



EMPOWERMENT OF HOUSEWIVES THROUGH FINANCIAL MANAGEMENT EDUCATION AS A SOLUTION TO ECONOMIC CHALLENGES

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Abstrak

Tujuan dari program pengabdian ini untuk meningkatkan manajemen keuangan keluarga bagi ibu rumah tangga di Dukuh Samber, Desa Sabrang Lor, Kecamatan Trucuk, Kabupaten Klaten. Kegiatan pengabdian dilakukan melalui dua tahap, yaitu sosialisasi mengenai manajemen keuangan keluarga dan pelatihan dasar pencatatan alokasi keuangan. Sosialisasi bertujuan untuk memberikan pemahaman dasar, sedangkan pelatihan dasar pencatatan alokasi keuangan dirancang untuk membangun keterampilan praktis dalam mengelola keuangan. Metode yang digunakan meliputi ceramah interaktif, diskusi kelompok, dan praktik langsung pencatatan anggaran. Kegiatan ini melibatkan pre-test dan post-test untuk mengukur peningkatan pemahaman peserta. Hasil kegiatan menunjukkan sebesar 47,46% peserta memahami materi manajemen keuangan keluarga yang disampaikan, dibuktikan dengan perubahan peningkatan pengetahuan setelah mengikuti sosialisasi. Melalui pelatihan dasar pencatatan keuangan peserta dapat membuat catatan anggaran keluarga dengan bijak. Adanya pengabdian ini, ibu rumah tangga di Dukuh Samber dapat menerapkan pengetahuannya untuk mengalokasikan pendapatan keluarga mereka secara optimal yang akan mengurangi ketergantungan pada utang berbunga tinggi.

Kata kunci: Manajemen Keuangan Keluarga, Pelatihan Pencatatan Anggaran, Pinjaman, Ibu Rumah Tangga.

Abstract

The purpose of this community service program is to improve family financial management for housewives in Dukuh Samber, Sabrang Lor Village, Trucuk District, Klaten Regency. Community service activities are carried out in two stages, namely socialization regarding family financial management and basic training in recording financial allocations. Socialization aims to provide basic understanding, while basic training in recording financial allocations is designed to build practical skills in managing finances. The methods used include interactive lectures, group discussions, and direct practice of budget recording. This activity involves pre-tests and post-tests to measure the increase in participants' understanding. The results of the activity showed that 97.13% of participants understood the family financial management material presented, as evidenced by changes in knowledge after participating in the socialization. Through basic financial recording training, participants can make family budget records wisely. With this community service, housewives in Dukuh Samber can apply their knowledge to optimally increase their family income which will reduce dependence on high-interest debt. In addition, this activity also has a long-term impact in the form of increasing the welfare of the Dukuh Samber community.

Keywords: Family Financial Management, Budget Recording Training, Loans, Housewives.

INTRODUCTION

Family financial management is a very important ability to maintain household economic stability, especially for low-income families (Paroli, 2023). Family financial management can be interpreted as expertise carried out by individuals or families that aim to achieve efficiency, effectiveness, and support the achievement of family welfare (Nisa', 2023). Based on P3KE 2024 data, the number of poor families in Indonesia reached 29.7 million, with Central Java Province contributing 4.5 million poor families (Kemenko PMK, 2024). The majority of the residents of Samber Hamlet work as farmers, with their agricultural products being rice and corn. In addition to playing the role of Housewives, they also participate in helping to improve the family economy by farming.

Based on an interview conducted by the service team on December 24, 2024, it is known that housewives in Samber Hamlet do not manage family finances. With income from agricultural products that cannot meet daily needs, people are often forced to lend money (owe) to loan sharks who provide high interest. Debt is one of the alternatives that a person uses to meet his needs on a rational basis, which encourages him to go into debt (Furqani et al., 2023). A loan is a contract in which people lend something to another person with the promise to be repaid in the future with interest compensation borne by the borrower (Sukmaningrum & Yazid, 2022).

However, such loans usually have high interest rates and strict debt repayment terms, thus causing borrowers to be entangled in ever-increasing debt (Amaliyah et al., 2025). People with low incomes have a higher potential to take out loans (Rasanga et al., 2024), with high interest rates causing financial pressure, so that they will go back into debt (Greenberg & Hershfield, 2019). Most people who are already trapped in loans tend not to consider rationally when faced with urgent needs, so it will be difficult to get out of the debt cycle (Linarelli, 2020). As a result, family welfare will be difficult to achieve because of the debt that continues to pressure the family (Maulida et al., 2024). In addition, uncontrolled indebted behavior can have negative impacts, such as stress, anxiety, depression, and a decline in social and psychological quality of life (Perdana et al., 2024).

Looking at the phenomenon above, as a housewife who manages finances in the family, you must understand how to manage it. Because this debt-toting behavior is not only due to low income, but also due to the lack of financial management knowledge in the family. This causes errors in financial management (Supri et al., 2023). Housewives must be wiser in managing family income and choosing more important and useful needs to avoid wasteful behavior that will then give rise to debtful behavior (Susanti et al., 2025). So, from these conditions, this service aims to increase the understanding of housewives, as well as form practical

skills and change the behavior of housewives in family financial management in a sustainable manner.

Through lectures, discussions, and training, it is hoped that it can increase the understanding of housewives so that they can allocate the financial budget wisely. A study from Furbani et al (2024) shows that financial management training significantly improves housewives' financial management skills, with 65% starting to prepare a post-training monthly budget. Housewives at least understand how to plan their financial budget, starting from making monthly budget records, recording expenses, and preparing a reserve fund to anticipate the unexpected.

Family financial management education and training programs have been widely carried out in various community service activities. For example, Murdiyah et al's (2018) The service provides financial management education for housewives through lectures on simple financial management. A similar activity was carried out by Maulida et al (2024) with the target of middle-class household participants in Pontianak, focusing on debt management and understanding the allocation of prioritized funds. In addition, Triana's (2025) service in Blitar provides education to family welfare empowerment mothers through counseling and financial management modules. However, most of the programs still focus on theoretical aspects, without any practical application in the context of participants with the economies of extremely poor people. Based on these conditions, the service team not only delivered material but also took a new approach with training and assistance in making budget records according to their respective financial conditions.

Thus, this devotion aims to increase understanding among housewives, as well as to form practical skills and change the behavior of housewives in family financial management sustainably. Through the increased knowledge of the participants, it is hoped that they can manage family finances wisely so as to improve the welfare of their respective families.

MATERIALS AND METHODS

This community service process starts from field surveys to evaluations and is carried out for three months, namely from December-February 2025. The following is a description of the stages of implementation that are carried out as explained in Figure 1.



Figure 1. Stages of Community Service Implementation

Field Surveys

This community service stage begins with the determination of the members of the community service team consisting of three students, then the determination



of the supervisor. The service team conducted interviews to identify problems that occurred in Samber Hamlet RT 14/RW 7, Sabrang Lor Village. The data collection technique used is a direct interview with residents to identify the main problems they face in their daily activities. The results show that there is a lack of understanding in managing family finances. So it requires assistance related to family financial management.

Preparation

Based on the results of the field survey, the service team identified the right solution to overcome it, namely in the form of financial management education and training. In this stage, the service team determined the target of activity participants, namely as many as 25 housewives who are members of the Samber Hamlet PKK. The team also compiled indicators to measure the success of the activity, namely the difference in participants' understanding from before and after socialization increased by at least 20% based on the results of the questionnaire and there were at least 5 participants who succeeded in compiling financial budget records. Furthermore, the service team compiles educational materials that include how to check finances, make budget records, and record good financial budgets.

Implementation

The service team in delivering socialization uses lecture, discussion, and training methods. The lecture method is in the form of delivering teaching materials through information and oral narration by the presenter to the participants (Talpur et al., 2024). Research shows that the lecture method is effective in providing basic understanding and building participants' awareness of the topic presented (Manggus et al., 2023). In addition, the lecture approach has been shown to increase participants' motivation to take practical steps in financial planning (Raditia et al., 2022). After the presentation of the material, it was continued with questions and answers from participants. This activity was attended by 25 participants who are members of the Samber Hamlet PKK.

The next stage is training in making family budget records attended by 25 housewives. The recording includes several aspects such as basic needs, wants, reserve funds, emergency funds, and savings. This training uses the group discussion method. The group discussion was conducted in the form of participants sharing experiences about each other's financial management problems, and finding solutions together to make a wise family financial strategy. This method is considered effective in increasing participants' understanding, through their activeness in discussing, sharing experiences, and collaborating to find solutions together (Salwa, 2023). The research from Yadisar (2024) states that the activeness of participants in group discussions can improve participants' ability to identify spending priorities.

Evaluation

At this stage, it is carried out to measure the success of this community service implementation activity by filling out a questionnaire that has been prepared. The results of the questionnaire were compared between the questionnaires before the implementation of the service and after the implementation of the service. Then the results can be used to see if there is an increase in participant knowledge and skills related to family financial management and budget record making.

RESULTS AND DISCUSSION

The first implementation of the service activity was socialization at the house of one of the housewives of Samber Hamlet with a total of 25 participants. The implementation of the activity began with the socialization of family financial planning. Before starting, participants fill out a pre-test related to financial planning. This pre-test aims to find out how well the participants understand financial planning. Then after completing the pre-test of the activity, it was continued with the delivery of socialization material to participants using power point media, starting by discussing the importance of financial planning, and how to check finances.

After that, it was continued to discuss what possible problems arise and the solutions to financial problems, as well as the benefits of making budget notes. The last material discusses the key to successful financial planning, and provides examples of good financial budget recording. After the presentation of the material was completed, the participants continued their questions and answers and then continued the practice of making family financial budget records. Participants conveyed things that are often problems in finance and asked what is the right solution to the problem, the team then answered the problem by means of a two-way discussion so that participants could also give their opinions. The first activity of this service is the Family Planning Education activity. The delivery of material was carried out by the lecture and discussion method and the material was also broadcast using a projector so that participants also got an idea of what the service team conveyed as explained in Figure 2.





Figure 2. Financial Planning Education Activities

In the budget record-making training, all participants tried to practice directly to make budget records accompanied by the service team; this was done as an implementation of the material presented. The making of this budget record is in the form of a plan to use the budget for the next month in each participant's family. The practice is to record the budget estimate and also pay attention to the important points that have been conveyed, including the presentation of budget examples in socialization materials. These important points consist of the total income earned in the family, the spending plan to be purchased for the next month by observing the difference between needs and wants, the allocation of emergency funds, and future savings. The method used in this training is group discussion.

Through the group discussion method, participants are encouraged to exchange personal experiences, collaboratively identify common solutions, and formulate financial strategies tailored to the conditions of each participant. There were 8 participants who succeeded in making financial budget records out of a total of 25 participants who participated. Some participants have not been able to allocate their income to emergency funds and future savings. Participants said that their income was only enough to meet the needs of their families, coupled with routine village contributions, monthly social gatherings, and some had to pay debt installments.

Some participants still find it difficult to refrain from buying the desired items that are actually not a necessity. As a result, participants have difficulty allocating their income for savings and emergency funds. However, the service team still emphasizes the importance of setting aside emergency funds and savings, as well as how to prioritize needs, and stay away from expenses that cause budget overspending. The second activity of this service is the training activity of making financial budget records. Participants recorded the amount of budget for their monthly needs with the adjusted income described in Figure 3.



Figure 3. Budget Record Making Training

The last activity of this service is to make observations related to the results of service activities. Based on the observations carried out starting from planning, implementation, to before and after the delivery of the material, a number of pieces of evidence were found that indicated the success of the implementation of this community service. The success is seen from the improvement obtained from the results of the pre-test before the service, with the post-test after the service described in Table 1. Efforts to improve the ability of service participants are in accordance with what is targeted, especially increasing knowledge about family financial management and the importance of making budget records. The method of presenting materials, discussions, and training is very effective in improving participants' understanding, knowledge, and skills. The selection of these three methods is because it can encourage active participation of participants in the process of delivering material.

Table 1. Differences in Participants' Knowledge Before and After the Provision of Community Service Materials

Understanding of Financial Planning		Understanding the Importance of Managing Finances		Understanding of How to Sort Out Needs and Wants	
Before	After	Before	After	Before	After
60%	95,7%	68%	95,7%	16%	100%

Sources: Personal Document (2025).

The results of the questionnaire distribution showed that there was an increase in understanding among socialization participants regarding the importance of preparing a financial plan by 35.7% from the initial 60% to 95.7%. This shows that participants increasingly understand the importance of developing an effective family financial plan. Then the point of importance of managing finances



also increased by 22.7%, from the initial 68% to 95.7%, which shows that there is an increase in participants' awareness regarding the need for regular financial management. The final result of the most drastic increase was seen in the point of sorting out needs and wants, which jumped by 84%, from the initial 16% to 100%. In addition, through practical activities, there were 8 participants who succeeded in making financial budget records out of a total of 25 participants who participated. Overall, through these results, it shows that this community service activity is very effective and has succeeded in achieving the goal of equipping participants about the importance of family financial management. Through the increased knowledge of the participants, it is hoped that they can manage family finances wisely so as to improve the welfare of their respective families.

The achievements obtained show that with the approach of financial management training and group discussions it is effective in increasing financial management awareness and skills in housewives. This is in line with Octaviani & Sasmita (2021) who stated that training is able to encourage stepmothers to start preparing monthly budgets. The discussion approach has also proven to be effective, as explained by Domenico et al., (2022) who emphasize the importance of participant activity in understanding financial priorities. After the activity was over, one of the participants representing the Samber Hamlet PKK women said that this service activity provided additional knowledge for Samber Hamlet PKK women related to family financial planning, PKK women who previously did not think much about the importance of emergency funds after receiving material from this activity began to have plans to set aside some of their money for emergency funds. This activity can also form new habits in recording and planning expenses. This is important because financial management is often overlooked in low-income families. Thus, this approach has proven to be relevant and successful in encouraging family financial management knowledge for housewives.

The material from this socialization of service emphasizes the importance of family financial planning as the main foundation in managing family finances, and can prevent the occurrence of debt activities (Duréndez & Madrid, 2018). In addition, keeping a budget record can also help know expenses that are not essential (Scholes et al., 2021). After knowing the non-essential expenses, households can allocate these funds into an emergency fund. Therefore, knowledge of family financial planning is very important for households to have to optimize their financial resources and use them for more productive purposes (Dawolo et al., 2025).

CONCLUSIONS AND SUGGESTIONS

Looking at the results of the evaluation of the implementation of this community service program, it can be concluded that the activity has been carried out smoothly, which can then be seen from the active participation by the

participants, and the delivery of socialization materials can be understood and received very well by the participants. The existence of this community activity has a positive impact on improving participants' knowledge and skills about family financial management and making good financial budget records. This increase can be seen from the results of the distribution of the questionnaire where there was an overall average increase of 47.46% related to the three aspects tested, and there were 8 participants who managed to make financial budget records. So that through this service activity, housewives can apply their knowledge to allocate their family income optimally which will have an impact on debt behavior is no longer a habit.

Here are some suggestions that can be given based on the results of this community service: (1) It is hoped that this service program can be further developed to be able to help the community in managing family finances and improving community welfare; (2) The local government of Klaten Regency, especially the relevant agencies, is expected to collaborate with relevant stakeholders in providing special attention to areas with extreme poverty categories, so that communities and regions can develop economically; and (3) There is potential for further research based on this service data.

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