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1-8



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□ 16-24

□ PDF

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Empowerment of Karang Taruna in the Kali Gajah Wong Tourism Village through Increasing Literacy and Financial Inclusion

Christina Heti Tri Rahmawati (Sanata Dharma University, Indonesia)

Ima Kristina Yulita (Sanata Dharma University, Indonesia)

Firma Sulistiyowati (Sanata Dharma University, Indonesia)

Aurelia Melinda Nisita Wardhani (Sanata Dharma University, Indonesia)

□ 25-32

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Norlaile Binti Salleh Hudin (Universiti Pendidikan Sultan Idris, Malaysia)

Hasim As'ari (Universiti Pendidikan Sultan Idris, Malaysia)

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□ 33-40

□ PDF

□ pdf downloads: 100

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□ 41-48

□ PDF

□ PDF downloads: 21

□ Abstract View : 21



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49-55

 PDF

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Empowerment of Karang Taruna in the Kali Gajah Wong Tourism Village through Increasing Literacy and Financial Inclusion

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ABSTRACT

Purpose - This service activity raises the problems faced by the Kali Gajah Wong Tourism Village, where based on interviews with youth organizations as managers of the tourist village, so far the business financial management of this tourist destination has separated business and personal finances, but this has not been done regularly so it has not fulfilled the expected desires. from donors or the government who will increase capital. Therefore, financial management is important to develop this tourist destination. This mentoring activity aims to provide an understanding of financial literacy and inclusion so that tourist destination managers do not experience financial difficulties and can allocate income across various investment instruments.

Methods - This activity was carried out using mentoring methods and continued sharing from the tourist village management.

Result and discussions - The results of the assistance to the youth organization in the Kali Gajah Wong Tourism Village went smoothly and according to what had been planned, it went well and according to plan. The managers of this tourist village increasingly have a good understanding of financial literacy and inclusion and are able to separate personal and business finances, and can manage business finances more transparently.

Conclusion – The implication of the results of this service activity is that it is hoped that tourist village managers can increase their understanding of financial literacy and inclusion so that they can improve business financial management and ultimately increase the income and welfare of the local community.

Keywords: *Financial Literacy, Financial Inclusion, Karang Taruna*

INTRODUCTION

Community Based Tourism (CBT) is a tourism destination management concept that empowers local communities as the main actors in tourism development and considers sustainable tourism aspects both in terms of local culture and traditions (Ahn & Bessiere, 2023). One way of managing CBT can be represented through tourist villages. According to Surya, Suriani, Menne, Abubakar, Idris, Rasyidi & Remmang (2021) defines a tourist village as a village that is used as a tourism destination that has the attraction of natural charm, local cultural wisdom, and the friendliness of the local community and attracts tourists to visit which ultimately provides benefits. economic value to local communities. This is in accordance with Yogyakarta Mayor Regulation Number 115 of 2016 concerning the management of tourist villages where to support tourism

activities based on regional potential both in terms of natural, social, cultural and traditional charm, it is necessary to carry out activity efforts for tourist villages in the Yogyakarta area through community empowerment. Ultimately it will provide economic value for local communities.

One of the tourist villages in Yogyakarta is the Kali Gajah Wong Tourism Village. This tourist village is in the Rukun Kampung Ponggalan area, Giwangan Kemantren Village, Umbulharjo District, Special Region of Yogyakarta. This area used to be a place for dumping rubbish and the river was dirty, but the local community, especially Karang Taruna, has the initiative to turn this area into an educational tourism destination that attracts tourists. Tourist destinations in the Kali Gajah Wong Tourism Village include Dermaga Cinta, Kelengkeng Village, and Bendhung Lepen. The tourist destination at Dermaga Cinta has water attractions that tourists can use to ride a boat using the flow of the Gajah Wong river, where tourists are charged IDR5,000.00 per person to enjoy these facilities. The name Dermaga Cinta has a philosophy so that people and tourists who visit the area will love the beauty and natural potential of the Gajah Wong River as shown in Figure 1 below.



Figure 1. Dermaga Cinta in the Kali Gajah Wong Tourist Village
(Source: Personal documentation, 2023)

Figure 2 shows another tourist destination on Kali Gajah Wong, namely Kelengkeng Village, where there are 200 longan trees spread across the Sanggrahan Garden area with various variants such as Pingpong Longan, Kristal Longan, Matalada Longan, Diamond Longan, Durian Flavored Longan, and Red Longan (Suwanto , 2023). Apart from that, the next tourist destination on Kali Gajah Wong is Bendhung Lepen as shown in Figure 3 below. Bendhung Lepen is the main channel originating from the Gajah Wong River using the Mrican dam. Bendhung Lepen, on the initiative of Karang Taruna in the Kali Gajah Wong Tourism Village, is used as an irrigation canal, so as to maintain the cleanliness of the irrigation through fish cultivation by adding partitions using nets. This tourist destination provides thousands of types of tilapia and koi which attract tourists, especially children. Bendhung Lepen managers provide fish food which is sold by stalls around the tourist destination for IDR2,000.00 per glass which can be purchased by tourists. Apart from being able to feed the fish, tourists can also do fish therapy by putting their feet into the pool.



Figure 2. Kelengkeng Village in the Kali Gajah Wong Tourist Village

(Source: Suwarto, 2023)



Figure 3. Bendhung Lepen in the Kali Gajah Wong Tourist Village

(Source: Personal documentation, 2023)

Tourist destinations in the Kali Gajah Wong Tourism Village attract tourists, where the number of tourists visiting this place is around 250 people/day from Monday to Friday and around 500 people/day from Saturday to Sunday (Suwarto, 2023). However, the natural potential and large number of tourists visiting this place do not necessarily provide economic benefits to the Kali Gajah Wong Tourism Village. This is because entry tickets to this tourist destination have not yet been implemented for tourists. The economic benefits of this tourist destination have only been felt by traders who sell their goods in this place. The income obtained by the Kali Gajah Wong Tourism Village is only obtained from vehicle parking, but there is no policy regarding parking fees until now so that tourists can pay parking fees as willingly as possible. The income obtained by the Kali Gajah Wong Tourism Village is also obtained from daily levies paid by traders who sell their wares in this place amounting to IDR 2,000.00/day and the proceeds from selling some of the fish that have been harvested once every 4 months. The fish that have been harvested from the Bendhung Lepen tourist destination will be consumed by the local community and will be sold to the public if there is any left.

Based on the above problems faced by the Kali Gajah Wong Tourism Village, it is necessary to increase financial literacy and inclusion so that it can increase economic benefits and welfare of the surrounding community. Financial literacy is a person's level of understanding financial knowledge, beliefs, risks, and implementing what is understood so as to provide appropriate financial decisions and ultimately improve a person's welfare (Organization for Economic Co-operation and Development, 2020). Someone who has good financial literacy can improve their financial management and standard of living. This is in accordance with the research results of

Senda, Rahayu & Rahmawati (2020), Iriani, Rahayu & Rahmawati (2021), Rahayu & Rahmawati (2019), Rahmawati (2022), and Rahmawati, Rubiyatno & Sutadi (2022) showing that financial literacy has an effect towards financial management. Meanwhile, financial inclusion is an effort to increase access to various financial products and services, for example savings, insurance and loans so that it can improve financial management and people's standard of living (Financial Services Authority, 2017). Someone who has good financial inclusion in accessing financial services and products can improve their financial management and standard of living. This is in accordance with the research results of Agarwal, Qian & Tan (2020), Kamal, Hussain & Khan (2021), and Chipunza & Fanta (2022) showing that financial inclusion has an effect on financial management. Likewise with the Kali Gajah Wong Tourism Village, the better financial literacy and inclusion that Karang Taruna has in this tourist destination as a driving force in developing the tourist village, the more it can avoid financial problems or prevent errors in financial management (Rahayu & Rahmawati, 2022).

In the era of adapting to new habits after the Covid-19 pandemic, more and more tourists are visiting tourist destinations including the Kali Gajah Wong Tourism Village. The more tourists who visit, the more income this tourist village can generate, which comes from parking income and fees paid by traders who sell merchandise at this tourist destination. So far, the income earned from this tourist village is only the Bendhung Lepen tourist destination which is managed by the main treasurer, but has not been deposited into banking products such as savings. Apart from that, for the financial management of this tourist village, business and personal finances have been separated, but the Karang Taruna who manages the finances has not classified income and costs in more detail. This results in tourist village managers having difficulty knowing the sources of income, profits earned, and costs that need to be allocated in developing this tourist village. Therefore, this service activity is carried out to empower youth organizations in the Kali Gajah Wong Tourism Village as the driving force of this tourist village so that it can increase financial literacy and inclusion. This service activity is carried out by providing education regarding financial literacy and inclusion, as well as financial management by separating personal and business finances. It is hoped that this activity can make a contribution so that it can increase understanding of financial literacy and inclusion and can carry out good financial management, so that in the end it can increase the income and welfare of the local community by developing the potential that exists in this tourist village.

METHOD

This service activity consists of several steps, namely the first step is conducting observations and then interviews with resource persons who manage the Kali Gajah Wong Tourism Village which was carried out in January 2023. The questions asked of the resource persons included the origin of the Kali Gajah Wong Tourism Village, literacy and financial inclusion, separation of personal and business finances, and financial management. The second step is to provide assistance regarding financial literacy and inclusion, separation of personal and business finances, as well as financial management to empower Karang Taruna who manage tourist destinations in the Kali Gajah Wong Tourism Village. The target of this service activity is 15 people, where the participants in this activity are the parties who manage business finances at the Kali Gajah Wong Tourism Village. This assistance is carried out so that youth organizations have an understanding of the financial products and access to services that can be utilized as well as the benefits and risks they face, thereby helping with sustainable financial management in this tourist village. Empowering

youth organizations in aspects of financial literacy and inclusion as well as financial management is very important with the aim that (1) tourist destination managers can avoid financial difficulties in the future; 2) avoid problems if this tourist village becomes more developed and has lots of tourists and its income increases; and (3) financial managers can invest in legal financial instruments and avoid fraudulent investments. The third step is to evaluate this assistance at the final session of service activities and provide responses to input on future service activities for the development of this tourist village.

RESULTS AND DISCUSSION

One of the managers of the Kali Gajah Wong Tourism Village, Mr. Suwanto, when interviewed, stated that this tourist destination used to be a place to dispose of medical waste, so the place was not clean and healthy for the local community. Therefore, the youth organization in the tourist village has the initiative to develop the existing natural potential so that it becomes the tourist village it is today. The business management of this tourist destination is managed by Karang Taruna by involving the local community to sell around the tourist destination area to earn income. This tourist village includes 3 tourist destinations, namely Dermaga Cinta, Kelengkeng Village, and Bendhung Lepen.

Based on assistance regarding financial literacy, it was found that Karang Taruna as the financial manager of this tourist village business had carried out simple financial records including recording income and expenses for each tourist destination. Apart from that, the management of this tourist village also has a good understanding of financial literacy, one of which is having knowledge about how to manage finances well and knowing various investment instruments that can be used if this tourist destination has excess income to invest in deposit instruments, mutual funds, and savings. Tourist village managers also have an understanding of the risks they will bear if they take capital loans from certain financial institutions. Apart from that, the tourist village management has also allocated 10% for savings and the rest for consumption and investment. Furthermore, for assistance regarding financial inclusion, it was found that the income obtained from the tourist village so far was only the Bendhung Lepen tourist destination which was managed by the main treasurer, but had not been deposited into banking products such as savings. Therefore, the community service team provides assistance in accessing financial services in the banking sector to save this income.

Another form of assistance provided by the service team, as shown in Figure 4 below, is in the form of providing education about the separation of personal and business finances. This is important to do because tourist villages are expected to continue to develop and the income generated will be greater, so tourist destinations need better financial management from the managers of these tourist destinations. As this tourist destination develops, additional capital is needed from outside parties, for example from donors or other financial institutions. With this additional capital, transparency is needed in financial management, where it is necessary to separate business and personal financial management. The benefits of separating financial management are that business finances are better and can be easily controlled, financial reports are neater and can be used as a basis for monitoring business performance, appear more professional to external parties, and avoid the risk of liability, especially for personal assets. Based on the results of the discussion, the management of this tourist village has separated business and personal finances so that the financial conditions for each tourist destination are clearly visible.



Figure 4. Literacy Assistance and Financial Inclusion in the Kali Gajah Wong Tourism Village
(Source: Personal documentation, 2023)

The next step in assistance that is carried out is to carry out an evaluation as shown in Figure 5 below, where the youth organization as a financial manager wants an application regarding financial management reporting that can be accessed by all parties, for example the local community, so that it will be more transparent in its financial reporting. Because of this, the service team provided suggestions, one of which was to use the Google Doc application and share the results of their financial reports via WhatsApp group media.



Figure 5. Sharing session by Karang Taruna at Kali Gajah Wong Tourism Village
(Source: Personal documentation, 2023)

CONCLUSION

The results of the assistance to the youth organization in the Kali Gajah Wong Tourism Village went smoothly and according to what had been planned, it went well and according to plan. The managers of this tourist village increasingly have a good understanding of financial literacy and inclusion and are able to separate personal and business finances and can manage business finances more transparently. It is hoped that the implications of the results of this assistance can contribute so that in the future the tourist village will become more developed with an increase in understanding of financial literacy and inclusion, so that it can obtain additional capital from donors or other financial institutions so that in the end it can improve the welfare of the surrounding community.

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