

Strengthening household financial resilience through financial management training for women tobacco warehouse workers in Blumbungan Village, Pamekasan Regency

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Article Info	Abstract
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pelatihan sebagian besar peserta tidak memiliki sistem pencatatan keuangan dan cenderung menggunakan pendapatan secara spontan untuk kebutuhan sehari-hari. Setelah pelatihan, terjadi peningkatan signifikan pada pemahaman peserta dalam membagi pendapatan secara proporsional, mencatat pengeluaran, dan menabung secara rutin. Peserta juga mulai memahami pentingnya evaluasi anggaran serta kesadaran untuk tidak menjadikan anak sebagai investasi masa tua. Kegiatan ini tidak hanya meningkatkan kemampuan teknis dalam mengelola keuangan, tetapi juga memperkuat pemberdayaan ekonomi perempuan dan ketahanan ekonomi keluarga di tingkat pedesaan. Rekomendasi dari kegiatan ini adalah perlunya program lanjutan berupa pendampingan berkala dan pembentukan kelompok belajar keuangan keluarga berbasis komunitas desa agar praktik manajemen keuangan yang baik dapat berkelanjutan.

Kata Kunci

literasi keuangan; ibu pekerja, manajemen keuangan rumah tangga; pemberdayaan perempuan

1. Introduction

Rural communities on Madura Island have distinctive economic characteristics, in which the agricultural sector and the processed agricultural product industry, especially tobacco, are the main backbone of livelihoods. One area that describes this condition is Blumbungan Village, located in Larangan District, Pamekasan Regency. This village is known as one of the centers of the tobacco industry, where most of its residents work as farmers, farm laborers, and tobacco warehouse workers.

The following is a map and distribution of tobacco warehouses in Blumbungan Village, Larangan District, Pamekasan Regency:

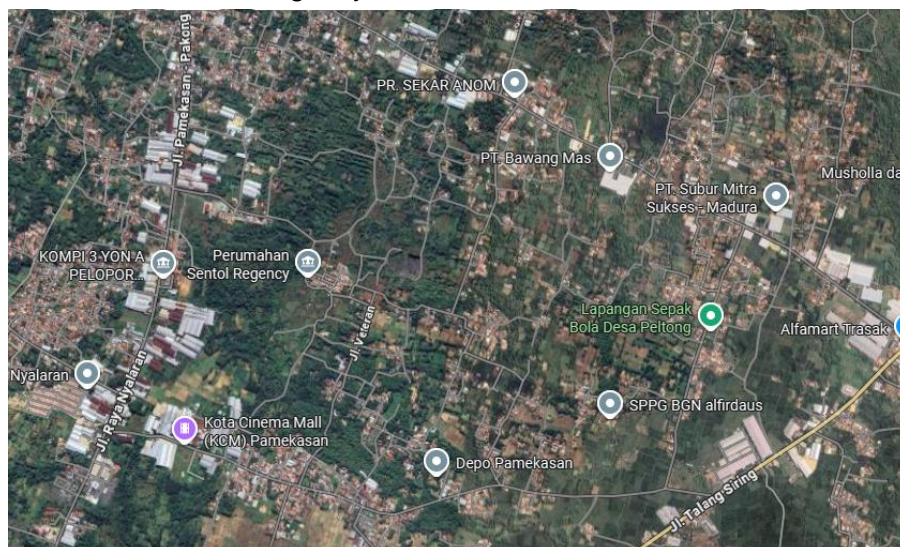


Figure 1. Map and distribution of tobacco warehouses in Blumbungan Village
Image Source: Google Art, 2025

In the context of household economics, women have a very significant role. Women workers in the rural informal sector generally play a dual role, namely as domestic managers and contributors to the family economy. Women's involvement in productive economic activities indicates a transformation of gender roles in households, especially in families with lower-middle-class economic conditions (Women, 2022). However, the economic contribution made by women is not always balanced by adequate financial management skills. Based on initial field observations of 23 tobacco warehouse workers in Blumbungan Village, 18 participants (78%) admitted they had never regularly recorded household expenses. In contrast, 16 participants (69%) stated that all their daily income was used for consumptive needs, without planning for savings or emergency funds. This condition indicates a low basic ability in household financial management, particularly in budgeting, spending control, and long-term financial planning. As a result, income earned from work in the tobacco warehouse is often

spent on short-term consumption needs without long-term planning, such as savings, children's education funds, or small family investments.

This low level of financial literacy does not occur only in Blumbungan Village but also constitutes a national issue. Results of the National Survey on Financial Literacy and Inclusion (SNLIK) by the Financial Services Authority (OJK, 2022) show that Indonesians' financial literacy index is only 49.68%, with a considerable gap between urban and rural communities. The low level of financial literacy makes it difficult for people to manage their income effectively, often trapping them in unproductive consumption patterns.

According to Huston (Huston, 2010), Financial literacy includes the ability to understand basic financial concepts, make informed financial decisions, and manage financial resources efficiently. Lusardi and Mitchell emphasized that individuals with high levels of financial literacy tend to be better able to develop sustainable family economic planning (Lusardi & Mitchell, 2014a). In the context of women, financial literacy has strategic value because it is related to economic empowerment. Women who control family financial management will be more independent in making economic decisions and can improve their family's welfare (Aribawa, 2016).

Similar conditions are also found in working communities in the informal sector, including in Madura. Based on a study by Widyastuti (Widyastuti et al., 2023), Most women informal workers still rely on intuition in managing finances without a clear record-keeping system. Although various financial literacy programs have been implemented, most still focus on MSME actors or urban communities and have not reached women workers in the informal agrarian sector, such as tobacco warehouse workers in rural areas. In fact, this group has distinctive economic characteristics, namely irregular daily income and a high dependence on the tobacco harvest season, so household financial management tends to be carried out spontaneously, without long-term planning. Therefore, improving financial literacy through practical, simple educational approaches that align with the local community's socio-cultural context is very important. This service program is here to fill this practical gap through participatory-based household financial management training tailored to the needs of the people of Blumbungan Village.

Through this community service activity, the implementation team seeks to provide household financial management training for tobacco warehouse workers in Blumbungan Village. The approach used is not only theoretical, but also applicable through financial recording simulations, budget preparation, and expenditure control practices. This activity is expected to increase working mothers' awareness of the importance of managing income wisely, strengthen family economic independence, and, at the same time, encourage the empowerment of rural women.

Finance is recognized as an important factor in strengthening household economic resilience and increasing women's economic empowerment. However, practical efforts in the form of household financial management training for women working in the informal agrarian sector remain relatively limited, especially among tobacco warehouse workers in rural areas. This group faces typical economic challenges, including erratic daily incomes, work schedules affected by the harvest season, and limited access to financial education programs. In Blumbungan Village, most working women play dual roles as additional breadwinners and family financial managers, but many still manage household finances without systematic planning and recording. Therefore, this service program is designed to address these needs through participatory-based household financial management training tailored to the local community's socio-economic characteristics. This approach aligns with the concept of community empowerment put forward by Zimmerman (2000), which emphasizes strengthening individuals' and communities' capacity to effectively manage economic and social resources. Thus, this program not only aims to improve household financial management skills but also supports family economic resilience and sustainable community development.

2. Method

2.1 Initial Observation and Needs Analysis

This community service activity was carried out in Blumbungan Village, Larangan District, Pamekasan Regency, with the main target being tobacco warehouse workers who serve as both additional breadwinners and household financial managers. Participants were selected using *purposive sampling* techniques based on several criteria, namely: (1) actively working as tobacco warehouse workers in Blumbungan Village, (2) involved in household financial management, and (3) willing to participate in the entire series of training activities. Based on these criteria, 23 participants participated in this service activity.

The initial stage of the activity was focused on identifying the conditions of household financial management and the learning needs of participants. Data collection was conducted through participatory observation and semi-structured interviews during the first week of the activity. Observations were focused on four main aspects of household financial management, namely: (1) income and expenditure recording habits, (2) *budgeting practices*, (3) saving habits, and (4) emergency fund management. Observations were made during interactions with participants and through observation of financial management practices in daily life.

In addition to observation, semi-structured interviews were conducted with seven participants, purposively selected to obtain more in-depth information about their household financial behaviors and problems. Each interview lasted about 10 minutes and used several guiding questions, including family income sources, household spending patterns, saving habits, how to make financial decisions, and obstacles to managing family income. Interviews were also used to assess participants' understanding of basic concepts of household financial management.

The results of observations and interviews showed that most participants did not maintain regular financial records and still managed their income based on daily needs without clear planning. A total of 18 participants (78%) reported never systematically recording household income and expenses. In comparison, 16 participants (69%) stated that income from working in a tobacco warehouse was used directly for daily consumption needs, with no special allocation for savings or emergency funds. In addition, most participants had never attended financial literacy or household financial management training before.

The findings from this initial observation stage serve as the basis for preparing training materials and strategies tailored to participants' needs. Therefore, the service program is designed with a simple, practical, and contextual approach so that it is easy to understand and can be applied directly in daily household financial management.

2.2 Program Planning

This service program is designed using *the Participatory Action Research (PAR)* approach, which places the community as both a subject and a partner in the problem-solving process. In this activity, participants' involvement begins with identifying needs and continues through initial observation, interviews, and discussions during the field exploration process. Through this process, participants shared various problems they faced in managing household finances, including the lack of expense records, difficulties with irregular income, low savings habits, and inadequate emergency fund planning. These findings then serve as the basis for preparing training materials and strategies, ensuring that the programs implemented align with the community's real needs.

Based on the results of the needs analysis, the service team prepared a training program that focused on improving financial literacy and household financial management skills. The preparation of the material focuses on the concept of financial literacy, which emphasizes individuals' ability to understand, manage, and make appropriate financial decisions to achieve family economic well-being (Huston, 2010; Lusardi & Mitchell, 2014). Therefore, the training material is not only oriented towards increasing knowledge but also towards forming more planned and responsible financial behavior.

The training material consists of five main subjects, namely: (1) introduction to household financial literacy, (2) income and expenditure recording techniques, (3) *household budgeting*, (4) savings and emergency fund management, and (5) application of the concept of 50–30–20

financial allocation. The five materials were chosen because they were considered the most relevant to the problems identified at the initial observation stage and had a level of difficulty consistent with the characteristics of the participants as informal-sector workers in rural areas.

One of the main materials provided was the concept of 50–30–20 financial allocation introduced by Warren and Tyagi (Warren & Tyagi, 2020). This concept divides income into three main groups, namely 50% for basic needs, 30% for savings and emergency funds, and 20% for social and entertainment needs (*wants*). This model was chosen because it is simple, easy to understand, and applicable to people with relatively small or irregular incomes. In addition to helping participants distinguish between needs and wants, this concept also encourages the formation of savings habits and long-term financial planning, both of which are important for building family economic resilience.

To facilitate participants' understanding, all materials are designed with a practical, contextual educational approach. Various case examples, budget simulations, and financial recording exercises were compiled based on the real conditions faced by tobacco warehouse workers in Blumbungan Village. Thus, participants not only acquire theoretical knowledge but also relate the training material to the economic experiences they encounter in their daily lives.

2.3 Program Implementation

The service program is implemented for one month through training and mentoring activities designed in stages. This activity involved 23 tobacco warehouse workers in Blumbungan Village as the main participants. The program's implementation refers to the results of the needs analysis carried out in the previous stage, ensuring that all materials and activities provided are adjusted to the socio-economic conditions and financial constraints faced by the participants.

The program began with the main training activities, which were carried out for half a day. The training was conducted face-to-face, with interactive lectures, discussions, and practical simulations. At this stage, participants obtained material on household financial literacy, income and expenditure recording techniques, household budget preparation, savings and emergency fund management, and the application of the 50–30–20 financial allocation concept. In addition to the presentation of the material, participants were given case examples and simple budgeting exercises based on the income typically earned from work in the tobacco warehouse.

To ensure the material can be understood and applied in daily life, the program continues with one month of mentoring activities. Assistance is provided through two mechanisms: direct visits to the participant's location and communication via WhatsApp groups. The assistance aims to help participants implement household financial records, compile budgets based on their families' economic conditions, and identify obstacles encountered during the implementation of the training materials. The activity is implemented in stages, as shown in Table 1.

Table 1. Stages of Community Service Program Implementation

Week	Activities	Expected Outcomes
Week 1	Initial observation, interviews, and needs assessment	Identification of participants' initial conditions and training needs
Week 2	Household financial management training	Improved participants' understanding of financial literacy and household budgeting
Week 3	Mentoring on household financial recording and budget preparation	Participants begin to implement income and expenditure recording practices
Week 4	Monitoring, evaluation, and reflection on the implementation results	Identification of changes in participants' financial knowledge and financial behavior

During the mentoring period, the service team monitored three times. The first monitoring focused on participants' ability to record household income and expenses. The second monitoring aims to assess participants' ability to compile and implement household budgets in

line with family needs. The third monitoring was carried out to evaluate participants' consistency in implementing saving habits, controlling expenses, and conducting a simple evaluation of their household financial condition. Mentoring, whether conducted in person or via WhatsApp, provides a space for participants to consult on various problems they face while implementing household financial management. Some participants had difficulty dividing their irregular income across multiple expenditure items, while others struggled to maintain their savings habits. Through the mentoring process, participants receive feedback and practical solutions aligned with the economic conditions of their respective families.

The training approach, combined with ongoing mentoring, was chosen because a change in financial behavior cannot be achieved through the one-way delivery of materials alone. From a community empowerment perspective, mentoring is an important part of ensuring that the knowledge gained by participants can be translated into real practice in daily life. Therefore, mentoring and monitoring activities are the main components in supporting the program's success in strengthening family economic resilience among tobacco warehouse workers in Blumbungan Village.

2.4 Evaluation and Follow-up

A program evaluation was conducted to assess changes in participants' understanding and behavior following household financial management training and assistance. The evaluation was carried out in stages during the activity, namely through observation, brief interviews, and assessments of participants' financial management practices during the mentoring period. This approach was chosen to get an idea of the extent to which the training material can be understood and applied in daily life.

The evaluation focused on four main indicators that are considered relevant to the program's objectives, namely: (1) understanding of household financial management (*financial knowledge*), (2) budgeting *ability*, (3) recording habit of income and expenditure, and (4) *saving awareness*. The four indicators are used to assess changes in participants before and after the program is implemented.

Table 2. Program Evaluation Indicators and Methods

Indicators	Methods of Evaluation
Financial Knowledge	Interviews and discussions were conducted to assess participants' understanding of household financial management principles.
Budgeting Ability	Assessment of participants' ability to prepare a simple household budget through practical budgeting exercises.
Recording Habit	Observation of participants' practices in recording household income and expenditures during the mentoring period.
Saving Awareness	Interviews and observations on participants' savings or emergency fund habits.

Measurements were carried out by comparing the initial conditions of participants, obtained through observation and interviews at the needs analysis stage, with their conditions after participating in training and mentoring. Changes in participants' understanding and behavior were identified by their ability to re-explain the concept of household financial management, prepare a simple budget, maintain financial records, and demonstrate a commitment to setting aside a portion of income for savings.

In addition to evaluating the results, this activity includes a reflection process with participants to identify the benefits and obstacles they encounter while implementing the training material. Most participants stated that financial records help them understand household spending patterns, while budgeting makes it easier for them to prioritize family needs. Participants also reported that the concept of financial allocation introduced during the training provided a clearer guide for managing income earned from work at the tobacco warehouse.

As a follow-up, the service team continues to open consultation rooms through informal communication and WhatsApp groups formed during the program. This approach aims to maintain the sustainability of household financial management practices that have been introduced and provide support if participants face difficulties in implementing them. Thus, the service program does not stop at the training stage, but also encourages the formation of better financial management habits on a sustainable basis.

3. Results and Discussion

3.1 Initial Conditions of Household Financial Management among Tobacco Warehouse Workers

The results of initial observations indicate that most of the mothers of tobacco warehouse workers in Blumbungan Village have a dual role in the household, serving as both additional breadwinners and family financial managers. Most participants work to help meet household economic needs because family income from agriculture and informal work is often insufficient to meet all family needs. In addition, the majority of participants still manage household finances solely on a day-to-day basis, without systematic financial planning.

Based on observations and interviews with seven participants, it is evident that most mothers of tobacco warehouse workers do not habitually record household income and expenses. A total of 18 participants (78%) reported that they had never regularly recorded family financial transactions. Income from working in a tobacco warehouse is generally used directly to meet daily needs, such as groceries, children's education costs, social needs, and other household expenses. As a result, participants have difficulty determining exactly how much has been spent and the family's actual financial ability. In addition, most participants do not regularly save. A total of 16 participants (69%) stated that they rarely set aside income for savings or emergency funds because they considered their income to be limited and prioritized meeting daily consumption needs. When faced with sudden needs such as health costs, children's education, or unplanned social needs, some participants admitted that they had to borrow money from family, neighbors, or informal financial institutions.

The interview results also showed that most participants considered household financial recording a complicated activity, needed only by families with high incomes. Some participants said they relied more on memory than on written records when managing household finances. This condition makes it difficult for participants to distinguish between basic needs and expenses that can actually be postponed or reduced. In addition to affecting the economic aspect, this condition also affects the family's psychological well-being. Some participants admitted they often felt worried when faced with sudden needs because they did not have enough savings or reserves. Income uncertainty during the tobacco harvest season further increases households' economic vulnerability, especially when income declines or family needs increase simultaneously.

These field findings show that adequate household financial management skills have not kept pace with women's participation in productive economic activities. In fact, women have a strategic role in determining the direction of family income use and household economic decision-making. From a financial literacy perspective, the ability to manage income, prioritize spending, and build saving habits is an important part of rational and long-term oriented economic decision-making (Lusardi & Mitchell, 2014; OJK, 2025).

Participants' limited understanding of household financial management shows that financial literacy is influenced not only by income levels but also by the lack of access to education and financial assistance that meet the community's needs. These findings indicate that families with relatively limited incomes can increase their economic resilience when supported by strong financial planning and management skills. Therefore, improving literacy and household financial management skills is an urgent need for tobacco warehouse workers in Blumbungan Village as an effort to strengthen family welfare and reduce household economic vulnerability. These findings align with Sari's research (Sari et al., 2022), which found that the level of financial literacy among rural women in East Java remains low, particularly in financial planning and control. The same was also revealed by Rahmah & Yuliana: women workers in the informal sector tend to use their income without a clear division of priorities due to a lack of

understanding of basic principles of financial management (Rahmah & Yuliana, 2023).

This lack of understanding has a serious impact on the family's economic resilience. Without careful financial planning, families often struggle to cope with emergencies such as illness, children's educational needs, or reduced income during the famine season. Among the people of Blumbungan Village, who mostly have fixed incomes and depend on the tobacco harvest season, this condition increases the risk of household economic vulnerability. Aini Studies (Aini et al., 2021) emphasized that low financial literacy among rural women leads to weak control over spending and the absence of strategies to maintain family financial balance.

In addition, unplanned financial management also has social and psychological impacts. Many working mothers admitted feeling anxious when faced with sudden needs because they did not have enough savings. This is in line with the findings of Rahmah & Yuliana, who stated that low financial literacy in the informal sector is associated with increased family economic stress due to the absence of a clear income management system (Rahmah & Yuliana, 2023). The urgency of improving household financial management skills is increasing, as women are the main actors in family financial flows. Most working mothers not only receive and spend money, but also determine the priority direction of household spending. According to Setiawan & Utami, women with a strong financial understanding are able to make more rational economic decisions, avoid waste, and improve family welfare (Setiawan & Utami, 2020).

3.2 Implementation of Household Financial Management Training

Enhancing household financial literacy and management skills among working mothers in tobacco warehouses extends beyond technical training; it serves as a vital strategy for the economic empowerment of rural women. Recognizing the participants' central role in managing household finances, the training adopted a participatory approach adapted to their socio-economic contexts and everyday financial realities. This method encouraged active engagement, open discussion of financial experiences, and practical application of newly acquired knowledge to improve household financial management. The material provided includes simple financial records, household budget preparation, savings management, and the application of the 50-30-20 financial allocation, namely 50% for basic needs, 30% for savings and emergency funds, and 20% for social and entertainment needs. The concept was chosen because it was considered simple and easy to apply by participants with relatively small, irregular daily incomes. This principle not only helps to maintain a balance between needs and wants but also instills long-term financial awareness that supports the family's economic independence (Warren & Tyagi, 2020; Bank Indonesia, 2021).

During the activity, participants not only received theoretical instruction, but also simulated budget preparation based on the daily income they usually earn from work at the tobacco warehouse. This practical approach was chosen because 17 out of 23 participants had a background in middle- to lower-level education, and it was easier to understand the material through real-life examples. The following is a simulation of monthly budget recording in a household that includes income and expenses in a simple form:

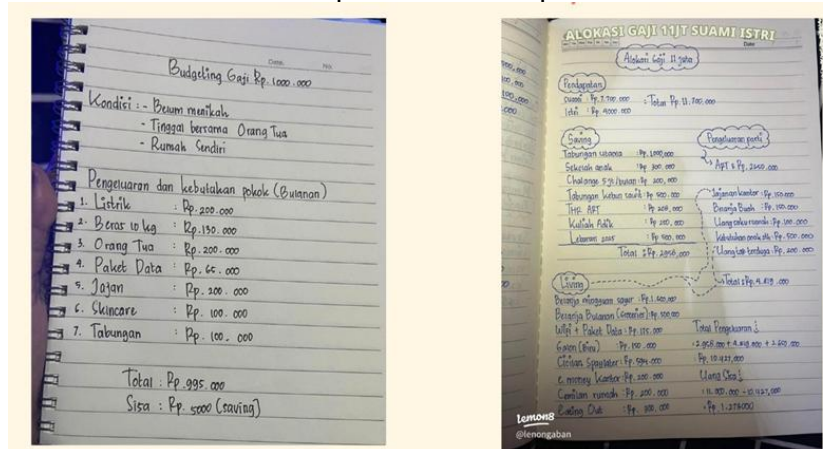


Figure 2. Simulation of monthly budget recording in a household
Source: personal documentation (2025)

In the first example, a person with an income of IDR 1,000,000 per month makes simple financial planning to meet basic needs. Recorded conditions: unmarried, living with parents, and taking care of personal needs. The main objective of the monthly budget details is to ensure all basic needs are met without exceeding income. This first example shows that, despite a low salary or income, funds are already allocated for savings and contributions to both parents. This indicates good financial awareness. An important lesson from this first example is to get used to recording all expenses, to prioritize basic needs over wants, and to remain disciplined in managing the rest of the money, even if it is a little. For working mothers in tobacco warehouses with daily or weekly income, this example can be adapted by recording daily expenses and totaling them at the end of the week. This helps them understand where their money is flowing and how much can be set aside for savings.

The second recording example shows a married couple who manage a joint income of IDR 11,700,000 per month. Recording is carried out in a more structured manner with three main categories: 1. Income, 2. Saving (Savings & Investment), 3. Living with the following details:

1. Husband and wife’s income of Rp. 11,700,000 (including salary and additional income)
2. Saving (Savings and Investment) Rp. 2,700,000, which includes general savings, children’s school savings, retirement funds, and emergency funds. The goal is to build family financial resilience in the future.
3. Living (routine expenses for daily necessities) Rp. 8,400,000; this includes installments, children’s school fees, kitchen shopping, transportation, and household needs. The largest portion is used for living needs and fixed obligations.
4. The remaining budget of around Rp. 500,000 to Rp. 1,000,000 is prepared for entertainment or unexpected needs.

The example above has applied the 50, 30, 20 structure. With this concept, the family has a clear guide for how income is allocated each month, helping avoid waste. It also shows financial maturity because each expenditure post has a purpose, not just a spontaneous one. The facilitator provided an example of household budgeting based on the 50–30–20 financial management principles.

Table 3. Household Budget Simulation with Model 50,30,20

Allocation Categories	Percentage (%)	Usage Details	Nominal Example (IDR 1,000,000)	Allocation Categories
Basic Needs	50%	Staple food, electricity costs, water, children’s education, transportation, and basic household necessities	Rp. 500.000	Basic Needs
Savings and Emergency Funds (Savings)	30%	Savings, savings in social gatherings, funds for health, education, or urgent needs	Rp. 300.000	Savings and Emergency Funds (Savings)
Entertainment & Social (Wants)	20%	Family recreation, social activities, children’s snacks, celebrations, alms, and non-priority needs	Rp. 200.000	Entertainment and Social (Wants)
Total	100%		Rp1.000.000	Total

This model was chosen because it is easy to implement, even by people with low or irregular incomes. In the context of tobacco warehouse workers in Blumbungan Village, they receive a daily wage of around Rp. 50,000 to Rp. 100,000, so that the allocation can be made daily. A recording is made in a booklet every time you receive a wage. Monthly, these records are compiled to analyze spending patterns and assess your ability to save.

This approach has been shown to help participants understand that managing money does not require a large income, but rather discipline in dividing it proportionately. With this principle, working mothers can learn to manage their money more systematically, even when their

income is not large. This is also in line with the results of community service training in Blumbungan Village, where mothers began to understand the importance of budgeting to achieve family economic stability.

Small habits, such as writing down expenses and dividing income into categories, can build financial awareness and family economic independence, which is the main goal of community service activities in Blumbungan Village. Thus, the speaker conveyed several important points on household financial management, both theoretically and practically, tailored to the needs of tobacco warehouse workers in Blumbungan Village. This explainer provides a basic understanding of the importance of consistently recording and managing household finances to ensure family economic independence.

3.3 Interactive Discussion Session

To strengthen participants' understanding of the training materials, an interactive discussion session followed the presentation. In this session, participants were invited to share their experiences, ask questions, and discuss financial challenges they face daily. This participatory approach enabled facilitators to address specific concerns and ensure the training content remained relevant to participants' real financial situations. Ultimately, two key issues emerged from the discussion, offering valuable insights into the financial management needs of working mothers in Blumbungan Village.

First, it is related to how to evaluate household finances that have been budgeted. This question was answered straightforwardly by the speaker, namely, the importance of evaluating the bylaws to ensure that family expenses and income remain balanced, as well as helping to achieve short-term and long-term financial goals. Here are some steps that can be taken in evaluating the bylaws:

1. Compare Plan with Realization: A. budget plan (how much is planned for each expenditure item). B. actual spending (how much is actually spent over a certain period, usually a month)
2. Analysis of Spending Patterns: pay attention to the pattern of monthly expenses, whether it is proportional according to the principle of 50-30-20. This is done to ensure the money is used for what is really important. If more than 60% of the money is spent on consumption, then control needs to be exercised.
3. Identification of inefficient expenses: mark expenses that can be reduced without reducing basic needs.
4. Discipline evaluation: check whether the monthly savings target is achieved.
5. Review the family's financial goals: ensure the budget is not only for survival, but also to improve long-term well-being.
6. Assessment using financial management indicators: Evaluate participants' financial practices based on several indicators, including maintaining expenditures at or below income levels, saving at least 20–30% of monthly income, keeping debt obligations below 30% of income, and establishing an emergency fund sufficient to cover at least one to two months of household expenses.
7. Perform periodic evaluation steps: evaluation is not enough to be done once, but every change in the economic situation, for example, the price of basic necessities rises, children go to school, or income decreases. For tobacco warehouse workers in Blumbungan Village, weekly evaluations are also effective because their income is daily.

Household financial management training is delivered through materials and interactive discussions. In this session, participants were given an understanding of the importance of financial literacy, household financial recording, budgeting, and savings and emergency fund management. In addition to receiving materials, participants were also allowed to ask questions and discuss various financial problems they face in their daily lives. This is in accordance with the opinions of Wiyastutik and OJK, that the success of financial management is highly determined by discipline and the ability to evaluate every expenditure, regardless of. (Widyastuti et al., 2023). According to Pratiwi, controlling small unplanned expenses can increase your ability to save money by up to 15% every month (Pratiwi et al., 2025).



Figures 3 and 4. Training activities on household financial management and participant interaction during the discussion session.

Source: personal documentation (2025)

Second, it is about not making children an investment in old age, so that parents in old age do not depend on their children. This question was answered by the interviewees with an answer that was easy to understand by the mothers of tobacco warehouse workers in Blumbungan Village, namely: Many parents in Indonesia, including in rural areas such as Blumbungan Village, still have the view that children are “old age savings,” that is, they hope that children will one day finance and take care of them in old age. In fact, this way of thinking can impose psychological and financial burdens on children and hinder parents’ financial independence.

In order for parents not to make their children an “investment for old age”, a combination of financial literacy, a change in mindset, and saving discipline is needed. Independent old age is not determined by income alone, but by the ability to manage finances and create a sustainable source of income. This aligns with the findings of Wulandari and Nugraheni: children who grow up in families with a high financial literacy culture are more likely to achieve economic independence as adults and remain devoted without feeling burdened (Wulandari & Nugraheni, 2021). By understanding this concept, working mothers in tobacco warehouses, such as in Blumbungan Village, can begin to build independent financial security so that in old age they can enjoy life without burdening their children.

3.4 Evaluation of Training Outcomes

The evaluation results showed a significant change in participants’ financial understanding and behavior following household financial management training. Before the activity took place, most of the tobacco warehouse workers in Blumbungan Village did not have an adequate understanding of the importance of financial recording, household budget preparation, and income allocation based on a priority scale of needs. Of the 23 participants in the activity, only 4 (17%) recognized the importance of preparing a simple household budget, while the others still managed their finances spontaneously based on other daily needs.

Based on participants’ testimonials collected through a brief interview after the training, most working mothers admitted they were aware of the concept of division for the first time. They stated that the 50–30–20 pattern made them more aware of their family’s financial priorities. Working mothers feel that they have increased confidence in managing their household finances, one of the participants (Mrs. Maulida) said:

“After this training, I will divide my income into three envelopes: for basic needs, savings, and family entertainment. This simple change makes the family’s finances more organized and no longer run out of money in the middle of the month, because I usually never record and plan household finances.”

Likewise, (Mrs. Hafifah) admitted that it was the first time she knew the concept of proportional distribution in managing household finances;

“I think managing household finances does not need the concept of 50,30,20. It turns out that I was wrong. After this training, I realized that good household financial management will make my financial economy more controlled, because there are already records and evaluations of every household finance budget.”

After the training, there was a significant change in participants' understanding of household financial management. A total of 21 participants (91%) began to understand the importance of recording income and expenses as a basic step in controlling family financial conditions. In addition, 19 participants began recording daily expenses independently during the mentoring period. This change shows that the community more readily accepts a simple, practice-based training approach than a complex theoretical one. Some participants even started using simple methods such as dividing money into several envelopes based on household needs categories. This habit had never been practiced by participants before because they thought saving could only be done by people with high incomes. Program evaluation is based on four main indicators: financial management knowledge, *budgeting ability*, *recording habits*, and *saving awareness*. Comparison of participants' conditions before and after participating in the program is presented in Table 4.

Table 4. Changes in participants' financial understanding and behavior before and after training

Indicators	Before	After
Financial Management Knowledge	22%	87%
Budgeting Ability	17%	91%
Recording Habit	22%	83%
Saving Awareness	13%	74%

The evaluation results showed that the greatest improvement occurred in *financial knowledge* and *budgeting ability*. Prior to the training, most participants did not understand the basic principles of household financial management, including the importance of maintaining financial records, budgeting, and managing savings. After participating in training and mentoring, the majority of participants were able to re-explain the concepts and show a better understanding of managing household finances.

This positive response shows that increasing financial literacy can encourage gradual changes in household economic behavior. This aligns with the opinion of Lusardi and Mitchell, who stated that financial literacy is strongly associated with individuals' ability to make more rational, long-term economic decisions (Lusardi & Mitchell, 2014). In the context of this service, changes in participants' behavior range from increasing awareness about saving to reducing non-urgent expenses and conducting a simple evaluation of the family's financial condition.

In addition to its economic impact, this activity also has social and psychological effects on participants. 20 participants reported feeling calmer and more confident in managing household finances after clearer budget recording and distribution. They also began involving family members in discussions about household expenses and family priority needs. This condition shows that household financial management training not only improves participants' technical skills but also strengthens women's position in the economic decision-making process.

From the perspective of community empowerment, the results show that the *community-based financial education* training approach is highly effective when applied to women workers in rural informal sectors. This approach allows people to learn from their daily experiences, making the material easier to understand and apply directly. Therefore, this service program has great potential to be developed as a model of community-based women's economic empowerment in other rural areas with similar socio-economic characteristics to Blumbungan Village.

4. Conclusion

Community service activities carried out in Blumbungan Village, Larangan District, Pamekasan Regency show that working mothers in tobacco warehouses play a strategic role in supporting their family's economy. They are not only the additional breadwinners, but also the main managers of household finances. However, the results of observations and interviews show that most of them do not understand the basic principles of household financial management. This condition affects unplanned spending, low savings, and dependence on daily income without long-term planning. Through the household financial management training program, working mothers are introduced to the 50–30–20 financial management approach: 50% for basic needs, 30% for savings, and 20% for entertainment or social needs. This approach has proven to be effective and easy to apply in daily life, even for those with irregular incomes. After the training, participants began to show positive behavioral changes, such as recording expenses, dividing income proportionally, and saving regularly.

This activity not only improves technical skills in managing finances but also fosters financial awareness and confidence among working mothers. They understand that managing money wisely does not mean having a large income, but rather about disciplining themselves and prioritizing family needs proportionately. These findings confirm that participative-based household financial management training can be an effective strategy for empowering mother tobacco warehouse workers in Blumbungan Village and encouraging transformation towards family economic independence.

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