

Original Paper

Strengthening Household Economic Resilience through Islamic Financial Literacy and Investment Training for PKK Women in Karangmulya Village

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Abstract

Low financial literacy among rural women in Indonesia, especially housewives, remains a major barrier to improving family welfare. This community service program aimed to strengthen family economic capacity through financial education and Islamic investment training for PKK (Family Welfare Empowerment) members in Karangmulya Village. The main issues identified were limited knowledge of household financial management and low awareness of legal, safe, and affordable Islamic investment instruments. Conducted in February 2025, the program applied participatory training methods, including interactive lectures, focus group discussions, budgeting simulations, and hands-on Islamic investment practice using the Bibit platform. Program evaluation employed pre-test and post-test assessments, participant observation, and feedback surveys. The results showed significant improvement in participants' financial literacy, particularly in budgeting, saving, emergency fund planning, and understanding Islamic investment concepts. Participants also gained greater confidence in managing household finances and showed increased interest in starting small-scale investments. Several participants independently formed financial learning groups after the program. These findings indicate that community-based Islamic financial education can effectively enhance financial awareness and promote more inclusive household financial behavior among rural women. Integrating Islamic financial education into regular PKK activities can support sustainable community economic empowerment.

Keywords: Financial Education, Family Economy, Islamic Investment, PKK Women

JEL Classification: D14, I25, Z12

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1. Introduction

Poverty and economic inequality remain structural challenges faced by rural communities across Indonesia, including Karangmulya Village in Bekasi Regency, West Java Province. According to data from the Central Bureau of Statistics (BPS) in 2025, the poverty rate in rural West Java stands at 7.02%, with the urban poverty rate in Bekasi City recorded at 3.96%, while Bekasi Regency registers a higher figure of 4.36%.

In Karangmulya Village, the majority of the approximately 5,005 residents, spread across 1,763 households, depend on the agricultural sector and informal labor for their livelihoods, earning average incomes below the district minimum wage (Desa Karangmulya, 2026). This condition is further compounded by persistently low levels of financial literacy among the population, particularly among women, which is a primary obstacle to improving family welfare in a self-reliant and sustainable manner. Limited access to formal financial services also poses a significant barrier for rural communities seeking to manage their assets and develop productive enterprises (Yusmaniarti et al., 2024). Women, who serve as the day-to-day financial managers of their households, occupy a strategically important role yet are often not adequately equipped with financial knowledge and skills (Agustianti et al., 2023; Pratama et al., 2025; Setyaningsih & Al Ramadhan, 2022). For these reasons, structured and community-based financial education programs are both highly relevant and urgently needed to drive grassroots economic transformation within families.

The women organized under the Family Welfare Empowerment organization (PKK, or Pemberdayaan Kesejahteraan Keluarga) of Karangmulya Village represent a strategically important target group for community-based economic empowerment programs. As a civic organization with a structured hierarchy spanning from the national level down to the hamlet, PKK possesses an extensive social network and a strong capacity for community mobilization in rural settings. In Karangmulya Village, there are 12 Dasa Wisma (neighborhood clusters) encompassing 240 active PKK members between the ages of 25 and 55. Based on a preliminary survey conducted by the service team in January 2025, as many as 78% of PKK members did not hold an active savings account, 85% had never engaged in any form of investment, and 91% were unfamiliar with the basic concepts of Islamic investment (Ibu-Ibu PKK Desa Karangmulya, personal communication, 2025). These findings are consistent with reports from the Financial Services Authority (OJK), which indicate that, by gender, men's financial literacy index is 67.53 percent.

In comparison, for women, it is 65.73 percent (OJK, 2025). This disparity highlights a significant financial literacy gap that must be urgently addressed through comprehensive, contextually grounded, and locally values-based educational programs. The considerable potential of PKK women as agents of change within their families makes this program a vehicle for broad-reaching multiplier effects on the overall welfare of the village community.

Financial literacy is the cornerstone of building resilient, self-sufficient family economic capacity. Faradilla et al. (2025) demonstrate that individuals with higher levels of financial literacy tend to have better retirement planning, higher savings rates, and stronger capacities for rational investment decision-making. In a similar vein, Arsyad et al. (2025) affirm that systematically designed financial education programs have been proven to significantly improve positive financial behaviors, particularly among women and low-income communities. Sundari et al. (2026) found that financial literacy has a positive and significant effect on the saving and investment behavior of housewives in peri-urban areas of Java. These findings reinforce the urgency of implementing community-based financial education programs that target women, as the frontline managers of household economies, given that the majority of day-to-day financial decisions in Indonesian families rest with women (Amalia et al., 2024; Saraswati & Nugroho, 2021; Utiahman et al., 2025). Educational programs designed with careful attention to cultural context and local values have consistently proven more effective at producing lasting changes in financial behavior than generic programs that lack such contextual grounding.

Islamic investment emerges as a highly relevant alternative that aligns with the religious values held by the majority of Karangmulya Village residents, who are Muslim. The principles of Islamic investment, which prohibit *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation), provide an ethical framework that is not only consistent with religious belief but also empirically shown to encourage wiser, more sustainable investment behavior. Nurhaida et al. (2023) found that Islamic financial instruments such as Islamic mutual funds (*reksa dana syariah*), retail *sukuk*,

and Islamic time deposits demonstrated competitive performance compared to conventional instruments while also offering peace of mind to Muslim investors. In Indonesia, the Islamic capital market has experienced significant growth, with total assets reaching Rp8,559.5 trillion and growing 11% year-on-year; however, penetration among rural communities remains very limited (Haspramudilla, 2025). Fadila & Soumena (2025) revealed that the primary barrier preventing rural Muslim communities from accessing Islamic investment is a lack of knowledge about products, mechanisms, and investment procedures, rather than financial constraints alone. This finding underscores that education is the primary key to unlocking rural communities' access to legally available and affordable Islamic financial instruments, particularly through digital platforms that are increasingly accessible even in remote rural areas.

Various parties across Indonesia have carried out numerous community-based economic empowerment initiatives targeting women; however, the outcomes still reveal gaps that must be addressed more systematically (Budiantoro et al., 2025; Hinda et al., 2025; Indiraswari et al., 2021; Salma et al., 2023). The lessons drawn from these programs offer a valuable insight: the most effective approach combines theoretical education, direct practice, and sustained mentoring that is firmly rooted in existing community social structures. PKK's position as an already well-established women's organization at the village level makes it an ideal vehicle for integrating financial education programs, ensuring that program continuity does not depend entirely on external intervention. This is consistent with the asset-based community development paradigm, which emphasizes leveraging the strengths and resources already within a community.

Building on this problem identification, this community service program was designed with clear, measurable objectives oriented toward long-term community impact. The primary objectives were as follows: (1) to improve the basic financial literacy of PKK members in Karangmulya Village; (2) to provide a comprehensive understanding of the concepts, products, and mechanisms of Islamic investment available in Indonesia, including Islamic mutual funds, retail sukuk, and Islamic time deposits; and (3) to build the capacity of PKK members to develop simple family financial plans encompassing budgeting, saving, and investment based on Islamic principles. More broadly, this program aims to improve the financial inclusion index for Karangmulya Village residents and strengthen family economic resilience in the face of economic shocks. The success of this program is expected to serve as a replication model for other villages in Bekasi Regency, given that its design draws on existing institutional structures (PKK) and employs participatory training methods proven effective in Indonesian rural contexts (Nurhidayah et al., 2024). Accordingly, the impact of this program is not limited to direct participants but can spread through a knowledge-multiplication effect across the community's already well-established social networks.

This program offers several novel contributions compared to previous community-based financial literacy initiatives in Indonesia. First, the program integrates financial literacy education with practical Islamic investment training through a digital investment platform, enabling participants not only to understand financial concepts in theory but also to practice safe, affordable investment activities directly. Second, the program specifically targets PKK women in a rural agricultural community, a segment that remains underrepresented in most Islamic financial inclusion programs. Third, the intervention combines participatory learning methods, culturally relevant Islamic financial values, and community-based mentoring through existing PKK social structures, thereby enhancing the program's sustainability and scalability. Unlike many previous initiatives that focused primarily on savings behavior or entrepreneurship training, this program emphasizes the development of long-term family financial planning and investment capacity as a strategy for strengthening household economic resilience. Therefore, this program contributes not only to improving financial literacy but also to expanding inclusive access to Islamic financial instruments among rural women.

2. Method

This community service program was carried out through three interconnected stages: (1) observation and permitting, (2) implementation of socialization and training activities, and (3) evaluation. During the first stage, the service team conducted a preliminary survey in Karangmulya

Village to identify participants' baseline conditions, map learning needs, and complete the formal permitting process with the Village Head and the local PKK Chairperson. Participants were selected using purposive sampling, with the criteria that they were active PKK members aged 25–55 years and directly involved in household financial management. A total of 25 PKK members participated in the program. A needs assessment was conducted through structured interviews and pre-intervention questionnaires to collect baseline data on participants' financial literacy levels, saving habits, budgeting practices, and understanding of Islamic investment concepts (Sugiyono & Lestari, 2021; Wekke, 2022).

The questionnaire instrument consisted of 20 closed-ended items divided into four dimensions: basic financial knowledge, household budgeting skills, saving and investment behavior, and understanding of Islamic financial principles. Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree/very low understanding) to 5 (strongly agree/very high understanding). The questionnaire scores were categorized into three literacy levels: low ($\leq 60\%$), moderate (61–80%), and high ($> 80\%$). In addition to the questionnaire, qualitative data were collected through observations and group discussions to understand better participants' financial behavior and challenges in accessing formal financial services.

During the second stage, the socialization and training activities were conducted over two full days using participatory learning methods, including interactive lectures, focus group discussions (FGD), real-life case studies, budgeting simulations, and hands-on practice with a digital Islamic mutual fund application on the Bibit platform.

The training materials consisted of four main modules: (1) fundamental concepts of Islamic household financial management; (2) principles and instruments of Islamic investment available in Indonesia; (3) simple family budget preparation using the envelope budgeting method adapted to Islamic principles; and (4) strategies for initiating investment with minimal capital through digital platforms. The use of participatory and experiential learning methods was based on previous findings that active learning approaches are more effective than one-way lectures in improving financial literacy among adult learners in rural communities (Aulia et al., 2024; Evita Bela et al., 2023; Putra, 2024).

The program's success was evaluated using both quantitative and qualitative methods. A quantitative evaluation was conducted through post-training questionnaires administered immediately after the program to assess changes in participants' knowledge, attitudes, and intended financial behaviors. The improvement in literacy levels was assessed by comparing pre-test and post-test scores across the four evaluation dimensions. Program effectiveness indicators included: (1) increased understanding of household budgeting and Islamic investment concepts; (2) improved confidence in managing family finances; (3) participants' ability to prepare simple financial plans; and (4) increased interest in saving and investing through formal Islamic financial instruments. Qualitative evaluation was conducted through participant feedback sessions, direct observation during training activities, and follow-up monitoring two weeks after the program to identify early behavioral changes, including the formation of independent financial learning groups among PKK members.

3. Results

This community service program, conducted in February 2025, lasted only 28 days at the Hall of the Karangmulya Village Office, Bojongmangu District, Bekasi Regency and was attended by 25 PKK members. The first day of activities focused on presenting two main modules: the fundamentals of Islamic household financial management and family budgeting techniques using the Islamic envelope budgeting method, accompanied by simulation sessions and group practice exercises. The second day was dedicated to introducing and directly practicing Islamic investment, including a guided demonstration of opening an Islamic mutual fund account through a digital platform, led by a certified practitioner.

The findings from the initial observation served as the foundation for program planning, which was implemented on February 23 and 24, 2025. The service team deployed a comprehensive strategy to deliver Islamic Financial Management and Islamic Investment materials effectively, with particular attention to developing an educationally appropriate approach suited to the local context. Close coordination with local community cadres was conducted on 25 February 2025 to secure full community support and ensure the program's implementation aligned with local norms and policies. The culminating event of this program series, held on 29 February, featured a full socialization session on Islamic financial management and Islamic investment in Karangmulya Village. This occasion became a pivotal moment in which participants gained deep insight into the positive impact of Islamic financial management on household economic stability.

The socialization session on the concepts of Islamic Financial Management and Islamic Investment, as depicted in Figure 1, centered on building a thorough understanding of the foundational principles of Islamic finance. Materials were delivered through a straightforward yet substantive approach, creating space for participants to ask questions and engage in active discussion.



Figure 1. Socialization Session on Islamic Financial Management

In terms of the practical application of these concepts, this dimension took center stage in the program. Participants were encouraged to explore how Islamic financial management principles could be implemented in their everyday financial lives, particularly within the context of household economics. Figure 2 documents the Islamic investment practice training session using the Bibit platform, conducted on the second day of the program. During this session, PKK women from Karangmulya Village were guided directly by resource persons to download the Bibit application, register their accounts, and simulate purchasing Islamic mutual fund units on their respective smartphones. Bibit was selected as the practice platform because it offers Islamic mutual fund features that have received approval from the National Sharia Board of the Indonesian Ulema Council (DSN-MUI, or Dewan Syariah Nasional-Majelis Ulama Indonesia) and allows investment with a very affordable minimum initial capital starting from Rp10,000, making it financially accessible to all participants without exception.



Figure 2. Investment Training with Minimal Capital through the Bibit Platform

This hands-on learning approach proved effective in reducing the psychological barriers faced by participants who had previously viewed investment as an activity reserved for those with high incomes. Building on this, the community education activities continued with an in-depth discussion of Islamic financial management and investment concepts. Through direct interaction with residents, explanations were enriched with case examples directly relevant to the local economic situation.

Within a collaborative atmosphere, the discussions extended well beyond theory to consider real-world implementation that could meaningfully improve household economic stability. Islamic financial principles were woven throughout the discussions to provide a clearer and more relevant picture of their application in everyday life. In this way, the culminating session of the program served not only as a focal point for conveying a deep understanding of Islamic financial management but also as an opportunity to bridge theoretical concepts with practical application in the local community through integrated public education.

Each content session was followed by a question-and-answer period and applied exercises based on case studies drawn from the everyday financial situations of rural housewives, enabling participants to connect the material with the financial realities they face directly. At the close of the program, participants were asked to prepare a written personal financial action plan outlining their savings goals, selected Islamic investment instruments, and concrete steps to be taken within the next 30 days, as a genuine commitment to applying the knowledge they had acquired in their real lives.

This finding is consistent with the results reported by Fitriasia (2025), who found that a structured two-day financial education program significantly improved the financial literacy scores of rural housewives in Java, particularly in the knowledge dimension, which responds more rapidly to training interventions than the behavioral dimension, which requires a longer period of time to change.

4. Discussion and Benefits

The overall results of this community service program indicate that a contextual, participatory, and Islamic-values-based financial education intervention can positively improve the financial literacy of PKK women in Karangmulya Village within a relatively short period. The improvements

observed across the dimensions of financial knowledge, attitudes, and intended financial behavior suggest that participants became more aware of the importance of budgeting, saving, and understanding basic Islamic investment instruments. However, these findings should be interpreted cautiously, as the program was conducted on a limited scale and within a short observation period. Therefore, the results primarily reflect early-stage behavioral and cognitive changes rather than long-term financial transformation.

One of the most notable outcomes of the program was the voluntary formation of small financial learning groups among participants after the training activities ended. Although this initiative emerged organically, it may signal stronger peer support and collective motivation within the PKK community. This finding is consistent with previous studies emphasizing that participatory and community-based financial education programs are more likely to encourage sustained engagement and social learning among women in rural areas (Budiantoro et al., 2025; Hinda et al., 2025). The emergence of these groups also aligns with the concept of conscientization proposed by Freire (Andriani et al., 2023), in which community members gradually develop awareness of their capacity to improve their socioeconomic conditions through collaborative learning and collective action.

Compared with earlier financial literacy initiatives in Indonesia, this program demonstrated several distinctive aspects. Previous studies generally focused on improving saving behavior or micro-enterprise skills among women (Indiraswari et al., 2021; Salma et al., 2023), whereas this program integrated household financial planning with practical exposure to Islamic investment instruments through a digital platform. The findings support the argument of Faradilla et al. (2025) and Arsyad et al. (2025), who reported that financial education programs combining practical simulation and contextual learning tend to produce stronger engagement and higher confidence among low-income participants. Nevertheless, unlike some studies that reported substantial long-term behavioral shifts, the present program cannot yet claim sustained economic transformation, as post-training monitoring was conducted for only a limited period.

Furthermore, the program appears to have contributed to changes in participants' perceptions of investment accessibility. Before the intervention, many participants viewed investment as an activity reserved for high-income groups. After the training, participants showed greater openness to the idea that Islamic investment can be launched gradually with affordable capital through formal, legally supervised platforms. This finding is in line with Fadila & Soumena (2025), who identified lack of knowledge rather than financial incapacity as the main barrier preventing rural Muslim communities from participating in Islamic investment activities.

Following the implementation stage, the service team conducted a comprehensive evaluation focusing on participants' understanding of Islamic financial management and the extent to which the activities influenced their financial perspectives and practices. The evaluation results suggest that community-based financial education integrated with local social institutions, such as PKK, has considerable potential to strengthen grassroots financial inclusion. However, future programs should incorporate longer-term monitoring, larger participant groups, and comparative measurements to assess whether the observed improvements can translate into sustainable changes in household financial resilience and economic welfare.



Figure 3. Final Documentation of Team Collaboration with the Community

Figure 3 captures the spirit of togetherness that grew among PKK members as they learned alongside one another and encouraged each other to save and invest, forming a precious social capital that will sustain this program long after the service team has left the community. All sessions were conducted interactively, reflecting the high enthusiasm and motivation of the target community. At the closing ceremony, each participant submitted an independently prepared personal financial action plan, including savings targets, selected Islamic investment instruments, and concrete steps to be carried out within the next 30 days. The closing ceremony also featured a joint commitment signing between the PKK Chairperson and the service team to continue financial education programs periodically within the framework of regular PKK activities going forward.

5. Conclusion

This community service program implemented in Karangmulya Village demonstrated that participatory, context-based financial education integrated with Islamic financial principles can improve PKK women's financial literacy. The program findings indicate measurable improvements in participants' understanding of household budgeting, saving behavior, and basic Islamic investment concepts following the training activities. In addition, participants showed greater confidence in discussing family financial planning and increased interest in accessing formal Islamic financial instruments through affordable digital platforms.

One important finding from the program was the formation of voluntary community-based financial learning groups among participants after the training concluded. Although still limited in scale, this initiative suggests the potential for peer-supported learning to be sustained within the PKK social structure. From a managerial perspective, the results imply that local women's organizations, such as the PKK, can serve as effective community-based channels for expanding financial inclusion and disseminating Islamic financial education in rural areas.

Nevertheless, this program has several limitations that should be acknowledged. First, the number of participants was relatively small and limited to a single village context, limiting the generalizability of the findings. Second, the evaluation period was conducted only shortly after the intervention, making it difficult to assess the long-term sustainability of behavioral changes and the economic impacts on household welfare. Third, the program primarily focused on basic financial literacy and introductory Islamic investment practices, without yet addressing broader entrepreneurial capacity or income-generating activities. Therefore, future community service initiatives should incorporate longitudinal monitoring, broader participant coverage, and more comprehensive economic empowerment components to strengthen sustainable community impact.

Recommendations

Based on the program's results, the Karangmulya Village Government recommends supporting the PKK financial learning group's aspirations through village fund allocation and regular mentoring. Furthermore, the Financial Services Authority and Islamic financial institutions should regularly expand community-based Islamic investment education. Further programs should be developed, including entrepreneurship training and family financial mentoring, to ensure the sustainable impact of community economic empowerment.

Limitations and avenues for future community services

This program has several limitations that warrant honest acknowledgment. From a data perspective, impact measurement was conducted only immediately after the training, making it impossible to capture long-term behavioral change. From a methodological standpoint, the participant scope, limited to 25 PKK members, does not yet fully represent the broader population. Future service programs are encouraged to adopt a longitudinal measurement design spanning six to twelve months post-intervention, expand coverage to all villages within Bojongmangu District, and develop a community-based digital education platform that ensures program sustainability in a self-reliant, measurable manner.

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