

## Exploring the motivation toward and perceived usefulness of a financial education : program offered to low income women in indonesia

Sri Rahayu Hijrah Hati, author

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### Abstrak

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A previous study demonstrated that low incomewomen tend to have lower financial literacy. This low level of financial literacy affects the manner in which they manage their daily finances, as well as their ability to save for long term needs. Currently, the statistics show that financial literacy in Indonesia is relatively low. To support Indonesian government in improving financial literacy, especially among the most marginalized group women of low income Universitas Indonesia launched a community engagement initiative conducted in the form of financial literacy training targeted at low-income women working as streetsweepers around the university. This study investigates the motivation toward and perceived usefulness of the financial education program to improve the financial literacy of low-income women working as street sweepers around Universitas Indonesia. A mixed research method is applied in the study. The data were collected from in depth interviews and a mini survey conducted to 23 low-income female street sweepers who joined the 10 weeks financial education program. Both quantitative and qualitative data were analyzed to produce a comprehensive description of the participants perceptions and attitudes toward the financial literacy program. The study demonstrates that the majority of low income women have low motivation toward financial literacy education, and they also have a negative perception of the usefulness of such program. Thus, it is very important that all educators and trainers examine the characteristics of the trainees and assess the relevancy of the education program before they design certain community engagement program.