



## **Family Economic Transformation Strategy: Implementation of Financial Management in PKK Mothers of Bayah Sub-district**

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### **Abstrak**

Transformasi ekonomi keluarga di Kecamatan Bayah, khususnya melalui implementasi pengelolaan keuangan oleh Ibu-Ibu PKK, menjadi fokus kegiatan pengabdian masyarakat. Dengan latar belakang perlunya literasi keuangan, terutama di kalangan perempuan, tujuan utama adalah meningkatkan pemahaman dan keterampilan pengelolaan keuangan rumah tangga. Metodologi penelitian menggunakan Pendekatan Tindakan Partisipatif dengan melibatkan 35 peserta dari Kecamatan Bayah. Hasil utama menunjukkan peningkatan signifikan dalam literasi keuangan peserta, dari identifikasi pengeluaran hingga evaluasi prioritas keuangan. Implikasi dari pengabdian ini mencakup potensi peningkatan kesejahteraan keluarga dan dampak positif terhadap masyarakat, terutama melalui peran aktif Ibu-Ibu PKK sebagai agen perubahan dalam pengembangan ekonomi lokal. Pengelolaan keuangan yang terarah menjadi kunci dalam meningkatkan literasi keuangan, memberikan kontribusi positif terhadap pertumbuhan ekonomi di Kecamatan Bayah. Meski pengabdian ini memberikan kontribusi yang signifikan, direkomendasikan untuk melibatkan lebih banyak pihak terkait, memperluas cakupan geografis, dan melibatkan lebih banyak elemen dalam masyarakat untuk mendapatkan pemahaman yang lebih holistik.

**Kata Kunci:** *literasi keuangan; pengelolaan keuangan; Ibu-Ibu PKK; pengembangan ekonomi lokal; tindakan partisipatif.*

### **Abstract**

*Family economic transformation in Bayah District, especially through the implementation of financial management by PKK mothers, is the focus of community service activities. Against the background of the need for financial literacy, especially among women, the main objective is to improve the understanding and skills of household financial management. The research methodology used a Participatory Action Approach involving 35 participants. Key outcomes significantly improved participants' financial literacy, from expenditure identification to financial priority evaluation. The implications of this service include the potential to improve family welfare and positive impacts on the community, especially through the active role of PKK mothers as agents of change in local economic development. Targeted financial management is key in improving financial literacy, contributing positively to economic growth in Bayah District. Although this dedication makes a significant contribution, it is recommended to involve more relevant parties, expand geographical coverage, and involve more societal elements to gain a more holistic understanding.*

**Keywords:** *Financial Literacy; Financial Management; PKK Mothers; Local Economic Development; Participatory Action*



## Introduction

The transformation of the family economy in Bayah Sub-district, particularly through the implementation of financial management by PKK mothers, has significant relevance in the current context. Women's leading role in family financial management is the focal point, with the aim of improving financial literacy and economic well-being at the household level (Febrian, 2022). As key contributors in financial decisions, PKK mothers have great potential to create a positive impact, not only on their families but also on local economic development (Amida et al., 2022). It is based on the framework of financial literacy and local economic development, creating a strong foundation to support positive changes in the economic lives of families (Mardiana et al., 2023; Yuliantanti et al., 2023). The information generated will provide an in-depth view of the potential and constraints faced by PKK mothers in managing finances, and provide a basis for formulating relevant and effective solutions (Yanti & Syamsurizal, 2023).

A low understanding of financial management can result in unwise financial decision-making, affecting the economic stability of the family (Salam et al., 2023). This issue is important because low financial literacy not only impacts the level of family welfare directly, but also has a long-term impact on the economic and social development of society (Damarsiwi et al., 2022).. Low financial literacy can lead to difficulties in budget planning, lack of smart investments, and even increase the risk of getting into uncontrollable debt (Andrianingsih & Asih, 2022). According to Siregar (2020), in the context of "education and social," this issue is significant because good financial management not only creates financial stability, but also supports better access to education for the family's children. Therefore, improving financial literacy among PKK mothers not only provides individual benefits but also contributes to social development and improved education quality in the community (Khasanah et al., 2023).

Previous studies have shown that previous services have contributed to improving financial literacy in various community contexts. In family financial management training for PKK mothers in the midst of a pandemic, Wiranatakusuma (2022) provided concepts and practices on techniques for managing family finances, financial risk management, debt management, preparing education funds, and managing pension funds. In the BSI recitation group, Meiriasari et al. (2022) aimed to increase knowledge and understanding of family financial recording and management, including socialization and training activities. In Beringin village, Purba et al. (2022) presented coaching and provisioning activities in old age, focusing on time management education and family financial management. Meanwhile, Asih & Andrianingsih (2023) analyzed the factors that influence family financial management behavior in Kalianget Timur village.

Although the contributions of previous services have provided a good understanding of family financial management, there are still dimensions that have not been studied thoroughly. For example, there has been no service that focuses on the implementation of family financial management with a sharia economic perspective during a pandemic, as proposed by Arsyil et al. (2022). This research includes descriptive qualitative and analyzes data from previous studies, describing family financial management with an Islamic approach. In addition, there are still community groups, such as mothers in Paddingin village, Takalar Regency, who have not received enough attention to family financial management literacy. Ramlawati et al. (2022) noted the rampant offer of online loans to housewives in the village, which can be a potential financial risk if not managed properly. Similarly, mothers in Panggang

Jebara Village, according to Hening & Septanti (2023), still have not received socialization or training on family finance.

By looking at previous community service reports, it can be concluded that more holistic and inclusive community service is still needed, involving various community groups with diverse challenges and needs. The implementation of family financial management by considering aspects of sharia economics, attention to the rise of online loan offers, and increasing literacy in various villages are dimensions that can be further explored in this community service.

### **Implementation Method**

The implementation of this community service activity at the Bayah District Hall which is located at Jln. Raya Bayah-Malingping Km. 1, West Bayah, Bayah sub-district, Lebak district, Banten. Participants involved in this community service activity involved PKK mothers from the villages of West Bayah, Sawarna and East Sawarna with a total of 35 participants. The 35 participants are expected to become agents of change for the surrounding environment. The implementation of this activity adapts to the existing schedule and activities of PKK mothers, and was held on Friday, January 26, 2024.

The method used in this community service is Participatory Action Research (PAR), which is a participatory research method and is directly involved with the target group, in this case PKK mothers in Bayah District. The first step taken was a pretest, where an initial mapping of the level of understanding and skills of family financial management was conducted. After that, socialization was conducted to provide an in-depth understanding of the concepts and benefits of financial management. A question and answer discussion was conducted to listen to input and questions from the participants, so that the program could be tailored to their needs.

The next step was program implementation using the Service-Learning approach, where practical knowledge and skills were applied directly through training and financial management activities. During this process, formative evaluation is conducted to ensure that participants can apply the concepts learned. A post-test was conducted after program implementation to measure the increase in understanding and skills of family financial management. Data obtained involved participatory observation, interviews, and documentation of pretest and post test results. The data were then analyzed by considering the changes before and after the program implementation. This method provides an opportunity for participants to be actively involved in the learning process and apply the knowledge gained in their daily lives.

### **Result and Discussion**

This community service activity is part of the work program of the Sultan Ageng Tirtayasa University Community Work Lecture Group 98 which is guided by Field Supervisors as part of the implementation of the Tridharma of Higher Education. This activity program also involved the Bayah Sub-District Head and Village Heads from West Bayah, Sawarna and East Sawarna. This activity was held on Friday, January 26, 2024 at the Bayah District Hall. The participants of this activity consisted of PKK ladies from the villages of West Bayah, Sawarna and East Sawarna with a total of 35 participants. The activity began with the delivery of community service work programs by the academic community of Untirta, followed by remarks from the Head of Bayah Subdistrict and pretest on household financial management and continued with the

delivery of material by resource persons from Sultan Ageng Tirtayasa University Lecturers and post tests.



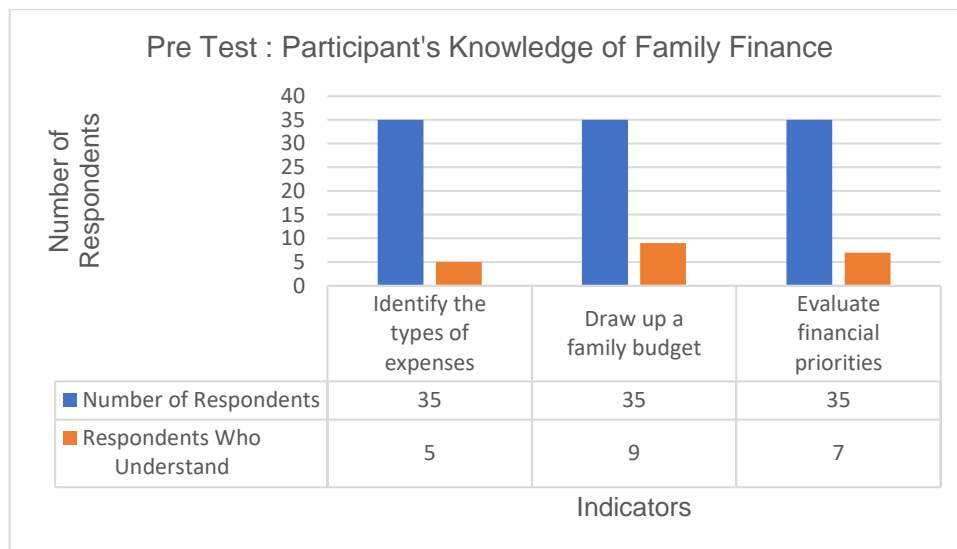
Figure No. 1. Photo of resource person delivering the lesson



Figure No. 2. Photo with Lecturers and Quiz Winners

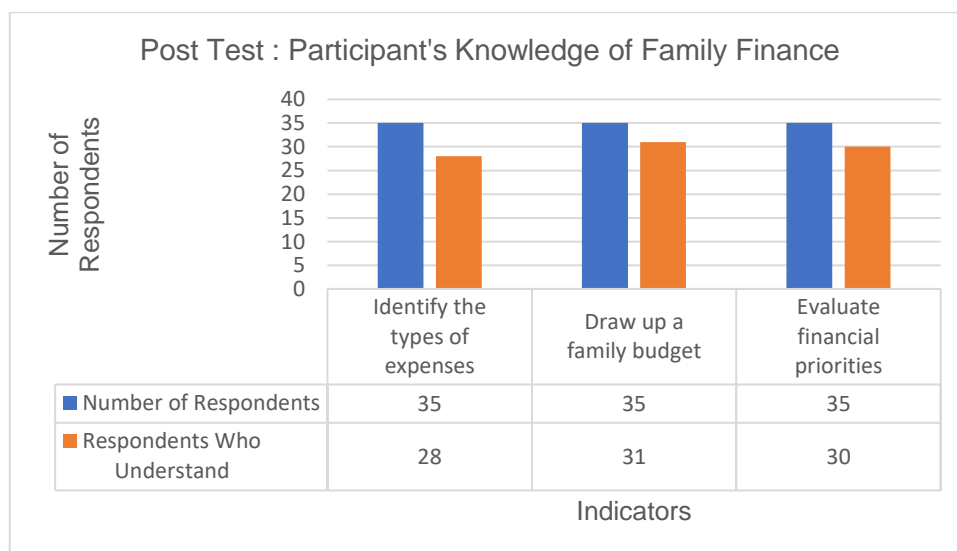
Prior to the implementation of the financial management strategy, the level of financial literacy of PKK mothers in Bayah Sub-district can be identified that the level of understanding is still lacking. The pretest results in Figure 1 reveal that on average less than 25% still did not understand or in other words that most participants had a limited understanding of the basic concepts of financial management, such as budgeting, prioritizing expenses, and saving. The pretest data showed that most participants were unfamiliar with the terms and basic principles of financial literacy. The pretest results provide a clear picture of the participants' initial level of knowledge before engaging in the community service program.

After going through the process of implementing the financial management strategy, the post-test in graph 2 shows a significant increase in the level of financial literacy of the participants. The data and figures from the post test reflect an increase in understanding and skills in financial management, which can be seen from the increase in participants' scores in identifying types of spending from 14% to 80%, preparing a family budget from 25% to 89%, and evaluating financial priorities from 20% to 86%.



Source: Data processed 2024

Figure 3. Pre-Test: Participant's Knowledge of Family Finance



Source: Data processed 2024

Figure 4. Post Test: Participant's Knowledge of Family Finance

The discussion of the results of this service involves the concept of financial literacy, where the improvement of participants' understanding is measured against recognized financial literacy standards. Logical explanations are built by detailing how financial management strategies can make a positive contribution to improving financial literacy. Contextualization of the service results is done by conveying the implications of the findings in a broader context, such as the potential to improve family welfare, positive influence on daily life, and positive impact on society. Important lessons that can be drawn from this service include the importance of financial literacy



programs in improving the quality of life of the community and the need for a participatory approach that involves the target group in the learning process.

Contextualization of service results is carried out by conveying the implications of activities in a broader context. The financial literacy program not only improves the participants' practical knowledge but also has a positive impact on their perspective and mindset regarding financial management. The implications for the behavior of people and communities are also emphasized, showing that financial literacy can be a pillar for improving collective welfare. Important lessons learned from this service involve the success of participatory strategies in improving financial literacy, as well as the importance of adapting financial literacy programs according to the needs and context of local communities.

The role of PKK mothers as agents of change in the context of local economic development in Bayah Sub-district became the focus of the service. The expectation from the results of this service shows that through active participation in economic development programs, PKK mothers can be a major force in driving positive changes in the local economic level. The data and figures collected from this service support that the spirit of PKK women's active involvement in local economic activities will contribute significantly to economic growth and development in Bayah Sub-district. The role of Ibu-Ibu PKK not only has a positive impact on the local economy but also has the potential to change the perspective and mindset of the community regarding the role of women in development. The implications for the behavior of people and communities are also highlighted, showing that women's involvement can be a positive driver to improve collective welfare.

## Conclusion

This community service confirms that the role of PKK mothers in implementing financial management strategies can be the main key in improving financial literacy at the household level. Previously, the financial literacy level of PKK women in Bayah Sub-district was identified as a challenge, but through directed financial management, there was a significant improvement. Similarly, the role of PKK women as agents of change in the context of local economic development showed a positive impact, contributing significantly to economic growth in Bayah Sub-district.

The educational and social implications are relevant. Improving financial literacy through financial management strategies can be a model that can be applied in a community development approach. The active role of women in the local economy also contributes to improving the overall welfare of the community. These implications provide concrete solutions and advance understanding in understanding the role of women in local economic development. While this work makes a significant contribution, limitations are recognized. One limitation may lie in the specific local context which may not be fully representative for general application. Therefore, for future community service, it is recommended to involve more related parties, expand the geographical coverage, and involve more elements in the community to gain a more holistic understanding.

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