

THE ROLE OF WOMEN FARMERS GROUPS IN BUILDING HOUSEHOLD ECONOMIC RESILIENCE WITH FINANCIAL LITERACY AS MEDIATION

Yuniar Nursyamsiah Setiorini^{1*}, Anton Watoni²

¹² Master of Management, Universitas Siliwangi, Indonesia

*Email corresponding author: yuniar.setiorini@gmail.com

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Abstract

Household economic resilience is an important aspect in maintaining the stability of family welfare, especially for women farmer groups in urban areas. The role of Women Farmers Groups is not only related to production activities, but also has the potential to increase the economic capacity and financial literacy of its members. This study aims to analyze the influence of the Role of Women Farmers Groups on household economic resilience with financial literacy as a mediating variable. This study was conducted in Tasikmalaya City, from February to April 2026 using a quantitative approach. The variables studied included the Role of Women Farmers Groups, Financial Literacy, and Household Economic Resilience. Data were collected through a 1–5 Likert-scale questionnaire to 50 members of Women Farmers Groups and analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS). The results showed that the Role of KWT has a positive and significant effect on financial literacy and household economic resilience. Financial literacy was also proven to have a positive effect on household economic resilience. The mediation test showed that financial literacy fully mediates the relationship between the Role of Women Farmers Groups and household economic resilience. These findings indicate that strengthening the educational and economic empowerment functions within Women Farmers Groups can improve members' financial management skills, thereby strengthening family economic resilience. This research provides theoretical contributions to the development of an empowerment model based on financial literacy mediation, as well as practical implications for local governments in designing sustainable capacity-building programs for Women Farmers Groups.

Keywords: Women Farmers Groups, Household Economic Resilience, Financial Literacy, SEM-PLS, Empowerment Model

INTRODUCTION

The Sustainable Development Goals are a series of global goals designed to address various challenges facing the world, including poverty, inequality, climate change, environmental degradation, peace and justice with a target of achieving the year 2030 (Mardiana, 2024). Poverty eradication (SDG 1), gender equality (SDG 5), and inclusive economic growth (SDG 8) are the main focuses of the SDGs. Productive employment opportunities and decent work for all are crucial for achieving the Sustainable Development Goals (SDGs) (Haibah et al., 2024). Achieving the Sustainable Development Goals requires support and collaboration from various stakeholders, including the public, private sector, and civil society (Sudirman & Susilawaty, 2022).

In line with the global agenda, Indonesia's Vision 2025–2029 "Together with Advanced Indonesia, Towards Golden Indonesia 2045" is outlined in Asta Cita where gender equality and strengthening the role of women, economic growth, economic equality and poverty eradication are included in the National Priorities. (Kementerian PPN/Bappenas, 2025). At the local level, the Tasikmalaya City Government supports this vision through the "Tasik Pelak" program in RPJMD 2025–2029. The Tasik Pelak Program aims to strengthen the community economy through empowering community groups, including Women Farmers Groups. In this context, the role of

Women Farmers Groups is strategic in integrating women's empowerment, family economic strengthening, and food security.

Women's contribution to the economy has a significant role in improving household welfare and strengthening women's position in family decision-making (Suwena et al., 2024). In this context, various programs and activities organized by the Women Farmers Group have proven effective as empowerment instruments. By optimizing free time for productive activities, the Women Farmers Group has been able to transform women's roles into economic drivers, significantly impacting family financial stability (Mudatsir & Sumarni, 2025).

Increased income from economic activities does not necessarily improve family economic resilience. This is due to the community's lack of ability to manage money effectively. Therefore, effective money management practices are needed to improve family well-being. Financial management is the practice of managing money in everyday life, aimed at achieving financial well-being (Santiara & Sinarwati, 2023).

Financial literacy is one way to improve the quality of household financial management. Financial literacy encompasses not only financial knowledge but also the ability to manage income, savings, and spending decisions. Financial literacy can influence a person's mindset about their financial situation and influence strategic financial decision-making and financial management (Santiara & Sinarwati, 2023). Based on the results of the 2025 National Survey on Financial Literacy and Inclusion, conducted by the Financial Services Authority and the Central Statistics Agency, data showed that women's financial literacy index was lower than men's. Using the Sustainability Method, the women's financial literacy index was 65.58 percent and men's was 67.32 percent. Using the DNKI Coverage Method, the women's financial literacy index was 65.73 percent and men's was 67.53 percent (OJK, 2025).

Tasikmalaya City has potential agricultural resources in the form of farmer groups, whose numbers have continued to increase from 2021 to 2023. In 2021, there were 145 Women Farmers Groups, in 2022, 154 Women Farmers Group, and in 2023, 161 Women Farmers Groups (Pemerintah Kota Tasikmalaya, 2025).

Based on this description, this study aims to analyze the role of Women Farmers Groups in improving household economic resilience and how financial literacy acts as a mediating variable. The research location is in Tasikmalaya City. The results of this study are expected to provide both theoretical and practical contributions to the development of women's empowerment and increasing household economic resilience.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

2.1. Women Farmers Groups

Women Farmers Groups are community-based institutions that foster human capital development for women by fostering camaraderie, harmony, and shared interests in agricultural and fisheries resource management (Astrini, 2021; BPPSDMP, 2022). As a strategic instrument, Women Farmers Groups play a role in encouraging women active participation in optimizing local potential and strengthening the economic resilience of farming families (Eyato et al., 2026; Widiastuti et al., 2022). In addition to production activities, empowerment within Women Farmers Groups also encompasses managerial capacity transformation, such as household financial management literacy, post-harvest processing innovations to increase product added value, and marketing network expansion strategies (Mudatsir & Sumarni, 2025).

As a local institution operating in the voluntary sector, the Women Farmers Groups serves as an intermediary, bridging members' access to agricultural goods and services (Akbar et al., 2022). This role enables individual empowerment, aimed at fostering intellectual and economic independence, leading to financial independence (Rusli et al., 2022). The success of this empowerment is evident when members are able to optimize their homesteads as productive assets, both technically and economically (Handoko et al., 2025; Jati et al., 2025; Rahmawati &

Kriswanto, 2025). Consequently, involvement in the Women Farmers Groups significantly increases knowledge, skills, and family income, with an average increase of less than 2 percent per month (Astrini, 2021; Rahmawati & Kriswanto, 2025; Rusli et al., 2022). Thus, the active role of women in this group is a key pillar in improving the welfare and maintaining the economic stability of farming households.

H1: there is a direct relationship between the role of women's farming groups and economic household resilience.

Amidst an era of economic uncertainty that triggers a cycle of financial vulnerability for low-income households (Corminal & Matildo, 2025), the role of Women Farmers Groups is crucial in overcoming barriers to members financial literacy. Low levels of education often make it difficult for women in Women Farmers Groups to make financial decisions, lack understanding of investment instruments, and even hold the mistaken perception that saving money conventionally is safer than through the banking system (Tafanao et al., 2024). Addressing this phenomenon, Women Farmers Groups exist as a strategic educational platform through training programs that provide an in-depth understanding of the urgency of family financial planning (Pebriani et al., 2022). Through these groups, members are equipped with technical skills, such as how to prepare simple financial reports and identify productive work opportunities to increase income (Pebriani et al., 2022; Tafanao et al., 2024).

H2: there is a direct relationship between the role of women's farming groups and financial literacy.

2.2. Financial Literacy

Financial literacy is defined as the ability to process economic information to make rational decisions related to financial planning, wealth accumulation, and debt management (Iram et al., 2023; Lusardi & Mitchell, 2017). A good understanding of financial management enables people to plan for a prosperous future, create financial stability, and build household capacity to break the cycle of poverty (Ahmad et al., 2025; Corminal & Matildo, 2025). Without adequate literacy, women will struggle to make profitable investment decisions, ultimately hindering family economic growth (Iram et al., 2023).

Women's financial literacy is not merely a cognitive accumulation, but rather a social practice embedded in the dynamics of life (Wibowo et al., 2026). Considering that the level of financial literacy among women in rural areas is often still low, the Women Farmers Group is present as a learning platform to obtain useful information that can change financial behavior, such as increasing self-control and saving habits. The Women Farmers Group intervention that focuses on access to inclusive financial services and business management not only empowers women individually, but also strengthens poverty alleviation policies based on women's entrepreneurship (Corminal & Matildo, 2025; Iram et al., 2023).

H3: there is a direct relationship between economic household resilience and financial literacy.

H4: there is a mediating effect between the role of women's farming groups and economic household resilience through financial literacy

RESEARCH METHODS

This study employed a quantitative approach using a survey method to objectively analyze the relationship between the role of Women Farmers Groups, financial literacy, and household economic resilience. Data collection was conducted through a questionnaire accompanied by informed consent to ensure research ethics, confidentiality of information, and voluntary participation of respondents. The study population included all active members of Women Farmers Groups in Tasikmalaya City, using a purposive sampling technique to select respondents involved in family economic activities. The minimum sample size was set at 50 respondents based on the ten-

times rule principle. The data analysis technique used was Structural Equation Modeling-Partial Least Squares (SEM-PLS). This method was chosen due to its flexibility in handling small samples, non-normally distributed data, and its ability to analyze direct and indirect influences between latent variables simultaneously (Hair et al., 2021).

Data analysis was conducted in two main stages using SEM-PLS: evaluation of the outer model and evaluation of the inner model. The first stage ensured construct validity and reliability through assessment of factor loadings, Average Variance Extracted (AVE), and composite reliability. The second stage aimed to test the strength of the structural relationship through the coefficient of determination (R²) and path coefficient. The significance of the effect was tested using bootstrapping techniques at a 5% confidence level. Furthermore, the mediating role of financial literacy was specifically analyzed through an indirect effects test to determine the significance of its indirect influence on household economic resilience.

RESULTS AND DISCUSSION

As shown in Figure 1, this study proposes a model with the role of women farmer groups as an exogenous variable that influences endogenous variables, namely financial literacy and household economic resilience.

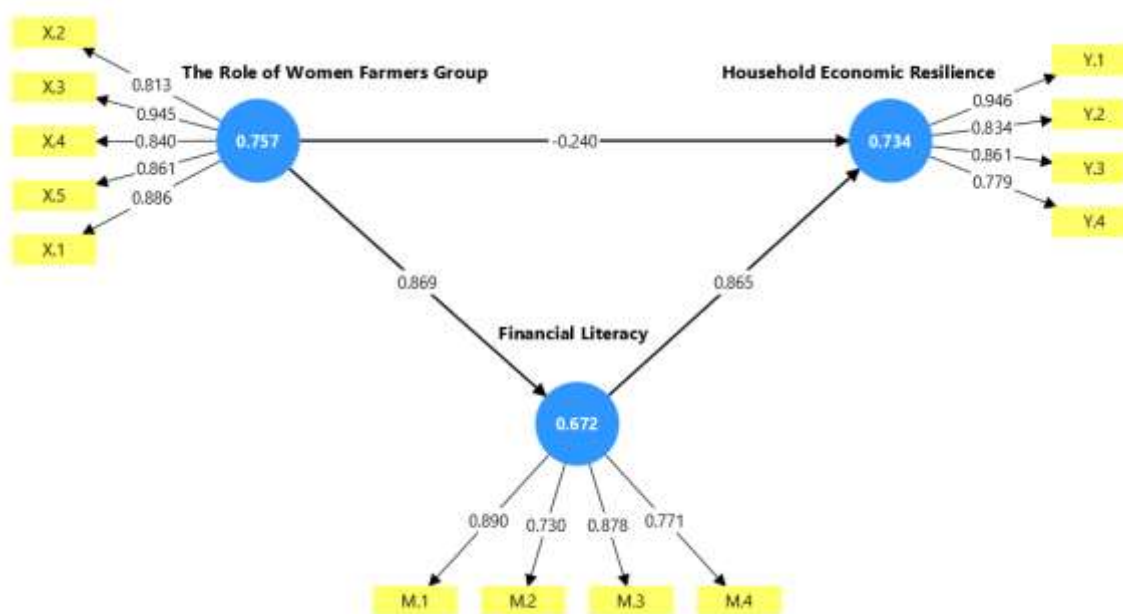


Figure 1. The Full Model

The initial stage of PLS analysis involves testing convergent validity by evaluating outer loading values. Referring to Hair et al. (2021), the minimum threshold set is 0.4, although a value above 0.7 is recommended. Complete data regarding the results of this measurement are presented in Table 1.

Table 1. Results of Outer Loading

Indicator	Outer Loading
X.1 <- The Role of Women Farmers Group	0,886
X.2 <- The Role of Women Farmers Group	0,813
X.3 <- The Role of Women Farmers Group	0,945
X.4 <- The Role of Women Farmers Group	0,840
X.5 <- The Role of Women Farmers Group	0,861

Y.1 <- Household Economic Resilience	0,946
Y.2 <- Household Economic Resilience	0,834
Y.3 <- Household Economic Resilience	0,861
Y.4 <- Household Economic Resilience	0,779
M.1 <- Financial Literacy	0,890
M.2 <- Financial Literacy	0,730
M.3 <- Financial Literacy	0,878
M.4 <- Financial Literacy	0,771

The convergent validity evaluation after removing the Y5 and M5 indicators showed that the outer loading values met the minimum requirements. Next, the Average Variance Extracted (AVE) test was conducted as a further requirement. As presented in Table 2, the AVE values for each variable exceeded the 0.5 threshold (Hair et al., 2021), confirming the convergent validity of the research instrument.

Table 2. AVE results

Variable	AVE
The Role of Women Farmers Group	0,757
Household Economic Resilience	0,734
Financial Literacy	0,672

To ensure differences between constructs, discriminant validity was measured using cross-loading values and the Fornell-Larcker criterion. The main criterion in the cross-loading test is that the loading value of an indicator on its latent variable must exceed its loading value on another latent variable (Gefen et al., 2000; Weijters et al., 2010). The test results data are presented in Table 3.

Table 3. Cross-Loading Results

Indicator	The Role of Women Farmers Group	Household Economic Resilience	Financial Literacy
X.1	0,886	0,385	0,881
X.2	0,813	0,356	0,743
X.3	0,945	0,646	0,723
X.4	0,840	0,383	0,757
X.5	0,861	0,434	0,751
Y.1	0,483	0,946	0,621
Y.2	0,396	0,834	0,547
Y.3	0,361	0,861	0,565
Y.4	0,520	0,779	0,511
M.1	0,806	0,540	0,890
M.2	0,614	0,506	0,730
M.3	0,776	0,559	0,878
M.4	0,635	0,552	0,771

In accordance with the discriminant validity criteria, Table 3 presents cross-loading values, proving that each indicator has the strongest correlation with its original variable. This result is supported by Table 4 through the Fornell–Larcker test, where the square root of the AVE of each construct has a higher value than its correlation with other constructs. Referring to Weijters et al. (2010), these results collectively confirm that the research model has met the requirements for discriminant validity.

Tabel 4. Fornell-Larckell Results

Variable	The Role of Women Farmers Group	Household Economic Resilience	Financial Literacy
The Role of Women Farmers Group	0,870	0,511	0,869
Household Economic Resilience		0,857	0,657
Financial Literacy			0,820

To ensure construct reliability, this study refers to Cronbach's Alpha values (Table 5). In accordance with the threshold set by Hair et al. (2014), which is a minimum of 0.6, all variables in the model are declared reliable because they have exceeded this limit. This indicates that the indicators used have a satisfactory level of internal consistency in measuring their latent variables.

Table 5. Cronbach's Alfa Results

Variable	Cronbach's alpha
The Role of Women Farmers Group	0,940
Household Economic Resilience	0,917
Financial Literacy	0,889

Hypothesis testing in this study was conducted using a bootstrapping procedure in the PLS-SEM model. The significance of the relationship between variables was assessed based on the T-statistic value, which must exceed 1.96 and the P-value below the threshold of 0.05 (Hair et al., 2021). As presented in Table 6, the test results indicate that only three relationship paths meet the significance criteria, while one path does not. Thus, it can be concluded that not all hypotheses proposed in this study are empirically supported or accepted.

Table 6. Hypothesis Testing Results

Hipotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
The Role of Women Farmers Group -> Household Economic Resilience	0,000	-0,036	0,236	0,001	0,999
The Role of Women Farmers Group -> Financial Literacy	0,798	0,799	0,066	12,021	0,000
Financial Literacy -> Household Economic Resilience	0,597	0,632	0,225	2,652	0,008
The Role of Women Farmers Group -> Financial Literacy -> Household Economic Resilience	0,477	0,510	0,200	2,387	0,017

The first hypothesis (H1), which stated a direct influence of the role of Women Farmers Groups (KWT) on household economic resilience, was rejected, with a coefficient value of -0.000 (P=0.999). This insignificance is suspected to be due to technical constraints such as limited capital and equipment, as well as the dual burden of members carrying out domestic roles. External factors

such as production instability due to weather and internal conflict resulting from fluctuating economic pressures also directly weaken the effectiveness of the group's role (Rahmawati & Kriswanto, 2025).

Furthermore, the role of Women Farmers Groups as a learning and production unit has not been able to overcome psychological barriers among members, including demotivation and cognitive dissonance related to the value of women's work (Jati et al., 2025). To increase productivity, Women Farmers Groups need to maintain harmony and strengthen basic organizational motivation (Anggraeni et al., 2023).

The second hypothesis (H2) indicates that the role of women farmers groups has a positive and significant influence on financial literacy, with a path coefficient of 0.798 ($P=0.000$). These findings align with previous research (Pebriani et al., 2022; Tafanao et al., 2024) which confirmed the effectiveness of groups as educational platforms. Similarly, financial literacy was also shown to have a positive and significant effect on family economic resilience (H3), with a coefficient of 0.597 ($P=0.008$). This result is consistent with previous studies that assert that financial literacy is a key foundation for household economic stability (Corminal & Matildo, 2025; Liu et al., 2024).

Meanwhile, testing the indirect effect (H4) confirmed that the role of women's farming groups significantly improves household economic resilience through the mediation of financial literacy, with a coefficient of 0.477 ($P=0.017$). This finding is supported by various empirical studies (Sari et al., 2024; Wibowo et al., 2026) which show that the role of groups in increasing members' financial knowledge is key to achieving economic resilience. Considering that the direct effect is not significant, this result confirms the role of financial literacy as a perfect mediator in this research model.

CONCLUSION

This study concludes that household economic resilience among members of Women Farmers Groups is not directly determined by group participation, but rather relies entirely on a full mediation mechanism through financial literacy. Although the role of Women Farmers Groups as a learning and production unit does not have a significant immediate impact on family economic stability, the group has proven vital in improving its members' financial literacy capacity. This financial knowledge is the primary driver in building household economic resilience, so the Women Farmers Group's effectiveness as an empowerment instrument depends heavily on its function as an educational bridge to transform group activities into real and sustainable economic well-being.

Future researchers are advised to expand the research model by incorporating moderating variables, such as external environmental factors or personal variables, to more deeply explore the barriers that prevent the group's role from having a direct economic impact. Furthermore, the use of a qualitative approach is highly recommended to capture the dynamics of long-term changes in the financial behavior of Women Farmers' Group members that are not detected in cross-sectional studies. Future researchers can also conduct comparative analyses across regions with varying levels of group organizational maturity to obtain a more comprehensive picture of the effectiveness of women's empowerment in the agricultural sector.

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