

## Empowering Coastal Women through Local Food Innovation and Financial Digitalization to Support Sustainable Marine Tourism

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### Abstract

Community-based tourism has become a strategic approach to promoting sustainable coastal development while improving local communities' welfare. This community service program aims to strengthen the economic capacity of coastal women by improving entrepreneurial skills, increasing business income, and enhancing the adoption of digital financial applications through an integrated approach combining local food innovation, financial literacy, and digital financial management to support sustainable marine tourism development in Kupang City. The program was implemented in Pantai Warna, Oesapa Village, involving 10 coastal women micro-entrepreneurs managing local culinary businesses. The activities were conducted over 6 months using a participatory empowerment approach, including problem identification, training in local food product innovation and financial literacy, assistance with digital financial applications, and monitoring and evaluation. This program differs from previous initiatives by integrating local food innovation, digital financial literacy, and strengthening the tourism ecosystem into a single empowerment model.

### Keywords

coastal women empowerment; community-based tourism; digital financial management; local food innovation



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## 1. INTRODUCTION

The tourism sector is a major pillar of Kupang City's economy, contributing 10.29% to the Gross Regional Domestic Product (GRDP) in 2024, after contracting by -28.4% during the COVID-19 pandemic. As the capital of East Nusa Tenggara Province, Kupang City plays a strategic role in supporting regional tourism, particularly marine tourism, which aligns with policy directions outlined in the Kupang City Tourism Development Master Plan (RIPPAR) 2019–2025 and the Re(Joo et al., 2020)Regional Development Plan 2023–2026. These policies emphasize community-based development, innovation, competitiveness, and inclusive growth to realize the Waterfront City vision.

In this context, community-based tourism (CBT) refers to a tourism approach that actively involves local communities in the planning, management, and benefit-sharing processes, aiming to enhance local welfare while ensuring environmental sustainability (Azwar et al., 2023; Prihadi et al., 2024; Rifki et al., 2025; Saayman & Giampiccoli, 2016). This approach positions local communities not merely as beneficiaries, but as key actors who shape the direction and outcomes of tourism development. One of the prominent CBT-based destinations in Kupang City is Pantai Warna, located in Oesapa Village, where coastal women play a central role in managing local culinary micro-enterprises such as the “*Mama Penjual Pisang Gepe.*” These micro-enterprises are deeply embedded in local culture and serve as both economic activities and cultural attractions for visitors.

This model contrasts with privately dominated tourism systems, as it allows local communities to capture economic benefits directly (Manafe et al., 2024; Nursini, M. Yuzri Zamhuri, 2021; Welhelmina et al., 2023). Consequently, CBT creates a more equitable distribution of value and strengthens community ownership of tourism resources. Despite its potential, the sustainability of these micro-enterprises faces significant challenges, including limited production capacity, a lack of product standardization and certification, weak marketing strategies, and suboptimal financial management. These constraints hinder businesses' ability to scale up and compete in a broader tourism market. Moreover, increasing input costs are not followed by adaptive pricing strategies, thereby reducing profit margins. This imbalance between the cost structure and pricing strategy further threatens the business's long-term viability. Previous empowerment programs have also shown limited effectiveness in producing sustainable business transformation (M. W. N. Manafe, 2024; M. W. N. Manafe, Ohara, et al., 2023; M. W. N. Manafe, Rizani, et al., 2024).

This indicates the need for a more integrated, context-sensitive empowerment approach that directly addresses the operational and managerial constraints faced by coastal women entrepreneurs. To address these issues, two strategic approaches are increasingly emphasized, namely local food innovation and financial digitalization. Local food innovation refers to the process of developing food products based on local resources into diversified, value-added, and market-oriented products (Fitriyah & Ansori, 2022; Hetharia et al., 2024; M. W. N. Manafe, Seseli, et al., 2024) that can enhance tourist attraction and strengthen local identity. In tourism contexts, attractive and unique culinary products can significantly increase destination competitiveness and visitor experience (Achmad et al., 2025; Fobbe & Hilletoth, 2025; Nurhafidah et al., 2025).

Meanwhile, financial digitalization is defined as the use of digital technologies—such as mobile banking, e-wallets, and digital bookkeeping applications—to improve access, efficiency, and transparency in financial services and business management (H. S. Afrizal & Megananda, 2025; Ningsih, 2025; Wang et al., 2022). In MSMEs, financial digitalization plays a crucial role in improving transaction recording accuracy, cash flow management, and access to formal financial institutions, which ultimately enhances business sustainability (Husna Afrizal & Megananda, 2025; Fajri, et al., 2024; Manafe, et al., 2024).

However, existing literature presents mixed findings. Several studies argue that financial digitalization significantly improves financial inclusion and business resilience, yet its effectiveness is often constrained by low digital literacy and unequal technological access (Ningsih, 2025; Yilmaz & Yildirim, 2024). On the other hand, local food innovation is widely recognized as a driver of economic value and cultural preservation, but its scalability is often limited by regulatory barriers, lack of certification, and inconsistent product quality (Manafe et al., 2024). These studies tend to examine each approach separately and rarely integrate both strategies within a unified empowerment framework. Based on this review, a critical research gap emerges: there is limited empirical evidence on how the integration of local food innovation and financial digitalization simultaneously influences the sustainability of community-based tourism (Azwar et al., 2023; Baiocco et al., 2023; Wardhani & Susilowati, 2021), particularly in small coastal destinations (Leposa, 2020; Nurhayati et al., 2025; Prihatin et al., 2025). In addition, previous studies have not explicitly examined the causal relationships between these variables within a localized context. This study, therefore, formulates the following research problem: How can the integration of local food innovation and financial digitalization enhance

the sustainability of coastal women's micro-enterprises and support community-based marine tourism development in Kupang City?.

Conceptually, this study proposes that: local food innovation enhances tourist attraction and destination competitiveness; financial digitalization improves business management efficiency and financial resilience; and the integration of both variables strengthens the sustainability of MSMEs and community-based tourism systems. In addition, this conceptual framework assumes that the interaction between innovation and digital capability creates a reinforcing mechanism that accelerates business adaptation in dynamic tourism markets. This research offers several contributions (Manafe et al., 2024; Noviati et al., 2022; Pamuja et al., 2025).

First, it develops a theoretical model integrating local food innovation, financial digitalization, and sustainable community-based tourism. Second, empirically, it provides contextual evidence from Pantai Warna, Kupang City, which represents a unique case of coastal women-led micro-enterprises. This empirical setting is particularly important because it reflects the realities of small-scale coastal economies, which are often underrepresented in mainstream tourism research. Third, in practice, it generates policy and managerial recommendations to strengthen MSME capacity and inclusive tourism development. The novelty of this study lies in its integrative, context-specific approach, combining two key empowerment strategies—local food innovation and financial digitalization—within a community-based tourism framework, a combination that has rarely been addressed simultaneously in previous research. Furthermore, this study adopts a practice-based empowerment perspective by focusing on real-world implementation among coastal women entrepreneurs in a small island tourism setting (Manafe, 2024; Manafe, Yodiansyah, et al., 2023; Welhelmina et al., 2023). By emphasizing grounded practices, this study bridges the gap between theoretical constructs and practical application, offering actionable insights for both policymakers and practitioners in similar socio-economic contexts.

## **2. METHODS**

This study employs a community service approach through Participatory Action Research (PAR), which emphasizes participants' active involvement in identifying problems, implementing solutions, and evaluating outcomes collaboratively. Through iterative cycles of planning, action, reflection, and improvement, PAR ensures that the intervention remains adaptive to local needs and contexts. This approach is considered appropriate as it not only produces practical solutions but also strengthens the capacity and empowerment of coastal women as key actors in community-based tourism development.

The program was conducted at Pantai Warna, Oesapa Village, Kupang City, East Nusa Tenggara Province, over a period of four months, from May to August 2025. This timeframe was designed to allow sufficient interaction, learning, and behavioral change among participants. The participants consisted of 20 coastal women micro-entrepreneurs engaged in culinary businesses, particularly local food vendors such as “*Mama Penjual Pisang Gepe*.” Participants were selected based on several criteria, including operating an active micro-enterprise in the Pantai Warna area, willingness to participate in all training and mentoring activities, and involvement in community-based tourism activities. These criteria ensured that participants were both relevant to the research objectives and committed to the empowerment process.

The implementation of this community service program was carried out through several systematic stages. The first stage involved problem identification and needs assessment, conducted through field observations and semi-structured interviews to identify key challenges in product innovation, financial management, and the use of digital technology. This stage served as the foundation for designing context-specific intervention strategies. The second stage focused on local food innovation training, during which participants learned to diversify food products using locally available raw materials such as bananas and corn. This stage also included improving product quality, packaging design, labeling, and introducing basic product standardization to enhance competitiveness. By strengthening these aspects, participants were expected to increase the market value and attractiveness of their products. The third stage involved financial literacy training to strengthen participants’ understanding of basic financial management. The materials covered daily transaction recording, cost calculation, cash flow management, and profit determination. This stage addressed fundamental gaps in financial knowledge that often hinder micro-enterprise sustainability. The fourth stage was digital financial management mentoring, where participants were introduced to simple digital applications for bookkeeping and digital payment systems. This process was conducted through hands-on practice and simulations to ensure participants could apply digital tools in their daily business operations. Practical exercises were emphasized to facilitate learning-by-doing and increase technology adoption. The fifth stage focused on strengthening business capacity and integrating local culinary enterprises into the marine tourism ecosystem. This included improving service quality, developing product positioning, and strengthening local business networks to enhance the role of culinary products as tourism attractions. This integration aimed to position culinary micro-enterprises as an integral part of the tourism value chain. The final stage involved continuous

monitoring and evaluation to assess progress and identify opportunities to improve participants' knowledge, skills, and business practices. Continuous evaluation also enabled timely adjustments to program implementation.

Data were collected using multiple techniques to ensure validity and reliability, including direct observation, semi-structured interviews, and documentation such as activity records and participants' financial notes. The use of multiple data sources enabled triangulation and strengthened the credibility of findings. In addition, pre- and post-assessments were conducted to measure changes in participants' knowledge and skills. The collected data were analyzed using a descriptive qualitative approach, combined with a before-and-after comparative analysis, to identify changes in financial literacy, product innovation capacity, adoption of digital financial tools, and overall business management practices. This analytical approach allowed for a comprehensive understanding of both process and outcome changes. The success of the program was evaluated using several indicators, including increased knowledge of financial literacy and business management, improved skills in local food product innovation and packaging, adoption of simple digital financial recording applications, improved ability to manage business finances such as cash flow and cost calculation, and enhanced integration of culinary products into tourism activities. These indicators reflect both capacity-building outcomes and practical business improvements.

Ethical considerations were also taken into account throughout the study. All participants provided informed consent prior to their involvement in the program, and their participation was entirely voluntary. The study applied a participatory approach that actively involved participants in every stage of the program, ensuring that local knowledge and community perspectives were respected. In addition, confidentiality of participant data was maintained, and all activities were conducted in accordance with local socio-cultural values. This ethical framework ensured that the program was conducted responsibly and in a culturally sensitive manner. The following presents the flow and implementation methods of the program:

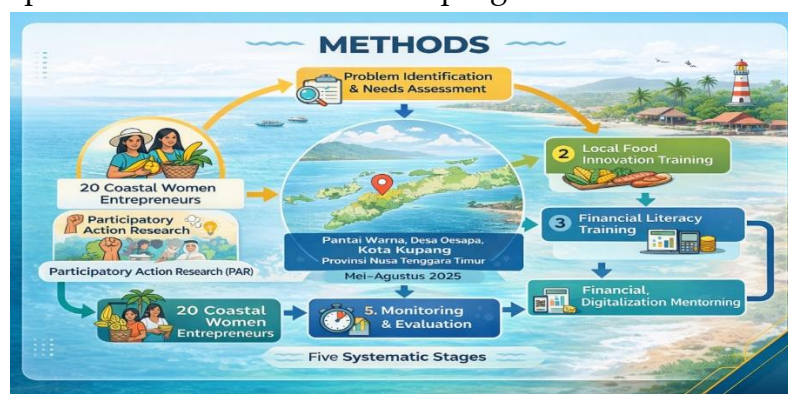


Figure 1. Flow and implementation methods

### 3. FINDINGS AND DISCUSSION

#### *3.1. Local Food Innovation and Enhancement of Tourism Attractiveness*

The implementation of the community service program in Pantai Warna, Oesapa Village, demonstrates that coastal women entrepreneurs possess considerable potential to develop local culinary businesses as part of marine tourism attractions. This potential is particularly significant given the strategic role of culinary experiences in shaping tourists' overall perceptions of a destination. At the initial stage, empirical observations indicated that most products were still limited to traditional items such as *pisang gepe*, roasted corn, and simple snacks with minimal variation. Product presentation and packaging were relatively basic, and differentiation between products was still weak. As a result, products tended to compete on price rather than value, limiting their market positioning. This condition resulted in low value added and limited competitiveness, particularly when compared to culinary products offered by more capital-intensive businesses.

Following the implementation of local food innovation training, a significant improvement was observed in the diversity and quality of products produced by participants. Business actors began to develop variations of existing products, including modifications in taste, presentation, and packaging. Products were displayed more attractively, and simple labeling practices were introduced. These improvements not only enhanced visual appeal but also increased consumer trust and perceived product quality. These changes indicate an increase in participants' capacity to transform locally available raw materials into more market-oriented and tourism-relevant products. The improvement also reflects a shift from subsistence-based production to a more commercial approach. Such transformation is essential for positioning local products within a competitive tourism market.

From a theoretical perspective, these findings confirm that local food innovation plays a strategic role in enhancing tourism attractiveness and strengthening destination competitiveness. Culinary uniqueness serves as a differentiating factor that can influence tourists' destination choices and length of stay. The development of local resource-based products contributes to increasing economic value while reinforcing cultural identity (Fobbe & Hilletoft, 2025; Nurhafidah et al., 2025). In addition, local food innovation supports community empowerment by enhancing creativity and encouraging diversification of local products (Fitriyah & Ansori, 2022; Nomleni & Hetharia, 2022; Welhelmina et al., 2023). Thus, innovation in local food not only generates economic benefits but also preserves and promotes local cultural heritage.

### **3.2. Financial Literacy and Digitalization for MSME Sustainability**

In addition to product innovation, the program also led to measurable improvements in participants' financial literacy. Financial capability emerged as a critical foundation for sustainable business growth. Prior to the intervention, empirical findings showed that most entrepreneurs did not maintain systematic financial records. Business transactions were rarely documented, and financial decision-making was largely based on estimation rather than calculation. This lack of financial structure created uncertainty in business operations and increased the risk of financial mismanagement. This condition made it difficult for participants to determine production costs, set appropriate selling prices, and manage cash flow effectively.

After participating in financial literacy training, participants demonstrated improved ability to record daily transactions, calculate production costs, and monitor business income and expenses. Financial records became more structured, enabling business actors to understand their financial conditions better and make more informed decisions. This improvement reflects a transition toward evidence-based decision-making in business management. The comparison between the initial and final conditions clearly indicates a transition from informal, intuitive financial practices to a more systematic, measurable approach to financial management.

These findings support previous research emphasizing the importance of financial capability in improving the sustainability of micro-enterprises and strengthening business resilience (S. H. Afrizal & Megananda, 2025). Strengthened financial management also contributes to better organizational performance and decision-making processes in small businesses (Wang et al., 2022). Furthermore, the program facilitated the initial adoption of digital technology in business financial management. Digital tools served as enablers, simplifying financial recording and improving accuracy. At the beginning of the program, participants' use of digital tools was very limited, with most entrepreneurs relying on manual record-keeping and cash-based transactions. Following digital financial mentoring, several participants began using simple digital applications to record financial transactions, resulting in more accurate, transparent financial records and improved ability to track business performance.

The introduction of digital payment systems also contributed to increased transaction convenience. This is particularly relevant in tourism settings, where diverse payment preferences among visitors require flexible transaction systems. However, adoption levels varied among participants due to differences in digital literacy and familiarity with technology. This indicates that digital transformation in

micro-enterprises is a gradual process that requires continuous assistance and adaptation. Without sustained support, the risk of discontinuation in technology use remains high. These findings are consistent with previous studies highlighting the role of financial digitalization in improving efficiency, financial inclusion, and MSME competitiveness (Ningsih, 2025; Wang et al., 2022; Yilmaz & Yildirim, 2024). However, this study also confirms that the effectiveness of digitalization is influenced by user readiness and contextual limitations in coastal communities (Manafe, 2023; Manafe et al., 2024).

### ***3.3. Integrated Empowerment Model and Community-Based Tourism Development***

Another important finding relates to the strengthening of the community-based marine tourism ecosystem. This aspect highlights the program's broader impact beyond individual business performance. Initially, most participants viewed their culinary businesses solely as income-generating activities, without recognizing their role in supporting tourism development. Through mentoring and group discussions, a shift in perspective emerged, with participants recognizing that their products and services contribute to the overall tourism experience. This change in mindset is a critical element in building sustainable community-based tourism.

The integration of local culinary businesses into the tourism ecosystem has important implications for sustainable tourism development. Increased community participation enhances the distribution of economic benefits and strengthens local ownership of tourism resources. Such participation also fosters a sense of responsibility among community members to maintain service quality and environmental sustainability. This finding aligns with the principles of community-based tourism, which emphasize active community involvement in tourism management and development (Azwar et al., 2023; Prihadi et al., 2024; Rifki et al., 2025; Saayman & Giampiccoli, 2016). In addition, strengthening community roles in tourism supports broader local economic development (Noviati et al., 2022; Pamuja et al., 2025).

Overall, the findings highlight the importance of an integrated empowerment approach that combines local food innovation, financial literacy, and financial digitalization. These components should not be implemented in isolation, as their combined effect produces more substantial outcomes. These three components are interrelated and mutually reinforcing. Local food innovation enhances product attractiveness and market demand, financial literacy improves cost control and business decision-making, and financial digitalization increases efficiency and transparency. The synergy among these components strengthens the sustainability of

micro-enterprises and community-based tourism systems. This integrated model demonstrates a more holistic pathway toward inclusive and sustainable tourism development. Compared to previous studies that tend to examine these variables separately, this study provides empirical evidence that an integrated approach produces more comprehensive and sustainable outcomes (Baiocco et al., 2023; Wardhani & Susilowati, 2021).

Despite these positive outcomes, several challenges were identified, including limited digital literacy, short program duration, and a relatively small number of participants, which may affect the generalizability of the findings. These limitations suggest that the results should be interpreted within the specific context of small-scale coastal communities. These limitations highlight the need for longer-term and larger-scale interventions, particularly in small coastal tourism contexts that often face structural development constraints (Leposa, 2020; Nurhayati et al., 2025; Prihatin et al., 2025). From a practical perspective, this study suggests that MSME empowerment programs should adopt integrated, participatory approaches that combine innovation, financial capacity-building, and digital transformation. From a theoretical perspective, this study contributes to the development of an integrated empowerment model linking local food innovation, financial literacy, and financial digitalization within the framework of community-based tourism (Manafe et al., 2023). This model provides a foundation for future research to test further and refine the relationships among these variables across different contexts. Figure 2 presents documentation of the activity implementation in the field:



Figure 2. Implementation Activities

#### 4. CONCLUSION

This study confirms that an integrated empowerment approach combining local food innovation, financial literacy, and financial digitalization is effective in enhancing the sustainability of coastal women's micro-enterprises and supporting community-based marine tourism development in Kupang City. Empirical findings demonstrate that local food innovation significantly enhances product diversity, presentation, and market orientation, thereby increasing the attractiveness of culinary products within tourism experiences (Fobbe & Hilletoft, 2025; Nurhafidah et al., 2025). These improvements also enhance tourists' satisfaction and strengthen the destination's overall image, as culinary experiences are increasingly recognized as a core component of tourism value creation. At the same time, improved financial literacy strengthens participants' ability to manage business finances in a more structured and measurable manner, contributing to better decision-making and business resilience (S. H. Afrizal & Megananda, 2025; Wang et al., 2022). This shift toward structured financial practices enables micro-entrepreneurs to anticipate better risks, control costs, and plan for business expansion.

Furthermore, this study highlights the critical role of financial digitalization in enhancing efficiency, transparency, and accessibility in business management. Although the level of adoption remains varied, the introduction of digital financial tools and payment systems has shown potential to improve transaction recording and service convenience, particularly in tourism contexts (Ningsih, 2025; Yilmaz & Yildirim, 2024). Digitalization also opens opportunities for broader market access, including integration with online platforms and digital marketing channels. More importantly, integrating these three components creates a synergistic effect in which product innovation drives market demand, financial literacy ensures effective resource management, and digitalization supports operational efficiency. This integrated model has proven effective in strengthening the linkage between MSME development and community-based tourism systems (Azwar et al., 2023; Noviati et al., 2022). Such synergy demonstrates that sustainable tourism development requires a holistic approach that simultaneously addresses production, management, and technological dimensions.

From a scientific perspective, this study contributes by proposing and empirically validating an integrated empowerment model that connects local food innovation, financial literacy, and financial digitalization within a community-based tourism framework. The novelty of this research lies in its context-specific application in a small coastal tourism area, highlighting the unique socio-economic dynamics of

coastal women entrepreneurs in Kupang City. This finding enriches the literature on MSME empowerment and sustainable tourism by demonstrating that multi-dimensional interventions are more effective than single-approach strategies (Baiocco et al., 2023). It also provides empirical support for participatory and practice-based approaches as effective mechanisms for translating theory into real-world impact. From a practical perspective, this study suggests that local governments, MSME stakeholders, and tourism managers should adopt integrated, participatory empowerment programs that combine innovation, capacity-building, and digital transformation. Strengthening continuous mentoring, improving access to digital infrastructure, and facilitating product standardization and market linkage are essential to ensure long-term sustainability (Pamuja et al., 2025; Prihadi et al., 2024). In addition, policy interventions should prioritize inclusive strategies that specifically address the needs and constraints of women entrepreneurs in coastal areas.

However, this study has several limitations. The relatively small number of participants, the short duration of the program, and the varying levels of digital literacy among participants may limit the generalizability and long-term impact of the findings. In addition, the adoption of digital technology remains at an early stage, indicating the need for sustained intervention and support. These limitations suggest that empowerment outcomes should be viewed as part of an ongoing process rather than a one-time intervention. Future research is recommended to develop further and test the proposed integrated empowerment model across different geographical contexts and with a larger number of participants. In addition, future studies should explore the use of more advanced digital technologies and assess their long-term impact on MSME sustainability and tourism development, particularly in coastal and small island settings (Manafe et al., 2023; Manafe et al., 2024; Manafe et al., 2024; Welhelmina et al., 2025). Longitudinal studies are also needed to examine the sustainability of behavioral changes and business performance over time, as well as to identify factors that influence the scalability of empowerment programs. Furthermore, comparative studies across regions could provide deeper insights into regional differences and the effectiveness of policies supporting community-based tourism development.

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