

Family Financial Resilience Efforts Through Financial Management Training In Bangah Sidoarjo Village

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Abstract.

Global economic instability triggered by the COVID-19 pandemic, geopolitical conflicts, inflation, and commodity price fluctuations has increased household financial vulnerability in Indonesia, especially among low- and middle-income groups. Many households, particularly those led by housewives, lack adequate financial literacy and skills in managing household budgets. This community service program aimed to enhance family financial resilience by educating housewives in Bangah Village, Sidoarjo, on healthy household financial management. The activity, held on July 20, 2025, involved 70 participants and was implemented through three stages: education using interactive presentations, practical exercises through case studies, and evaluation via pre- and post-tests. The pretest revealed that 70% of participants had not managed household finances effectively. Post-test results indicated a 20% improvement, with 90% of participants understanding proper budget allocation and distinguishing needs from wants. The program successfully increased participants' knowledge and skills in managing finances, though some still reported expenditures exceeding income. Participants suggested future training include topics on investment and digital literacy.

Keywords: Financial resilience; household financial management; financial literacy; community service and housewives.

I. INTRODUCTION

In recent years, global economic instability has become a challenge. One of them is triggered by the covid 19 pandemic, geopolitical conflicts, high inflation and fluctuations in commodity prices. This phenomenon threatens the financial vulnerability of households in Indonesia. In 2023, inflation will reach 2.7% while real wages will grow at a slower pace (BPS, 2023). This condition worsens financial resilience, especially for low- and middle-income households in maintaining financial stability. Economic difficulties stemming from global economic instability give an idea that there are financial difficulties that threaten countries, especially households. A person having difficulty managing finances reflects a low level of financial literacy. Financial resilience is the ability of individuals, households, businesses or even countries to face economic shocks, maintain financial stability, and recover quickly from financial difficulties. Some important aspects of financial resilience are risk management, income diversification, savings and emergency funds, debt under management, investments and productive assets, as well as insurance protection. The level of financial resilience consists of the state in this case regulating how economic conditions such as controlled inflation and a stable financial system. Meanwhile, at the family level, financial resilience is defined as not being easily stressed financially when there are unexpected expenses (Goso, 2022). Efforts to strengthen financial security can be carried out on a small scale through household financial management.

Household financial management is a series of behaviors such as budget planning, distribution control and emergency fund storage to deal with uncertainty (Xiao & Dew, 2011). Household financial management is the process of achieving goals through structured and appropriate financial management. However, not many households plan their finances well. Most households always hope that the future will be fine even though careful financial planning can help households ensure that the decisions taken are right and optimal (Hanifah & Kholifah, 2020). Household financial management is a household way of applying accounting principles to family financial transaction activities. Therefore, household financial management is often referred to as household accounting. The application of simple household accounting can be done by recording all household income and expenses in a certain period of time which is usually done weekly or monthly (Fitriyah, Sukma, & Bambang, 2020). Problems with managing household finances can almost occur in all households regardless of their educational status. a common phenomenon that occurs most housewives manage finances without planning flowing. There are still many people who do not understand

the importance of bookkeeping in the household. They only realize when they no longer have reserves for emergency funds or urgent needs (Agustianti, Ramdhani, Alti, & Asri, 2023). Women play an important role in household financial resilience, but are less supported by increasing their capacity.

Women, in this case housewives, still lack a lot of training and empowerment related to household financial management. Some people, especially housewives, still do not understand the importance of regulating household income and expenses. Through financial recording or bookkeeping, problems can be evaluated so that in the future families are better prepared to face various financial problems that occur (Pratiwi, Pravasanti, & Pratama, 2023). Financial literacy and good financial management have not been taught in formal education. This becomes a problem when all women have the same demands and burdens in every household. Individual skills in managing and making decisions are the key to household success (Hasler & Lusardi, 2014). Bankruptcy or family *financial distress* is a condition that can be avoided as much as possible in managing household financial finances. In this case, housewives play a central role in managing family finances. The financial services authority emphasized that women have a significant influence not only as key decision-makers but also as important contributors to family well-being. Given the large role of housewives, adequate knowledge and understanding of financial concepts is required. This understanding can be a solution in overcoming family financial difficulties (Hamzah, Wiharno, & Rahmawati, 2022).

Housewives are the frontline in managing household finances. They are required to be capable and responsive in planning, allocating available funds to financial reporting so that they can identify how much income and spending in one month. There are several reasons why financial planning and management are important, namely to protect families from risks that have financial consequences such as accidents, illnesses, death and lawsuits, reduce debts, finance life, and pay for children's education. Managing household finances is not easy, especially if income is uncertain. Lack of awareness of the importance of financial management results in an imbalance between income and expenditure in the budget. This will result in expenses greater than the income received so that the family's debt increases (Halik, Sasabone, & Sipi, 2024). The purpose of this community service is to provide education to housewives on the importance of family financial resilience through healthy household financial management. Bangah villagers, especially housewives, complained about the increasingly expensive cost of living while their income was fixed. They want education related to how to manage finances so that they are sufficient for their needs and save for the future. Therefore, the team decided to carry out PKM with a focus on providing tips related to the proportion of household financial allocation.

II. COMMUNITY SERVICE IMPLEMENTATION METHODS

The approach method offered to solve the problems of the partners that have been mutually agreed upon and the stages in implementing the solutions offered. In the implementation of community service activities, we have 3 methods that we do, which are as follows:

1. Education

Education is a planned effort to create a learning atmosphere and learning process so that participants actively develop their potential (Pristiwanti, Badariah, Hidayat, & Dewi, 2022). In this educational stage, we explain how the concept of household financial management, the benefits of household financial management, tips for managing household finances in simple terms and tips for allocating household finances. The media we use is an interesting and interactive power point so that the audience does not get bored. In addition, we conduct education seriously, relaxed, and using a language style that is easy for the women of Bangah Village to understand.

2. Practice

In the context of practical education, it is an activity designed as an effort to deepen participants' understanding of the material while considering that participants absorb the knowledge received (Fajrin, Syafruddin, & Amaluddin, 2023). In the next stage, namely the practical stage where we provide case studies to mothers related to household financial management. Each audience is asked to solve one of the case study questions independently but is allowed to discuss among fellow audiences.

3. Evaluation

Evaluation is a planned activity to find out the condition of an object using instruments and then compare it with benchmarks to reach a conclusion (Idrus, 2019). At this stage, we evaluate the answers that have been done by the mothers related to the case study above. We give a review of which answers are correct and which are not correct. In addition, at this stage we also provide feedback questions to ensure audience understanding. To make it more exciting, we also give prizes for the audience that correctly answers our questions.



Fig 1. PKM Activities in Bangah Sidoarjo Village

III. RESULT AND DISCUSSION

Family financial training is carried out because there are still many households that face problems in managing finances. Those who are struggling financially often misdetermine their spending priorities. Through this training, which was held in Bangah Sidoarjo village, it is hoped that housewives can be more skilled in managing family finances wisely to meet their needs in this difficult economic period. In addition, this training aims to provide understanding and hone skills as a practical step to achieve the goals of the activity optimally. The target of this household financial management training is housewives in Bangah Village, Sidoarjo Regency. This activity was held on Sunday, July 20, 2025. The training was held at the house of the RT of Bangah Sidoarjo Village. The presenter in this household financial management training is a lecturer of the S1 Economics study program. The training participants numbered 70 housewives. Before carrying out education and training, the team provided a questionnaire as an initial assessment of housewives' knowledge related to financial management. The questionnaire contains the identity of the respondents and questions about the knowledge of housewives related to financial management that has been carried out so far. Questionnaires are closed questionnaires where respondents can only choose the answers provided by the team. The answer provided by the team is yes or no. The results of the initial questionnaire or pretest showed that as many as 70% of housewives had not managed household finances properly and did not know the portion of the allocation of needs.

Based on the results of the pretest, we conduct education by explaining what financial management is, the benefits and objectives and the percentage of needs allocation that must be done in financial management. In addition, we provide simple tips that housewives can do in managing their finances. We educate by displaying power point materials with beautiful designs to focus participants on the material we deliver. The speakers have adjusted the method of delivering the material with simple language so that it is easy for mothers to understand. In addition, we also invite participants to ask if there is anything they would like to be consulted. To make the event more interesting, we also provide a dorprise for mothers who can answer our questions correctly. As a closing of the implementation of community service, we conducted a post test to measure the level of understanding of participants and evaluate to see if this PKM event was in accordance with expectations. The post test questionnaire contains the same questions as the pretest. The results of the post test explained that there was an increase of 20% related to financial management knowledge. As many as 90% of housewives have understood how to manage household finances properly. The results of the evaluation of this PKM activity are that participants provide suggestions for this activity to be carried out again next year with education related to investment and digital literacy.

IV. CONCLUSION

The implementation of community service runs smoothly and in accordance with the plan and results of community service, it can be concluded that there is an increase in knowledge of household financial management, participants are able to allocate household finances appropriately according to their proportions, participants can properly distinguish needs and desires in allocating household budgets, some participants have been able to have savings as a result of the implementation household management and there are still participants who have expenses greater than income.

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