

FAMILY FINANCIAL MANAGEMENT AT HOUSEWIVES IN DUSUN KETULAN, CANDIBINAGUN, PAKEM, SLEMAN, YOGYAKARTA

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ABSTRACT

Purpose: This community service aims to increase the knowledge and role of housewives in managing family finances for housewives in Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. A housewife who is able to manage family finances with all the limitations that exist, will be able to bring the family towards a more prosperous direction, **Methods:** The method used in this community service activity is in the form of counseling. The implementation of extension activities is carried out through two stages, namely the first stage of counseling, discussion and question and answer, and the second stage of evaluation. At the counseling stage, it includes two sessions with different themes in each session. After the counseling stage, it was continued by practicing family financial management. The evaluation stage is carried out by filling out questionnaires on indicators of the success of counseling activities by participants, **Result and discussions:** Activities at the counseling stage were carried out on Saturday, January 26, 2022 with 62 participants attending, while the evaluation stage was carried out on Saturday, February 26, 2022 by distributing questionnaires to activity participants. At the extension stage, the enthusiasm of the activity participants was shown by asking questions that showed high interest in the extension activities. At the evaluation stage, it showed that 93% of participants knew how to manage family finances and as many as 73% of participants carried out family management well after counseling activities, **Conclusion:** Based on the increasing number of indicators of the success of extension activities and seeing the enthusiasm of extension participants, the follow-up plan that can be done is to conduct counseling with the theme of empowering housewives to increase family income.

Keywords: family finance, housewife

1. INTRODUCTION

Family life cannot be separated from financial problems. Managing family finances is not an easy thing. Family finances need to be managed properly so that all family needs can be met. Good family financial management is one of the keys to family success. Managing family finances is more complicated than managing personal finances because it involves many people, namely husband, wife and children. If the family's financial management goes right, then lucky family members.

The occurrence of instability in family finances is not only due to low family income, but can be caused by a lack of knowledge in managing family finances. In a family, it is necessary to manage family finances so that family finances become stable.

Another attitude that a family needs to have with regard to family financial stability is a disciplined attitude in carrying out what has been planned in the management of family finances so that there are not many deviations from what has been planned.

According to Lestari (2012) the family is a household that is related by blood or marriage or provides the implementation of basic instrumental functions and expressive functions of the family for its members who are in one network. The family plays an important role in the economic activities of a country, because the household acts as a consumer and can also act as a producer. Households as consumers cannot be separated from the number of routine expenses used to meet their needs. This is so that a family can live properly. Family income is a key factor to support these consumption activities.

The role of housewives in the family is not only taking care of their husbands, children and household needs but also playing a role in managing family finances. In general, in managing family finances the role of housewives is very large. Housewives in managing family finances must think intelligently, carefully and precisely in the use of finances so that family financial stability is always created.

The purpose of this community service is to increase the knowledge and role of housewives in managing family finances for housewives in Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. A housewife who is able to manage family finances with all the limitations that exist, will be able to bring the family towards a more prosperous direction. According to Bank Indonesia (2013) financial management is defined as an action to achieve financial goals in the future. Financial management includes personal financial management, family financial management, and company financial management. Financial management is an important part in overcoming economic problems, both individual, family and company economic problems. According to Bank Indonesia (2013) the steps in managing family finances are as follows: a) recording assets/assets owned, b) recording all income and expenses, c) identifying routine, monthly and annual expenses and d) compiling spending plan (budgeting), e) saving periodically.

In general, family financial management is an action to plan, implement, monitor, evaluate, and control the acquisition and use of family financial resources in order to achieve the optimum level of fulfillment of needs, ensuring the stability and growth of family finances. The purpose of family financial management is to achieve targets in the future, protect and increase the wealth owned, manage cash flow, manage debt and receivables and manage funds to invest.

The greater the income of a family does not guarantee that all needs can be met, it can be seen that there are still families who experience a financial deficit at the end of the month. So the main problem is not how big or small the family income is, but how smart, careful and precise a family, especially housewives, manage family finances..

Good family financial management has not been carried out optimally by housewives in Dususun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. This

condition can be seen from the social gathering activities in which there are savings and loan activities. Some housewives are unable to pay their debts when they fall due and cannot pay the mandatory dues for various reasons, one of which is the unavailability of sufficient funds. Conditions like this allow conflicts between housewives. Prolonged conflict and without a good solution can cause divisions between residents. This will have an impact on stability, peace and comfort in society.

Based on this description, it is necessary to conduct family management counseling to housewives in Ketulan Hamlet, Candibinangun, Pakem, Sleman, Yogyakarta to overcome some of the problems and impacts that may occur. Target partners are housewives in Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta.

2. IMPLEMENTATION METHOD

Community Service activities were carried out in Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. Activities include: a) coordination of activities with the head of the local RT related to permits and place of activity, coordination with resource persons for determining the time of implementation of activities; b) socialization of activities to target partners in the form of submitting activity invitations; c) implementation of activities in the form of counseling, discussion, and question and answer by resource persons and service team; d) evaluation of activities by asking several questions related to the material that has been delivered.

The method used in this community service activity is in the form of counseling, discussion and question and answer. The counseling activity explained the background on the importance of family financial management, the benefits of managing family finances and how to manage family finances well. In addition, it also conveys the efforts that can be made by housewives to help increase family income, one of which is by carrying out productive entrepreneurship activities. In this service activity, the housewives of Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta are involved. The total number of housewives is 74 participant. At the time of the counseling activity the number of participants who attended was 62 participant.

3. RESULT AND DISCUSSIONS

The implementation of family financial management counseling activities is carried out in two stages, namely the first stage of counseling, discussion and question and answer, and the second stage of evaluation. In the first stage, the activity was carried out on Saturday, January 29, 2022 at 09.00-12.00 WIB at RT 04/RW 02 Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. The activity was planned to be attended by 74 participants based on the submission of activity invitations, but on the day of the activity there were 62 participants. In the second stage, the activity was carried out on

Saturday, February 26, 2022 by filling out questionnaires by extension participants, to determine the success rate of extension activities.

3.1 Counseling, Discussion and Q&A

The first phase of family financial management counseling activities were counseling, discussion and question and answer. In the counseling session, the delivery of material is carried out alternately by the service team. The counseling session includes two stages, namely stage one: counseling with the theme "How to manage family finances and how to minimize financial deficits". While the second stage: with the theme "Increasing family income through productive entrepreneurship activities". After phase two is complete, it is followed by a practical session, namely practicing family financial management that is adjusted to the economic conditions of each participant.

The outline of the material presented in the first stage of counseling is that managing family finances is an important thing to do in every family. How to manage finances between families who have debt and those who do not have different debts. The financial allocation of families who have debt includes the allocation of debt installment payments, meeting daily needs, capital for productive entrepreneurship activities, carrying out social activities and entertainment activities. The amount of the financial allocation for each post is to pay debt installments of a maximum of 30% of income, 15% for capital for productive entrepreneurial activities, 40% to meet daily needs, a minimum of 5% for social activities and a maximum of 10% of income for entertainment activities. . This allocation can be adjusted if the amount of debt turns out to be lower than 30% of income. The remaining income from paying debt installments can be allocated to increase capital for productive entrepreneurship activities. Meanwhile, the financial allocation for families who do not have debt, including posts for paying debt installments, is eliminated so that the allocation of other posts can be larger. For example, 50% for daily needs, 30% for capital for productive entrepreneurship activities, 7.5% for social activities and 12.5% for entertainment.

In the second stage of counseling, material on increasing family income through productive entrepreneurship activities was presented. The outline of the material presented in the second stage of counseling was that housewives are a group that allows them to be empowered in entrepreneurial activities. Housewives who can be empowered well are expected to be able to increase family income. In this counseling, several types of entrepreneurship are presented that are suitable for housewives, for example making food products or goods that have economic value, grocery stalls or food stalls. However, because this housewife entrepreneur is a side business, where the mother's main job and concentration is for the household, it is best not to start with too much capital. In addition, the benefits of entrepreneurship for housewives were presented, including: 1) sharpening potential and skills; 2) the stability of the family's financial condition; 3) increase

productivity; 4) become husband's partner in all matters; 5) family welfare is more secure. From this second stage of counseling, the housewives of Dusun Ketulan are very enthusiastic about doing entrepreneurship, especially entrepreneurs making food products and opening food stalls as a form of empowering housewives and increasing family income..

In the practical session, activity participants were given the opportunity to perform financial management using assumptions according to the income of each family and how to allocate this income to family expenditure posts. In the session, participants were assisted in calculating family financial management by resource persons and servants. For example, a family has an income of Rp.5,000,000.00 and has debt, then the ideal family financial allocation is a maximum of Rp.1,500,000.00 to pay debt installments, Rp.750,000.00 for capital for productive entrepreneurship activities, a maximum of Rp.2.000,000.00 to meet daily needs, Rp.250,000.00 for social activities, and Rp.500,000.00 for entertainment activities.

In the discussion and question and answer session there were several questions asked by participants such as how to start entrepreneurship, how to resolve if there is a family financial deficit, how to become a successful entrepreneur. The enthusiasm of the participants in asking questions showed a high interest in the extension activities carried out. In this discussion and question and answer session there was good feedback between the service team and participants by providing appropriate answers.

3.2 Evaluation

The next family financial management counseling activity after the implementation of the counseling stage is the evaluation stage. Evaluation is carried out by means of periodic monitoring. At the evaluation stage, housewives participating in the counseling activity provided information related to family financial management activities after the counseling activity. The form of information provided is in the form of filling out a questionnaire distributed by the service team. As an indicator of the success of extension activities, they are presented in the following table:

Table 1

Indicators of Success of Extension Activities

No	Information	Before Counseling	After Couseling
1	Participants who understand family financial management	32%	100%
2	Participants who know how to manage family finances	32%	93%
3	Participants who manage family finances well	6%	76%

4	Participants who carry out entrepreneurial productive activities	2%	6%
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Before the counseling was conducted only 32% of the participants understood the management of family finances, after the counseling the number increased to 100%. Before the counseling, only 32% of the participants knew how to manage family finances, but after the counseling the figure increased to 93%. After the counseling activity, the housewives of Dusun Ketulan understand how to manage family finances, know how to allocate family finances by considering what expenses/activities are prioritized. After the extension activities there was an increase in the number of participants who carried out family management well, reaching 73%. The number of participants who are interested in doing entrepreneurial productive activities to help increase family income increases to 6% after the counseling activity.

4. CONCLUSION

With the success of the counseling activities that have been carried out and seeing the enthusiasm of the counseling participants, the follow-up plan that can be done is to conduct counseling with the theme of empowering housewives to increase family income in Dusun Ketulan, Candibinangun, Pakem, Sleman, Yogyakarta. This outreach activity needs to be carried out taking into account the success indicators for the activities of participants who carry out productive entrepreneurial activities which show a low rate of increase. In addition, this outreach activity will also encourage the independence of housewives and increase family income.

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