

# **ASSISTANCE IN INCREASING FINANCIAL AND DIGITAL LITERACY FOR FORMER INDONESIAN MIGRANT WORKERS IN KRAJAN VILLAGE, KALIKOTES DISTRICT, KLATEN DISTRICT**

**by Lilia Pasca Riani, Mustofa, Aula Ahmad Hafid Saiful Fikri, MAimun Sholem, Supriyanto**

## **ABSTRACT**

Indonesian Migrant Workers (PMI) are one of the nation's heroes because they are recognized as a source of foreign exchange for the Indonesian nation. The existing demographic portrait shows that the majority have secondary school education, domiciles come from villages, the occupation of the head of the family (husband) is as a laborer or construction worker with the husband's income level being uncertain. This classic problem is what makes them force themselves to work abroad, known as Indonesian Migrant Workers, with the aim of improving the family economy. In Krajan Village, Kalikotes District, Klaten Regency, there are around 150 former PMI people who often have problems using technology, especially the internet. The problems faced are getting caught in debt/online loans, fraud under the guise of investment, and consumerist lifestyles. The root cause of this problem is that these former PMIs do not yet have adequate knowledge about how to take advantage of the convenience of technology, and are not able to think further about the consequences of their careless actions. So, in this PkM DLK activity, our team of servants from the Economics Education Study Program took the initiative to provide workshops on financial literacy, digital literacy, digital ethics and digital psychology so that these former PMIs can increase their knowledge and abilities in utilizing information technology and be wiser and more ethical. , and a good conscience in activities with social media. The output of this PkM is an increase in financial literacy, digital literacy, digital ethics and digital psychology for former PMI in Krajan Village, Kalikotes District, Klaten Regency, with mandatory outputs in the form of publication in the Sinta-indexed Community Service journal and publication output in the media.

This service activity was carried out in approximately 6 months with 4 (four) main activities, namely, first, initial socialization, counseling on increasing financial literacy, digital literacy, digital ethics and digital psychology. Second: implementation of workshops by resource persons from the Service Team Lecturers, third: evaluation of activities to photograph the implementation of counseling materials by former PMI mothers in Krajan Village, and fourth: reporting of activities to the university.

Kata Kunci: *FORMER INDONESIAN MIGRANT WORKERS, Financial Literacy, Digital Literacy, Digital Ethics, Digital Psychology*