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Sustainable Financial Planning: Educating Housewives on Long-Term Investment Strategies

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Abstrak: Kesejahteraan keluarga seringkali ditentukan oleh kecakapan ibu rumah tangga dalam mengelola keuangan. Namun, literasi keuangan di kalangan perempuan masih rendah, ditandai dengan pola pikir jangka pendek, kerentanan terhadap investasi bodong, dan ketakutan terhadap teknologi finansial. **Tujuan:** Program pengabdian masyarakat ini bertujuan untuk memberdayakan anggota PKK di Desa Awirarangan melalui edukasi praktis mengenai perencanaan keuangan berkelanjutan dan investasi jangka panjang. **Metode:** Kegiatan dilakukan menggunakan metode *Interactive Training Seminar* yang meliputi empat tahap: asesmen (pre-test), penyampaian materi (literasi, strategi investasi, dan kewaspadaan penipuan), simulasi praktis (penyusunan anggaran), dan evaluasi (post-test). **Hasil:** Pelatihan ini diikuti oleh 30 peserta dan menunjukkan peningkatan signifikan pada seluruh aspek literasi. Pemahaman mengenai strategi menabung realistis melonjak dari 28% menjadi 80%, sementara kewaspadaan terhadap risiko pinjaman online ilegal meningkat dari 50% menjadi 90%. Selain itu, terbentuk inisiatif "Arisan Cerdas" sebagai wadah keberlanjutan program. **Kesimpulan:** Pendekatan edukasi yang partisipatif dan praktis terbukti efektif mengubah pola pikir konsumtif menjadi strategis, serta meningkatkan kepercayaan diri ibu rumah tangga dalam membangun resiliensi ekonomi keluarga..

Kata Kunci: Ibu Rumah Tangga, Investasi, Literasi Keuangan, Perencanaan Keuangan Berkelanjutan, PKK

Abstracts: Family welfare is largely determined by a mother’s skill in financial management. However, financial literacy among women remains low, characterized by short-term mindsets, vulnerability to fraudulent investment schemes, and intimidation by financial technology. **Objective:** This community service program aims to empower PKK members in Awirarangan Village through practical education on sustainable financial planning and long-term investment. **Method:** The program utilized the Interactive Training Seminar method, consisting of four stages: assessment (pre-test), material delivery (literacy, investment strategies, and fraud awareness), practical simulation (budgeting), and evaluation (post-test). **Results:** The training, attended by 30 participants, showed significant improvements across all literacy aspects. Understanding of realistic saving strategies surged from 28% to 80%, while awareness of illegal online lending risks rose from 50% to 90%. Furthermore, the "Smart Arisan" initiative was established to ensure program sustainability. **Conclusion:** A participatory and practical educational approach effectively transformed a consumptive mindset into a strategic one, enhancing housewives' confidence in building family economic resilience.

Keyword: Financial Literacy, Housewives, Investment, PKK, Sustainable Financial Planning

1. PENDAHULUAN

Family welfare is often measured solely by the size of the paycheck the primary breadwinner brings home. In reality, field observations suggest that the "breath" of a family's financial health is more accurately determined by the mother’s skill in managing it. Housekeepers are the busiest domestic financial managers, overseeing everything from daily groceries to future tuition fees. However, as highlighted by (Lusardi & Messy, 2023), financial literacy among women particularly housewive remains a significant global challenge. Many women find themselves trapped in a short-term mindset, where funds are exhausted on immediate consumption without any strategy to protect that value from the eroding effects of inflation.

The core issue is not necessarily a lack of money to save, but rather an over-reliance on a single source of income and traditional saving methods. Many housewives still feel a false sense of security keeping cash under a mattress or in a basic savings account, even though its purchasing power diminishes every year. On the other hand, (Hamzah et al., 2024)found a troubling trend where stay-at-home mothers are specifically targeted by fraudulent investment schemes promising "get-rich-quick" returns. A lack of risk analysis skills makes them vulnerable to these traps, which ultimately plunges family finances into deeper instability (Loko & Yang, 2022).

Looking at previous research, (Khusaini et al., 2022)demonstrated that targeted financial education can drastically shift behavior from impulsive spending to productive saving. The problem, however, is that reviews of past community outreach programs indicate that the materials provided are often too academic or laden with confusing technical jargon (Msomi, 2024). There is a wide gap between classroom theory and the reality of the kitchen table. This is why the concept of Sustainable Financial Planning needs to be introduced in a way that is grounded and relatable. Today’s financial technology actually offers incredible convenience. With just a smartphone, anyone can buy gold or mutual funds with very small amounts of capital. (Cowx et al., 2022) note that micro-investment platforms are highly effective in helping middle-to-low-income groups start their investment journeys. Yet, no matter how sophisticated the app is, if the user doesn't understand the underlying mechanics, the technology feels intimidating rather than helpful. Therefore, bridging the gap between digital ease and fundamental understanding is urgent so that mothers do not take the wrong steps (LeBlanc, 2023).

Situation analysis of the target group shows that while most housewives are tech-savvy when it comes to social media, they hesitate when facing financial applications. There is a strong desire to build a "nest egg," but the fear of losing money is often greater than the curiosity to learn. This aligns with (Nandaula, 2022) theory on loss aversion, where individuals are more pained by a small loss than they are motivated by a potential gain. This justification underscores the need for a mentorship program that focuses not just on numbers, but on building a healthy investment mindset.It is crucial to emphasize that sustainable financial planning is not about becoming a millionaire overnight. It is about preparing for a child’s university costs—which rise exponentially—or building an emergency fund so the family stays afloat during a crisis (Miller & Brown, 2023). By understanding the power of compounding interest, we want mothers to realize that small, consistent investments are far more valuable than reckless speculation in unverified high-risk instruments.

For this message to truly resonate, the education must be simple. Using everyday analogies, such as comparing investing to planting a fruit tree, is far more effective than lecturing about stock market curves (Kamberidou, 2020). Once these psychological barriers are broken, housewives will feel more confident. They cease to be just "spenders" of a husband’s salary and become strategic partners capable of doubling the family’s economic resilience through smart, informed decisions. The selection of PKK Awirarangan as the strategic partner is based on preliminary observations and surveys indicating that while the majority of members are digitally active for social purposes, their utilization of financial technology for asset management remains critically low. Socio-demographically, this community represents a group with high dependency on single income sources but demonstrates strong enthusiasm for improving family welfare through community empowerment. Furthermore, a formal request from the local PKK leadership highlighted an urgent concern regarding the rise of illegal online lending (*pinjol*) and fraudulent investment schemes circulating within the neighborhood. This makes PKK Awirarangan an ideal social laboratory for implementing practical financial education, given their solid organizational structure and their ability to reach households directly through the *Dasawisma* (neighborhood groups) network. Consequently, this initiative aims to empower housewives through practical, real-world education on sustainable financial planning and long-term investment. The goal is clear: to transform fear into calculated confidence. By merging modern financial theory with appropriate fintech tools based on the partners' needs (Ratnawati et al., 2024), we hope these women can achieve financial independence. When a mother is financially literate, she doesn't just save the family's current economy; she raises a generation that values investment and financial health from the very beginning.

2. METHOD

This community service program is implemented using the **Service Learning (SL)** method. This approach was selected to bridge the gap between theoretical financial knowledge and its practical application in the daily lives of the PKK members in Awirarangan Village. Unlike traditional lectures, the Service Learning framework emphasizes a collaborative and reflective process, ensuring that the community acts as an active partner rather than a passive recipient.

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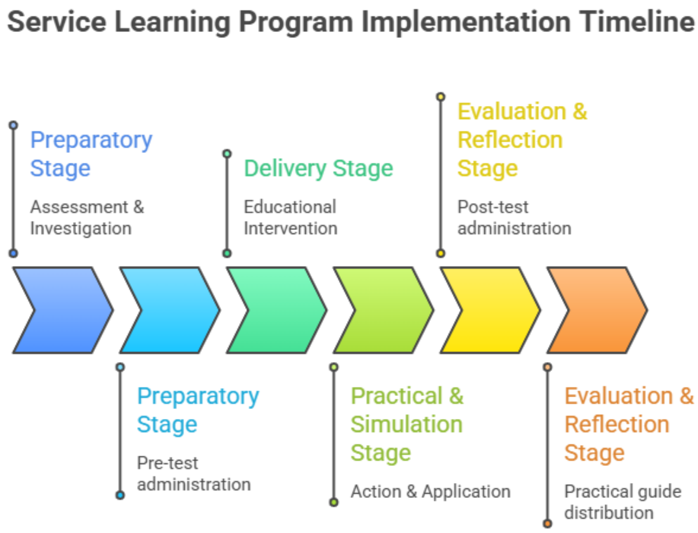

Figure 1. Service Learning Implementation Flow

The execution of the program follows a systematic flow divided into four key stages:

1. **Preparatory Stage (Assessment & Investigation)** The team conducts a preliminary assessment through interviews with the PKK board to map out the specific financial challenges and existing assets within the community. A **Pre-test** is administered to establish a baseline of the participants' knowledge regarding investment concepts and financial planning, ensuring the intervention is tailored to their actual needs.
2. **Delivery Stage (Educational Intervention)** The core materials are delivered through communicative sessions designed to enhance financial literacy. The primary focus areas include:
   - **Sustainable Financial Literacy:** Distinguishing between "needs" and "wants" in a household context.
   - **Investment Strategies:** Introducing safe, low-barrier investment instruments such as gold or mutual funds.
   - **Fraud Awareness:** Equipping participants with the skills to identify "red flags" of fraudulent schemes and illegal lending applications.
3. **Practical & Simulation Stage (Action & Application)** This stage translates theory into practice through a hands-on workshop. Participants are guided through:
   - Drafting simple household budgets using structured worksheets.
   - Simulating calculations for emergency funds and future educational costs.
   - In-depth Q&A sessions to address real-life financial dilemmas faced by the participants.
4. **Evaluation & Reflection Stage (Demonstration & Celebration)** At the conclusion of the program, a **Post-test** is administered to measure the increase in understanding and the effectiveness of the service. Qualitative feedback is collected to evaluate the relevance of the materials. To ensure long-term sustainability, a practical guide (module/brochure) is distributed, empowering the mothers to practice these financial methods independently within their families. This program is targeted to increase participants' understanding across all aspects of financial literacy by at least 50% from the baseline established in the pre-test. Qualitative feedback is also collected to evaluate the relevance of the materials. To ensure long-term sustainability, a practical guide (module or brochure) is distributed, empowering the mothers to practice these financial methods independently within their families.

3. RESULTS AND DISCUSSION

The sustainable financial literacy training for the women of the Awirarangan PKK was conducted through a structured approach to ensure maximum community impact. The systematic stages of this program are illustrated in Figure 1, which outlines the Service Learning Implementation Flow, starting from initial

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observation and material preparation to the final evaluation and follow-up. This framework ensured that the training was not merely a one-off event but a continuous educational process tailored to the needs of the participants.

On August 10, 2025, the core training was successfully held at the Awirarangan Village Hall, attended by over 30 participants. The event was officially opened by the Head of Awirarangan Village, who emphasized the importance of financial independence for women. Following the opening, facilitators presented an overview of the current economic challenges. Before diving into the core material, participants took a pre-test to measure their baseline understanding of bookkeeping, budgeting, and financial risks.

The training sessions consisted of four main topics: daily financial recording, household budgeting, realistic saving strategies, and education on the dangers of illegal online loans. The practical implementation of these sessions is documented in Figure 2, which shows the participants actively engaged in the hands-on simulation of financial bookkeeping. This documentation captures the transition from theory to practice, where participants were asked to record daily expenses for collective analysis.

Figure 2. Documentation of the Training Activities in Awirarangan Subdistrict

Community Participation Analysis

The success of this training program was inherently linked to the active involvement of the target audience, analyzed through the systematic framework of community participation in PkM. Participant engagement was not merely passive reception of information but rather a participatory-collaborative process divided into four key stages:

- **Assessment Stage:** Participants played an active role in providing primary data regarding real financial problems in the Awirarangan Village. Through pre-event discussions, they identified core challenges such as high dependency on informal lenders and the difficulty of separating small business capital from household funds.
- **Delivery & Simulation Stage:** Engagement reached its peak during this phase. As illustrated in **Figure 2**, participants were directly involved in simple cash book simulations. They did not just listen to theory but proactively performed data entry and collective expense analysis. The intense two-way interaction with facilitators indicated an effective knowledge transfer process.
- **Evaluation Stage:** Participation was measured through a significant jump in pre-test and post-test scores (see Table 1). Participants critically evaluated their old financial habits and demonstrated a commitment to adopting new strategies, particularly regarding vigilance against illegal online loans, which were previously poorly understood.
- **Sustainability Stage:** The tangible impact of this participation was the self-initiated formation of the "Smart Arisan" group by PKK members. This indicates that the program successfully fostered community empowerment, where participants took collective responsibility for monitoring the financial health of their community in the future.

Overall, this structured participation served as the primary determinant of the program's success. The high level of emotional and intellectual involvement ensured that the financial literacy skills taught could be implemented sustainably in daily life.

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The training sessions consisted of four main topics: daily financial recording, household budgeting, realistic saving strategies, and education on the dangers of illegal online loans. Each session was delivered interactively through discussions, case studies, and hands-on practice. The systematic flow of these activities, from preparation to follow-up, is visualized in Figure 1 (Service Learning Implementation Flow). One activity that generated significant enthusiasm was the financial recording simulation using a simple cash book, as shown in Figure 2, where participants recorded daily expenses for collective analysis. The participants were active in asking questions and sharing personal experiences, creating a warm and insightful learning environment.

Table 1. Pre-test and Post-test Results

Assessment Aspect	Pre-test	Post-test
Understanding of Daily Financial Recording	45%	85%
Household Budgeting Preparation	42%	82%
Realistic Saving Strategies	28%	80%
Understanding of Illegal Online Loan Risks	50%	90%
Sustainable Financial Management Practices	40%	88%

Source: Processed data, 2025

Based on the pre-test and post-test results presented in Table 1, there was a significant improvement across all aspects of the participants' financial literacy. Understanding of daily financial recording increased from 45% to 85%, showing that participants are now more skilled in systematically documenting income and expenses. This aligns with the enthusiasm shown during the cash book simulation, which proved to be an effective practical tool. In terms of household budgeting, post-test scores reached 82%, up from 42% in the pre-test. This increase reflects the training's success in helping participants plan financial allocations more structurally, including prioritizing essential needs. Similarly, realistic saving strategies surged from 28% to 80%, indicating that participants now understand the importance of saving according to their family's financial capacity.

The understanding of illegal online loan risks recorded the highest increase (from 50% to 90%), proving that education on the dangers of consumptive debt and illegal lending effectively raised participant awareness. Furthermore, sustainable financial management practices also showed rapid progress (from 40% to 88%), driven by follow-up plans such as the formation of "Smart Arisan" (savings circles) and the use of "Collective Financial Books."Overall, this training not only improved theoretical understanding but also encouraged direct application in daily life. The high level of active participation and positive feedback served as indicators of the program's success in building sustainable financial independence at the household level. The evaluation showed a significant jump in post-test scores, reflecting the effectiveness of the training. Additionally, participants expressed strong interest in continuing healthy financial practices at home.

The dramatic 52% surge in Realistic Saving Strategies indicates that the practical approach and concrete examples provided during the training successfully changed the participants' perception—from seeing saving as a difficult task to seeing it as something easily applicable. Even the Illegal Online Loan Risks category, which had the highest initial score of 50%, reached 90%, proving that using real-life case studies is effective in heightening vigilance.The final activity involved a reflective discussion and the collaborative drafting of a follow-up plan. One initiative proposed by the participants was the formation of a "Smart Arisan" group, which serves not only as a savings circle but also as a forum to routinely discuss household financial management. Participants also agreed to use a "Collective Financial Book" to assist in periodic monitoring and evaluation. This activity, which lasted until the afternoon, not only increased individual capacity but also fostered a collective spirit in achieving sustainable financial independence within the Awirarangan PKK community.

To measure the satisfaction level and effectiveness of the training, questionnaires were distributed to the 30 participants. The results are presented in the following table:

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Table 2. Training Questionnaire Results

Assessment Aspect	Excellent (%)	Good (%)	Fair (%)	Poor (%)
Quality of Training Material	75%	20%	5%	0%
Teaching Method	65%	30%	5%	0%
Material Relevance to Needs	75%	20%	5%	0%
Training Facilities	60%	35%	5%	0%
Interaction with Facilitators	80%	15%	5%	0%

Source: Processed data, 2025

According to Table 2, the majority of participants rated all aspects of the training as "Excellent" or "Good." Interaction with Facilitators received the highest score (80% Excellent), confirming that the intensive mentoring and support provided during the training successfully encouraged active participation. Overall, these results confirm that the financial literacy training was a success, utilizing applicable materials, participatory methods, and adequate facilities to equip participants with sustainable financial skills.

4. CONCLUSION

The community service program focusing on financial literacy training for the PKK members in Awirarangan Village has successfully achieved its objective of empowering housewives as savvy domestic financial managers. Evaluation results demonstrate a significant transformation from a short-term, consumptive mindset toward a more sustainable, long-term financial planning perspective. The dramatic increase in understanding across all aspects—particularly in realistic saving strategies and vigilance against illegal online lending—proves that an interactive and practical seminar approach is far more effective than conventional lecturing methods. This success is largely attributed to the participatory method, which effectively dismantled psychological barriers regarding the world of investment, allowing mothers to feel more confident in making strategic financial decisions to strengthen their family's economic resilience.

To ensure the long-term sustainability of the program's positive impact, consistent and integrated follow-up steps are required within the community. It is strongly recommended that the "Smart Arisan" initiative be formally integrated into the monthly PKK agenda, providing a dedicated space for ongoing evaluation and independent financial discussions among residents. Furthermore, the local village government is encouraged to expand collaborations with formal financial institutions or professional practitioners to provide advanced guidance on using secure financial technology. Finally, similar educational programs should target the younger generation in Awirarangan to instill investment literacy and financial discipline from an early age, ultimately creating a robust community economic ecosystem capable of weathering future economic challenges.

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