



## Development Of Teaching Materials For Household Financial Management Training for Women Fishermen in Tasikmadu Village

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**Abstract:** *This study aims to produce and test the feasibility of Training Materials Management of Household Financial Management in the Village Tasikmadu. This research method using Design-Based Research model. The results of the final evaluation showed that 93% -95% of the learners received excellent training evaluation results, 95% -100% of the study participants gave positive responses to the training model, 89% of the students were active in training, and 79% of the studying population had implemented financial Accounting. Based on these results, the development of teaching materials for household financial management training is ready to be implemented. Based on these results, the development of teaching materials for household financial management training is ready to be implemented. This training development is easy to apply, effective and practical, as it is developed and designed in a contextual and flexible way that is modified according to the needs and circumstances of the field. In addition, the guidebook provided in this model of financial management training has been made as attractive as possible to facilitate training activities taking into account the characteristics of female fishermen as learning citizens. So when this resource is applied it will create a fun and interesting training atmosphere.*

**Keywords:** *Teaching materials, Financial management, Household, Fisherwoman.*

### INTRODUCTION

The south coast provides many benefits for people living around it. This is what residents of Tasikmadu Village, Watulimo District, Trenggalek Regency feel, whose lives are supported and dependent on marine products. The abundance of fish of various species means that most of the residents of Tasikmadu Village choose to work as fishermen. According to Prigi Archipelago Fisheries Port (PPN) data obtained through preliminary observations by researchers, it shows that there are around 5,010 people in Tasikmadu Village who work as fishermen, 2,962 work as fish traders/processors, and 1,679 people work as other.

This shows that their lives depend on the marine wealth of Prigi Beach. Apart from that, Prigi Beach, which is currently a tourist location, is an opportunity for residents to earn additional income by selling accessories, knick-knacks, food and drinks and so on as additional income, especially when it is not fishing season in the sea.

The income earned by fishermen is usually not fixed, whether they are boat captains or fishermen who do not own a boat (ABK or captain), but usually in one day during the fishing season, fishermen can get an abundant net income of around Rp. 725,467- Rp. 15,873,430 per person for one trip to sea fishing. This income has been reduced by ship

operational costs. Because basically the marine products obtained by fishermen must be divided into three parts, namely for ship owners, fishermen, and ship operations for those who rent ships.

Earning an income of Rp. 725,467- Rp. 15,873,430 rupiah per person in a day is not a small income, but it seems that this large income cannot create a prosperous life for fishing households in Tasikmadu Village. Why is that? This is because the results obtained by fishermen depend on the fishing season and bad weather factors that occur. When the fishing season occurs, fishermen's fishing output can increase in quintals so that their income is higher. However, if it is not fishing season or the weather is bad, fishermen prefer to stay at home so that the fishermen do not have any income to meet their daily needs.

What is the income earned by fishermen used for during the fishing season? Usually this money is used first for excessive consumption without any savings activities in the household so that when it is not fishing season and fishermen do not go to sea, if they do not have income to meet their daily needs, fishermen prefer to make ends meet. by selling the goods they own to illegal auctioneers (from selling private vehicles to kitchen equipment) and borrowing from creditors or borrowing from local Joint Business Groups (JBG). Because according to the fishermen's opinion, with a lot of income during the fishing season, the fishermen can overcome the debt problem in the future. This happens continuously, like digging a hole and then covering the hole. Fisherman's households are in debt, then will pay it off when they get income during the fishing season. Then, when the fishing season is no longer there, because there is no savings, fishermen will prefer to borrow more money and so on. This is why fishing households are not prosperous families.

The definition of a prosperous family is formulated by the BKKBN as a family that can meet the needs of its family members, including clothing, food, housing, social and religious needs. Families that have a balance between family income and the number of family members can meet health needs, living together and worshiping in addition to meeting basic needs (Dewi et al., 2020). The definition of a prosperous family in the economic sense is explained in that the measurement used is abstract, for example it could be said that a family is prosperous if it is able to provide housing, clothing and educational facilities. However, fulfillment here is relative, where each family has a different measure of affluence.

How to achieve family welfare in fishing households? This can be overcome with good financial management. With good household financial management, fishermen can provide shelter, clothing and educational facilities with the income they earn during the fishing season.

In fishermen's households they usually don't think too much about how financial management should be done to meet all their needs in the long term. This is because fishermen do not have good financial management insight because the education level of fishermen households in Tasikmadu Village according to data from the Central Statistics Agency (BPS) in 2022 is mostly elementary school and junior high school. Therefore, in this study, researchers want to know how financial management is carried out in fishing households and what methods or efforts are made by fishing households to solve problems in financial management.

Basically, problems in financial management can be solved easily if someone has good financial insight (financial literacy). With good financial literacy, it will be easier for someone to organize or manage their finances effectively and efficiently. However, this does not mean that a low level of formal education indicates a person's low financial literacy. Because basically economic education related to financial literacy is not only obtained in formal education environments but can also be obtained in informal education environments and community (non-formal) environments.

From the analysis of the activities above, at the end of the research the researcher will provide a learning model along with a guidebook and training to each fishing household regarding household economic financial management for female fishermen in Tasikmadu Village, Trenggalek Regency according to what has been researched by the researcher.

## **LITERATURE**

Learning development research can be carried out in several ways such as classroom action research, quasi-experimental research and development research. Research and development (R&D) itself is a research method used to improve existing practices and products by re-developing them more perfectly by looking at the level of effectiveness of the product. According to Gay (1990) Development Research is an effort to develop an effective product for school use, not for testing

Theory, research and development has four levels, namely: Research and Development at Level 1 (the lowest level) is research to produce a design, but is not followed by making a product or testing it, Research and Development at Level 2, is a researcher who does not carry out research, but directly testing existing products, Research and Development at Level 3, where researchers conduct research to develop (revise) existing products, create revised products and test the effectiveness of those products, Research and Development at

Level 4, is research to create new products and test the effectiveness of the product (Sugiyono, 2020).

In the context of discussions related to learning model development research, when selecting and developing a learning method to be used, an analysis of the learning conditions must first be carried out. A learning model is said to be good if it has three criteria aspects according to Nieveen (1999). The three aspects of these criteria are the valid aspect (the model developed is based on strong theoretical rationale and there is internal consistency), the practical aspect (what is developed is stated to be applicable by experts and practitioners and can actually be applied in the field), and the final criteria aspect is the effectiveness aspect (the effectiveness that has been stated by experts and practitioners regarding the model and operationally the model provides results that are in line with what was expected).

In carrying out development research, models are needed that assist in development. There are several models used in development research such as the Dick & Carey model, ADDIE model, Hannafin & Peck model, Isman model, Borg & Gall model, Bergman & Moore model, and DDDE model (Sugiyono, 2019). These models are selected according to the characteristics of the products produced.

Apart from the models in development research, the type of approach used also greatly influences the process of implementing development research in the field. One type of development approach that can be used in development research is Design-Based Research (DBR). Reves, Herington, and Oliver (2009) explain that Design-Based Research is a term or method that is synonymous with development that focuses on solving fundamental problems related to education in a broad, complex, real world problem that is very important and critical for education at the same time. While maintaining a commitment to construction and explanation theory. This Design-Based Research approach is very widely used in educational settings.

In implementing Design-Based Research in the field, according to Peffers (in Witjaksono 2010), the Design-Based Research model is described into six phases, namely the first phase related to problem identification starting with a preliminary study to find out the problems faced and carry out a needs analysis for product development. useful, the second phase related to the description of objectives was carried out to limit the research questions that could be answered in the research and was related to the first phase, the third phase related to design and development was carried out to build a conceptual framework, with system design and building prototypes, testing and evaluation. In the fourth phase related to artifact testing, product development testing is carried out depending on the nature of the

artifact used to fulfill the functions and requirements that have been previously determined. In the fifth phase related to artifact evaluation, evaluation of development products/artifacts was carried out using questionnaires and interviews and the sixth phase related to communication of artifact test results was carried out to obtain conclusions.

## **RESEARCH METHOD**

Researchers developed teaching materials for household financial management training using the DBR (Design-Based Research) model. Trials are carried out to determine the suitability of the product. The level of validity of the learning community guidebook and facilitator guidebook is known from the results of trial analysis by material expert tests, learning technology expert tests, and small group tests. The development trial subjects consisted of (a) economic education experts, (b) learning media experts, (c) fisherwomen who were members of the joint business group. The type of data used is primary data which can be obtained from a needs analysis of female fishermen in Tasikmadu Village together with Nusantara Port and Fisheries staff. Test results from material experts, media experts, and small group tests. Developers collect data using questionnaires. The data analysis techniques used were descriptive statistical analysis and qualitative analysis. Descriptive analysis is used to process data from questionnaires given to subjects and then score conversion is carried out. Furthermore, data in the form of suggestions and comments is used to make product revisions.

## **FINDING & DISCUSS**

The results of the research concluded that (1) The results of the evaluation carried out at the end of each training material delivery and at the end of the training session showed that in general the students received a very good training evaluation with a percentage of 89% - 93% in the final training evaluation. Thus, this household financial management training model is considered appropriate. (2) The learning model that was tested is very suitable to be applied, this is shown in the percentage results of 95%-100%. (3) The results of the facilitator's observations of the students' attitudes and application of financial management in daily life showed that 89% of the students were active in discussions during the training, and (4) The final evaluation results of the students in the application of bookkeeping to manage finances received criteria 79 % which is in sufficient criteria. This is because not all residents have learned to apply financial management through bookkeeping.

Based on the test results that have been carried out, this development is declared very feasible. This means providing knowledge to students regarding household financial management. The product of this training received a very good response, this can be seen from the response where according to the fisherwoman the development of this training teaching material is in accordance with the needs of the learning community, this is because the training teaching material for household financial management was developed and designed based on the characteristics of the learning community by taking into account the needs and relate the problems that occur in the lives of fishing women in Tasikmadu Village.

The development of training teaching materials can be accountable and valid, because in the process of developing training teaching materials they have been designed and developed in the real world, driven by a theory (theory-driven) and grounded in relevant research between theory and practice. Design The training teaching materials in this research were developed in real terms and supported by theoretical studies and empirical evidence in accordance with the context of the subject under study. Apart from that, the training teaching materials in the form of guidebooks have been validated by experts in the field of learning technology, experts in the field of family financial management material content and subsequent small group validation tests. These teaching materials have then been tested on learning communities, namely female fishermen in joint business groups that sheltered by the Archipelago Harbor and Fisheries. This activity has been refined by taking into account the training conditions during the trial, training results, and input provided by students. This situation is in accordance with the theory expressed by Nieveen (1999) regarding the criteria for a good learning model.

The development of this training teaching material is easy to apply, effective and practical, because this training teaching material was developed and designed in a contextual and flexible manner that is modified according to the needs and conditions that occur in the field. Apart from that, the guidebook provided in this financial management training has been made as attractive as possible to facilitate training activities by considering the characteristics of fisherwomen as learning citizens. So when this training teaching material is applied it will create a fun and interesting training atmosphere. This is also in accordance with the theory expressed by Niveen (1999).

Viewed from a design point of view, the facilitator's book is suitable for use because the title is easy to understand, the cover design is attractive, the shape and size of the letters are correct and the illustrations used can make it easier for residents to learn in the training, making it easier for the facilitator to convey the material during the training. Meanwhile, if

viewed from a material perspective, the facilitator's book can also be said to be very worthy. This can be seen from the delivery of material by the facilitator during the training process which achieved the training objectives so that the learning participants were very enthusiastic in the training process. Apart from that, the facilitator's book is said to be appropriate because the facilitator's book is made according to the facilitator's needs in training activities which refers to the learning community guidebook. Apart from that, this facilitator's guidebook has passed two validation tests, namely learning technology experts, material experts and small group validation.

For students' books, seen from a design point of view, they are very good and suitable for use, this is because the title is easy to understand, the cover design is attractive, the shape and size of the letters are correct and the illustrations used can make it easier for students to learn in training so that it makes students interested in reading the guidebook. learning citizens. Meanwhile, from a material perspective, students' books can be said to be very good and interesting because they can motivate students to read the material, thereby making the training process effective and making students active in training activities. Apart from the design and material point of view, the learning community guidebook is said to be good and suitable for use because the learning community guidebook is made according to the needs of fishing women and is based on the problems faced by fishing women in their daily lives so that the learning that will be carried out in training it becomes more meaningful and provides excellent feedback for the welfare of fishermen's families because with experience it will lead to an evaluation of the lives of fishermen's households. This revision of the learning community guidebook and facilitator guidebook is in accordance with the theories of Cranto (1996) and Marzuki.

## **CONCLUSION**

Financial management is literacy or understanding related to organizing, controlling and managing money to achieve life goals, namely prosperity. Where this study can help fishing households in solving welfare problems. Most of the fisherwomen who manage household finances do not have high formal education and do not have knowledge about financial management. So it is necessary to provide training related to household financial management which is also packaged in facilitator guidebooks and learning community guidebooks which are developed in accordance with the problems and needs analysis of the learning community. This management training uses an adult learning model where residents learn to know and realize experiences that are useful for themselves. This training teaching

material using adult education is very suitable based on the results of tests by material experts, learning technology experts, and small group tests so that this training teaching material is suitable to be applied.

This teaching material for household financial management training for fishing women can be utilized and developed further by parties who care about the welfare of the fishing community. This can be done by using this training teaching material and its products as material for sharing and further development by parties who need it. Parties who utilize this training teaching material can be from Nusantara Ports and Fisheries to further guide Joint Business Groups belonging to the Fisheries Service, education and culture services in the field of adult education and out-of-school education.

Suggestions for model dimensions in this research and development can be carried out by government and non-government institutions that pay attention to fishing families on all coasts in Indonesia. Suggestions that can be made include approaching and providing information to the learning community before the learning is carried out, ensuring that the learning community has the same characteristics as the learning community that will be studied next, and collaborating with the parties that oversee the fishing community so that they can adapt the training model. which will be used with the characteristics of fishing residents in the area.

This financial management training teaching material can be further developed according to the needs of the learning community. The suggestions for further development are the development of a training model that can involve a wider range of parties to increase the knowledge of students regarding financial management. This can be exemplified through collaboration between presenters who are more experts than family financial management or out-of-school education, not just researchers who become presenters in household financial management training.

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