



Household Economic Management Training for Achieving Family Well-Being in Kota Daro Village, Ogan Ilir Regency

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Abstract: This community service aims to increase the awareness, attitudes, skills, and abilities of family members in managing household finances effectively. The community service method used in this activity is educational-participatory, through interactive service that actively involves residents in the learning process about basic concepts of household finance, budget planning, and saving strategies. The target subjects in this activity are heads of families and MSME actors in Daro City Village, Ogan Ilir Regency, especially heads of families and housewives. The evaluation instrument used was a closed questionnaire, which was distributed after the training activities were completed. The data analysis technique uses quantitative descriptive by using percentages to show the level of response of participants to the level of understanding, motivation, readiness to implement financial strategies, and obstacles still faced in household economic management. The results of the service show that the participants' understanding of financial management has increased. This service fosters greater awareness of the importance of budgeting, prioritizing needs over wants, and maintaining financial discipline in the household. Participants also realized the importance of openness, honesty, and cooperation between family members in achieving long-term financial stability.

Article History:

Received: 30-01-2025

Reviewed: 06-03-2025

Accepted: 02-04-2025

Published: 25-05-2025

Key Words:

Training; Household
Economic
Management;
Family Well-Being.

How to Cite: Hidayat, A., Mardalena, M., Andaiyani, S., Liliana, L., & Shodrokov, X. (2025). Household Economic Management Training for Achieving Family Well-Being in Kota Daro Village, Ogan Ilir Regency. *Jurnal Pengabdian UNDIKMA*, 6(2), 288-298. doi:<https://doi.org/10.33394/jpu.v6i2.14593>



<https://doi.org/10.33394/jpu.v6i2.14593>

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Introduction

Finance plays a central role in shaping the well-being and stability of individuals and families. The ever-changing economic landscape demands that every individual, regardless of their social status or role, be able to face and manage financial challenges wisely at various stages of life (Salignac et al., 2020). While many attribute financial hardship to insufficient income, the real problem often lies in ineffective financial management practices (Zada et al., 2021). This phenomenon is not exclusive to large organizations and it extends to households, where financial mismanagement can have profound consequences. Families, like businesses, must balance their income and expenses, manage resources efficiently, and plan for future needs (Langenwalter, 2020). The ability to effectively manage household finances not only ensures current convenience but also lays the foundation for long-term stability (Bist et al., 2024).

A significant challenge facing many households is the lack of financial literacy (Twumasi et al., 2022). This knowledge gap about basic financial principles prevents families from implementing sound financial practices. At the national level, savings and investment drive economic growth and job creation, directly affecting living standards (Ribaj &



Mexhuani, 2021). For individual households, the ability to save and accumulate assets is essential in securing financial independence and meeting long-term goals (Despard et al., 2020). Without adequate financial literacy, families often face difficulties in managing even the most basic financial decisions such as budgeting, saving, and investing which are actually the main foundation for achieving long-term economic prosperity (Abdullah et al., 2019).

The dynamics of household economic management are not just about controlling spending or generating income, but about creating a sustainable financial system within the home (Song & Xiong, 2018). Financial mismanagement can strain relationships, causing stress and conflict, especially when families face challenges in meeting their needs (Figley & Mccubbin, 2016). In some cases, the problem is not a lack of income but rather an inability to manage what is earned (Conger et al., 1994). Instead, families who manage their finances effectively can navigate economic hardships more easily, ensuring that their financial needs are met and their standard of living is maintained (Stack & Meredith, 2018).

One of the key factors that shape financial well-being in a household is consumption patterns. Consumption is inherently linked to income, and as household income increases, spending on necessities such as food, health care, and education often increases (Straub, 2018). However, without proper financial planning, this increase in consumption can lead to overspending and financial instability. Financial management practices, such as budgeting and prioritizing needs, are essential to ensure that families do not fall into this trap. However, many families struggle with this practice due to misunderstandings or lack of experience in managing finances effectively (French & McKillop, 2016).

In addition, the social and emotional aspects of financial management cannot be overlooked. Family members should come together to understand the value of money and share budgeting responsibilities (Raaij et al., 2020). By recognizing the importance of every rupiah earned, families can work together to improve their standard of living and achieve financial stability. When financial management becomes a collective effort, households not only achieve material success but also strengthen family bonds, creating a more harmonious and prosperous life (Adhariani, 2022). Various efforts of the Indonesian government in financial management for households have also been implemented. The Government of Indonesia through various poverty alleviation intervention programs both in urban and rural areas has also implemented Microfinance programs in Indonesia (Hidayat, et al., 2023).

In places like Daro City Village, Ogan Ilir Regency, these financial challenges are very obvious. People's consumption habits reveal a great dependence on non-essential items, such as tobacco, and a lack of emphasis on savings. These practices highlight the urgent need for financial literacy and improved household economic management. Current service initiatives aim to address these challenges by equipping families with the tools and knowledge necessary to improve their financial management skills. By fostering awareness and motivating positive financial behaviors, the program will help families achieve optimal financial outcomes, ensure long-term stability, and foster growth. In addition, households are also expected to be able to contribute to reducing environmental impacts and inculcate the principle of sustainability in every aspect of their lives (Hidayat et al., 2024). This initiative promises to significantly transform the financial landscape of the community, ultimately improving the economic well-being of each household involved.

Method

The community service method used in this activity is educational-participatory-based training. This method is the application of activities related to community education



commonly known as community-based education (CBE) (Joseph & Said, 2020). CBE is an effective way because it involves the community directly in the process of learning and recognizing problems in their environment and finding solutions together. With this approach, the community is not only a recipient, but also able to become an actor in sustainable development, which is the goal in the 4th Sustainable Development Goal (SDGs), which emphasizes the importance of quality, equitable, and accessible education for everyone (United Nations, 2025). This community service activity was carried out in Daro City Village, Ogan Ilir Regency with the participation of 22 families. Before the implementation of the activity, the service team carried out preliminary activities, namely coordinating with village officials, surveys and observations related to community consumption patterns in Daro Kota Village, Ogan Ilir Regency, the results of which will be analyzed and become the basis for determining training patterns and materials.

The materials and tools used are the provision of materials for icebreaker activities, games, simulations, and materials on the concept of household economic management. The parties related to this activity are Sriwijaya University through the Faculty of Economics as the implementer of community service, the ranks of the Daro City Village government, Ogan Ilir Regency and the activity implementation team.

The success of these activities will be evaluated based on the goals achieved. This activity will also end with a request for responses in the form of filling out questionnaires to feedback on future activities. The framework of the household economic management training event is outlined in Figure 1.

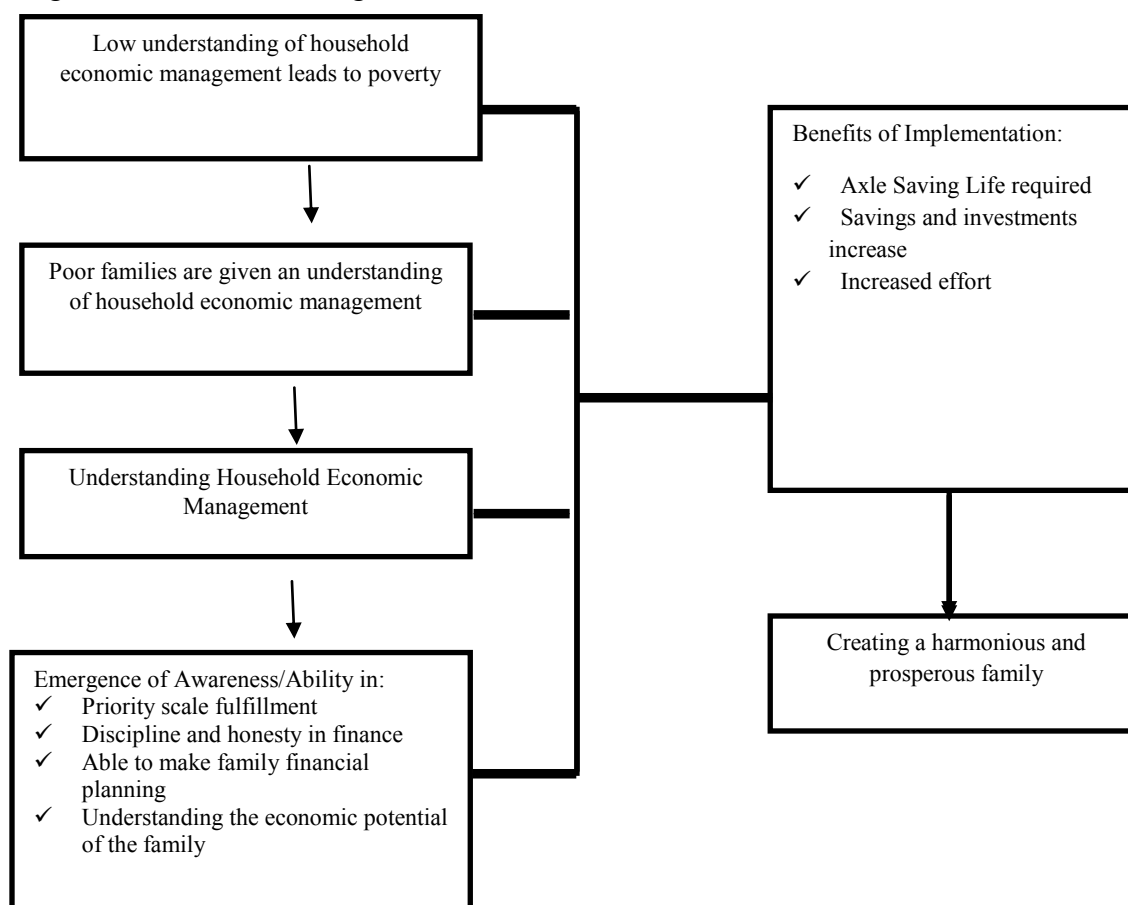


Figure 1. Conceptual Framework



The data analysis technique uses quantitative descriptive analysis. The quantitative evaluation method involves collecting and analyzing data in the form of numbers, not words (James & Simister, 2017). In this service, the questionnaire is involved in the evaluation process using percentage figures, while in our analysis we use descriptive analysis, to describe the phenomenon and its characteristics. This analysis aims to understand the characteristics of participants, the effectiveness of training, and the challenges and impacts of community service activities (Nassaji, 2015).

Result and Discussion

A total of 22 participants attended and were actively involved in the Household Economic Management Training which was held in Daro City Village, Ogan Ilir District. The training was conducted through a series of structured activities, including icebreaker sessions, brainstorming, interactive games, material presentations, question and answer sessions, and live simulations of income and expense calculations. Participants are also guided in exploring new sources of income by optimizing the collective role of all family members. The session culminated in a comprehensive presentation by the speakers, emphasizing the importance of awareness, attitudes, behaviors, and financial management skills in increasing the family's economic potential.

The implementation of the activity began with the observation of the community, heads of families or fostered MSME actors for Household Economic Management Training in Daro City Village, Ogan Ilir Regency with other service teams. Based on the search, several types of businesses were identified, including processed food businesses that specialize in dishes such as Pempek, Model, Tekwan, and various traditional cakes. The results of the observation of the consumption patterns of the people of Daro City Village, Ogan Ilir Regency are as follows:

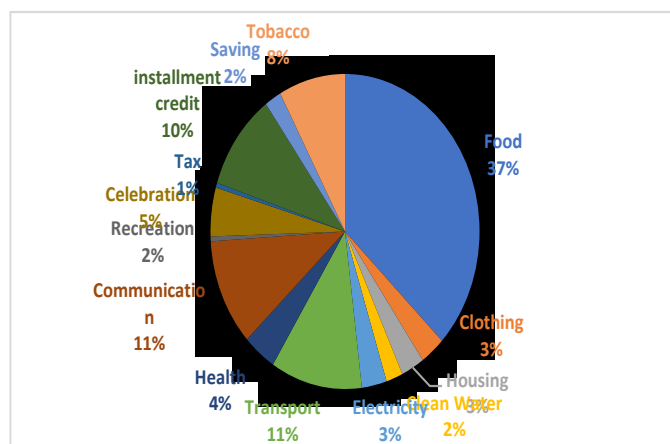


Figure 2. Results of Observation of Consumption Patterns of the People of Daro Kota Village

From the results of the consumption pattern of the people in Daro City Village, it is known that tobacco consumption expenditure is 8%, which is a large enough amount for less consumption. Usefully, this also illustrates an unhealthy lifestyle when compared to consumption expenditure on health, which is only 4 percent. Tobacco consumption itself is associated with lung disease, hypertension, heart disease, obesity, and diabetes so that work productivity will be worse. The solution that can be provided is that tobacco spending must



be further reduced, in the long term, life expectancy will increase and reduce social costs for the government.

Another finding is the level of people's savings of 2 percent of total income. This amount is relatively small, so in this training, it is hoped that in the future people will have the motivation to save which will have an impact on improving their abilities and overcoming the risk of future income shocks, increasing capital, and ultimately improving welfare.

The basic attitude needed for the community of family heads or MSMEs for Household Economic Management in Daro City Village, Ogan Ilir Regency must be (1) Strong awareness and motivation from all family members to achieve economic growth and a good life. (2) Mobilize all family economic capabilities and potentials to achieve a higher level of income. (3) There is openness, honesty, discipline, and cooperation from all family members. (4) There is control in the form of household economic planning and its daily implementation in an obedient and disciplined manner. (5) There is a prioritization of needs and the allocation of the amount of family economy based on the level of urgency of needs and not just desires.

Elements of Household Economic Management for MSMEs in managing the household economy, important elements are needed, namely the following: Family income, Spending plan, Record of income and expenditure realization, Correct view and attitude about savings, Family deliberation (husband and wife and children). This element is in line with a study by Despard et al., (2020), which explains that subjective financial knowledge, financial confidence, and savings account ownership are proven to have a significant effect on people's financial behavior.

Based on the question and answer, it was found that the participants of the Household Economic Management Training were heads of families or MSMEs in Daro City Village, Ogan Ilir Regency, South Sumatra. Therefore, the participation of academics in community service is very necessary to understand the importance of managing the economy, especially economic independence, income utilization and deficit or surplus lifestyles.

The participants were enthusiastic enough to pay attention, listen, conduct simulations, and actively ask questions related to the management of Household Economics for heads of families or MSMEs. In the question and answer session, participants asked questions about how each family can optimally meet the economic needs of all its members, maintain the stability of the family's financial condition, and encourage sustainable family economic growth.

Table 1. Identity information for Household Economic Management trainees

Information	Frequency	Percentage (%)
Gender		
Man	8	36
Woman	14	64
Age level		
< 18 years old	0	0
18-25 years old	3	14
26-35 years old	6	28
36-45 years old	11	50
46-55 years old	2	9
> 56 years old	0	
Education level		
Sd	0	0



Information	Frequency	Percentage (%)
Junior high school	4	18
High school	18	82
Bachelor 's degree	0	0
Work status		
Businessman	22	100
Private employees	0	0
Public servants	0	0
Etc.		

The following are the results of filling out the questionnaire as feedback provided by the service participants.

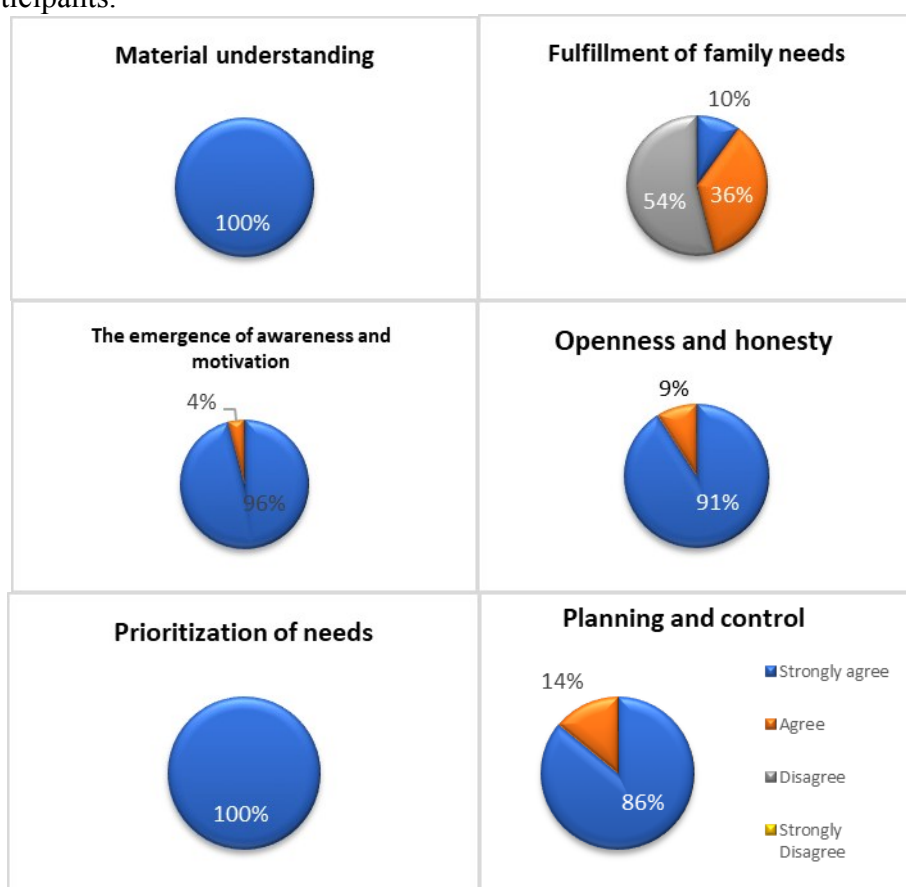


Figure 3. Evaluation Questionnaire Results (Feedback)

The results of the questionnaire showed a strong understanding of household economic management among the participants. As shown in Figure 4 100% of respondents strongly agreed that they understood the material delivered during the training. This shows the effectiveness of training in conveying important concepts related to household financial management. A high level of understanding indicates that participants are equipped with the necessary knowledge to implement financial management strategies in their daily lives.

Despite this strong understanding, 54% of respondents disagreed when asked if they had been able to meet the family's economic needs optimally. These findings highlight that although knowledge has been successfully transferred, practical implementation remains a challenge. Many households are still facing financial difficulties and need additional support, resources, and strategies to boost their economic growth. This gap indicates the need for



further follow-up initiatives, such as personalized financial planning sessions or access to income-generating opportunities.

The training has instilled strong awareness and motivation among the participants, as evidenced by 96% "strongly agree" and 4% "agree" regarding their drive to achieve better financial stability. These results underscore the importance of financial education in empowering families to take proactive steps towards economic improvement. Motivation is an important factor in behavior change, and the highly positive responses indicate that participants are eager to apply what they have learned to achieve financial well-being (Nanda & Banerjee, 2021). In addition, from the side of the government and financial institutions in Indonesia, it can strengthen banking penetration and financial inclusion, so that all people have equal access to banking services in Indonesia (Hidayat & Shodrova, 2024). This will contribute to the level of community welfare. In addition, in terms of access to financial institutions, financial deepening is also important for households to expand their understanding of financial products and services. People will be better prepared to make financial decisions, such as saving, investing, accessing credit, and planning for long-term finances such as investing in the capital market, so as to achieve economic stability (Hidayat, et al., 2023).

Another finding was a strong emphasis on openness, honesty, discipline, and cooperation among family members, with 91% of respondents strongly agreeing that these values are critical to household economic success. This suggests that family dynamics play an important role in financial stability, and fostering a transparent and cooperative household environment can lead to better financial decision-making. Encouraging sustainable communication and shared financial responsibility among family members can further strengthen economic resilience (Lopatynskyi et al., 2023).

In addition, all respondents showed a high level of interest in prioritizing needs and allocating family economic resources effectively, with 100% strongly agreeing that they were aware of the importance of differentiating between needs and wants. This is a positive indicator that participants are willing to implement structured financial planning in their daily lives, ensuring that expenses are managed wisely and that financial resources are allocated based on needs rather than impulses. These results are in line with a study by Cortés-Morales & Main, (2022), reflecting that the difference between needs and needs is key to understanding the differences in the perspective of children and parents in conceptualizing and prioritizing their household needs.

Furthermore, 86% of respondents strongly agree that they are committed to cultivating financial planning habits and implementing discipline in their daily economic activities. This represents a promising shift towards more responsible financial behavior. However, maintaining this discipline over the long term requires ongoing reinforcement, such as financial literacy workshops, periodic assessments, or community-based support systems to help families stay on track with their financial goals.

One of the important aspects that must be highlighted from the results of this service is how education becomes a concept of financial socialization. Financial socialization refers to financial education that individuals should obtain from childhood to adolescence through socialization agents, such as parents, educators, peers, and educational institutions. Previous research has shown that older people play the most significant role in this process compared to other agents (Boto-García et al., 2022). As the head of the family, parents contribute to shaping the character of children. Children acquire financial skills in the family environment through various mechanisms, such as observing parents' financial behavior, discussing



savings, and being directly involved in household economic decision-making (Drever et al., 2015). It was found that family values such as openness, honesty, and discipline, and cooperation play an important role in strengthening the understanding and application of household financial management. This is in line with the theory of financial socialization which emphasizes the importance of family values in shaping the economic capabilities of all family members, including children, and supporting their transition to financial independence in adulthood (Lebaron et al., 2018).

Overall, household management training does not only need to target individuals personally, but also pay attention to family dynamics as the main space for financial learning. Therefore, more effective interventions in strengthening household management for subsequent service are suggested to involve a holistic family approach, such as through joint parent-child training, simulation of household decision-making, and interfamily group discussions on financial planning.

Conclusion

The Household Economic Management Training in Daro City Village succeeded in increasing participants' understanding of financial management. This training fosters greater awareness of the importance of budgeting, prioritizing needs over wants, and maintaining financial discipline in the household. Participants also realized the importance of openness, honesty, and cooperation between family members in achieving long-term financial stability. Despite this increase in knowledge and motivation, many families still face challenges in meeting their economic needs fully. This suggests that although awareness has been enhanced, continuous efforts are needed to translate financial knowledge into practical and sustainable improvements in household economic conditions. Overall, the results of the service show that the training is very effective in increasing knowledge, awareness, and motivation related to household economic management. However, challenges remain in the practical implementation of financial strategies, especially in achieving optimal economic stability for all family members.

Recommendation

To ensure the long-term benefits of this training, families are expected to start implementing structured financial planning, actively monitoring income and expenses, and looking for additional opportunities to increase household income. Community support through financial literacy programs and local business initiatives can strengthen the sustainability of these efforts. A culture of saving, transparency in family finances, and wise consumption behavior need to be continuously instilled to build household economic resilience. In the future, similar training should be expanded with practical workshops, mentoring, and access to micro-business resources.

The Village Government plays an important role in ensuring the continuity of this program. "Advanced training should be directed at evaluating the implementation of financial planning that has been carried out, simple bookkeeping management, and effective cash management as an effort to strengthen the capacity of family financial management. In addition, the Village Government is expected to bridge the community with formal financial institutions such as banks, cooperatives, and legal fintech. The socialization of savings, microcredit, and basic financial products also needs to be encouraged to expand financial inclusion. In order for the results of the training to be measurable, the Village Government



needs to conduct regular monitoring of changes in residents' financial behavior, as well as adjust the approach based on real conditions and needs in the field.

Acknowledgements

The success of the implementation of this service activity is possible through the support and contributions of various parties. The Service Implementation Team would like to express its deepest gratitude to the micro-entrepreneurs in Daro City Village, Ogan Ilir, Indralaya District, for their active participation and enthusiasm. Appreciation was also expressed to the Head of Daro City Village, whose support and collaboration played an important role in facilitating this initiative. In addition, the team would like to express its deepest gratitude to the Faculty of Economics, University of Sriwijaya and the Capital Market and Commodity Futures Laboratory, Faculty of Economics, University of Sriwijaya, for providing valuable resources and expertise that contribute to the effectiveness of this program.

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