

FINANCIAL LITERACY BUILDING PUSTAKA DESA WUKIRSARI YOGYAKARTA

Sulastri¹ dan Chadyan Fathurachman, S.Kom.,M.A.B.²

¹First affiliation : Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI, Semarang

²Second affiliation : Program Studi Bisnis Digital, Fakultas Ekonomi dan Bisnis, Universitas PGRI, Semarang

*Corresponding Author : Sulastritri682@gmail.com

Abstract.

The financial literacy improvement program in Pustaka Desa Wukirsari, Yogyakarta, aimed to improve the understanding and skill of the society in managing personal and business finance. The background of this program is the low level of financial literacy in the society of the village. The main activity covers counseling, basic financial training, provision of educative books in village library, and also the establishment of Financial Literacy Corner as information center. The low financial literacy in rural is affected by the limitation of the infrastructure, education, and financial information access and also cultural and traditional mindset. Strategic solution involving education program that is sustainable, digital technology utilization, strengthening the infrastructure, and also local cultural based education approach. The result of the activity shows high enthusiasm from the society and the improvement of understanding about the importance of financial management. The program is expected to become a model of financial literacy and village library based community service.

Keywords: *Financial Literacy; Village Library; Community Empowerment; Education ; Financial Management*

I. INTRODUCTION

Financial literacy is the mix of awareness, knowledge, skill, attitude, and behavior needed by a person to make wise decision to reach personal financial well-being. Financial literacy is a series of process or activity to increase knowledge, skill, and confidence of customers or society so that they are able to manage a better personal finance. In the mid of economic complexity nowadays,

the ability to manage income, expenditure, saving, and investing has become basic needs to have for personal, including society in the village. Unfortunately, the inadequate financial literacy still be the challenges in many villages in Indonesia, including Desa Wukirsari, Kecamatan Imogiri, Kabupaten Bantul, Yogyakarta.

Wukirsari is well-known as cultural village which has strong local potential, such as Batik crafts and other creative economy. However, the potential has not fully balanced with the financial management capacity, especially for UMKM (SME) actors and the housewives. The lack of understanding in financial recording, capital management, and long-term budgeting plan often become the constraints in the well-being improvement of the society. In this occasion, students of Kuliah Kerja Nyata (KKN) has educative initiative themed “*Membangun Literasi Keuangan Pustaka Desa (Building Village Library Financial Literacy)*”. The program focused on strengthening society’s financial literacy through leveraging Pustaka Desa as the center of information and learning. By participative and local need based approach, this activity aimed to create a more financially literate society, economic independent, and able to leverage the existing resources for the common welfare.

In the globalization and digitalization era, financial literacy has become basic competency to have by any person. Financial literacy not only covers the ability to count and manage money, but also covers the understanding about accurate and wise decision making in the daily context. A good financial literacy level has important role in improving the well-being of personal and family, and also prevent the society from financial risk such as consumptive debt, bogus investment, and economy instability of household. Unfortunately, based on various national survey such as Survei Nasional Literasi and Inklusi Keuangan (SNLIK) conducted by Otoritas Jasa Keuangan (OJK), financial literacy level of Indonesian are categorized as low, especially in the rural area. Financial education information and access gap are become the main cause. In most village, the society remains unfamiliar with financial records, budgeting, and understanding the basic financial products such as saving, insurance, and productive loan.

II. METHODS

The method used to achieve external targets is participative, a method where participants as main actors in each learning process. The learning component covers two things: first, material delivery by lecture or discussion, and also training or practice as the application of the obtained knowledge. Previously, Desa Wukirsari has minim access for financial literacy in Pustaka Desa Wukirsari. It is not easy for society to find learning material for finance and how to manage it. The interest of children in reading are also low without literacy corner.

To improve financial literacy and financial management for family, it is conducted an education activity related to financial literacy implementing community service method, educating in financial literacy for family and financial record mentoring with some elements of village society, such as village apparatuses, head of families, and housewives as the participants of the activity. The steps in community service activity are:

1. Providing education

Providing understanding about the importance of financial literacy, priority scale, and difference of needs and wants.

2. Mentoring

The mentoring ensure the society understand about financial literacy and answering questions related to their financial problem they faced in financial priority and records.

From the conduction of Kuliah Kerja Nyata (KKN) with financial literacy, we expect the development of Pustaka Desa Wukirsari and become the center of education, especially in economy. With the activity, it is expected that the literacy corner in the Desa Wukirsari will increasingly useful and can be utilized to provide information and access to the society, increasing reading interest especially for kids learned to read. The objective as the effort in overcoming poverty problem and build advancing paradigm in skill improvement and as effort in overcoming unemployment rate. The literacy corner is helpful as an easy access to education for society.

III. HASIL DAN PEMBAHASAN

This program is proven relevant with the need of the society of Wukirsari. The education approach through Pustaka Desa also proven effective, as Pustaka Desa Wukirsari was known by society and relatively easy to be accessed. Integrating financial literacy into library activity also provide new nuance that push the broder involvement from any range of age, including youth of Karang Taruna and PKK housewives. “Membangun Literasi Keuangan Pustaka Desa di Desa Wukirsari” program as the community service aimed to improve the awareness and skill in wise financial management in any range of ages.



Gambar : Literasi Pojok anak-anak

One of the main strategy in this program is targeting kids in elementary and junior high school students. Financial literacy at early age group is very important as it will create the mindset and long-term behavior. In the implementation, the education provided by fun method and easy to understand such as:

- **Educative game** related to pocket money management and the priority of needs.
- **Folklore and picture story** which taught about the importance of saving and sharing.
- **Coloring and writing activities** themed money and ambition

By the use of suitable approach according to the development phase of the kid's cognitive, this program successfully withdraw their interest to get to know the basic concept of financial, such as the difference between needs and wants, and also the importance of saving. Kids began to understand that money not only to purchase, but also need to be managed and be thoughtful in the use of money. The success of the approach shown by the enthusiasm of the kids that keep coming to Pustaka Desa Wukirsari as the participants and parental participation in accompanying and discussing children's financial habits at home.



Gambar 2 : edukasi literasi pustaka desa

This program also success in creating the synergy inter-generation. Kids study with their parents, the youth Karang Taruna as Pustaka volunteer, and village apparatuses also support from policy and logistics. Financial literacy not only become a learning material, but also the shared value.

One of the key achievement in the program is it build the foundation of sustainability. Through the training program for Pustaka Desa Wukirsari managers, this program is expected to keep running even after the KKN program is finished. The material designed by the KKN team can be the foundation for Pustaka Desa Wukirsari to conduct independent study session or advance literacy activity.



IV. CONCLUSION

Membangun Literasi Keuangan Pustaka Desa Wukirsari program in Yogyakarta has successfully become the initiative of an effective community service in improving the awareness and understanding of wise financial management for the society of the village. Through participative approach, Pustaka Desa Wukirsari is able to transformed into the education center of financial literacy which inclusive and friendly to all groups, in any range of ages and UMKM (SME) actors.

The result of the activity shows that financial education is delivered contextually, interactively, and match with the local's situation is able to drive behavioral change in finance of the society, such as they began to record expenditures, family budgeting, and able to distinguish the needs and wants. On the other hand, kids are already aware about basic concept of money, saving, and frugal habit through fun learning media.

The establishment of *Pojok Literasi Keuangan* (Financial Literacy Corner) in Pustaka Desa Wukirsari become an important achievement in this program. Because not only provide access to information, but also drives collaborative learning space that can be carried on independently or by society. The success of the program shows that strengthening financial literacy can be done simply but has broader impact through collaborative and based on community approach.

V. ACKNOWLEDGMENTS

The researcher would like to express the gratitude towards all of the party that has role, supported, and contributed to success "*Membangun Literasi Keuangan Pustaka Desa Wukirsari*" program in Yogyakarta. Special thanks to Pemerintah Desa Wukirsari for the support and providing facility during the program.

Also thank you for the managers of Pustaka Desa Wukirsari which has opened the collaboration space, accompany during program, and also actively contributed in the development of Financial Literacy Corner. The researcher also give high appreciation for all of the society in Desa Wukirsari in enthusiastic participation of every activities in the series, show learning spirit, and also i=open to the delivered learning material. The last, the researcher also express gratitude for the lecturers and university who have provided meaningful direction, suggestion, and academic support. Hopefully this activity can provide long-term benefits and as the foundation for the society of the village that is more financially intelligent and economically independent.

REFERENCES

- Gernego, I., Petrenko, L., Dyba, M., & Tsarov, V. (2020). Innovative financing of creative projects on the Kickstarter platform: Ukrainian and Polish experience. *E3S Web of Conferences*, 166. <https://doi.org/10.1051/e3sconf/202016613019>
- Harya Ningsi, E., Lambok Manurung, & Irna Triannur Lubis. (2024). Peningkatan Literasi Keuangan Syariah Di Masyarakat Pedesaan Kecamatan Lubuk Pakam. *Proficio*, 5(2), 150–155. <https://doi.org/10.36728/jpf.v5i2.3385>
- Magelang, K., & Tengah, J. (2024). *Pentingnya Literasi Keuangan di Pedesaan : Studi Pada Desa Tegalsari*, . 4(2), 240–254.
- Suarantalla, R., Aliyah, J., & Tryana, A. L. (2023). Melangkah ke Era Digital: Sosialisasi Literasi Keuangan untuk Transaksi Non Tunai. *Parta: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 82–89. <https://doi.org/10.38043/parta.v4i1.4417>
- Suryani, E., & Novebri, N. (2025). *Melek Literasi Keuangan Dalam Meningkatkan Kesejahteraan Ekonomi Individu Dan Masyarakat Studi Kasus Masyarakat Desa Jambur Padang Matinggi meminimalkan , mencari solusi , dan membuat keputusan yang tepat tentang masalah ekonomi . Karena tujuan utama prog. 2.*
- Tahta, P., Putri, R. G., Aulia, S., & Sari, F. F. (2025). *Peningkatan literasi keuangan umkm di desa ciakar melalui pendampingan penggunaan aplikasi buku warung*. 6(1), 649–657.
- Tangga, F. H. S. (2023). Pengaruh Literasi Keuangan dan Pengelolaan Keuangan Terhadap Pelaku UMKM di Desa Mangaran Kepulauan Talaud: The Influence of Financial Literacy and *Jurnal LPPM Bidang EkoSosBudKum (Ekonomi ...)*, 07(04), 1–11. <https://ejournal.unsrat.ac.id/index.php/lppmekosobudkum/article/view/51957%0Ahttps://ejournal.unsrat.ac.id/index.php/lppmekosobudkum/article/download/51957/44463>
- (Gernego et al., 2020)Gernego, I., Petrenko, L., Dyba, M., & Tsarov, V. (2020). Innovative financing of creative projects on the Kickstarter platform:

Ukrainian and Polish experience. *E3S Web of Conferences*, 166.
<https://doi.org/10.1051/e3sconf/202016613019>

- Harya Ningsi, E., Lambok Manurung, & Irna Triannur Lubis. (2024). Peningkatan Literasi Keuangan Syariah Di Masyarakat Pedesaan Kecamatan Lubuk Pakam. *Proficio*, 5(2), 150–155. <https://doi.org/10.36728/jpf.v5i2.3385>
- Magelang, K., & Tengah, J. (2024). *Pentingnya Literasi Keuangan di Pedesaan : Studi Pada Desa Tegalsari* ,. 4(2), 240–254.
- Suarantalla, R., Aliyah, J., & Tryana, A. L. (2023). Melangkah ke Era Digital: Sosialisasi Literasi Keuangan untuk Transaksi Non Tunai. *Parta: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 82–89.
<https://doi.org/10.38043/parta.v4i1.4417>
- Suryani, E., & Novebri, N. (2025). *Melek Literasi Keuangan Dalam Meningkatkan Kesejahteraan Ekonomi Individu Dan Masyarakat Studi Kasus Masyarakat Desa Jambur Padang Matinggi meminimalkan , mencari solusi , dan membuat keputusan yang tepat tentang masalah ekonomi . Karena tujuan utama prog. 2.*
- Tahta, P., Putri, R. G., Aulia, S., & Sari, F. F. (2025). *Peningkatan literasi keuangan umkm di desa ciakar melalui pendampingan penggunaan aplikasi buku warung*. 6(1), 649–657.
- Tangga, F. H. S. (2023). Pengaruh Literasi Keuangan dan Pengelolaan Keuangan Terhadap Pelaku UMKM di Desa Mangaran Kepulauan Talaud: The Influence of Financial Literacy and *Jurnal LPPM Bidang EkoSosBudKum (Ekonomi ...)*, 07(04), 1–11.
<https://ejournal.unsrat.ac.id/index.php/lppmekososbudkum/article/view/51957%0Ahttps://ejournal.unsrat.ac.id/index.php/lppmekososbudkum/article/download/51957/44463>