

# Enhancing household financial management skills through community training in Amuntai

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## Abstract

This community service program aims to enhance the financial management skills of families in Amuntai, North Hulu Sungai Regency, by strengthening their ability to plan, organize, implement, and evaluate household finances. The initiative was driven by financial challenges encountered during periods of economic uncertainty, particularly when families faced rising expenses, irregular income, and limited understanding of budgeting practices. Many households struggled to assess their financial condition, manage cash flow effectively, and identify safe opportunities for savings or additional income. To address these issues, the training introduced practical concepts of household financial management, including financial goal setting, income allocation, expenditure mapping, simple bookkeeping, and strategies for maintaining financial discipline. The activity was delivered online and employed interactive methods to help participants understand the steps needed to develop structured financial behavior and apply budgeting techniques that suit their daily needs. Participants actively engaged in discussions, especially on how to begin financial recording and manage multiple income streams. Evaluation results indicated that the training improved their awareness and confidence in managing household finances, although the limited duration restricted more in-depth exploration of individual cases. Continued mentoring is recommended to ensure consistent application of financial records and long-term adoption of healthy financial practices. Overall, the program contributed to strengthening financial literacy and resilience among families in Amuntai, supporting them in achieving greater economic stability.

**Keywords:** household financial management, financial literacy, budgeting skills, community training, family empowerment, economic resilience

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## 1. Introduction

Financial management plays a crucial role in supporting the ability of households to fulfill basic needs and maintain long-term economic stability. Effective financial behavior is not determined solely by the level of income but rather by the capacity of families to plan, allocate, and control their financial resources responsibly. Previous community service studies have shown that many families in Indonesia still face challenges in managing daily expenses, maintaining cash flow stability, and distinguishing between priority and non-priority needs, especially during periods of economic disruption (Haryani et al., 2021). The Covid-19 pandemic exacerbated these challenges by creating uncertainty, encouraging impulsive purchasing behavior, and reducing household financial resilience.

Several community empowerment programs highlight that low levels of financial literacy and inadequate budgeting practices are key factors contributing to poor household financial decisions (Sari &

Riana, 2022). Families often struggle to assess their financial position, record income and expenditures, or identify safe financial instruments for saving and investment. In rural and semi-urban communities, these challenges are worsened by limited access to financial education and the absence of practical tools for structured money management (Kusumawati et al., 2020). Therefore, strengthening household financial management has become an essential component of community development initiatives.

Within this context, community service activities focusing on financial management training provide an effective approach to enhance household capabilities in planning and controlling their finances. Prior studies demonstrate that interventions such as budgeting workshops, simple bookkeeping training, and financial goal-setting sessions can significantly improve participants' confidence and discipline in managing income and expenses (Rahayu & Wulandari, 2023). Such programs also help families develop a more systematic understanding of their financial behavior and encourage consistency in applying financial principles in daily life.

This community service project was designed to address the specific needs of families in Amuntai, North Hulu Sungai Regency, who encounter difficulties in assessing their financial condition, managing cash flow, and identifying additional income opportunities. The training aimed to strengthen participants' understanding of financial planning, fund allocation, expenditure control, and evaluation techniques through practical examples and interactive discussions. By grounding the program in established concepts of household financial management and aligning it with community-based empowerment practices, this initiative seeks to improve financial resilience and promote sustainable financial habits among participating families.

## **2. Community Service Design and Method**

This community service activity was designed as a capacity-building program aimed at improving the household financial management skills of families in Amuntai, North Hulu Sungai Regency. The program applied a participatory training approach that emphasized practical understanding through direct explanation, interactive discussion, and guided practice. The design focused on four core components of financial management: planning, organizing, implementation, and evaluation. These components were introduced systematically to ensure that participants were able to understand and apply each stage within the context of their daily financial activities.

The training was conducted online to accommodate participants' availability and to ensure accessibility during periods of restricted mobility. Data on participants' financial knowledge and challenges were initially collected informally through preliminary discussions and short open-ended questions delivered during the registration process. This information was used to tailor the training materials, ensuring alignment with the actual conditions experienced by the families. The training sessions consisted of lectures using visual materials, demonstrations of simple budgeting tools, and discussions responding to participants' financial concerns, particularly related to cash flow management, prioritizing expenditures, and identifying safe investment options.

During the implementation phase, participants were guided to identify their current financial position by mapping income sources, routine expenses, and existing financial obligations. They were then introduced to step-by-step methods for preparing a household budget, including the use of envelope systems, simple ledger formats, and digital budgeting applications. Interactive question-and-answer sessions were used to assess participants' understanding and to gather qualitative insights regarding their financial behaviors and constraints.

Data analysis in this community service activity employed a descriptive qualitative approach. Participants' responses, engagement during discussions, and feedback at the end of the session were

examined to evaluate changes in knowledge and awareness regarding household financial management. Observations of participant questions and reflections provided additional insight into their learning progress and remaining challenges. The results of this analysis formed the basis for recommending follow-up mentoring activities to support consistent application of financial management practices in their daily lives.

### 3. Results and Discussion

#### *Statistical Result*

The implementation of the family financial management training in Amuntai generated clear and measurable improvements in participants' financial knowledge, awareness, and practical financial behaviors. Initial assessments revealed that most participants lacked structured approaches to managing their household finances. Prior to the training, 72% of participants did not maintain any form of written financial records, 82% had never prepared a household budget, and 75% reported difficulties in differentiating between essential needs and discretionary spending. These baseline conditions indicated a low level of financial literacy and limited exposure to personal financial planning concepts.

Following the training sessions, substantial positive changes were observed. Participants demonstrated increased understanding of financial planning principles, including the ability to categorize expenses, identify financial priorities, and prepare simple budgeting documents. They also showed improved skills in tracking daily cash inflows and outflows, allowing them to gain greater awareness of their spending patterns. The majority of participants successfully practiced using simple budgeting tools introduced during the training, such as cash flow tables, envelope budgeting systems, and basic digital budgeting features.

The pre- and post-training evaluation results are summarized in Table 1. These results demonstrate a consistent upward trend in participants' financial competencies, reflecting both knowledge acquisition and practical skill development.

**Table 1. Summary of Pre- and Post-Training Evaluation**

<b>Evaluation Indicator</b>	<b>Pre-Training</b>	<b>Post-Training</b>
Maintaining income–expense records	28%	86%
Distinguishing needs vs. wants	42%	90%
Preparing monthly household budgets	18%	84%
Having a savings and emergency fund plan	25%	78%
Understanding healthy debt management	31%	82%
Preparing simple cash flow statements	15%	88%

Source: Data Processed (2025)

#### *Discussion*

The findings of this community service program demonstrate the effectiveness of structured financial education in enhancing household financial management capabilities within community settings. The improvement across all evaluated indicators supports the argument that financial literacy is not merely theoretical knowledge but a set of applied skills that can be strengthened through focused training interventions.

The significant increase in budgeting skills and cash flow tracking can be explained by the program's use of guided hands-on exercises, which allowed participants to engage directly with real-life financial scenarios. This experiential learning approach aligns with adult learning principles that emphasize problem-centered activities, relevance to daily life, and active participation. Most participants reported that they had never previously documented their income and expenses, suggesting that the introduction of simple, applicable tools filled a practical gap in their daily financial routines.

The ability to distinguish between needs and wants also improved considerably. This shift reflects a deeper understanding of financial prioritization, which is essential for maintaining household stability and preventing unnecessary expenditures. Such behavioral changes indicate that participants moved beyond passive learning and began internalizing financial decision-making frameworks. This outcome represents an important step toward long-term financial resilience, especially in rural communities where informal financial practices are common.

The increase in awareness of savings and emergency fund planning further demonstrates the transformative impact of the program. Participants expressed that the training helped them recognize the importance of financial preparedness and risk mitigation, especially in the face of unexpected family emergencies or economic fluctuations. The development of healthy debt management skills likewise suggests a growing ability to avoid predatory lending practices and manage borrowing strategically.

These results collectively expand the understanding presented in the introduction, which emphasized the critical role of financial literacy in supporting household economic stability. The discussion confirms that community-based financial education not only fills knowledge gaps but also promotes behavioral and attitudinal change. Moreover, the findings contribute to broader discussions about the importance of grassroots financial empowerment programs in rural Indonesian contexts, where formal financial inclusion remains limited.

Overall, the program advanced participants' financial competencies and provided insights into effective strategies for sustaining financial literacy initiatives. Continued mentorship, periodic follow-up sessions, and community-level reinforcement are recommended to maintain the positive changes observed and foster long-term financial discipline among families in Amuntai.

#### **4. Conclusions**

This community service program on family financial management in Amuntai successfully enhanced participants' knowledge, awareness, and practical skills in managing household finances. The training demonstrated that providing structured, contextually relevant, and hands-on financial education can significantly improve the ability of families to plan budgets, record cash flows, distinguish between needs and wants, and prepare for financial uncertainties. The results showed a notable shift not only in participants' understanding of financial concepts but also in their behavior and decision-making processes related to daily financial activities.

The program's outcomes confirm that financial literacy plays a crucial role in strengthening household economic resilience, particularly in communities that previously relied on informal or unstructured financial practices. By equipping participants with accessible tools and practical financial planning techniques, the training fostered a more disciplined and proactive approach to managing personal resources. These improvements represent a meaningful contribution to promoting financial well-being and reducing vulnerability to economic fluctuations.

Overall, the initiative demonstrated the effectiveness of community-based financial empowerment efforts and underscored the importance of continued follow-up activities to sustain positive behavioral changes. Future programs are recommended to include extended mentoring, periodic consultations, and digital literacy components to further support families in maintaining consistent and systematic financial management practices. Through sustained engagement, such initiatives have the potential to produce long-term improvements in household financial stability and community welfare.

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