

## **SOCIALIZATION AND TRAINING FOR PRODUCTIVE HOUSEHOLD BUDGET FOR HOUSEHOLD MOTHER IN MERUYA SELATAN VILLAGE (JAKARTA BARAT, INDONESIA)**

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**Abstract** –The community services are aimed to socialize knowledge of the importance of household budgets for productive mothers or productive family in the South Meruya urban area. This community activity takes the title of Socialization and Training of Household Productive Budget Creation for mothers is organized by community members around the Meruya urban village community and open child-friendly public spaces (RPTRA) officials. Community Participating in socialization and training in order to manage family finances by applying household budget as a reference to managing family income and expenditure. The problem that often happens in a family is greater expenditure than their income. This training is needed to help people in managing their finances. Implementation of this training used presentation technique, discussion if there are any questions. The result of this socialization shows that the participants were enthusiastic in the training because they need to apply the budget in their household

**Keywords:** Household production, household budgeting, productive family

### **INTRODUCTION**

Most people underestimate the function of the family's financial budget because they do not know the functions and benefits of the family's financial budget. Family financial budgets can be defined as plans for using the money in a family for a specified period. Usually, the budget is made in monthly time units. One thing that must be underlined, the family financial budget is made by all family members and must comply with the financial budget that has been made. So, the budget can be an agreement to utilize family finances. Ideally, the budget is made at the beginning of the current month, so ideally families start to gather to start planning about how much they can spend on children's needs, insurance, household shopping, paying installments and debts, hobbies, vehicles and more. The family is the smallest community in the social structure in the life of the nation and the state.

Furthermore, based on etymological reviews, the term family is derived from Sanskrit, namely kula and "kulawarga" residents, which means "members" and "kin groups" (Arifin, 2017). Starting from the family relationship, there is the responsibility of parents to provide for all family members. Therefore, parents (husband and wife) have the responsibility to be able to meet the needs of their children, especially basic needs, namely clothing, food, and shelter, so parents (husband and wife) must work together to earn a living to finance their household needs. Furthermore, when viewed from household expenditure, household expenditure consists of food and non-food expenditure. Expenditures include food, clothing, housing, fuel, transportation, entertainment and health care, and education, while excess (excess) income reduced by expenditure will be a source of funds for saving (Rochaeni and Lokollo, 2005). A financial plan or strategy that guides every family to achieve useful financial goals. The decision to consume or invest in funds owned is influenced by the income received by a person or organization (Bodie et al., 1992; Danthine & Donaldson, 2002; Santos & Veronesi, 2005) so that household decisions in spending their income for consumption or investment is also affected by the household's income, either from salary or business. However, other supporting factors in making decisions to spend and invest money can be influenced by the level of education and the urgency of needs (Devi, 2014).

## **METHOD**

### **Target Audience**

The family or can also be called a household is the smallest economic entity in the social structure of society. Gunarsa, (1991), the family concept is an activity or commercial activity in managing family finances, dividing labor, including leading the amount of income earned and consuming it according to the type of family needs. Furthermore, the role of women in domestic life (family) has a vital position because women have two functions, namely as housewives and as breadwinners (Rochaeni & Lokollo, 2005; Becker, 2013). The role includes women having a domestic part such as taking care of the household and performing reproductive functions ;and women having the public functions such as women has a productive function to generate household income and work in the labor market sector

In accordance with the role of women who take care of the household, women have authority over household expenditure, therefore women as housewives need to have good knowledge and education about financial management so that household expenditure and its use can provide added value to improve family welfare (Handayani & Artini, 2009; Nugroho & Chowdhury, 2015). Therefore, education and knowledge for women are essential in determining the family's income allocation. The phenomenon of women's participation in production fields in Indonesia can be demonstrated by the Gender Equality Index (GEI) which tends to be low compared to other countries in ASIA which are ranked 12th behind the Philippines, Hong Kong, Vietnam, Thailand, China, Singapore, Brunei Darussalam, Cambodia, Malaysia, South Korea and Sri Lanka (Nugroho and Chowdhury, 2015). This shows that the role of women in Indonesia in productive activities is still far below the part of men so that knowledge and training on household productive financial management are needed so that women who are housewives care about the use of their income in economic activities that are productive.

### **Objectives and Benefits**

The purpose of this community service is to provide knowledge of how the mother or wife manage the family in the majority financial management can make a budget to manage income and expenses that are in line with the objectives that are the priority needs in the family. The benefit of this training is to provide knowledge on how to record family assets and record all family income and make a budget for family expenses so that household money can be useful.

### **The Activity Methodology**

The method used in the community service program with the theme of socialization and training in household budgeting for productive homemakers is carried out by providing counseling and socialization (material presentations) how to apply the budget to regulate household finance. Followed by discussion and question and answer to participants to get feedback from participants about the material that was delivered by the Community Service Centre (PPM) team. This Community Service activity was carried out in the multipurpose hall of the RPTRA Menara, Meruya Selatan, Jakarta Barat, with one month of activity from preparation to implementation.

## **RESULT AND DISCUSSION**

Community service activities in the form of training are carried out through several stages such as surveying the location of events and determining the target audience, Coordination with the (village administration) Kelurahan and RPTRA management to determine the implementation technique and the next stage is the implementation of activities. Community service activities in the form of socialization and training on how to make a productive household budget are held in the RPTRA Menara hall, Kelurahan Meruya Selatan. The activities are carried out through the survey stages until the training takes place on Friday, March 16, 2018, which takes place from 09.00 until 12.00 WIB with 35 participants coming from women and members of the PKK who live in the surrounding Kelurahan Meruya Selatan. Training and counseling activities for residents include the following activities:

1. Community service activities began with remarks from the Kelurahan (village) secretary and representatives from the Mercu Buana University community service center (PPM) team. In her speech, the Kelurahan secretary said that training activities like this are very much needed by the community to increase knowledge and educate people who previously did not know the budget in the household is essential to make financial in the household become productive.



**Figure 1.** Opening activities by the village secretary

2. Presentation stage of household financial material through socialization and training are carried out by first describing the family financial budget, the benefits of managing the budget and family expenses so that it becomes a productive household budget. Household finances must be adjusted according to needs; the first step is to prepare financial goals to meet requirements, then compile a budget containing income and expenditure, then the realization of income and spending for one month or period by obeying commitments or agreements that have been discussed with the family. At the end of the period there will be an evaluation of the budget that has been made, and if there is a deviation, a financial check will be carried out. Financial planning is ideal for families by arranging what percentage for the cost of living, savings, debt repayments and other expenses. With proper financial planning, the family can save costs that are not a priority. The counseling activities received a great deal of attention from the training participants, especially mothers who were at home having the task of managing family money. The dedicated team provides examples of how to make a budget that the family will use, taking into account the priority scale in the family.



**Figure 2.** Presentation of training material



**Figure 3.** Presentation of training material

3. The next activity questions and answers with participants. Participants who took part in the activity seemed enthusiastic in attending the training because the participants felt they had never thought of making a household budget. In the discussion and question and answer, many participants asked the question of how to make the expenditure not exceed income. The answer to this question is to make a household budget. With the existence of a household budget, family expenses will be monitored so that expenditure will not exceed income.



**Figure 4.** Question and answer and discussion with participants

### **Discussion**

The results of PPM activities in the form of material presented on how to make a budget in the household and continued with questions and answers that took place during the event, resulted in many benefits for the participants, especially for mothers who did not know how to manage budget use in the household properly. Ideal financial planning for families by arranging portions for living costs, savings, debt repayments and other expenses. As stated earlier that with proper financial planning, the family can save costs that are not a priority for expenditure. Socialization activities provide results to Improve the knowledge and insight to participants, especially the wives who are given the responsibility by their husbands to manage family finances so that the presentation material conveyed about how to budget for productive activities is felt to be very important. This was evidenced by participants who were very enthusiastic about the participants participating in this activity and asking questions. And the second result is To enhance the knowledge of participant to distinguish between wasteful and productive expenditure. In another word, the participants can take into account how much spending does not have the primary benefit (unimportant needs).

## CONCLUSION

Conclusions that can be drawn from the results of community service activities by taking the theme of socialization and training in the production of productive household budgets for PKK women in Kelurahan Meruya Selatan, Jakarta Barat are Improve knowledge of how to manage household finances, Increasing the entrepreneurial spirit of homemakers and provide benefits to PKK mothers how to distinguish between needs and desires so that they can save on household expenses.

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