

INCREASATION ECONOMIC MANAGEMENT LITERACY FOR THE COMMUNITY THROUGH THE INDEPENDENT ENTREPRENEURSHIP PROGRAM

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Abstract

Economic management literacy is essential for empowering communities to make informed financial decisions and achieve sustainable economic growth. However, many underdeveloped communities lack access to adequate financial education and resources. The service aims to address this gap by combining financial literacy education with practical entrepreneurship training. The program utilized a Participatory Action Research (PAR) methodology, involving community members in every phase of the project to ensure that the training was relevant and tailored to their needs. The results of the program were significant. Participants demonstrated a marked improvement in their economic literacy and entrepreneurial capabilities. Many were able to develop viable business plans and initiate small-scale enterprises, leading to new economic opportunities and reduced unemployment rates within the community. The program also fostered a sense of community cohesion and mutual support, which was crucial for the sustainability of the initiatives. Additionally, participants adopted environmentally friendly business practices, contributing to long-term environmental sustainability. In conclusion, the program successfully enhanced the economic management literacy and entrepreneurial skills of community members, stimulated local economic development, and promoted sustainable practices. The success of this initiative provides a replicable model for other communities seeking to enhance their economic resilience and sustainability through integrated financial education and entrepreneurship training.

Keywords: Community, Economic Management Literacy, Independent Entrepreneurship Program.

Abstrak

Literasi manajemen ekonomi sangat penting untuk memberdayakan masyarakat dalam membuat keputusan keuangan yang tepat dan mencapai pertumbuhan ekonomi yang berkelanjutan. Namun, banyak masyarakat terbelakang yang tidak memiliki akses terhadap pendidikan dan sumber daya keuangan yang memadai. Pengabdian ini bertujuan untuk mengatasi kesenjangan ini dengan menggabungkan pendidikan literasi keuangan dengan pelatihan kewirausahaan praktis. Program ini menggunakan metodologi Penelitian Tindakan Partisipatif (PAR), yang melibatkan anggota masyarakat di setiap tahapan proyek untuk memastikan bahwa pelatihan tersebut relevan dan disesuaikan dengan kebutuhan mereka. Hasil dari program ini sangat signifikan. Para peserta menunjukkan peningkatan yang nyata dalam literasi ekonomi dan kemampuan kewirausahaan mereka. Banyak di antara mereka yang mampu mengembangkan rencana bisnis yang layak dan memulai usaha skala kecil, sehingga menghasilkan peluang ekonomi baru dan mengurangi tingkat pengangguran di masyarakat. Program ini juga menumbuhkan rasa kekompakan masyarakat dan saling mendukung, yang sangat penting bagi keberlanjutan inisiatif ini. Selain itu, para peserta mengadopsi praktik bisnis ramah lingkungan, yang berkontribusi terhadap kelestarian lingkungan jangka panjang. Kesimpulannya, program ini berhasil meningkatkan literasi manajemen ekonomi dan keterampilan kewirausahaan anggota masyarakat, merangsang pembangunan ekonomi lokal, dan mendorong praktik berkelanjutan. Keberhasilan inisiatif ini memberikan model yang dapat ditiru oleh komunitas lain yang berupaya meningkatkan ketahanan dan keberlanjutan ekonomi mereka melalui pendidikan keuangan terpadu dan pelatihan kewirausahaan.

Kata Kunci: Masyarakat, Literasi Manajemen Ekonomi, Program Kewirausahaan Mandiri.

INTRODUCTION

Economic management literacy is a critical skill that enables individuals and communities to navigate financial challenges, make informed decisions, and foster sustainable economic growth. Despite its importance, many communities, particularly those in rural and underdeveloped areas, often lack access to the necessary resources and education to develop these skills (Khaskheli et al., 2023; Shkolnikov et al., 2019). This gap in economic literacy can lead to cycles of poverty, limited opportunities for entrepreneurship, and a dependency on external financial aid.

The problem is exacerbated by the fast-paced changes in global economies and technological advancements that demand a higher level of financial understanding and adaptability. Traditional methods of economic education and community support have often been insufficient, failing to address the specific needs and contextual challenges faced by different communities (Irawan et al., 2023; Judijanto et al., 2022). Moreover, previous community service initiatives have not adequately bridged the gap between theoretical knowledge and practical application, leaving many individuals unable to implement effective economic management practices in their daily lives.

What makes this initiative particularly interesting is its focus on empowering individuals through the Independent Entrepreneurship Program. This program aims to provide not only the theoretical knowledge of economic management but also practical tools and strategies that individuals can use to start and sustain their own businesses. By integrating entrepreneurship into economic education, the program seeks to create a more holistic and impactful approach to community development (Amri et al., 2024; Mukherjee, 2018).

Previous efforts in this area have often been limited in scope and sustainability. Many programs have either focused solely on providing financial aid or offering short-term training without ongoing support and mentorship (Astuti et al., 2017; Nugrahanti et al., 2023; Omondi & Jagongo, 2018; Prabowo et al., 2021; Pratama et al., 2023). The novelty of this initiative lies in its comprehensive and continuous support system, which includes mentorship, resources, and a community network that encourages ongoing learning and growth. Despite numerous initiatives aimed at improving economic conditions in underdeveloped communities, there remains a significant gap in the effective dissemination and application of economic management literacy. Many previous programs have focused on short-term training sessions or financial aid without providing a sustainable framework for continuous learning and practical application (Arachchige & Sathsara, 2020; Heilporn et al., 2021; Serrano et al., 2019). This gap highlights the need for a more comprehensive approach that not only educates but also empowers individuals to utilize their knowledge in real-world scenarios.

One of the most compelling reasons for this study is the integration of entrepreneurship into economic education. Traditional economic literacy programs often fail to address the entrepreneurial potential within communities, limiting their impact to basic financial management skills. By incorporating the Independent Entrepreneurship Program, this initiative offers a unique and holistic approach that combines economic theory with practical business skills. This dual focus not only enhances individual capabilities but also fosters a culture of innovation and self-sufficiency within the community (Tajeddini et al., 2017; Tyagi, 2023). Furthermore, the novelty of this approach lies in its emphasis on long-term support and mentorship. Previous efforts have lacked sustained engagement, resulting in diminished impact over time. This program aims to fill that gap by providing continuous mentorship and resources, ensuring that participants can effectively apply their knowledge and skills to develop successful businesses and contribute to community growth.

The primary objective of this project is to enhance economic management literacy among community members, thereby enabling them to make better financial decisions, improve their economic well-being, and contribute to the overall development of their community. By fostering independent entrepreneurship, the program also aims to reduce unemployment rates and promote economic self-sufficiency. The expected benefits of this initiative are multifaceted. On an individual level, participants will gain valuable skills and confidence to manage their finances and start their own businesses. On a community level, the program is expected to stimulate local economies, reduce dependency on external aid, and create a more resilient and self-sustaining community structure. Ultimately, the success of this program could serve as a model for other communities facing similar challenges, demonstrating the transformative power of economic literacy and entrepreneurship.

METHOD

The Participatory Action Research (PAR) method will be utilized in the implementation of the article. This method is chosen due to its collaborative approach, which actively involves community members in every phase of the project, from planning to execution and evaluation. By engaging participants directly, PAR ensures that the program is tailored to meet the specific needs and context of the community, thereby enhancing its relevance and effectiveness. The PAR approach begins with a thorough needs assessment, conducted through community meetings, surveys, and focus group discussions (Salviana et al., 2022). These activities will identify the primary economic challenges faced by the community and the specific areas where economic management literacy is lacking. Community members, local leaders, and program facilitators will collaboratively analyze the data to design a curriculum that addresses these identified needs.

The next phase involves the co-creation and delivery of educational workshops and training sessions. These sessions will not only cover fundamental concepts of economic management but also incorporate practical entrepreneurship skills. Participants will engage in hands-on activities, simulations, and real-world projects that allow them to apply their learning directly. This experiential learning process is a key component of the PAR methodology, ensuring that theoretical knowledge is immediately translated into practical skills. Throughout the program, continuous feedback mechanisms will be in place. Regular reflection sessions and feedback loops will allow participants to voice their experiences, challenges, and suggestions. This iterative process ensures that the program remains flexible and responsive, adapting to emerging needs and obstacles.

Additionally, mentorship and peer support networks will be established to provide ongoing guidance and encouragement. Experienced entrepreneurs and economic experts from within and outside the community will act as mentors, offering personalized advice and support. These networks foster a sense of community and mutual learning, which is central to the PAR approach. Finally, the evaluation phase will involve a participatory review of the program's outcomes. Community members will be actively involved in assessing the impact of the training on their economic practices and entrepreneurial activities. Success stories and areas for improvement will be documented, and the findings will be shared with the broader community to inform future initiatives.

RESULTS AND DISCUSSION

Through the several significant outcomes emerged that underscore its transformative impact on the community. First and foremost, the program successfully elevated participants' economic literacy, equipping them with essential skills in budgeting, saving, investing, and financial planning. This improvement was crucial in empowering individuals to make informed financial decisions, manage their resources more effectively, and ultimately enhance their economic well-being. The acquisition of these foundational skills not only bolstered personal finances but also contributed to a more resilient local economy.

Moreover, the integration of practical entrepreneurship training within the program yielded notable results in fostering entrepreneurial spirit and capability among participants. Many individuals successfully developed and launched small businesses, ranging from agricultural ventures to retail operations and service providers. This entrepreneurial activity not only created new economic opportunities within the community but also diversified the local economy, reducing dependency on external sources of income. The hands-on approach to entrepreneurship education, including business planning, marketing strategies, and financial management, proved instrumental in translating theoretical knowledge into actionable business initiatives.

Furthermore, the program's emphasis on sustainability and responsible business practices had a significant impact on both economic and environmental fronts. Participants were educated on the importance of environmentally friendly practices and sustainable resource management. As a result, several businesses adopted practices such as recycling, energy efficiency, and sustainable agriculture, contributing to long-term environmental sustainability while supporting economic growth (Mustafa et al., 2017; Okunade & Osmani, 2020).

Overall, the demonstrated that integrated economic and entrepreneurial education can catalyze positive economic change within underdeveloped communities. By enhancing economic literacy, fostering entrepreneurship, and promoting sustainable practices, the program not only empowered individuals to improve their financial situations but also laid the groundwork for continued economic resilience and community development. These findings underscore the program's effectiveness and serve as a valuable model for future community-driven economic empowerment initiatives.



Figure 1. Increase Economic Management Literacy 1

Through the Participatory Action Research (PAR) methodology, the program not only enhanced economic management literacy but also fostered a spirit of entrepreneurship within the community.

1. Improved Economic Literacy

One of the most notable outcomes was the marked improvement in economic literacy among the participants. Pre- and post-program assessments revealed that participants gained a better understanding of key economic concepts, such as budgeting, saving, investing, and financial planning. This knowledge translated into more effective personal and household financial management. Many participants reported feeling more confident in making financial decisions, reducing unnecessary expenses, and increasing their savings.

2. Enhanced Entrepreneurial Skills

The integration of entrepreneurship training within the economic management curriculum proved highly effective. Participants acquired practical skills in business planning, marketing, financial management, and customer relations. Several participants successfully developed business plans and initiated small-scale enterprises during the program (Arthur-Holmes et al., 2022; Yunda Sari et al., 2020). The hands-on approach, including simulations and real-world projects, was instrumental in building these skills. For instance, a group of participants started a cooperative to produce and sell handmade crafts, which not only provided additional income but also strengthened community ties.

3. Increased Economic Opportunities

The program significantly contributed to creating new economic opportunities within the community. By fostering an entrepreneurial mindset, participants were able to identify and capitalize on local market needs. This led to the establishment of various small businesses, ranging from agricultural ventures to retail shops and service providers. The support networks and mentorship provided by the program were crucial in helping these new businesses navigate initial challenges and achieve sustainability.

4. Strengthened Community Cohesion

Another important finding was the strengthening of community cohesion and collaboration. The participatory nature of the program encouraged mutual support and knowledge sharing among participants. This sense of community was further reinforced through the establishment of peer support groups and mentorship networks (Muliati et al., 2018). Participants frequently collaborated on business ventures, shared resources, and provided moral support to one another, fostering a more resilient and interconnected community.

5. Sustainable Economic Practices

The program also promoted sustainable economic practices. Participants were educated on the importance of environmentally friendly business practices and sustainable resource management. This awareness led to the adoption of practices such as recycling, efficient use of resources, and sustainable agricultural methods (Chambers & Conway, 1992). The community began to value and implement these practices, contributing to long-term environmental and economic sustainability.

6. Positive Impact on Local Economy

The cumulative effect of improved economic literacy, enhanced entrepreneurial skills, and increased business activity had a positive impact on the local economy. There was a noticeable increase in local employment opportunities and a reduction in unemployment rates (Dabbous et al., 2023). The new businesses not only provided jobs but also stimulated local commerce and trade, contributing to overall economic growth.



Figure 2. Inceasiation Economic Management Literacy 2

Table 1. Inceasiation Economic Management Literacy;

No	Category	Key Findings
1.	Economic Literacy	-Significant improvement in understanding of budgeting, saving, investing, and financial planning.
2.	Increased confidence in making financial decisions.	-
3.	Entrepreneurial Skills	-Acquisition of business planning, marketing, financial management, and customer relations skills.
4.	Economic Opportunities	-Creation of new small businesses in agriculture, retail, and services.
5.	Community Cohesion	- Enhanced mutual support and knowledge sharing among participants.
6.	Sustainable Practices	-Adoption of environmentally friendly business practices.
7.	Local Economy Impact	- Increase in local employment opportunities.

This table summarizes the primary outcomes of the program, highlighting the improvements in economic literacy, entrepreneurial skills, community cohesion, sustainable practices, and the positive impact on the local economy.

The program has produced significant and multifaceted outcomes. One of the primary achievements is the marked improvement in economic literacy among participants. The enhanced understanding of budgeting, saving, investing, and financial planning indicates that the educational components of the program were highly effective (Neumann et al., 2021; Reggina & Indriani, 2023). This newfound knowledge has empowered individuals to make more informed financial decisions, contributing to greater financial stability and well-being within the community. The improvement in economic literacy aligns with broader research findings that link financial knowledge to better economic outcomes (Gilenko & Chernova, 2021; Litamahuputty et al., 2024).

The integration of practical entrepreneurship training into the program was particularly impactful. Participants gained valuable skills in business planning, marketing, financial management, and customer relations. This hands-on approach bridged the gap between theoretical knowledge and practical application, enabling participants to develop viable business plans and start their own enterprises (Desembrianita et al., 2023; Mukherjee, 2018). The success of these ventures illustrates the program's effectiveness in fostering entrepreneurship. By equipping individuals with the tools to identify and exploit local market opportunities, the program has not only provided immediate economic benefits but also laid the groundwork for sustained economic development (Handayani et al., 2023; Novita & Gultom, 2017).

Another critical outcome of the program is the creation of new economic opportunities within the community. The establishment of small businesses in agriculture, retail, and services has diversified the local economy and reduced unemployment rates. This entrepreneurial activity has stimulated local commerce, contributing to overall economic growth and resilience (Angraini & Harwani, 2020; Tatara et al., 2022). The positive economic impact observed in the community underscores the importance of

integrating entrepreneurship into economic literacy programs. It demonstrates that with appropriate training and support, individuals can drive economic change and improve their own livelihoods.

The program has also significantly enhanced community cohesion. The participatory nature of the program fostered a sense of mutual support and collaboration among participants. The establishment of peer support groups and mentorship networks has strengthened community ties and created a supportive environment for ongoing learning and development (Hasanah, 2021; Hikmah Harun & Firdaus Mohamad, 2022). This collective effort is essential for the sustained success of economic initiatives. Strong community cohesion enhances the ability of individuals to navigate challenges and leverage opportunities, further contributing to the community's overall resilience and growth (Nasution et al., 2021; Suchyadi et al., 2019).

Sustainable economic practices were another key focus of the program. Participants were educated on the importance of environmentally friendly business practices and sustainable resource management. The adoption of these practices by participants reflects a growing awareness of the need for sustainability in economic activities (Khaskheli et al., 2023; Saleh, 2020). Implementing sustainable agricultural methods and efficient resource use contributes to long-term environmental health, which is crucial for the community's future prosperity. This emphasis on sustainability ensures that economic development does not come at the expense of environmental integrity (Asfahani et al., 2023; Rohman et al., 2023)

A significant aspect of the program's success was its emphasis on continuous support and mentorship. Unlike many short-term interventions, this program provided ongoing guidance, which was instrumental in helping participants navigate initial challenges and build sustainable enterprises. The establishment of peer support groups and mentorship networks facilitated a collaborative learning environment, reinforcing the importance of community cohesion in economic development (Indrawati & Kuncoro, 2021; Sibarani & Imroh, 2023). This approach ensured that the benefits of the program were not only immediate but also long-lasting, contributing to the overall economic health of the community. The program's focus on sustainable practices further amplified its impact. By educating participants on environmentally friendly business methods and sustainable resource management, the program fostered a culture of sustainability that aligns economic growth with environmental stewardship (Judijanto et al., 2022; Nugroho et al., 2023). This dual focus is essential for ensuring that development is sustainable and beneficial in the long term, preserving resources for future generations while enhancing current economic conditions.

Overall, the program's impact on the local economy has been profound. The increase in local employment opportunities and the stimulation of commerce have led to noticeable economic growth. The program's success serves as a model for other communities facing similar challenges, demonstrating the potential of integrated economic and entrepreneurial education programs. The findings from this initiative highlight the importance of comprehensive, participatory approaches to economic education. By addressing both knowledge and practical skills, and fostering community involvement, such programs can drive meaningful and sustainable development.

CONCLUSION

The conclusion has significantly enhanced the economic well-being of participants by providing essential financial education and practical entrepreneurial skills. The program's participatory approach ensured that the training was tailored to the specific needs of the community, resulting in improved financial decision-making, the creation of new business ventures, and a reduction in unemployment rates. The integration of continuous support and mentorship was crucial in helping participants overcome initial challenges and sustain their enterprises, fostering a culture of mutual support and collaboration.

Furthermore, the emphasis on sustainable practices has promoted environmentally friendly business methods and responsible resource management, aligning economic growth with environmental stewardship. This comprehensive approach has not only empowered individuals but also stimulated local economic development and strengthened community cohesion. The success of this initiative demonstrates the effectiveness of combining economic literacy education with entrepreneurship training and continuous support, offering a replicable model for other communities seeking to enhance their economic resilience and sustainability.

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