

The Role of The Housewife in Managing Family Finances (Case Study in South Labuhan Batu Regency)

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ABSTRACT: This research aims to examine the role of housewives with upper secondary education in managing family finances in Aek Torop Barat Hamlet KM 6, Asam Jawa Village, South Labuhan Batu Regency. This research use descriptive qualitative approach . The research site is located in Aek Torop Barat Hamlet KM 6 Asam Jawa Village, South Labuhan Batu Regency. Research time from May 2023 to November 2023. Primary data on field activities directly through interviews, asking questions and answers to informants. For the data taken, there were 2 (two) housewives who met the criteria determined by the author from 80 housewives. who work, have a monthly income, and have a secondary education or above (Bachelor's degree). Techniques used by researchers in this research survey is in form interview (Interview) For make it easier in the research. Interview is a communication process or an interaction which aims to collect something information Which appear through ask answer between a researcher with an informant or research subject (if the subject is man). so researcher do analysis data with the aim of making the data that has been obtained easier to use understood. This analysis uses theories related to The topic of this discussion is an attempt to observe the role of housewives in managing household finances. The research results show that housewives play an important role in financial planning, financial decision making, savings and investment. They face challenges in the form of unexpected expenses and inflation. Education influences financial understanding. Educated housewives are able to manage finances more planned and invest For period long Housewife households strive to increase financial literacy, use digital financial applications, and participate in financial development programs to overcome challenges. Despite facing various challenges, educated housewives have a significant role in managing household finances. With the knowledge of household financial management, the implementation and impact on day-to-day life will enable her to better manage her expenses, save for educational needs and have a much better financial life.

Keywords: Housewife, Family Financial Management



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INTRODUCTION

Managing household finances is a crucial aspect in daily family life. Successful financial management can influence economic stability, level of welfare, and quality of life of family members. In the context of Indonesian society, the role of housewives in managing family finances is often the main focus, considering the mother's traditional role as household manager and decision maker in family matters ([A. et al., 2022](#); [Adiputra & Patricia, 2019](#)).

The role of housewives in managing family finances is often considered normal and receives little attention. However, if examined further, this role has a significant impact on family stability and welfare. Housewives with secondary and higher education have better knowledge and understanding of financial management, which can help them in making wise financial decisions for their families ([Ainiyah et al., 2021](#); [Radhitya, 2018](#)).

In recent years, social and economic changes have occurred in various regions of Indonesia, including in Aek Torop Barat Hamlet KM 6, Asam Jawa Village, South Labuhan Batu Regency. The development of education in the area also shows an increase, especially for housewives with upper secondary education backgrounds. Higher education is expected to have a positive impact on knowledge, skills and attitudes in facing dynamic economic changes ([Akbar et al., 2019](#); [Alfons et al., 2017](#)).

However, even though they have secondary or upper secondary education, it is not yet clear what role housewives play in managing their household finances and what impact this education has on overall family financial management. Therefore, in-depth and comprehensive research on the role of housewives with upper secondary education in managing household finances in Aek Torop Barat Hamlet KM 6, Asam Jawa Village, South Labuhan Batu Regency is relevant and needs to be carried out ([Al-Hakim et al., 2019](#); [Amalia et al., 2020](#)).

West Aek Torop Hamlet Km 6 Asam Jawa Village, South Labuhan Batu Regency, there are many housewives with secondary and upper secondary education who take an important role in managing family finances. However, research on how they carry out this role is still very limited. Therefore, it is hoped that this research will provide a clearer picture of how housewives in this region manage family finances, as well as the challenges and opportunities they face ([Amalia et al., 2019](#); [Amila & Suryadi, 2016](#); [Darma et al., 2020](#)).

The author chose to conduct research in the Aek Torop Barat Hamlet area Km 6 Asam Jawa Village, South Labuhan Batu Regency because the role of the housewife is very crucial in the family. Housewives are often the managers of family finances, a very important task because it includes meeting the needs of all family members. They are responsible for ensuring the availability of needs in the family, determining the amount of expenditure and priorities. However, in this area, many housewives are less able to manage family finances. They often depend on their husband's salary, and sometimes this salary is not sufficient. This happens because they don't understand how to use money well and don't understand their financial income and expenses ([Fankhauser & Burton, 2011](#); [Harahap, 2018](#); [Hastuti et al., 2022](#)).

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According to ([Nasution et al., 2020](#)), the pattern of participation carried out by female workers can be grouped into three, namely: a. Contribute more than 50% in helping fulfill family welfare b. Contribute less than 50% in helping fulfill family welfare c. Contribute to fulfilling family welfare by 50%. With this contribution, family economic fulfillment is achieved due to a steady income, and women's participation in public spaces, especially campuses, is also greater, however, women's role as housewives and educating children is slightly reduced, as is time with the family because their work is also scheduled ([Daily, 2020](#); [Hasibuan, 2012](#); [Masyrroh & Rahmi, 2018](#)).

Culture and social order in the surrounding environment, brings changes in how individual perspectives take action based on ([Amalia et al., 2020](#)). Like the financial aspect, the problem with people is that they are influenced to follow the latest trends or follow the endless flow of lifestyle. Through this PkM, the activity implementers tried to explore and hold discussions with housewives around Wijaya Kusuma (Samarinda City) in September 2021, regarding their understanding of finance. Special targets are needed for them to review their experiences regarding managing household finances which are increasingly wasteful with income that is constant or even tends to decrease. With the *sharing and discussions* (S&D) method, concrete new problem solving is obtained, where there is a common perception to develop specific strategies. Of the 27 housewives, who have multiple roles apart from taking care of their families, they can finally understand which household needs are priorities and which are not, so that their monthly income can be set aside for savings or investment. It is hoped that this contribution through PkM will be a simple but meaningful breakthrough for IRT ([Nofianti & Denziana, 2010](#); [Pasaribu et al., 2019](#); [Perdana & Widodo, 2013](#)).

According to Wahasusmiah, et al., (2022) entitled family financial management for career women who play a dual role as housewives, the results of the research show that family financial management for married career women at Unissula is carried out using various methods and is managed as well as possible. the wife's expertise in various existing financial management methods, and by facing and experiencing various kinds of obstacles in existing financial management ([Wulandari & Sri Utami, 2020](#); [Yafiz et al., 2015](#); [Yuliani, 2019](#)).

Housewives in family financial management with the research results stating that financial management in the family is a way of managing family finances systematically and carefully through the planning, implementation and evaluation stages ([Suryadi & Museliza, 2021](#); [Utami, 2019](#); [Widyaningsih & Puspasari, 2021](#)). Housewives in managing family finances must think intelligently, carefully and appropriately in using finances so that they can always create a good family and experience continuous growth. With the housewife's ability to manage family finances in an effective, timely, right place, right price and right quality manner, family prosperity will be realized based on Budiantoro, et al., (2019) ([Ratnasari et al., 2021](#); [Soegoto et al., 2020](#); [Sukirman et al., 2019](#)).

Looking at the existing problems and based on relevant research, the author wishes to help housewives in the Aek Torop Barat Hamlet area KM 6, Asam Jawa Village, South Labuhan Batu Regency in managing their finances better. Both from their husband's salary and their own income.

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One way is to record expenses and income every month, so that there are no disputes and part of your salary can be saved. So the author is interested in taking the title " **The Role of Housewives with Middle and Upper Education in Managing Family Finances (Case Study in South Labuhan Batu Regency)** ". This research aims to examine the role of housewives with upper secondary education in managing family finances in Aek Torop Barat Hamlet KM 6, Asam Jawa Village, South Labuhan Batu Regency.

METHOD

This research uses a qualitative descriptive approach, namely research that provides a picture of actual conditions, where this research was carried out using field research. To explain an object, event, or social environment that appears in narrative writing ([Tarigan, 2011](#)).

The research site is located in Aek Torop Barat Hamlet KM 6 Asam Jawa Village, South Labuhan Batu Regency. The research period is from May 2023 to November 2023. The data source is Yang become primary data sources in survey study This is data Which refers on data Which obtained through survey study field or *fields research* Which through interviews and so on. This refers to field activities directly through interviews, asking questions and answers to informants. For the data taken, there were 20 housewives who met the criteria determined by the author from 80 housewives with Slovin Formula in Aek Torop Barat Hamlet KM 6 Asam Jawa Village, South Labuhan Batu Regency.

$$n = \frac{N}{1+N(e^2)}$$

$$n = \frac{80}{1+80(0.2^2)}$$

$$n = \frac{80}{1+0.04}$$

$$n = \frac{80}{4.2}$$

$$n = 19,1 \sim 20 \text{ Respondent}$$

In this case Researchers will use a data source, including: namely: books related to materials and works study And results study other, like report study and journal Which Where relate tightly with discussionas well as can help in improvement of this research.

Object on study This is related with topicproblem Which will studied by researcher in survey study This is the role of the housewife in management finance family in Aek Torop Barat Hamlet KM 6 Asam Jawa Village, South Labuhan Batu Regency. Subject on survey study This isMother House household with the criteria that is a housewife who works, has a monthly income, and has a secondary education or above (Bachelor's degree) .

The research required qualitative data. Based on the problem formulation, this research requires data that explains the form and meaning of the procession and offerings of the single child ruwatan tradition.

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To collect the necessary data, researchers use various methods, including observation, which involves systematically observing and recording the investigated phenomena directly on the object. In this research, the author conducted systematic observations and recordings to gather data and information. The author visited the location directly to obtain accurate information about the place and the traditions of the community being studied. The observation activity was not limited to visible facts but also included information obtained through interviews and other means of data collection. Observation through the sense of hearing allows for the inclusion of various expressions and questions that are part of everyday life in our understanding of reality.

To achieve a thorough understanding, reliable data mining methods are necessary. The in-depth interview technique is an interactive process used to obtain information directly from the source. It is commonly used to assess a person's condition. In-depth interviews allow for the exploration of what is hidden in a person's heart, whether it pertains to the past, present, or future. Researchers obtain data and information in research by means of questions and answers with predetermined subjects, using interview techniques.

In interview techniques, researchers use a type of unstructured interview to freely explore various aspects and directions in order to obtain complete and in-depth information. This approach adequately fulfills efforts to understand the ruwatan tradition by directly asking questions to the resource persons. Researchers use documentation techniques to search for data in the form of notes, transcripts, books, newspapers, magazines, photographs, agendas, and other sources. This technique helps to uncover the truth about societal traditions.

RESULTS AND DISCUSSION

Research result

Housewives play a very important role in managing family financial management . As in Islam, Allah SWT commands us to prepare for future life in accordance with accounting. As explained in QS Al-Baqarah 282. This verse talks about the importance of documentation and recording financial transactions, which are the basic principles of accounting.

From the results of the research conducted, it can be seen that to be able to manage family finances, housewives must pay attention and consider various things so that a strategy is formed in managing financial expenses. The strategy that housewives can use to manage family finances well in Aek Torop Barat Hamlet KM 6 Asam Jawa Village, South Labuhan Batu Regency is by implementing several steps. The following is data on the number of housewives who have secondary or higher education in managing family finances.

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**Table 1 Housewife's salary Education
Upper Middle And Working**

No	Name	Age	Work	Education	Salary
1	Mrs. Kh	33	Kindergarten teacher	S1	< Rp. 3,000,000
2	Mrs. MS	24	Kindergarten teacher	S1	< Rp. 3,000,000
3	Mrs. Sv	30	Employee	Diploma	< Rp. 3,000,000
4	Mrs. SF	28	Employee	High School	< Rp. 3,000,000
5	Mrs. Ar	26	Employee	Diploma	< Rp. 3,000,000
6	Mrs. L	32	Kindergarten teacher	S1	< Rp. 3,000,000
7	Mrs. AA	31	Employee	S1	< Rp. 3,000,000
8	Mrs. Li	29	Employee	Diploma	< Rp. 3,000,000
9	Mrs. Sy	35	Employee	Diploma	< Rp. 3,000,000
10	Mrs. MM	27	Employee	High School	< Rp. 3,000,000
11	Mrs. DM	27	Kindergarten teacher	S1	< Rp. 3,000,000
12	Mrs. SK	25	Employee	High School	< Rp. 3,000,000
13	Mrs. DF	31	Employee	High School	< Rp. 3,000,000
14	Mrs. EJ	29	Employee	Diploma	< Rp. 3,000,000
15	Mrs. VN	24	Employee	High School	< Rp. 3,000,000
16	Mrs. VF	26	Kindergarten teacher	S1	< Rp. 3,000,000
17	Mrs. SJ	33	Employee	Diploma	< Rp. 3,000,000
18	Mrs. AR	32	Employee	Diploma	< Rp. 3,000,000
19	Mrs. FW	27	Kindergarten teacher	S1	< Rp. 3,000,000
20	Mrs. SG	25	Employee	S1	< Rp. 3,000,000

Source: Author's research data

Research results can be obtained from interviews conducted by the author with research informants as follows:

They said that manage the household finances by dividing them to meet daily needs and have a monthly budget and long-term financial planning. In managing finances, they communicate with their husband in making family financial decisions. Financial decisions are taken based on mutual agreement with the husband. Some of them also have savings in the form of gold and land for his family's future. The education has a big influence on their mindset in managing finances, planning for urgent needs or unexpected expenses by saving. Then financial literacy is very important among housewives.

Some of the housewives who had a good educations, can manages their household finances by dividing them to meet daily needs and save. Also have a monthly budget and long-term financial planning. Good communication with their husband helped their family financial decisions based on mutual agreement with their husband. Without a special role in decision making. The husbands had savings in the form of gold and land for his family's future. And the housewives overcomes

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financial challenges by saving and only spending money on things that are considered important or when really needed. Education has a big influence on one's mindset in managing finances, planning for urgent needs or unexpected expenses by saving. They feel financial literacy is very important among housewives.

The following are research results based on answers to interview questions regarding the role of housewives in managing family finances.

- a) **Family Financial Management:** The majority of housewives with upper secondary education are aware of the importance of managing household finances. They use monthly budgets and long-term financial planning to manage family income and expenses.
- b) **Role in Financial Decision Making:** Housewives with upper secondary education play an active role in family financial decision making. They are involved in discussions and communication with other family members to reach an agreement on money management, in this case the husband.
- c) **Savings and Investments:** Most housewives have savings and investments for the family's future. They tend to choose safer and more profitable investments to achieve long-term financial goals.
- d) **Financial Challenges:** Housewives face several challenges in managing household finances, such as unexpected expenses and inflation which affect the family's purchasing power.
- e) **Strategies to Overcome Challenges:** To overcome financial challenges, housewives use various strategies, including increasing financial literacy, adopting digital financial applications, and participating in financial development programs.
- f) **Education and Financial Management:** Higher secondary education provides a better understanding of financial management. These housewives tend to be more organized and disciplined in managing household finances.
- g) **Recording and Tracking Expenses:** Some housewives use financial apps or other recording methods to monitor and track household expenses more efficiently.
- h) **Social Pressure and Consumptive Lifestyle:** Some housewives face social pressure related to a consumptive lifestyle in the environment where they live. However, they try to overcome this pressure by being wiser in managing family finances.
- i) **Financial Literacy Among Children and Adolescents:**
- j) **Housewives with middle and upper level education** are aware of the importance of financial literacy among children and teenagers. They are involved in educating children about financial management from an early age.
- k) **Long Term Plans:** Housewives plan the family's financial future carefully, including retirement and preparation for immediate needs.

The role of housewives is not only needed in managing finances but also in increasing family income so that family welfare can be maintained. Some of the efforts made by housewives to improve the family economy is by opening a business in the food sector by processing food into various side dishes. Other efforts made by housewives to increase family income are by working odd jobs, farming, and others, as well as trading or doing business online. A deeper understanding is needed regarding how to manage family finances well.

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The research results show that housewives with good education play a significant role in managing household finances. They have a better understanding of financial planning, investing, spending, and risk management. Respondents emphasized the importance of creating a carefully prepared family budget to regulate efficient and effective allocation of funds.

In managing family finances, housewives with good education tend to have a tendency to make long-term investments such as buying gold, land, and others. This investment is seen as a way to secure the family's future and face possible economic risks. Apart from that, housewives with upper secondary education are also more careful in spending. They have the ability to prioritize urgent family needs, such as children's education and health, thereby reducing the risk of getting into debt or other financial problems. However, this research also identified several challenges faced by housewives with upper secondary education in managing household finances.

Based on an interview they never participated in programs or training related to financial management. Communities or social groups help housewives by providing counseling to become productive housewives. Not only managing time, communication is also considered important in the family when women are working. Of course, the priority is communication with her husband and children. Basically, looking at current conditions, there is nothing wrong with women working. However, so that household obligations are not neglected, time management and communication with family are important. This also ensures that there are no misunderstandings, so it is necessary to maintain good communication with her husband in making family financial decisions.

Meanwhile, housewives with lower secondary education are more likely to have poor financial management skills. The salaries, which are not high due to the low level of education, have quite a big impact. So these housewives tend to earn very little. So they can only earn enough to meet their daily needs and to save. They cannot invest in gold and land or houses.

Open communication about family finances plays an important role in reducing conflict and creating family financial policies that are mutually acceptable to all family members. On the other hand, the role of housewives is also influenced by culture and social norms in the region. Some stay-at-home mothers may face pressure to provide additional financial support for the family, especially if they have more education and better job opportunities. In situations like these, financial decisions often have to be made taking into account a number of factors, including individual aspirations and overall family responsibilities. In addition, this research highlights the importance of housewives' active involvement and participation in the family financial decision-making process. Housewives with secondary education tend to act as wise financial managers, but they also take a collaborative approach in ensuring family financial decisions are accurate and in line with shared goals.

Apart from the reason for providing for family welfare, the data obtained from respondents regarding the reason they chose to continue working even with additional duties was to put into practice the knowledge they had in the language of Maslow's theory of needs, namely for self-

actualization. In research by Yenni Samri et al 2020: Maslow's pyramid of needs theory describes that the need for self-actualization is the highest need in human life.

CONCLUSION

Based on the results of research on the role of housewives in managing family finances in case studies in South Labuhan Batu Regency, it can be concluded that housewives play an important role in financial planning, financial decision making, savings and investment. They face challenges in the form of unexpected expenses and inflation. Education influences financial understanding. Educated housewives are able to manage finances in a more planned manner and invest for the long term. Housewives strive to increase financial literacy, use digital financial applications, and take part in financial development programs to overcome challenges. Despite facing various challenges, educated housewives have a significant role in household financial management. Also for housewives with lower secondary education. They can help their husbands to meet their daily needs and to save. With the knowledge of household financial management, the implementation and impact on day-to-day life will enable her to better manage her expenses, save for educational needs and have a much better financial life.

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