



## **Empowering Identities Through Financial Literacy: Voices of Young Rural Mothers**

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### **ABSTRACT**

Financial literacy has emerged as a powerful catalyst for change in marginalized communities, especially for women navigating socioeconomic constraints in rural environments. This study explores the lived experiences of young mothers from isolated villages in the mountainous region of Central Java, Indonesia, who participated in a community-based financial literacy program. Employing an interpretative phenomenological analysis, the research reveals how financial education functions not only as a cognitive tool but as a transformative journey of identity reconstruction, agency formation, and gender role renegotiation.

Through in-depth interviews with eight participants, the study uncovers four core themes: awakening financial awareness, reclaiming self-worth through decision-making autonomy, navigating resistance within traditional family structures, and fostering a collective sense of empowerment through peer support. These themes illustrate how financial knowledge becomes deeply embodied, reshaping participants' roles within their families and communities.

Findings indicate that the financial literacy program served as a gateway for young mothers to challenge cultural expectations, assert their voices in domestic affairs, and envision new possibilities for themselves and their children. Beyond technical skill acquisition, the intervention fostered emotional resilience and social transformation. The study contributes to the discourse on women's empowerment by highlighting the need to integrate subjective narratives into the design and evaluation of literacy initiatives.

By situating financial literacy within the framework of lived experience and personal meaning-making, this research underscores the value of phenomenological approaches in uncovering the hidden dimensions of learning and empowerment in marginalized contexts.



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## **INTRODUCTION**

In many low-resource settings around the world, especially within remote and marginalized communities, access to formal education remains limited, particularly for women (Cetrez dkk., 2022; Rahman, 2022). This gap extends not only to academic knowledge but also to essential life skills, such as financial literacy (Tanyanyiwa, 2019). The ability to understand, manage, and plan personal finances has become increasingly critical in the face of rising economic uncertainties, yet many women especially young mothers in rural areas remain excluded from such foundational knowledge due to structural, cultural, and geographic barriers.

Financial literacy is more than a set of cognitive skills; it intersects deeply with personal agency, empowerment, and social roles, particularly in traditionally patriarchal societies (Chow dkk., 2021; Phillips, 2021). For young mothers, the capacity to make informed financial decisions is not merely a technical competence but often a transformative journey toward self-recognition and independence (Terrana dkk., 2022). Their narratives unfold within a broader cultural context that

often limits women's roles to caregiving, leaving little space for financial autonomy or active participation in household decision-making.

Although financial literacy is increasingly recognized as essential in adult education and empowerment strategies, existing research remains focused on quantifiable outcomes such as increased income or budgeting proficiency. These studies often overlook how women particularly those in isolated rural settings experience internal transformation during such programs. As a result, the deeper emotional and psychological shifts that accompany financial learning remain underexplored.

This oversight highlights the need for methodologies that prioritize subjective meaning-making and personal narratives, especially in contexts where gender roles and marginalization intersect. (Lipira dkk., 2019; Rahiem, 2021). Phenomenology, with its focus on lived experience and the meanings that individuals ascribe to their reality, provides a fitting lens through which to examine this phenomenon (Zahodne, 2021). A phenomenological exploration allows for a deeper understanding of how financial literacy, when situated in the complex realities of gender, marginalization, and identity, becomes a vehicle not just for knowledge acquisition but for profound personal change.

Building upon the broader understanding of financial literacy as a transformative force, research into the lived experiences of individuals navigating such programs has become a critical area of scholarly inquiry (O'Rourke dkk., 2021; Zahodne, 2021). Within educational and community development literature, there is a growing acknowledgment that the subjective experiences of learners particularly women in marginalized settings offer valuable insights into the deeper impacts of learning interventions beyond surface-level outcomes.

However, exploring the internal transformation of individuals presents substantial methodological challenges (Liddle dkk., 2022; Sumbulah, 2019). Traditional quantitative approaches often reduce complex human experiences to measurable indicators, failing to capture the emotional, psychological, and existential dimensions that define personal growth (Ashburn dkk., 2019). These methods, while useful for assessing program efficiency, frequently overlook the nuances of meaning-making and the evolving identities of participants undergoing change. Consequently, they provide only a partial understanding of how and why certain interventions lead to sustainable empowerment.

In the context of financial literacy programs for young mothers in remote areas, this methodological limitation becomes particularly pronounced (shoib dkk., 2022; Soehl, 2020). Existing studies rarely illuminate how women internalize and interpret the knowledge gained, nor how such knowledge reconfigures their self-perception, agency, or relationships within family structures. The absence of in-depth, experience-based inquiry restricts the academic community's ability to grasp the full scope of transformation facilitated by these programs. Thus, there remains a significant gap in effectively understanding the essence of this phenomenon one that calls for a qualitative approach grounded in the participants' own narratives and interpretive processes.

Current strategies aimed at improving financial literacy among women in marginalized communities have primarily relied on practical, skill-based interventions (Tanyanyiwa, 2019; Terrana dkk., 2022). These programs are designed to deliver measurable outcomes such as increased savings, improved budgeting skills, or enhanced financial planning. While these pragmatic approaches have demonstrated utility in delivering foundational knowledge, they are inherently limited in their capacity to reveal how such knowledge is internalized, embodied, and experienced by participants.

Most existing evaluations prioritize external indicators of success, often utilizing standardized assessments or behavioral tracking tools that are ill-equipped to capture the complex inner transformations participants undergo. These methods tend to overlook the subjective meaning and emotional significance that accompany the learning process elements that are central to personal empowerment and long-term behavioral change (Ayres dkk., 2021). As a result, our understanding of how financial literacy reshapes the lived realities of young mothers remains superficial and fragmented.

To address this gap, a shift toward phenomenological inquiry becomes essential. Unlike quantitative or surface-level qualitative techniques, phenomenology centers the voices of individuals and seeks to uncover the essence of their lived experience. By adopting an interpretative phenomenological approach, it becomes possible to explore not only what participants learned but how they came to perceive themselves differently, how their sense of agency evolved, and how their everyday realities were redefined. This deeper, more holistic perspective offers a vital contribution to the discourse on literacy, empowerment, and gender in underrepresented contexts.

Previous research has highlighted the importance of financial literacy in improving the lives of women in marginalized settings (Midzi dkk., 2024; Simpson, 2021). Studies have often measured the impact of such programs through behavioral changes or economic outcomes. However, fewer investigations have explored how women personally experience these changes, and what meanings they attach to them. Theoretical work on empowerment and gendered learning suggests that subjective transformation plays a central role in sustained change. Yet, the methodological focus has often remained distant from the participants' inner perspectives and lived realities.

This study applies an interpretative phenomenological approach to explore how young mothers in remote areas experience personal transformation through participation in a financial literacy program. This method was chosen for its ability to uncover the deeper meanings individuals assign to their experiences (Blebu dkk., 2023). It addresses the gap left by previous research by focusing on subjective perception rather than solely on behavioral metrics. The study reveals how knowledge becomes embodied and redefines self-concept, identity, and agency within participants' social contexts.

The structure of this article begins with an introduction to the research context and relevant literature, followed by a discussion of the study's philosophical and methodological foundations (Mahon & Mahon, 2023). The method section describes the process of participant selection, data collection, and phenomenological analysis (Braganza dkk., 2022). The results are then presented thematically, with narrative depth and direct quotations. The article concludes with a discussion of the findings, their implications, and suggestions for future research.

## **RESEARCH METHODS**

### **Study Design**

This study employed an interpretative phenomenological approach to explore the subjective experiences of young mothers in remote communities who participated in a financial literacy program (Borcsa & Rober, 2015; McNabb, 2015). Phenomenology, as a qualitative research design, focuses on understanding how individuals make sense of their lived experiences within specific contexts. The interpretative variant, rooted in the philosophy of Heidegger, emphasizes the co-construction of meaning between the participant's narrative and the researcher's interpretive lens (Brown dkk., 2022). This approach was selected due to its alignment with the study's objective: to uncover the internal transformation and evolving self-perception experienced by women in marginalized settings. By engaging deeply with participants' narratives, this design enabled the identification of nuanced, personal meanings underlying their engagement with financial literacy education.

### **Participants**

Participants included young mothers residing in remote rural communities who had completed a community-based financial literacy program within the past 12 months. Inclusion criteria consisted of women aged between 20 and 35 years, having at least one dependent child, and demonstrating active participation in the literacy sessions (Hillman & Radel, 2018; Lutz & Knox, 2014). Those with previous formal education in finance or economics were excluded to maintain the homogeneity of experiential exposure. Participants were selected using purposive sampling to ensure the richness of data related to the phenomenon of interest. A total of eight participants were included, all of whom self-identified as female, with an average age of 28 years (Choi dkk., 2020). Most participants had a primary or lower-secondary education background, and none had stable

employment at the time of data collection. All participants lived in villages located more than two hours from the nearest urban center.

### **Data Collection**

Data were collected through semi-structured, in-depth interviews conducted face-to-face in a private and familiar setting chosen by each participant, such as their home or a local community center (Carreiras & Castro, 2012; Migdal, 2018). An interview guide was developed to elicit narratives about their financial knowledge, daily financial practices, and perceived personal transformations following the program. Interviews lasted between 45 and 70 minutes and were audio-recorded with consent. Field notes were taken to capture non-verbal cues and environmental contexts (Dichter dkk., 2021). To ensure participant comfort, sessions were conducted in the local dialect and facilitated by a trained female interviewer from the community. All data were collected over a six-week period. The interview guide was reviewed by two qualitative research experts and adapted based on preliminary pilot testing with non-participating mothers from a neighboring village.

### **Data Analysis**

Interview recordings were transcribed verbatim and analyzed using Interpretative Phenomenological Analysis (IPA) (Iosifides, 2013, 2016). The analytic process followed established steps: (1) multiple readings of transcripts to achieve immersion in the data, (2) identification of significant statements and meaning units, (3) development of emergent themes through coding and pattern recognition, (4) clustering of related themes to construct higher-order concepts, and (5) integration of themes into a coherent narrative structure representing the participants' shared experiences. NVivo 12 software was used to support the coding and organization of data (Dion dkk., 2021). Attention was given to preserving the idiographic focus of IPA by grounding themes in the individual experiences before synthesizing them across cases. To enhance transparency, specific examples illustrate the progression from raw data to themes. For instance, one participant stated, "I no longer ask my husband for every little thing, I decide what to buy for my child." This quote was first coded as "independent decision-making" and later grouped under the emergent theme of 'reclaiming self-worth through autonomy.' Similarly, repeated expressions such as "before, I was scared to speak up," and "now I tell my in-laws what I think" were clustered into the theme 'navigating resistance within traditional family structures.' These meaning units, initially identified within individual transcripts, were then compared across cases to ensure both convergence and divergence of experiences were respected.

This process facilitated the emergence of essential meanings related to identity transformation, financial autonomy, and social negotiation.

### **Ethical Considerations**

Ethical approval was obtained from the relevant institutional review board prior to data collection (Iosifides, 2011; Longhofer dkk., 2012). All participants provided informed written consent after being briefed on the study's aims, procedures, and their rights, including the right to withdraw at any time. Anonymity was preserved by assigning pseudonyms to all participants, and data confidentiality was ensured through encrypted storage of digital files and restricted access to transcripts (Feldman dkk., 2021). The study adhered to ethical standards outlined in the Declaration of Helsinki and complied with local guidelines for research involving human subjects in vulnerable settings.

## **RESULTS**

### **From Dependence to Financial Awareness**

A significant number of participants described their pre-program lives as being heavily dependent on their husbands or extended family for financial decisions. Participation in the financial literacy class marked a pivotal shift in their understanding of money, spending, and saving.

“Before the training, I didn’t even think about money. My husband gave me some, and I spent it as needed. But now, I understand how to plan, how to save. It feels like my brain was opened.” (P3)

This awareness was not merely cognitive but deeply personal, changing how participants valued themselves within the household economy. Several participants expressed a newfound sense of control and competence in managing daily finances.

### Reclaiming Self-Worth through Financial Agency

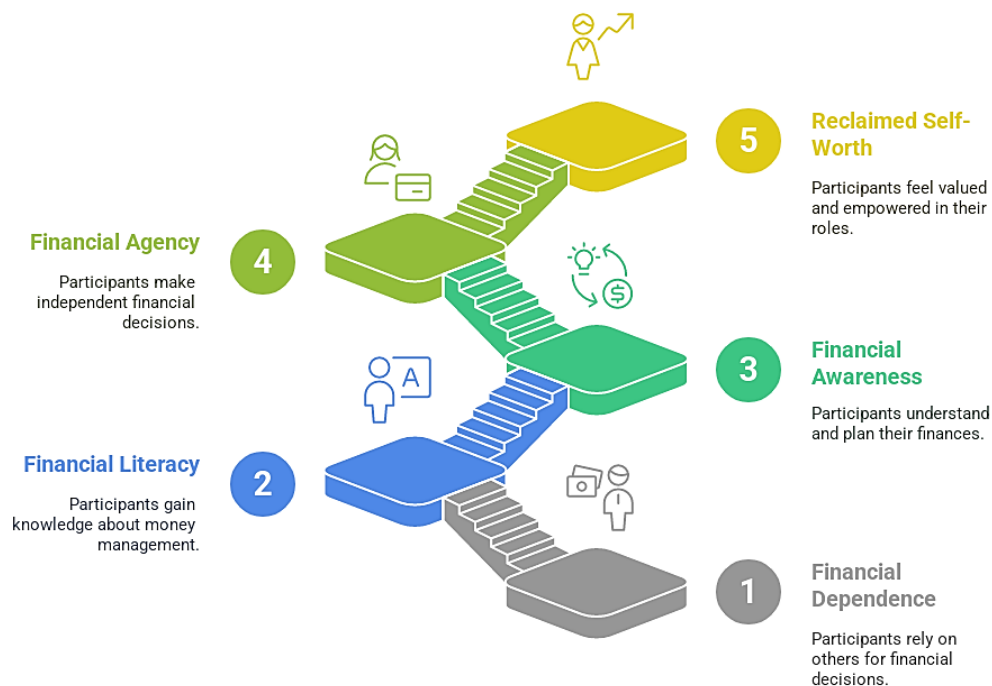
Beyond financial knowledge, the participants emphasized an emotional and existential shift in their sense of self-worth and identity. The act of being able to make financial decisions even minor ones was experienced as liberating.

“I used to feel small, like I had no role in my family other than cooking and taking care of children. After learning how to save and manage money, I feel like I’m also contributing. I matter.” (P1)

This finding aligns with Sen’s (1999) capability approach, which views empowerment as the expansion of individuals' ability to make strategic life choices. Participants’ perceived agency in financial matters illustrates an increase in what Sen terms "functionings" practical expressions of freedom.

This transformation was not imposed externally but emerged organically through moments of self-realization during and after the sessions. The financial literacy program functioned as a mirror, helping participants see their capabilities in a new light.

### Journey to Financial Empowerment



### Negotiating Gendered Expectations in Remote Households

While gaining financial independence, many participants also faced resistance within their families. Some husbands or elders questioned their increasing involvement in household financial matters, revealing a complex negotiation between cultural expectations and personal empowerment.

“My husband was not happy at first. He said women shouldn’t worry about money. But after I showed him how we saved for our child’s school supplies, he started to listen more.” (P5)

These narratives reflect the tension between traditional gender roles and emerging individual agency. Participants had to navigate this tension carefully, often blending assertiveness with relational diplomacy.

### **The Emergence of Peer Support and Collective Identity**

An unexpected but recurrent experience was the formation of supportive bonds among participants. The shared space of the literacy program became a site of collective empowerment, where women exchanged not just financial tips but also emotional support and encouragement.

“I thought I was the only one struggling, but when we talked in the group, I realized we all had the same problems. It gave me strength.” (P6)

This theme highlights the communal aspect of transformation how individual learning was amplified by group reflection and shared narratives.

The findings reveal a profound inner transformation among young mothers in remote areas, catalyzed by their participation in a community-based financial literacy program. This transformation extended beyond acquiring skills, encompassing shifts in identity, agency, and social roles. These experiences underscore the need to view literacy not only as a cognitive acquisition but as a deeply personal and social process.

## **DISCUSSION**

The findings of this study reveal that young mothers in remote communities undergo a meaningful transformation in self-perception and agency after participating in a financial literacy program (Fong dkk., 2024). This transformation is not merely functional but deeply experiential, involving shifts in identity, relational roles, and internal empowerment directly addressing the central research question on how participants experience personal change through such interventions.

These results offer a nuanced answer to the guiding research question by uncovering the inner processes through which participants redefined their roles within family and society. The themes identified ranging from increased financial awareness to the formation of collective support demonstrate that financial literacy, when embedded within local contexts, facilitates more than knowledge acquisition. It fosters self-recognition, validates personal worth, and encourages active participation in household decision-making. Unlike outcome-based models that emphasize external metrics, this study contributes a rich, experience-centered perspective on the nature of empowerment among marginalized women.

The interpretation of these findings aligns with and extends previous literature on transformative learning and women's empowerment. For example, Mezirow's theory of transformative learning suggests that critical reflection on one's assumptions can lead to perspective transformation a pattern mirrored in participants' narratives. Similarly, studies by (Ganann dkk., 2022) confirm that financial literacy programs can initiate shifts in agency, yet they often lack the phenomenological depth this study provides. While earlier research has established the structural importance of financial education, the present study introduces a novel analytical lens by foregrounding the interiority of financial empowerment the felt, embodied, and identity-redefining aspects of learning that are typically absent in prior evaluations.

This study's unique contribution lies in its articulation of financial literacy as a relational and existential phenomenon, rather than merely a behavioral or cognitive outcome. By situating financial learning within a framework of meaning-making, the study offers new theoretical ground for understanding empowerment in underserved contexts highlighting how self-worth, voice, and belonging emerge from educational experiences.

The findings of this study carry significant implications both theoretically and practically. Socially, they reveal how financial literacy programs, when implemented within culturally appropriate and relationally supportive frameworks, can serve as catalysts for personal empowerment among women in underserved communities. Culturally, the participants' narratives demonstrate a redefinition of traditional gender roles and an emerging sense of agency, which may influence family dynamics and community expectations. Professionally, the study suggests that educators and program designers should view literacy not just as content delivery but as a relational and meaning-making process. These insights are especially relevant for policymakers and practitioners aiming to design interventions that are both effective and empathetically grounded in participants' lived experiences.

Despite its contributions, this study has several limitations. The sample was limited to a specific group of young mothers in remote rural areas, which may restrict the transferability of findings to other populations or urban contexts. The interpretative phenomenological approach, while rich in depth, also relies heavily on the researcher's interpretive lens, which may introduce subjectivity despite rigorous validation procedures (Hassan dkk., 2022). Additionally, the use of semi-structured interviews means that certain dimensions of experience may remain unexplored if they were not prompted during the conversations. These limitations suggest caution in generalizing the findings universally but also open up meaningful directions for future inquiry.

Future research could extend this work by exploring how similar experiences of transformation occur in different cultural or socioeconomic contexts. Longitudinal studies may provide insight into the sustainability of the personal changes identified in this study. Moreover, incorporating the perspectives of other stakeholders such as spouses, educators, or community leaders could enrich the understanding of how financial literacy interventions are embedded within broader social systems (Kondratová dkk., 2019). By continuing to explore financial empowerment through a phenomenological lens, future studies can contribute to a more comprehensive understanding of literacy as both a personal and collective journey.

## CONCLUSION

This study explored how young mothers in remote communities experience personal transformation after participating in a financial literacy program. The findings reveal that financial education fosters not only practical knowledge but also deeper shifts in self-perception, agency, and social roles. Participants described gaining confidence, negotiating traditional gender expectations, and building supportive relationships, all of which signify meaningful personal change. These insights address gaps in previous research by highlighting the subjective and experiential dimensions often overlooked in outcome-driven evaluations. The study confirms the value of using interpretative phenomenological methods to uncover rich, human-centered understandings of literacy interventions.

To enhance the practical impact of these findings, several policy and programmatic recommendations are proposed. First, financial literacy programs targeting marginalized women should be designed not merely as skill-building workshops, but as relational spaces that support emotional growth, peer solidarity, and identity development. Incorporating facilitated group dialogues and reflective activities can strengthen participants' sense of ownership and agency. Second, policymakers should recognize the intersection of financial education and gender empowerment, embedding such programs into broader rural development strategies. This includes investing in locally trained female facilitators and ensuring cultural sensitivity in curriculum design. Third, program evaluations should go beyond behavioral metrics and include qualitative indicators of personal transformation, such as narrative shifts, self-efficacy expressions, and household role renegotiation.

Future research may expand this work by exploring different cultural contexts or involving multiple perspectives such as those of spouses, program facilitators, or community leaders to further illuminate the collective impact of such programs. Additionally, longitudinal studies are recommended to assess the sustainability of identity changes and the ripple effects on family and community dynamics.

## CONFLICT OF INTEREST

The authors declare no conflict of interest. The funding sponsor had no role in the design of the study; in the collection, analysis, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

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