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Improving Family Financial Literacy through Financial Wisdom Outreach for PKK Women in Tiakur

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Abstract: Family financial literacy is essential for promoting responsible household financial management, particularly in communities where women play a central role in allocating income and meeting family needs. This community service activity aimed to strengthen the understanding of family financial management among members of the Family Welfare Movement (PKK) in Tiakur Village, Southwest Maluku Regency. The activity was conducted on November 3, 2025, by lecturers from the Accounting Study Program of Pattimura University's Off-Campus Study Program (PSDKU), Southwest Maluku Regency. It employed an educational and participatory approach consisting of presentations, discussions, and question-and-answer sessions. The materials addressed income and expenditure planning, prioritization of needs over wants, financial record-keeping, expenditure control, and saving practices for short- and long-term household requirements. Evaluation was conducted qualitatively by observing participants' responses, questions, and engagement during the sessions. The activity indicated increased participant understanding and awareness of the importance of managing household finances systematically. Participants gained insights into planning income allocation, recording expenses, identifying spending priorities, controlling consumption, and setting aside funds for savings. The format enabled participants to relate financial management concepts to their household circumstances. This activity highlights the value of financial education in strengthening women's capacity to manage family resources. Follow-up mentoring and evaluation are recommended to assess whether the knowledge gained translates into consistent financial management practices and improved household financial well-being.

Keywords: Financial Literacy; Family Financial Management; Household Finance; Women Empowerment; Community Service.

1. Introduction

Financial literacy plays an essential role in promoting household financial stability and improving family welfare. Families are required to manage limited financial resources while addressing various consumption needs, meeting financial obligations, and preparing for future uncertainties. In this context, the ability to plan income, allocate expenditures, prioritize essential needs, maintain financial records, and develop saving habits becomes increasingly important. Effective household financial management is not merely concerned with the amount of income earned but also with how financial resources are allocated, controlled, and evaluated to support short-term and long-term family objectives. Consequently, financial literacy represents an important foundation for encouraging more informed, responsible, and sustainable financial behavior at the household level.

In Indonesia, strengthening financial literacy remains a relevant national development priority. The 2025 National Survey on Financial Literacy and Inclusion (SNLIK), conducted by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and Statistics Indonesia (Badan Pusat Statistik/BPS), reported a financial literacy index of 66.46%, compared with a financial inclusion index of 80.51% (OJK & BPS, 2025). The difference between these two indicators highlights the continuing importance of strengthening financial knowledge and capabilities alongside access to financial services. Access to financial products does not automatically ensure that individuals possess the knowledge and skills required to manage financial resources appropriately. Therefore, financial literacy initiatives need to extend beyond introducing financial products and services to developing practical competencies that support responsible financial decision-making in everyday life, particularly within family environments.

Financial literacy encompasses an individual's ability to understand and apply basic financial concepts in managing income, expenditures, savings, and financial planning. At the household level, these competencies are reflected in the ability to prepare budgets, distinguish between needs and wants,

control consumption, record financial transactions, and allocate funds for future requirements. Gunawan et al. (2021) explain that women's financial knowledge is associated with money management behavior, including spending, saving, and financial planning. Similarly, Tambun et al. (2022) demonstrate the relevance of financial literacy and financial education in encouraging healthier financial behavior among women. These findings indicate that financial education should not be limited to the transmission of theoretical knowledge but should also encourage the development of practical financial management skills that can be applied consistently in daily household activities.

Previous studies have also highlighted the relationship between financial literacy and family financial management behavior. Aminda et al. (2022) examined the financial literacy of housewives in relation to household financial management, while Maulita et al. (2023) emphasized the importance of financial literacy and financial inclusion in supporting family financial management among women's community groups. These studies collectively suggest that financial knowledge constitutes an important component of household financial management. However, possessing financial knowledge does not necessarily mean that individuals consistently implement appropriate financial practices. The translation of knowledge into behavior requires an understanding of household financial conditions, the ability to establish spending priorities, and the discipline to implement financial plans.

One important dimension of household financial management is the relationship between income, consumption, and saving behavior. Families frequently face competing demands for limited financial resources, making expenditure prioritization essential. Without adequate planning and expenditure control, household income may be allocated primarily to immediate consumption, leaving insufficient resources for savings and future financial needs. Leunupun et al. (2023) highlight the importance of understanding income and consumption management in everyday community life. Furthermore, Harisanty et al. (2022) discuss the relevance of financial literacy among housewives in managing consumption patterns and developing more appropriate financial behavior. Financial planning education can also strengthen families' understanding of how to prioritize needs and manage available resources more systematically (Lailiyah et al., 2023; Pebriani et al., 2022). Accordingly, household financial education needs to address practical financial activities, including budgeting, expenditure recording, consumption control, and regular saving.

Financial record-keeping represents another important element in establishing more organized household financial management. Recording income and expenditures enables families to identify their financial position, monitor spending patterns, and evaluate whether available resources are being used according to established priorities. Although financial recording is commonly associated with business accounting, its underlying principles are equally relevant to household financial management. Kamaruddin et al. (2023) emphasize the importance of systematically preparing financial information to support more informed decision-making. Similarly, Litualy et al. (2024) demonstrate the relevance of simple transaction-recording practices in strengthening financial administration. At the household level, these principles can be adapted into accessible financial records that help families monitor cash inflows and outflows without requiring complex accounting knowledge. Therefore, introducing simple financial recording practices represents a practical approach to improving financial awareness and supporting more disciplined household financial behavior.

Women occupy a strategic position in household financial management because they are frequently involved in determining daily consumption priorities, managing household expenditures, and making decisions concerning family needs. Strengthening women's financial literacy is therefore relevant not only to individual financial capability but also to broader family welfare. Financial education can provide women with the knowledge and confidence required to plan household income, evaluate spending priorities, maintain financial records, and develop saving habits. Research on financial literacy among women indicates that financial knowledge and education are associated with

more responsible money management behavior (Gunawan et al., 2021; Tambun et al., 2022). Furthermore, financial literacy and inclusion among women's community groups have been linked to household financial management practices (Maulita et al., 2023).

Within this context, the Family Welfare Movement (Pemberdayaan dan Kesejahteraan Keluarga/PKK) represents a relevant community-based platform for strengthening family financial literacy. PKK activities provide opportunities to reach women through organized community participation and practical educational initiatives. Previous community service programs have addressed household financial management through training and education for PKK members. Ismail et al. (2022) examined household financial management training for a PKK group, while Ompusunggu et al. (2022) highlighted the importance of family financial management education among PKK members. Murwenie et al. (2024) further demonstrated the relevance of financial life skills training in strengthening practical financial capabilities among women. These initiatives suggest that community-based financial education can provide an accessible mechanism for introducing financial management concepts and connecting them with participants' everyday experiences.

Nevertheless, financial education activities need to be designed around the practical circumstances of their intended participants. Educational programs that focus exclusively on conceptual explanations may be insufficient to encourage the application of financial management principles in everyday life. Participants need opportunities to discuss household financial challenges, ask questions, exchange experiences, and relate educational materials to their own financial conditions. An interactive and participatory approach can facilitate this process by connecting financial concepts with practical household situations. In this regard, financial literacy outreach should emphasize not only the importance of managing money but also the specific actions that families can undertake, such as preparing simple budgets, recording expenditures, distinguishing essential needs from discretionary wants, controlling consumption, and allocating income for savings.

Despite the growing attention given to financial literacy programs for women and PKK groups, the practical strengthening of household financial management remains an important area for community engagement, particularly through locally relevant educational activities. Previous studies have discussed financial literacy, household budgeting, consumption management, and financial education among women (Aminda et al., 2022; Maulita et al., 2023; Harisanty et al., 2022). Other community service initiatives have focused on household financial management training and financial life skills development (Ismail et al., 2022; Ompusunggu et al., 2022; Murwenie et al., 2024). Building on this body of work, the present activity emphasizes the integration of income and expenditure planning, financial record-keeping, prioritization of needs and wants, expenditure control, and saving practices within a single educational intervention for PKK women in Tiakur Village, Southwest Maluku Regency. Its practical orientation is intended to help participants understand how basic financial management principles can be translated into routine household activities.

To address this need, the Prosperous Family Financial Wisdom Outreach was conducted on November 3, 2025, involving lecturers from the Accounting Study Program of Pattimura University's Off-Campus Study Program (PSDKU), Southwest Maluku Regency, and PKK women in Tiakur Village. The activity employed an educational and participatory approach through presentations, discussions, and question-and-answer sessions. The materials focused on practical household financial management, including income and expenditure planning, prioritization of needs, simple financial recording, expenditure control, and saving habits. Participants were encouraged to relate the material to their respective household financial circumstances, enabling the educational process to address issues encountered in everyday family life.

Accordingly, this community service activity aimed to strengthen the financial literacy of PKK women in Tiakur Village by improving their practical understanding of responsible household financial

management. Specifically, it sought to introduce simple and applicable financial management practices that could support more systematic income allocation, expenditure monitoring, prioritization of family needs, and preparation for future financial requirements. Through this initiative, the activity contributes to community-based financial education by emphasizing the importance of practical knowledge, active participation, and women's empowerment in strengthening family financial management.

2. Research Methodology

2.1. Activity Design and Approach

This study employed a community-based educational approach through a financial literacy outreach program entitled *Prosperous Family Financial Wisdom Outreach*. The program was designed as a community service initiative to strengthen the understanding of family financial management among women participating in the Family Welfare Movement (Pemberdayaan dan Kesejahteraan Keluarga/PKK). The educational activities adopted a participatory approach, combining structured presentations, interactive discussions, and question-and-answer sessions. This approach was intended to facilitate the transfer of financial knowledge while allowing participants to relate the concepts presented to their everyday household financial circumstances. The program focused on practical financial management competencies rather than formal financial training or quantitative testing. Accordingly, the activities emphasized the application of basic financial principles that could be implemented within the household, particularly income planning, expenditure management, prioritization of needs, financial record-keeping, and saving practices.

2.2. Location and Participants

The community service activity was conducted on November 3, 2025, in Tiakur Village, Southwest Maluku Regency, Indonesia. The target participants were women affiliated with the local PKK organization. The implementation team consisted of lecturers from the Accounting Study Program of Pattimura University's Off-Campus Study Program (PSDKU), Southwest Maluku Regency, who served as facilitators and presenters. The participants were selected based on the program's focus on strengthening household financial literacy through a community-based women's organization. PKK women were considered a relevant target group because household financial management involves routine decisions concerning income allocation, expenditure priorities, consumption, and savings. The activity therefore provided a learning environment in which financial management concepts could be discussed in relation to participants' household experiences.

2.3. Implementation Procedures

The activity was implemented through three interconnected stages: preparation and material development, educational delivery, and participatory discussion and evaluation. **First, preparation and material development.** The implementation team prepared educational materials on basic family financial management. The materials were structured around practical household financial situations to make the concepts accessible and relevant to participants. The main topics included planning household income and expenditure, distinguishing between needs and wants, controlling consumption, maintaining simple financial records, developing saving habits, and preparing for short-term and long-term financial needs. **Second, educational delivery.** The program began with a presentation introducing the importance of family financial literacy and its relationship with responsible household financial management. The presenters explained practical steps for allocating household income, identifying priority expenditures, monitoring spending, and setting aside funds for savings. Simple examples were used to illustrate how financial planning and expenditure recording could be incorporated into daily household activities. **Third, participatory discussion and question-and-**

answer sessions. Following the presentation, participants were encouraged to raise questions, share experiences, and discuss financial management challenges encountered in their households. The facilitators responded to participants' questions and provided explanations connecting the financial literacy concepts to the situations raised during the discussion. This stage was intended to reinforce participants' understanding and encourage the practical application of the material.

2.4. Educational Materials

The educational content was organized into five principal areas of family financial management. First, income and expenditure planning addressed the importance of allocating available household income according to financial priorities. Second, needs and wants prioritization introduced the distinction between essential household requirements and discretionary consumption. Third, simple financial record-keeping emphasized documenting income and expenditures to monitor household cash flows. Fourth, expenditure control focused on developing more deliberate spending decisions and avoiding unnecessary consumption. Fifth, saving and financial planning addressed the importance of setting aside part of household income to prepare for future needs and financial objectives. These topics were delivered through explanations and examples relevant to everyday household financial activities. The emphasis on practical application was intended to make financial literacy more accessible and encourage participants to adopt manageable financial practices.

2.5. Evaluation and Data Analysis

The evaluation employed a qualitative descriptive approach. Participants' responses, questions, and involvement during the discussion sessions served as the primary basis for assessing their engagement with the educational materials and their demonstrated understanding of the topics discussed. The evaluation focused on several indicators: participants' ability to identify the importance of household income and expenditure planning, recognition of the distinction between needs and wants, awareness of simple financial record-keeping, understanding of expenditure control, and recognition of saving as part of family financial planning. The information obtained during the interactive sessions was examined descriptively by relating participants' responses and questions to the educational objectives of the program. The evaluation was intended to identify indications of knowledge and awareness gained during the activity, rather than to measure statistically significant changes in financial literacy. No formal pre-test and post-test measurements or quantitative assessment instruments were reported as part of this program. Consequently, the findings represent a qualitative assessment of participants' engagement and understanding during the outreach activity.

3. Results and Discussion

3.1. Implementation of the Family Financial Literacy Outreach

The Prosperous Family Financial Wisdom Outreach was conducted on November 3, 2025, in Tiakur Village, Southwest Maluku Regency, Indonesia. The activity involved lecturers from the Accounting Study Program of Pattimura University's Off-Campus Study Program (PSDKU), Southwest Maluku Regency, as presenters and women affiliated with the local Family Welfare Movement (PKK) as participants. The program was designed to strengthen participants' understanding of basic family financial management through educational presentations and interactive discussions. The implementation began with an educational presentation addressing the importance of managing household financial resources in a planned and responsible manner. The presenters introduced practical concepts related to income and expenditure planning, prioritization of needs, simple financial record-keeping, expenditure control, and saving habits. The materials were delivered using examples related to

everyday household financial activities to facilitate participants' understanding of how financial management principles could be applied in their respective circumstances.



Figure 1. Presentation on family financial literacy to PKK women in Tiakur Village

The educational session emphasized that family financial management requires more than the availability of household income. It also involves the ability to allocate resources according to priorities, monitor expenditures, and prepare for future financial needs. This perspective is important because household financial decisions are often interconnected, requiring families to balance routine consumption with longer-term financial objectives. The activity therefore focused on introducing manageable financial practices that participants could potentially incorporate into their daily routines.

3.2. Strengthening Household Income and Expenditure Planning

One of the main topics addressed during the outreach was the importance of planning household income and expenditure. Participants were introduced to the principle that household income should be allocated according to priority needs rather than spent without a clear plan. Income planning provides a basic framework for identifying available financial resources, determining essential expenditures, and allocating funds for other household requirements. This topic is particularly relevant to family financial management because household resources are generally allocated across several competing needs. Without adequate planning, routine expenditures may reduce the resources available for other priorities, including education, health, emergency needs, and savings. The educational material encouraged participants to consider their household income as a resource that requires deliberate allocation and monitoring.

The discussion is consistent with Gunawan et al. (2021), who explain the relationship between women's financial knowledge and money management behavior, including spending, saving, and financial planning. Aminda et al. (2022) and Maulita et al. (2023) also highlight the relevance of financial literacy to household financial management among women. Accordingly, the outreach activity provided a practical learning opportunity for participants to understand the importance of organizing household income and expenditure more systematically.

3.3. Financial Record-Keeping and Expenditure Control

Another important aspect of the program was the introduction of simple financial record-keeping. Participants were encouraged to recognize the importance of documenting household income and expenditures to obtain a clearer picture of their financial conditions. Basic records of daily transactions can help families identify spending patterns, monitor the use of available resources, and evaluate whether expenditures remain consistent with previously established priorities. The emphasis on simple record-keeping was intended to demonstrate that household financial administration does

not necessarily require complicated accounting procedures. Instead, families can begin by recording routine income and expenses in a notebook or another accessible recording medium. Such a practice can support greater awareness of how money is received and spent and provide a basis for more informed household financial decisions.

This discussion is in line with Litualy et al. (2024), who emphasize the importance of simple transaction-recording practices in developing more orderly financial administration. Similarly, the introduction of cash flow statements in financial literacy activities for PKK women demonstrates the potential value of basic recording tools as instruments for understanding financial flows (Kusumawardhani et al., 2026). Although the context of business accounting differs from household financial management, the underlying principle of systematically recording financial transactions remains relevant to both settings. In addition to record-keeping, the presentation addressed expenditure control. Participants were encouraged to consider the purpose and priority of each expenditure before making purchasing decisions. Expenditure control is important because financial planning cannot be implemented effectively if actual spending is not monitored. By combining simple recording practices with more deliberate spending decisions, households can develop a clearer understanding of their financial behavior.

3.4. Prioritizing Needs, Managing Consumption, and Developing Saving Habits

The distinction between needs and wants was another central topic discussed during the outreach. Participants were introduced to the importance of identifying essential household requirements and differentiating them from expenditures that can be postponed or reduced. This distinction provides a practical basis for setting spending priorities, particularly when household income is limited and financial resources must accommodate several competing demands. The discussion also highlighted the relationship between consumption decisions and household financial stability. Prioritizing essential needs can help families allocate their income more carefully and reduce unnecessary expenditure. This does not imply that all discretionary spending must be eliminated; rather, household consumption should be considered in relation to available income and existing financial responsibilities.

The material further emphasized the importance of developing saving habits. Participants were encouraged to recognize savings as an element of household financial planning rather than merely as funds remaining after all expenditures have been made. Setting aside a portion of income, even in relatively small amounts, can help households prepare for future requirements and unexpected expenses. These themes are consistent with research on family financial planning and household consumption management. Lailiyah et al. (2023) and Pebriani et al. (2022) emphasize the importance of financial education in strengthening family financial planning and resilience. Harisanty et al. (2022) also discuss the relevance of financial literacy to household consumption patterns. In this context, the outreach activity connected basic financial concepts with practical household decisions concerning spending priorities and savings.

3.5. Participatory Learning and Participants' Engagement

Following the educational presentation, the activity continued with discussion and question-and-answer sessions. Participants were given opportunities to raise questions and share experiences concerning household income, expenditure, financial priorities, and saving practices. These interactions provided a space for connecting the concepts presented by the facilitators with the financial management situations encountered in everyday family life. The participatory component was important because financial literacy involves not only understanding financial concepts but also recognizing their relevance to individual and household circumstances. Through discussion,

participants could clarify the educational material and consider how basic financial management practices might be applied within their own households. The facilitators also used the questions raised during the sessions to reinforce explanations concerning income allocation, expenditure monitoring, and financial priorities. This approach is consistent with previous community-based financial education activities involving PKK groups. Murwenie et al. (2024) and Ni'mah (2025) demonstrate the relevance of interactive educational activities in strengthening family financial literacy. Ompusunggu et al. (2022) similarly emphasize household financial management as an important subject for community-based education among PKK members.

The discussion sessions also indicated that household financial management was closely connected to participants' everyday experiences. Issues concerning the allocation of income, fulfillment of family needs, expenditure management, and saving were relevant topics for discussion. However, the available documentation does not provide a formal record of individual participant responses or a quantitative measure of their learning outcomes. Therefore, participants' engagement is interpreted qualitatively based on their involvement in the discussion and question-and-answer sessions.

3.6. Implications for Women's Empowerment and Family Financial Well-Being

The outreach activity illustrates the relevance of community-based financial education in strengthening women's understanding of household financial management. Women participating in PKK activities can serve as important agents in promoting more organized financial practices within their families. Strengthening their understanding of financial planning, expenditure control, and saving can therefore contribute to broader household financial awareness. The relevance of this initiative is supported by Gunawan et al. (2021), who associate women's financial knowledge with money management behavior. Tambun et al. (2022) also discuss the role of financial literacy and financial education in supporting healthier financial behavior among women. Furthermore, Maulita et al. (2023) highlight the relationship between women's financial literacy and family financial management. These findings provide a conceptual basis for understanding why financial education directed toward women's community organizations can be relevant to household financial empowerment.

From a practical perspective, the activity introduced several basic practices that can be adopted without requiring sophisticated financial technology or specialized accounting knowledge. These include planning income allocation, recording routine expenditures, distinguishing between needs and wants, controlling consumption, and setting aside money for savings. Such practices can provide an initial foundation for more systematic household financial management. Nevertheless, the implications of the activity should be interpreted within the scope of its implementation. The evaluation was qualitative and based on participants' responses, questions, and participation during the educational sessions. It did not involve standardized financial literacy assessments or longitudinal monitoring of household financial behavior. Consequently, the activity provides indications of participants' engagement and understanding but does not establish the extent to which their financial behavior or household welfare changed after the program.

3.7. Overall Assessment and Opportunities for Further Development

Overall, the Prosperous Family Financial Wisdom Outreach provided an educational platform for introducing practical family financial management principles to PKK women in Tiakur Village. The activity addressed five interconnected areas: income and expenditure planning, financial record-keeping, expenditure control, prioritization of needs and wants, and saving habits. The integration of presentations and participatory discussions enabled the educational material to be related to everyday household financial situations.

The main contribution of the activity lies in translating basic financial literacy concepts into practical household management practices. Rather than focusing exclusively on theoretical explanations, the program introduced simple actions that could serve as starting points for more responsible financial decision-making. This orientation is consistent with previous community service initiatives that emphasize practical financial education for households and women's groups (Ismail et al., 2022; Pebriani et al., 2022; Murwenie et al., 2024; Lestari et al., 2026). For future implementation, the program could be strengthened through follow-up mentoring, the use of simple household budgeting templates, and practical exercises in recording daily income and expenditures. A structured pre-test and post-test could also be introduced to assess changes in participants' financial knowledge, while follow-up evaluation could examine whether the practices introduced during the outreach are adopted in their households. These developments would provide a stronger basis for evaluating the effectiveness and sustainability of community-based financial literacy interventions.

4. Conclusions

4.1. Main Conclusions

The Prosperous Family Financial Wisdom Outreach conducted for PKK women in Tiakur Village, Southwest Maluku Regency, demonstrated the relevance of community-based financial education in strengthening the understanding of household financial management. Through educational presentations, discussions, and question-and-answer sessions, participants gained an understanding of the importance of planning household income and expenditure, prioritizing needs, maintaining simple financial records, controlling consumption, and developing saving habits. These activities provided a foundation for participants to recognize the importance of more structured and responsible financial management in their daily lives.

4.2. Contribution to Family Financial Literacy

The main contribution of this activity lies in translating basic financial literacy concepts into practical knowledge relevant to household circumstances. The program emphasized that effective family financial management does not necessarily require complex financial procedures but can begin with simple and consistent practices. These include recording daily expenditures, allocating income according to priorities, distinguishing between needs and wants, and setting aside funds for future requirements. The activity also highlighted the potential role of women's community organizations, particularly PKK, as platforms for strengthening financial awareness and promoting responsible household financial practices.

4.3. Practical Implications

The findings suggest that community-based financial education can serve as an accessible approach to introducing basic financial management practices to households. For PKK organizations, similar activities can be incorporated into community empowerment programs to encourage more systematic household budgeting, expenditure monitoring, and saving behavior. Local governments and educational institutions may also consider supporting continuous financial literacy initiatives through collaborative programs, practical learning materials, and household financial management assistance. Such initiatives could help extend the benefits of financial education beyond individual participants to their respective families and communities.

4.4. Limitations of the Activity

This activity has several limitations that should be considered when interpreting its outcomes. First, the evaluation was conducted qualitatively through participants' responses, questions, and

involvement during the educational sessions. No standardized pre-test and post-test instruments were used to measure changes in financial literacy quantitatively. Second, the activity was conducted as a single outreach program, and no longitudinal monitoring was undertaken to determine whether participants consistently applied the financial management practices introduced. Therefore, the outcomes primarily reflect participants' engagement and understanding during the activity rather than measurable long-term changes in financial behavior or household welfare.

4.5. Recommendations for Future Activities

Future community service programs should incorporate follow-up mentoring to support the practical implementation of household financial management principles. The use of simple budgeting templates, daily expenditure-recording sheets, and household cash flow exercises could help participants translate financial knowledge into routine practices. In addition, future activities could employ pre-test and post-test assessments to evaluate changes in financial knowledge and conduct follow-up observations to examine the sustainability of participants' financial management practices. Expanding similar initiatives to other women's groups and community organizations in Southwest Maluku Regency may also strengthen the broader contribution of financial literacy education to family empowerment and household financial well-being.

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