

## **SURAT TUGAS**

Nomor: 003a/A/ST/WR-RPPM/AA/I/2026

Yang bertanda tangan di bawah ini :

Nama : Dr. Rino Richardo, S.Pd., M.Pd.  
Jabatan : Wakil Rektor Bidang Riset, Pengembangan dan  
Pengabdian Masyarakat

Dengan ini memberikan tugas kepada:

Nama : Defia Ifsantin Maula, SIP., MBA.,CEC.  
Jabatan : Dekan Fakultas Ekonomi dan Bisnis

Untuk dapat Pengabdian Masyarakat sebagai Narsumber pada Kegiatan Pembekalan KKN Tahun 2026 dengan tema “**Strategi Pemberdayaan Ekonomi Masyarakat Desa melalui Penguatan Literasi Ekonomi**” yang dilaksanakan pada:

Hari/tanggal : Jumat, 23 Januari 2026  
Waktu : Pukul 10.30 WIB – selesai  
Tempat : ZoomMeeting

Demikian surat tugas ini diberikan untuk dapat dipergunakan sebagaimana mestinya.

Hormat kami, 20 Januari 2026

**Wakil Rektor Bidang Riset, Pengembangan dan  
Pengabdian Masyarakat**


**Dr. Rino Richardo, S.Pd., M.Pd**

Tembusan

1. Arsip
2. Ybs



# COMMUNITY ECONOMIC EMPOWERMENT

*Through Economic Literacy*

*Pre-Community Service Briefing  
Defia Ifsantin Maula, S.I.P., M.B.A., CEC.  
Yogyakarta, 23 Januari 2026*



***You're Not Going to Save the Village.***

And that's exactly why you matter!



## WHY THIS SESSION MATTERS

- ➔ Villages are **not lacking potential**
- ➔ Villages are **not economically illiterate**
- ➔ The real gap is **economic literacy**, not effort

Many villages have income - but not control over their **economic decisions**.



## REALITY CHECK

Villages are  
**NOT:**

- ✗ Lazy
- ✗ Unproductive
- ✗ Backward



**Villages ARE:**

- ✓ Resource-rich
- ✓ Skill-heavy
- ✓ Opportunity-dense

The missing link? **Economic literacy**

## WHAT DOES 'RESILIENT VILLAGE' MEAN?

A Resilient Village is one that is:



1. Physically healthy
2. Socially educated
3. Economically strong
4. Digitally literate

Without economic strength, health education and digital literacy will not be sustainable.

## WHAT IS ECONOMIC LITERACY?

- **Economic literacy is NOT economic theory.**
- **Economic literacy means the ability to:**
  - ✓ Make everyday financial decisions
  - ✓ Distinguish needs vs. wants
  - ✓ Calculate basic costs and profits
  - ✓ Identify opportunities in the local environment

- **Simple example:**

1. Why does a busy business still stay poor?
2. Why do farming communities still buy basic food?



## VILLAGE ECONOMY: WHAT YOU'LL ACTUALLY SEE

### Real situations (not theory):

- Business income = household money
- No daily records
- Fear of loans AND fear of growth
- Selling cheap because “that’s how it’s always been”



**Key message:** “This is not a motivation issue. It’s a decision-making issue.”

## YOUR ROLE AS STUDENTS (IMPORTANT!)

### You ARE:

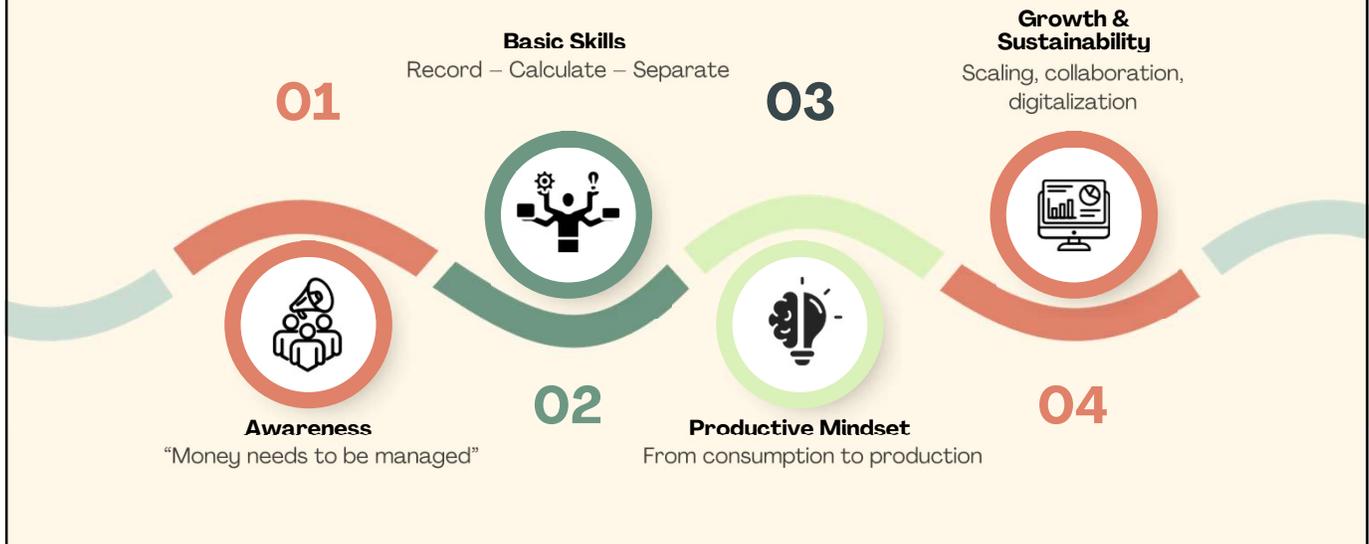
- ✓ Facilitators of economic understanding
- ✓ Learning partners for the community
- ✓ Translators of economic concepts into everyday language

### You are NOT:

- ✗ Economic saviors
- ✗ Instant consultants
- ✗ Policy makers



## A Simple Framework : 4 Levels of Economic Literacy



## Strategy 1: Shift From Consumer to Producer

### Goal

Encourage value creation, not just consumption

### Student activities:

1. Map local resources and skills
2. Discuss: "What can be produced locally?"
3. Observe existing micro-businesses

### Key Line

Villages often become markets, not producers – this must change.



## Strategy 2 : Practical Financial Literacy

### What to teach (Keep it simple) :

---

1. Separate business and personal money
2. Daily cash records (paper is fine!)
3. Basic cost calculation
4. Profit awareness

### Avoid this:

---

- ✗ Complex financial terms
- ✓ Real-life stories and analogies



## Strategy 3 : Digital Literacy for Economic Purposes

### Digital literacy is NOT just social media.

---

It Includes:

1. Product presentation
2. Pricing transparency
3. Trust-building with customers
4. Awareness of digital fraud

### Student support can include:

---

1. Smartphone product photography
2. WhatsApp Business setup
3. Simple online communication

### Reminder

---

Technology without literacy creates new risks.



## Strategy 4 : Collective Economic Empowerment

Rural economies are collective by nature

### Approaches

1. Group-based enterprises
2. Simple cooperatives
3. Shared production and marketing

### Why this work:

1. High trust
2. Limited capital
3. Shared risk



## HOW DO WE MEASURE SUCCESS

### NOT

- ✗ Immediate wealth
- ✗ Viral Businesses
- ✗ National-scale impact



### BUT

- ✓ Communities start recording finances
- ✓ Better decision-making
- ✓ Awareness of profit and sustainability

## **CLOSING**

**“Community service is not about what you teach -  
but what the community can do after you leave.”**

**Call to Action:** Be economics students who are grounded, not  
distant.

*Thank You!*