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Basic Financial Literacy Training Program as a Rural Communities Empowerment in the Digital Economy Era

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Abstract
Large number of community members in rural area being duped by bogus investments, entangled with loan sharks, and having business difficulties. These situations demonstrate the lack of financial literacy within the rural communities. This study aimed to analyze the empowerment process of rural community through basic financial literacy improvement training program in Cidaun, Cianjur district. Method used in this study was descriptive with qualitative approach. The data collected through in-depth interviews, non participative observation, and documents study. The subject in this study were 10 family leaders in the rural communities of Cidaun, 1 social activist, and 1 Village leader. Data were analyzed through triangulation process to maintain its validity and reliability. The study found that the basic financial literacy training program was effective to improve rural communities' basic financial literacy and raising the community's awareness on how to deal proportionally with the upcoming digital economy. The study suggested that all stakeholders in the rural community to create sustainable financial literacy training program in this era of digital economy.

Keywords
Basic Financial Literacy Training Program, Rural Communities, Digital Economy, Empowerment.

INTRODUCTION

The objective of national economic growth is to establish a just and affluent society. In order to do this, it is vital to support high-quality human resources (HR) in order to enhance development's productivity. However, the amount of human resources is incredibly abundant. On the other hand, human resources, particularly in rural areas in terms of the quality of human resource competitiveness in Indonesia, are relatively low, necessitating a heightened focus on human capital development to boost economic growth(Yussof & Ismail, 2002). The process of educational activities cannot be isolated from the enhancement of human resources. According to the Constitution of 1945, the objective of education is to educate the nation. The purpose of education is to generate a generation that is superior, highly perceptive, and equipped to compete in the global era. Education is one of the most important factors in producing quality and inventive individuals. Education is the next spearhead for enhancing conditions at any time, every day, and every instant. Humans are obliged to constantly engage in modernisation activities in order to improve their knowledge, creativity, and life skills. In the end, an oversupply of human resources that is not accompanied by the quality of skills required by specific sectors can result in a higher unemployment rate. In this regard, the government encourages individuals not just to become excellent and competitive workers or employees, but also to become job creators, particularly in rural areas.

Low financial literacy, especially in rural communities, is one of the educational obstacles that must be overcome in this era of digital economy (Darwanto, 2012). Financial literacy is low even in advanced economies with well- developed financial markets (Lusardi, 2019). Economic education and financial literacy are crucial for making prudent political and financial decisions (Lin & Bates, 2022). Given that the problem of low financial literacy among rural communities has an impact on the low utilization of bank and non-bank financial institution services, which has an impact on low awareness of saving, being trapped in fake investments, being deceived by illegal online loans, not having retirement savings, having low assets, and behaving consumptively in spending, it is necessary to find a solution to ensure that rural communities have the proper financial literacy. Various research findings summarized by the Financial Services Authority demonstrate the impact of people' and families' financial literacy. Individuals with financial literacy are better equipped to conduct personal financial planning, whereas households with low financial literacy are less likely to have retirement plans and fewer assets (Otoritas Jasa Keuangan, 2017). A lack of financial knowledge will encourage individuals to engage in wasteful behavior. The findings revealed a negative correlation between consumption and financial literacy (Adzkiya, 2018). The research demonstrates that a lack of financial literacy encourages consumers to indulge in conspicuous consumption without understanding the hierarchy of requirements.

Typically, basic and secondary demands are tertiary. In fact, financial literacy is one of the most critical skills possessed by the community, particularly rural populations in the digital economy era. Financial literacy may be promoted through education. In Indonesia, however, this remains a major obstacle. Financial education is a lengthy process that encourages people to establish a financial plan for the future so that they can receive benefits based on their current habits and lifestyles (Srisusilawati et al., 2021). However, in Indonesia, personal finance education is still uncommon in schools and institutions, especially in the community. This is the reason why Indonesians have a poor level of financial knowledge. Developed nations such as the United States, Canada, Japan, and Australia are actively implementing financial education for their citizens, particularly students, in the hopes that their financial literacy would improve (Lusardi, 2019). To avoid financial troubles, everyone must possess a sufficient level of financial literacy. The condition of financial literacy in various areas and cities in Indonesia can at least be gleaned from the findings of provincial-level national surveys. The results of the study conducted by Pramuka, Maghfiroh, and Sugiarto demonstrated the community's poor financial literacy (Pramuka et al., 2017). A survey conducted by the OJK in 2013 revealed that the level of financial literacy in the community, particularly in rural and remote areas, is still very low; only 21.84 percent of Indonesians over the age of 17 are financially literate (well literate), and only 59.74 percent use formal financial services (Zuraya, 2016). The aforementioned research indicates that people, particularly those in rural areas, need to learn more about basic financial literacy. Basic financial Literacy training program is one of the solution offered to increase rural community’s empowerment.

This study aims to analyze and reveal the problems rural communities face in terms of financial literacy, as well as the solutions to the problem of low financial literacy among rural communities, particularly in Kertajati village, Cidaun district, Cianjur Regency, through basic financial literacy training programs. This study explains how basic financial literacy training can improve financial literacy among rural communities; increase awareness, willingness, and proficiency of village communities in accessing bank and non-bank financial institutions and conducting transactions with these institutions; and empower village communities to become financially independent. The purpose of this paper was also to examine the ongoing process of community empowerment through basic financial literacy training, including the implementation of basic financial training as a form of empowerment for rural communities, obstacles encountered during the empowerment process, and the results.

Literature Review

The ability to manage money effectively and efficiently in financial decision-making processes is the definition of financial literacy (Marcolin & Abraham, 2006). According to Lusardi (2008), a basic level of financial education can remedy failures in financial planning, absence of market participation, and poor borrowing practices. Lusardi and Mitchell (2011) indicate that individuals, particularly in developed nations, are overconfident regarding financial matters. Individuals with low financial literacy and a high degree of confidence regarding financial markets are more likely than others to make poor decisions. The concept of financial literacy was created by Lusardi and Mitchell (2011) as one of the personnel finance instruments. They indicated that financial literacy reduces the costs of stock market participation and facilitates financial planning. Huston (2010) defines financial literacy as the "ability to interpret, analyze, manage, and communicate personal financial conditions that affect material well-being." In 2017, the Financial Services Authority revised the financial literacy program by emphasizing the importance of individuals' money-related attitudes and actions (Otoritas Jasa Keuangan, 2017). The underlying logic is that knowledge-based financial literacy programs will be ineffective if individuals' financial attitudes and behaviors remain unchanged. If the public has prudent financial attitudes and behaviors, it is anticipated that they will have financial goals and plans and will manage their resources correctly in order to achieve their well-being (Otoritas Jasa Keuangan, 2017). Financial literacy is the knowledge, abilities, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management in order to attain well-being (Otoritas Jasa Keuangan, 2019). Financial literacy is the knowledge and ability to apply an awareness of concepts and risks to make sound decisions in a financial setting in order to improve individual and social financial well-being and to participate in the community environment. Financial literacy is a 21st-century life skill that individuals and society must acquire in order to improve their character and standard of living in the era of the digital economy.

Training is an effort to provide learning program services to human resources in accordance with their learning needs. People's learning needs are very dynamic and are influenced by technological advances, culture, and human civilization. Training can also be defined as a learning process that involves acquiring skills, concepts, regulations, or attitudes to improve human performance. Training has proven its effectiveness as an effort to increase empowerment and improve the quality of human resources (Anugrahwanto & Nurhayati, 2020; Belmonte et al., 2020; Hudri & Nurhayati, 2020; Intadiyah et al., 2021; Jabar et al., 2021; Nurhayati, 2018; Nurhayati et al., 2022; Nurmawati et al., 2021; Srisuruk & Silanoi, 2015). Training is a component of education that pertains to the learning process outside of the school system, as it is conducted outside of formal schooling. In addition to taking a short amount of time, training stresses practice more. Training is conducted in accordance with the requirements of the workplace and industry, as well as the broader community setting. Its evolution, spanning from simple to complicated training models, will be significantly reliant on the culture of the society, particularly as it pertains to the field of education. The training model is deemed acceptable if its curriculum, techniques, and strategies are based on the learning needs of the student's goals and the difficulties that arise in the course of training. In order for a training model to be more successful and efficient, there is a need for more precise requirements, such as the learning requirements of the target audience. Basic Financial Literacy Training is very essential in order to improve community’s capacity in meeting the challenges of digital economy era. The digital economy, the Internet of Things, and the information society are thought to be key contributors to the success of countries that rely on the competitiveness of their national economies (Purnomo et al., 2021). In the Digital economy era, Individuals must understand how to use digital technologies and financial products in their economic operations. For a society to be productive and economically competitive, its members must possess a sufficient level of basic financial literacy and sufficient digital literacy.

Community empowerment is an effort to raise the dignity and dignity of those social strata who, under the prevailing circumstances, are unable to break the cycle of poverty and backwardness. Community empowerment is "giving people with the resources, opportunities, information, and skills to strengthen their capacity to determine their own future and to participate in and effect the community's life" (Ife & Tesoriero, 2006). So that emancipated individuals might boost their economy. Economy empowerment can be defined as the ability to empower their economy is also a result of their freedom to make decisions; they have the authority to chose how to spend their revenue (Ade Sadikin Akhyadi, Rika Fitri Ramadani, 2020; Halawa et al., n.d.; Nurhayati, 2021; Nurhayati & Falah, 2020; Ramadani et al., 2020).

METHOD

In order to achieve the results of a complete research analysis to support the outcomes in explaining basic financial literacy training, descriptive qualitative method was used in this study. The selection of qualitative aproach is based on qualitative paradigm that can provide a more in-depth explanation of a situation and refine the outcomes of research questions, as the gathered data has reached a degree of saturation or sufficiency. The data used in the study are primary data collected via interviews. The initial step is to define the segmentation of respondents and the sample technique for respondents. After choosing the variety of respondents, the following step is to conduct interviews to collect primary data, which will be then analyzed and conclusions drawn (Sugiyono, 2018). Interviews with ten residents of the Kertajadi village community who have participated the basic financial literacy training program, 1 training manager, and

1 training instructor served as the key informants for collecting data. The type of interview done by the researcher is a semi- structured, open-ended interview in which the subject is aware that they are being interviewed and understands the aim of the interview. People who are considered knowledgeable about the process of community empowerment through basic financial literacy training are selected as key informants for data collection through interviews so that they can provide pertinent information about the implementation, limitations, and outcomes of the financial literacy basic training program. Secondary data obtained from literature studies, specifically the collection of data from a variety of literature in the form of books, journals, magazines, newspapers, or other written works pertinent to research topics, documentation, utilizing written documents, images, or the form of works related to the aspects studied, and internet data.

Figure 1. Research method and Data Analysis Procedure
Source: Researchers (2022)

RESULTS AND DISCUSSION

Results

The Implementation Of Financial Literacy Training For Rural Community Empowerment

The participants in the basic financial literacy class are really enthused and excited. The local community's participation in the provision of basic financial literacy instruction is also highly supportive. The training program is also in great demand among trainees since it enhances financial literacy abilities such as keeping financial records, conducting financial audits, and creating financial objectives. The instructor presented course materials using a structured format of lectures, questions and answers, and financial planning exercises. The learners are required to respond to and ask questions regarding the explained topic after completing the learning materials. The instructor clarifies what the pupils have not grasped and teaches the content again. Ms. EN, as an instructor, indicated that the delivery of content twice a week was systematic: the theory was presented first during the first two weeks of training, and then the instructor provided assistance or direction during the third training session.

In accordance with the methodology, the instructor conducts training that begins with the distribution of materials regarding financial planning tools and the creation of cash flow and budgeting templates. Researchers conducted observations supplemented by interviews with three participants who were also the subjects of this study to determine how the teacher presented material during basic financial literacy instruction. The trainees advised that the content be presented from the beginning, despite the fact that they already understood it, in order to increase the participants' grasp of the learning material. According to the observations supported by the interview, the trainer's provided learning materials are advantageous, allowing trainees to readily understand the topic. The goal or purpose of the trainees following the training determines their mastery of the learning materials and theory, as shown by the preceding observations and interviews. Even if the trainees' goals and aims differ, it does not appear to deter them from receiving the tutor's message. AJ, as a learner, remarked that he did not encounter any hurdles due to the instructor's clear communication. This is consistent with TS's statement as a student that he is not encountering any hurdles, as the tutor's content is equally acceptable. The same opinion is shared by both ND and the trainees. AJ stated that the instructor's teaching style during his training was highly comprehensible. In addition to TS and ND indicating no difficulty, the instructor's delivery of the basic financial literacy training materials is excellent. If he does not comprehend, he will want further clarification.

Basic Financial Literacy Training Outcomes

The basic financial literacy training curriculum meets the community's educational requirements. In addition, basic financial literacy training programs are in high demand since they may be implemented in the daily lives. The training technique for basic financial literacy is consistent with the training program since it is immediately practiced, making it easier to recall. Therefore, the benefits of basic financial literacy training include the application of new knowledge in daily life, the management of revenue streams, and the facilitation of savings. Observations and discussions with Mr. W, the training manager, have revealed that the appraisal of the training results to date has been fully positive, as have ten trainees. Concerning the benefits of basic financial literacy training, the participants said that AJ already possessed financial literacy abilities such as daily financial note-taking and cash flow, and that he can now create clear financial goals for the upcoming year. In addition, TS provides tangible benefits for himself, particularly when his economics becomes more manageable. ND indicates that it feels highly advantageous for both his personal empowerment and his family's financial planning.

This evaluation of basic financial literacy training includes training duration, materials, facilities, and infrastructure. Regarding training time, Mr. W, the training manager, said that there are no barriers because the time is adapted to the trainees, i.e., after they have completed the work at home. Evaluation is the final step between planning and carrying out operations. As reported by Mr. W., the execution of basic financial literacy training has been meticulously prepared for evaluation activities. Evaluation of basic financial literacy training is conducted throughout the duration of the activity. All curriculum components and the implementation of the training program are subjected to evaluation. Before, during, or after the training is administered, evaluations are conducted. The design of this evaluation plan is crucial for measuring if the given objectives can be attained, whether the training is done in accordance with the plan, and/or the impact of what occurs after the training has been implemented.

Factors supporting and inhibiting the activities of basic financial education

Internal and external factors, such as the trainees' interests and goals and their family's support, can be distinguished among these bolstering elements. As Mrs. EN, the training instructor, explained, "Participants come from all backgrounds and possess their own individuality. There are participants who are easy to speak with and quickly grasp the offered materials, as well as learners who are slow to grasp the provided training lessons." A lack of public understanding of the necessity of skills training, be it financial planning skills or others, is a factor impeding basic financial literacy training activities.

Discussions

Empowerment is both a procedure and a goal (Hasan & Nurhayati, 2012; Nurhayati et al., 2020; Sulaiman et al., 2016). As a process, empowerment consists of a sequence of acts designed to strengthen power or empower disadvantaged social groups. As a goal, empowerment refers to the condition that must be realized through social transformation. Social change implies that the community is empowered, has the knowledge and skills to meet their physical and economic demands, has self-confidence, can express ambitions, has a means of subsistence, can engage in social activities, and is autonomous. Community empowerment attempts to strengthen the community's potential so that it can enhance the quality of life(Sudiapermana & Muslikhah, 2020). The goal of empowering individuals is to "teach people so they can educate themselves" or "assist people so they can help themselves." In the sense that, during the empowerment process, the community plays an active part in designing empowerment itself, the community is an agent of empowerment. Community empowerment aims to increase the quality of human resources through non-formal education, a community priority. Thus, community empowerment will result in an independent, self-reliant society that is open to innovation and has a global perspective. On the basis of empowerment indicators, the empowerment of the rural population through basic financial literacy training in the implementation is evaluated. There are three indicators of autonomy: 3) the power to make cultural and political choices (Harahap, 2017; Widodo, 2018). A comprehensive definition of empowerment encompasses seven dimensions: power, decision making, information, autonomy, initiative and creativity, knowledge and skills, and responsibility(Agustino, 2019; Raharjo, 2018). Community empowerment is viewed as the optimal technique for empowering and bettering the lives of individuals. Each culture has its own traditions and customs.

Community empowerment through basic financial literacy program empirically has proven to be the effective techniques to empower and better the lives of individuals. However, keep in mind that every culture has own customs and traditions. In order to empower the community, the appropriate strategy and method are required. In addition, it is vital to discuss community empowerment in the context of numerous techniques that might be viewed as alternative community empowerment implementation strategies. There are four often employed principles for the effectiveness of empowerment programs. These are the equality, participation, self-reliance or independence, and sustainability principles. The following is an explanation of the principles of community empowerment: The most important element that must be kept in the process of community empowerment is the equality of status between the community and the institutions implementing community empowerment programs, both men and women. By establishing a method for sharing diverse information, experience, and expertise, connections based on equality are established. Each accepts the talents and flaws of the other, allowing for mutual learning. An empowerment program that can foster community autonomy. Participatory in character, the community developed, implemented, monitored, and assessed the program. To reach this level, however, requires time and a mentoring process including highly committed helpers to community empowerment. The notion of self-reliance involves respecting and prioritizing one's own skills over those of others. This idea does not perceive the impoverished as an incompetent object, but as a weak subject. They have the ability to save, an in-depth understanding of the limitations of their business, awareness of their environmental conditions, labor and a willingness to work, and long-established community standards. All of this must be investigated and utilized as the fundamental capital for the empowerment process. Material assistance from other people must be viewed as sustaining, so that the provision of assistance does not compromise their independence.

Even though the role of facilitator was initially more dominant than that of the community, empowerment programs must be constructed to be sustainable. But gradually, the role of companion will decrease. In actuality, it was removed because the community was capable of managing its own activities. Fundamentally, the success of the concepts of community empowerment is highly contingent on the circumstances of the program's intended beneficiaries. With the empowerment plan and its guiding principles, the community can acquire knowledge, skills, experience, and autonomy. If empowerment initiatives are to have an emancipatory effect on marginalized and discriminatory individuals, they must go beyond developmental goals such as increased production, higher consumption, and more formal education.

A partnership is not just synonymous with collaboration; rather, partnerships have a pattern and strategic importance in achieving an institution's success in applying modern management. Partnership in the implementation of contemporary management requires partner institutions to have knowledge of program management and program empowerment initiatives. Partnerships can be formed in the areas of technology transfer, knowledge transfer, transfer of human resources, transfer of learning methods, capital transfers, and other items that can be seconded and integrated into a whole. The principle of participation, the principle of mutual cooperation, the principle of openness, the principles of law enforcement (rights and obligations, leading to right-obligation, reward and punishment), and the principle of sustainability are among the principles that must be understood by partners and enforced in the implementation of the partnership concept. The partnership that can be developed in the future to strengthen financial literacy in the rural areas including strategic partnership between local goverment and local educational institutions.

CONCLUSION

In this study, we have proposed a thorough explanation from the background of the study, findings, and discussions on Basic Financial Literacy Training as rural communities Empowerment, it is possible to conclude that the training has gone really well. However, there is a lack of in-form instructors and recruitment procedures. Participant recruitment, training and practice material that had to be proportionally introducing the basic digital financial literacy. Moreover, the training has been successful.

Implementation consists of trainees participation, community participation, and practice immediately following theory comprehension. The participants in basic financial literacy training are really enthusiastics and excited. The local community's participation in the provision of basic financial literacy instruction is also highly supportive. The training program is also in high demand among trainees since it adds skills and information to the basic of financial literacy. In addition, this is why the basic financial literacy Training Program is being implemented. This is because they needed to manage their finance for their future demands, especially for their specific financial target planning. In addition to knowledge and abilities, training results in greater revenue. The outcomes of basic financial literacy training include acquiring additional knowledge that may be used to in their dialy financial management, obtaining a new insights to manage their revenues, and enhancing their financial mindset and goal setting. In addition, the knowledge learned via basic financial literacy training is implemented in their daily basis to make money more manageable and expedite its completion. Time and cost, training methods, and procedures are the impediments to training organization. Facilities, trainers/instructors, trainees, and practice materials are the supporting variables.

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