

An Effectiveness Analysis of Financial Educational Programs in Ngipik Village, Kulon Progo Yogyakarta

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ABSTRACT

Financial education is part of the approach for mitigating the effects of unanticipated financial problems. Financial education is important not only for businesses, but also for households and individuals. However, research concentrating on financial education are scarce as compared to financial planning in practice, such as investment, retirement or saving references. Financial education is, ideally, a prerequisite for financial planning skill. In our scenario, for example, residents in Ngipik village are illiterate and admit to lacking financial literacy knowledge. As a result, this article seeks to assess the effectiveness of a month-long financial education program aimed primarily at children, youth, and society in general. The results show that 72% of the targeted objects are satisfied with the programs and that they are successful in improving their financial literacy, particularly financial planning.

INTRODUCTION

The financial crisis has highlighted the significance of adequate financial planning (Barbaro, and Bagajewicz, 2004), which is also a component of financial education or financial knowledge (Huston, S. J. (2010). The financial plan explains the practice's financial strategy, forecasts the strategy's future impact on the practice, and establishes targets against which the practice's manager can measure subsequent performance (Pearce et al., 1987). Poston and Grabski (2001) investigate the role of financial statements in understanding corporate performance. Financial statement examination working capital management investment appraisal budgeting and control financial structures cost behaviour and decision-making Decision-making and modelling in financial planning (Batson, 1989). Future growth and profitability in a business environment characterized by rapid technological changes, massive capital outlays, intense competition, and the administration of complex large-scale organizations will rely heavily on reliable and intelligent long-term financial planning (Maranas et al., 1997). Long-term financial planning contributes significantly to good financial management by improving the ability to make investment and liability decisions (Carino and Ziemba, 1998). Furthermore, the presence of specific financial expertise would serve as the foundation for financial decisions made by groups of investors.

Financial planning is applicable not just to businesses, but also to individuals and households (Hidayah et al., 2019). Human beings have boundless wants but limited needs in the realm of microeconomics. Similarly, funds are limited, whereas desires are limitless. Every individual should have a thorough financial plan established by a skilled financial planner to assist them reach their financial goals. Personal financial planning entails controlling all financial operations over the course of a planner's life. If the planning results do not satisfy the planner's expectations, the planner repeatedly modifies tuneable parameters until an acceptable financial arrangement is reached. The outstanding challenge in young households or individuals' financial planning is how to make decisions; how to fund the acquisition of a property (liabilities) and how to allocate investments in pension savings schemes (assets) (Geyer, and Ziemba (2008). As a result, financial planning considers the multi-stage character of the problem, as well as the necessity to analyse both the asset and liability sides concurrently. Furthermore, financial planning is designed to develop financial aptitude as the foundation for desired financial behaviours such as saving, budgeting, credit management, and planning among households and people (Stawski et al., 2007). Finally, they were able to investigate the links between planning, financial management decisions, and differences in everyday household financial well-being. A mature financial planner can allocate savings to various assets or initiatives projected (Financial plan) to generate future revenue (Financial projection), such as a new business or product line, shares in an existing business (Finlayson, 2009). Given that there is a link between financial behaviour and financial knowledge that focuses on wealth accumulation (Monticone, (2010), growth should not be the underlying goal of households or individuals through investment growth. In terms of financial management, financial planning can reduce poverty by providing

Table 1. Bumirejo Village, Kulonprogo Population in June 2023 (Person)

NO	VILLAGE	MALES	%	FEMALES	%	JUMLAH	%	RW	RT
1	CARIKAN	227	4.89	245	5.22	472	5.06	2	4
2	DUKUH	250	5.38	242	5.16	492	5.27	2	4
3	CABEAN	265	5.71	264	5.63	529	5.67	3	6
4	KALANGAN	299	6.44	308	6.56	607	6.50	2	5
5	SENIK	350	7.54	364	7.76	714	7.65	2	5
6	JOGAHAN	429	9.24	429	9.14	858	9.19	2	5
7	BANGERAN	376	8.10	365	7.78	741	7.94	3	7
8	BONOSORO	424	9.13	420	8.95	844	9.04	2	4
9	TEMPEL	363	7.82	340	7.25	703	7.53	2	5
10	NGIPIK	430	9.26	458	9.76	888	9.51	3	6
11	GEGUNUNG	248	5.34	244	5.20	492	5.27	2	4
12	PANGGANG	238	5.12	250	5.33	488	5.23	2	4
13	DEGOLAN	252	5.43	241	5.14	493	5.28	2	4
14	PERENG	265	5.71	275	5.86	540	5.78	2	5
15	SEMPU	228	4.91	247	5.26	475	5.09	2	4
	TOTAL	4,644	100	4,692	100	9,336	100	33	72

Source: Bumirejo Office (2023)

Table 1 displays the population of Bumirejo Village in June 2023. The village is made up of 33 RW and 72 RT and has a population of roughly 9000 people. Ngipik is one of the most populous villages in Bumirejo, accounting for around 9.51 percent of total people. Using the slovin sampling method, some respondents are chosen at random to test their level of financial planning application. With a 10% error rate, 10 Ngipik villagers were interviewed about their financial management perceptions and level of implementation. The ten chosen responders were known as the "Ketua RT" and villagers who had lived in the area for more than 30 years. According to the questionnaire survey results, 85 percent of respondents stated that they understood the financial planning idea and were willing to learn more about it.

However, when respondents were questioned in depth about the implementation of financial planning, the findings were unexpected, as seen below:

1. 75% of those polled have never attended a financial planning workshop.
2. 90% of those polled used a deficit budget in their family balance sheet.
3. 90% of chosen participants have no plans to open a Hajj or Umrah savings account.

Even though most respondents do not adhere to the ideal financial planning concept, they do own certain potential assets as investment goods, such as land, livestock, and gold. Respondents are also willing to share their financial workshop or training knowledge and to join the financial planner community. According to the preceding context, financial educational study is equally important and significant for setting financial goals and guiding financial behaviour/attitude for increasing net income and building personal

capital/wealth, planning for retirement, and borrowing related to bank credit. As a result, the purpose of this paper is to assess the impact of financial education in the Ngipik region following financial planning training.

IMPLEMENTATION AND METHODS

Object Description

Bumirejo Village has an area of roughly 825.6135 hectares and is in the Lendah sub-district, Kulon Progo Regency, Special Region of Yogyakarta. This village is made up of four previous old sub-districts, including:

1. Kelurahan Butuh
2. Kelurahan Cabean
3. Kelurahan Patragaten
4. Kelurahan Bangeran

1. Village Territory Boundaries

Bumirejo Village is situated between the following points:

- a. To the North: Demangrejo Village, Srikayangan Village
- b. To the south: Tirtorahayu Village, Wahyuharjo Village
- c. West side: Wahyuharjo Village, Demangrejo Village, Krembangan Village
- d. East side: Jatirejo Village

2. Village Area

- a. Residential: 674 ha (70%)
- b. Paddy Field Agriculture: 199,645 ha (21%)
- c. Field/moor: 68.825 ha (7%)
- d. Offices: 0.510 ha (0.05%)
- e. Schools: 2,715 ha (0,3%)
- f. Roads: 17,800 ha (1,8%)
- g. Football field: 1.0335 ha (0,1%)

3. Social circumstances

a. educational background

1. SD/MI (Elementary School): 352 people (24%)
2. SLTP/MTs (Junior High School): 662 people (45%)
3. SLTA/MA (Senior High School): 68 people (5%)
4. S1/Diploma (University): 251 people (17%)
5. School dropouts: 5 people (0,3%)
6. Illiterate: 118 people (8%)

b. educational institutions

1. Kindergarten/PAUD building: 11/13 units (73%)
2. SD/MI: 7 units/1 unit (24%)
3. SLTP/MTs : 1 unit (3%)
4. Religion

1. Islam: 9203 people (99%)
2. Catholics: 82 people (0.8%)
3. Christians: 16 people (0.02%)
5. Livelihood Structure
 - a. Farmers: 917 people (33%)
 - b. Traders: 79 people (2,85%)
 - c. Civil servants: 189 people (6,81%)
 - d. Carpenters: 311 people(11,21%)
 - e. Teachers: 149 people (5,37%)
 - f. Midwives/Nurses: 37 people (1,33%)
 - g. TNI/Polri: 23 people (0,83%)
 - h. Pensioners: 57 people (2.05%)
 - I. Driver/ Transport: 37 people (1,33%)
 - j.Labor: 881 people (31,76%)
 - k. Rental services: 5 people (0,18%)
 - L. Private: 89 people (3,21%)

People in the Ngipik Village come from a variety of social and economic backgrounds, which can affect their understanding of how to manage their assets and income. The disparity in financial understanding may also have an impact on their behaviour and ability to pursue their life cycle, particularly when it comes to financial planning.

Program Object

This event was held in Ngipik Village, Bumirejo, Lendah, Kulon Progo, Yogyakarta Special Region. There are two community units (RW) and two neighbourhood associations (RT) in the Village. The program lasted one month, from January 19 to February 17, 2023.

Data collection technique

To gain information relating to the study aims, data collecting procedures such as interviews were used with the community in Ngipik Village. Before the Community Service Program, observations were taken to determine the condition of the Village and the individuals that live there. Questionnaires were distributed to members of the Ngipik community, including moms, teens, and children, using manuals and Google forms.

Operational Research

This study aims to overcome the financial literacy gap among people in a rural village. The study conducted certain activities related to financial education among children, youth, and households to evaluate the effectiveness of financial literacy among respondents.

Table 2. Financial Education Program

Financial Literacy Programs	
Financial Literacy Education (Household)	Promoting household financial planning
Financial Literacy Education (Children)	Early childhood education should be prioritized.
Financial Literacy Education (Youth)	Financial Planning Workshop

RESULTS AND DISCUSSION

The social empowerment program has proposed three major programs, which are as follows:

1. Application-based Household Financial Management Counseling Socialization
2. Children's Early Savings Program

3. Financial Management Counselling to the Youth Community

The effectiveness of the programs is assessed by providing a questionnaire as feedback. Participants are asked to complete the form, stressing their degree of understanding after completing the program. The curriculum was delivered to households in the first week with 52% effectiveness and 60% effectiveness for youngsters on financial planning. As a result, the average program efficacy during the first week is 53%.

In week 2, the study implemented the main program, Application-based Household Financial Management, which targeted housewives in the Ngipik Region. The target population of mothers or wives was chosen because mothers or wives play a crucial role in imparting enlightenment and good practice, as well as supporting sustainable financial management (Wiranatakusuma & Utama, 2022). In this workshop, resource people demonstrated how to manage finances effectively for one month. In addition, mothers were exposed to a financial management tool called a Daily Financial Record. Mothers can record detailed costs and income for one month in this application. It is envisaged that this program will make people's spending in the Ngipik Region more controllable and likely to increase. After completing this program, 78% of moms or wives had a better understanding of how to manage household finances, and 80% were satisfied with our curriculum. As a result, the average activity effectiveness in the second week is 79%.



Figure 1. Financial Management Socialization Through Household Finance Application

In the third week, the curriculum focused on educating children about early saving habits. This early saving program teaches youngsters how to save and instils saving habits in them at a young age. The goal of this program is to prevent future consumption. The children were given "celengan" or miniature saving boxes as a form of implementation. This program recorded a satisfaction score of roughly 80%. In addition, a money management counselling program for the Karang Taruna organization (teenagers) was held. The program was carried out through undertaking organizational leadership socialization. According to feedback, 75% of Ngipik youngsters understood the content offered, and 80% were satisfied with the material presented. As a result, the average efficiency of activities during the third week is 78%.



Figure 2. Children's Savings Training Program



Figure 3. Financial Management Counselling for Karang Taruna (Teenagers)

The program addressed the BUMDES (village Enterprise) in the fourth week, namely the "Counselling on Financial Record Applications" program. The questionnaire was issued following the counselling to confirm their comprehension. The results suggest that 75% of those polled believe the program is a useful medium for enhancing their financial literacy. Furthermore, to improve villagers' knowledge, a talk on financial planning was held, which received a 70% effectiveness rating.



Figure 4. BUMDES Counseling

Table 3. Summary of Society Empowerment Programs

No	Program	Target	Date	Percentage of Effectiveness (Questionnaire)
1st Week				
1	Introduction to Financial Management	Society in General	19-26 January 2023	52%
2	Financial Literacy for Kids	Children	23-26 January 2023	60%
Average Program Effectiveness				53%
2nd Week				
2	Introduction to "Ketua" RT	Society in General	30 January -01 February 2023	78%

3	Financial Education for mother/wives	Households	28 January 2023	80%
Average Program Effectiveness				79%
3rd Week				
1	Introduction to Financial Planning	Karang Taruna members (Teenagers)	05 February 2023	75%
2	Saving Training for Kids	Children	05 February 2023	80%
Average Program Effectiveness				78%
4th Week				
1	Financial Planning Program	Villager	10 February 2023	70%
2	Financial planning for Village Business Enterprises (BUMDES)	BUMDES's Officer	12 February 2023	75%
Average Program Effectiveness				73%
Total Average Program Effectiveness (1st - 4th Week)				72%

CONCLUSIONS AND RECOMMENDATIONS

Financial management encompasses all actions relating to financial planning and control in order to achieve short-term or long-term objectives. This is required at all levels of communal life, including households, community organizations, and the village. The Universitas Muhammadiyah Yogyakarta hosted a society empowering program to produce financial management information. Community service activities are one of the Tridharma of Higher Education components that must be carried out and carried out at Ngipik village, Bumirejo, Lendah District, Kulonprogo Regency. Dusun Ngipik is made up of two Rukun Warga and five Rukun Tetangga. The Ngipik people come from a variety of educational and occupational backgrounds, which affects money management in households and individuals. The society empowering program in Ngipik village launched three major programs: Application-Based Household Financial Management Counselling, Early Savings Program for Children, and Financial Management Counselling to Karang Taruna (the teenagers' community). 72% of participants feel effective after participating in the 1-month sessions. They were better educated and more informed on how to handle and plan their financial holdings. However, this initiative is confined to merely disseminating information about developing financial literacy among people, not training them to be able to quantify numerically the ideal asset composition for future sustainability based on financial planning expertise. Furthermore, standard curriculum for theoretically and operationally defining, comparing, and contrasting financial planning tasks is being developed.

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