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STRATEGIES FOR DEVELOPING HOUSEHOLD FINANCIAL MANAGEMENT AND STRENGTHENING ENTREPRENEURIAL INTENTION FOR RECIPIENT MEMBERS OF THE FAMILY HOPE PROGRAM IN WEST DENPASAR – BALI

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Abstract:
Pemecutan Kelod is one of the villages in Denpasar city that is the target of assistance from the Indonesian government program. The assistance program provided to the Pemecutan Kelod village community is the Family Hope program. The family hope program aims to improve the welfare of the community and enable them to escape from poverty. Improving the community's abilities and skills needs to be done to maximize financial independence. This international collaborative service program aims to increase public understanding of financial literacy, financial management and interest in independent entrepreneurship. The target of this program is the community that receives assistance from the Family Hope program in Pemecutan Kelod Village, Denpasar City. The methods used were initial observation, in-depth interviews, group discussion forums, training and education, pre-tests and post-tests. The outcome and goal of this international collaborative community service program was to educate people about the importance of financial literacy in managing household and small business finances, as well as to increase community interest in entrepreneurship using their existing capital and skills. The program was successful, and post-test results indicated that the community understood the importance of financial literacy and independent entrepreneurship.

INTRODUCTION

Stable family economic conditions have an important role in achieving prosperity and sustainable living (Moniz and Fadila, 2023). Unstable economic levels in families and communities can lead to increasing levels of poverty. A high level of poverty is something that all stakeholders must pay attention to so that it does not have a negative impact on society in the long term. The central statistics agency explained that the poverty rate in Indonesia in September 2024 was 8.57% with the number of poor people at the same time amounting to 24.06 million people (bps.go.id). The level of poverty that is still relatively high in society is, of course, a concern for all parties, so that they are able to find comprehensive solutions. The government has the authority to reduce poverty levels in society, one of which is the "Program Keluarga Harapan (PKH)" or family hope program. The Family Hope Program is one of the government's instruments in the form of social protection in the form of social assistance provided to poor and vulnerable families under certain conditions (Setiawati et al, 2022). The Family Hope Program is expected to be able to provide assistance and encouragement to poor communities to improve the family's standard of living, which will ultimately be able to improve the welfare of society at large.

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Pemecutan Kelod is one of the villages in West Denpasar, Denpasar city, which had a population in 2016 of 43,025 people with 9,552 families. Pemecutan Kelod village is one of the villages in Denpasar city that receives the family hope program from the government. Initial interviews were conducted with the coordinator of the Family Hope Program in Pemecutan Kelod village, and it was found that the Family Hope Program in Pemecutan Kelod Village consisted of 20 families who came from different economic backgrounds. The family hope program in Pemecutan Kelod village has been running well so far, but several obstacles have occurred related to the community's understanding of managing finances and managing micro-scale businesses. Financial literacy is an important knowledge that must be taught as early as possible, which can make a positive contribution to increasing financial independence in society (Harwinda et al, 2024). Financial literacy is one thing that is not only important for individual financial management, but can play an important role in the economy of society and the country (Ernayani et al, 2024). Harwinda et al (2024) explained that providing financial literacy materials to elementary school students in Thailand can help them improve their habits of Good financial literacy among people is not only useful for themselves but can also be useful for other people by increasing interest in entrepreneurship. Financial planning. Communities and families who receive the Family Hope program are expected to have financial literacy and understand good financial management in order to be able to improve their standard of living and welfare sustainably.

Better financial literacy among people is not only useful for themselves but can also be useful for other people by increasing intention in entrepreneurship. Sufian and Wen (2024) financial literacy has a significant relationship with entrepreneurial intentions. The intention to become an entrepreneur is very important in society because it can improve people's welfare by offering wide employment opportunities. Entrepreneurship is one of the keys to improving local industry through processing raw materials and raw materials into final products that have added value that can be marketed at the domestic and international markets (Adenutsi, 2023). The interest in entrepreneurship among members of the Family Hope Program in Pemecutan Kelod village is said to be very good, but there are still some members who do not have a good understanding or intention of entrepreneurship. This community service program aims to provide educational activities regarding the importance of financial literacy in society and the importance of entrepreneurship, which can make a positive contribution to individuals and society.

METHODS

The international collaborative service program is carried out through collaboration between the Faculty of Economics and Business, Warmadewa University and the Faculty of Economics and Business, Dili Institute of Technology. This international collaborative service method began with observations and in-depth interviews with the head of the Pemecutan Kelod village family hope program. The results of observations and in-depth interviews are the basis for finding out what problems have occurred and determining what programs the community service team will carry out. This program was attended by representatives from 20 families receiving the Family Hope assistance program. This program was attended by 20 family representatives and resource persons, consisting of a team of lecturers from the Faculty of Economics and Business, Warmadewa University and a team of lecturers from the Faculty of Economics and Business, Dili Institute of Technology, and presented material according to their respective fields of expertise. The following are several stages carried out by the international service team for the Pemecutan Kelod village partners:

Field Observations and Initial Interviews. During this activity, the community service program team will conduct field observations, conducted by the team leader and two team members. These observations are conducted to assess field conditions and the overall well-being of the community receiving the Family Hope assistance program. These observations are crucial for the community service team to plan the program's needs for its partners. The initial interview was conducted with the head of the Family Hope Program distribution team in Pemecutan Kelod Village. The interview was conducted to identify the obstacles and challenges faced by the Family Hope Program distribution team and to determine what could be done to improve the quality of human resources in recipient families. The results of the interview served as the basis for the community service team to develop several programs that they hoped would address the issues encountered in the field.

Education and Training on Financial Literacy, Financial Products and Entrepreneurship Intention. Educational activities are carried out after the program is designed according to the problems that occur in the field. Educational activities are carried out in several stages. First, the community service team provides education on the importance of financial literacy and the importance of using financial products in managing business and household finances. Second, entrepreneurship training activities are carried out with the aim of increasing interest in independent entrepreneurship. This educational and training activity was attended by 20 representatives from the community and presented by speakers from two universities. Third, discussions were held to increase public understanding of the importance of financial independence in order to be able to improve long-term welfare.

Monitoring and Evaluation. Monitoring and evaluation are carried out to see the level of public understanding of the education and training that has been implemented. Pre-tests and post-tests were conducted to see the increase in the level of understanding and skills of the community regarding financial literacy, financial products and interest in independent entrepreneurship. The test consists of 12 questions covering material on financial literacy, financial products and entrepreneurial intention.

RESULTS AND DISCUSSION

International collaborative community service in Pemecutan Kelod village was carried out in several stages, starting from field observation, in-depth interviews and determining the community service program. The community service program for recipients of the Family Hope Program in Pemecutan Kelod Village encountered several obstacles during its implementation. One of these was that most partners lacked an understanding of the importance of financial literacy in managing household finances. Partners also lacked an understanding of effective and efficient ways to manage household funds. Suboptimal utilization of financial products also hindered partners from managing household finances effectively. Low public awareness of the importance of starting a micro-enterprise is a key factor that partners must address to enable them to improve family welfare independently. These obstacles can be effectively addressed by providing more easily understood materials and systematic training.

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Figure 1. Community Service Activities

This collaborative international community service program for the Pemecutan Kelod village community was very well received by partners, helping to gather and organize the families receiving assistance from the Family Hope Program to participate in all outreach and training activities carried out by the team. The activity evaluation was conducted using questionnaires distributed before and after the education and training activities. The questionnaires were distributed to 20 community representatives receiving the Family Hope assistance program with questions about financial literacy, financial products and institutions, and independent entrepreneurship programs. The evaluation results showed that approximately 90% community members receiving the Family Hope assistance program had an increased understanding of the importance of financial literacy in managing household finances, the importance of utilizing financial products, and the importance of starting a business from a family environment with limited resources to improve the family's economic level independently.

Figure 2. Education and Training Program

CONCLUSION

Community members of the Pemecutan Kelod Village Family Hope Program have an understanding and skills regarding the importance of financial literacy and how to utilize financial products in managing business and household finances. This community also has skills in how to start micro-scale businesses independently, according to their abilities and resources. Education on

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the importance of financial management through financial literacy and the use of financial products is one of the important things to support the family hope program, so that the community is able to improve its welfare and escape poverty. Training to increase entrepreneurship intention is also important for the community so that they are able to improve their economic level independently and are able to create long-term employment opportunities.

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