



Financial Management Training and Education Implementation in Elevating Low Income Family Empowerment

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Abstract : This research aims to explore the implementation of financial management training in empowering low-income families in Kabupaten Cianjur. Using a qualitative approach and a case study method, data was collected through in-depth interviews, observations, and document study. The informants in this research consist of a training manager, a training resource person, and 10 trainees. The findings provided a holistic view of the training's implementation and outcomes. Data analysis involved coding, theme identification, and interpretation to extract meaningful insights. The findings highlight the importance of expert involvement, tackling financial misconceptions, and the use of effective pedagogical strategies for comprehensive understanding. The positive reception from participants and observed behavioral shifts emphasize the tangible benefits of the training. The study concludes by emphasizing the critical role of financial education in fostering genuine, sustained financial empowerment among low-income populations.

Keywords : Training and education, Financial management, Low-income family, Financial empowerment.

INTRODUCTION

Financial management plays a crucial role in the empowerment of low-income families (Djulius & Rostiana, 2022). By providing training and education on financial management, these families can gain the necessary skills and knowledge to improve their financial well-being and achieve greater financial empowerment (Lindiawatie & Shahreza, 2021; Qudsi & Nurhayati, 2023). Additionally, financial literacy training targeted at low-income women has been shown to improve their financial literacy and decision-making abilities (Hati, 2017). This suggests that providing financial education to low-income families can enhance their financial management skills and empower them to make informed financial decisions. Financial management as part of financial literacy is a key factor in improving household financial behavior and planning for the future (Permana & Lutfi, 2022). By increasing financial literacy levels through training and education among low-income families, they can develop better

financial attitudes and behaviors, leading to improved financial well-being and long-term financial security (Permana & Lutfi, 2022).

Training and education are not mere pursuits but investments in human potential. These endeavors facilitate the acquisition of skills and knowledge, leading to heightened productivity and, consequently, remuneration (Anugrahwanto & Nurhayati, 2020; Hidayat & Nurhayati, 2023; Nurhadi et al., 2023; Nurhayati, 2018; Syafrudin & Nurhayati, 2020). The implications of this are profound, suggesting that individuals fortified with the right training and education are poised for enhanced career trajectories (Intadiyah et al., 2021; Kosmara et al., 2021; Nurmawati et al., 2021; Safitri & Nurhayati, 2023). Education and training can foster a sense of community and bolster social capital. When individuals from low-income families receive education, they are more likely to participate in community activities, lead local initiatives, and contribute to the collective well-being.

Potocki (2019) found that financial management skills among low-income households in rural parts of Poland were more linked with survival skills and rooted in the local culture than with financial education attendance. This implies that financial literacy programs should consider the local context and focus on practical skills that are relevant to the daily lives of low-income families. Permana & Lutfi (2022) highlight the importance of financial literacy and attitude in influencing household financial behavior. The study suggests that policymakers should increase public financial literacy and promote positive attitudes toward managing family finances to improve the financial empowerment of low-income families. Education and income level also play a significant role in retirement planning and saving behavior among low-income families. Widyaningtya & Suhartono (2021) found that financial literacy has a significant effect on retirement planning mediated by saving behavior. This suggests that providing financial education and improving income levels can contribute to the financial empowerment of low-income families in planning for their future. In conclusion, current research emphasizes the importance of training and education in financial management to increase the financial empowerment of low-income families.

By providing access to financial training and education and promoting financial inclusion, low-income families can enhance their economic independence and overall empowerment (Nurhadi et al., 2023; Qudsi & Nurhayati, 2023; Srisusilawati et al., 2021). It is important to consider the specific needs and challenges faced by low-income families in the context of financial management. Studies have shown that financial literacy is low among families with low levels of income and assets (Banerjee & Roy, 2020). This highlights the

importance of targeted financial education programs that address the unique circumstances and requirements of low-income families. By tailoring financial education initiatives to the specific needs of low-income families, they can acquire the necessary skills and knowledge to effectively manage their finances and improve their financial well-being (Banerjee & Roy, 2020). Training and education on financial management can significantly contribute to the financial empowerment of low-income families. By providing access to financial training and education, promoting financial inclusion, and enhancing financial literacy levels, these families can improve their financial management skills, make informed financial decisions, and achieve greater financial well-being. This research paper aims to explore the various aspects of training and education on financial management and its impact on the financial empowerment of low-income families in Kabupaten Cianjur.

RESEARCH METHOD

This research employed a qualitative approach, chosen to delve deep into the intricate nuances of lived experiences, perceptions, and challenges surrounding financial management training. The qualitative paradigm's strength lies in its capacity to offer a holistic, detailed, and contextual understanding of multifaceted phenomena. Within this qualitative framework, the case study method was aptly selected. A case study offers an intensive examination of a specific instance or 'case', making it particularly fitting for an in-depth exploration of the financial training program in Kabupaten Cianjur, its implications for participants, and broader ramifications for financial empowerment.

The participants comprised a diverse array of informants, each bringing a unique perspective to the study. The Training Manager, providing an administrative lens, illuminated the objectives, structural design, and potential challenges of the training program. The Training Resource Person, integral to content delivery, shared invaluable insights into the curriculum, pedagogical methodologies, and participants' receptivity and feedback. Meanwhile, the ten trainees stood as the core of this research, with their experiences, hurdles, and gleaned knowledge revealing the tangible impacts of financial education on Kabupaten Cianjur's low-income populace.

For data collection, a meticulous and multifaceted strategy was devised. In-depth, semi-structured interviews, spanning 60-90 minutes, were conducted with both the Training Manager and the Training Resource Person. These sessions probed the intricacies of the program's design, implementation, challenges, and feedback mechanisms. Concurrently, the trainees

participated in Focus Group Discussions (FGDs), with two distinct groups of five. These FGDs fostered collective reflection, allowing participants to discuss, validate, and contrast their post-training experiences, challenges, and recommendations. Augmenting these primary methods, observational sessions were held during the training, giving the research team firsthand insights into trainee dynamics, engagement metrics, and immediate feedback loops.

The subsequent data analysis was systematic, rigorous, and iterative. All recorded sessions, conducted with prior informed consent, were meticulously transcribed to preserve the authenticity of the data. These transcripts underwent a structured coding process, initially employing open coding to generate preliminary codes from recurring data patterns. Axial coding then clustered these initial codes into more encompassing categories, leading to the final phase of selective coding, where overarching themes were crystallized. These emergent themes, refined through collaborative discussions within the research team, were subsequently interpreted. The interpretations were contextualized against the backdrop of existing literature, and the unique socio-economic landscape of Kabupaten Cianjur, offering profound insights into the research's broader implications and applications.

RESULTS AND DISCUSSIONS

The in-depth interviews with the Training Manager and the participants paint a multifaceted picture of the financial management training program in Kabupaten Cianjur. These perspectives allow us to delve deeper into the intricacies of the program's Training Implementation and its subsequent Training Results.

Training Implementation

Expert Involvement and Comprehensive Understanding of Financial Empowerment. The financial management training program in Kabupaten Cianjur manifested as a fusion of thoughtful planning and the involvement of key experts. The resource person highlighted their initiation into the program, sharing, "Saya diminta untuk menjadi narasumber pelatihan oleh tokoh Masyarakat kabupaten cianjur." Such a strategic invitation from community leaders underlined the program's commitment to offering genuine and actionable expertise. This dedication resonated deeply with the Training Manager's perspective on financial empowerment for low-income families. Recognized as the capability to adeptly allocate their earnings towards tangible financial aims, this viewpoint aligned perfectly with the sentiments of participants. One participant, echoing the aspirations of many, revealed, "Saya ingin

mengetahui bagaimana caranya agar bisa mengelola keuangan dengan baik," which spotlighted the community's thirst for financial wisdom.

Grounded in the Realities of Financial Struggles. The training's relevance was underscored by its alignment with real-world challenges faced by the community. Participants frequently touched upon the persistent feeling of their earnings being insufficient, leading to a distressing dependence on high-interest loans. The Training Manager corroborated these challenges, noting the difficulties families face in financial prioritization and debt management. The program's design was intrinsically linked to the realities and misconceptions of the community. The resource person pinpointed a common misconception when they commented on the prevalent belief that "banyak keluarga berpenghasilan rendah yang berpikir bahwa masalah utama mereka itu adalah kurangnya pendapatan." By focusing not just on income but effective financial management, the training aimed to redress these misunderstandings. This alignment with ground realities was further substantiated by participants who expressed feelings of their earnings being inadequate, pushing them towards burdensome high-interest loans. The Training Manager validated these sentiments, drawing attention to the challenges families grapple with in terms of financial prioritization and debt management.

Tailored Curriculum and Hands-On Application. The program's design was far from generic. The Training Manager emphasized the necessity of a curriculum molded by the community's unique needs, ensuring its direct applicability. This practical approach resonated deeply with participants. As one shared, they began immediately categorizing their expenses, differentiating between desires and necessities, and setting short, medium, and long-term financial goals post-training. The meticulous nature of the training was evident in the resource person's methodical planning, especially when they elucidated, "Saya mempersiapkan materi pelatihan dan membuat slide presentasinya sebelum pelatihan dimulai." This ensured that the participants embarked on a clear and structured learning trajectory. The Training Manager further highlighted the program's non-generic design, emphasizing the essence of a curriculum shaped by the unique needs of the community. Such an approach ensured the training's applicability, a sentiment resonated by participants. One of them remarked on the immediate practical benefits, sharing their newfound ability to categorize expenses and set tangible financial goals post-training.

Respecting and Integrating Cultural Values. In a community where cultural and religious beliefs profoundly influence daily life, the training's sensitivity to these nuances was pivotal. The Training Manager stressed the incorporation of local religious beliefs into the

curriculum, ensuring that financial teachings were not just contextually but also culturally resonant. The program's teaching methodology, rooted in problem-based learning, facilitated participants' active engagement with real-life financial scenarios. This approach, as the resource person mentioned, was geared towards a deeper understanding of financial principles. Additionally, in a context where cultural and religious beliefs wield significant influence, the program's cultural sensitivity was paramount. The Training Manager accentuated the integration of local religious values into the curriculum, ensuring a holistic and culturally relevant financial education.

Training Results

Tangible Behavioral Transformations. The true measure of the training's impact is evident in the behavioral shifts among participants. Post-training, participants reported a more contemplative approach to financial decisions, with one stating, "Iya saya jadi berpikir ulang Ketika ingin meminjam uang atau Ketika akan membeli sesuatu." This reflects a deeper understanding and mindfulness about money matters, showcasing the program's transformative power.

Constructive Feedback and Forward-Looking Aspirations. Participants weren't passive receivers; they actively engaged with the content, providing valuable feedback. While many appreciated the program's structure and approach, there was a clear desire for enhanced resources, such as training manuals, highlighting the community's commitment to continued learning and growth.

Envisioning Sustainable Financial Health. The participants' optimism about the program's long-term impact was palpable. Many saw it as a pivotal step towards a financially stable future. One participant's vision encapsulates this hope, "Saya berharap dengan pengetahuan yang saya dapatkan dari pelatihan ini saya bisa mengelola keuangan dengan baik, bisa menyelesaikan hutang-hutang saya dan tidak menambah hutang baru, bisa menabung untuk haji dan Pendidikan anak." Articulating this sentiment, a participant shared hopes of adeptly managing finances, settling debts, and saving for significant milestones like the Hajj pilgrimage and children's education. A sign of the program's deep impact is the optimism participants express about its long-term influence on their financial well-being.

The findings emphasize the understanding of financial empowerment as the ability to manage income towards clear financial goals, particularly for low-income families. In the literature, financial empowerment often encompasses broader dimensions, such as financial access, literacy, and autonomy (Shagufa Ali, 2020). The emphasis found in Kabupaten Cianjur

on managing income resonates with studies that highlight the importance of financial self-efficacy and the tangible skills required to navigate complex financial landscapes, especially for marginalized communities (Djulus & Rostiana, 2022; Mohamed, 2020). The training's grounding in addressing real-world financial challenges is consistent with global literature on financial education. Studies underscore the criticality of aligning financial training with the immediate concerns of the target group (Fernando et al., 2022). The recurrent theme of insufficiency of earnings and high-interest loans among participants is reminiscent of the broader discourse on the 'poverty trap' and the vicious cycle of debt that ensnares many low-income families globally.

Research consistently highlights the importance of expert involvement in financial literacy programs. Studies suggest that financial empowerment initiatives anchored by domain experts tend to have a more profound impact on participants (Mohamed, 2020). Current research suggests that effective financial education often requires experts who can offer not just textbook knowledge but also real-world insights (Cordero et al., 2022). The inclusion of the resource person in Kabupaten Cianjur's training program, as indicated by their statement, "Saya diminta untuk menjadi narasumber pelatihan oleh tokoh Masyarakat kabupaten cianjur," is in line with this best practice. Furthermore, the emphasis on empowering low-income families through effective financial management resonates with research findings that financial empowerment is not merely about income augmentation but astute resource allocation (Mohamed, 2020). Addressing misconceptions is vital in financial literacy programs. A study by Breiki (2019) noted that rectifying misunderstandings about financial management can lead to more sustainable economic behavior.

The resource person's focus on redressing misconceptions, evident in their statement about the prevalent belief of inadequate income, aligns with this research insight. The emphasis on tailoring the program to the community's unique needs and cultural nuances is in alignment with research advocating for contextual community education (Nurjanah & Nurhayati, 2023; Rohaeti & Nurhayati, 2023; Safitri & Nurhayati, 2023; Sulastri & Nurhayati, 2023; Sunari & Nurhayati, 2023). Literature suggests that financial behaviors are deeply influenced by cultural, social, and religious beliefs. The program's efforts to integrate local religious teachings, for instance, reinforce the argument for culturally resonant financial training. Effective financial literacy programs require meticulous preparation and a tailored curriculum (Qudsi & Nurhayati, 2023). The resource person's approach, as they mentioned preparing slides in advance, exemplifies this principle. The Training Manager's emphasis on a community-specific

curriculum resonates with Qudsi and Nurhayati (2023) findings that financial literacy programs tailored to the audience's unique needs are more impactful. Problem-based learning, highlighted by the resource person, aligns with modern pedagogical research emphasizing experiential learning for better retention and application (Anugrahwanto & Nurhayati, 2020; Cacam et al., 2023; Nurhayati, 2018).

Research by Collins et al. (2009) indicates that participants' perception of the value of financial education is a crucial determinant of its success. The positive feedback from the participants, therefore, suggests that the program was not only well-received but also valued, which is a key indicator of its effectiveness. Hati (2017) found that financial education can indeed lead to better financial behaviors, especially when participants are actively engaged. The behavioral shifts observed post-training among the participants are thus in line with this research, reaffirming the tangible benefits of financial education. The emphasis on teaching participants to differentiate between 'needs' and 'wants' resonates with Kurnia (2017) findings. They argued that a foundational understanding of such concepts is crucial for effective financial decision-making, especially among low-income populations. The participants' enthusiasm for further learning is consistent with the findings of Barua (2018), who noted that one of the long-term impacts of financial education is an increased interest in further financial learning and betterment. The reported behavioral changes and aspirations for long-term financial stability among participants reflect a key theme in financial education literature: the transition from knowledge to action. While many programs globally equip individuals with financial knowledge, the real success lies in translating this knowledge into tangible behavioral changes, as witnessed in this financial training and education conducted in Kabupaten Cianjur.

Implications for Financial Empowerment: The findings from Kabupaten Cianjur case study have profound implications: 1) The Needs for Holistic Financial Education. The success of the program underscores the need for a holistic approach to financial education, one that goes beyond mere knowledge dissemination to address real-world challenges, behavioral transformations, and cultural nuances. 2) Community-Centric Approach Program. The emphasis on tailoring the program to the specific needs and cultural contexts of the community in Cianjur validates the importance of community-centric financial interventions. Such an approach ensures deeper resonance, engagement, and sustainable impact. 3) Sustainable Support. The participants' desire for continued support and resources indicates the importance of sustained interventions. Financial empowerment is not a one-off achievement but a continuous journey. Future programs in regions like Cianjur would benefit from incorporating

long-term mentoring and support mechanisms. 4) Empowerment Beyond Finances. The aspirations of participants, such as saving for significant milestones like the Hajj pilgrimage, indicate that financial empowerment has ripple effects. It's not just about monetary stability but also about fulfilling deeper personal, cultural, and religious aspirations.

CONCLUSION

The financial management training program in Cianjur offers a comprehensive insight into the potential of structured financial education in empowering low-income families. Through the detailed perspectives of both the Training Manager and participants, two distinct yet interconnected dimensions of the program emerged: the "Training Implementation" and the subsequent "Training Results." The program's inception was underscored by a meticulous amalgamation of expert insights and a profound understanding of the financial landscape faced by low-income families in Cianjur. The intentional involvement of domain experts, as evidenced by the statement from the resource person, emphasized a commitment to delivering authentic, actionable expertise. This was further corroborated by participants' palpable desire to acquire robust financial wisdom that could catalyze tangible change in their lives. Aligning with the real-world financial struggles of the community formed the cornerstone of the training. The pervasive sentiments of income insufficiency and the debilitating cycle of high-interest loans echoed the broader challenges often faced by low-income populations globally. By focusing on rectifying these misconceptions, the program championed a shift from a mere income augmentation mindset to one of adept financial management.

The results of this comprehensive approach were palpable. Participants reported tangible behavioral transformations, reflecting a deeper understanding and mindfulness about financial matters. Their feedback and aspirations further underscored the program's profound impact, with many envisioning a pathway to financial stability and the realization of significant cultural and religious milestones. In essence, the financial management training program in Cianjur stands as a testament to the transformative power of tailored financial education. By addressing real-world challenges, respecting cultural nuances, and focusing on tangible skill-building, the program has sown the seeds of financial empowerment among its participants. This model serves not just as a beacon for Cianjur but also offers valuable insights for similar initiatives globally, emphasizing the profound role of structured financial education in uplifting low-income families.

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