



Empowering Women of Majelis Taklim Masjid Muthmainnah through Family Financial Management Education

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ABSTRACT

Empowering women in household financial management is a strategic entry point to improving family economic resilience, especially in faith-based communities. This community service project was implemented at Majelis Taklim Masjid Muthmainnah, Jati, Padang, Indonesia, with the aim of strengthening the financial literacy of 25 housewives aged 25–60. Using a community-based participatory learning approach, the program was delivered through four key stages: needs assessment, training module development, simulation, and evaluation. Core financial topics included budgeting, income-expense tracking, and saving strategies. Pre- and post-program assessments showed significant improvement in financial behaviors. After training, 91% of participants were able to accurately record expenses, 76% successfully separated household and business finances, and 68% initiated regular saving practices. Qualitative findings also revealed greater confidence in financial decision-making within the household. The use of a religious learning space enhanced trust, participation, and learning relevance. This study demonstrates that contextualized financial education in religious women's groups can drive behavior change and strengthen household financial stability. The program may be replicated in other faith-based settings with localized adaptation. Sustainability can be reinforced through digital financial tools and continued peer mentoring.

Keywords; financial literacy, women empowerment, household finance, community-based education, faith-based group

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INTRODUCTION

Financial literacy is widely recognized as a fundamental skill for improving household well-being and long-term economic security. Globally, low financial literacy is linked to poor budgeting behavior, limited savings, and high vulnerability to economic shocks, especially in low- and middle-income countries (OECD, 2020; Hasler & Lusardi, 2019). Within the household domain, financial decisions are often driven by women, particularly in communities where women

serve as de facto managers of daily expenses, savings, and planning for children's education and healthcare (Rahman & Nahar, 2022).

In Southeast Asia, and especially among Muslim communities in Indonesia, women's roles in managing household finances are embedded within cultural and religious norms. One of the most influential yet underutilized social institutions in this context is the **majelis taklim**—faith-based women's learning groups typically centered around mosques. These groups function not only as religious study forums but also as platforms for social networking, informal education, and economic empowerment (Widiastuti & Susilowati, 2020). However, despite this strategic potential, women in these communities often face persistent gaps in financial literacy, largely due to limited access to structured and contextualized financial education programs.

Recent studies show that religious-based community groups, if equipped with proper learning modules, can be powerful vehicles for financial inclusion and behavioral change (Fatimah et al., 2023; OECD, 2020). However, most financial literacy interventions still target urban, banked populations and often overlook informal community clusters such as majelis taklim.

This community service initiative aims to bridge that gap by providing targeted financial education to the women of Majelis Taklim Masjid Muthmainnah in Indarung, Indonesia. The goal is to enhance participants' knowledge and practical skills in household financial management through a participatory and context-sensitive learning process. By integrating financial concepts such as budgeting, saving, and financial planning into faith-based learning settings, this program seeks to build the foundation for greater household economic resilience and sustainable family welfare.

2. Method

This community engagement program adopted a **Community-Based Participatory Learning (CBPL)** approach, emphasizing collaborative learning processes rooted in the local context and involving active participation from the community. The activities were implemented at **Masjid Muthmainnah**, located in **Kelurahan Jati, Padang, Indonesia**, in January 2025. The participants consisted of **25 women aged 25–60 years**, all of whom were active members of the *Majelis Taklim*.

1) Participants and Setting

Participants were selected based on their regular attendance at the *majelis taklim* and expressed willingness to improve their household financial management skills. Most of them had informal or small-scale income sources, such as home-based food production or trading, but lacked structured financial planning or documentation systems.

2) Stages of Implementation

The program was carried out in four main stages:

a. Need Assessment

To ensure relevance, a preliminary needs assessment was conducted through informal interviews and a focus group discussion (FGD). Participants were asked to identify their primary challenges in managing household finances, such as difficulty in tracking expenses, inability to save, or frequent budget overruns.



b. Module Development and Delivery

Based on the needs assessment, a learning module was designed to cover key financial topics:

- Household budgeting
- Income and expense recording
- Saving strategies
- Expense categorization and financial planning

The modules were delivered in four weekly sessions using interactive lectures, discussions, and real-life case simulations tailored to the participants' experiences.



c. Simulation and Practical Exercises

Participants were guided to develop their own **household cashbooks**, simulate expense categorization, and reflect on spending priorities. Peer mentoring was encouraged through group tasks and sharing sessions.



d. Pre- and Post-Training Evaluation

A simple pre-test and post-test were administered to assess knowledge acquisition and behavioral change. Indicators included the ability to:

- Draft a monthly household budget
- Separate personal and family business finances
- Identify opportunities for saving or reinvestment



3) Ethical Considerations

This program complied with ethical standards in community engagement:

- **Informed consent** was obtained from all participants before data collection.
- Participant anonymity was maintained through the use of pseudonyms, and all personal information was kept confidential during and after the program.

3. Results

The training program generated measurable improvements in participants' financial literacy and household financial practices. Data were collected through pre- and post-training assessments and group reflections.

1) Financial Literacy Gains

Analysis of pre- and post-tests showed significant improvement in basic financial concepts:

Table 1
Financial Knowledge Improvement

Indicator	Pre-Training (%)	Post-Training (%)
Able to draft a monthly household budget	26%	87%
Able to categorize and record expenses	22%	91%
Separated household and business finances	18%	76%
Saved income regularly	21%	68%

2) Behavioral Outcomes

- 10 participants began using household cashbooks.
- 10 participants reported discussing financial matters more openly with spouses.
- 5 participants initiated monthly savings with specific goals (e.g., school fees, emergencies).

4. Discussion

This program confirms previous findings that community-based financial education can produce significant outcomes, especially when embedded in



familiar and trusted environments like religious learning groups (Fatimah et al., 2023; OECD, 2020).

The positive changes in budgeting, saving, and open communication around money reflect both cognitive and behavioral shifts. Importantly, the use of faith-based groups like *majelis taklim* allowed for higher levels of participation and trust, consistent with Widiastuti and Susilowati's (2020) insights on religious space as a platform for empowerment.

While the results are promising, some challenges were noted:

- A few participants struggled with numeracy, requiring extra support.
- Sustaining habits beyond the program's duration requires continued community mentorship.

5. Conclusion

The financial literacy program at Majelis Taklim Masjid Muthmainnah significantly enhanced women's knowledge and confidence in managing household finances. It demonstrates that localized, participatory training—when delivered in trusted community spaces—can promote lasting behavioral changes. Future efforts should focus on scaling this model to other faith-based groups, integrating digital tools for recordkeeping, and fostering long-term peer support networks.

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