



**BUILDING INDEPENDENCE: EMPOWERMENT STRATEGIES FOR SMALL
AND MEDIUM ENTERPRISES OF MATTING ARTISANS IN BABAKAN
VILLAGE, CISEENG DISTRICT, BOGOR REGENCY**

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Abstract

This article explores microeconomic empowerment efforts as a strategy to combat poverty in Babakan Village, Ciseeng Subdistrict, Bogor Regency, through a microbusiness capital loan scheme. The background to this activity is based on the limited access to capital for low-income communities, which hinders the development of small businesses and the improvement of family welfare. The method used is a participatory approach based on community empowerment with stages of needs identification through observation and interviews, joint program planning with village officials and business groups, distribution of revolving capital loans without collateral with intensive assistance, and periodic monitoring and evaluation of business development. The results of the activity showed that the micro-business capital loan program, accompanied by mentoring, was able to increase the turnover and stability of participants' businesses, strengthen financial literacy, and foster household economic independence. In addition, social solidarity among group members was created through a mechanism of shared responsibility for loan repayment. Thus, the empowerment strategy based on access to capital and continuous mentoring proved to be an effective model for poverty alleviation at the village level.

Keywords: Microeconomics, Poverty, Capital Loans, Strategy

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INTRODUCTION

Poverty remains a major problem in developing countries such as Indonesia because it is not just a matter of "lack of money," but a knot of many mutually reinforcing inequalities: unequal access to education, unequal job quality, expensive health services for vulnerable groups, and unequal basic infrastructure between regions (Luckyardi et al., 2022). In many cases, national economic growth does occur, but it does not automatically trickle down to poor households because the economic structure is often dominated by low-productivity sectors and informal employment. As a result, many people work hard but remain unable to escape vulnerability: their income fluctuates, they have minimal savings, and a single small shock—rising food prices, illness, job loss—can immediately push families back into poverty.

The phenomenon in West Java highlights the classic paradox of development: provinces with significant economic contributions can still harbor pockets of "invisible" poverty behind the aggregate figures. The presence of industrial areas, trade centers, and rapid urbanization does not always mean that prosperity is spread evenly; often, it leads to increased living costs, fierce competition for jobs, and the marginalization of groups whose skills do not match market needs (Lismana & Sumarsono, 2022). On the other hand, rural or suburban areas may lag behind due to inadequate transportation access, school quality, market networks, and digital connectivity. This has led to the emergence of communities whose incomes are insufficient even for daily needs—not because they are unwilling to work, but because they are trapped in low-paying, unstable jobs or jobs that depend on the seasons and weak supply chains (Ayuniyyah et al., 2022).

Critically, poverty in this context needs to be understood as a structural and governance issue, not merely an individual problem. Policies that focus only on short-term assistance are important as a buffer, but they are not enough if the root causes—low labor productivity, asset ownership inequality, unequal access to public services, and social protection that does not reach informal workers—are not addressed. West Java needs a strategy that more specifically targets inequality: strengthening the link between education and industry for local residents, expanding transportation and basic services to underdeveloped areas, encouraging MSMEs to move up the ladder through access to capital and markets, and ensuring social protection schemes that are adaptive to shocks. Without this, significant growth will only be a statistic, while some communities continue to live in precarious conditions and remain vulnerable day after day (Suryadi et al., 2023).



Universities, as the locus for the implementation of the Tridarma Perguruan Tinggi (Three Pillars of Higher Education)—education, research, and community service—have a strategic role in building the economic architecture of local communities, including in West Java, particularly in Bogor Regency. Through their educational function, universities produce skilled human resources that are relevant to industrial needs and local potential, thereby strengthening the competitiveness of the local workforce. From the research perspective, campuses can generate innovations based on regional potential—such as agriculture, livestock, tourism, and the creative economy—which are then transformed into evidence-based products, business models, or policies. Meanwhile, community service becomes a concrete bridge to transfer knowledge, appropriate technology, and entrepreneurial assistance to MSMEs and vulnerable communities. With synergy between local governments, business actors, and civil society, universities are not only academic ivory towers but also driving forces for an inclusive, sustainable, and equitable local economic ecosystem.

A number of scholars have revealed the role of economic development carried out by campus communities around Bogor Regency. Sri Rejeki Retna Pratiwi revealed that the contribution of Juanda University Bogor to Sabilulungan MSMEs in Kampung Carangpulang, Dramaga, was carried out through a program to assist in the sale of yogurt products after the Covid-19 pandemic. This program aims to help increase turnover and revive the economic activities of MSMEs that were affected by a decline in income. One concrete form of this contribution is facilitating the participation of MSMEs in the Jubaeda Bazaar (Friday Blessings with UNIDA Entrepreneurs), which provides a space for promotion and direct sales to consumers. The results showed positive outcomes: all 35 bottles of yogurt offered at the bazaar were sold out, indicating the effectiveness of the marketing intervention facilitated by the university. In addition to marketing, the university's contribution was also evident in its data-driven approach through consumer surveys. A total of 20 respondents filled out questionnaires to evaluate the yogurt products they purchased.

The survey results showed that 90% of respondents gave a score above 8 (on a scale of 0–10) for taste and aroma, and 100% of respondents expressed a desire to buy again in the future. In fact, 45% of respondents said this product was tastier than other yogurts they had consumed, while 55% said the quality was equivalent. This data indicates that the assistance not only had an impact on immediate sales, but also showed strong long-term market potential.



This program by Djuanda University Bogor is a continuation of previous community service activities that included training on halal, food safety, packaging, and labeling, which also increased MSME actors' understanding of nutritional content (95%) and good processed food production practices/CPPOB (85.71%). Thus, the contribution of Bogor Juanda University does not stop at promotion, but also touches on increasing production capacity and product quality. Overall, these findings confirm that the involvement of universities through community service schemes can be a catalyst for strengthening the competitiveness of local MSMEs in a measurable, systematic, and sustainable manner (Pertiwi et al., 2024).

On the other hand, Adelly Gabriella mentioned that Pradita University's contribution to economic empowerment activities in Angsana Village, Setu, Jasinga, Bogor, focused on developing tourism packages as an instrument to strengthen the local economy. This program was motivated by the low number of tourist visits due to suboptimal promotion and limited village infrastructure. Through observation and interviews with residents, the PkM team identified various local activity-based economic potentials such as woven crafts, traditional food production, educational activities at Kamila Edufarm, and livestock farming. These findings form the basis for revising the tourism development strategy to be more practical and marketable.

The concrete result of this intervention was the design of a *One Day Trip* package in *Angsana Tourism Village*, which integrates two main activities, namely a weaving workshop (*hihid*) and a workshop on making traditional foods such as opak and rengginang. This package is offered at a price of IDR 250,000 for 5 people, including a local guide, lunch, workshop tools and materials, and instructors. The package was designed with consideration for accessibility and destination readiness, so that activities that were not yet ready for the market (in terms of infrastructure—such as *feeding* livestock or optimizing Kamila Edufarm) were not immediately included in the main package. This strategy demonstrates a realistic and field-based approach to building a gradual and sustainable village economic model.

In addition to developing tourism products, Pradita University's contribution also targets digital marketing through training in the use of Instagram and *TikTok* as promotional tools. The PkM team provided technical training ranging from content capture, video editing using *the CapCut* application, to caption writing and content uploading on the village's social media accounts. After the training, residents began actively uploading promotional content, although they are still in the adaptation stage. Overall, this program has not only



produced new tourism products but also increased the community's capacity in promotion and marketing management, which is expected to have an impact on strengthening MSMEs and increasing the local economy in Angsana Village.

Unlike Gabriella, Erna Sofriani sees the contribution of Mercu Buana University (UMB) in the economic empowerment program in Cimulang Village, Rancabungur District, Bogor, as focusing on strengthening the digital marketing capacity of MSME players. This program was motivated by the main challenges faced by MSMEs in marketing, particularly the limitations of digital literacy in reaching new consumers in the post-pandemic era and the Industrial Revolution 4.0. In fact, MSMEs contribute significantly to Indonesia's GDP and absorb a large portion of the workforce, so strengthening this sector through digital transformation is a strategic step in supporting the regional and national economy.

The community service activity, which was held on February 14, 2023, was attended by 50 participants and took place face-to-face in Cimulang Village. The material provided covered digital marketing platform literacy through various social media platforms such as TikTok, Instagram, WhatsApp, Facebook, YouTube, Telegram, and Line. In addition to presenting the concepts, the team also conducted interactive question and answer sessions and evaluations through questionnaires processed using the Partial Least Square (PLS) method. This approach shows that the program is not only for socialization but is also systematically designed to measure the effectiveness of the training and the participants' level of understanding.

The results of the activity showed that the majority of participants considered the training to be good, communicative, and in line with their needs. The material on increasing the competitiveness of MSMEs through awareness of platform-based digital business and the importance of promotion through social media was considered very relevant in increasing market reach. Overall, the contribution of Mercu Buana University not only introduced the concept of digital marketing but also encouraged a change in the mindset of MSME actors towards a more adaptive, sustainable, and competitive business model amid the digital economic transformation (Imaningsih et al., 2023).

Based on the analysis of the three research findings above, none have captured the method of community empowerment through SMEs receiving revolving capital assistance, particularly in Ciseeng, Babakan Village, Bogor Regency. The provision of revolving capital is a breakthrough in supporting the development of local SMEs to better absorb and unleash their best economic



potential with scheduled and measurable financial support, carried out by an economic development team consisting of lecturers and students from UIN Syarif Hidayatullah Jakarta.

LITERATURE REVIEW

Poverty in the context of economic development is not only understood as limited income, but also as a structural condition related to limited community access to economic resources, education, and productive business opportunities. In many cases in developing countries, economic growth does not automatically reduce poverty rates because most people still work in the informal sector with low productivity and limited access to capital. This condition makes households vulnerable to various economic shocks that can easily push them back into the cycle of poverty (Luckyardi et al., 2022; Faharuddin & Endrawati, 2022).

At the regional level, this phenomenon is also evident in West Java Province, which, despite its significant economic contribution to the national economy, still has pockets of poverty in rural and suburban areas. Regional development disparities, infrastructure limitations, and low-quality human resources are factors that reinforce this condition. Many people work in the informal sector or small businesses with unstable incomes that are highly dependent on market conditions (Lismana & Sumarsono, 2022). Therefore, poverty alleviation strategies need to be directed not only at providing short-term social assistance but also at strengthening the economic capacity of the community through the empowerment of small and medium enterprises (SMEs) (Ayuniyyah et al., 2022).

SMEs play an important role in Indonesia's economic structure because they are able to absorb a large number of workers and are the main source of livelihood for low-income communities. Strengthening this sector through access to capital, increased production capacity, and the development of marketing networks is one effective strategy for improving community welfare. In addition, ongoing assistance is also needed so that business actors are able to manage their businesses more professionally and adapt to market changes (Suryadi et al., 2023).

In the context of community economic empowerment, universities have a strategic role through the implementation of the Tridarma Perguruan Tinggi (Three Pillars of Higher Education), which includes education, research, and community service. Through community service activities, universities can transfer knowledge, technology, and business management practices to the community so that they can increase local economic productivity. The involvement of academics in empowerment programs also enables the



development of research-based and sustainable intervention models (Flórez-Parra et al., 2024; Tawafak & Hinaai, 2024).

Several previous studies have shown that university-based community empowerment programs can make a real contribution to strengthening MSMEs. Pertiwi et al. (2024) showed that the Djuanda University Bogor's assistance program for Sabilulungan MSMEs in Kampung Carangpulang was able to increase yogurt sales through promotional facilitation in campus bazaar activities. In addition to increasing sales turnover, these activities also strengthened MSME actors' understanding of food safety standards, product packaging, and more effective marketing strategies. A consumer survey showed that most respondents gave positive ratings on product quality and expressed interest in making repeat purchases, indicating long-term market potential for these MSMEs.

Another study conducted by Gabriella shows that Pradita University's community service program in Angsana Village, Jasinga, Bogor, focuses on developing village tourism packages as a strategy to strengthen the local economy. Through observation and interviews with the community, the community service team successfully identified the village's economic potential, which was then packaged into educational tourism packages based on local crafts and cuisine. In addition to developing tourism products, the community was also given digital marketing training through social media platforms such as Instagram and TikTok. This program not only increased the attractiveness of village tourism but also increased the community's capacity to promote their products and economic activities more widely.

Meanwhile, research conducted by Imaningsih et al. (2023) on the empowerment of MSMEs in Cimulang Village, Rancabungur District, Bogor, highlights the importance of digital transformation in increasing the competitiveness of small businesses. Through digital marketing training involving 50 MSME actors, the community was introduced to various online marketing platforms such as TikTok, Instagram, WhatsApp, Facebook, and YouTube. The evaluation results show that the training was able to increase the community's understanding of digital marketing strategies and encourage a shift in mindset towards a more adaptive and competitive business model in the digital economy era.

Based on these studies, it can be concluded that community empowerment programs through MSMEs have been carried out using various approaches, such as marketing assistance, tourism product development, and digital marketing



training. However, most of these studies have not specifically highlighted the model of community economic empowerment through revolving capital assistance schemes accompanied by continuous business assistance. In fact, limited access to capital is one of the main obstacles often faced by MSME actors at the village level.

Therefore, this study attempts to fill this gap by examining community empowerment strategies through the provision of revolving capital assistance to mat weavers in Babakan Village, Ciseeng District, Bogor Regency. This program was implemented by the economic development team of the Faculty of Islamic Studies, consisting of lecturers and students from UIN Syarif Hidayatullah Jakarta, with the aim of increasing production capacity, strengthening household economic independence, and encouraging sustainable growth of local MSMEs.

RESEARCH METHOD

The research conducted was qualitative research to capture the activities of revolving capital provision for local MSME actors. The first stage of this research series was data collection. At this stage, the team collected primary and secondary data to map the socio-economic conditions of the community and the profiles of MSME recipients or potential recipients of revolving capital. Primary data was obtained through field observations, in-depth interviews with business actors, group administrators, and village officials, while secondary data was sourced from village documents, previous activity reports, and relevant statistical data. The focus of data collection included the type of business, production scale, cash flow, capital constraints, financial management patterns, and existing capital repayment mechanisms (Tawafak & Hinaai, 2024) .

After the data was collected, data verification was carried out to ensure the validity and reliability of the information obtained. Verification was carried out using source triangulation techniques, namely comparing interview results with administrative documents and direct observation results. At this stage, the team also clarifies with respondents if any data inconsistencies are found, particularly regarding the amount of capital received, the rate of return, and the use of funds. The verification process is important to avoid information bias and ensure that recommendations for revolving capital programs are based on the real conditions of the community.

The selected data is then analyzed using descriptive-qualitative methods. The analysis focuses on the effectiveness of the revolving fund scheme in increasing business capacity, the sustainability of fund repayments, and its impact on the income of beneficiary households. The team also analyzes group



management patterns, repayment discipline levels, and factors that support and hinder the program. The results of this analysis form the basis for formulating a model for improving the governance of revolving capital that is more accountable, transparent, and sustainable (Sondari et al., 2024).

The final stage is the writing of a journal article as a form of scientific dissemination of community service activities. The writing is done systematically, starting from the preparation of the background, problem formulation, methodology, results and discussion, to conclusions and recommendations. The article is compiled based on scientific and publication ethics, so that it not only documents community service practices but also provides conceptual contributions to the development of a revolving fund-based economic empowerment model. Thus, the results of the activities in Babakan Village do not stop at the implementation level but also serve as an academic and practical reference for similar programs in other regions (Flórez-Parra et al., 2024).

RESULTS AND DISCUSSION

Bogor Regency was established based on Law Number 14 of 1950 concerning Regency Government within the Province of West Java. Geographically, this region is located at coordinates 6°18'00"–6°47'10" South Latitude and 106°23'45"–107°13'30" East Longitude with an area of approximately ±298,838.304 hectares. Its location, which borders Depok/DKI Jakarta to the north, gives Bogor Regency a strategic position in supporting government, service, and trade activities. Other boundaries include Lebak Regency (Banten) to the west, Purwakarta Regency to the east, and Sukabumi Regency to the south. Its proximity to the national capital drives relatively high economic development dynamics, particularly in the service sector and labor mobility (Bogor Regency BPS Team, 2022a).

Administratively, Bogor Regency consists of 411 villages and 17 sub-districts spread across 40 districts. One of these districts is Ciseeng District, which has 10 villages, namely Ciseeng, Babakan, Cibeteung Muara, Cibeteung Udik, Cibentang, Cihowe, Karihkil, Kuripan, Parigi Mekar, and Putat Nutug. Cibeteung Muara Village has an area of approximately ±600 hectares, while Ciseeng Village has an area of ±205 hectares. The climate of Ciseeng Subdistrict is very wet tropical in the south and wet tropical in the north, with annual rainfall ranging from 2,500 to 5,000 mm per year. The average temperature ranges from 20°C to 30°C, with an annual average of around 25°C. Topographically, 72.66% of settlements are located in flat areas, 21.73% on slopes, and 5.16% in valleys,



indicating the dominance of relatively flat land areas as the basis for economic activities and settlements.

In terms of employment, the economic structure of Bogor Regency shows the dominance of the formal and informal sectors. Based on BPS data as of March 2022, the number of workers with the status of laborers/employees/staff reached 1,200,254 people, making them the largest group in the labor force structure. In addition, there were 599,523 self-employed people, 130,314 people employed by temporary/unpaid workers, and 64,369 people employed by permanent/paid workers. Meanwhile, there were 104,799 self-employed workers in the agricultural sector and 208,863 in the non-agricultural sector, as well as 137,646 people recorded as family workers/unpaid workers. These data show that the MSME and self-employed sectors have a significant contribution in supporting the regional economy, while also showing the large proportion of entrepreneurship-based and informal sector workers (Bogor Regency BPS Team, 2022a).

Specifically in Cibeteung Muara Village, the population is recorded at 10,094 people with a density of 450 people/km². The community's livelihood structure is still dominated by the agricultural sector, farm workers, and civil servants, reflecting a semi-agrarian economic character. In terms of education, the majority of the population are elementary school graduates, numbering 2,072 people, followed by junior high school graduates (675 people) and high school graduates (552 people). The number of higher education graduates is relatively small, with 47 bachelor's degree graduates and 34 master's degree graduates. This composition shows that the quality of human resources still relies on basic education, which has implications for the types of jobs that tend to be in the primary sector and low to medium skilled jobs.

Meanwhile, Ciseeng Village has a population of 8,162, consisting of 4,227 women and 3,935 men. The educational level of the community shows a dominance of elementary school graduates (3,584), followed by junior high school graduates (1,682) and high school graduates (1,384). Higher education is still limited, with 174 bachelor's degree graduates and 11 master's degree graduates, as well as 1,568 people who have not attended school and 527 people who have not completed elementary school. In terms of educational facilities, there are 4 elementary schools, 2 junior high schools, and 2 vocational high schools, but there are no high schools or early childhood education/kindergartens. This structure illustrates that improving the quality of the workforce remains a major challenge. With the dominance of labor in the agricultural and informal sectors, strengthening education and vocational skills is key to driving local economic



transformation towards more productive and competitive sectors (Bogor Regency BPS Team, 2022b).

The team from UIN Jakarta acted as facilitators for MSME assistance in Ciseeng Village. The activity took the form of providing financial assistance for the development of mat production, which is an important indicator of the development of the home industry there. The team provided approximately 1,000,000 in financial assistance to 10 mat craftsmen for the development of their businesses.

The community assistance process in Ciseeng Subdistrict was carried out through several systematic stages. The first stage was the preparation of an activity plan, which began with an analysis of various problems in the area. The problem identification process was carried out by Mr. Halid as the chairperson together with the assistance team. One important finding was that Ciseeng Subdistrict is known as a center for mat craftsmanship, so this potential was considered worthy of further study and development as a basis for community economic empowerment.

Based on the results of this analysis, the team then identified the most relevant alternative solutions to address the existing problems. The solution chosen was community empowerment through assistance to craft businesses in order to improve the quality and quantity of production. This approach is expected to strengthen production capacity while increasing the economic value of the local community's crafts.

The next stage was the implementation of the activity plan. The program began with the first training session using the *Focus Group Discussion* (FGD) method, which involved 10 mentors and a number of people from the Ciseeng District. After that, the empowerment program was socialized directly to the community. A personal approach was the main strategy so that trainers and mentors could build effective interactions with the community. Good communication is the key to the success of the training, given that the program targets the general public who need practical and applicable knowledge.

The training process is carried out repeatedly until the craftsmen are able to produce products of better quality. The time required for each individual varied, depending on their respective abilities. However, the Ciseeng Subdistrict community already had fairly good skills in producing mats manually, using hand-sewing techniques without machines. To support increased production capacity, the team provided capital assistance to 10 selected craftsmen to accelerate the development of their businesses.



The next step is to monitor and evaluate the results of the activities. Monitoring is carried out comprehensively at every stage of empowerment so that the implementation of the program remains in line with the objectives that have been set. To date, training and mentoring activities have been running productively, with an average production of 10–15 mats per day per artisan. Calculated on a monthly basis, this production volume shows significant potential for increased income. The mentoring was carried out intensively for two months with an inclusive approach, where the team routinely monitored the progress of the artisans' businesses (Ratna, personal communication, July 5, 2022).

This empowerment program has had a positive impact on increasing the income and welfare of the community, especially in Babakan Village. This success is supported by several factors, such as the availability of abundant scrap fabric raw materials, the artisans' honed skills, and open market opportunities. In addition, increased understanding of innovation in entrepreneurship-based business management—including strengthening customer relationships through communities and social media—has also contributed to an increase in sales of . Selling mats through digital platforms has attracted more buyers and boosted the confidence of artisans in managing their businesses. This MSME assistance program is still ongoing and showing positive developments.

CONCLUSION

Based on the discussion regarding the development of SME mats in Ciseeng District, it can be concluded that the assistance program has been carried out in a structured manner through the stages of planning, implementation, monitoring, and evaluation. The identification of the region's potential as a center for mat crafts has become a strong foundation for formulating community empowerment strategies. Through FGD-based training, direct socialization, and the provision of capital assistance to 10 selected craftsmen, this program has been able to increase the production capacity of the community, which averages 10-15 mats per day. This shows an increase in productivity that has the potential to directly impact community income growth.

In addition to increasing production capacity, this program has also succeeded in encouraging a change in the mindset of craftsmen towards a more modern entrepreneurial approach. Innovations in business management systems, particularly through the use of social media and the strengthening of *customer relationships*, have also supported an increase in turnover and expanded market reach. Internal factors such as the abundant availability of scrap fabric and the community's existing manual skills are important assets for the program's



sustainability. Overall, the development of MSMEs in Ciseeng Subdistrict shows that continuous and inclusive assistance can be an effective strategy in improving the economic welfare of rural communities.

Monitoring of production capital investment for SME craftsmen producing mats shows positive and measurable impacts within approximately three months after fund disbursement. The majority of beneficiaries used the funds productively in accordance with the program's objectives, namely to strengthen production capacity. Ratna, for example, allocated the additional funds to purchase fabric scraps and other supporting raw materials. The more stable availability of raw materials allowed her to increase production volume, making the work process more sustainable and no longer hampered by working capital constraints.

Meanwhile, Ismet demonstrated a slightly different strategy for utilizing the funds, but one that was still oriented towards strengthening his business. In addition to supporting production needs, he used the additional capital to expand his network and establish communication with more rag collectors. This step gave him a better bargaining position in determining the selling price, as he was able to compare offers from several buyers and choose the highest price. This strategy not only increases profit potential but also reflects the development of a more strategic entrepreneurial mindset in managing the business.

As for Rimdayah, like Ratna, she used the funds as additional working capital to purchase raw materials to increase production capacity. The other seven artisans also generally used the funds as additional working capital to ensure the continuous availability of raw materials. These findings show that the capital investment scheme was actually used for productive, not consumptive, activities. Overall, the monitoring results show that the production capital intervention has increased business stability, strengthened the competitiveness of artisans, and opened up opportunities for more sustainable income growth for micro, small, and medium enterprises (MSMEs).

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