

MONITORING & EVALUATION REPORT

on the Effectiveness of Financial Literacy Training for Fishermen's Households and the Use of PerahuApp by Fishermen in the Prawn Fisheries Improvement Program (FIP) of Demak.

Submitted to

PT. CASANATAMA NATURINDO



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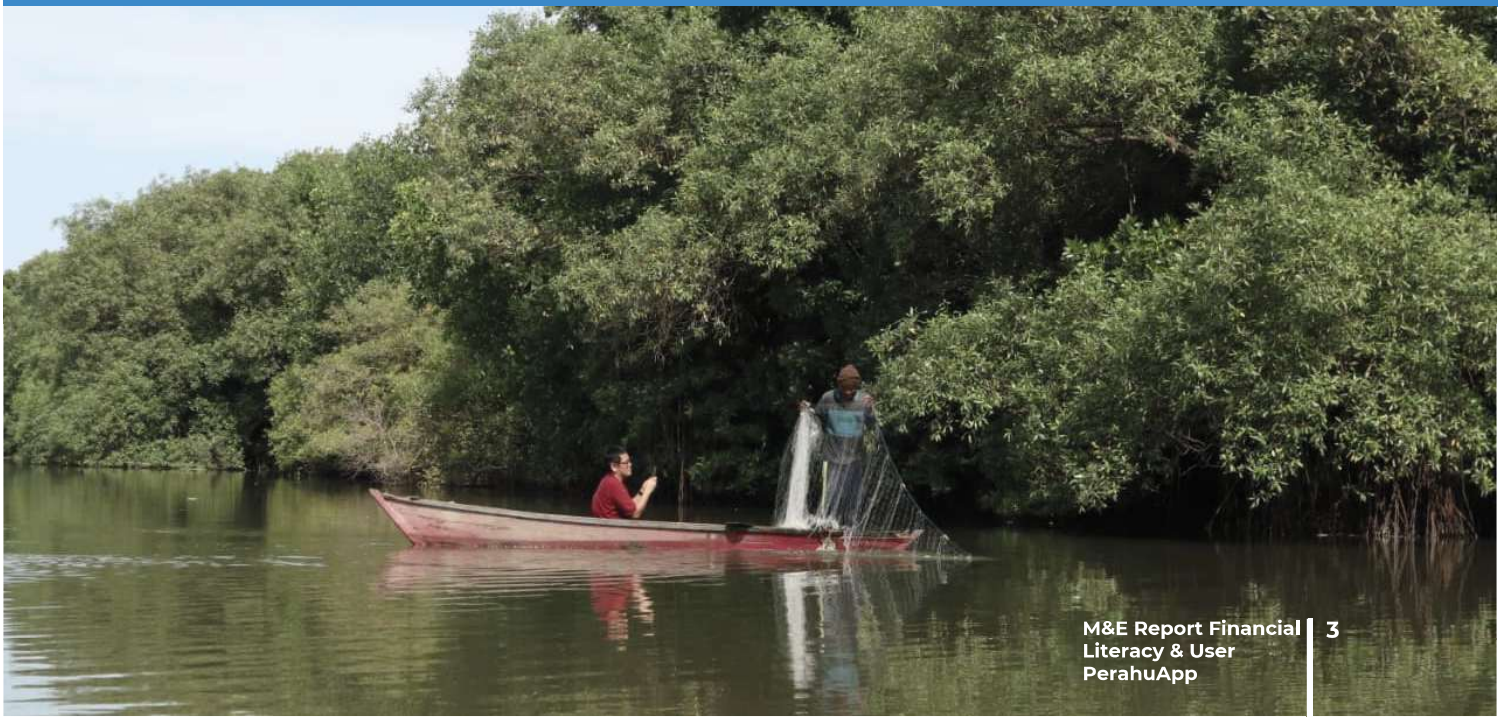
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Program Overview

This monitoring and evaluation is part of the routine quarterly agenda as well as the annual evaluation designed collaboratively by PT Casannatama Naturindo and Sahabat Laut Lestari (SLL). This activity is conducted to ensure that the assistance provided to fishermen aligns with its objectives and delivers measurable impacts. Through this monitoring and evaluation process, the team aims to directly observe how PerahuApp is used in the daily lives of fishermen, to what extent the catch and financial recording features are utilized, and how behavior changes have occurred after the intervention.

Furthermore, this M&E is carried out to assess the effectiveness of PerahuApp usage and the implementation of financial literacy within fishermen's households, evaluate the quality of the data produced, identify behavioral changes in fishing practices and financial management, and formulate recommendations for the app's development and support strategies to promote the sustainability of shrimp fisheries improvement in Demak.



Financial Literacy for Fishermen's Households



”

Empowering Fishermen's Organizations for Sustainable Fisheries



Mahmudi

Coordinator of the Sinar Bahari
Fishermen Group

**Getting to the sea every day is a given,
but bringing home shrimp is the real
challenge**



*How can we
keep our
kitchen
running if no
shrimp are
brought
home?*

This dilemma is cast out along with the rising tides and strong winds that haunt the fishing activities of coastal fishermen every season.

Fishermen's households in coastal areas, including 2 out of the 5 villages in Demak Regency that are the focus of the assistance program, continue to face economic challenges that are structural and recurring year after year. Fishermen's income is entirely dependent on the shrimp catch season and weather dynamics. During the low season or when weather conditions prevent fishermen from going to sea, fishing activities come to a halt, leading to losses in the form of a Seasonal Income Gap. Fishermen lose income due to the missed opportunity to go to sea during certain periods. This situation makes long-term financial planning for fishermen's households difficult to map. On the other hand, fishermen's household financial management is still done in a simple manner, mostly without systematic record-keeping. Many fishermen are not accustomed to basic financial recording, causing income and expenditure flows to often be poorly documented.

The high operational costs of going to sea and narrow profit margins make fishermen more economically vulnerable, especially when income drops or the catch fails to cover the operational costs of fishing.





*Field Findings &
Financial
Management
Practices*

Field Observation Findings for 2024

Based on initial observations during the assistance process in 2024, it is evident that many fishermen's wives, particularly in the villages of Sklenting and Gojoyo in Demak, still lack adequate access to and understanding of household financial literacy. This lack of attention to this aspect is reflected in their daily financial management patterns, which tend to be reactive and are not based on proper record-keeping.

Financial Management Practices

From several field visits, we observed that the income and expenditure flows of fishermen's households are still operating without clear control. This situation makes it difficult for them to distinguish between urgent needs and those that can be postponed.

This finding is further reinforced by the pattern of spending money from shrimp sales, which is generally used immediately for daily needs. There is no separation between household expenses and capital for going back to sea. As a result, when they need to go fishing again, the necessary capital is no longer available.

This situation forces fishermen to borrow money, either from middlemen or from their immediate social network. Over time, this pattern creates a cycle of dependency and increases the economic vulnerability of fishermen's households.



The Key Role of Wives in Managing Seafood and Household Finances



Dual Actors, One Goal

The life of the coastal fishing community is inseparable from the involvement of women. They are present in nearly every aspect of fishing activities, both those that are visible and those that often go unnoticed. Fishermen's wives play a crucial role from the moment the catch is landed, starting from assisting in the processing to being directly involved in managing household income. Their role does not stop at the kitchen or the market; they are also responsible for organizing the income from fish sales, ensuring that household needs are met, and setting aside part of the income for savings or urgent needs. Amid the seasonal and uncertain income of their husbands, fishermen's wives are often the most vigilant in maintaining a stable cash flow.

Damayanti (2009) describes the life of fishermen's wives as women with three concurrent roles.

At home, they bear the reproductive role: caring for children, maintaining the household, and ensuring basic needs are met. However, their role does not stop at the kitchen or the household chores.

In their daily lives, fishermen's wives also take on a productive role, driving the economy through activities such as salting fish, selling their husbands' catch, and processing various fish-based foods.

Beyond that, they also hold a social role within the community, participating in village women's groups or savings clubs.

“ Sometimes, lots of shrimp
doesn't mean lots of
money ”



*member of the
fishermen's group*



“Let me handle the money,
dear...”

Rifatul Umah
Fishermen's Wives



So, how can we prevent this issue?

Enhancing **Financial Literacy Capacity** for Fishermen's Households

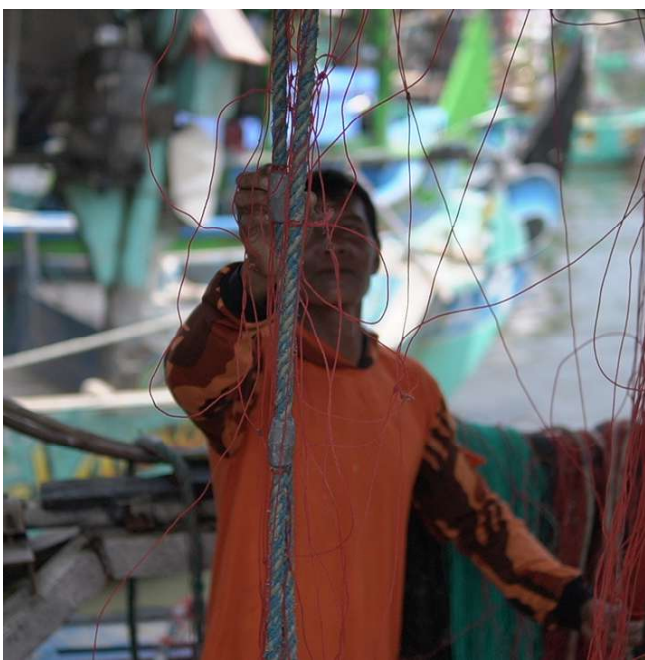
Addressing these various issues, enhancing financial literacy capacity becomes a crucial aspect that must be promoted to strengthen the economic resilience of fishermen's households. This is necessary so that fishing families can understand and implement planning, recording, and management of seasonal income, as well as gain access to knowledge about simple financial instruments that can help fishermen reduce vulnerability and improve long-term well-being independently.

Sahabat Laut Lestari, in collaboration with PT. Cassanatama Naturindo, has designed a financial literacy program for fishermen's households as a key early intervention that needs to be implemented directly on the ground. This program aims to help fishing households develop new habits in financial record-keeping, plan for seasonal income, and manage economic risks.

Program Objectives

To build consistent financial record-keeping habits and capacity starting from the household and community level among fishermen.

To strengthen economic resilience through financial planning, mitigation of low catch seasons, and access to alternative livelihoods.





Behavioral Change Targets

The goal of this program is for fishermen's households and communities to independently apply financial management practices and business record-keeping in their daily lives. This will not only better prepare them to face fluctuations in fishing seasons but also enable them to develop sustainable alternative livelihoods as additional sources of income. The specific targets include:

Fishermen's households begin to record household income and expenses.

They are able to control and manage household cash flow, including operational fishing costs and household needs.

They understand the concepts of profit and loss in shrimp fishing businesses.

An increase in the habit of saving or setting aside income.

A reduction in dependence on informal loans (middlemen/friends).

Implementation

In line with the objectives and goals of this project, the financial literacy capacity-building program has been running since 2024 and is currently focused on the fishermen's households from two Joint Business Groups (KUB) in the villages of Sekelenting and Gojoyo, Demak Regency.

Gojoyo	20 participant	Rumah Tangga Nelayan
Skelenting	22 participant	



Peta Jalan

ROAD MAP LITERASI KEUANGAN NELAYAN

1

Basic Financial Introduction

1. Financial literacy materials;
2. Training on recording cash inflows, cash outflows, and the balance on hand.
3. Monitoring and Evaluation (M&E)

2

Managing Cash Inflows and Outflows and How to Create a Budget

4

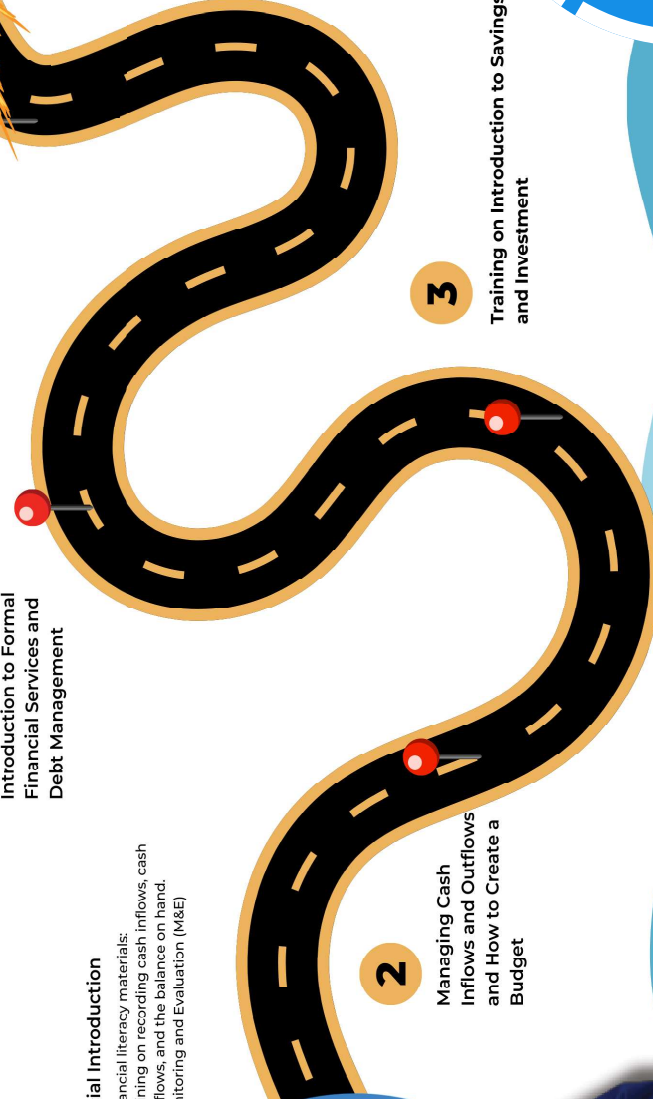
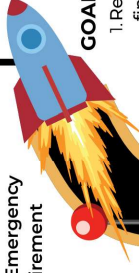
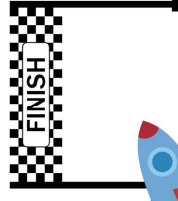
Introduction to Formal Financial Services and Debt Management

5

Insurance and Personal Protection, or Emergency Funds and Retirement

GOALS :

1. Regularly recording finances in the Perahu App.
2. Improved access to financial institutions



3

Training on Introduction to Savings and Investment

Currently, the assistance process is at **stage 4.**

M&E Report Financial Literacy & User PerahuApp



Fisheries & Community Team



Implementation Results

Stage 1, 2 & 3

Financial Literacy M&E: June 2024, December 2024

Sekelenting Coastal Fishermen & Sumber Laut Mujahidin Fishermen Group

Introduction to Basic Finance, Managing Cash Inflows and Outflows, and How to Create a Budget and Savings

The forms of financial literacy activities that have been implemented are:

No	Activities	Tools	Goals
1	Providing educational material on basic financial management	Stationery (Pen, Calculator, Cash Book, Financial Codes, and Wallet)	The family begins to understand the basics of household financial planning.
	Check Your Pocket, and Plan Your Finances		
	Managing Cash Inflows & Outflows and Creating a Budget		
2	Profit and Loss Calculation Simulation		Fishermen can calculate the profitability of each shrimp sale.
3	Quizzes and Educational Games to Understand Household Cash Flow	Stationery and Basic Necessities (Sembako) Prizes	Increasing enthusiasm, strengthening the understanding of the cash flow concept.



Financial Literacy M&E: December 14-15, 2025

Sekelenting Coastal Fishermen Group & Sumber Laut Mujahidin Fishermen Group

This activity involves financial service providers from Bank Rakyat Indonesia (BRI) Central Java.

The topics covered include:

Savings, Simpedes, BritAma, BRI Deposits, Working Capital Credit (KMK), Construction Working Capital Credit (KMK Konstruksi), Property Ownership Credit, BRIguna, Investment Credit, and People's Business Credit (KUR).

This fourth stage of implementation is a strategic follow-up to the theoretical understanding achieved by participants in previous stages. The main goal of Stage 4 is to bridge knowledge (literacy) with real action (inclusion), by introducing fishermen to a safe and legal formal financial system.



Here is the professional translation for your text:

To objectively assess the effectiveness of the Financial Literacy Training intervention, a Pre-Test and Post-Test comparison methodology is used, analyzed through the calculation of Normalized Gain (N-Gain) or Hake's Gain Formula. This allows us to measure the participants' knowledge improvement before and after the training. This method provides a clear picture of how successful the training has been in enhancing participants' understanding of financial literacy. By calculating the N-Gain, we can determine whether the intervention has met the desired learning objectives or if further improvements are needed.

No.	Code	Questions
1	Q1	What is the main purpose of saving?
2	Q2	What are some simple forms of investment that fishermen can make?
3	Q3	Why is it important for fishermen's families to have emergency savings?
4	Q4	What are examples of formal financial services commonly used by the community?
5	Q5	What is the first thing to consider before borrowing money?
6	Q6	What are the consequences if someone borrows money without proper planning?

This analysis combines data from 21 husband-wife pairs of fishermen's households spread across two villages, namely the Sekelenting Fishermen Group (11 pairs) and the Gojoyo Fishermen Group (10 pairs). The involvement of both husband and wife aims to ensure that household financial decision-making and management can be carried out synergistically.

Pre Test & Post Test Results for Fishermen's Households - Sekelenting Village

No	Nama Nelayan	Nama Istri Nelayan	Q1		Q2		Q3		Q4		Q5		Q6	
			Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
1	Hj. Sutrisno	Hj. Faizah	1	1	1	1	1	1	1	1	1	1	1	1
2	Masrip	Khomsatun	1	1	1	1	1	1	1	1	1	1	1	1
3	M.Waskup	Nur Hamidah	1	1	1	1	1	1	1	1	1	1	1	1
4	Wanda Setiawan	Mukhoffah	1	1	1	1	1	1	1	1	1	1	1	1
5	Muhammad Fakeh	Nur Laila	1	1	1	1	1	1	1	1	1	1	1	1
6	Andi H	Mustaimah	1	1	1	1	1	1	1	1	1	1	1	1
7	Saitul Arif	Milfatina Rohmah	1	1	1	1	0	1	1	1	1	1	1	1
8	Nur Rohman	Masripah	1	1	1	1	1	1	1	1	1	1	1	1
9	Ryanto	Tarkish	1	1	1	1	1	1	1	1	1	1	1	1
10	Fatkul Mu'in	Salamah	1	1	1	1	1	1	1	1	1	1	1	1
11	Muslim	Intamah	1	1	1	1	1	1	1	1	1	1	1	1
	Rata-rata		11	11	11	11	10	11	11	11	11	11	11	11
	Peningkatan		0	0	0	0	-1	0	0	0	0	0	0	0
Keterangan Pengetahuan														
>0	Meningkat													
0	Tetap													
<0	Minurun													

Pre Test & Post Test Results for Fishermen's Households - Gojoyo Village

Soal 1 - 6 (Tingkat Pemahaman dan Sikap Peserta)														
No	Nama Nelayan	Nama Istri Nelayan	Q1		Q2		Q3		Q4		Q5		Q6	
			Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post	Pre	Post
1	Firin	Nikmah	1	1	1	1	1	1	0	1	1	1	0	1
2	Muhamad Sopi	Latifah Iksani	1	1	1	1	1	1	1	1	1	1	1	1
3	Syafii	Komasitoh	1	1	1	1	1	1	1	1	1	1	1	1
4	Faizin	Fatimah	1	1	1	1	1	1	1	1	1	1	1	1
5	Abdur Rofiq	Siti Muarofah	1	1	1	1	1	1	1	1	1	1	1	1
6	Saefudin	Mustafidah	1	1	1	1	1	1	1	1	1	1	1	1
7	Muanam	Norkasamah	1	0	1	1	1	0	1	1	1	1	1	1
8	Mahkbub	Rifatul Umah	1	1	1	1	1	1	1	0	1	1	1	1
9	Umar	Khalipah	1	1	1	1	1	1	0	1	1	1	1	1
10	Ahmad Mundir	Khusna	1	1	1	1	1	1	1	1	1	1	1	1
Rata-rata			10	10	9	10	10	10	7	10	9	10	9	10
Peningkatan			0	0	-1	0	0	-3	-1	-1	-1	-1	-1	-1
Keterangan Pengetahuan														
>0 Meningkat														
0 Tetap														
<0 Mnurun														

Analysis Results Explanation - Fishermen's Households in Sekelenting Village

1. Question (Q1): The main purpose of saving

The understanding level for this question is good in both phases. All 11 respondents knew the main purpose of saving. All participants were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

2. Question (Q2): Simple investment examples for fishermen

All participants (11 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

3. Question (Q3): The importance of having emergency savings

All participants (11 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

4. Question (Q4): Examples of formal financial services

The respondents' knowledge about formal financial services was already at a good level. This means that the intervention did not result in an increase in new knowledge about examples of formal financial services, as the respondents already knew.

5. Question (Q5): The main thing to consider before borrowing money

Understanding of debt management, specifically the first things to consider (such as loan purpose and repayment ability), was well understood by all respondents (remained the same).

6. Question (Q6): The risks of borrowing without proper planning

The risks and consequences of unplanned debt (such as difficulty paying, asset seizure, or family issues) were also fully understood by all respondents from the start (remained the same).

1. Question (Q1): The main purpose of saving

All participants (10 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

Fishermen's understanding of the main purpose of saving was perfect (100%) even before the intervention. This indicates that the basic concept of saving was very well understood by all group members.

2. Question (Q2): Simple investment examples for fishermen

All participants (10 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

3. Question (Q3): The importance of having emergency savings

All participants (10 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

4. Question (Q4): Examples of formal financial services

Two pairs of participants, who initially answered incorrectly in the pre-test, answered correctly in the post-test.

These two pairs showed an improvement in their understanding of formal financial services. They previously did not understand examples of formal financial services, but after the training, they were able to answer correctly.

5. Question (Q5): The main thing to consider before borrowing money

Participants' understanding of important aspects to consider before borrowing money remained stable and slightly improved, although the increase was small since most participants already had basic knowledge beforehand. One pair of participants gained new insights, indicating that the training material was still relevant and useful.

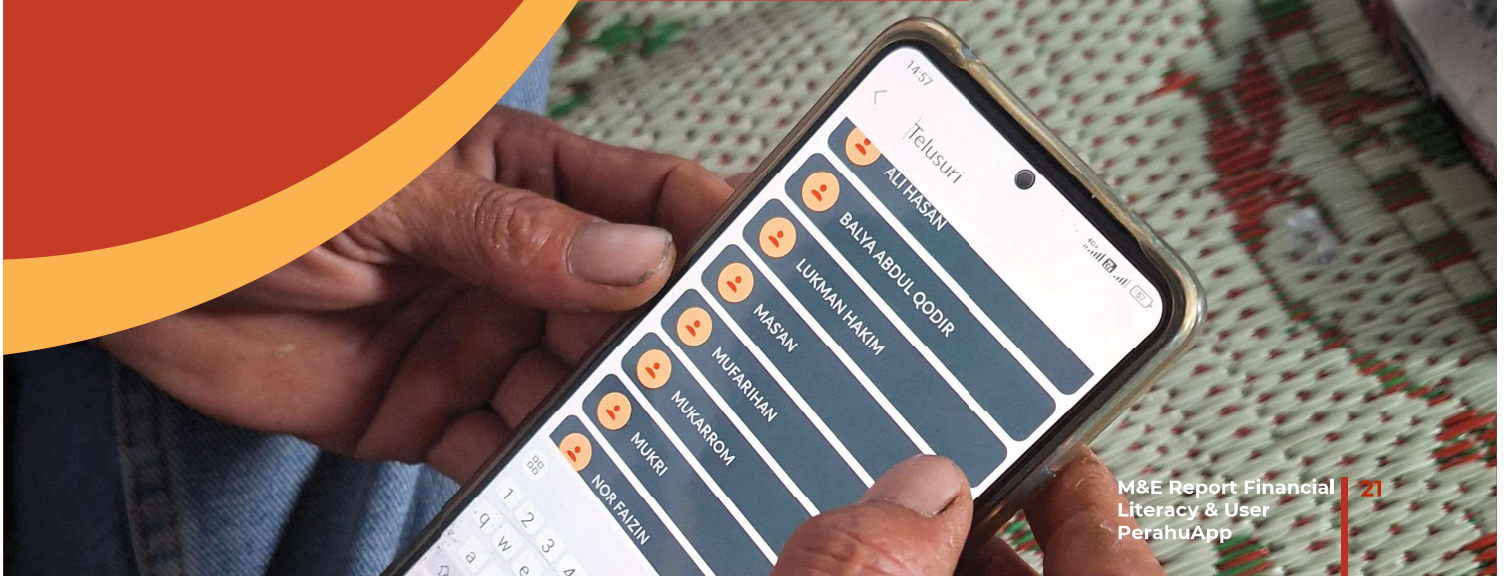
6. Question (Q6): The risks of borrowing without proper planning

All participants (10 people) were able to answer the pre-test and post-test correctly. There was no change in this aspect (remained the same).

Effectiveness of PerahuApp Usage for Fishermen's Groups



“
Easier Catch
Recording,
Clearer
Income



Introduction & The Story Behind The Program

Muhammad Ali Imron
Coordinator of the Bintang
Samudera Fishermen Group



Before, shrimp catches were written down on paper, now it's much simpler.

Previously, each shrimp catch was manually recorded on paper, often mixed with other notes, and easily lost or damaged.

Small-scale fisheries in Demak face significant challenges, particularly in the areas of catch recording and legal compliance. Previously, as expressed by the fishermen, there were difficulties and a lack of awareness in the community about recording their catches. The conventional practice of manual recording using logbooks (sent only once a month) made the data collection process very cumbersome and prone to causing reluctance among the fishermen. However, catch recording has now become a mandatory requirement, not only to qualify for government assistance or incentives, but also as a condition for large buyers or factories, such as PT. Cassanatama, who require clear documentation of purchases through proper catch records.

In response to the urgent need for transparency and compliance, PerahuApp has emerged as an innovative digital breakthrough. This versatile application is specifically designed as a digital solution to enhance the welfare of small-scale fishermen. PerahuApp aims to help fishermen and local suppliers meet the increasing legal and traceability standards imposed by both the government and global markets. Therefore, monitoring and evaluation are essential to assess how effectively PerahuApp addresses these challenges.



Program Objectives

Evaluating the Effectiveness of PerahuApp in Enhancing Fishermen's Compliance with Catch Recording

Analyzing the Impact of PerahuApp Usage on Fishermen's Awareness, Independence, and Changes in Catch Recording Practices for Long-term Sustainability





Key Aspects and Evaluation Indicators

M&E on the Effectiveness of PerahuApp Usage for Fishermen's Households, December 14-15, 2025

No	Main Aspect	Assessment Indicators	Weight	Score	Explanation of Relationship
1	Understanding and Access to the App	Tingkat pemahaman akses HP, pengalaman pelatihan dan dukungan keluarga	20%	0.2	Measures how well fishermen understand the app's function, have received training, and received family support in recording.
2	Usage and Consistency of Recording	Frequency, discipline, and consistency of catch recording	20%	0.2	Assesses the consistency of catch recording, how regularly the app is used, and its alignment with manual records.
3	Ease of Use and Utility	Fishermen's perception of the ease, benefits, and challenges of the app	20%	0.2	Measures user comfort, how useful the app is perceived, and its main challenges.
4	Impact and Behavioral Change	Capacity improvement, data utilization, and changes in recording habits	25%	0.25	Assesses the actual impact on decision-making, understanding seasonal patterns, and technical support from the mentoring team.
5	Independence and Sustainability	Long-term usage motivation and active involvement of fishermen	15%	0.15	Measures fishermen's readiness to continue using the app without support and provide feedback for app development.

Quantitative Analysis

The numerical data from the questionnaire scores of each fishermen coordinator are processed using the Weighted Average Scoring Method. This method is used to calculate the Total Effectiveness Score of PerahuApp in a measurable way and assigns weights according to the importance of each evaluated aspect.

Qualitative Analysis

Meanwhile, qualitative data obtained through structured interviews are used to gather in-depth information about the real experiences of fishermen in the field, including specific challenges not covered by the 13 questionnaire items. This qualitative data serves as context and clarification to strengthen the interpretation of the quantitative score results.

Scope of Implementation and Subject Description

The implementation of PerahuApp as a digital solution for recording fishery results focuses on six (6) Fishermen's Joint Business Groups (KUB) located across five (5) strategic villages in the Demak region. These groups, which are the primary subjects of the monitoring and evaluation activities, have successfully been reached and integrated into the program.

Fishermen Groups

- Kelompok Nelayan Hasil Laut Skelenting
- Kelompok Nelayan Berkah Segoro
- Kelompok Nelayan Sinar Bahari
- Kelompok Nelayan Bintang Samudra
- Kelompok Nelayan Barokah Laut Jaya
- Kelompok Nelayan Sumber Laut Mujahidin

Aspect	Number of Questions	Question Code	Weight	Percent
Pemahaman & Akses	2	Q7, Q8	20%	0.2
Penggunaan & Konsistensi	3	Q1, Q2, Q4	20%	0.2
Kemudahan & Daya Guna	3	Q3, Q5, Q6	20%	0.2
Dampak & Perubahan	3	Q9, Q10, Q11	25%	0.25
Kemandirian & Keberlanjutan	2	Q12, Q13	15%	0.15
Total	13	Q1 - Q13	100%	1

The determination of the effectiveness category for the Monitoring and Evaluation (M&E) results is based on the Justification Score matrix, which is set in the table beside.

Justification Score

No	Kategori	Score	Presentase
1	Very Effective	0.842	84 - 100%
2	Effective	0.684	68 - 84%
3	Quite Effective	0.522	52 - 68%
4	Less Effective	0.364	36 - 52%
5	Not Effective	0	0 - 36%

Results

The determination of the effectiveness category for the Monitoring and Evaluation (M&E) results is based on the Justification Score matrix that has been established. Based on the comparative calculation of the six Fishermen Groups (KUB), the Total Effectiveness Score of PerahuApp usage reached 0.895 (89.6%), which is consistently classified in the **"Very Effective"** category (as the score exceeds the threshold of 0.842).

Respondents	Average Total Score of Aspects	Total Score (Final Score / 1.00)	Total Percentage	Category
Ahmad Nazir	4.48	0.9	90.30%	Very Effective
Muhammad Ali Imron	4.33	0.9	90.00%	Very Effective
Nusahib	4.38	0.89	88.70%	Very Effective
Mahmudi	4.22	0.87	87.00%	Very Effective
Arif	4.48	0.9	90.30%	Very Effective
Masbub	4.58	0.91	91.00%	Very Effective
Rata-rata Keseluruhan	4.41	0.895	89.60%	Very Effective

Key Findings Based on Aspect Scores

In more detail, this success is attributed to high scores in the aspects of Ease of Use and Utility, as well as Usage and Consistency of Record-Keeping (the aspects with the highest scores). These findings clearly demonstrate that the app has addressed fundamental issues, such as the reluctance and difficulty of manual record-keeping, which fishermen previously complained about due to a lack of knowledge and socialization regarding the benefits of catch documentation (logbook).

This improvement in effectiveness is further reinforced by interview results (qualitative analysis), where fishermen expressed that PerahuApp has raised their awareness about the importance of data. They no longer record simply because of regulatory requirements, but because they now understand that accurate data is key to meeting the legal and traceability standards required by the market (M&E Objective 1).

Change in Practices and Increased Awareness

The implementation of PerahuApp has successfully brought about a significant change in record-keeping practices across all fishermen groups. All respondents gave a score of 5 (Yes, Very Significant) for the improvement in fishermen's ability to record catch data accurately and consistently (Q1). This improvement was driven by the perception that catch data on the app is more accurate compared to manual records (Q4: Score 5). This change in practice has directly triggered an increase in fishermen's awareness of the importance of data, marking the first step toward transparent and traceable fisheries management (M&E Objective 2).

Independence and Sustainability Prospects

The aspect of independence and sustainability of PerahuApp shows very positive results. The motivation of fishermen to continue using the app without assistance is rated as high (Q12: Score 5).

This high score indicates that fishermen have become independent in recording shrimp catch data with minimal supervision. Additionally, their willingness is driven by strong and sustained motivation, such as the need to provide data support for the government (Jawa Tengah Provincial DKP) and meet the purchasing requirements from the market (PT. Cassanatama Naturindo). This confirms that the app's sustainability is ensured by the solid integration of PerahuApp into the supply chain ecosystem and regulations (M&E Objective 2).

Compliance and Adoption Success

Overall, PerahuApp has proven successful in its role as a compliance and record-keeping tool. The high scores in the aspects of Ease of Use (Q3, Q4) and Benefits (Q5) confirm that the app has addressed the issues with manual record-keeping. Another important finding is the consistency in record-keeping (Q1: Score 5), strongly supported by high external motivation (Q12: Score 5), driven by government and market program requirements.

Recommendations

No.	Category	Description	Recommended Actions and Programs
1	Zero Data Gap & Consistency	Empty data when fishermen are not fishing undermines the accuracy of CPUE (Catch Per Unit Effort) calculations and the shrimp catch matrix.	Zero Data Entry Training: Require fishermen to record the "No Fishing" status in the app. This ensures that the data log is filled with a 0 instead of being left empty, maintaining the integrity of CPUE calculations.
2	Consistency of Units & Settings	The weight unit configuration (Kg) often changes to grams because fishermen, especially the senior ones, do not save their settings in the configuration menu.	Unit Settings Lock: Develop a 'Setting Lock' feature to lock the weight unit (Kg) with double confirmation. Training should include repeated practice on saving the configuration settings.
3	App Update Support	App update notifications on phones are often ignored, causing fishermen to miss out on the latest features or improvements.	Active Update Assistance: The support team must provide personalized communication and direct technical assistance to ensure that fishermen successfully complete the app updates.

Conclusion

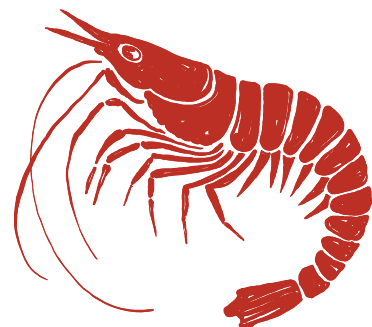
Overall, the use of PerahuApp by small-scale fishermen in Demak has proven to be Very Effective (Score 89.6%). The app has successfully addressed the main challenges faced by fishermen, such as the difficulty of manual record-keeping and legal compliance requirements. PerahuApp has not only become a tool for recording but has also successfully raised fishermen's awareness and encouraged a shift in practices toward a more transparent and traceable system.

Penutup

The Monitoring and Evaluation (M&E) activities, conducted as part of the quarterly routine agenda and annual evaluation by PT Cassanatama Naturindo in collaboration with PT Sahabat Laut Lestari (SLL), have successfully verified the effectiveness of the assistance program provided to fishermen households.

The M&E results confirm that interventions based on the utilization of PerahuApp and the strengthening of financial literacy have functioned as intended and provided measurable impact. The effectiveness of the app is reflected in the increased use of catch and financial record-keeping features in the daily activities of fishermen. The observable behavioral changes, both in the discipline of record-keeping and financial management, indicate that the assistance strategy has successfully encouraged more planned, transparent, and sustainable practices among fishermen households.

It is hoped that this collaboration in strengthening the institutional capacity of fishermen groups and households will continue to have a positive impact on the prawn fisheries improvement program (FIP) in Demak, leading to increasingly sustainable practices.



“ Full Nets,
Prosperous Lives

OUR DIGITAL PRODUCT





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