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Effectiveness of Financial Management and Household Business Innovation Training in Improving The Entrepreneurial Skills of PKK Members

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Abstract: *Empowering women through strengthening entrepreneurial skills is a crucial strategy for improving family welfare. This study aims to analyze the effectiveness of financial management and home business innovation training in improving the entrepreneurial skills of Tulip Family Welfare Movement (PKK) members in Sukamaju Village, Cilodong District, Depok City. The study employed a mixed methods approach, with quantitative methods as the primary approach, complemented by qualitative data. Quantitative data were obtained through pre-test and post-test questionnaires with 50 respondents, while qualitative data were collected through interviews and observations. The analysis showed a significant improvement in participants' entrepreneurial skills after the training. The average total score increased from 42.5 (65.38%) in the pre-test to 64.8 (99.69%) in the post-test. Qualitative findings supported these results, with participants demonstrating changes in attitude, increased self-confidence, and increased ability to manage finances and develop business innovations. Thus, the training was found to be effective in improving the entrepreneurial skills of PKK members.*

Abstrak : *Pemberdayaan perempuan melalui penguatan keterampilan wirausaha menjadi strategi penting dalam meningkatkan kesejahteraan keluarga. Penelitian ini bertujuan untuk menganalisis efektivitas pelatihan pengelolaan keuangan dan inovasi usaha rumah tangga dalam meningkatkan keterampilan wirausaha anggota PKK Tulip di Kelurahan Sukamaju, Kecamatan Cilodong, Kota Depok. Penelitian menggunakan pendekatan mixed methods, dengan metode kuantitatif sebagai pendekatan utama yang dilengkapi data kualitatif. Data kuantitatif diperoleh melalui kuesioner pre-test dan post-test terhadap 50 responden, sedangkan data kualitatif dikumpulkan melalui wawancara dan observasi. Hasil analisis menunjukkan adanya peningkatan signifikan pada keterampilan wirausaha peserta setelah mengikuti pelatihan. Rata-rata skor total meningkat dari 42,5 (65,38%) pada pre-test menjadi 64,8 (99,69%) pada post-test. Temuan kualitatif memperkuat hasil tersebut, di mana peserta menunjukkan perubahan sikap, peningkatan kepercayaan diri, serta kemampuan mengelola keuangan dan mengembangkan inovasi usaha. Dengan demikian, pelatihan dinyatakan efektif dalam meningkatkan keterampilan wirausaha anggota PKK.*

Keywords : *Financial Literacy, Business Innovation, Entrepreneurial Skills, PKK, Women's Empowerment*

INTRODUCTION

Household businesses run by women make a significant contribution to strengthening family economic resilience. Women's role extends beyond household management to economic actors capable of creating added value through various business activities. In this context, the Family Welfare Empowerment (PKK) organization serves as a strategic platform to encourage the development of women's economic capacity and potential at the household level. Through the PKK, women gain a space to learn, share experiences, and improve their entrepreneurial skills. However, many household businesses still face various challenges, particularly in financial management and product innovation. Limited understanding of financial record-keeping, business planning, and product development strategies can lead to stagnant businesses and challenges to competitiveness. Therefore, mentoring and capacity-building efforts are needed to enable household businesses to develop optimally and sustainably.

Financial literacy is a fundamental element that plays a crucial role in supporting the success and sustainability of home businesses. An individual's ability to understand and manage financial aspects appropriately significantly impacts economic decision-making, both at the household and small business level. In the context of home businesses, financial literacy is the primary foundation for managing cash flow, separating personal and business finances, developing financial plans, and determining rational and measurable business development strategies. Without an adequate understanding of financial management, home businesses are at risk of financial imbalances that can hinder growth and even threaten their sustainability.

In 2016, the Organization for Economic Co-operation and Development (OECD) defined financial literacy as the combination of knowledge, skills, attitudes, and behaviors necessary to make effective and responsible financial decisions. This definition emphasizes that financial literacy extends beyond the ability to calculate or understand basic financial concepts, but also encompasses wise attitudes and behaviors in managing financial resources. In home business practice, financial literacy is reflected in the entrepreneur's ability to maintain simple financial records, manage capital, control expenses, and plan investments for future business development.

Low levels of financial literacy remain a common problem faced by home-based businesses, particularly those run by women. Many businesses operate traditionally without a clear financial plan, resulting in uncertain profits. This situation makes it difficult to assess business performance, determine appropriate selling prices, and make strategic decisions regarding product development and market expansion. Therefore, improving financial literacy is an urgent need to enable home-based businesses to manage their businesses more professionally and with a focus on sustainability.

In addition to financial literacy, entrepreneurship supported by business innovation also plays a crucial role in increasing the competitiveness and resilience of home businesses. Schumpeter (1934) emphasized that innovation is the core of entrepreneurship, requiring business actors to be able to create innovations, whether in the form of products, processes, or marketing strategies. Business innovation enables businesses to adapt to changing consumer needs and market dynamics, preventing businesses from being easily left behind or eroded by competition. In the context of home businesses, innovation can be realized through developing product variations, improving packaging quality, utilizing digital technology, and implementing more creative marketing strategies.

Innovation-based entrepreneurship is not only oriented towards short-term profit generation but also long-term business sustainability. Business owners with an entrepreneurial spirit and the ability to innovate tend to be more responsive to emerging opportunities and challenges. They are able to identify market potential, manage business risks, and effectively optimize existing resources. Therefore, business innovation is a key factor supporting the growth of home businesses, enabling them to develop sustainably and achieve greater competitiveness.

In the context of women's empowerment, improving financial literacy and entrepreneurial skills has a significant impact on economic independence. Women with sound financial literacy and adequate business skills will be more confident in making economic decisions, both within the family and in business activities. Zimmerman (2000) states that economic empowerment is a process that enables individuals to gain control over the resources and decisions that affect their lives. Therefore, financial literacy and entrepreneurship are important instruments in the process of women's empowerment, particularly for those running household businesses.

Empowering women through increased financial literacy also contributes to overall family well-being. When women are able to manage businesses effectively, family income can increase and be used more effectively to meet the educational, health, and welfare needs of other family members. Furthermore, economically empowered women tend to have a stronger bargaining position within their families and communities, allowing them to play a more active role in decision-making processes. This demonstrates that the impact of financial literacy and entrepreneurship is felt not only at the individual level, but also at the family and community levels.

Efforts to improve financial literacy and entrepreneurial skills need to be systematic and sustainable. Training programs, mentoring, and financial education tailored to the needs of home-based businesses are an effective strategy for enhancing their capacity. Training materials focus not only on theory but also on practical financial management and business development. Furthermore, the use of digital technology can be a supporting tool for expanding access to information, marketing, and business financial records.

Thus, financial literacy and innovation-based entrepreneurship are two complementary aspects in supporting the success of home businesses. Financial literacy provides a strong foundation for managing financial resources, while entrepreneurship and innovation drive business growth and competitiveness. Within the framework of women's empowerment, both aspects play a strategic role in creating economic independence and improving family well-being. Therefore, strengthening financial literacy and entrepreneurial skills needs to be a priority in various community empowerment programs, particularly those targeting women-run home businesses.

Based on the conditions outlined above, this research focused on conducting training activities that focused on financial management and the development of home business innovations for members of the Tulip Family Welfare Movement (PKK Tulip). The primary focus of the research was how the training was designed and implemented to improve participants' capacity to manage their businesses more systematically and sustainably. Through this training, participants were expected to understand the basic principles of business financial management, such as financial record keeping, budget planning, and capital and profit management. Furthermore, the training emphasized the importance of business innovation as a strategy for improving product quality, increasing business diversity, and expanding market reach. Thus, the training activities were oriented not only toward increasing knowledge but also toward strengthening practical skills that could be directly applied in daily home business activities.

This study is significant because it aims to assess the effectiveness of the training in improving participants' entrepreneurial skills, both in terms of financial management and innovation capabilities. Evaluation of the training outcomes was conducted to determine the extent to which participants experienced increased understanding, changes in attitudes, and strengthening of skills after participating in the program. Furthermore, this study also sought to identify various factors influencing the success of the training, such as participants' educational background, business experience, training methods, and environmental and institutional support. The findings of this study are expected to provide evaluation material and recommendations for the implementation of similar training programs in the future, so that efforts to empower women's economies through the development of household businesses can be carried out more effectively and sustainably.

METHOD

This study used a mixed methods approach, using both quantitative and qualitative approaches. The quantitative approach was used to measure changes in participants' entrepreneurial skills before and after training, while the qualitative approach was used to deepen understanding of participants' experiences and perceptions.

The research subjects were 50 members of the Tulip Family Welfare Movement (PKK) who participated in the training. Quantitative data were collected through a pre-test and post-test questionnaire consisting of 13 items with a Likert scale of 1–5. Quantitative data analysis was conducted descriptively by comparing the average pre-test and post-test scores.

Qualitative data was obtained through semi-structured interviews and observations during the training. Qualitative data analysis was conducted through data reduction, data presentation, and conclusion drawing. The two approaches were integrated to obtain a comprehensive picture of the training's effectiveness.

RESULTS AND DISCUSSION

The findings of this study align with a 2021 study by the Financial Services Authority (OJK), which confirmed that the implementation of financial literacy training programs had a positive impact on improving the ability of micro-entrepreneurs to manage their businesses. The report explained that a better understanding of financial management, business planning, and financial decision-making can help entrepreneurs improve their performance and sustainability. Consistent with these findings, this study demonstrates that training focused on financial literacy and business skills significantly contributes to improving the capacity of small-scale entrepreneurs, particularly in financial management and business development.

The improved skills gained by participants after the training reflect that financial literacy is a crucial foundation for running a business in a more focused and professional manner. With a better understanding of finance, business owners are able to manage capital, record transactions, and plan business development more systematically. This supports the OJK's (2021) statement that financial literacy not only impacts the administrative aspects of a business but also the quality of decision-making, which directly impacts the success of micro and small businesses. Therefore, financial literacy training can be seen as an effective strategy for increasing the competitiveness and sustainability of community businesses.

In addition to supporting the OJK's empirical findings, the results of this study also align with empowerment theory, which emphasizes the importance of increasing individual capacity through knowledge and skills. Zimmerman (2000) states that empowerment is a process by which individuals gain greater control over the resources and decisions that affect their lives. In the context of women's empowerment, improving financial literacy and entrepreneurial skills plays a crucial role in strengthening economic independence. Women who have the capacity and confidence to manage a business tend to be more economically independent and able to contribute significantly to family welfare. Therefore, the findings of this study strengthen the argument that capacity-based training is a strategic instrument in women's economic empowerment efforts.

The implementation of training that integrates financial management materials with business innovation development has proven to have a comprehensive positive impact on participants. The resulting impact is not limited to increased knowledge alone, but is also seen in changes in entrepreneurial attitudes and behaviors in running a home business. Participants not only understand the basic concepts of financial management and the importance of innovation, but also begin to apply these principles in their daily business practices. This demonstrates that an integrated training approach can foster a more in-depth and meaningful learning process.

In terms of knowledge, participants experienced an increased understanding of financial record-keeping, capital management, and more systematic business planning. However, the training's impact was also reflected in changes in participants' attitudes toward their businesses. Participants demonstrated a more positive attitude, openness to innovation, and a greater awareness of the importance of professional business management. These attitudinal changes are crucial for developing entrepreneurial behavior oriented toward sustainability and business development.

Furthermore, the training also encouraged changes in participants' entrepreneurial behavior. Participants began to demonstrate discipline in managing business finances, courage in decision-making, and a willingness to try innovative ideas in product development and marketing strategies. This behavior reflects a transformation from traditional business models to more planned and adaptive business models. Therefore, training that combines financial management and business innovation can be seen as an effective intervention in improving entrepreneurial capacity across the cognitive, affective, and behavioral aspects of participants.

CONCLUSION

Training in financial management and home business innovation has proven effective in improving the entrepreneurial skills of PKK Tulip members. Improvements were seen in financial management skills, business planning, product innovation, and self-confidence in running a business. This training contributes to strengthening family economic independence and empowering women.

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