



Training on Family Financial Management in Kubang Puji Villlage, Banten

¹Yeni Januarsi, ¹Ina Indriana, ²Enok Nurhayati, ¹Roza Mulyadi

¹Jurusan Akuntansi, Universitas Sultan Ageng Tirtayasa

²Jurusan Manajemen, Universitas Sultan Ageng Tirtayasa

Corresponding Author: yeni_januarsi@untirta.ac.id¹)

Abstrak:

Mengatur keuangan keluarga dengan cermat dan melalui tahap perencanaan yang baik dapat membantu meningkatkan kondisi perekonomian keluarga menjadi lebih berkualitas. Keterampilan manajemen ini penting dikuasai oleh para pelaku rumah tangga, khususnya ibu rumah tangga yang umumnya mengemban tugas mengatur keuangan keluarga. Fenomena umum yang didapati di Desa Kubang Puji, Kecamatan Pontang adalah sebaliknya. Meskipun banyak warganya memiliki lahan pertanian maupun mampu berwiraswasta, akan tetapi sejak Covid19 melanda, tingkat pendapatan mereka sangat tidak menentu. Ditambah dengan tidak dimilikinya kemampuan pengelolaan keuangan yang baik, banyak warga kesulitan mengelola keuangan rumah tangga. Sistem uang saku dan fenomena "gali lubang tutup lubang" merupakan hal yang umum di jumpai di desa ini. Melalui kegiatan pengabdian masyarakat (PKM), sebanyak 30 ibu rumah tangga akan diberikan pelatihan bagaimana mengelola keuangan keluarga dengan menggunakan sistem amplop dan sistem buku kas. Selain itu, mereka juga diberikan pemahaman tentang pentingnya mengelola keuangan keluarga dan menetapkan skala prioritas kebutuhan. Pelatihan ini menggunakan metode ceramah, diskusi, tanya jawab, dan praktik sistem amplop dan sistem buku kas untuk mengelola keuangan keluarga.

Kata Kunci : *Pengelolaan Keuangan Rumah Tangga, Sistem amplop, Sistem buku kas, Covid19*

Abstract:

Family financial management should be done with care and a well-planned budget, as it can enhance family economic conditions and enable them to become more qualified. Households must grasp these management skills, especially housewives who are often in charge of handling family money. In Kubang Puji Village, Pontang District, we discovered the inverse phenomena. Even though many of the locals own agricultural land or are self-employed, their income has been uncertain since Covid19 hit. Furthermore, many locals struggle to manage their family's funds due to a lack of adequate financial management abilities. In this village, the "pocket money" method and the "robbing Peter to pay Paul" phenomenon are common. 30 housewives will be trained on how to manage family finances using an envelope system and a cash book system as part of community engagement activities (PKM). Furthermore, they are taught the significance of managing family finances and establishing priorities. To handle family finances, this program employs lecture methods, discussion, question and answer sessions, and practice with the envelope system and cash book system.

Keywords: *Managing family finances, envelope system, cash book system, Covid19*



Introduction

In March 2020, Indonesia recorded its first case of Covid-19 and since then all regions in Indonesia have been affected by the COVID-19 pandemic. It's not only urban areas, but also rural areas affected by the pandemic. Indonesia has experienced the highest recorded cases of the Covid19 pandemic which caused this country to be hit by a health crisis and an economic crisis as experienced by other countries which have also suffered from Covid19. Apart from forcing the government to adopt a policy of limiting social activities and limiting economic activities by launching various policies such as large-scale social restrictions (PSBB) which began on March 31, 2020, then changed to a policy of imposing restrictions on community activities (PPKM), the pandemic also caused economic costs in unpredictable scale (kemenkeu.go.id). As a result, Indonesia is unable to avoid negative economic growth.

The weakening of the Indonesian economy has had an impact on various sectors such as the household sector, micro, small and medium enterprises (MSMEs), as well as the corporate sector. In the household sector in particular, apart from health problems resulting from contracting COVID-19 and limited access to treatment, the household sector is also at risk of losing income due to loss of jobs and declining household business activities making it difficult to meet daily needs and weakening people's purchasing power. Even though in 2023 the spread of Covid-19 cases has decreased significantly compared to previous years, the effects of the pandemic on family economic life are still being felt today.

Kubang Puji Village, Pontang District, in Banten Province is one of the many villages in Banten that have been affected by Covid-19. In this village, although many residents own agricultural land or are self-employed, their income level has been very erratic since Covid19 hit. As a result, residents find it difficult to manage household finances because on the one hand many household needs must be met but on the other hand the income, they earn is erratic and insufficient to meet their daily needs.

Looking more detail in the village characteristics of its resources, Kubang Puji Village has very potential agricultural and fishery resources considering that the area of agriculture and fisheries reaches 574 Ha and 40 Ha respectively. In terms of family livelihoods, many residents own shrimp ponds, but not a few also work as laborers for the shrimp pond owners. In addition, some residents also depend on fishing for their living because they work as fishermen. Table 1 provides a brief description of the types of livelihoods of the residents of Kubang Puji Village and how many residents have certain professions. As many as 33.89% (1200 people) of residents work as farmers and at the same time occupy the top rank of the most common profession in this village. In second place, 1,010 people or around 28% work as farm laborers and in third place there are 600 fishermen (16.94%). However, the potential for agriculture, fisheries and maritime affairs in the village of Kubang Puji does not necessarily provide adequate welfare for the people. Especially after Covid19, many residents experienced difficulties in their business activities and many economic problems emerged

Tabel 1. Percentage of various Occupations In Kubang Puji Vilage, Pontang

No	Occupations	Number of People	Percentage (%)
1	Civil servant	66	1,86
2	Entrepreneur	287	8,10
3	Farmer	1.200	33,89
4	Carpenter	110	3,11
5	Farm workers	1.010	28,52
6	Pensionary	25	0,7

No	Occupations	Number of People	Percentage (%)
7	Fisherman	600	16,94
8	Services	243	6,86
	Amount	3.541	100

Source: Wikipedia, access on 23 Januari 2023

One of the crucial economic problems faced by the Kubang Puji village society is poor financial management. For example, the results of interviews with several housewives participating in the training revealed that many residents have an erratic income in a day. Sometimes an income of IDR 50,000 or less is used in one day for various needs of daily life such as for food needs, giving children snacks, buying cigarettes, coffee, and so on. Sometimes, if the income they get is not enough in a day or they don't have any money at all, they borrow money from moneylenders or online loans. This phenomenon is rife due to inaccuracy in financial management so that illegal online loans are becoming popular and widely used as an alternative solution to financial management problems (Agus, et al, 2020). To repay the loan, they use a "dug a hole close a hole" system so that everyday economic life becomes even more difficult to deal with. Apart from that, the second problem that arises is the habits of people who have a more consumptive lifestyle due to the frequent use of social media during the Covid-19 pandemic. Thus, money borrowed from moneylenders or online loans is used not to meet basic life needs but to buy consumptive needs such as clothing (not primary clothing), electronic equipment, or other secondary needs. As a result of family financial management that was not managed properly during the Covid-19 pandemic, the family's economic conditions became more difficult. Phenomena like this often occur because people buy goods that are not really needed (Sukirman, et al, 2019). In addition, the inability to manage family finances can also be a trigger for financial problems (Ida Subaida, 2019).

Implementation Method

Participants

This training targets housewives as participants in family financial management training. Consideration only includes housewives because in Kubang Puji Village the majority of housewives do not have separate jobs. Most of them run their daily activities as housewives, and the management of household finances is handed over to the housewife. So that those who know in detail the needs of the household are the wives. The husband is responsible as the main livelihood seeker and works to meet household needs. The number of housewives who participated in this activity were 30 housewives.

Place and Date

This community service took place at the At Taqwa Mosque in Kubang Puji Village, Pontang District on Saturday, January 22, 2023. This activity was carried out after the weekly routine recitation at 09.00-12.00 WIB. The following are details of community service activities in managing family finances:

1. Preliminary survey: At this stage a survey was conducted on common problems faced by residents of Kubang Puji Village, Pontang District. At this stage, it is also at the same time asking for permission from the village head and local community leaders to conduct household financial management training.
2. Preparatory stage: This stage is filled with making invitations for housewives and distributing them, compiling a schedule of activities for when the PKM will be held. Apart from that, at this stage design and briefing of what material will be

delivered to the training participants, who is involved in providing the material, and how many KKM students are needed to help with activities on the day of implementation.

3. Implementation Stage. This stage is filled with household financial management training.



Figure 1. Participants of the training and discussion on Family Financial Management

Method For Implementation Training

This training will use lecture/presentation methods, questions and answers, discussions, simulations of making a household budget, as well as simulations using an envelope system and a cash book system. At the beginning of the activity, a simple survey will be given to find out the quality of financial management that has been carried out by using a "financial check list". Then proceed with giving a lecture on how to manage household finances, followed by discussion and question and answer. The final stage is the evaluation.

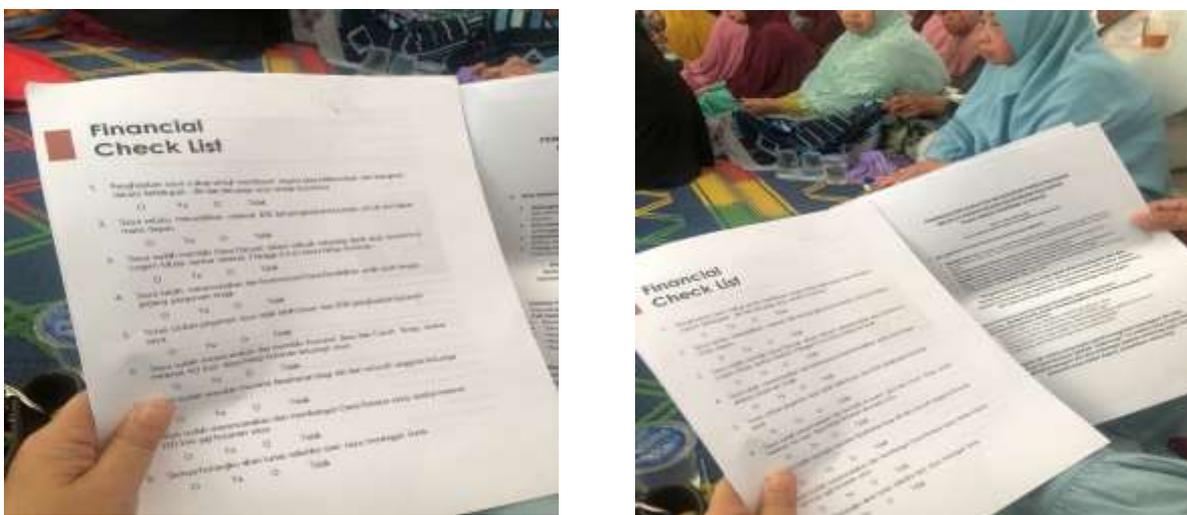


Figure 2. financial check list for the pre survey

Result and Discussion

Activity Descriptions

Before the PKM activity was carried out, the PKM supervisor gave a speech to the training participants and explained the purpose of carrying out this PKM activity. To carry out this family financial management training activity, the implementation team consists of 4 lecturers and 5 students with the following tasks:

1. Yeni Jauarsi SE., Ak., M.Sc., CA. The Ph.D will present material on an overview of family financial management.
2. Ina Indriana SE., M.Sc., Ph.D will present material on the practice of managing family finances using an envelope system.
3. Enok Nurhayati SE., M.Sc., will deliver practice materials and simulations of family financial management using the cash book system.
4. Roza Mulyadi SE., Ak., M. Akt., CA. CPA., CSRS., CIBA., ASEAN CPA is responsible for distributing the initial questionnaire and as coordinator of accompanying students.



Figure 3. Delivering the first Subject to all participants

As an opening, the participants were accompanied by KKM students and other fellow lecturers, distributing questionnaires about the "financial check list". This check list aims to find out a general description of the extent (quality) of family financial management that has been carried out. We use a financial check list issued by the Financial Services Authority (OJK) in the Indonesian Financial Literacy Series, which contains 10 simple questions with two answer options: Yes and No. Following are the benchmarks for the answers to the financial check list that were distributed to the women participating in the training:

Table 2. Score for the Quality of Family Financial Management

Range of Score	Quality of Family Financial Management
8-10	Very Good
6-7	Enhance
4-5	deficient
< 3	Low

Source: *Financial Management Book: Financial Literacy of Indonesia Finance*

After the questionnaires were filled out and collected, the results of the questionnaires were readout randomly to provide initial knowledge to the training participants about the quality of household financial management that has been

implemented so far.

Next, material on an overview of family financial management was delivered to the training participants. On this occasion, it was conveyed that the benefits of managing family finances include:

- a. Happy today, by enjoying the income earned while some of the income has been set aside for the future.
- b. Anxiety about the future vanishes because we have prepared ourselves early.
- c. Prosperous tomorrow, from the income allowance. Live independent and happy.
- d. Remain economically independent, and happy in sharing with others in need

While the challenges in managing family finances include:

- a. offers a variety of the latest and sophisticated gadgets,
- b. the desire to enjoy delicious food,
- c. wearing branded and trendy clothes and dresses as well as body accessories,
- d. desire to drive a luxury and modern car,
- e. stay in star hotels and enjoy the facilities they provide, and
- f. Looks "wow" on social media (FB, WA status, IG).

Training participants are given the initial provisions to carry out family financial management by following the following stages (Manullang, 1981)

- a. Recording of all income owned. To find out the amount of family income per month or per week or per day.
- b. Recording of Routine Expenses per month make a list of routine expenses that must be incurred every month/week/day, such as monthly shopping (sugar, soap, toothpaste, tea, oil, rice, etc.), paying for electricity, water, telephone, maid (if any), child tuition, gas stove, and others. Then all the routine expenses are totaled.
- c. Identification of non-routine expenses with a priority scale. After identifying all non-routine expenses, add up all the expenses on the list, then match them with the total income we have (already reduced by routine needs). If it turns out that our planned expenses exceed existing income, then we have to select which expenses can be postponed.
- d. Do Evaluation. Evaluation is carried out to check:
 1. whether there is an error in the sum of income and expenses.
 2. whether there are routine needs that are missed.

Furthermore, in the second session, we explained simple financial management using an envelope system. In this session, participants were taught to make routine and non-routine expenditure budgets and then trained on how to use envelope media as a place to temporarily store the money they have according to planned needs. Participants were trained to be able to distribute money based on envelopes that had been determined and written on the outside. The final material presented was how to use the cash book system to manage family finances.

Responses from The Participants

After being given training material, participants are welcome to provide feedback about the material that has been presented. Even though managing family finances using an envelope system or a cash book system was something new for the training participants, they were enthusiastic about trying and implementing this family financial management. They responded that using the envelope system was

simpler and they preferred to practice the cash system for managing their household finances. Even so, there were also some participants who felt they had gained more skills to manage their finances, but they had not been able to put this management system into practice. This is due to their very mediocre economic conditions. They can only apply the "pocket money" system, namely getting a certain amount of income per day, then that day's income is directly spent to meet household needs.

In the case of the "pocket money" system, the speaker gave tips so that participants could still manage their household finances by prioritizing the most basic needs and reducing non-basic expenses such as children's snacks or spending on cigarettes. In addition, if possible, training participants are also encouraged to save daily if they have even a little money left unused.

With the household financial management training program during the Covid-19 pandemic, participants hope to consistently practice the financial management system for future household financial planning. Apart from that, the participants also hoped that they could help their husbands to earn income from the skills they had and be able to manage the money they earned themselves to support the family's economy.

Conclusion

By carrying out PKM activities in the village of Kubang Puji, Pontang District, Banten, several conclusions can be drawn as follows:

1. This training activity can add insight, knowledge, and skills to housewives regarding family financial management and the importance of future financial planning.
2. Training activities provide participants with an understanding of the importance of setting a priority scale of household needs in order to avoid online loans and moneylenders.
3. This PKM training in household financial management is one of the efforts of academics to share a little knowledge to increase village economic activities.

Suggestions

The suggestions that can be given through PKM activities in managing household finances are:

1. It is necessary to carry out similar training for MSME actors in shrimp ponds around Kubang Puji village so that business activities can run well.
2. Training is needed on the utilization of resources around the village of Kubang Puji to increase people's economic activities to support increased family welfare.

References

- Kementerian Keuangan Republik Indonesia. (2023) Pengaruh Covid-19 Atas Kondisi Sosial Ekonomi di Indonesia. <https://pen.kemenkeu.go.id/in/page/pengaruhcovid>. Diakses tanggal 23 Januari 2023, pukul 20.00
- Soegoto, A.S., Lintang, D.N., Mintalangi, S., & Soeikrimo, D. (2020). Meningkatkan Peran Ibu Rumah Tangga Dalam Pengelolaan Keuangan. *Jurnal Pengabdian dan Pemberdayaan Masyarakat*. Vol 4 No 1. ISSN : 2549-8347.
- Edy, I. C, Marsono, S., & Supriyono, S. (2017). Pelatihan : Pengelolaan Keuangan Keluarga Bagi Pedagang Di Pasar Burung Depok Surakarta. *WASANA NYATA Jurnal Pengabdian Pada Masyarakat* Volume 1 No.2, September.

ISSN 2580-8443.

- Harry, B., Sari, I., Hukama, L. D., Zain, D., & Simon, Z. Z. (2019). Pelatihan Pengelolaan Keuangan bagi Ibu-Ibu Rumah Tangga Dan Kader PKK RT 16 RW 04 Kelurahan Cempaka Putih Timur. *Jurnal Pengabdian Masyarakat Berkemajuan Universitas Muhammadiyah Mataram*. ISSN :2614-5251.
- Ida Subaida. (2019). Pelatihan Manajemen Kas Rumah Tangga Untuk Mencegah Kegagalan Keuangan Rumah Tangga. *Jurnal Pengabdian*. Vol 3 No 1. ISSN : 2580-7978.
- Prasasti, L., Feranika, A., & Masgo. (2022). Pelatihan Pengelolaan Keuangan Keluarga Pada Kelompok Usaha Bersama (Kube) Mega Buana Desa Tangkit Baru. *Jurnal Pengabdian Masyarakat UNAMA (JPMU)*, Vol X No X Oktober 2022
- Manullang.(1981). Pengantar Ekonomi Perusahaan. Yogyakarta; Liberty
- Nikmah, N., Safrina, N., Farida, L. E., & Qalbiah, N. (2019). Pelatihan Pengelolaan Keuangan Keluarga Bagi Kelompok Yasinan Ibu-Ibu Komplek Rahayu Jalan Pramuka Banjarmasin. *Jurnal Impact : Implementation and Action Volume 1*, Nomor 2.
- Otoritas Jasa Keuangan (OJK). (2023). Pegelolaan Keuangan: Seri Literasi KeuanganIndonesia. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/DetailMateri/24>, diakses tanggal 23 Januari 2023.
- Sukirman, S., Hidayah, R., Suryandari, D., & Purwanti, A. (2019). Pengelolaan Keuangan Keluarga dalam Rangka Peningkatan Masyarakat Mandiri dan Peran Dalam Peningkatan Literasi Keuangan Indonesia. *Jurnal Pengabdian Masyarakat. ABDIMAS*. ISSN: 1410-2769.