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THE ROLE OF FINANCIAL INCLUSION AND FINANCIAL PLANNING IN REDUCING POVERTY LEVELS IN TANAH JAWA DISTRICT, SIMALUNGUN REGENCY

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ABSTRACT

This study aims to analyze the influence of financial inclusion and financial planning on poverty levels in Tanah Jawa District, Simalungun Regency. Poverty remains a major issue hindering development in Indonesia, especially in regions with low welfare levels. Financial inclusion, as an effort to expand public access to formal financial services, is believed to improve welfare and reduce poverty. Additionally, sound financial planning is considered a crucial factor in managing individual and family economic resources to achieve stability and improve quality of life. The research method employed is quantitative with a survey approach, involving the population of Tanah Jawa District as the research sample. Data analysis was conducted using multiple linear regression to test the relationship between financial inclusion and financial planning variables on poverty levels. The results indicate that financial inclusion and financial planning simultaneously have a significant effect on reducing poverty levels in the area. These findings suggest that improving financial access and planned financial management can be effective strategies in poverty alleviation. Therefore, it is recommended that local governments and financial institutions strengthen financial inclusion programs and provide financial planning education to the community to support sustainable poverty reduction.

Keywords: Financial Inclusion, Financial Planning, Poverty Level

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh inklusi keuangan dan perencanaan keuangan terhadap tingkat kemiskinan di Kabupaten Tanah Jawa, Kabupaten Simalungun. Kemiskinan masih menjadi masalah utama yang menghambat pembangunan di Indonesia, terutama di daerah dengan tingkat kesejahteraan yang rendah. Inklusi keuangan, sebagai upaya untuk memperluas akses masyarakat terhadap layanan keuangan formal, diyakini dapat meningkatkan kesejahteraan dan mengurangi kemiskinan. Selain itu, perencanaan keuangan yang baik dianggap sebagai faktor penting dalam mengelola sumber daya ekonomi individu dan keluarga untuk mencapai stabilitas dan meningkatkan kualitas hidup. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survei, dengan melibatkan penduduk Kabupaten Tanah Jawa sebagai sampel penelitian. Analisis data dilakukan dengan menggunakan regresi linier berganda untuk menguji hubungan antara variabel inklusi keuangan dan perencanaan keuangan terhadap tingkat kemiskinan. Hasil penelitian menunjukkan bahwa inklusi keuangan dan perencanaan keuangan secara bersamaan memiliki pengaruh yang signifikan terhadap penurunan tingkat kemiskinan di daerah tersebut. Temuan ini menunjukkan bahwa peningkatan akses keuangan dan pengelolaan keuangan yang terencana dapat menjadi strategi yang efektif dalam penanggulangan kemiskinan. Oleh karena itu, disarankan kepada pemerintah daerah dan lembaga keuangan untuk memperkuat program inklusi keuangan dan memberikan edukasi perencanaan keuangan kepada masyarakat untuk mendukung penanggulangan kemiskinan yang berkelanjutan.

Kata Kunci: Inklusi Keuangan, Perencanaan Keuangan, Tingkat Kemiskinan

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I. INTRODUCTION

Poverty is one of the most fundamental and complex social and economic problems in Indonesia, including in Tanah Jawa District, Simalungun Regency. High poverty levels not only affect the welfare of individuals and families but also hinder economic growth and overall social development. Therefore, poverty alleviation efforts have become a top priority in national and regional development policies. In this context, financial inclusion and financial planning emerge as two important factors believed to significantly contribute to poverty reduction.

Financial inclusion refers to the access and use of formal financial services by all layers of society, especially groups that have traditionally been difficult to reach by conventional financial systems. Through financial inclusion, poor and vulnerable populations can gain access to financial products and services such as savings, credit, insurance, and digital payments that can enhance their economic capacity. Previous studies have shown that financial inclusion can stimulate the growth of micro, small, and medium enterprises (MSMEs), increase household income, and strengthen family economic resilience against financial shocks. Therefore, financial inclusion is not only an economic empowerment tool but also an important instrument in poverty alleviation.

Moreover, financial planning plays a crucial role in managing financial resources effectively and efficiently. Good financial planning helps individuals and families organize expenditures, save, and invest to achieve short-term and long-term financial goals. In the context of poverty alleviation, proper financial planning can reduce financial risks, enhance adaptability to economic changes, and promote welfare improvement. Previous studies indicate that well-prepared financial planning positively correlates with poverty reduction and improved quality of life

The problem statement in this study is how financial inclusion and financial planning affect poverty levels in Tanah Jawa District, Simalungun Regency. The research focuses on empirically testing the relationship between these two variables and poverty levels, as well as identifying the extent of each variable's contribution in explaining variations in poverty levels in the area. This is important considering the limited research comprehensively examining the influence of financial inclusion and financial planning in specific local contexts such as Tanah Jawa District.

The objective of this study is to analyze the effect of financial inclusion and financial planning on poverty levels in Tanah Jawa District. Specifically, the study aims to measure the significance of each variable's partial and simultaneous influence and determine the suitability of the regression model used in explaining the variability of poverty levels. Thus, the research results are expected to provide a clear and accurate picture of the role of financial inclusion and financial planning in poverty alleviation efforts in the region.

The benefits of this research are both theoretical and practical. Theoretically, this study enriches the body of knowledge, especially in development economics and microfinance, by adding empirical evidence related to the influence of financial inclusion and financial planning on poverty. Practically, the findings can serve as considerations for local governments, financial institutions, and other stakeholders in designing more effective and targeted economic empowerment policies and programs. Enhancing financial inclusion and financial planning education supported by adequate policies is believed to accelerate poverty alleviation and improve community welfare in Tanah Jawa District and surrounding areas.

Given this background, this research is highly relevant and strategic to conduct. Considering that financial inclusion and financial planning are two main pillars in inclusive economic development, a deep understanding of their influence on poverty will significantly contribute to sustainable development efforts. Therefore, this study is expected to provide useful recommendations for policy development and field practices, as well as open opportunities for broader and deeper future research.

II. THEORETICAL REVIEW

Definition of Finance

Finance is the science that studies how individuals, organizations, and companies manage their monetary resources, including how to obtain, allocate, and use funds effectively to achieve specific goals. Finance also encompasses risk management related to the use of these funds (Wikipedia). According to (Ridwan & Inge, 2003), finance is the art and science of managing money that affects the life of every organization. Finance relates to processes, institutions, markets, and instruments involved in the transfer of money between individuals, businesses, and governments. Financial management is a part of finance focusing on managing company funds to achieve the main company goals, namely maximizing company value and shareholder welfare (Guruakuntansi.com; Ridwan & Inge, 2003).

In the societal context, good financial management is essential to improve welfare and reduce poverty risks. Effective financial management enables individuals and families to regulate expenditures, save, and invest to meet living needs and plan for a better future.

Financial Inclusion

Financial inclusion is the process of expanding access to and use of formal financial services by all layers of society, especially groups that have been difficult to reach such as the poor and vulnerable. Bank Indonesia (2014) defines financial inclusion as a national development strategy aimed at increasing economic growth, reducing poverty, and decreasing social inequality through the provision of financial services that are easily accessible, affordable, and tailored to community needs (Bank Indonesia, 2014).

Formal financial services included in financial inclusion cover savings, credit, insurance, and digital payments. With access to these services, poor communities can increase production capacity, make investments, and manage financial risks better. Erlando et al. (2020) state that financial inclusion plays an important role in improving the welfare of the poor through increased capital accumulation, more equitable income distribution, and smooth consumption (Erlando et al., 2020).

However, research by (Ummah, 2015) shows that although financial inclusion can increase access to financial services, it does not always correlate directly with income equality. Some regions with high financial inclusion levels still experience significant income disparities, such as Jakarta, Bali, and Papua. This indicates that financial inclusion must be accompanied by policies supporting economic equity to effectively reduce poverty and inequality.

Financial Planning

Financial planning is the process of systematically managing individual or family finances to achieve short-term and long-term financial goals. This planning includes expenditure management, prioritizing needs, saving, and investing. The benefits of financial planning are providing direction and meaning to every financial decision to optimize the use of financial resources and reduce unwanted financial risks.

According to (Honohan, 2008), good financial planning can help reduce income distribution inequality by enhancing individuals' ability to manage their finances effectively (Honohan, 2008). Financial planning also enables individuals to adapt to changing economic and social conditions and prepare for future needs such as education, health, and retirement. In the context of poverty alleviation, financial planning is an important strategy because it helps poor communities manage limited income to meet basic needs and improve their quality of life. With good planning, communities can avoid unnecessary expenses and take advantage of available investment opportunities.

Poverty

Poverty is a condition where an individual or group cannot meet basic living needs such as food, clothing, shelter, education, and health. Poverty is a multidimensional problem influenced by economic, social, cultural, and structural factors. According to (Hasiani, 2016), poverty can be caused by limited natural resources, low human resource quality, income distribution inequality, and uneven development policies (Hasiani, 2016).

Poverty can also be viewed from the vicious circle perspective, where poverty causes low productivity and employment opportunities, which in turn reinforce the poverty condition itself (Seran, 2017). Therefore, poverty alleviation efforts must be comprehensive and sustainable, considering various causative factors. Several previous studies have examined the relationship between financial inclusion, financial planning, and poverty. Sanjaya et al. (2018) found that financial inclusion has a positive and significant effect on reducing poverty levels in several regions in Indonesia. This research emphasizes the importance of access to formal financial services as a poverty alleviation strategy (Sanjaya et al., 2018).

Another study by (Permadi, 2018) showed that good financial planning can improve the welfare of poor families by helping them manage income effectively and reduce financial risks. This study also highlights the need for financial education for the poor to enable proper financial planning (Permadi, 2018). However, some research indicates that financial inclusion alone is insufficient to alleviate poverty if not accompanied by good financial planning and policies supporting economic equity. Therefore, this study combines both variables to examine their simultaneous effect on poverty levels in Tanah Jawa District.

Conceptual Framework

The conceptual framework of this study is based on the assumption that financial inclusion and financial planning are two main factors influencing poverty levels. Financial inclusion provides access for the poor to use formal financial services that can enhance their economic capacity. Meanwhile, financial planning helps communities manage financial resources effectively to meet needs and achieve life goals. Thus, increasing financial inclusion and financial planning is expected to reduce poverty levels through increased income, investment, and better financial risk management. This framework will be tested through empirical data analysis obtained from the community in Tanah Jawa District.

Research Hypotheses

Based on the theoretical review and previous studies, the hypotheses proposed in this study are as follows:

1. H1: Financial inclusion has a significant effect on poverty levels in Tanah Jawa District.
2. H2: Financial planning has a significant effect on poverty levels in Tanah Jawa District.
3. H3: Financial inclusion and financial planning simultaneously have a significant effect on poverty levels in Tanah Jawa District.

These hypotheses will be tested using multiple linear regression analysis to determine the influence of each independent variable on the dependent variable, namely poverty levels. With this theoretical foundation and hypotheses, this study is expected to contribute meaningfully to understanding the role of financial inclusion and financial planning in poverty alleviation, especially in rural areas like Tanah Jawa District, Simalungun Regency.

III. RESEARCH METHODOLOGY

This study employs a quantitative approach with a correlational research design aimed at testing the influence of financial inclusion and financial planning on poverty levels in Tanah Jawa District, Simalungun Regency. The quantitative approach is chosen because it allows objective and systematic measurement of relationships between variables through statistical analysis, enabling generalization and empirical testing. The correlational design is used to determine the extent to which financial inclusion and financial planning variables relate to and affect the dependent variable, poverty levels.

The population in this study includes all residents of Tanah Jawa District who meet the criteria as research subjects, namely those engaged in economic activities and potentially experiencing poverty. Due to resource and time constraints, the study samples 30 respondents selected through purposive sampling, considering specific criteria relevant to the research objectives. This sample is considered representative to describe the community conditions in the area and allows valid statistical analysis.

Data collection techniques involve surveys using structured questionnaires containing questions related to financial inclusion, financial planning, and poverty levels. The questionnaire is developed based on indicators that have been tested for validity and reliability in previous studies. Primary data obtained from the questionnaires are processed and analyzed to test the research hypotheses. Secondary data are also used as supplements, including documents and reports related to the socio-economic conditions of Tanah Jawa District.

The research variables consist of independent and dependent variables. The independent variables are financial inclusion and financial planning. Financial inclusion is defined as the level of access and use of formal financial services by the community, measured through indicators such as bank

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account ownership, credit access, and use of other financial products. Financial planning is defined as the ability of individuals or families to manage finances systematically, including budgeting, setting financial goals, and risk management. The dependent variable is poverty level, measured based on indicators of income, expenditure, and household welfare conditions.

Data analysis methods include descriptive and inferential statistical tests. Descriptive tests aim to describe data characteristics and variable distributions. Inferential tests are used to test hypotheses and relationships between variables. Multiple linear regression analysis is chosen as the main method to test the simultaneous and partial effects of financial inclusion and financial planning on poverty levels.

IV. RESULTS AND DISCUSSION

Based on descriptive analysis, the majority of respondents are of productive age ranging from 25 to 45 years, with the last education level being high school, and most work in agriculture and small trade sectors. The level of financial inclusion in Tanah Jawa District shows that about 65% of respondents have access to formal financial services such as bank accounts, microloans, and insurance. However, the level of financial planning is still relatively low, with only about 40% of respondents routinely managing finances and family budget planning

Multiple Linear Regression Analysis

The results of the multiple linear regression test show that the variables of financial inclusion and financial planning simultaneously have a significant effect on poverty levels in Tanah Jawa District. The coefficient of determination (R Square) value of 0.974 indicates that 97.4% of the variation in poverty levels can be explained by these two variables, while the remaining 2.6% is influenced by other factors outside this research model.

Table 1. Multiple Linear Regression Analysis

Variable	Coefficient (β)	t-value	Significance
Financial Inclusion	Positive	Significant	< 0.05
Financial Planning	Positive	Significant	< 0.05

The table above shows statistical test results supporting the research hypothesis that financial inclusion and financial planning significantly affect poverty levels. The data is directly derived from the processed revised document, which is the primary source of this study.

Financial planning also shows a significant negative effect on poverty levels with a coefficient of -0.498 and a significance value of 0.000. This shows that the better the financial planning carried out by individuals or families, the lower the poverty level experienced. Effective financial planning helps people manage income and expenses optimally so that they can meet basic needs and avoid financial risks that can worsen poverty conditions (Honohan, 2008)

Statistical Test Results

Based on the results of data processing, the multiple linear regression model used in this study showed very significant results. The F test produced an F-statistic value of 514,661 with a significance level of 0.001, which means that the regression model simultaneously has a very large influence on the poverty level variable. This shows that financial inclusion and financial planning together are able to explain the variation in poverty levels in Tanah Jawa District very well.

The coefficient of determination (R^2) value of 0.974 indicates that 97.4% of the variation in poverty levels can be explained by the variables of financial inclusion and financial planning. This is a very high value, indicating that the regression model built is very suitable and is able to describe the relationship between these variables accurately. Partially, the t-test shows that both independent variables have a significant effect on poverty levels. The financial inclusion variable has a t-statistic value of 3.923 with a p-value of 0.001, while the financial planning variable has a t-statistic value of 5.6 with a p-value that is also significant. The regression coefficient for financial inclusion is 0.511 and for financial planning is 0.444, both of which are positive. This means that the increase in financial inclusion and financial planning is inversely proportional to the poverty level, namely the better the financial inclusion and planning, the lower the poverty level

Table 2. Data Processing Results

Variable	T-Statistic	P-Value	F-Statistic	R-Squared	Regression Coefficient
The Influence of Financial Inclusion and Financial Planning on Poverty Levels in Tanah Jawa District, Simalungun Regency	3.923	0.001	514.661	0.974	0.511 (Financial Inclusion) 0.444 (Financial Planning)

The table above shows the results of statistical tests that support the research hypothesis that financial inclusion and financial planning have a significant effect on poverty levels. This data was taken directly from the processing of revised documents which were the main source of the research.

Interpretation of Results

The significant t-test results for both independent variables indicate that financial inclusion and financial planning each play an important role in reducing poverty levels. Better financial inclusion enables communities to access formal financial services such as savings, credit, and insurance, which can enhance their economic capacity. With access to financial services, communities can make productive investments, manage financial risks, and increase income, thereby reducing poverty.

Good financial planning also proves to have a significant effect. The community's ability to manage finances systematically, including budgeting and setting financial goals, helps optimize the use of limited resources. This increases family economic resilience and reduces the risk of falling into poverty. Well-prepared financial planning also encourages saving and sustainable investment behavior, ultimately improving long-term welfare.

The very high R^2 value (0.974) shows that these two variables almost entirely explain the variation in poverty levels in the study area. This confirms that financial inclusion and financial planning are dominant factors influencing poverty in Tanah Jawa District. Therefore, interventions focusing on improving these two aspects can have a significant impact on poverty alleviation.

The findings have very important implications for local government policies and financial institutions in Tanah Jawa District. First, the results emphasize the need to enhance financial inclusion programs that not only focus on providing access to formal financial services but also include efforts to improve financial literacy and education. These education programs should be designed comprehensively and be easy to understand so that the community, especially poor and vulnerable groups, can understand the benefits of financial services and manage their finances better. Good financial literacy will encourage the community to use financial products wisely and optimize their economic potential.

Second, local governments and financial institutions should encourage the community to conduct regular financial planning through training, counseling, and continuous assistance. This assistance is crucial so that the community can apply financial planning concepts in daily life, such as managing expenses, saving, and investing according to their conditions and needs. Thus, financial planning will not only be theoretical but become a real practice with positive impacts in reducing financial risks that could worsen poverty.

Third, the development of financial products tailored to the needs of the poor is necessary. Products such as savings with small deposits, microcredit with low interest rates, and affordable microinsurance should be actively developed and promoted. These products must be supported by accessible, transparent, and responsive service systems to community needs. With appropriate financial

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products, the poor can more easily utilize financial services to enhance their economic capacity, such as business capital and risk protection.

Fourth, collaboration between government, financial institutions, and the community is the key to creating an inclusive and sustainable financial ecosystem. A participatory approach involving various stakeholders will increase community trust in formal financial services and encourage active use of these services. This collaboration also allows for the formulation of more targeted and adaptive programs to the socio-economic dynamics of the local community. Furthermore, policies supporting the strengthening of microfinance institutions and local cooperatives' capacity need to be enhanced so they can become strategic partners in implementing financial inclusion and financial planning education. Local governments can facilitate training for microfinance managers to provide quality services and effective education to the community.

Overall, the policy implications of these findings demand a holistic and integrated approach that combines improving access to financial services, financial education and literacy, development of appropriate financial products, and cross-sector collaboration. Thus, poverty alleviation programs through financial inclusion and financial planning can run effectively and provide sustainable impacts on improving community welfare in Tanah Jawa District. This approach will not only reduce poverty levels but also strengthen the economic resilience of the community in facing future challenges.

The results align with various previous studies confirming the importance of financial inclusion and financial planning in reducing poverty levels. Sanjaya et al. (2018) showed that financial inclusion has a positive and significant effect in lowering poverty in several regions in Indonesia, reinforcing this study's finding that access to formal financial services can increase the economic capacity of the poor through increased investment and productive consumption. However, this study adds the dimension of financial planning as a supporting factor that strengthens the influence of financial inclusion on poverty alleviation, thus providing new insights into the simultaneous relationship between these two variables.

Additionally, these findings support Permadi's (2018) research emphasizing the importance of financial education and planning skills in improving poor families' welfare. That study showed that good financial planning helps communities manage income effectively and reduce financial risks, consistent with this study's finding of a significant negative effect of financial planning on poverty levels. Therefore, this study provides empirical evidence that poverty alleviation depends not only on financial access but also on good financial management skills.

Furthermore, this study confirms that financial inclusion without adequate financial planning skills will not yield optimal benefits. This is consistent with Ummah's (2015) findings that financial inclusion must be accompanied by supportive policies and education to effectively reduce poverty and inequality. Hence, this study adds value by emphasizing the synergy between access to financial services and planned financial management as a more comprehensive poverty alleviation strategy.

Methodologically, this study uses multiple linear regression analysis with a very high coefficient of determination (R^2) of 0.974, indicating that financial inclusion and financial planning together explain almost all variations in poverty levels in Tanah Jawa District. This provides stronger empirical evidence compared to some previous studies that only tested partial effects or used simpler models. Thus, this study strengthens the scientific basis for developing financial inclusion policies and financial planning education as strategic efforts in poverty alleviation.

In conclusion, this study not only confirms previous findings but also expands understanding by emphasizing the importance of integrating financial inclusion and financial planning. This approach contributes significantly to the literature and practice of poverty alleviation, especially in rural areas like Tanah Jawa District, Simalungun Regency. The findings are expected to serve as a foundation for developing more effective and sustainable programs and policies to improve the welfare of the poor.

This study has several limitations that should be considered in interpreting the results and developing future research. First, the research area is limited to Tanah Jawa District, Simalungun Regency, so the findings cannot yet be generalized widely to other regions with different socio-economic characteristics. The unique social, cultural, and economic conditions in Tanah Jawa may not

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fully represent situations in other areas, so similar studies in various regions are needed to obtain a more comprehensive and representative picture.

Second, the data used in this study are cross-sectional, collected at a single point in time. This limits the study's ability to describe the dynamics of changes in financial inclusion, financial planning, and poverty levels longitudinally or over the long term. Therefore, this study cannot identify trends or changes in variable relationships over time. Future research is recommended to use panel data or longitudinal studies that allow dynamic and deeper analysis of variable changes and influences.

Third, this study only includes financial inclusion and financial planning as the main factors influencing poverty levels. However, poverty is a multidimensional phenomenon influenced by various other factors such as education, health, market access, infrastructure, and social policies. These variables are not included in this research model, so their potential effects on poverty are not identified. Future research can develop more comprehensive models by including these additional variables to provide a more holistic and accurate picture of factors affecting poverty.

Moreover, qualitative aspects can also be important complements in future research. Qualitative approaches can explore deeper social, cultural, and behavioral aspects influencing financial inclusion and financial planning, as well as barriers faced in accessing formal financial services. Thus, future studies can provide richer and more contextual understanding of factors influencing poverty alleviation.

Recommendations for future research include expanding the research area to obtain more representative results applicable to broader contexts. The use of longitudinal or panel data is highly encouraged to observe dynamic variable changes and identify long-term influencing factors. Additionally, developing research models by including other relevant variables such as education, health, and market access will provide more complete and in-depth insights.

Future research is also advised to integrate quantitative and qualitative approaches to capture aspects that are not statistically measurable but highly influential in the socio-economic context. This mixed-methods approach will enrich analysis and provide more applicable and contextual recommendations for policymakers and development actors.

By considering these limitations and recommendations, future research is expected to contribute more significantly to understanding and addressing poverty through the development of more effective and sustainable financial inclusion and financial planning strategies. This is important to support government and stakeholder efforts in designing targeted and impactful economic empowerment programs.

V. CONCLUSION

This study comprehensively reveals that financial inclusion and financial planning have a very significant influence on poverty levels in Tanah Jawa District, Simalungun Regency. Through multiple linear regression analysis, it was found that these two variables simultaneously explain up to 97.4% of the variation in poverty levels, indicating that financial inclusion and financial planning are dominant factors determining poverty conditions in the area. Partially, t-test results also confirm that each variable has a significant effect, with positive regression coefficients indicating that improvements in financial inclusion and financial planning inversely relate to poverty levels. In other words, the better the access and use of financial services and the more mature the community's financial planning, the lower the poverty levels.

These findings provide a clear picture that financial inclusion is not merely access to financial products and services but also an important instrument in economic empowerment. With good financial inclusion, communities can utilize various financial facilities such as savings, credit, and insurance that can enhance their economic capacity, expand business opportunities, and reduce vulnerability to financial risks. Meanwhile, effective financial planning helps communities manage income and expenditures systematically, save, and plan for a more stable and sustainable financial future. The combination of these two aspects is the key to significantly reducing poverty.

The practical implications of these results are broad and important for various stakeholders. Local governments and related institutions need to strengthen financial inclusion programs by expanding access to formal financial services, especially for vulnerable groups and remote areas. This can be done through financial infrastructure development, improving financial literacy, and partnerships with microfinance institutions and banks. Furthermore, education and training on financial planning should be an integral part of community empowerment programs so that people can manage finances wisely and effectively. Thus, communities not only have financial access but also the ability to utilize it optimally.

This study also opens opportunities for further research that can expand the scope of variables studied. Other factors such as education, health, infrastructure, and socio-economic policies can be additional variables potentially influencing poverty levels significantly. More in-depth and comprehensive research will provide a fuller picture of poverty dynamics and effective alleviation strategies at local and national levels. Overall, this study's contribution is very meaningful in strengthening academic and practical understanding of the relationship between financial inclusion, financial planning, and poverty. The findings provide strong empirical evidence that improving access and financial management is a primary strategy in sustainable poverty reduction. Therefore, it is hoped that these results can serve as a reference for policymakers, financial institutions, and community organizations in designing and implementing more effective and impactful economic empowerment programs.

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