



Received: 12 March 2022

Revised: 22 April 2022

Accepted: 30 April 2022

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COMMUNITY SERVICE | REPORT

Takeibo Method in Financial Management for Communities in Padanglampe Village

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Abstract: This community service activity program aims to provide an understanding of efforts to manage finances to maintain family economic resilience, especially during the Covid-19 pandemic. The takeibo method is a method of financial management that can be applied in financial management both within the household and for the general public. This will be the basis for managing good financial management; even this method can increase savings. This community service activity is in collaboration with the target village of the Indonesian Muslim University. The results obtained from this community service activity are growing knowledge for the people of Padanglampe village regarding the takeibo method in financial management. People need help managing their finances because they cannot control their desires, which often misprioritizes spending. Financial management seems simple, but many people need assistance managing it properly.

Keywords: Takeibo Method, Financial Management.

1. INTRODUCTION

Family problems that always arise are problems around finances. This can happen due to lack of money, excess money, or because they need to learn how to manage money for those with a mediocre income while their needs consistently exceed their income. The importance of money in modern civilization, which is used as a medium of exchange or transaction, can make people happy and can also be a source of problems in the family. Income is needed to meet daily needs. Every head of the family certainly has a source of income that comes from the work he does. A family's income should be managed as carefully as possible so that expenses match the payment earned. Most household finances had an impact due to declining economic and business activities. The COVID-19 pandemic has changed lifestyles, working methods, and social interaction patterns. Judging from the effects, the next problem is properly managing finances during the Covid-19 pandemic. If handled carefully and well, management of small amounts of income will meet the needs considered necessary by the family.

Likewise, on the contrary, a significant income is only sure to be able to meet needs if it is correct or careful in managing it. The Takeibo method is the art of collecting money from Japan which has always been taught from generation to generation to maintain life while developing finances. This activity aims to increase knowledge in managing finances using the Takeibo Method. This activity will be held in PadangLampe Village, Ma'rang District, Pangkajene Regency. Communities in Padanglampe Village have difficulty managing their income. People need help managing their finances because they cannot control their desires, which often misprioritizes spending. Financial management seems very simple, but in practice, many people cannot manage it properly. Padang Lampe Village is a village located in Ma'rang District, Pangkep Regency, South Sulawesi.

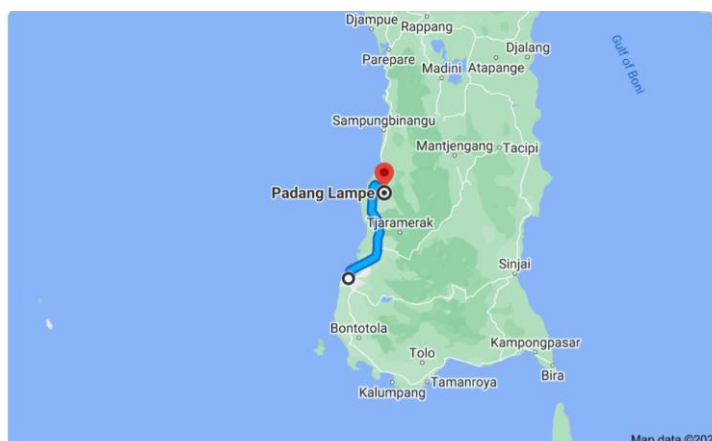


Figure 1: Subject Location

Based on the analysis of the situation in PadangLampe Village, Ma'rang District, Pangkajene Regency, there are several problems among residents, including Some people in Padanglampe village still lack knowledge about the Kakeibo Method; The community has not kept their daily financial records; Partners generally do not understand how to classify their priority needs and desires. It is hoped that this service activity will provide solutions and benefits for the problems partners face.

2. METHOD

The process of implementing community service in Padang Lampe Village, Ma'rang District, Pangkep Regency, is as follows:

1. Preparation of activities carried out includes: Conducting initial observations at partner locations to identify existing problems and potentials to determine community service activities; Determining the theme of service activities with partners based on the issues and solutions chosen; Coordinate and socializing with relevant stakeholders, namely the village head of Padang Lampe; Appoint one coordinator from the proposing team as the field coordinator to facilitate communication during the activity; Meetings with partners to discuss the program schedule of training activities and agree on the agenda of implementation activities; Preparation and arrangement of training materials/modules/materials by the proposing team.
2. Implementation of Activities: Mentoring/training where the training implementation team acts as a director in carrying out the activities that are made; The training was conducted for one day. The materials provided are: Partners will get an explanation of the kakeibo method. The material will be presented using PowerPoint and disseminated directly by the PKM implementing team. Topics covered in this document include:

First, make a record of income. What is the amount of salary or income earned in a month? If no records are made, how much money has been collected each month will never be known. In the kakeibo method, understanding the income records requires one to record income in detail.

Second, prepare envelopes—some envelopes and markers to get started. Label the envelopes according to the names of the planned expenditure items. So that makes the expenditure post more detailed. For example, you can break it down weekly to cover monthly food needs. Likewise with other expenditure items by using more envelopes. If at the end of the month, there is money left in the envelope, the money will be categorized as additional savings.

Third, keep track of daily expenses. After dividing expenses into envelopes, you still have to record each daily expenditure. This may look simple, but it is compelling in helping to control the costs simultaneously.

Partner contributions are actively involved in the entire series of activities. Partners are willing to provide accurate information about conditions in the field and developments in program implementation at partner locations and provide technical and technical support for the performance of community service.

3. RESULTS AND DISCUSSION

The following is the composition of the team for the implementation of community service activities:

Table 1: The Social Program Team

No	Team	Position	Areas of expertise	Tasks in Social Program
1.	Nurfadila, SE., M.Sc	Chairman	Accountancy	Training and Counseling
2.	Fyrdha Faradyba Hamzah, SE., MM	Member	Management	Training and Counseling
3.	Moh Zulkifli Murfat, S.Kom., SE., MM	Member	Management	Prepare Activity Reports
4.	Zalwa Dima Faradhiba	Member	Accounting Student	Companion
5.	Dhia Aulia Shydaqiah	Member	Accounting Student	Companion



Figure 2: Documentation of Participants in the Kakeibo Method in Financial Management for Communities in Padang Lampe Village, Pangkep Regency



Figure 3: Documentation of the Chairperson and Members of the Community Service Executive at the Padang Lampe Village Office, Pangkep Regency.



Figure 4: Evaluation documentation was carried out directly by the presenters



Figure 5: Documentation of Prize Delivery for Participants

We evaluate this community service activity by conducting direct questions and answers related to the material we provide to partners to see their understanding and acceptance of what we have taught about financial management using the Kakeibo Method. This can be seen from the enthusiasm and ability of several participants who answered questions correctly when the service team conducted the question-and-answer session. After carrying out community service activities and discussions with the Padang Lampe village community, it was discovered that the community had yet to keep financial records. This makes it difficult for them to manage their expenses based on their priority needs. In addition, the need for record-keeping knowledge results in payments often being out of control.

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