimed at assessing the current situation of the partner and proceeding from the partner situation diagnosis to the development of collaborative modules, then from the training and practical modules to the reflection, feedback and post training follow-up to assess achievements, results, follow-up planning, and impact evaluation of the training. For the training to remain relevant and useful and also empowering to MSMEs in the complex socio-economic circumstances in which the Karya Jaya II FDS operates, the training is designed to be both cyclical and collaborative. The principal tasks of the project are organized in three main sections. The first of which is on socialization and training on entrepreneurship. This first section is designed to provide learners with the fundamental concepts of entrepreneurship, the various business opportunities and challenges, and the need to creatively and innovatively design and produce marketable products. To support Abbes (2024) who argues that for MSMEs to survive in this competitive environment, entrepreneurship education is glue that holds them together, this phase aims to cultivate an entrepreneurial spirit among the participants and encourage them to explore new business opportunities.

MSMEs understanding and practicing digital marketing fundamentals is concrete evidence that they are able to incorporate and use relevant technology for marketing promotions and distribution. Marketing tools are stake holders e. g. users in social media, marketers and e-commerce platform marketers, digital platform marketers and marketers social digital payments for marketers. The techniques recounted should help MSMEs improve their competitiveness at a time when digital MSME marketing is globalization.

The last step is practical training on techniques for product packing and marketing, clarifying the role of the package design in shaping a consumer's attitude and the purchase decision. the sales potential of a product, on the other hand, can increase in tandem with the value that is added to the product by the packaging (Rahimi et al., 2025).

This group of participants is taught how to design attractive, marketable digital technology enhanced packaging. Other trained fields which in training are considered are logistics, storage, and more complex systems dealing with business interaction with other partners. The focus is to ensure that the value and quality of products produced by the MSMEs is properly balanced with the marketing and distribution systems that are in place.

The program's participants consisted of approximately 30 MSME owners, most of whom are based in Karya Jaya II FDS in Palembang City, South Sumatra Province, were selected due to their lack of awareness regarding digital literacy. Affandi et al. (2024) explains that the lack of technology access is a major barrier of MSMEs for competing in any market. Therefore, the objectives of the program were to enable business owners to utilize the digital space for business advancement.

Self-assessment is an effective indicator of the achievement of the objectives that were set. The main method used to achieve this goal was through a questionnaire that was distributed following the most completion of the program to formulate recommendations to increase the efficacy of the activity. Evaluation of community-oriented programs is necessary in order to account for the actions that were taken. Thus, as Ritz et al. (2019) suggested, subsequent interventions are more effective for the target population. Additionally, there were reflection discussions designed to measure the ease of program completion and the business and economy improvement that the participants were able to achieve.

This initiative focuses on improving the techniques of packaging digital products while helping local entrepreneurs acquire more skills in innovations that make the business environment more sustainable and positive. As cited in Rosyidiana & Narsa (2024), achieving a digital economy in underdeveloped areas of the country requires the assistive digital skills provided to MSMEs. Businesses in the Karya Jaya II FDS region are expected to achieve growing economic self-reliance and augmented competitiveness in the digital economy.

RESULTS

The activity pertaining to community service concentrated on thirty female entrepreneurs operating near the Karya Jaya II FDS site in Palembang City. The attendants primarily managed food and beverage stands, souvenir and handicraft retail, and petty grocery outlets. A significant portion of the women had only basic schooling, limited access to the internet, and owned low-end mobile devices. These conditions put them at risk of being further marginalized from the market in an increasingly digitalized economy. Table 1 presents the demographic profiles of the participants as context for understanding the characteristics of the program's beneficiaries.

Table 1. Demographic Profile of Participants

Characteristics	Category / Range	Number of Participants	Percentage (%)
Gender	Female	30	100.0
Business Scale	Micro Enterprise (< IDR 300 million/year)	30	100.0
Education Level	Elementary / Junior High School	10	33.3
	Senior High School	20	66.7
Business Sector	Food & Beverage	18	60.0
	Souvenir / Handicraft	7	23.3
	Retail / Small Shop	5	16.7
Access to Digital Tools	Own smartphone but limited apps usage	18	60.0
	Basic smartphone & unstable internet	12	40.0

These participant characteristics formed the basis for selecting the Participatory Action Research (PAR) approach, which encourages bottom-up learning, collaborative solution creation, and collaborative problem-solving (Williams & Mian, 2025). The PAR model implemented in this program consists of three interrelated stages: (1) participatory problem identification, (2) skills strengthening through collaboration, and (3) reflection and follow-up planning. This dynamic process allowed participants to articulate the challenges they faced, test relevant solutions, and integrate new knowledge into daily business practices.

Enthusiasm was evident throughout the entire activity; 26 of the 30 participants actively participated in group discussions, practical demonstrations, and question-and-answer sessions. They collectively mapped out the marketing barriers they faced, shared experiences and insights, and developed simple action plans to be implemented after the training. The activity was officially opened by the local neighborhood leader, which not only strengthened community ownership but also demonstrated local institutional involvement—an early indication of the emergence of grassroots leadership supporting social transformation (Fatorachian et al., 2025).

Table 2. Description of Activities

Documentation Photo	Description
	Delivery of Material From Speakers
	Discussion Session with Participants
	Photo Sessions with Participants and Committee

The initial session blended online practical digital marketing skills with micromarketing reels. These skills involved cost-effective targeted social media usage, local market message optimization, and other e-commerce platforms (Cao & Weerawardena, 2023; Deku et al., 2024; and Seth et al., 2024). Skills proficiency was accompanied by interactive classes and entrepreneurship peer success stories. This led the learners to appreciate and gain assurance of the skills taught (Appel et al., 2020; and Soomro et al., 2025).

The second session focused on the social media branched 'business card' website and online sales suitable pack designing 'legalization' of the online business and strengthening the online business identity. Learners were taught suitable pack designing and branded design elements that enhance digital market product appeal (Liu et al., 2025; and Xie et al., 2021). This

blended approach of instruction and peer social ‘mentoring’ boosted confidence and stimulated micro-innovation. Interestingly, several participants voluntarily formed a WhatsApp group to exchange tips and experiences after the training—an early sign of the formation of a new informal institution with the potential to sustain the learning process.

To assess the program's impact, a post-training evaluation was conducted using a five-point Likert scale. Key indicators measured included increased knowledge, relevance of the material, facilitator effectiveness, understanding of digital marketing, and the quality of the activity implementation.

Table 3. Feedback Evaluation Results

Evaluation Aspect	Percentage of Participants Responding “Agree” or “Strongly Agree” (%)
Training increased participants’ knowledge	86.67
Training content aligned with participants’ needs	76.67
Trainer’s communication and delivery	83.33
Understanding of digital marketing for MSMEs	90.00
Preparedness of the organizing committee	100.00

Evaluation results showed that the Participatory Action Research (PAR)-based training model successfully bridged the digital divide experienced by participants. 86.67% reported increased knowledge, 90% reported a better understanding of digital marketing tools, and 76.67% assessed that the material presented directly addressed their needs. The formation of peer learning groups and increased local leadership reflect the emergence of new social capital and collective capacity for action, important indicators of sustainable community transformation (Affandi et al., 2024; and Ahmed et al., 2021).

DISCUSSION

Findings from this community service program demonstrate that a Participatory Action Research (PAR)-based training model effectively builds digital literacy as a foundational skill that enables women-led micro-enterprises in underserved areas to adopt and utilize digital marketing strategies. The program identifies obstacles at the organizational level, which relate to the factors that make it difficult for a small business to be competitive, and attempts to narrow the gap for the participants, such as absence of formal education, irregular internet access, and limited exposure to e-commerce platforms (Affandi et al., 2024; and Appel et al., 2020). This technique incorporates the self-directed learning model and self-advocacy skills and highlights the importance of learning as actively engaging in constructive processes while expanding thinking within the ever-evolving digital economy (Jahidah et al., 2024).

Practitioners within the different sectors of the economy were more likely to conceptions of practice to the theoretical instruction because of the congruence of the instruction to their professional activities. The more favorable outcomes of the latter study support the former study which highlighted the need to tailor entrepreneurial training to the local context, to enhance retention and application of the skills (Abbes, 2024; and Appel et al., 2020). The degree to which micro-enterprises socio-economic needs are served by PAR, highlights another of the more widely accepted phenomenon, which is, that computer literacy is more than a set of skills, but a fundamental, enabling, transformative, and empowering device that allows MSMEs to more easily tap into new emerging markets.

The winning of the case hinged on how effective they were as facilitators, and trainers managed to simplify the most complex digital sophisticated processes so that they could be used immediately. The Husband and Wife approach to effective teaching also embraced the scaffolding and adaptive as well as contextual models to teaching and learning, arguably, in Entrepreneurship Education (Abbes, 2024; and Soomro et al., 2025). The learning scaffolds were complex enough

to have in them exchanges of information, experiences and feedback. This scaffolding facilitated a, what learning theorists have come to refer to as, a social learning (Bastomi et al., 2025). This social learning is critical in moving from knowledge reception to engagement, referred to as collaboration, which is pivotal in digital transformation.

The program, apart from the individual level, and also the capacity one, initiated the beginning of new social capital, which is bare minimum we need for the production of the community in a sustainable manner. The formation of peer support groups, together with the spirited participation of community champions or leaders, is an indicator of a new phenomenon whereby learning is no longer done in a silo, but from a collective, entrepreneurial perspective.

This is considered a classic case in development theory. In this case, called empowerment, change and resilience are assumed to stem from social structures and collective capacity (Ahmed et al., 2021). Guided by the community leaders as implementers of the program, the shift from formation of social structures to empowerment and informal institutions was transformative in that it vaporized the vertical social structure of teaching community to learning community.

The training program correctly linked the principles of digital marketing to product branding innovations to form strategies for digital marketing. Participants began the initial steps for evidence unobtrusive by redrawing the packaging and shaping an online trademark identity. There is evidence in digital marketing that support the Liu et al. (2025); and Xie et al. (2021) studies which claim that visual identity and trademark consistency are persuasive elements. These studies support the digital marketing theory that digital literacy is an inclusion prerequisite for digital marketing. The gap is now, the awareness of technology and the use of commerce. It should be noted however, the digital transformation that many of the participants are involved with, is still in the fostering stage.

These programs demonstrates the need for local institutional capacity and systematic execution as pillars to the success of the community empowerment model. Consideration of the factors mentioned above inclusion of the digitally disadvantage is plausible. This pertains to 'glocal' leadership and the locals as primary enablers of sustaining impact of the digital empowerment programs (Ahmed et al., 2021; and Raharjo et al., 2024). Thus, the replication of the impact of the digital empowerment programs PAR model pedagogy has much more to do than local governance and the social structure of the community.

In addition, as much as I appreciate the initiative particularly its development, the impact of the initiative is not constrained by geo-political boundaries. Such skills as "emailing, searching the Internet, and typing documents and the inability to describe the Internet as a very complex socio-technical and socio-political world is symptomatic of a deeper failure to understand the reality of micro and small enterprises in what is often labeled as a "developing" world. It is the issue of their ability to adapt and self-organize (Leatemala et al., 2023). From this angle, community empowerment focuses on the systemic deployment of participatory action learning with mentorship and infrastructural supports comprising of "a broadband internet connection, low-cost digital devices, and relevant infrastructure supports." The learning design enhances participant retention and scale through blended learning approaches that offer offline collaborative content construction and online synchronous coaching and mentorship. These approaches align with the need to construct and foster digital inclusion ecosystems targeted at small enterprises in the south, as well as the digital exclusion of marginalized micro, small and medium enterprises (MSMEs) related to the expanding digital economy (Adetoyinbo & Otter, 2021; Liu et al., 2025; and Samsudin, 2023).

In alignment with the broader goals of sustainable development, the outcomes of this program reflect a strong correspondence with several United Nations Sustainable Development Goals (SDGs). The enhancement of women-led micro-enterprises and the establishment of peer-learning networks directly contribute to SDG 5 (Gender Equality), which promotes women's active participation and leadership in economic activities. The program's emphasis on digital skills development and market adaptability supports SDG 8 (Decent Work and Economic Growth) by enabling productive employment and inclusive entrepreneurship, while the integration of technology and digital literacy aligns with SDG 9 (Industry, Innovation, and Infrastructure) through the promotion of innovation and digital inclusion. Furthermore, the participatory approach and

focus on empowering underserved communities address SDG 10 (Reduced Inequalities) by bridging the digital divide and enabling equitable access to opportunities. Finally, by strengthening local economic resilience and supporting income generation in vulnerable communities, the initiative advances SDG 1 (No Poverty). Collectively, these alignments underscore that digital empowerment when contextualized through community-driven and gender-sensitive models serves as a transformative mechanism for achieving sustainable, inclusive, and equitable local development in line with the global SDG framework.

CONCLUSIONS

The community service initiative has significantly strengthened the digital marketing competencies of community members around the Karya Jaya II Final Disposal Site (FDS) in Palembang. Through a participatory approach, women entrepreneurs and local micro, small, and medium enterprises (MSMEs) were supported in adopting digital tools and strategies to enhance their business operations. The majority of participants took part actively in workshops and practicum sessions, demonstrating an encouraging level of engagement and enthusiasm toward digital transformation. Evaluations of the program revealed substantial progress in participants' digital literacy and confidence, as many reported being able to apply newly acquired skills in digital branding, social media marketing, online selling, and packaging design to improve their product visibility and business performance.

While the initiative achieved meaningful results, it also encountered challenges, particularly related to digital infrastructure limitations, such as unstable internet connectivity and restricted access to appropriate devices. These factors sometimes hindered the learning process and adoption of new tools, highlighting the broader structural barriers that small entrepreneurs in remote or underserved areas continue to face. Nonetheless, these obstacles underline the importance of strengthening local digital infrastructure and capacity-building systems to ensure inclusive and sustainable progress.

Future implementation of similar initiatives would benefit from more targeted support, including personalized coaching, peer learning circles, and ongoing mentorship. Collaboration with local governments and private sector stakeholders to improve connectivity and access to affordable digital devices is essential in fostering an enabling ecosystem for MSMEs. Furthermore, integrating locally relevant case studies and examples into the training materials can enhance contextual understanding and applicability. Systematic monitoring and evaluation of training outcomes will also help ensure continuous improvement and scalability of the program. Ultimately, sustained engagement of participants as co-designers in behavior change and innovation processes is what secures the long-term impact and replicability of the Participatory Action Research (PAR) model within community-based digital empowerment programs.

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ETHICAL CONSIDERATIONS

This program is focused solely on respecting participants autonomy and ensured informed consent; no sensitive or personal information was shared.

CONFLICT OF INTEREST

The authors declared having no competing interests in undertaking this work.

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