



Financial Literacy Development On Housewives As A Basis For Building Family Financial Resilience

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Abstrak

Pelaksanaan kegiatan pengabdian kepada masyarakat yang akan dilaksanakan berupa Pembinaan Literasi Keuangan Pada Ibu Rumah Tangga Sebagai Dasar Membangun Ketahanan Keuangan Keluarga Perumahan Bareleng Mega Jaya Sejati. Banyaknya permasalahan yang sudah ditemui, maka kinerja seorang wanita sangat dipertaruhkan karena dia dituntut untuk menyelaraskan dan mengatur jumlah pendapatan dan kenaikan beberapa barang kebutuhan pokok serta kebutuhan sehari-hari. Selain permasalahan tentang pengelolaan keuangan dan kurangnya pemahaman literasi keuangan, maka yang permasalahan yang ingin diminimalisir oleh pengabdian adalah berkaitan dengan kurangnya pengetahuan ibu-ibu rumah tangga berkaitan dengan fintech. Pengabdian ini akan dilakukan selama 5 kali pertemuan dengan materi setiap pertemuan akan berbeda-beda untuk memecahkan permasalahan yang ada. Metode yang diberikan selama pengabdian ini adalah ceramah, tutorial dan Latihan terkait literasi keuangan. Ibu-Ibu rumah Tangga Bareleng Mega Jaya Sejati sudah memiliki pemahaman terhadap pentingnya *financial education* dalam pengelolaan keuangan rumah tangga agar perencanaan yang dilakukan dapat berjalan dengan lancar.

Kata kunci: Finansial Literasi, Ibu Rumah Tangga, Keuangan Keluarga.

Abstract

The implementation of community service activities that will be carried out in the form of Financial Literacy Development for Housewives as a Basis for Building Family Financial Resilience in Bareleng Mega Jaya Sejati Housing. The number of problems that have been encountered, the performance of a woman is at stake because she is required to harmonize and regulate the amount of income and increase in some basic necessities and daily needs. In addition to problems regarding financial management and lack of understanding of financial literacy, the problem that the service wants to minimize is related to the lack of knowledge of housewives related to fintech. This service will be carried out for 5 meetings with the material for each meeting will be different to solve existing problems. The methods provided during this service are lectures, tutorials and exercises related to financial literacy. Bareleng Mega Jaya Sejati housewives already have an understanding of the importance of financial education in managing household finances so that the planning can run smoothly.

Keywords : Financial Literacy, Housewife, Family Finance



Introduction

Wisdom in spending or spending the income earned is part of a program that is promoted by the government so that the community wishes to carry out or utilize several financial or non-financial institutions to manage their finances. This is because if people are able to spend the income they earn appropriately, it will certainly play a role in economic growth in Indonesia.

Housewives play a very large role in financial management in the household. For this reason, it is necessary for housewives to understand financial literacy both for knowledge in financial management for the future. also for financial literacy education for children at an early age. Housewives are considered as the Minister of Finance because financial management is in their hands, so understanding in its management is very important.

In the service carried out by the Service Team, it encourages women to have knowledge and skills in good financial management, because if financial behavior is understood, it will be very easy for housewives to understand financial literacy (Rahmayanti, 2019).

Factors that affect financial resilience do not only come from income but can also be caused by the ability of the community/personal to manage their assets, the ability to make loans and the ability to make payments, the ability to deal with household financial difficulties.

Due to the lack of knowledge related to financial literacy for housewives and the lack of utilization of financial or non-financial institutions in financial management, this has an impact on the low awareness of saving or setting aside some income for savings, preparing pension funds, making illegal investments, trapped by unlicensed online loans, no savings for retirement and a consumptive attitude in spending. Based on research conducted by OJK, individuals or women who have financial literacy will be better prepared to carry out financial planning than those who do not have an understanding of financial literacy (OJK, 2017). Low financial literacy will cause many people to behave consumptively due to a lack of understanding related to the priority scale of their needs (Adzkiya, 2018).

In accordance with observations made by servants to housewives at the Barelang Mega Jaya Sejati Housing, several complaints were found, namely the existence of excessive spending than targeted so that funds for investing and funds for emergency needs did not exist. Other problems also arise related to the lack of understanding of the priority scale in making expenditures. Housewives sometimes can't classify which ones include wants and needs.

The problems that are being faced by housewives, based on the survey conducted are: Excessive spending of housewives. expenses made in excess of income or previously planned, Lack of understanding of the priority scale in making expenditures, Lack of understanding to make loans that already have a permit or are registered, Lack of understanding to make online loans that already have a permit or are registered, Lack of knowledge to carry out bookkeeping or recording of cash flows to find out monthly income and income.

Implementation Method

Coaching activity with the title of fostering financial literacy for housewives as a basis for building family financial resilience. The coaching activity is carried out with 5

meetings held from January to June 2022. This service activity will be carried out at the Bareleng Mega Jaya Sejati Housing in the implementation of service activities carried out by 2 (two) lecturers and 5 students. The schedule of service activities is planned to be carried out every month, but the service team will adjust to the time and place at the service location.

The implementation of the service is carried out as follows: (1). Lecture: The method in this service is in the lecture method, which is given to housewives by providing several explanations related to the material given to the servants. In delivering this material, it is associated with problems that occur in the community and with concepts that should be done so that there is a match between the concepts and those experienced by housewives. The material provided is related to financial literacy which is very important for housewives in managing household finances. (2), Participatory learning. Participatory learning is done by combining theory and practice. In this method, participants will practice how to do financial bookkeeping and an understanding of several products related to financial literacy, such as an understanding of the importance of knowledge about peer-to-peer lending that is currently widely available in the community.

In looking at the achievements of the implementation of activities from community service, there are several steps taken including:

a. Stages before the implementation of service activities

The service team came to the object of research to observe whether there were any obstacles or barriers to housewives in understanding financial literacy and household financial accounting problems, and the problem was found so that the service team raised the title of service according to the problems at the service location.

b. Stages during the implementation of activities

At the time of the implementation of the service, it was carried out with an opening by the head of the service and continued with introductions to the members of the service, after that it was continued with material, the material was carried out for 5 meetings by presenting students as members of the service carried out. In the service process carried out, it is accompanied by practice to make it easier for participants from the service to understand what is conveyed by the servant.

c. Final stage of dedication

At this stage, it is done by conducting a post test to see the level of understanding of housewives related to financial literacy and household financial accounting.

Activities that have been carried out for 5 meetings can be explained that activities can be carried out not according to what was previously planned due to time and related to the corona virus. Therefore, because it should be carried out until July, it should be accelerated by starting February and March. In the implementation of this service activity, there are 3 lecturers and 5 students who provide guidance related to family financial literacy as the basis for building family financial resilience.

The first coaching meeting was filled with socialization about the importance of finding the right source of loans and investing. In this session, the speaker provided socialization that when you need funds, you must take a loan from a trusted source if you decide to make a loan online, because at this time many people are making online loans from illegal sources and have not been registered with the OJK.

The second meeting was followed by household financial planning by building a strong financial foundation. In this session, the audience consisted of housewives. Some of the tips that were carried out were making plans related to needs and

expenses that were very important for household financial management, so that they were able to carry out analyses related to family finance

Then at the third meeting, the material was filled in on controlling expenses. At the fourth training meeting, an understanding was given that it is important in the household to control spending, especially in the household, in the household there are several expenditures that must be controlled such as spending on daily needs and other needs, so separate posts are needed to control these expenditures.

The four materials provided are Shopping according to needs, not desires. In financial management, it is often found that buying goods is not a necessity but rather a desire, in fact the goods are not important things that may still be replaced with other goods, many housewives have not been able to distinguish between needs and where is the wish. Therefore, on the occasion of this service, examples are given which include needs and desires. Coaching on the fifth day was carried out by reviewing and independent assignments on the practice of preparing household financial management. In this session an evaluation was carried out for the service team on the material that had been done previously by giving a post test. The post test consists of 2 materials, namely the preparation of family financial statements. For financial management, an evaluation is carried out by making a financial book and writing a household cash book

Indicators of achieving the goal of this service, housewives have been able to make household financial books even though in a simple way.



The implementation of the service carried out found significant obstacles, but they can be overcome after the activity is carried out to completion, the obstacles that occur are: 1). Lack of understanding of the importance of housewives keeping records of expenses and income in the household. 2). It is difficult to match the time between the service team and the time of the women of the Bareleng Mega Jaya Housing Estate. When the service time has been determined and the object of service has adjusted the time, it turns out that there are service participants (students) who cannot attend due to illness and work. 3). When it has been determined to do the service, it is not allowed to be face-to-face by the RT because residents are undergoing self-isolation and are exposed to covid

The problems faced by the Service Team above can be evaluated in the following ways: 1). Housewives do not understand the sources of illegal loans and have been registered with the OJK. Housewives can check on the OJK website or at the bank if they need funds in the form of loans, 2). Housewives must be accustomed to recording income and expenses in the household so that household finances remain in a healthy condition and all needs can be met by being able to distinguish between needs and desires. The service team always coordinates and communicates as well as evaluates each completion of community service activities. The evaluation of activities is carried out to find out the obstacles faced when the service is carried out. The results of the evaluation will be followed up according to the constraints being faced.

Conclusion

Managing family finances is important, because family finances in quantity and quality can be of maximum benefit to the family to achieve a prosperous family that is materially and spiritually fulfilled, and all family members can develop their potential according to their respective talents and abilities. At this time there are many online funding or loans in the community with all the conveniences provided by it, it is necessary for housewives to be careful when making loans. Therefore, financial literacy in the community is very important, especially housewives who are the main financial managers in the household.

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