

FINANCIAL LITERACY AND ENTREPRENEURSHIP TRAINING FOR STUDENTS OF BAITI JANNATI SUKABUMI ISLAMIC BOARDING SCHOOL

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ABSTRACT

Financial literacy and entrepreneurship training for students of the Baiti Jannati Islamic Boarding School, Sukabumi is a community service activity that aims to improve students' understanding and skills in managing finances and entrepreneurship. This activity includes learning about financial management, financial planning, investment, and entrepreneurship, combined with hands-on practice to strengthen participants' ability to start and grow businesses. In the financial literacy training, students are given an understanding of the importance of managing finances wisely, including budget planning, debt management, and the introduction of simple investments. Meanwhile, in entrepreneurship training, participants are trained to recognize business opportunities, design potential business ideas, and understand basic marketing strategies. The implementation methods used are training and workshops on financial literacy, entrepreneurial skills, and soft skill development. The activity was carried out at the Baiti Jannati Islamic Boarding School in Sukabumi involving partners and 75 students. The results of this service show that there is an increase in financial literacy and entrepreneurial skills in students, as well as encouraging the creation of independent financial welfare and positive contributions to the surrounding community. It is hoped that this service activity can provide long-term benefits for Islamic boarding school students, in the form of improving their ability to manage finances, increasing insight into the business world, and readiness to face a more independent and productive future.

Keywords: Students, Financial Literacy, Entrepreneurship.

1. INTRODUCTION

Pesantren is an educational institution that plays an important role in shaping the young generation with a religious character. However, the challenges of the modern era require students not only to master religious knowledge, but also economic skills, including financial literacy and entrepreneurship. The low level of national financial literacy is one of the problems that needs to be overcome. Based on a survey by the Financial Services Authority (OJK, 2022), Indonesia's financial literacy index has only reached 49.68%, so educational programs are needed at various levels of society, including Islamic boarding schools.

Financial literacy education has an important role in helping students or students understand and manage finances more wisely (Puspita et al., 2022). The four main concepts in financial literacy, namely earning, saving, spending, and donating, can be used as a basis for relating learning materials to daily activities (Wijayati, 2020). Through financial literacy, students and students are introduced to the meaning of working or entrepreneurship to earn income, the importance of saving wisely, the ability to distinguish needs and desires, and instilling the value of sharing with others through donations (Laila et al., 2019).

The implementation of financial literacy in the pesantren environment is expected to be able to foster the independence of students in managing financial transactions from an early age. At this stage of development, students are able to allocate money to save and prepare a simple spending plan. The provision of financial literacy skills and knowledge from an early age is expected to provide a strong foundation for students in facing financial challenges in the future (Santi et al., 2022).

Financial literacy education and entrepreneurship training activities at the Baiti Jannati Sukabumi Islamic Boarding School are believed to provide significant benefits for the students. Through this activity, students gain more in-depth knowledge and improve financial literacy skills needed in daily life (Puspita et al., 2022). Financial literacy helps students to understand the four main concepts, namely earning, saving, spending, and donating, which are the basis for wise financial management (Wijayati, 2020). With this understanding, students will learn the importance of

working or entrepreneurship to earn income, save carefully, distinguish needs from wants, and develop social care attitudes through donation activities (Laila et al., 2019).

This training is not only theory-oriented, but also provides a forum for students to practice and apply the knowledge that has been learned, especially in entrepreneurial practice. Through this practice, students are expected to increase their confidence, creative and critical thinking skills, and build responsibility in making the right financial decisions (Widiyanti, 2020). This briefing will help students be better prepared to manage their personal finances, recognize business opportunities around them, and understand the risks and benefits of every financial decision taken. Thus, this activity not only provides academic provisions, but also builds life skills that are essential for the independence of students in the future.

In addition to benefits for individuals, financial literacy and entrepreneurship education also have a positive impact on society. A generation of students who have good financial literacy will create a wiser environment in managing finances, thereby reducing the potential for financial problems in the community (Ayu, 2020). Financially literate people also tend to be better prepared to face changes in economic conditions, increase purchasing power, and strengthen economic stability at the local and national levels (Purwaningsih & Al Muin, 2021).

Furthermore, the impact of financial literacy education is not only limited to economic aspects, but also social. Students who understand how to manage their finances well will be better able to help their families and the surrounding community, both through financial management advice, and through real contributions such as donations or social activities (Korselinda et al., 2022). Thus, financial literacy activities in Islamic boarding schools have the potential to grow a generation of students who are independent, caring, and competitive.

Overall, service activities in the form of financial literacy education and entrepreneurship training at the Baiti Jannati Sukabumi Islamic Boarding School aim to improve the knowledge and skills of students in managing finances while building an entrepreneurial spirit. With these provisions, students are expected to be better prepared to face financial challenges in the future, be able to create welfare for themselves, and contribute positively to the surrounding community (Santi et al., 2022).

2. METHOD

This community service was carried out by the community service collaboration team of Universitas Prof. Dr. Moestopo (Beragama), Universitas Teknologi Yogyakarta, Universitas Tulang Bawang and a number of key partners who played an important role in its implementation on July 26, 2025. The activity was focused on the form of training and workshops aimed at the students of the Baiti Jannati Sukabumi Islamic Boarding School of 75 students. The implementation method used in this service program is training and *workshops* which are realized with several activities consisting of six consecutive activities consisting of licensing management, liaison with implementing partners and making contracts, resource preparation, orientation and mentoring stages, to evaluation at the end of the activity. These stages or methods can be seen as shown in Figure 1.

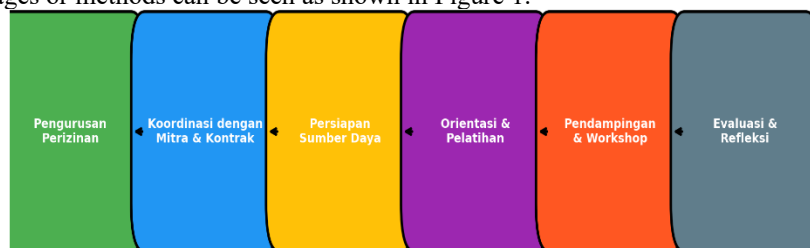


Figure 1. Stages of Service activities

The program implementation method is designed through a participatory approach, where students are actively involved in each stage of activities in order to create more applicable and sustainable learning through six structured and mutually sustainable stages. The first stage is the licensing process, which is carried out to obtain official approval from the Islamic boarding school and ensure that all activities are in accordance with applicable rules and policies. After that, it is followed by coordination with partners and the creation of cooperation contracts, in order to equalize perceptions, divide roles, and strengthen the commitment between service teams, Islamic boarding schools, and support partners. The third stage is resource preparation, including the preparation of materials, the determination of activity schedules, and the provision of necessary facilities and infrastructure.

Furthermore, the team carried out orientation and training, where students were introduced to the basic concepts of financial literacy and entrepreneurship through interactive sessions. The activity continued at the mentoring and workshop stages, which provided opportunities for students to directly practice the material they had learned, such as simple budget preparation, small business simulations, and creative group discussions. Finally, the evaluation and reflection stage was carried out to measure the extent to which the students' financial literacy and entrepreneurial skills were increased, as well as providing feedback for the sustainability of the program in the future.

Through these stages, this PKM activity is expected to improve the financial literacy of students, foster entrepreneurial skills, and make a real contribution to the independence of Baiti Jannati Sukabumi Islamic Boarding School students.



Figure 2. Meeting of Islamic Boarding School Owners

3. RESULTS AND DISCUSSION

The implementation of community service activities (PKM) in the form of financial literacy and entrepreneurship training at the Baiti Jannati Sukabumi Islamic Boarding School which was attended by 75 students showed various significant results, both in terms of increasing knowledge, practical skills, and social impact. From the aspect of financial literacy, the results of measurements through pre-test and post-test show a considerable increase. Before the activity, the average understanding of students about financial literacy only reached 55%, where most of the students were not used to making personal financial planning and still had difficulty distinguishing needs from wants. After taking part in the training, the average score increased to 80%. The students began to understand the importance of saving regularly, developing a simple budget, and managing consumption wisely. In fact, they are also introduced to simple investment concepts that can be applied in daily life, such as saving in Islamic boarding school cooperatives or setting aside money as small business capital.

In terms of entrepreneurship, students also showed encouraging development. Before the training, most students only had an interest in the business world, but did not understand how to get started. Through workshop activities, they were given the opportunity to make simple business plans, conduct business simulations, and practice making products such as snacks and handicrafts. The results of the evaluation showed that the average understanding of

entrepreneurship increased from 50% to 78%. Some students even managed to display creative business ideas, for example utilizing local ingredients for culinary businesses or developing environment-based products. This shows that pkm activities not only add theoretical insights, but also foster the courage of students in designing business opportunities according to surrounding conditions.

In addition to improving aspects of knowledge and skills, this activity also makes a great contribution to the development of students' soft skills. Group discussions, presentations, and business simulations encourage them to practice communication skills, teamwork, leadership, and critical thinking. The average soft skill score increased from 52% in the pre-test to 82% in the post-test. Students look more confident in conveying ideas, are better able to manage differences of opinion in groups, and are more skilled in making the right decisions. This change shows That the PKM program is not only oriented towards technical knowledge, but also builds character and non-academic skills that are essential to face life's challenges.

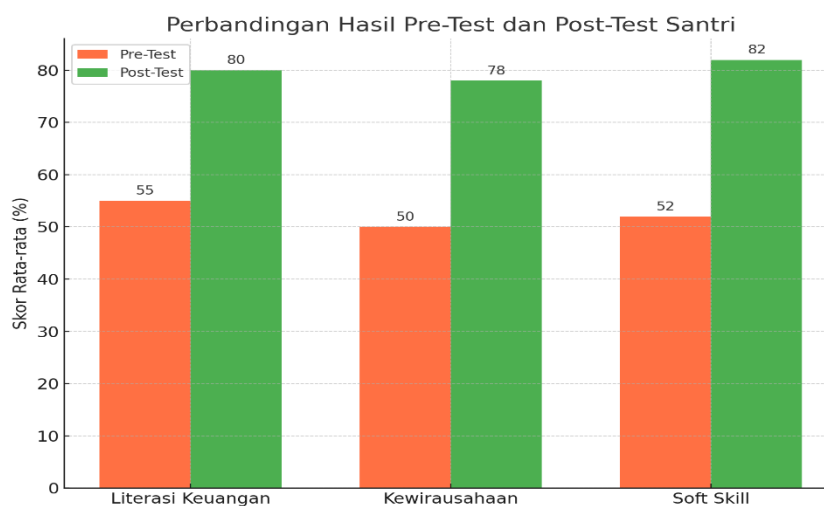


Figure 3. Pre-Test and Post-Test Survey Results of the Target Audience of Baiti Jannati Islamic Boarding School Students

The positive impact of this activity was not only felt by the students, but also by the pesantren environment and the surrounding community. The caregivers of the Islamic boarding school consider that this activity provides important provisions for students to not only master religious knowledge, but also to be able to be economically independent. Some students even stated that they would apply the knowledge gained to help parents in managing household expenses, setting aside money to save, and trying to open a small business in the environment around the Islamic boarding school. This shows the long-term potential in producing a more independent, productive, and competitive generation.

The results of the evaluation through questionnaires and interviews also revealed that the majority of students considered this activity very useful because it provided new insights that they had never gotten before. The interactive and applicable training method makes it easier for them to understand the material and excite them to participate in each session. However, there are several obstacles faced, such as time constraints so that not all materials can be discussed in depth and differences in the level of understanding between students. Therefore, the service team recommends further mentoring activities so that the knowledge and skills that have been acquired can continue to be developed.

Overall, the results of pkm activities at the Baiti Jannati Sukabumi Islamic Boarding School show that financial literacy and entrepreneurship training is able to significantly improve the knowledge, skills, and soft skills of students. This program also benefits Islamic boarding schools and the community by creating a young generation that is not only religious, but also economically independent and ready to face future challenges. Thus, this service activity has

the potential to have a long-term impact in building a culture of financial literacy and entrepreneurship in the pesantren environment, as well as supporting the realization of community economic independence.



Figure 4. Photo with Trainees of Baiti Jannati Islamic Boarding School Students

4. CONCLUSION

Based on the results of the implementation of Community Service (PKM) activities at the Baiti Jannati Sukabumi Islamic Boarding School, it can be concluded that this program has succeeded in achieving its main goal, which is to improve financial literacy, entrepreneurial skills, and the development of soft skills of students. Through training and workshops, students gain knowledge about financial management, starting from saving skills, distinguishing needs and wants, to developing a simple spending plan. In addition, they are also introduced to entrepreneurial principles, such as identifying business opportunities, drafting plans, and understanding business risks. The results of this activity show a significant increase in the knowledge, skills, and attitudes of students towards financial management and entrepreneurship.

This program also has a positive impact on the development of soft skills, including communication skills, teamwork, leadership, and confidence. Through various interactive activities, students have the opportunity to practice creative, critical, and responsible thinking skills in decision-making. This impact is not only beneficial for individual students, but also contributes to the pesantren environment and the surrounding community by fostering a generation that is independent, adaptive, and socially caring.

For sustainability, follow-up is needed in the form of mentoring, monitoring, and the establishment of a forum for entrepreneurial practices, such as business units or student cooperatives. In addition, cooperation with external institutions, such as the business world, financial institutions, and local governments, needs to be strengthened to support market access and expand networks. This program is also worthy of being replicated in other Islamic boarding schools so that the benefits of financial literacy and entrepreneurship can be felt more widely and support education-based sustainable development that is relevant to the needs of the times.

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