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### The Role of Financial Literacy in Post-Disaster Financial Management of MSMEs: A Case Study in Huntap Duyu and Balaroa Sub-districts, Palu City

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ARTICLE INFO	ABSTRACT
<p><b>Article History:</b> Submitted: 15 February 2024 Reviewed: 23 March 2024 Revision : 17 April 2024 Accepted : 21 May 2024 Available online: 26 July 2024</p> <hr/> <p><b>Keywords:</b> Micro, Small, and Medium Enterprises (MSMEs), financial literacy, post-disaster, financial management, economic empowerment.</p> <hr/> <p><b>Corresponding Author:</b> Irma Damaiyanti Lelewana email: <a href="mailto:irmadamayanti0902@gmail.com">irmadamayanti0902@gmail.com</a></p>	<p>Micro, Small, and Medium Enterprises (MSMEs) play an important role in post-disaster economic recovery, including in relocation areas such as Huntap Duyu and Balaroa Sub-districts in Palu City. This study aims to explore the role of financial literacy in MSME financial management practices in both sub-districts. The method used is a qualitative approach with an intrinsic case study, which includes in-depth interviews, participant observation, and documentation to obtain data on the level of financial literacy, financial management practices, and challenges faced by MSME actors. The results of the study indicate that most MSME actors in the area have a low understanding of financial literacy, which is reflected in informal and intuitive financial management practices. However, there are differences between business actors in Duyu and Balaroa, with MSME actors in Duyu being more open to financial training and assistance.</p> <p>This study provides theoretical contributions in the development of financial literacy in the post-disaster context and practical in designing more effective community-based economic empowerment programs. These findings are expected to be the basis for supporting institutions and policy makers in designing more relevant interventions for MSMEs in relocation areas. The right financial education program can help MSMEs improve their business resilience and economic sustainability in the future.</p>

### INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) have a very important role as the backbone of the Indonesian national economy, especially through job creation and strengthening local economic stability (Lestari et al., 2022; Octaviani, 2023). In the context of disaster-affected areas, such as those in Palu, the role of MSMEs is increasingly strategic and has the potential to become the driving force for community economic recovery. With disrupted socio-economic conditions, MSMEs can function as a vehicle for economic empowerment for affected residents, as well as a means to restore economic independence after a disaster (Dewi & Nur, 2022; Kusuma et al., 2022).

However, behind this potential, MSMEs in Indonesia still face major challenges, one of which is limitations in financial management (Fitriani & Andriana, 2024). Many MSME actors do not yet

have sufficient understanding of transaction recording, cash flow management, and proper financial planning. Poor financial management activities can cause difficulties in maintaining business continuity, accessing financing, and determining the direction of long-term business development (Meliza et al., 2023). Research also shows that low financial literacy is often the main cause of unhealthy financial practices among MSMEs, such as using business capital for consumptive needs or taking loans without careful calculation (Sari et al., 2023).

In the post-disaster context, the issue of financial literacy becomes even more pressing. When MSMEs in relocation areas such as Huntap Duyu and Balaroa have to adapt to new conditions that are not entirely stable, a good understanding of financial literacy is key to helping them navigate this uncertainty (Pebrianti et al., 2023). Business resilience is highly dependent on individual skills in managing resources effectively and efficiently, where financial literacy serves as an important element in planning short-term and long-term finances, as well as optimally utilizing existing opportunities (Rasjid et al., 2023).

Based on this background, the study aims to answer the question of how financial literacy plays a role in the financial management practices of MSMEs in Huntap Duyu and Balaroa Villages. This study is expected to explain the level of financial literacy of MSME actors, explore their financial management practices, and analyze the role of financial literacy in supporting the sustainability and resilience of their businesses after a disaster (Setiawan & Saputra, 2021). The findings are expected to contribute to the development of more relevant financial education programs, as well as assist policy makers in designing MSME empowerment interventions based on specific needs in the relocation area (Andriyani & Mulyanto, 2022; Sanistasya et al., 2019).

## **RESEARCH METHODOLOGY**

This study uses a qualitative approach to deeply understand the role of financial literacy in financial management by Micro, Small, and Medium Enterprises (MSMEs) in post-disaster relocation areas, namely Huntap Duyu and Balaroa Villages, Palu City. The use of this approach is important because it allows researchers to explore the subjective experiences, social meanings, and economic life contexts of MSME actors that may not be explained by the quantitative method of (Martín & Soetjipto, 2022). The type of method used is an intrinsic case study, where the main focus of the research is to understand a specific phenomenon, namely the dynamics of financial literacy and financial management practices of MSMEs in post-disaster areas (Azhar & Arofah, 2021).

This study targets two sub-districts that represent the characteristics of post-disaster communities with complex economic challenges and unique recovery processes. In this context, it is important to examine how MSMEs in Huntap Duyu and Balaroa rebuild their businesses after experiencing a disaster, considering that MSMEs have great potential to play an important role in economic recovery (Syamsul et al., 2023). The research subjects consisted of active MSMEs from various business sectors, such as trade, culinary, services, and crafts, which represent the demographic diversity in the area (Setiawan & Saputra, 2021).

Several data collection techniques used in this study include in-depth semi-structured interviews, participant observation of business activities, and documentation that includes informal financial records of MSME actors. This methodology is in line with the qualitative research approach that emphasizes the importance of in-depth information to provide a rich understanding of financial management among MSMEs (Meliza et al., 2023).

The data obtained will be analyzed using thematic analysis, following the steps developed by Braun and Clarke. This process begins with data familiarization, initial coding, theme search, theme review, definition, and naming of appropriate themes (Arianti & Azzahra, 2020). To increase data validity, source and technique triangulation strategies, member checks, and audit trails are used to ensure the accuracy and reliability of the information collected (Yanti et al., 2022). Through this systematic approach, research is expected to produce an in-depth understanding of the role of

financial literacy in the financial management of MSMEs in diverse and specific environments such as Huntap Duyu and Balaroa.

## RESULTS AND DISCUSSION

### Results

#### Research result

This study reveals the dynamics of financial literacy and financial management practices of MSME actors in Huntap Duyu and Balaroa Villages, Palu City. With an intrinsic case study approach and thematic analysis, the results of the study show a complex but potential reality in a post-disaster context.

#### MSME Profile and Business Sector Distribution

Of the total 70 MSME actors interviewed, the majority (71.43%) are engaged in the trade sector such as grocery stores, basic food kiosks, and clothing stores. The rest (28.57%) run businesses in the service sector such as salons, workshops, and laundries. This shows that the trade sector is the main choice in the economic recovery of the community after the disaster.

#### Level of Financial Literacy Understanding

Based on interviews, only 20 MSME actors have general knowledge about financial literacy: 5 from Balaroa Village and 15 from Huntap Duyu Village. Of that number, only 10 people understand the basic principles of financial management, such as budgeting, recording cash flow, and calculating profits. The majority of other respondents (50 people) do not have adequate understanding, and are unable to distinguish between personal and business expenses.

#### MSME Financial Management Practices

None of the MSMEs use formal financial reports. Some only record daily transactions irregularly in a notebook or separate paper. For example, Mrs. S (a cake seller in Duyu), admitted:

*"I usually just remember the money that goes out to buy ingredients and the money that comes in from sales. Sometimes I write it down on paper, but I often forget."*

Likewise, Mr R (owner of a motorbike repair shop in Balaroa) stated:

*"I never made a report. I used the money directly to buy goods or household necessities."*

This indicates that financial management practices are still informal and intuitive.

Several other MSME players also showed similar tendencies:

Mrs. L (a traveling vegetable seller in Palupi) said:

*"I never separate my business money from my personal money. If I run out of capital, I just ask my husband, and then I sell the vegetables again. What's important is that I have income every day."*

Mr. H (a grocery trader at Tavanjuka market) explains:

*"I only note it down if I buy goods in large quantities. But for daily sales, I don't note it down, because I already know roughly how much profit I make."*

Ms. D (laundry business owner in Tatura) said:

*"I have a notebook, but sometimes I'm too lazy to write. Because I'm busy with myself. If money comes in, I put it in my wallet, later if I need to pay for electricity or buy detergent, I just take it out."*

Mr. T (seller of credit and electricity tokens in Tatanga) said:

*"I keep everything on my phone, but not a financial app. I only use WhatsApp to note down who owes money and when to pay it. That's all."*

Mrs. Y (a handicraft entrepreneur in Silae) admitted:

*"I actually want to learn how to make financial reports, but I don't know where to start. So far, I've only been guessing, as long as I have money to buy materials and pay the workers."*

Interview results show that the majority of MSME actors still rely on memory, irregular recording, and do not separate business and personal finances. Although there is a desire from some actors to improve financial practices, limited knowledge and time are the main obstacles. Thus, MSME financial management is still informal, intuitive, and does not support a systematic decision-making process.

### **Differences in Understanding between Two Sub-districts**

Although the majority of MSMEs do not yet have adequate financial literacy, there is a striking difference between business actors in Duyu and Balaroa. MSMEs in Duyu tend to be more open to training and mentoring. For example, Mrs. L, the owner of a banana chips business in Duyu, said:

*"I once participated in training from an NGO, taught how to make a cash book. Although not yet routine, I have started to record expenses and income."*

Meanwhile, in Balaroa, business actors generally do not have much access to business assistance or financial management training.

### **Identification of Two Financial Literacy Groups**

Thematic results reveal two groups of MSME actors:

#### **1. MSMEs with Adequate Financial Literacy**

- Able to create a budget and separate personal and business finances.
- Get to know basic financial products such as savings, loans, and insurance.
- Applying basic principles of business management such as calculating production costs and setting selling prices.

#### **2. MSMEs with Low Financial Literacy**

- Not recording financial transactions systematically.
- Have no knowledge of loans or other financial products.
- Tend to have difficulty in controlling cash flow and developing the business.

### **Observation Findings and Documentation**

Observations on business activities show that MSME actors focus more on daily operations than financial aspects. The documentation found is generally in the form of:

- Simple cash book without format.
- Purchase and sales receipts are not kept neatly.
- There is no simple income statement or balance sheet.

### **Research discussion**

The discussion of this study reveals the dynamics of financial literacy and financial management practices of Micro, Small, and Medium Enterprises (MSMEs) in post-disaster areas, especially in Huntap Duyu and Balaroa Villages, Palu City. Using a qualitative approach to intrinsic case studies and thematic analysis, the findings of this study indicate that although the MSME sector plays a role as a pillar in post-disaster economic recovery, the financial practices implemented are still far from ideal (Kusumawati & Putri, 2023). The trade sector is the dominant sector chosen by post-disaster communities because it is considered to provide fast cash flow and more controlled risks; however, this dominance is not balanced with adequate financial literacy competencies (Meliza et al., 2023)

Most MSMEs do not yet understand the basic principles of financial management, such as recording transactions, preparing budgets, and separating business and personal finances. Many business actors still rely on memory to record transactions or only record large amounts that are considered important. This informal practice reflects low managerial capacity in financial aspects that can hinder rational and systematic business decision-making (Suryandani, 2022). To improve

financial management capacity and business sustainability, appropriate and continuous financial training is needed (Febrian, 2025).

Furthermore, this study found that there were two groups of MSMEs that differed significantly in terms of financial literacy. The first group had a relatively adequate understanding of simple financial management and basic financial products, while the second group experienced limitations in both knowledge and practice. This suggests that the financial coaching approach needs to be tailored to the segmentation and specific needs of each group (Kusuma et al., 2022). The differences between business actors in Huntap Duyu and Balaroa also show that access to training and mentoring is an important factor in improving financial literacy. Those who had received training showed positive developments in financial recording, although not yet fully systematic (Paskual et al., 2023).

Findings from observations and documentation reinforce the results of interviews that the majority of MSMEs have not adopted standard financial recording practices. The use of unformatted cash books, scattered notes, and the absence of basic financial reports reflect the weak culture of financial recording and accountability in these small businesses (Kusumawati & Putri, 2023; Meliza et al., 2023). These weaknesses risk hampering business growth and access to formal financing, which are urgently needed to support the development of MSMEs in this post-disaster situation (Adibah et al., 2023; Putri, 2024).

### **Theoretical Implications**

Theoretically, this study enriches the literature on financial literacy in the context of post-disaster economic recovery, especially in the informal sector. This finding supports the financial capability theory which states that financial literacy must be accompanied by opportunities and access to adequate financial services. This study also shows that limited literacy is not solely related to a lack of knowledge, but is also influenced by time constraints, business priorities, and access to context-appropriate training (Azhar & Arofah, 2021; Lestari et al., 2022).

Furthermore, the findings on intuitive and informal financial practices can be interpreted through the perspective of bounded rationality, where business actors make decisions based on limited information and inadequate cognitive capacity to formulate optimal financial strategies (Octaviani, 2023). This implication suggests the need for micro-enterprise management theory to consider the social, cultural, and psychological aspects of financial decision-making in small business actors (Asep et al., 2024; Daswal et al., 2023).

Several previous studies have also underlined the importance of financial literacy in the sustainability of MSMEs. Factors such as the use of accounting information and business capital have a significant impact on the sustainability of MSMEs, emphasizing the importance of financial literacy in this context (Mulyanti & Nurhayati, 2022; Nurjanah et al., 2022). In addition, studies have shown that the adoption of financial technology can strengthen the financial capacity of MSME actors, which is relevant in the broader context of financial literacy and financial inclusion (Pebrianti et al., 2023; Pida & Imsar, 2022).

The importance of training and mentoring in improving financial literacy of MSMEs is also emphasized in these studies. Training that focuses on financial management strategies and the use of digital technology has been shown to have a positive impact on the financial management behavior of MSME actors (Anindynta & Sulistyono, 2024; Widiastuti & Yudiono, 2024). With an inclusive approach, MSME actors can better understand fundamental financial aspects, which in turn contributes to the resilience of their businesses amidst uncertainty (Martín & Soetjipto, 2022; Widyaningsih & Widodo, 2024).

### **Practical Implications**

The results of this study provide clear directions for practical interventions that can be carried out by local governments, NGOs, banks, and training institutions in improving financial literacy and financial management of MSMEs. One step that needs to be taken is the preparation of a contextual financial literacy curriculum that is tailored to the needs of local MSME actors (Karki et al., 2022). The curriculum must use a participatory approach and be based on their daily business practices, considering that training materials that are too theoretical or technical tend to be difficult to understand and apply (Chang-Richards et al., 2017; Kaim & Kubbe, 2025).

In addition, one-off interventions, such as single training, have proven to be less effective. Therefore, ongoing mentoring programs are essential; regular mentoring, such as through a mentor system or learning community for entrepreneurs, will be more effective in forming systematic financial recording and management habits (Lin et al., 2017). Digitalization of financial recording is also important, considering that some MSMEs already use technology such as WhatsApp or mobile phones to record their transactions (Keyvanfar et al., 2021). The development of a simple, locally-based financial recording application that is integrated with digital financial services can greatly assist MSMEs in simplifying the process of recording and managing finances (Tsai et al., 2011).

The separation of personal and business finances also needs to be emphasized in initial training, as this practice is the basis for business sustainability. Awareness of the importance of this separation will help MSMEs maintain the financial health of their businesses (Kennedy et al., 2021). Collaboration with financial institutions is essential in increasing MSMEs' access to financial products that suit their needs. Banks and microfinance institutions need to provide products that are friendly to informal business actors, including providing financial education as part of the credit-granting process (Dube et al., 2021; Shi et al., 2021).

Finally, utilizing local social capital can be an effective strategy in expanding the reach of financial education. MSMEs who already have a better understanding can be involved as local champions or financial literacy agents in their communities, to spread financial knowledge through peer learning methods that are more easily accepted by other business actors (Iqbal et al., 2024; Xiang et al., 2018; Yi & Tu, 2018).

## **CONCLUSION**

Based on the results of research conducted in Huntap Duyu and Balaroa Villages, Palu City, it was found that financial literacy plays a very important role in the sustainability and resilience of micro, small, and medium enterprises (MSMEs) post-disaster. Although the majority of MSME actors show awareness of the importance of financial management, only a few understand basic concepts such as budgeting, recording cash flow, and calculating profits. Existing financial management practices are still very informal and carried out in an irregular manner, such as relying on memory or unsystematic manual recording. This indicates a gap between basic knowledge of finance and its application in daily practice.

However, the differences in understanding of financial literacy between MSMEs in Duyu and Balaroa Villages indicate potential for capacity building. MSMEs in Duyu tend to be more open to training and mentoring provided by non-governmental institutions, which can improve their financial management practices. In contrast, MSMEs in Balaroa are more constrained in accessing similar training or support. Therefore, this study proposes the importance of improving financial literacy through more contextual and community-based education programs to help MSMEs in post-disaster areas to better manage their finances and support their business resilience in the long term.

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