

# Empowering Bajo Women in Managing Household Finances In Bajo Indah Village, Soropia District, Konawe Regency, Southeast Sulawesi

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**Abstract.** This paper aims to explore what types of work are usually done by Bajo women, and how they manage household finances in order to survive and become a prosperous family. The research method used is a qualitative method with a case study approach [14]. The focus of the study is the Bajo women who work as fishermen. The results of the study show that: First, the fighting spirit and work ethic of Bajo women are very high on working. The type of work they do is very much, for example selling, making *sarao* hats, helping to install bait to catch *suji* crabs, fishing, catching octopus, looking for shellfish, gama, lola, to look for rocks to sell. Second, the management of the financial management of Bajo women's households is still very low, as a result they are still often entangled in debt. Therefore, the provision of knowledge related to household financial management is very necessary, not only to guarantee economic sustainability and their survival in the future, but also to free Bajo women in debt bondage.

**Keywords:** Empowering Bajo women; Management of Household Finance.

## 1 Introduction

Poverty[1][2] is a complex social problem because it is not only related to economic aspects, but also related to non-economic aspects such as aspects of education, health, housing, and others[3-5]. The problem[6][7] of poverty is not only in developing countries like Indonesia but also in modern developed countries such as the United States, and others [8]. Therefore, the World Bank[9] takes the theme of working together to reduce poverty as a commitment to invite every component of the world community to tackle poverty[10]. Poverty [4] is related to the lack of income and assets, physical weakness, isolation, fragility and helplessness. In the context of the poverty of coastal communities or fishing communities such as those in Bajo Indah Village, Soropia District, Konawe District, Southeast Sulawesi, fishermen face resources that up to now are still open access. Resource characteristics like this cause fishermen to move around to find maximum results, thus the element of risk becomes very high. The condition[11][12] of these risky resources causes fishermen to have a

hard, firm, and open character[7] . Bajo Indah Village is one of coastal village in the Soropia District of Konawe Regency, Southeast Sulawesi Province. Geographically, Bajo Indah Village is not too far from Kendari City, Capital of Southeast Sulawesi Province. Bajo Indah Village is a village where the majority of the population is Bajo tribe or Bajo ethnic, with the majority of the livelihoods of the residents working as fishermen or having livelihoods related to the sea. Bajo Indah Village besides being passed by many people is also often visited by tourists, most of whom are residents of Kendari City who want to go on a tour of the baths of Toronipa Beach and Bokori Island. The distance of Bokori Island from Bajo Indah Village by using a small boat called "body" is about 10 minutes.

The existing condition of Bajo Indah Village is a village which is underdeveloped mainly in infrastructure development and human resource development. Even so, Bajo Indah Village has comparative advantages that need to be developed such as Bajo people have knowledge of natural conditions and secrets relating to fish season, how to catch fish, behavior of marine organisms, and various other traditional skills related to the sea [6]. Even so, Bajo Indah Village also faces a number of issues such as: not being able to manage household finances, wasteful and consumptive, low level of community education, low public health degree, low mastery of science and technology, low skills mastery, unemployment rate and high poverty, backwardness, etc. Associated with the wasteful and consumptive nature of society as a bad habit, [3] suggests that these bad habits must be disconnected (breaking the habit) because they harm society. Consumption of goods is ultimately based on the absolute usefulness of an item.

Bajo women have a high spirit and work ethic in their work [13]. In other regions in Southeast Sulawesi, it also shows the same phenomenon related to women, that the fighting spirit and work ethic of women are relatively high due to a sense of responsibility towards their family life. For example from the research results [11] shows the working spirit of poor stone miners and split rock breakers in North Moramo District, South Konawe Regency, Southeast Sulawesi Province. Even though they get low salary from their work, these sophisticated rock breakers continue to work without stopping, so that household needs can be fulfilled. Likewise, the struggle of women working as "sellers" who sell in the Batu Gong Beach Tourism area, Lalimbue Village, Konawe District, shows a high enthusiasm and work ethic. They sell anything that is lawful which is important to make money, for example: selling *gogos*, satay *pokea*, various foods and drinks, sweets, cigarettes, renting tires for beach visitor swimming equipment, etc[12] .

Based on the description above, it can be said that the problem faced by Bajo women is not because they are unemployed without work, lazy to work, or do not have income, but the problem faced by Bajo women is that they lack knowledge and skills in managing household finance. On the other side, as said by [4] that in general women were neglected in counseling activities carried out by male extension agents, including empowerment activities. Therefore, to break the chain of poverty and underdevelopment of women, the method is to directly involve and empower women through the provision of technical knowledge and skills such as how to make cakes, cuisine, crafts, sewing skills, and so on. In addition, Bajo women need to be given training in household financial management. If this activity can run smoothly, then the results are expected that later Bajo fishermen will become empowered because they have been able to make various types of cakes and dishes, produce various handicrafts, and can manage household finances well. The income of Bajo women in work can be saved and managed properly, so that in the long run it can help the sustainability of their household economy. This activity in Popple's view (1995 p.4) is called community work, with two elements of activity namely "the distributive and the developmental". While Banks, et al.

(2003 p.18-20) refer to it as "Community Practice", which is to develop and promote policy and manage practices which empowers communities as partners in planning and delivering services and programs. This paper aims to how to empower Bajo women in managing household finances.

## 2 Methods

The Community Service activities have been carried out at the Bajo Indah Village Hall, Soropia District, Konawe District, on November 9, 2018. But before November 1, November 5, and November 7, 2018, The Service Team of the Faculty of Social and Political Sciences at the University of Halu Oleo Kendari has taken to the field to conduct surveys, assessments, and interviews with several Bajo women. The aim is to get a comprehensive picture regarding the condition of Bajo Indah Village, the condition of Bajo women, to know what kind of work is often done by Bajo women, how much income they earn from the work they do, and so on.

The target of service is Bajo women who are married, work and have income per day or per month. The mechanism of the service activity was the Community Service Team inviting and gathering Bajo women in Bajo Indah Village Hall as many as 30 people, then they were given knowledge through lecture methods, question and answer and Focus Group Discussion. Knowledge provided is knowledge about planning and management of family finances. In the question and answer and Focus Group Discussion session, the Service Team will explore potential and strength (models based on client strength) and the problems faced by Bajo women in managing household finances. The model that is based on client strength is closely related to community empowerment [9]. Based on the potential and problems faced, the Community Service Team then conducted an analysis which could then provide solutions to problems faced by Bajo women.

The social intervention technique given to Bajo women is to use the individual casework and family casework method [1], namely the technique of providing knowledge and skills to Bajo women, which process and the stages take place as follows: **First**, begin with the assessment process of the real conditions of mothers and Bajo women, what problems they face, and what potential they have. **Second**, after knowing the problems faced and their potential, then the next step is to provide knowledge and skills that are in accordance with the interests and potential possessed to solve the problem at hand. The problem faced by Bajo women is that they cannot manage household finances, so the results of empowerment activities are expected to enable Bajo women to manage household finances, starting from small things such as learning to save, learning to keep books to knowing income flows and household expenditure.

## 3 Result and Discussion

### 3.1. Findings Assessment Process

Based on the results of the survey and the results of interviews with several Bajo women in Bajo Indah Village, it is known that every day Bajo women not only carry out domestic household activities, such as cooking, washing, taking care of school children, etc., but also Bajo women actively help their husbands to work outside their homes to seek additional household income, either working alone without a husband, working alone with children, or working together with children and husbands (helping husbands) as shown in figure 1 and figure 2 below.



**Fig. 1.** Bajo women work with children to install bait to trap crabs.



**Fig. 2.** Bajo women work with children and husbands to take the catch of crabs.

Figure 1 is a picture of a Bajo woman and her child on a boat housed in the harbor of Bajo Indah Village while working to install bait in a trap to catch crabs. The bait used to trap crabs is using fish. Fish types that are often used for crab bait are long fish such as *sori* or *loli* fish, etc. Long fish will be cut into small pieces. One *sori* fish or one *loli* fish that is about 15 to 30 centimeters length can be cut into 5, 7, 9, and even tens of pieces, depending on the size of the fish slices that will be cut into small pieces. The bigger the slices of fish the more pieces, the smaller the slices of the fish, the fewer the pieces of fish.

While Figure 2 is a picture of a husband's boat that had just come from taking a trap of crabs (caught by crabs) that were installed last night (installed at 9:00 p.m.). The crab trap model is circular in shape consisting of a rope connected with stainless steel (*kalpanix* which is stainless steel), which is mounted vertically which is installed in a longitudinal position from top to bottom in layers. So after the crab trap is removed from the place of installation in the sea, then transported by boat (*sampan* or *koli-koli*) to then be taken ashore or taken to the seafront so that the crabs are opened one by one or removed by all crabs entangled in one trap one. One round crab trap device is installed to catch one crab, so that fishermen can get a large number of crabs, many crabs are needed so that the catch of the crabs is high. The crab which is usually caught by fishermen uses a trap called crab "*suji*".

Regarding the type of work carried out by Bajo women, following an interview with one of the Bajo women named Mrs. Irma, 27 years, who worked as a fisherman. The quote for the interview is as follows:

*"In addition to the status of a housewife who takes care of home and children, do you also work outside your home? Yes sir I used to work too sir. So besides I work at home taking care of the household, I also work outside the home, sir. Every day, sir. Eeuh, I work in the sea, sir, all kinds of work that I do, especially if the sea water is meti (the condition of the sea water is in low tide). The work that I do is that there is a lot of methane sea water. I have various jobs, sir. Sometimes I fish, sometimes I also look for sea products in the form of shellfish, looking for sea cucumbers, looking for octopuses, and others. But if sea water is not "meti" (in high*

*tide conditions) I go fishing or help my husband work installing bait to catch crabs. The type of crab we often get is the name "Suji" crab (Interview on November 5, 2018)."*

Based on the results[14] of the interview with Ms. Irma, it can be seen that the Bajo women were diligent or not lazy because they worked at home taking care of the household such as cooking, washing, sweeping, tidying the house, taking care of the children, preparing the necessities school children, etc., they can also work outside the home. Outdoor work that is often done by Bajo women is working in the sea such as: fishing, searching for sea products such as sea cucumbers, gama, japing-japing, catching octopus, etc. Interestingly now, Bajo women not only can work in the sea but also on land. Outdoor work by Bajo women on land such as selling, opening stalls or opening stalls, selling cakes, food, making sea hats (*sorue* hats), and others. This indicates that the spirit and work ethic of Bajo women in their work to help meet the economic needs of households is relatively high. The working hours of Bajo women in one day are relatively long, they not only work during the day, but also work at night.

The income obtained from the results of working outside the home made by Bajo women varies in number and is uncertain. This depends on the amount or amount of sea products and the catches obtained. To catch *suji* crabs using traps, the catch of crabs sometimes reaches 10 kg per day. The selling price of "*suji*" crabs is Rp. 52,000 per kilo gram. But what was received by Bajo fishermen was only Rp.50,000 per kg because of Rp. 2,000 is the cost of fees. In one day Bajo fishermen can trap crabs twice (evening and night). The first installation is done in the afternoon, which is around 16.00-17.00 a.m. then the second installation at night around 9:00 p.m. After the crab trap is pulled up, then the results are taken and collected in one container, after which the crab trap is put back in the sea. Crab traps installed at night around 9:00 a.m. to 10:00 p.m. will be taken at tomorrow time in the morning. The crab trap is installed in the sea depth of 2 to 5 meters. For marketing the catch of crabs, Bajo fishermen do not have to bother looking for buyers because their crabs are already ready to buy. Crab caught by fishermen (mustard) will be directly bought by the capital owner, namely their boss who is a retainer. Between the retainer and the mustard, a cooperation agreement had been made previously, namely the owner of the capital provided crab fishing gear given to the Bajo fishermen on condition that the catch of crabs would be sold to the Boss. There is no difference in selling prices between Bosses and other crab buyers. If the price of crabs on the market is Rp. 50,000 per kilo gram, the boss will also buy at that price. No matter how many crab catches are obtained by Bajo fishermen, they will be directly bought by the boss. One day Bajo fishermen can catch crabs up to 10 kilo gram. If the selling price of one kilo gram of crabs is Rp. 50,000, then the income of fishermen from catching crabs can reach Rp. 500,000, - Number of Rp. 500,000 is certainly quite high for a fisherman.

However, the size or amount of income obtained by Bajo women from work depends on the catch of crabs, fish, octopus, and other marine products obtained. The more catches of fish, octopus and crabs, of course, the income in the form of money that will be obtained by fishermen will also increase. Conversely, the fewer catches of fish, octopus, and crabs, etc. obtained by Bajo women, the smaller the income in cash will be received. Regarding the amount of income obtained from the work done by Bajo female fishermen, it can be seen from an interview with one of the Bajo female fishermen named Ibu Pocci's 66-year-old as follows:

*Assalamu alaikum good morning ma'am, sorry to disturb the time. I want to ask about any work that you do every day, how much income do you earn per day or per month, and how do you manage the money?*

*Like you see, I'm not only a housewife, but I also have to work outside the home so I can survive. I have various jobs, sir. At home I make sorue hats, (sarao), which are triangular circular caps. The material is from nipa leaves. The ability to make sorue caps is 1 to 2 seeds per day. The selling price of caps per seed is Rp. 50,000. When it comes to high tide, I go fishing in the sea where it is near the lighthouse or near Bokori Island. I used to fish for lamboso, katamba, pogo fish, groupers and others. The bait that I often use for fishing katamba and lamboso fish is koloumang. Sometimes I also go looking for octopus, shellfish, gama, kima, kowa, etc. Sometimes I even go looking for rocks. The selling price of kowa per stick is ten thousand rupiah. The place for looking for gamma is in sand or stone. One month can collect 1 kilo gram of gamma. The price of gama per one kg is Rp. 600,000. The selling price of coral is Rp. 75,000 per cubic. I transport rocks using a boat. Pocci's income is IDR 20,000 per day. The principle of life is: work whatever can make money (Interview on November 7, 2018).*

Based on the results of an interview with Mrs. Pocci (66 years), one of the Bajo women mentioned above can be seen that Mrs. Pocci's, as a representative of Bajo women, is a hard-working mother. He not only can work at home but also can work outside the home. Work in the sea as fishermen to find fish, octopus, or go find other sea products such as shellfish such as *gama*, *kima*, *kowa*, and others. Not only that, in order to make a living so that the kitchen can smoke, Pocci's mother sometimes even goes to find and collect rocks in the sea for sale. After collecting the rocks, the rocks were transported by Pocci's mother using a sampan boat (*koli-koli*). One cubic of coral is sold at Rp. 75,000. Thus the days of Pocci's mother went through work. No day without work. In one day Mrs. Pocci's income was around Rp. 20,000. The life principle of Pocci's mother is to work whatever is important can make money.



**Fig. 3.** Bajo women wear *sorue* caps (*sarao* caps) from her work.

Figure 3 is a picture of Pocci's (66-year-old) housewife, fisherman, Bajo woman wearing a *sorue* (*sarao*) hat from her work. *Sarao* hats are a hat commonly used by Bajo fishermen when going to the sea to protect themselves from the scorching heat of the sun during the daytime in the dry season, or to protect themselves Bajo fishermen from the rain when the rainy season arrives.



Fig. 4. The catch and shellfish collected by Mrs. Pocci's in Bajo Indah Village.

Figure 4 is a picture of a catch in the form of shellfish collected by Mrs. Pocci's. The contents of the shells have been taken or have been removed from the shell. The contents of the shells have been separated from the skin to be eaten or sold by Mrs. Pocci's. Pocci's daily shopping component is quite a lot. The expenditure component or type of expenditure for daily household needs includes the following:

First, payment of electricity rent. Pocci did not have her own electricity meter, but to get electricity, she connected electricity from the Bajo Indah Village Hall. The routine obligation of Pocci's every month is to buy IDR. 25.000 electricity pulses for electricity at her home.

Second, buy rice. As a staple food, rice is one component of shopping every day. According to Mrs. Pocci's, if there is no money to buy rice, she sometimes has to pay debts to neighbors or debt to the family. Later, after there is money from the new work, the debt is repaid.

Last, other life needs that are always bought to be fulfilled every day such as soap, sugar, cooking oil, coffee, tea and others.

Table 1. Comparison between Bajo Women's Household Income and Expenditures

Type	Component	Price Estimates	Total
Income	- Make sorue hats	- Rp. 50,000 per seed	Rp. 1,000,000 (One million rupiah)
	- Fishing for katamba, sunu fish, lamboso fish, pogo fish, etc.	- Rp. 300,000 / month	
	- Catch octopus.	- Rp. 300,000 / month	
	- Looking for shellfish	- Rp. 200,000 / month	
	- Collect rocks.	- Rp. 150,000 / month	
Expenditures	- Electricity pulse	- Rp. 25,000	Rp. 600,000 (Six hundred thousand rupiah)
	- Rice	- Rp. 150,000	
	- sugar	- Rp. 50,000	
	- Coffee / tea	- Rp. 40,000	
	- Cooking oil	- Rp. 20,000	
	- Salt	- Rp. 10,000	
	- Wheat	- Rp. 50,000	
	- Soap	- Rp. 60,000	
	- Transportation	- Rp. 100,000	
	- Etc.	- Rp. 50,000	

Source: Data processed from field results, 2018.

Based on the table of household expenditure list, a calculation can be made related to how much income is as a family income with how much expenditure for daily needs or the expenditure component of the daily necessities of life. Total income for one month can reach Rp. 1,000,000, while the total family expenditure is around Rp. 600,000. This means that there is still Rp. 400,000. This means that with an income of one million rupiah per month, it can still be enough to finance the household needs, in the sense that there is no need to be in debt with the neighbors or debt with the family to buy rice or to fulfill other family needs. If there is still "debt", it means that financial management of households is not healthy, because there are still many "leaky" budgets.

### **3.2. Discussion**

The process of knowledge transfer in the Community Service Activities was held on Friday November 9, 2018, at the Bajo Indah Village Hall, Soropia District, Konawe Regency. The event begins with the registration of participants. The participants were housewives, Bajo women who mostly worked in the sea as fishermen. Because of limited space and time, the Village Head only invited 30 people, but those who attended the empowerment event exceeded the number of invitations circulated. This indicates that the participants' interest and enthusiasm in participating in empowerment activities is very high. The technical method of implementing empowerment activities is that Bajo women are collected in one place, namely at the Village Hall, then given knowledge in the form of lectures by the Halu Oleo University Kendari Team, then followed by a question and answer session and discussion including Focus Group Discussions (FGD). In the activity a simulation was also carried out on how to manage household finances. The process of transferring knowledge is as follows:

#### **1. Financial Planning**

Financial planning is the art of financial management carried out by individuals or families to achieve effective, efficient and useful goals, so that the family becomes a prosperous family. In general, the activities carried out are the process of managing income to achieve family goals such as the desire to have marriage funds, child birth funds and others. Why do you need planning? In achieving a goal, we need to do planning. Without realizing it, actually in this life, mothers must have planned to achieve a goal that mothers and families want. For example, there is a mother who is preparing her first child to enter elementary school. The mother will definitely find out which school is suitable for her child, then find out what the school fees are, and ultimately find ways to collect money to buy school uniforms, buy textbooks, and pay school fees. Another simple example that starts from home is a housewife who needs to plan to realize her desire to cook *balado* eggs for her family. In the plan, the mother makes a shopping list that needs to be on the market. Eggs, red chili, tomatoes and other ingredients needed. Without planning, the mother may forget to buy eggs so that the desire to cook *balado* eggs is not achieved.

Just like the examples of mothers who are preparing for school children, up to housewives who want to cook *balado* eggs, we also need financial planning so that we can fulfill the main desire in navigating life. Everyone's main desire in navigating life is different, but the goal is the same, so that they can live happily with family. This is also called "dream". To realize the dreams of the family, there must be planning and arrangement of funds as follows:



- First, funds for buying jewelry.
- Second, funds to buy a house.
- Third, Dana to buy a car.
- Fourth, funds for preparing the birth of a child.
- Fifth, funds for children's education.
- Sixth, funding for the pilgrimage.
- Seventh, funds for holiday trips, returning home (*pulang kampung*), going home Lebaran (*mudik lebaran*).
- Eighth, funds for family activities.
- Finally, funds for retirement, etc.

The example stated above is an example of a family that has a permanent job and has regular income every month. Most of them work in offices as civil servants or as private employees. But what if the family that does not have a permanent job and does not have a fixed income every month is for example Bajo mothers and women, the majority of them work in the sea as fishermen. Their income cannot be predicted because it depends on the fish catch. In addition, the lives of fishermen in the sea are strongly influenced by natural conditions. The more Bajo fishermen can adapt to the natural environment, the greater the possibility of survival.

The survey results and the results of interviews conducted in the field found that Bajo women have a high work ethic in working for a living. Bajo women can get money from work at sea as their income. Based on the results of calculations, the income obtained by Bajo women can fulfill their daily needs. But the big problem faced by Bajo women is that they cannot manage their household's financial income. Another problem for Bajo women is because of their wasteful attitude. In many ways, Bajo women have not been able to distinguish between what life needs and where they want to live, so that finance can be managed properly. So the important thing that Bajo women need to know and do is to plan a family shopping list. List of family expenses consists of two types, namely current expenses and future expenses. For more detail can be seen in Table 2 below.

**Table 2.** List of Family Expenditures

Current Expenditures	<ul style="list-style-type: none"> <li>- Kitchen costs: rice, fish, vegetables, cooking oil, flour, salt, sugar, etc.</li> <li>- Installment fees (house, motorbike, household furniture, jewelry, etc.).</li> <li>- Credit Fee.</li> <li>- School fees (tuition fees, shoes, uniforms, notebooks, printed books, photocopies, etc.).</li> <li>- Transportation costs.</li> <li>- And others.</li> </ul>
Future Expenditures	<ul style="list-style-type: none"> <li>- Cost of education for children to graduation</li> <li>- Cost of Hajj</li> <li>- Travel expense</li> <li>- The cost of child marriage</li> <li>- And others.</li> </ul>
Life risk	<ul style="list-style-type: none"> <li>- Disaster.</li> <li>- Accident</li> <li>- Loss of a job</li> <li>- Business bankruptcy</li> <li>- Dead.</li> </ul>

## 2. How to Manage Household Finance

To find out how much income a family has as income every day in a month and how much family expenses, it must begin with learning to make simple books. Bookkeeping that is made does not need to be as luxurious as that made by public accountants, but quite simple. The trick is to prepare a book or one sheet of paper and then write down all types of income and expenses. The goal is so that families can know and control household finances at the same time. Tips for managing family finances include:

**First**, record all income and daily expenses.

**Second**, avoid wasteful and hedonic lifestyles, for example, eating outdoor, watching, going here and there that has no purpose, and so on.

**Third**, the obligation to issue obligations (30%) and 70% living costs.

**Fourth**, pay debt (installments, credit, etc.).

**Fifth**, saving even though the one saved is only one thousand rupiah, but if it has been saved for one month (30 days) the amount can already be 30,000. What if the money saved is more than one thousand rupiah, of course the benefits will be even greater.

**Sixth**, save money for emergency funding needs, such as illness, accidents, donations for families, funds to anticipate unexpected risks, funds to fund urgent needs, but not budgeted (incidental). These risks include:

- a) Reduced catch due to bad weather.
- b) Lack of school fees when needed.
- c) Vehicle repairs due to sudden damage.
- d) Renovation of homes and families died or sick.

**Seventh**, utilizing a promo or discount. If shopping is not too important, you can wait for a promo or discount so that the price can be affordable.

**Eighth**, don't forget to do charity and share with others. Charity and sharing with others is one of the doors of sustenance. The more we share, the more opportunities we earn.

**Finally**, worship: prayer, recitation, prayer, dhikr, and endeavor. As people who believe and are religious, we are obliged to carry out religious orders so that we get gifts and sustenance from the creator.

## 3. Solutions offered

The results achieved as a solution offered to Bajo women can be seen from the significant changes after they participated in training in household financial management in Bajo Indah Village as follows:

**First**, changes in aspects of knowledge are:

- a) Able to distinguish between "needs" and "desire";
- b) Able to distinguish between primary, secondary and tertiary needs;
- c) Know carefully the various sources of household income and expenditure.

**Second**, changes in aspects of attitude are:

- a) It's easier to thank God Almighty because sustenance is organized so that it is always sufficient for various needs;

- b) Do not force yourself to buy something before being given the ability to own it, so there is no leakage of the budget;
  - c) Organize lifestyles not to exceed income;
  - d) Saving until enough money is collected to buy something; and
  - e) It's not easy to complain because life is more organized.
- Finally, changes in aspects of behavior are:
- a) Opening a business to increase the source of household income;
  - b) Able to control household expenditure patterns.

## 4 Conclusion

A good household is not solely determined by the amount of income earned every day or every month. A good household is also determined by the extent to which housewives as finance ministers can manage their household finances well. Good management of household finances through financial planning, household income and expenditure records will ultimately make family finances better, healthier and more prosperous. There are several points to remember, including:

**First**, determine what financial goals are in the household. Prioritize, prioritize and prioritize needs that are more important than prioritizing desires that are not endless, by arranging financial plans and managing them properly.

**Second**, periodically check your wallet at least once a year to find out financial health. Find out in which parts of the household finances are detected less healthy or there is a leak, for example: too much snack expenses for children, cigarette costs, gasoline costs or bloated transportation costs, etc. After the problems and leaks are known, the solution is patched so that household finances become healthier.

**Third**, make household bookkeeping or household budgets on a monthly basis to help families allocate and manage income received. Bylaws should include a portion of savings and investment to help families achieve various future dreams (dreams in the future) that can make family finances organized, healthier and more prosperous.

**Finally**, the management of household finances starts with small and simple things such as learning to make household bookkeeping and learning how to make household financial statements to know for sure the income flow and expenditure of household finances. Then learn to save. After that, learn to make household financial planning. By having a good household financial planning and management, in the end the household finances can be controlled, and will further guarantee the economic life of the Bajo women family. These are the dreams of the Bajo tribe's family that must be achieved and manifest in a real life in the future.

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