**Training and assistance in household cash management for PKK women’s group members**

**Siti Fatimah** 1\* **Pipit Angelia Widiarti** 2 **Nofarina Maulida Yanti** 3

**Dahliana Iskandar** 4 **Kristin Mariyani**5

1,2,3,4,5 Pancasetia College of Economics, Banjarmasin, 70248, Kalimantan Selatan, Indonesia

**Email**

shopeyasitifatimah@gmail.com \*, pipitange@gmail.com, nofarina.maulida@gmail.com, lina.jfsapar@gmail.com

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**Abstract**

This community service program aims to address the limited knowledge of household cash management among the members of the PKK women’s group in RT 03 RW 04, East Landasan Ulin District. The lack of understanding of managing household finances is a potential cause of financial distress in families. The program provides practical training on how to manage household cash, offering simple, easy-to-understand methods that participants can implement in their daily lives. The training includes sessions on how to record income and expenses, categorize needs versus wants, create monthly budgets, and develop simple financial plans using tools such as household cash books or digital applications. Interactive methods, such as group discussions, simulations, and real-life case studies, are used to engage participants and ensure the material is applicable to their situations. Following the training, an evaluation assesses participants' understanding and the application of these techniques. Ongoing mentoring ensures participants are confident in managing their finances to prevent financial distress. The results show that the training improved participants' understanding of household cash management, increased their ability to manage income and expenses effectively, and helped reduce dependency on lending institutions. This, in turn, contributed to improved household welfare by enabling better financial planning, increased savings, and reduced borrowing, which can enhance long-term financial stability.

**Keywords:** training, assistance, household cash management, PKK

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1. **Introduction**

Financial Management is a series of activities that include fundraising activities and managing funds obtained with several overall goals to be achieved. Therefore, policies related to financial management include investment decisions, funding decisions, and asset management. Many assume that financial management is only an activity of recording money in accounting and is the responsibility of the finance department alone. Accounting is also needed by small industries, home industries and even in the smallest organizations, namely households. According to Megawati (2003), families are important in shaping the character of a nation. If the family, which is the foundation of society, is weak, then society will also be weak. Therefore, it is believed that various social problems such as financial crises, sexual crimes, and violence in society are the result of weak institutional supervision in the family environment. Household finances are related to how households make investments and then use them to achieve goals. Households have problems with special characteristics that reflect their own character (Pangeran, 2012). According to Garlans (2014), financial planning is a must for anyone who wants financial success, namely the amount of wealth is greater than their liabilities. People who are successful in finance are able to align the use of funds with the income earned. Providing an understanding of public finance is very necessary. Rapid economic development and growth have resulted in financial institutions having an important role in the lives of the wider community. The community also needs to properly understand the benefits and risks so that the community can know their rights and obligations and believe that the financial products and services chosen can improve the welfare of the community (Novi, 2017). Providing this understanding is also to provide an understanding of the use or utilization of the financial resources they have. A person needs to learn more appropriate and wise management because there are several families who are unable to manage their own finances. Households that are unable to manage their finances will have an impact on financial ruin and encourage them to continuously borrow money from banks, cooperatives, and even debt collectors. Financial difficulties can also result in the loss of friends and even divorce in the household. Therefore, it is necessary to implement Home Cash Management training for PKK mothers RT 03 RW 04 Ulin Timur District. Housewives were chosen as training participants because housewives have a very important role in forming prosperous families as the smallest part of society. Purpose of Community Service

This community service delivers how to implement household management with a simple, easy-to-understand, and easy-to-implement method, providing several examples of cash management cases, and discussing problems that participants have faced related to household cash.

The benefits generated are household cash management methods, growing households that have good cash management, increasing knowledge of the importance of managing household finances to be productive, growing understanding to be able to gradually avoid dependence on lending institutions, and improving household welfare.

1. **Research Design and Method**

The implementation of this community service activity is focused on addressing the issue of limited knowledge regarding household cash management among members of the PKK women’s group in RT 03 RW 04, East Landasan Ulin District. The lack of understanding in managing household finances has been identified as a potential cause of financial distress in families. Therefore, this program aims to increase awareness and build the capacity of participants in planning, organizing, and evaluating their household income and expenses effectively.

The first solution offered is technical training on household cash management. This training includes practical sessions on how to record income and expenses, categorize needs versus wants, create monthly budgets, and develop simple financial plans using tools such as household cash books or digital applications. The training sessions are delivered using interactive methods such as group discussions, simulations, and real-life case studies to make the materials more engaging and applicable.

Following the training, an evaluation is conducted to assess participants' understanding and implementation of the cash management techniques. Additionally, ongoing assistance is provided to support participants in applying what they have learned. This mentoring phase ensures that participants are not only knowledgeable but also confident in consistently managing their household finances to prevent financial distress in the long term.

1. **Results and Discussion**

Household cash management training for PKK mothers in RT 03 RW 04, Landasan Ulin Timur District, Landasan Ulin was held at one of the residents' houses in the RT on Tuesday, February 8, 2022 at 15.00 WITA. The training was attended by 12 PKK mothers in RT 03 RW 04, Landasan Ulin Timur District. The training was provided to provide an understanding to housewives regarding household cash management. The importance of managing family income and managing expenses for daily household needs and other routine needs such as education and health. In the technical training conducted, participants were given an overview of the importance of household cash management, how to carry out household management with simple, easy-to-understand, and easy-to-implement methods, several examples of cash management cases were provided, and discussions regarding problems that participants had faced related to household cash.

After being given an understanding of the importance of household management, participants were given training on how cash management methods can be applied in households. Participants are given training to properly administer the income earned and estimate the details of the amount of expenditure needed. By recording income and expenditure completely and orderly, households can choose the priority scale of expenditure that is allowed to be spent by adjusting the income received during a certain period. According to Yonshon (2004), financial planning is the initial process in implementing financial management. However, not many families have made their financial plans properly. Families assume that financial planning is not necessary because it is assumed that income and expenditure are uncertain each month. In the method of administering income and expenditure, part of it also needs to be budgeted for savings or financial reserves for future savings or to finance unexpected expenses. The hope is to minimize or even eliminate borrowing money from existing financial institutions. The interest or services that should be paid on the loan can be allocated for other household needs or for additional savings for the household concerned.



**Figure 1. Implementation of Community Service Activities**

1. **Conclusions**

This activity is a technical training on household cash management. The lack of understanding of household cash management can lead to household financial distress. This problem can cause other problems, namely, the community's dependence on money lending institutions such as banks, cooperatives, even debt collectors, low levels of education, especially for each child in the household, and the quality of health that is in accordance with the limited financial conditions of the community. Households also need to apply the household cash management method that has been provided in the training activities in managing household finances on a daily basis in an orderly, consistent, and sustainable manner.

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