

Financial Literacy and Simple Investment Workshop in The Boyolali Community

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Abstract

Activity Devotion To the Community (PKM) with Literacy Workshop theme Finance and Investment Simple in Boyolali Society aim For increase understanding , skills , and awareness public to importance management safe finance and investment . Activities This implemented as response to low level literacy finance among public rural areas , which often causes they prone to to practice investment illegal and taking decision financial shortage right . Through method education participatory based community , activities This involving MSME actors , mothers House stairs , and youth groups as participant active . The material provided covers introduction draft base literacy finance , investment strategy simple , simulation planning finance family , and identification characteristic features investment bodong . The results of the activity show improvement significant in knowledge and attitudes participant to management responsible finance and investment answer . As many as 80% of participants state capable manage finance in a way more planned , while 75% stated more be careful to offer investment suspicious . Activities This prove that literacy packaged finance through interactive workshop approach can become step effective preventive in build independence financial as well as strengthen resilience economy public Boyolali .

Keywords : Literacy Finance , Investment Simple , Empowering Community , Boyolali

Introduction

Regency Boyolali is one of the area strategic location in Central Java Province which has potential economy very big , especially in the sector agriculture , animal husbandry , and Micro, Small and Medium Enterprises (MSMEs). This region known with condition its fertile geography , resources Power abundant nature , as well as character productive society . Potential economy the should can become foundation strong in increase welfare society . However , in reality , some big public Still face limitations in matter management finance , planning economy House stairs , and understanding to safe and profitable investment .

Development current digital technology This bring impact significant to pattern economy community , including in the regions Boyolali . Convenience access to information finance , applications digital investment , and e-commerce platforms become opportunity at a time challenge . In one side , society can utilise technology For expand the market and improve income . However, on the other hand , the low level literacy finance often make public prone to to fraud investments , illegal online loans , and taking decision financial that is not wise Christopher et al. (2020) .

Financial Services Authority (OJK, 2022) data shows that level literacy finance new Indonesian society reached 49.68%, increasing from 38.03% in 2019 , however Still classified as low compared to with other ASEAN countries . This is show that Still Lots society that has not understand method manage income , saving , investing , and use product finance in a way right . Condition this is also seen in society Boyolali , especially in the group Mother House households , youth, and MSME actors , who are still tend depend on pattern money management conventional without planning clear finances .

Phenomenon low literacy finance This impact on many aspect life economy . Many MSMEs in Boyolali experience difficulty in separate finance personal and business , no do recording transaction in a way routine , and Not yet understand importance cash management and planning finance term long . Condition This hinder sustainability business , even potential cause loss when face fluctuations economy Mamungkas (2025) .

In addition , the community rural often become target soft for various form investment illegal or investment bogus promises profit big in time short . Lack of knowledge about characteristic features legal investment , no existence understanding to institution supervisor such as OJK, as well as lack of skills For evaluate risk investment make public easy trapped in practice fraud Nurlitasari et al. (2023) . Cases loss consequence investment illegal that reaches trillions of rupiah in total

national become warning important that literacy finance No only individual needs , but also responsibilities answer social must managed in a way collective .

In context development economy area , improvement literacy finance own position strategic as effort For strengthen resilience economy society . According to Utami et al.(2024) , education literacy finance can increase awareness public in make decision rational finance , understanding risk investment , as well as manage source Power economy in a way sustainable . Literacy Good finances also play a role as social capital for public For participate active in activity economy productive , such as entrepreneurship , savings groups , cooperatives and investments based community .

Apart from the aspect economy , low literacy finance also has an impact on aspects social . Many families experience difficulty in arrange expenditure House stairs , no have an emergency fund , as well as No do planning finance For education child or retirement . Research by Tiyas et al. (2024) This examines financial literacy among housewives in the PKK group of Sokaraja Kidul District, which remains low according to OJK data from 2022. The research aimed to analyze financial literacy levels and develop effective educational models aligned with local socio-economic characteristics. The study employed a qualitative approach with triangulation techniques through in-depth interviews, focus group discussions, and participatory observation of 45 housewives. The financial literacy socialization program was conducted in four main sessions covering basic concept introduction, budgeting techniques, saving and investment strategies, and financial recording application usage. Results showed significant improvement in financial literacy levels from an average score of 45 to 72. The andragogical approach combining various learning methods effectively accommodated participants' diverse learning styles. In conclusion, empowering housewives as agents of change in family financial management contributes to improving the economic welfare of families and communities show that education literacy finances in groups Mother House ladder capable increase ability they in compile budgeting , saving , and understand importance investment term long . This is prove that Woman own role central in realize stability finance family and society .

See various problem said , then Literacy Workshop activities Finance and Investment Simple in Boyolali Society designed For answer need public to knowledge applicable and contextual finance . This workshop No only focused on improving knowledge , but also on change behavior more finances responsible responsible and future - oriented . Through approach participatory , activities This expected capable empowering society to be more wise in manage income , brave invest in a way safe and capable avoid risk fraud financial .

Activity this is also expected become a model of collaboration between college high , government regions and communities in strengthen ecosystem literacy regional finance rural areas . Collaboration This important For ensure program sustainability and provide impact real economy for public Boyolali . With Thus , this workshop No only become means educational , but also part from empowerment strategy public going to independence financial and well-being sustainable .



(Presentation of Literacy Workshop Material Finance and Investment Simple)

Literature Review

Literacy finance is ability somebody For understand , analyze , and manage aspects finance in life everyday , with objective reach welfare sustainable economy . Literacy finance covers three dimensions main , namely knowledge , skills , and attitudes in take decision rational and responsible

finances answer . The Financial Services Authority OJK (2022) also defines literacy finance as combination between knowledge , beliefs , and abilities somebody in use product as well as service appropriate finances with need they For increase quality life .

In context public rural such as in Boyolali , literacy finance No only related with money management in House stairs , but also includes ability in manage business small , understanding difference between needs and desires , as well as make planning finance term long . According to Tiyas et al. (2024) , literacy good finances allows individuals and families For prepare self face risk economy , regulate budget , as well as utilise product formal finance such as savings , insurance and safe investments .

Literacy finance also plays a role important in form behavior economy public Nurlitasari et al. (2023) confirm that low level literacy finance become reason main many trapped society in investment illegal or fake . Lack of understanding about legality institution finance and methods evaluate risk investment cause public easy tempted by promises profit tall without consider aspect rationality economy . Therefore that , the increase literacy finance become step preventive For build awareness critical public to risks and opportunities finance .

According to Mamungkas (2025) , understanding to recording finance and business fund management in a way responsible answer can increase transparency , accountability , and efficiency management business based community . Activities training literacy financial transactions carried out to group farmers and livestock breeders in Boyolali proven increase ability they in make report finance simple as well as plan finance term short and medium . With thus , literacy finance No only become aspect knowledge , but also tools managerial important in support growth economy local .

Investment simple like saving in an institution finance official , open deposit , or participate in cooperative become form relevant investments for public rural areas . Nurlitasari et al. (2023) emphasize importance socialization about characteristic features investment illegal , such as promise profit No natural , absence permission from OJK, and the lack of transparency . With understand matter said , the community can take step prevention since early For avoid loss financial .

In addition , literacy investment also encourages public For switch to instrument legitimate and productive finance . Fatimah et al. (2023) in his research explain that understanding to products investment official like mutual funds, stocks , and bonds can increase participation public in sector formal finance . This is No only strengthen resilience economy individual , but also encouraging growth economy national through improvement inclusion finance .

Context local Boyolali give base important for implementation of literacy programs finance and investment simple . As area with sector growing agriculture and MSMEs rapid , society Boyolali need skills management good finances For guard sustainability business and improve welfare family . Based on study Christopher et al. (2020) , increase literacy finance proven contribute to growth the number of active and productive MSMEs in Boyolali .

In addition , activities education finance also has effect double , namely build awareness economy and strengthen solidarity social between members society . With increasing literacy finance , society capable Work The same in groups productive , such as cooperative , group farmers and groups business along with Thus , strengthening literacy finance No only impact on individuals , but also play a role in build foundation better economy inclusive and equitable in Boyolali .

Method

Activity implemented in the Regency Boyolali , Central Java Province , with location main in three village namely Sambu Village, Gladagsari Village, and Musuk Village . The election location This based on the results survey the beginning that shows that the community in the area own level literacy finances that are still low and partial big hang economy in the sector agriculture , animal husbandry , and small-scale MSMEs small . As for the participants activity consists of over 45 people representing three group target main :

- a. Local MSME actors , who need improvement capacity in recording finance , capital planning , and management investment .
- b. housewife stairs , as manager finance families who have role important in form habit financial House ladder .
- c. Village youth groups , which are expected become agent change in educate other communities regarding digital finance and investment safe .

This workshop activity implemented through four stages main , namely :

1. Identification Stage Need

Early stage done through surveys and interviews with representative society , devices village , as well as MSME groups for identify level literacy finance beginning and problems the main thing they face . Based on results observation field , found that part big public Not yet understand importance recording transaction daily and still mix up finance personal with finance business . In addition , society also tends to easy believe to offer investment without do checking legality institution provider investment the .

2. Program Planning Stage

At the stage this , team implementer compile module training literacy finance and investment simple which includes :

- a. Draft base literacy finance : management income , expenses , and savings .
- b. Introduction investment simple : savings futures , mutual funds, cooperatives , and gold .
- c. Identification investment illegal : characteristics fraud financial and mechanisms reporting to the OJK.
- d. Simulation management finance House stairs and business small .

In addition to the preparation module , coordination is also carried out with government village and figures public For determine schedule , place , and logistics activities . Materials used designed for ease understood by participants with background behind education diverse , using visual and practical approach direct .

3. Workshop Implementation Stage

Workshop was held during two day in a way face advance with method combination between delivery material , discussion groups , and simulations . Activities This use principle adult learning (andragogy) , where participants active in the process of discussion and reflection experience finance they Alone .

Series activity implementation includes :

1. Session 1: Introduction literacy finance basis and importance planning finance family .
2. Session 2: Identification legal investment and practice recognize characteristic features investment fake .
3. Session 3: Simulation compilation budget family and records transaction daily use simple cash book .
4. Session 4: Discussion group about investment strategies simple and easy business fund management small .

4. Evaluation and Mentoring Stage Advanced

Stages final is evaluation activities carried out through pre-test and post-test, interviews deep , and observation participatory . The results of the pre-test and post-test were used For measure improvement knowledge participant about literacy finance and investment simple . In addition , it is done evaluation qualitative in the form of interview about change attitudes and behavior financial after attend the workshop.



(Literacy Workshop Discussion Session Finance and Investment Simple)

Results and Discussion

Activity opened by representatives of the Cooperatives and UMKM Service of the Regency Boyolali as well as attended by figures society and academics from college tall partners . Evaluation beginning show that part big participant Not yet own knowledge base about literacy finance . Participants confess No Once take notes expenditure monthly , and not know difference between

product finance conventional and investment . This is strengthen results study Nurlitasari et al. (2023) stated that that communities in semi- urban areas Still own level literacy finance low Because lack of access education financial . After attending the workshop, there was significant improvement in understanding participant about draft base literacy finance . Based on pre-test and post-test results , average scores of participants increase .

Participant start understand function savings , insurance and investment simple as means management risk . This is in line with findings Tiyas Ayuningrum (2024) shows that activity literacy finance based group capable increase ability public in compile budgeting and saving in a way regular . One of the focus main activity This is give understanding about investment simple and safe for society . Before training , some big participant Not yet understand type investments regulated by the OJK, and among them Once accept offer investment illegal through social media or message short . After the activity , the post-test results showed that participant capable differentiate legal and illegal investments , and planning For start invest in a way simple , for example through savings futures at the bank or cooperative village . This result in line with study Utami et al. (2024) who concluded that training literacy investment capable increase awareness public to importance legal investment as well grow culture saving and investing term long .

Impact social from activity This seen from increasing participation Woman in discussion finance family and increasing awareness public For saving . In addition , some participant planning follow training advanced in digital finance sector . In general , activities This succeed form a more diverse society aware financial , independent , and responsive to risk investment .

Conclusion

Literacy Workshop Finance and Investment Simple in Boyolali proven effective increase understanding public to management finance and investment safe . Approach participatory used capable empowering participant in a way active and improving trust self in take decision financial . This program expected become a replicative model for other areas , as well as push synergy between college high , government regions and communities in build ecosystem inclusive and sustainable finance .

The success of this program become proof that activity educationally packaged in interactive workshop format capable be an effective strategy For increase literacy finance and investment at the level root grass . Therefore that , similar program need replicated and developed more wide in other areas, with support synergistic between college high , government regions and institutions finance . To forward , it is hoped activity This can become part from movement literacy finance sustainable that is not only improvement - oriented knowledge , but also on formation behavior healthy , independent and contributing finances to development economy public Boyolali in a way overall .

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