

Improving Financial Literacy Through Introduction of Cash Flow Statements for PKK Women in Garuda Subdistrict

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Accepted:
12 February 2026

Accepted After Revision:
27 February 2026

Published:
27 February 2026

Abstract

This community service program was designed to enhance the financial literacy of PKK women in Garuda Subdistrict, Andir District, Bandung, by introducing the concept and practice of preparing cash flow statements for household and micro-business finances. Garuda is an urban area with dense population and heterogeneous income levels, where many households depend on informal and unstable sources of income, making structured cash flow management crucial for economic resilience. However, most PKK members had never formally prepared financial reports and tended to record income and expenses in an unstructured manner, which limited their ability to plan, save, invest, and avoid consumptive debt. The program applied a participatory action research (PAR) design combined with an asset-based community development (ABCD) approach, engaging PKK women as active co-learners and leveraging existing community assets such as social cohesion, local organizational structures, and ongoing PKK activities. Activities included interactive lectures on basic financial literacy, training on the structure and classification of operating, investing, and financing cash flows, guided practice using simple cash flow templates, simulations of household budgeting in the context of inflation, and motivational sessions on developing a positive financial mindset. Result that can achieved from this activity, simple tools can have meaningful effects on financial awareness with almost 90% of participants and self-reflection among community members with limited prior exposure to formal financial education. This is in line with one of the goals of community service, namely financial literacy.

Keywords: Financial Literacy, Cash Flow Statement, Community Empowerment, Financial Management.

1 INTRODUCTION

Research on women's financial literacy consistently shows that women, especially those in informal sectors and low- to middle-income households, tend to have lower financial literacy levels than men, which affects their ability to plan, save, and invest effectively. A recent bibliometric study on women's financial literacy emphasizes that gender-based disparities in knowledge and confidence are shaped by structural inequalities, limited access to financial education, and lower exposure to formal financial products. These findings underscore the urgency of targeted financial education programs for women, particularly those who carry primary responsibility for household financial management.

Several empirical studies have demonstrated that community-based financial literacy training for women can significantly improve financial knowledge, decision-making skills, and self-efficacy. Training

programs that combine conceptual explanations with practical exercises—such as budgeting tasks, record-keeping practice, and group discussions—have been found to increase participants' understanding of financial concepts and encourage positive behavioral changes in saving and borrowing. In the context of micro- and small enterprises, improved financial literacy among women entrepreneurs has also been linked to better business management, enhanced access to capital, and greater business sustainability.

Within this broader field, cash flow management occupies a central place because it directly relates to how households and micro-businesses handle day-to-day income and expenditure. Household finance studies indicate that focusing on real-time cash flows—rather than only on long-term wealth or assets—helps families gain a clearer picture of their financial condition and make more prudent budgeting decisions. Cash flow statements, which organize inflows and outflows into operating, investing, and financing activities, offer a



simple yet powerful framework for monitoring liquidity, identifying spending leakages, and assessing the feasibility of investment or borrowing decisions. However, many households, particularly in lower-income segments, rarely use formal cash flow tools and instead rely on informal or fragmented records.

Literature on financial literacy interventions also highlights the importance of aligning content and methods with adult learning principles and local context. Studies on training projects for key women leaders in communities report that programs are more effective when they use real-life examples, encourage reflection on participants' own financial practices, and provide opportunities for peer learning. Systematic reviews of financial literacy training suggest that interactive, participatory approaches tend to produce stronger and more durable changes in knowledge and behavior than purely lecture-based methods.

At the same time, community development literature has increasingly promoted participatory and asset-based approaches—such as participatory action research (PAR) and asset-based community development (ABCD)—as frameworks for designing empowerment-oriented interventions. PAR emphasizes collaborative cycles of reflection and action, in which community members help define problems, test solutions, and interpret outcomes, thereby enhancing ownership and relevance. The ABCD approach, meanwhile, focuses on identifying and mobilizing existing community strengths—including social networks, local leadership, and ongoing organizational activities—rather than starting from deficits. Recent community service programs that integrate financial literacy with PAR or ABCD have reported that leveraging women's groups and local associations can increase participation, foster mutual support, and support the sustainability of learning outcomes.

Despite these promising developments, there remains a relative scarcity of documented community service initiatives that specifically integrate cash flow statement training into participatory, asset-based frameworks targeting women in urban neighborhood organizations. Many existing programs focus on general financial awareness or product-based education, such as introductions to savings accounts or micro-loans, without providing concrete tools for daily cash flow management that participants can readily adapt to their household and micro-business contexts. Against this backdrop, the present community service program in Garuda Subdistrict seeks to contribute to the literature by demonstrating how cash flow education for PKK women can be designed and implemented within a PAR-ABCD framework, leveraging existing PKK structures and community assets to enhance women's financial capability and household economic resilience.

Financial literacy is widely recognized as a key determinant of household welfare and small business sustainability, particularly in environments characterized by income volatility and rising living costs. For many lower- and middle-income urban households, women play a central role in managing day-to-day finances, determining expenditure priorities, and deciding on saving and borrowing, yet they often lack access to structured financial education. In Indonesia, PKK (Family Welfare Movement) women's groups function as local agents of change who not only support household welfare but also coordinate various social, educational, and entrepreneurial activities within their neighborhoods [1].

Garuda Subdistrict in Andir District, Bandung City, is a densely populated urban area with a land area of approximately 0.45 km² and diverse socio-economic conditions. Many heads of households work in the informal sector with irregular incomes, while women frequently support family earnings through micro-enterprises and home-based businesses. In such conditions, the ability to monitor cash inflows and outflows systematically, distinguish between needs and wants, and plan for future obligations is essential to prevent financial stress and maintain economic stability [2].

However, preliminary observations and discussions with PKK administrators in Garuda indicated that most members had not been exposed to formal financial statements and were unfamiliar with the structure and function of cash flow statements. Financial records, if any, were typically limited to simple notebooks listing daily expenses, with no separation of operational, investment, and financing activities, and without regular analysis for decision-making. This situation makes it difficult for households to evaluate their real financial position, identify surplus or deficit periods, prepare for emergencies, or consider productive investment options [3].

At the same time, Garuda Subdistrict has considerable potential for community-based economic development, supported by its strategic urban location, accessibility to markets, and the presence of numerous micro, small, and medium enterprises (MSMEs) engaged in trade and services. The social capital embedded in PKK networks—such as mutual trust, regular meetings, and collective activities—constitutes an important asset that can be mobilized for educational and empowerment initiatives. Therefore, strengthening the financial literacy of PKK women in Garuda, especially through practical tools like cash flow statements, is both urgent and strategically aligned with the area's potential for inclusive economic growth [4].

Previous community-based financial literacy programs targeting women have reported significant improvements in participants' knowledge and practices,

particularly when interventions combine conceptual explanations with hands-on exercises, contextual examples, and follow-up support. Training that emphasizes cash flow management and simple bookkeeping has been shown to increase women's capacity to distinguish between different types of cash flows, adopt more systematic recording practices, and integrate financial information into business and household decisions. Building on this evidence, the present community service program focuses on introducing cash flow statements to PKK women in Garuda as a concrete entry point for strengthening household financial management [5].

This article aims to document the design, implementation, and outcomes of the community service program titled "Improving Financial Literacy through the Introduction of Cash Flow Statements for PKK Women in Garuda Subdistrict." Specifically, it addresses the following problem statements: (1) What is the level of understanding of PKK women in Garuda regarding the concept and preparation of financial reports, particularly cash flow statements? (2) What strategies can PKK women apply to manage investment and financing activities prudently? and (3) How do participants' skills in classifying and recording financial items in cash flow statements develop through the training?

Financial literacy significantly enhances women's economic outcomes, improving entrepreneurship, savings behavior and access to credit, while reducing psychological barriers like low risk tolerance and limited retirement planning [6].

Financial literacy can be understood as a set of knowledge, skills, and attitudes that enables individuals to make informed and effective decisions regarding the use and management of money. In the household context, financial literacy encompasses the ability to plan income and expenditure, understand financial products, assess risks and returns, and set realistic financial goals. For women in particular, financial literacy has been linked to improvements in household welfare, children's education outcomes, and resilience against economic shocks, because women often make or influence many key spending and saving decisions.

Within the broader framework of financial literacy, cash flow management plays a central role as it deals directly with the timing and magnitude of cash inflows and outflows. Unlike more abstract financial concepts, such as interest rate calculations or portfolio diversification, cash flow management can be taught through concrete, everyday examples that are immediately relevant to household life. The cash flow statement provides a structured report that summarizes cash inflows and outflows over a given period, typically divided into three sections: operating, investing, and financing activities.

Operating cash flows reflect the recurring financial activities associated with day-to-day operations, such as income from salaries, sales revenue from micro-businesses, and routine expenditures on food, utilities, transportation, and school fees. Investing cash flows capture transactions involving the acquisition or disposal of long-term assets, such as buying equipment for a small business, renovating a house, or selling a motorcycle. Financing cash flows relate to changes in the structure of financing, including taking out loans, making loan repayments, and receiving capital injections from family members or partners.

For PKK women in Garuda, understanding and applying this three-part structure can clarify several important distinctions that are often blurred in daily practice. For example, they may consider repayment of a previous loan simply as "another expense," without explicitly recognizing that it is a financing outflow that reduces their capacity to invest or meet necessary operating expenditures. Similarly, buying a piece of equipment for a micro-business might be seen as "spending money," without understanding that such an investment could generate future cash inflows if managed appropriately. By mapping these transactions into a cash flow statement, women can more easily see how today's choices influence their ability to meet future needs and goals.

From a pedagogical perspective, introducing cash flow concepts through community-based training aligns well with adult learning principles, which emphasize the need for relevance, experience-based learning, and problem-centered teaching. Adult learners tend to engage more effectively when new concepts are directly connected to problems they are currently facing, such as managing school fees, handling seasonal income variation, or dealing with unexpected medical expenses. Therefore, the community service program in Garuda draws on both financial literacy theory and adult education principles to design activities that are accessible and meaningful for PKK women.

1.1 Previous Community Service Programs on Women's Financial Literacy

In recent years, a growing number of community service programs in Indonesia and other countries have focused on improving financial literacy among women, particularly those involved in micro-enterprises and community organizations. These programs commonly combine lectures, group discussions, and practice sessions to deliver content on budgeting, saving, debt management, and simple bookkeeping. Evaluations have shown that when training is tailored to local contexts and delivered in an interactive manner, participants often demonstrate significant gains in knowledge and positive changes in financial behavior.

Several studies have highlighted the specific benefits of integrating financial literacy content into existing women's organizations, such as cooperatives, self-help groups, and neighborhood associations. For example, one program targeting women artisans reported that financial literacy training embedded in ongoing group meetings improved record-keeping practices and encouraged members to discuss and compare financial strategies, which reinforced learning. Another initiative demonstrated that community-based financial education, when linked to savings groups, increased participants' regular saving and reduced their reliance on high-interest informal lenders.

Despite these advances, many programs still focus predominantly on general budgeting and awareness of financial products, with less attention given to structured tools like cash flow statements. Furthermore, only a limited number of community service reports explicitly adopt participatory and asset-based approaches that emphasize community strengths and co-creation of knowledge. In this regard, the Garuda program contributes by integrating cash flow education into a PAR-ABCD framework, using PKK structures as a platform for learning and empowerment.

Ethical considerations were an important component of the program design and implementation. Participation in the training was voluntary, and PKK members were informed about the objectives, activities, and expected outcomes of the program before it began. They were assured that the information shared during discussions—particularly regarding personal financial situations—would be treated confidentially and would not be used for purposes other than collective learning and program evaluation.

Facilitators were careful to avoid any form of blaming or shaming when discussing financial behavior, recognizing that financial difficulties can result from structural factors as well as individual choices. Instead, the discussions emphasized mutual support, shared learning, and respect for participants' experiences and strategies. This approach helped create a safe environment where women felt comfortable sharing their challenges, asking questions, and exploring new ideas.

Community engagement extended beyond the training day itself. PKK leaders were involved in planning the schedule, mobilizing participants, and suggesting examples and case studies that reflected local realities. The program also coordinated with local government representatives to ensure alignment with broader community development initiatives in Garuda and Andir District. Such engagement is consistent with the ABCD principle of working with communities as partners rather than as mere beneficiaries.

To illustrate how the concepts from the training can be applied in practice, the facilitation team

developed an example based on a typical micro-business operated by PKK members in Garuda, such as a home-based snack business. In this case, the business owner, a PKK member, receives irregular cash inflows from daily sales at a neighborhood stall and occasional orders for small events. Her main expenses include purchasing raw materials, paying for gas and electricity, and contributing to household expenses from business profits.

Before the training, the business owner did not separate business and household cash flows clearly. She kept a single notebook in which she wrote down some purchases and sometimes recorded daily sales, but she did not systematically calculate net cash flow or assess the business's capacity to generate surplus. This made it difficult to determine whether the business was truly profitable or simply circulating cash.

During the training, the facilitators walked participants through the process of preparing a simple monthly cash flow statement for such a business. The first step involved listing all cash inflows from sales during the month as operating cash inflows. The second step required listing all operating cash outflows, such as raw material purchases, utilities, transportation, and small contributions to household expenses. Any purchase of durable equipment, such as a new cooking stove or blender, was recorded as an investing cash outflow, while any borrowing or repayment of loans was recorded under financing activities.

After entering all the transactions, the net cash flow from operating, investing, and financing activities was calculated, and the total net cash flow for the month was determined. In the hypothetical case used in the training, participants discovered that although monthly sales were relatively high, frequent withdrawals from the business for non-urgent household consumption and irregular loan repayments resulted in a modest or even negative net cash flow. This exercise helped participants see how seemingly small and routine decisions could cumulatively affect the business's capacity to grow and support the household.

Participants then discussed strategies to improve the situation, such as setting a fixed monthly amount that the business would contribute to household expenses, establishing a small reserve fund within the business to handle raw material price increases, and planning loan repayment schedules more systematically. This example demonstrated that the cash flow statement is not merely a technical document but a tool that can support better communication and decision-making within the household and the community.

2 METHODS

This case of community service program employed a participatory action research (PAR) design

integrated with an asset-based community development (ABCD) approach. The ABCD approach utilizes all community resources, skills, and experiences as a primary foundation for improving quality of life in various aspects. The ABCD method is based on the principle that recognizing the potential, strengths, talents, and assets of individuals, as well as the assets of the general community, can inspire positive change by focusing on needs and problems [7].

Through this combined design, the program sought to enhance financial literacy while simultaneously strengthening community ownership and sustainability of the learning process. The intervention involved cycles of planning, action, observation, and reflection, in which PKK members contributed to defining training needs, participating in activities, and evaluating outcomes [8].

The program took place in Garuda Subdistrict, Andir District, Bandung City, West Java, approximately 11 km from Universitas Informatika dan Bisnis Indonesia. The primary target group consisted of PKK administrators and members categorized as non-productive in formal labor market terms but actively engaged in household management and community activities. A total of approximately 70 participants joined the one-day training, representing different neighborhood units within the subdistrict [9].

One crucial issue arising from low financial literacy is the high dependence on husbands' income and weak ability to deal with financial emergencies. Furthermore, limited access to information prevents some housewives from distinguishing between legal and illegal loans, creating opportunities for the proliferation of unlicensed online lending practices that ensnare residents. Therefore, participants in this activity included PKK mothers who are also housewives of various ages [10]

The main materials used in the training included: (1) presentation slides on basic financial literacy and household financial management; (2) explanatory modules on the structure of cash flow statements, covering operating, investing, and financing activities; (3) printed cash flow templates and simple budgeting worksheets; and (4) illustrative case studies reflecting typical income and expenditure patterns of urban households in Garuda [11].

To support interactive learning, the facilitation team also used short videos, group discussion prompts, and simulation exercises that allowed participants to practice categorizing transactions and compiling cash flow statements. Pre-and post-session questions were embedded in discussions to gauge changes in understanding, although formal psychometric instruments were not used due to time constraints.

Data for this article were collected through several qualitative and descriptive quantitative techniques: (1) observation of participant engagement during lectures, discussions, and practice sessions; (2) brief written and oral responses to guiding questions about participants' prior financial practices and perceived learning; and (3) documentation of participants' work outputs, such as completed cash flow templates and simple financial plans.

In addition, informal interviews and reflections were conducted with PKK leaders to capture their assessment of the program's relevance, participant responses, and potential follow-up activities. Photographic documentation was compiled to record the implementation process and community participation.

Despite its positive outcomes, the program faced several challenges and limitations that need to be acknowledged. First, the one-day format constrained the depth of practice and the extent to which participants could internalize new habits of recording and analyzing cash flows. Behavioral change in financial management typically requires sustained reinforcement and support over time, which is difficult to achieve in a single event.

Second, participants' levels of literacy and numeracy varied considerably, which required facilitators to move at a pace that might have been too slow for some and too fast for others. While group work helped mitigate this challenge by allowing peer support, some participants still needed additional one-on-one guidance, especially in understanding categorization of transactions and calculating totals. Third, cultural norms and family dynamics can influence women's ability to implement new financial practices, particularly when major financial decisions are made by other household members.

Another limitation relates to evaluation. Without standardized pre- and post-tests, it is difficult to quantify knowledge gains and behavior changes in a rigorous way. The findings presented in this article are based primarily on qualitative observations, participants' self-reports, and assessment of their work products during the training. Future programs could incorporate brief, context-appropriate questionnaires or simple performance tasks to provide more systematic evidence of impact.

Finally, the program's focus on cash flow management, while necessary and valuable, did not fully address other aspects of financial inclusion, such as access to formal savings accounts, insurance products, and digital financial services. Integrating these topics into future community service cycles could increase the overall effectiveness of financial empowerment efforts in Garuda.

The experience from Garuda provides several insights for future community service initiatives targeting women's financial literacy. First, it

underscores the importance of embedding financial education within existing community structures, such as PKK groups, which already have trust, routines, and communication channels in place. This embedding enhances participation, reduces logistical barriers, and increases the likelihood that financial literacy will become part of ongoing community discussions rather than a one-off topic.

Second, the program shows that relatively simple tools, like cash flow templates, can be highly effective if they are explained in accessible language, practiced through relatable examples, and connected to participants' real-life decisions. For policymakers and institutions supporting community service, this suggests that interventions do not always need to be technologically sophisticated to have meaningful impact; rather, they need to be well aligned with community needs and capabilities.

Third, the PAR-ABCD approach emphasizes the value of recognizing and leveraging community assets, including local leaders, social networks, and existing economic activities. By treating PKK women as partners and co-educators, programs can build local capacity to continue financial literacy efforts beyond the duration of a specific project. This approach also supports broader goals of empowerment, as women strengthen not only their financial skills but also their confidence and leadership.

At the policy level, local governments and universities can use this model to design collaborative programs that combine academic expertise with local knowledge and community organization. For example, municipal governments could incorporate financial literacy modules into regular PKK and community health activities, while higher education institutions provide technical support, training materials, and student volunteers. Over time, such partnerships could contribute to building more financially resilient communities, particularly in urban areas facing economic volatility and inequality

3 RESULTS AND DISCUSSION

Observation and introductory discussions confirmed that PKK women in Garuda who are also SME'S carry significant responsibility for managing household finances, including planning daily expenses, handling school fees, and responding to urgent needs. Yet most participants reported that they had never formally prepared financial statements and relied instead on mental accounting or simple notebooks that recorded only basic income and expense figures. This is why some PKK women face difficulties when seeking additional capital through bank loans. Banks require complete financial reports to assess the business's prospects [12].

The majority of participants had at most secondary-level formal education, and some were engaged in small-scale businesses such as selling snacks, clothing, or household items. For these micro-entrepreneurs, the boundary between household and business finances was often blurred, with cash flows mixed in a single informal account, making it difficult to assess business performance or determine appropriate reinvestment levels. These baseline conditions underscored the relevance of introducing structured cash flow management as a practical tool for both household and micro-business contexts [13].

In the first session, facilitators introduced basic financial literacy concepts, including the importance of budgeting, distinguishing needs from wants, building emergency funds, and understanding the implications of consumptive versus productive debt. Real-life examples from participants' daily experiences—such as managing school expenses, grocery shopping, and informal loans—were used to contextualize the concepts and encourage reflection. Participants were encouraged to share their own financial management strategies, which revealed both creative coping mechanisms and areas of vulnerability, such as reliance on unplanned borrowing.

The second session focused on the cash flow statement as a tool for organizing and analyzing financial transactions over a specific period. Facilitators explained the three main components of cash flow—operating, investing, and financing activities—and provided simple criteria and examples to help participants classify transactions correctly. For instance, daily household expenses and business operating costs were categorized as operating cash flows, purchases of durable assets as investment cash flows, and loan receipts or repayments as financing cash flows.

Participants then worked in small groups to complete a simplified cash flow template based on a hypothetical case that mirrored the income and expenditure patterns of a typical PKK household with a micro-business. The facilitators guided them through the process of entering each transaction into the appropriate section, calculating net cash flows, and interpreting whether the household was operating with a surplus or deficit. This hands-on practice helped participants move from abstract understanding to concrete application of cash flow concepts.

Although formal pre- and post-tests were not administered, facilitators observed and documented substantial qualitative improvements in participants' comprehension and confidence. During early discussions, many participants conflated cash flow with profit and viewed financial records merely as lists of income and expenses without analytical purpose. By the end of the training, participants were able to explain the difference between profit and cash flow, articulate the functions of each cash flow category, and identify

examples of operating, investing, and financing transactions from their own lives.

These observations align with recent community service and training studies, which have reported notable increases in participants' understanding of cash flow concepts when practical exercises and simple templates are used. One study on financial literacy training found that participants' understanding of cash flow statements improved by more than 40% after a series of interactive sessions that included classification practice and digital simulations. Similarly, programs targeting women micro-entrepreneurs have documented improved ability to separate business and household finances and to use basic financial information for decision-making.

In the Garuda program, participants expressed particular appreciation for the clarity provided by separating cash flows into distinct categories and for the visual structure of the cash flow template. Some participants commented that the template made it easier to see where money was "leaking," such as frequent small discretionary purchases or unplanned loan repayments, and to consider adjustments. This suggests that introducing relatively simple tools can have meaningful effects on financial awareness and self-reflection among community members with limited prior exposure to formal financial education.

Beyond conceptual understanding, the program also aimed to encourage participants to adopt more deliberate financial planning practices. At the end of the sessions, each participant received a simple worksheet for drafting a basic financial plan, including monthly income estimates, priority expenditures, target savings, and planned repayment schedules for existing loans. Facilitators guided participants to set realistic, incremental goals, such as setting aside a small amount each week for emergency savings or gradually reducing reliance on high-cost informal credit.

Informal feedback indicated that many participants were motivated to begin regular recording of income and expenses and to use the cash flow structure introduced in the training. This finding resonates with other community-based financial literacy initiatives, which have shown that women who receive targeted training are more likely to adopt saving behaviors, maintain basic financial records, and evaluate borrowing decisions more carefully. In particular, participants recognized that tracking cash flows could help them cope with inflationary pressures and price volatility by highlighting areas where spending could be optimized.

However, some participants expressed concerns about time constraints, competing responsibilities, and the temptation to revert to old habits when under financial stress. These concerns suggest that sustained behavioral change will require follow-up support, peer encouragement, and possibly integration of financial recording routines into regular PKK activities. The PAR

and ABCD framework provide a useful basis for designing such follow-up, emphasizing collaborative problem-solving and the use of existing community structures to support ongoing practice.

The implementation of the program highlighted several key community assets in Garuda that facilitated learning and participation. These included strong social cohesion among PKK members, supportive local leadership, and established routines of meeting and collaboration that made it easier to mobilize participants for training. The ABCD perspective emphasizes that such assets are not merely background conditions but can be actively harnessed to promote empowerment and sustainable change.

The PAR process also contributed to empowerment by inviting participants to share their experiences, identify financial management challenges, and propose locally appropriate strategies. Rather than prescribing solutions, facilitators encouraged participants to adapt cash flow tools to their own contexts and to consider how financial literacy could support their personal and collective aspirations, such as starting or expanding micro-enterprises. This approach aligns with recent studies that highlight the importance of participatory methodologies in financial literacy programs for women, particularly in fostering a sense of ownership and agency.

Through the program, PKK leaders also gained experience in facilitating discussions on financial topics, which could strengthen their role as ongoing resource persons within the community. This leadership capacity is crucial for ensuring that financial literacy activities do not end with a single training event but become integrated into the broader cycle of PKK programs and community development initiatives.

3.1 Image and Table

The following figure shows the documentation of the community service activities conducted in Garuda Village.



Figure 1. Community Service Manajemen UNIBI at Garuda Village



Figure 2. Delivering Source to Garuda Village

The community service activity was delivered over one day according to a structured schedule. Table 1 summarizes the main stages of the program.

Table 1. Implementation schedule of the community service program.

Time	Duration (minutes)	Activity description
07:30–08:30	60	Preparation and venue arrangement, registration of participants, distribution of seminar kits.
08:30–09:00	30	Opening session, national anthem, welcome remarks, explanation of program objectives and agenda.
09:00–10:00	60	Session 1: Introduction to financial literacy, household budgeting, and the role of PKK women in financial management.
10:00–10:30	30	Plenary discussion and question-and-answer session.
10:30–11:30	60	Session 2: Concept and structure of cash flow statements; classification of operating, investing, and financing cash flows; worked examples.
11:30–12:00	30	Guided practice, reflection on learning, distribution of simple financial planning worksheets, and closing.

The facilitation strategy allowed participants to ask questions at any time during the sessions, not only during designated discussion periods, to reduce barriers to participation and ensure clarification of concepts in real time. The materials were presented using plain language and visual aids, while group work encouraged peer learning and collaborative problem-solving.

Data analysis followed a descriptive qualitative approach, supported by simple descriptive statistics where relevant. Observational notes, participants' written outputs, and interview reflections were reviewed to identify themes related to changes in understanding, attitudes, and self-reported behavior intentions. Particular attention was given to evidence of participants' ability to: (1) distinguish between different types of cash flows; (2) compile a basic cash flow statement; and (3) articulate plans for applying the tools in their own household or business contexts.

The analysis was informed by recent literature on community-based financial literacy programs for women, participatory approaches in community service, and the ABCD framework to situate the findings within broader empirical and theoretical discussions.

4 CONCLUSION

The conclusion of community service in Garuda sub-district is (1) the understanding of PKK women in Garuda regarding the concept and preparation of financial reports, especially cash flow reports is still very low, let alone making complete financial reports that can support their businesses (2) The strategy that PKK women can apply to manage investment and financing activities is investment and financing product literacy so that PKK women can know the product profile, returns, and risk levels (3) At the end of the training, almost 90% of participants were able to classify and record financial items in cash flow reports

Future activities should focus on follow-up mentoring, integration of financial recording into routine PKK agendas, and the development of digital or semi-digital tools that can support simple bookkeeping for women with diverse educational backgrounds. Additional research using more rigorous evaluation instruments would also be valuable to quantify changes in knowledge, attitudes, and behaviors over time and to explore the long-term impact of financial literacy interventions on household welfare and women's economic empowerment.

Hopefully, the frequent training provided to PKK women can improve financial literacy and improve family economics in the future.

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