

Research Article

Revitalization of Maritime Local Wisdom in Improving Financial Literacy of the Puloanjang Village Community, Puloampel District, Serang, Banten

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Abstract

Puloanjang Village in Puloampel District, Serang, Banten, possesses abundant maritime resources but continues to face economic challenges due to limited financial literacy. This study explores the revitalization of maritime local wisdom as a culturally grounded approach to enhance financial literacy among fishing households and small-scale maritime business actors. The objective is to develop a model of community empowerment that harmonizes traditional values with modern financial practices. The research employed a Participatory Action Research (PAR) approach combined with community-based education, including workshops, counseling, and simulations. Quantitative data were collected through pre-test and post-test surveys to measure knowledge improvement, while qualitative insights were obtained via focus group discussions, interviews, and participatory observation. Results indicated significant improvement in participants' budgeting, saving, and record-keeping practices. The integration of local wisdom—such as gotong royong (mutual cooperation), cooperative savings, and musyawarah kampung (village deliberation)—provided culturally resonant methods that increased comprehension and acceptance of financial literacy concepts. Additionally, adapting these practices for elementary school education through storytelling and role-playing activities proved effective in instilling early financial awareness among children. The findings confirm that revitalizing maritime local wisdom not only strengthens household economic resilience but also ensures intergenerational transfer of financial knowledge. This culturally embedded approach



highlights the potential of integrating tradition into financial education programs for sustainable community empowerment in coastal areas.

Keywords: Maritime Local Wisdom, Financial Literacy, Community Empowerment.

INTRODUCTION

Puloanjang Village, located in the coastal area of Puloampel District, Serang, Banten, holds significant maritime resources, yet the economic management of its community remains underdeveloped due to limited financial literacy regarding the opportunities within marine resource utilization (Pratama, 2022). Studies on coastal communities have shown that the lack of knowledge and poor financial record-keeping among fisher households make them vulnerable to external shocks such as failed harvests and seasonal fluctuations in fish catches (Pratama, 2022). This condition illustrates how inadequate financial literacy has far-reaching implications on household resilience, ultimately affecting the sustainability of local economic systems.

Local wisdom refers to a set of values, norms, customs, customary laws, and traditional knowledge that have been developed and passed down through generations within a community, serving as a way of life and adaptive strategy toward the environment. A recent study by Febriani (2021) highlights that local wisdom emerges as both a worldview and knowledge system applied by communities in managing peatland ecosystems through non-formal mechanisms such as norms, religion, and customary law. This has proven effective in maintaining environmental balance, economic sustainability, and public health across several villages in Riau, Jambi, and West, South, and Central Kalimantan.

Furthermore, in the context of food security, research by Fahruqi & Moeis (2024) on the Urang Kanekes (Baduy) community in Lebak-Banten demonstrates that traditional farming methods, such as dry-field rice cultivation (*padi huma*) and granaries (*leuit*), play a crucial role as a form of local wisdom. These practices ensure stable food stocks throughout the year and contribute to food security at both the district and provincial levels. In addition, practices like *Sasi*—a traditional system of resource exploitation prohibition in Maluku—have been identified by Erliyana (2022) as an effective instrument for preserving natural resources and supporting environmental sustainability.

In this context, integrating local wisdom into financial literacy programs has

been recognized as an effective strategy for enhancing community understanding of economic management (Sedjati et al., 2021). Local maritime wisdom, which encompasses norms, values, and cultural practices in coastal areas, carries the potential to become a contextual and relevant medium for financial education (Darmoko, 2019). By embedding traditional knowledge into financial learning, the community is not only introduced to modern financial practices but also encouraged to preserve cultural values that foster collective resilience.

Empirical evidence further demonstrates the positive outcomes of community-based financial literacy initiatives. For instance, village programs conducted in Kutai Kartanegara and Malinau have successfully improved households' ability to budget, utilize financial products, and plan long-term economic goals (Wardhani et al., 2024; Kartini et al., 2025). These findings reinforce the notion that tailored financial literacy interventions can empower rural households, strengthen economic independence, and reduce dependence on informal lending practices. Moreover, the maritime context of Pulopanjang offers a unique opportunity to explore how local cultural practices can be revitalized to bridge traditional economic behaviors with contemporary financial literacy approaches.

Maritime local wisdom has long functioned as a social compass for resource management, conflict resolution, and community cooperation in coastal societies (Darmoko, 2019). In Pulopanjang, the revitalization of such wisdom not only serves as cultural preservation but also as a transformative medium to improve financial literacy. Unlike generic literacy programs, which often fail to resonate with the realities of rural households, a culturally grounded approach ensures relevance, acceptance, and long-term sustainability (Sedjati et al., 2021).

The urgency of this research lies in the fact that the integration of maritime local wisdom with financial literacy education has not been extensively explored in coastal villages such as Pulopanjang. While financial literacy has gained attention as a critical determinant of household welfare, approaches that merge cultural identity with economic learning remain scarce, despite their potential to enhance program effectiveness and sustainability (Sedjati et al., 2021; Darmoko, 2019). Addressing this gap is essential to ensure that community empowerment programs are not only informative but also culturally embedded and practically sustainable.

Several previous studies provide a foundation for this research. Sedjati et al.

(2021) highlighted how local wisdom, expressed in traditional values such as *gemi*, *nastiti*, *ngati-ngati* (carefulness, prudence, and mindfulness), plays a pivotal role in shaping financial decision-making and contextual financial literacy among rural communities. Similarly, Wardhani et al. (2024) and Kartini et al. (2025) demonstrated that direct financial education programs in villages significantly improved competencies in budgeting, financial planning, and access to formal financial products. These studies reveal a growing scholarly consensus on the relevance of cultural and community-based approaches in strengthening financial literacy, but none has explicitly focused on the maritime context of Banten's coastal communities.

Against this background, the purpose of this study is threefold: first, to examine how the revitalization of maritime local wisdom can be formulated as a culturally grounded approach to financial literacy in Pulopanjang Village; second, to assess the extent to which this integration enhances the community's financial knowledge and practices; and third, to develop a model of community economic empowerment that harmonizes cultural traditions with sustainable financial literacy initiatives.

METHOD

Location and Participants

This community service program was conducted in Pulopanjang Village, Puloampel District, Serang Regency, Banten. The target participants were fishing households and small-scale maritime business actors whose livelihoods depend heavily on marine resources. The selection of this site was based on its socio-economic vulnerability, particularly the community's limited financial literacy, despite the abundance of maritime cultural wisdom that has been preserved across generations (Pratama, 2022).

Approach and Design

The program employed a Participatory Action Research (PAR) approach combined with a community-based education model. PAR was chosen to ensure active participation of community members at every stage, from needs identification to evaluation, while the educational component consisted of workshops, counseling, and demonstrations related to financial literacy contextualized through maritime local wisdom (Sedjati et al., 2021). This combination allowed the program to integrate cultural

preservation with financial capacity building.

Implementation Stages

The implementation was structured into four stages. The preparation stage included socialization and coordination with local leaders and village authorities. The planning stage was carried out through Focus Group Discussions (FGDs) to design culturally relevant financial literacy materials. The execution stage involved interactive workshops and training on household budgeting, record-keeping, and access to financial services, all linked to maritime traditions and practices. Finally, the evaluation stage measured behavioral and knowledge changes among participants after program completion (Wardhani et al., 2024; Kartini et al., 2025).

Data Collection

A mixed-method strategy was applied. Quantitative data were collected through pre-test and post-test questionnaires to assess participants' financial literacy improvements, covering knowledge of budgeting, saving, debt management, and formal financial services. The instruments were tested for validity and reliability before application. Qualitative data were gathered through in-depth interviews, FGDs, and participatory observation during activities to explore the integration of maritime local wisdom into financial decision-making (Darmoko, 2019).

Data Analysis

Quantitative data were analyzed using descriptive statistics and paired t-tests to compare pre- and post-intervention financial literacy scores. Meanwhile, qualitative data were examined using thematic analysis to identify recurring patterns in participants' narratives, particularly regarding the role of cultural values in shaping financial practices. The integration of both data types allowed triangulation and increased the credibility of findings (Sedjati et al., 2021).

Evaluation and Sustainability

Program success was evaluated based on key indicators, such as improvements in financial knowledge, shifts in household budgeting practices, and community acceptance of culturally grounded financial literacy approaches. The sustainability of

the intervention was strengthened by involving local facilitators, aligning training with existing cultural practices, and ensuring community ownership of the program (Wardhani et al., 2024).

Duration and Resources

The program was carried out over six months, covering preparation, intervention, and evaluation phases. Resources included academic experts, local facilitators, training materials, and financial support from higher education institutions. Continuous collaboration with village authorities and community leaders was maintained to ensure the program's contextual relevance and long-term impact.

RESULT AND DISCUSSION

Formulating Maritime Local Wisdom as a Culturally Grounded Approach

In Pulopanjang Village, the revitalization of maritime local wisdom emerged not merely as a cultural nod, but as a powerful tool to embed financial literacy within the community's lived realities. As revealed through participatory focus group discussions, time-honored practices such as gotong-royong (collective mutual assistance in communal activities), long-standing communal decision-making rituals like musyawarah kampung, and traditions of cooperative savings and resource pooling were identified as fertile ground for translating abstract financial concepts into culturally familiar narratives. For instance, the spirit of gotong-royong, customarily employed for constructing communal facilities or during religious ceremonies, was reframed as a metaphor for collaborative savings and budgeting—illustrating how pooling small contributions can support essential expenditures, similar to modern micro-saving models (Sedyowati, Yuniarti, & Sufiyanto, 2021).



Figure 1. Revitalization of Maritime Local Wisdom as a Foundation for Community-Based Financial Literacy

A vivid real-world case further supports this approach: in East Java's coastal communities involved in the "Si Keong" and "Si Kompas" educational games, facilitators replaced financial jargon with role-playing scenarios. Participants simulated daily economic decisions in familiar fishing-family settings—navigating income variability, planning for long-term goals, and practicing joint financial discussions—creating empathy and shared understanding (Noval, 2023).

By integrating these traditions into training modules, financial education in Puloanjang became more than instruction—it became affirmation of identity and mutual support. Budgeting was taught through analogies to communal sharing during festivals; saving strategies paralleled boat maintenance cooperatives; and goal setting mirrored communal aspirations discussed at village deliberations. This approach rooted financial concepts in narrative and relational meaning, enhancing relevance, engagement, and acceptance across generations. Such culturally tailored strategies align with findings from Sundanese rural entrepreneur studies, which show local wisdom bolsters financial literacy and innovative thinking in rural development (Kesa, 2020).

Enhancing Financial Knowledge and Practices

In Puloanjang Village, integrating maritime local wisdom into the curriculum of budgeting, record-keeping, and saving reframed financial literacy from abstract instruction into a set of practices anchored in everyday fishing livelihoods, which is consistent with evidence that community-tailored literacy raises comprehension and

adoption of financial behaviors in rural settings (Rizal et al., 2022; Kyeyune, 2025). During workshops, the program translated familiar collective norms—cooperative boat maintenance funds, rotating labor at sea, and village deliberations—into concrete tools like household cashbooks, goal-based saving plans, and rules for separating business and personal expenses, mirroring broader findings that culturally resonant delivery improves uptake of financial skills (Keliat et al., 2021; Kyeyune, 2025). Participants reported less uncertainty about irregular fishing income after learning to map seasonal catch cycles onto monthly spending envelopes and sinking funds, aligning with studies showing that structured budgeting and simple recording practices increase resilience among households with volatile earnings (Van Nguyen et al., 2022; Hidayat & Yuliana, 2022). The program's emphasis on using simple ledgers and phone-based reminders addressed two documented barriers—low numeracy confidence and irregular cash flows—while leveraging the positive association between digital use and well-being among small-scale fishers (Putri et al., 2024; Van Nguyen et al., 2022). As women in fisher households increasingly manage day-to-day purchases and savings, facilitators intentionally included joint decision-making exercises, reflecting evidence that financial literacy and inclusion can improve enterprise performance and household welfare when participation is broadened beyond the principal earner (Nugroho et al., 2023; Hidayat & Yuliana, 2022). Finally, linking savings rules to customary norms (e.g., obligations around communal events and maintenance of shared gear) helped convert tacit social expectations into explicit financial plans, a move supported by Indonesian coastal scholarship that positions local wisdom as a scaffold for sustainable, rule-based resource and financial management (Rizal et al., 2022; Trialfhianty et al., 2025).

A concrete illustration comes from a fisher household that historically sold part of its catch on credit to middlemen and rarely recorded daily expenses, leading to frequent end-of-month shortfalls. After the intervention, the family began using a two-pocket cash system—boat operations and household consumption—paired with a one-page daily ledger and weekly “crew council” to review outlays, an arrangement modeled on village *musyawarah* and cooperative boat funds. Within two months, they reported the first consistent weekly surplus earmarked for net repair and school fees, and they renegotiated one credit arrangement into cash terms by demonstrating predictable cash flow—changes that reflect wider Indonesian and regional findings that basic record-keeping, exposure to formal financial options, and simple goal-setting can improve

savings behavior, reduce costly informal borrowing, and enhance subjective well-being (Van Nguyen et al., 2022; Hidayat & Yuliana, 2022; Putri et al., 2024). While this is a program vignette rather than a controlled trial, its mechanisms and direction of change are consonant with recent evidence linking financial literacy and inclusion to enterprise performance and household welfare in village economies, and with coastal work suggesting that locally grounded rules and communal oversight help sustain behavioral change beyond the training period (Nugroho et al., 2023; Rizal et al., 2022; Trialfhianty et al., 2025).

Integrating Maritime Local Wisdom into Financial Literacy Education for Elementary School Students

In designing a model of community economic empowerment, the revitalization of maritime local wisdom in Pulopanjang Village was adapted into educational content suitable for children at the elementary school level. The integration of cultural values with financial lessons allowed children to learn money management not as an abstract concept, but as part of their everyday lives connected to the sea. For example, stories about sharing the catch among fishing crews were translated into classroom activities where children divided tokens representing fish into different “envelopes” for savings, daily needs, and school expenses. This form of experiential learning ensured that financial literacy was not only taught but also embedded in the local culture of mutual help and sustainable resource use, reflecting findings that contextualized education improves retention and relevance for young learners (Fitria et al., 2021; Anggraini & Kusumawardani, 2023).



Figure 2. Application of Maritime Local Wisdom in Elementary School Financial Literacy Education

Capacity building for children was strengthened through hands-on simulations such as role-playing a small fish market where students practiced buying, selling, and saving profits. This activity mirrored the real market environment they often see in their village, making it easier for them to connect school lessons with family practices. In one case, a group of grade-five students began applying the “three jars method” at home, separating their allowance into spending, saving, and charity jars. After several months, teachers and parents noticed improved habits of delayed gratification, with children using their savings jars to buy school supplies instead of relying entirely on their parents. This aligns with broader evidence showing that introducing financial literacy at an early age fosters responsible financial behavior and supports long-term community empowerment (Amagir et al., 2020; Listyarti et al., 2022).

The sustainability of this empowerment model was ensured by involving teachers, parents, and local leaders in continuous mentoring. Teachers embedded local wisdom-based financial activities into mathematics and social studies, while parents encouraged children to record small household expenses in simple notebooks. Over time, these practices created a culture where financial literacy was not just an individual

skill but a shared community value. Linking the program to maritime traditions, such as saving for net repairs or preparing for lean fishing seasons, gave children tangible examples of why financial planning matters for their family's survival. This culturally grounded approach reflects recent research emphasizing that financial education should be community-based, age-appropriate, and aligned with socio-cultural identity to achieve long-term impact (Nugroho et al., 2023; Hidayat & Yuliana, 2022).

Culturally Responsive Financial Literacy Education in Coastal Elementary Schools

Revitalizing maritime local wisdom in Pulopanjang Village has strong implications for elementary financial literacy. By using stories of fishermen dividing their catch for family, savings, and community needs, children learn money management in a way that feels natural and culturally relevant. Early exposure to such practices strengthens financial awareness and shapes better attitudes toward saving and spending (Amagir et al., 2020; Kholid et al., 2021).

A concrete case was seen in Pulopanjang when elementary students practiced a “fish market” simulation in class, role-playing as buyers and sellers while learning to calculate profits and save part of their earnings. Teachers observed improved financial behavior both in school and at home. This shows how contextual, hands-on learning rooted in culture enhances children's understanding of financial concepts (Fitriana et al., 2022; Amalia et al., 2023).

This model can be replicated in other coastal areas, ensuring financial literacy education also preserves cultural heritage. When schools involve parents and local leaders, knowledge becomes intergenerational, reinforcing financial empowerment while safeguarding traditions (Hapsari & Kurniawan, 2021; Nugroho et al., 2023).

Discussion

This study shows that revitalizing maritime local wisdom is an effective strategy to improve financial literacy in Pulopanjang Village. Traditions such as gotong royong (mutual cooperation), communal decision-making, and cooperative savings were successfully adapted into financial education, making abstract concepts more relatable and culturally meaningful.

The program not only increased participants' knowledge but also improved

household practices, such as budgeting, record-keeping, and savings. Involving women and children further strengthened household resilience and created intergenerational learning. For elementary students, role-playing and cultural stories provided early exposure to financial skills in ways connected to their daily lives.

Overall, the integration of maritime local wisdom ensured that financial literacy was both practical and sustainable. This approach highlights how cultural traditions can be preserved while also serving as a foundation for economic empowerment in coastal communities.

CONCLUSION

This study concludes that revitalizing maritime local wisdom is an effective strategy to enhance financial literacy in Pulopanjang Village. By embedding financial concepts into cultural traditions such as mutual cooperation, cooperative savings, and village deliberations, the program fostered both knowledge improvement and behavioral change. The initiative also succeeded in extending financial awareness to children, ensuring sustainability through intergenerational learning.

Practically, this approach can be adopted by policymakers, educators, and NGOs as a model for community-based financial literacy programs in other coastal regions. Schools and community organizations can integrate similar cultural values into curricula and training modules, thereby ensuring higher engagement and long-term impact.

However, this study faced limitations in terms of scale and duration. The intervention was limited to one village and spanned only six months, which restricts generalizability and long-term impact assessment. Additionally, reliance on self-reported practices may have introduced bias.

Future research should expand the model to multiple coastal regions to test scalability and adaptability in different cultural contexts. Longitudinal studies are also needed to evaluate the sustainability of behavioral changes and the intergenerational transmission of financial literacy. Furthermore, integrating digital financial tools with local wisdom-based approaches could provide valuable insights into modernizing community financial practices without undermining cultural identity.

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