

# Increasing Financial Literacy in Empowering Women Bead Craftsmen in Jodipan Colorful Village

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## ABSTRACT

Jodipan Colorful Village is one of the popular tourist destinations in Malang City, East Java. Behind its beauty, there is a community of women bead craftsmen who are still struggling to improve their economic welfare. Lack of financial literacy is one of the factors inhibiting the village's progress. This community service aims to increase financial literacy and empower women bead craftsmen in Jodipan Colorful Village. Activities carried out include socialization regarding basic financial concepts, financial management, and marketing strategies for bead products. The activity evaluation method is carried out through pre-test and post-test at each session. Apart from that, in-depth interviews and thematic analysis were also carried out with activity participants. To triangulate the data, in-depth interviews were also conducted with KWJ administrators. The results of the service show that the financial literacy of women bead craftsmen in the Jodipan Colorful Village has increased. This is evidenced by their increased knowledge of basic financial concepts, financial management and marketing strategies for bead products.

**Keywords:** Bead Craftsmen, Colorful Village, Financial Literacy, Women's Empowerment

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## 1. INTRODUCTION

Jodipan Colorful Village has become a popular tourist spot due to various factors. Firstly, the transformation of the village into a colorful thematic area (figure 1), initiated by a group of students and supported by the local community, has attracted attention and visitors, making it an attractive destination in Malang (Topandean, 2022). These changes have led to social interaction, increased economic opportunities through local businesses, and a shift toward environmental awareness among residents (Amalia, 2022). Additionally, the vibrant artwork and mural paintings at Kampung Warna-Warni have made it a visually appealing location, attracting an average of around 150 tourists every day, significantly boosting the local economy (Yulistiyorini et al., 2019). Behind its beauty, there is a community of women bead craftsmen who are still struggling to improve their economic welfare. Financial literacy plays an important role in the advancement of women entrepreneurs, including women bead craftsmen, as highlighted in various research papers. The study emphasizes that financial literacy significantly influences women's entrepreneurial success (Baporikar & Akino, 2020). Additionally, research shows that lower levels of financial awareness among women can reduce their active participation in the economy, impact their economic power within the household and contribute to social inequality (Vohra & Kaur, 2016). Furthermore, findings from a study in Sri Lanka show that financial literacy has a significant impact on women's economic empowerment, especially among poor rural women, emphasizing its importance in improving financial well-being and control over time allocation. (Dat et al., 2020). Additionally, a study focusing on women investors in India revealed that a lack of financial knowledge hinders women's involvement in investment decisions, with factors such

as risk aversion and emotional considerations influencing their choices (Loibl & Hira, 2016). Therefore, addressing the issue of financial literacy is essential to empower women bead craftsmen and enhance their economic progress (Joshi et al., 2016).



**Figure 1.** Jodipan Colorful Village

Source: <https://www.liputan6.com/surabaya/read/4849035/kampung-warna-warni-jodipan-di-malang-histori-location-dan-tiket-besar>

This community service aims to increase financial literacy and empower women bead craftsmen in Jodipan Colorful Village. The activities carried out included socialization regarding basic financial concepts, financial management, and marketing strategies for bead products which were carried out for 60 days with the participation of 10 bead craftsmen. The method of success is shown by increasing literacy scores, simple financial records that have been prepared and also a marketing budgeting plan for bead products. Through this program, it is hoped that a better understanding of financial literacy will be gained and increased financial literacy will have a further impact on the welfare of women bead craftsmen in the Colorful Village of Jodipan. Financial literacy includes not only a basic understanding of money management, but also the ability to make wise financial decisions, manage risk, and take advantage of existing investment opportunities. (Iswari & Dewi, 2021). Thus, the relationship between measuring the financial literacy of creative industry startups in Malang City and increasing financial literacy in empowering women bead craftsmen in Kampung Warna-Warni Jodipan is very relevant. In Jodipan Colorful Village, women bead craftsmen often face challenges in managing their business finances. With increased financial literacy, these craftspeople can gain the knowledge and skills needed to manage income, save and invest more effectively. Financial literacy plays an important role in improving the well-being of individuals and families while also contributing significantly to the overall economic empowerment of society. The study emphasizes that financial literacy is essential for making informed financial decisions, understanding complex financial instruments, and promoting the use of basic financial services, ultimately leading to improved financial well-being (Paladova & Mamiyok, 2023; Panakaje et al., 2023; Lusardi & Messy, 2023). Research shows that individuals with higher levels of financial literacy tend to exhibit better financial behaviors, such as saving, investing, and managing financial risk, which not only benefits their personal finances but also has positive implications for the national economy (Bunyamin & Wahab, 2022; Mahesa, 2023). Therefore, investing in financial literacy programs can lead to a more financially inclusive society, empowering individuals and communities to achieve economic stability and growth.

Through increasing financial literacy, women bead craftsmen can be empowered to better understand financial management, marketing strategies and product development. Financial literacy not only gives them the ability to manage income from bead crafts more effectively, but also opens up opportunities for them to be more actively involved in the tourism value chain. Thus, integration between increasing financial literacy and assistance in preparing tour package

designs can create a synergy that encourages the economic empowerment of women craftsmen, as well as enriching the experience of tourists visiting Jodipan Colorful Village (Iswari et al., 2024).

## 2. METHODS

Activities carried out in this community service include, 1) Socialization regarding basic financial concepts, such as the meaning of money, the function of money, and types of money. 2) Socialization regarding financial management, such as how to prepare a budget, how to save, and how to invest. 3) Socialization regarding marketing strategies for bead products, such as how to determine selling prices, how to promote products, and how to build a customer network.

The activity evaluation is carried out through pre-test and post-test at each session. Evaluation of community service implementation often uses pre-test and post-test methods to assess the impact of interventions. This approach is commonly used in various fields, including education, health, and disaster research (Kelly, 2019; Ratna & Azis, 2023; Stratton, 2019; Sandra Toledo & Reyes, 2010; Sulistyan, 2021). The pre-test and post-test design allows for assessment of changes in knowledge, attitudes, and behavior before and after the intervention, providing valuable insight into the effectiveness of community service programs. In evaluating the programs carried out, in-depth interviews were conducted with participants to gather their perspectives and feedback (Samtono et al., 2022). Next, a thematic analysis was conducted on the data collected to identify key themes and insights regarding the effectiveness and impact of the program on participants (Thornton et al., 2022). To ensure data triangulation and comprehensive evaluation, additional in-depth interviews were conducted with KWJ managers, providing different perspectives on program outcomes and success factors (Grunseit et al., 2021). By combining multiple sources of feedback and conducting thorough analysis, the evaluation process can offer a comprehensive understanding of service program strengths, areas for improvement, and overall impact on target audiences and stakeholders (Wiyono et al., 2022; Strandenaes et al., 2019).

## 3. RESULTS AND DISCUSSION

### 3.1. Results

#### Improved Socialization

The Community Service Program (PKM) was implemented with the aim of increasing the financial literacy of women bead craftsmen in the Colorful Village of Jodipan. This activity includes socialization and intensive training consisting of ten sessions on various important topics related to finance. Ten training sessions of two hours each. Each session focuses on specific topics as follows:

**Table 1.** Financial Material Topics

Implementation date	Special Topics	Material Outline
July 01, 2023	Basic Financial Concepts	- Definition and importance of financial literacy - Basic elements of personal finance - Basic principles of finance
July 08, 2023	Income and Expenditure Management	- How to record income and expenses - Cash flow management techniques - Identify non-essential expenses
July 15, 2023	Preparation of Household Budgets	- The importance of a household budget - How to make a monthly budget - Set expenditure priorities
July 22, 2023	Savings and Investments	- The importance of saving - Types of savings - Investment basics

July 29, 2023	Debt Management	<ul style="list-style-type: none"> <li>- Investment risks and profits</li> <li>- Types of debt</li> <li>- The impact of debt on finances</li> <li>- Debt management and repayment strategies</li> </ul>
August 05, 2023	Long Term Financial Planning	<ul style="list-style-type: none"> <li>- Long term financial goals</li> <li>- Prepare a financial plan</li> <li>- Financial planning tools</li> </ul>
August 12, 2023	Use of Financial Technology (Fintech)	<ul style="list-style-type: none"> <li>- Introduction to financial technology</li> <li>- Benefits of fintech in financial management</li> <li>- Fintech applications that can be used</li> </ul>
August 19, 2023	Product Marketing Strategy	<ul style="list-style-type: none"> <li>- Basic marketing concepts</li> <li>- Offline and online marketing techniques</li> <li>- Use of social media for marketing</li> </ul>
August 26, 2023	Market Analysis and Segmentation	<ul style="list-style-type: none"> <li>- Definition of market analysis</li> <li>- Market analysis techniques</li> <li>- Determine the right market segmentation</li> </ul>
September 04, 2023	Business Evaluation and Development	<ul style="list-style-type: none"> <li>- The importance of business evaluation</li> <li>- Business evaluation techniques</li> <li>- Business development strategy</li> </ul>

Source: Data Processed (2023)

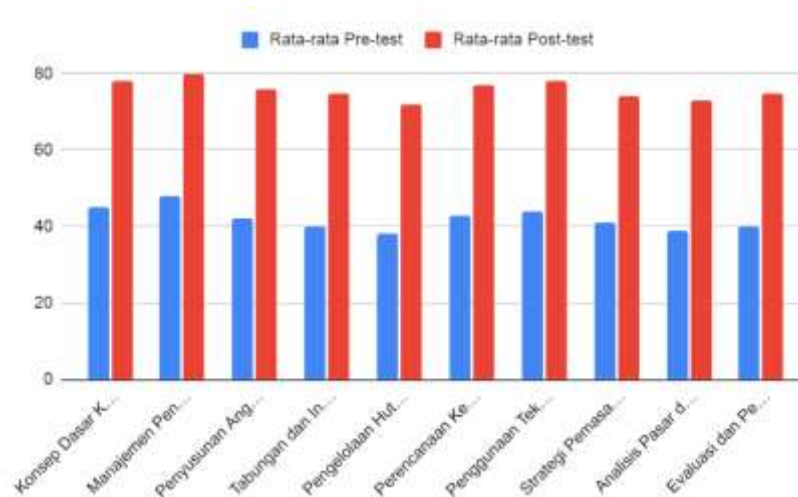
To measure the effectiveness of the program, a pre-test and post-test were carried out at each session. The results of the service show a significant increase in participants' financial literacy, which can be seen from their increased knowledge of basic financial concepts, financial management and marketing strategies for bead products. The following is a table that describes the average pre-test and post-test scores as well as the percentage increase in each session:

**Table 2.** Average Pre-Test and Post-Test Scores

No.	Session	Pre-test Average	Post-test Average	Enhancement (%)
1	Basic Financial Concepts	45	78	73.33
2	Revenue Management	48	80	66.67
3	Budget Preparation	42	76	80.95
4	Savings and Investments	40	75	87.50
5	Debt Management	38	72	89.47
6	Financial planning	43	77	79.07
7	Use of Financial Technology	44	78	77.27
8	Product Marketing Strategy	41	74	80.49
9	Market Analysis and Segmentation	39	73	87.18
10	Business Evaluation and Development	40	75	87.50

Source: Data Processed (2023)

The average increase in score from all sessions was around 80.04%, which shows that the training provided has helped participants understand the basic concepts of financial management. Participants learn how to record income and expenses systematically and the importance of maintaining financial balance. Basic Financial Concepts In the first session, participants learned about the importance of understanding basic finance. The average pre-test score was 45, which increased to 78 in the post-test, showing an increase of 73.33%. This improvement reflects a better understanding of basic terms such as revenue, expenses and net profit.



**Figure 2.** Pre-Test and Post-Test Score Diagram  
Source: Data Processed (2023)

In Figure 2, each change can be seen after this socialization activity was carried out. The explanation of each session is as follows:

- a. **Income and Expenditure Management**  
The second session emphasized income and expenditure management. The average pre-test score was 48, increasing to 80 in the post-test, with an increase of 66.67%. This shows that participants have understood how to better record income and expenses and the importance of maintaining financial balance.
- b. **Preparing a Household Budget**  
The third session emphasizes preparing a household budget. The average pre-test score was 42, which increased to 76 in the post-test, indicating an increase of 80.95%. Participants become more skilled at planning budgets and managing household finances more effectively.
- c. **Savings and Investment**  
In the fourth session, participants learned about savings and investment. The average pre-test score was 40, which increased to 75 in the post-test, with an increase of 87.50%. This reflects a better understanding of the importance of saving and appropriate investment strategies.
- d. **Debt Management**  
The fifth session focuses on debt management. The average pre-test score was 38, which increased to 72 in the post-test, indicating an increase of 89.47%. Participants learn how to manage debt effectively and avoid the trap of excessive debt.
- e. **Long Term Financial Planning**  
The sixth session emphasizes long term financial planning. The average pre-test score was 43, which increased to 77 on the post-test, with an increase of 79.07%. Participants understand the importance of financial planning for a better future.
- f. **Use of Financial Technology (Fintech)**  
In the seventh session, participants studied the use of financial technology. The average pre-test score was 44, which increased to 78 in the post-test, indicating an increase of 77.27%. This shows that participants became more familiar with fintech applications and how to use them to facilitate financial transactions.
- g. **Product Marketing Strategy**  
The eighth session focuses on product marketing strategy. The average pre-test score was 41, which increased to 74 on the post-test, an increase of 80.49%. Participants understand how to market their products more effectively and reach a wider market.
- h. **Market Analysis and Segmentation**  
The ninth session emphasized market analysis and segmentation. The average pre-test score was 39, which increased to 73 in the post-test, indicating an increase of 87.18%. Participants

become more skilled at analyzing the market and determining the right market segment for their product.

- i. Business Evaluation and Development The final session focused on business evaluation and development. The average pre-test score was 40, which increased to 75 in the post-test, with an increase of 87.50%. Participants learn how to evaluate their business performance and plan future development.

The results of the thematic analysis which aims to qualitatively explore the results of service activities can be seen in table 2 below:

**Table 3.** Thematic analysis of service activity results

No.	Theme	Sub Theme	Subsub Themes	Code	Narrative	Remarks	Respondent
1	Financial Management	Recording Income and Expenditures	Systematic	PK1	"In the past, I was often confused about where my money went, but now I have started recording every expense and income."	Knowledge of the importance of financial recording	Siti, 34 years old
2	Financial Management	Separation of Personal and Business Money	Regular	PK2	"This training opened my eyes to the importance of separating personal money and business money. Now I can be more organized in managing my finances."	Awareness of the importance of separating money	Ayu, 29 years old
3	Financial Management	Financial plan	Self-confident	PK3	"I feel more confident in managing my finances after attending this training. Previously I didn't know where to start, now I have a clear financial plan."	Increased self-confidence	Nur, 41 years old
4	Financial Management	Monthly Budget	Focus on objectives	PK4	"I now understand the importance of creating a monthly budget. It helps me to spend less and focus more on my financial goals."	Understanding the importance of a budget	Rina, 36 years old
5	Saving and Investing	Special Savings Account	The Importance of Saving	MI1	"I just realized that saving is very important. I now have a special savings account for my	Knowledge about the importance of saving	Lina, 30 years old

					business, and every month I set aside a portion of my income for savings."		
6	Saving and Investing	Gold Investment	Start Investing	MI2	"This training taught me about various types of investments that I can try. I am interested in starting a small investment in gold."	Introduction to various types of investment	Dewi, 27 years old
7	Saving and Investing	Effective and Profitable	Mutual Funds	MI3	"Now I know how to save effectively and profitably. I am also starting to learn about mutual funds as an investment option."	Knowledge of mutual fund investment	Yani, 35 years old
8	Saving and Investing	Long Term Planning	Guaranteed	MI4	"By learning to save and invest, I feel that my and my family's financial future is more secure. This is very helpful in long-term planning."	Improved long-term financial planning	Mila, 32 years old
9	Product marketing	Social media	Sales increase	PP1	"Before, I only relied on regular customers, but now I know how to market my products on social media. My sales have increased since then."	Understanding of digital marketing	Wati, 28 years old
10	Product marketing	Promotional Content	Attractive Advertisement	PP2	"This training taught me how to create attractive advertisements. I started creating promotional content on Instagram and the results were very good."	Creativity in making advertisements	Sri, 40 years old
11	Product marketing	Branding	Labels and Packaging	PP3	"Now I know the importance of branding. I started making more attractive product labels and packaging	Increased product attractiveness	Maya, 33 years old

					and this apparently increased customer buying interest."	
12	Product marketing	Exhibition	Customer Network	PP4	"Aside from marketing my products directly, I also started participating in small exhibitions. This helped me to expand my network and attract more customers."	Expanding marketing network Lia, 31 years old
13	Public welfare	Financial Independence	Family Economy	KM1	"This program really helps the women in our village. They become more financially independent and this has a positive impact on their family's economy."	Positive impact on financial independence Mr Budi, Head of RW
14	Public welfare	Peace of mind in business	Financial Management	KM2	"I see a big change in the bead craftsmen. They are more organized in managing their finances and this makes them calmer and more focused on their business."	Increased calm in business Mrs. Sari, Village Treasurer
15	Public welfare	Confidence	Marketing	KM3	"With this training, the craftsmen become more confident and creative in marketing their products. This increases their sales and income."	Increased self-confidence and creativity Mr Rudi, RW Secretary
16	Public welfare	Required Knowledge	Financial management	KM4	"I really support this program because it provides the knowledge that women here really need. Their welfare improves because they can	Increased financial knowledge Mrs. Lina, Chair of the PKK



				manage their finances better."			
17	Public welfare	Real Impact	Children's Education	KM5	"This program has had a real impact. Many of them can now send their children to higher education because of good financial management."	Improving children's education through finance	Mr Agus, Community Figure
18	Public welfare	Enthusiasm and Motivation	Business development	KM6	"I see an increase in the enthusiasm and motivation of women craftsmen. They not only understand more about finances, but are also more courageous in taking opportunities to develop their businesses."	Increased business enthusiasm and motivation	Mrs. Ani, Village Administrator

Source: Data Processed (2023)

This table presents a thematic analysis of the results of interviews with participants and village administrators, including main themes, sub-themes, sub-sub-themes, quote codes, quote narratives, as well as notes and respondent identities. This analysis shows various positive impacts of the financial literacy improvement program on financial management, product marketing and community welfare in the Colorful Village of Jodipan.

### 3.2. Discussion

Based on the results of interviews and observations during PKM activities, it can be concluded that this program has succeeded in increasing the financial literacy of women bead craftsmen in Jodipan Colorful Village. The participants showed a significant increase in understanding in managing finances, saving, investing, and marketing their products. These results can be seen from positive changes in their daily financial behavior, as well as increased income from the business they manage. Studies have shown that factors such as financial attitudes, financial socialization, digital financial literacy, financial literacy behavior towards retirement planning (Abidin et al., 2023), financial literacy, financial behavior, and income (Cahya et al., 2023), and financial knowledge, social influence, and financial attitudes (Sanju, 2023), significantly influences decision making and financial planning. By increasing financial literacy among women bead craftsmen, they can make more informed financial decisions, manage their businesses effectively, and potentially increase their income. Empowering these women with the necessary financial knowledge and skills can lead to positive changes in their financial behavior and contribute to their economic independence and overall well-being.



**Figure 3.** Activities in Carrying Out Product Marketing Strategy  
Source Results of the implementation of activities (2023)

The women bead craftsmen in Kampung Warna Warni Jodipan take advantage of the place's popularity to increase sales of their products. They cleverly integrate promotional activities (figure 3) into visitors' tourism experience. One of the strategies they use is to open strategic small kiosks along the main tourist routes. In these stalls, craftsmen display various beaded products such as bracelets, necklaces, earrings and home decorations, all of which are made manually with unique designs and high quality.

Promotion of bead products is not only carried out through direct sales at kiosks, but also through direct demonstrations of the bead making process. Craftsmen often hold workshops or short classes where tourists can learn to make their own bead crafts. In this activity, craftsmen explain each manufacturing step in detail, starting from selecting raw materials, bead stringing techniques, to the finishing process. Tourists who take part not only gain new experiences, but also gain a greater appreciation for the skill and effort required to make each product. This often increases their interest and desire to buy the product as a keepsake or souvenir.



**Figure 4.** Financial Literacy Socialization in Jodipan Village  
Source: Results of the implementation of activities (2023)

In these promotional and training activities, financial literacy (figure 4) also plays an important role in improving the welfare of society outside certain groups such as bead craftsmen. Research shows that higher levels of financial literacy have a positive impact on an individual's

ability to meet needs easily (Sconti, 2024), contributing to improving the well-being of the population (Sydor et. al, 2022) , improves national financial, behavioral and economic decision making (Mubarokah et. al, 2022), and leads to better resource allocation and reduced financial risks, ultimately improving social welfare (Santos, 2021). Additionally, financial literacy has been shown to have a direct positive effect on farmer well-being, with financial inclusion mediating this relationship, highlighting the broader social implications of financial literacy beyond specific professions or industries (Munawarah et al., 2022). Therefore, increasing levels of financial literacy can indeed have a positive impact on the overall well-being of society, benefiting various segments of the population. Village administrators acknowledged that this program helped improve the economic welfare of the craftsmen's families and gave them the ability to plan better for the future. It is hoped that this impact will be sustainable and continue to provide benefits to the Jodipan Colorful Village community.

## 4. CONCLUSION

The PKM program implemented was successful in increasing the financial literacy of women bead craftsmen in Jodipan Colorful Village. Through ten intensive training sessions, participants gain significant knowledge and skills in managing their personal and business finances. It is hoped that this increase in financial literacy can help them develop their businesses and improve the economic welfare of their families. The pre-test and post-test results show consistent and significant improvement in each session, with a fairly good average increase. This confirms that the approach we used was effective in improving participants' financial understanding and skills. We hope that the results of this program can be an example for similar programs in the future, and can have a sustainable positive impact on the women craftsmen community in Indonesia. This PKM program succeeded in achieving its goal of increasing the financial literacy of women bead craftsmen in Jodipan Colorful Village. Through a series of intensive training sessions, participants gain essential knowledge and skills in managing finances, saving, investing and marketing their products. This increase in financial literacy has a significant positive impact on the economic well-being of participants and society as a whole. The success of this program can be an example for similar activities in the future, both in Jodipan Colorful Village and in other communities. With better financial literacy, it is hoped that women craftsmen will be more independent and able to improve the quality of life for themselves and their families.

Based on the success of basic financial literacy training, the recommended next step for similar service is to continue the program with advanced topics such as risk management and insurance, which will teach the importance of insurance to protect businesses and families from unexpected risks. In addition, investment and portfolio diversification training needs to be provided to provide more in-depth knowledge about various investment instruments and how to diversify them. No less important, digital marketing and e-commerce training must also be improved to improve skills in utilizing digital platforms for marketing and selling products. Ongoing assistance after training sessions is also highly recommended, which could take the form of mentoring, financial consultation, or regular field visits to ensure that participants can effectively implement the knowledge they have acquired. Utilizing technology to provide training and mentoring remotely is also highly recommended, especially through mobile applications for online training and monitoring, social media groups as discussion platforms and information sharing between participants and facilitators, as well as webinars and video tutorials for special topics that require explanation visual. Finally, providing ongoing training modules and materials that can be used independently by participants or by other communities wishing to adopt similar programs is essential. This material can be in the form of a guidebook, video tutorial, or learning application, so that it can support the sustainability and expansion of the positive impact of the program. Through these various suggestions, it is hoped that the community service program can continue to develop and become a model for similar programs in various other communities, creating real and sustainable changes in community economic empowerment.

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