KITA KREATIF
PUSAT RISET KOMUNIKASI PEMASARAN, PARIWISATA DAN EKONOMI KREATIF UNIVERSITAS SYIAH KUALA

Jurnal Pengabdian Bakti Akademisi

PUSAT RISET KOMUNIKASI PEMASARAN, PARIWISATA, DAN EKONOMI KREATIF
UNIVERSITAS SYIAH KUALA

Citation:

Riyaldi, M. H., Umuri, K., Sartiyah, Sitepu, N.I., Nurlina, E., Syahrizal, T.M., Nurdin, R., Syahriyal, ZT, F. A., Sari, N. (2024). Sharia-Based Family Financial Management Training in Aceh Jaya Regency. *Jurnal Pengabdian Bakti Akademisi, 1*(1). 7-15.

Sharia-Based Family Financial Management Training in Aceh Jaya Regency

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ARTICLE INFO

Received: 10-02-2024
Revised: 17-02-2024
Accepted: 24-02-2024
Available online: 29-02-2024

DOI: -
Keywords:
Financial management, Family, Sharia

ABSTRACT

This community service aims to provide Sharia-based family finance socialization for women in Aceh Jaya Regency, Aceh. This activity was motivated by the low literacy level regarding Sharia-based family financial management in Aceh Province, especially among women. So, the service activities aim to increase understanding of Sharia-based family financial management, especially among women in Aceh Jaya Regency, Aceh Province. Service activities include preparation for activities, implementation of activities, and evaluation of activities. Implementing activities are planned in coordination with the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya regarding availability, location, and activity participants. Activities were carried out involving women in Aceh Jaya Regency, Aceh. The Sharia-based family financial management material is delivered through discussions and questions and answers. Evaluation of the implementation of service activities is reflected in the presence and enthusiasm of participants in listening to the material presented. Community service activities provide positive results by increasing participants' understanding of Sharia-based family financial management.

1. Introduction

Family financial management has unique characteristics. The uniqueness lies in the fact that a small quantity of money can fulfill the family's needs, while much money feels insufficient. This condition often makes housewives find it challenging to manage family finances, especially if the source of income is only sufficient to meet the family's monthly needs (Marpaung, 2021).

Family finances must be managed well, but only a few households have the readiness and ability to manage financial flows carefully. Family financial planning aims to improve family welfare through structured financial arrangements. Sound finances can differentiate between wants and needs (Ovami & Lubis, 2022).

Family financial management should emphasize the priority scale in meeting household needs. Apart from that, Islam emphasizes that managing family finances must be in harmony with Islamic teachings to guarantee blessings and success in family life (Nur, 2020). This principle has a crucial role in efforts to create a *sakinah*, *mawaddah*, and *warahmah* family. Every individual hopes to have a harmonious family when building a married life. Knowledge about family financial management based on Islamic principles, per the instructions of the Koran and hadith, is essential to create a peaceful and happy family.

Indonesia, as a country with a majority Muslim population, needs to implement sharia-based family financial management (Saraswati & Zidnia, 2022). Sharia-based financial management manages family finances by determining the priority scale and household spending based on Islamic principles (ZR et al., 2017). Islamic teachings encourage their followers to manage finances according to Allah's instructions to ensure the welfare of this world and the hereafter.

Islam teaches managing assets responsibly because assets are considered a trust and ownership right that belongs to a person, and the authority to use them is closely related to the ability and fairness in managing assets. Principles in Islam state that good assets are assets managed by individuals with good morals, trustworthiness, and professionalism (Shabrina et al., 2022). That is reflected in the Al-Qur'an Surah Al-Furqan verse 67, which means:

> "And (including the servants of the Most Merciful God) those who when they spend (wealth), they are not excessive, nor (also) stingy, both of them are reasonable." (QS. Al-Furqan: 67)

A lack of understanding and knowledge regarding Sharia financial literacy causes consumptive behavior. The results of a World Bank survey show that Indonesia is in the third lowest position below India and China regarding financial literacy (Kusumastuti, 2021). These results are supported by Survei Nasional Literasi Indeks Keuangan (SNLIK) 2022, which states that the financial literacy of Indonesian society has reached 49.68 percent (OJK, 2022).

The Prophet Muhammad SAW and the Rosyidin Khulafaur provided an example of public financial management, and the caliph Umar bin Abdul Aziz succeeded in showing success in improving people's welfare through sound financial management (Utomo, 2017). The concept of Islamic family financial management is not only limited to financial aspects but also indirectly helps people to be grateful and take advantage of the blessings given by Allah SWT by Islamic rules and Shari'a. Islamic family financial management aims to protect the assets owned, be wise in managing debts, and be able to implement risk management in the face of epidemics and challenging economic conditions (Nur, 2020).

Socialization needs to be carried out to increase family financial literacy, which is expected to encourage individuals to plan their finances in the future to achieve prosperity (Izzah, 2021). Good financial literacy skills are fundamental for every individual to avoid financial problems (Kusuma, 2020). Islamic financial literacy is comprehensive, including understanding and applying property/asset management laws. That aims to ensure that every financial transaction and other asset management is halal and fair and provides benefits (Setiyowati et al., 2023).

Implementation of community service is one element of the Tri Dharma of Higher Education. The active participation of academic members in various aspects related to the actual academic atmosphere and resource development efforts is expected to impact society positively. Therefore, the existence of higher education must be connected to the context of the surrounding community by trying to play an active role in improving the community's quality of life. One of the focuses is the household family (Marlina et al., 2017).

Several previous community services by the university, which succeeded in bringing positive impacts to partners and the local community (BZ et al., 2019; Halim et al., 2024; Halim, Kesuma, Siregar, Riyaldi, et al., 2023; Halim, Kesuma, Siregar, Syahrizal, et al., 2023; Hibatullah et al., 2021; Iskandarsyah et al., 2023; I. Majid et al., 2021; M. S. A. Majid et al., 2022).

Sharia-oriented financial management socialization activities emphasize earning income and managing expenses by Islamic values. Socialization involves finding halal sources of income, being diligent in work, maintaining good relationships, and cleaning up assets through zakat, infaq, and sadaqah (Latifah & Aprilisanda, 2020).

Based on these various problems, the community service team of the Islamic Economics study program, Faculty of Economics and Business, Syiah Kuala University (FEB USK), was present to provide an understanding of family financial management from a Sharia perspective. This activity aims to ensure that the knowledge provided can be applied in daily life and structured family financial management; it is hoped that it can help improve family welfare.

2. Methods

The service method is carried out using the Service Learning (SL) method, namely a community empowerment method that integrates academic activities on campus that are implemented in the community so that students and lecturers can implement the competencies they have obtained from the courses they have studied in the community (Kambau et al., 2016). This community service activity aims to provide the people of Aceh Jaya with an understanding of family financial management based on Islamic principles. The community service carried out by the FEB USK Islamic economics study program lecturers, which is packaged in the form of socialization, is expected to provide participants with knowledge and skills in managing family finances using Islamic principles and creating harmonious families full of love and blessings.

The implementation of service activities is carried out in 3 (three) stages (Umuri et al., 2023), namely:

1. Preparatory stage

The observation stage was done by visiting the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya. Based on observations and discussions, a problem was found in the Aceh Jaya community: women's need for knowledge regarding family financial management. The community service team coordinates in preparation for conceptual implementation, such as arranging activity implementation schedules, preparing modules regarding family financial management, and dividing tasks to be carried out.

2. Implementation stage

The program implementation stage was carried out by providing socialization of Sharia-based family financial management material to housewives in Aceh Jaya Regency.

3. Evaluation stage

The final stage was carried out to obtain an overview of the socialization participants' knowledge regarding Sharia-based family financial management after the socialization was carried out.

3. Result and Discussion

Community service activities focusing on socializing Sharia-based family financial management have been successfully carried out in Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya Hall, on October 30, 2023. The speaker explained financial planning during the service event to achieve a harmonious family. The main aim of this activity is so that people can take an example and apply the Rasulullah SAW's method in managing finances so that amid this pandemic, participants can practice the qona'ah attitude and always be grateful for the good fortune they receive.

Financial management is a series of administrative steps related to budget planning, managing storage, use, recording, and monitoring the flow of money or funds in an organization. Various parties can implement financial management, be it individuals, groups, or families, and can involve various scales starting from the minor level (Azhim et al., 2022).

Family financial management is a skill in managing family finances to achieve prosperity. Managing family finances is an obligation that must be addressed because family financial management has a broader impact. It involves not only oneself but also one's spouse, children, parents, and in-laws (Apriyanto & Ramli, 2020).

Family financial management is essential in achieving daily individual and family welfare. The Islamic financial management approach involves setting priorities and budgets for household spending. In Islamic teachings, a Muslim is advised to manage finances according to Allah's instructions to ensure success. In managing Muslim family finances, the basic principle is to follow Islamic consumption patterns, emphasizing needs and prioritizing benefits while reducing excessive desires (Endrianti & Laila, 2017).

Socialization of Sharia-Based Family Financial Planning Materials

The socialization of family financial planning material was carried out for 90 minutes. The discussion in the socialization carried out was regarding Sharia-based family financial management so that people could understand financial management, what percentage should be set aside for social matters, emergency funds, living costs, savings, and lifestyle. Family financial management requires excellent care because increasing family members means increasing financial responsibility. As the number of individuals in the family increases, financial planning becomes crucial to ensure basic needs such as education, health, and daily needs can be met without compromising the family's financial stability. The study Bado et al., (2023) emphasizes the importance of financial literacy in family financial management, which can improve wise financial decision-making. Therefore, awareness of the importance of effective financial management can help families better face financial challenges and ensure long-term prosperity.

Stages of Community Service Planning Activities

Service activities are first carried out by observing and coordinating with the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) as a service partner to ensure participants' willingness and prepare the location for the activity. The service team conveys the aims and objectives of the service activities. The service team also asked for direction and input from the DPMPKB leadership regarding the service activities. Coordination with the DPMPKB is carried out directly while ensuring the location and identification of participants who will be involved.

The service team, consisting of Islamic Economics lecturers from the Faculty of Economics and Business at Syiah Kuala University, also made preparations by holding discussions for service activities. After obtaining information on willingness and participants consisting of women in Aceh Jaya Regency, the service team prepared suitable media for delivering the material.

Delivery of material is carried out directly using the Service Learning method. After that, the service team also prepared a suitable, interesting video and the service theme, namely increasing Sharia-based family financial literacy. It is hoped that this will help women manage family finances based on sharia.

Stages of Activity Implementation

The implementation stages were held in the hall of the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya, Provinsi Aceh. This activity was attended by 40 participants consisting of mothers from Aceh Jaya residents. The first activity began with introductions by the service team and the participants participating in the service. In the first step, the service team asked for participants' responses regarding their understanding of family finances, especially Sharia-based financial management. Participants were allowed to convey what they knew and didn't know about Sharia-based family financial management. The results of the responses are recorded and used as a basis for delivering subsequent material. Each participant has different problems due to different levels of education. Some participants already understand Sharia-based family finances, and some need to become more familiar. Some participants considered Sharia-based family financial management to be the same as conventional.

Based on the initial evaluation carried out on participants, the service team provided an introductory overview of the general concept of Islamic economics, particularly sha,ria-based family financial management. Some essential points conveyed were:

4. Determine the financial priority scale by understanding what is included in family needs (dharuriyat needs, hajiyat needs, and tahsiniyat needs).
5. Adopt a frugal and simple life.
6. Balancing income and expenses.
7. Apply a middle attitude in spending income.
8. Determine family financial goals.
9. Manage the family's financial cash flow.

Next, the participants were allowed to ask questions about the material that had been presented. When all participants' responses and questions are complete, the next step is for the service team to ask several questions regarding the material that has been presented. The results of the questions showed that the participants had begun to know about Sharia-based family financial management. This series of service activities closed at 13.00 WIB.

Figure 1. Providing Sharia-Based Family Financial Management Materials

Figure 2. Group photo with community service participants

Devotion Evaluation Stages

The service team carried out evaluation activities to evaluate the implementation of the socialization service on Sharia-based family financial management for women in Aceh Jaya Regency. Second, evaluate the increase in participants' understanding of Sharia-based family financial management. Evaluation of the implementation of service activities is reflected in the presence and enthusiasm of participants in listening to the material presented.

The service team evaluated by comparing participants' understanding before and after being given the material. The evaluation results found a significant increase in participants' understanding of Sharia-based family financial management. The participants were also able to differentiate in general ways to manage Sharia-based family finances and get a complete picture of Sharia-based family financial management.

The participants expressed enthusiasm for educational media, and the transformation of understanding and knowledge regarding Sharia-based family financial management showed positive results. The planned material has also been implemented well. Based on these indicators, it shows that service activities have been carried out successfully.

4. Conclusion

Community service activities with the theme of socializing Sharia-based family financial management in Aceh Jaya Regency have been completed. The community service team involved lecturers from the Islamic Economics Study Program at Syiah Kuala University. The service activity was welcomed by the leadership of the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya and enthusiastically by participants consisting of women within the scope of Aceh Jaya Regency. Service implementation activities are carried out in three stages, namely, implementation preparation activities, activity implementation stages, and activity evaluation stages.

The evaluation results show that delivering the material can transform participants' knowledge regarding Sharia-based family financial management. That is reflected in the participants' improved understanding of the basic concepts of Sharia finance.

Acknowledgment

We want to thank the Dinas Pemberdayaan Masyarakat, Perempuan, dan Keluarga Berencana (DPMPKB) Aceh Jaya and the service participants who have accepted and facilitated this community service activity. Thank you also to the leaders and lecturers of the Faculty of Economics and Business, Syiah Kuala University, who have given permission and helped carry out the activities so that they could run smoothly and successfully.

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