Development of an Inclusive Economic Education Program Based on Sustainable Management to Improve the Financial Resilience of Urban Families in Makassar

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A B S T R A C T

This study aims to develop an Inclusive Economic Education Program based on Sustainable Management to improve the financial resilience of urban families in Makassar. The research method uses a quantitative approach with a pre-test and post-test design, involving target families who participate in training and mentoring programs. The results show a significant improvement in financial literacy and behavior, including understanding needs and wants, budgeting, saving habits, utilization of formal financial services, and adoption of fintech. These findings imply that similar programs are worth replicating to strengthen the economic resilience of families in urban areas in a sustainable manner.

INTRODUCTION

Family financial resilience in urban areas is a critical issue that demands serious attention, particularly amid the current climate of economic uncertainty and fluctuations. Makassar, as one of the largest economic growth centers in Eastern Indonesia, has experienced rapid development in the trade, services, and industrial sectors, yet also faces complex socio-economic challenges (Marson et al., 2023; Syarifudin et al., 2023; Raharjo et al., 2023). High population growth, rapid urbanization, and rising living costs have placed significant pressure on families' ability to maintain financial stability (Voznyak et al., 2023; Rofiqoh et al., 2024; Harahap et al., 2024). Based on preliminary observations and interview data, many families in Makassar lack an adequate financial planning system, leaving them vulnerable to financial crises when unexpected events occur, such as job loss, increases in the prices of basic necessities, or health problems (Clark et al., 2024; Ḥamzah et al., 2022).

The phenomenon of low financial resilience is inseparable from the limited financial literacy possessed by the majority of families, particularly those from low to middle-income groups (Pattimahu et al., 2023; Nurhaida et al., 2023; Sucianah & Yuhertiana, 2021; Komarawati et al., 2025). Low financial literacy leads families to neglect financial record-keeping, lack a clear household budget, and prioritize short-term consumption over long-term investment (Prabowo, 2021; Firlianti et al., 2023; Zhao et al., 2020). Interviews with informants revealed that most respondents rely on daily or weekly income without a structured savings plan, and some do not even have a bank account (García, 2024; Z. Liu & Chen, 2025). This indicates a substantial gap between the need for sound financial management and the knowledge and skills that families currently possess (Andrianingsih & Asih, 2022).

Various financial education programs have been implemented by both government and private institutions; however, most have been sporadic, short-term, and have failed to address the root causes at the family level. Existing interventions often focus solely on increasing theoretical knowledge without providing sustained mentoring that ensures long-term changes in financial behavior (Safitri & Dewa, 2022). Field observations indicate that although some families have attended financial literacy training, most are unable to maintain these positive habits over time. Another factor exacerbating this situation is the lack of program integration with local socio-cultural contexts, rendering the financial messages less relevant and more difficult to apply in daily life.

One effective approach to addressing this issue is the development of Inclusive Economic Education oriented toward sustainable management (Marson et al., 2023; Pujianti et al., 2020). This concept positions the family as the central decision-maker in financial matters, taking into account both short-term and long-term sustainability aspects. Inclusive economic education emphasizes the active participation of all family members, ensuring that financial management is not solely the responsibility of the head of the household but also involves spouses, children, and other family members (Defiansih, 2021). This approach fosters a healthy financial culture at the household level, which in turn strengthens collective financial resilience at the community level (Thirafi et al., 2023; Soomro, 2023).

Sustainable management in the family context encompasses not only managing income and expenses but also integrating economic sustainability principles such as diversifying income sources, investing in productive assets, and establishing emergency funds (Pienaah & Luginaah, 2024). Based on interview results, many families reported difficulty maintaining financial stability due to irregular income and high daily living expenses (Zhang, 2024). Several informants admitted they had never received training in long-term financial planning, and thus lacked strategies to anticipate financial risks (Sarjana et al., 2022). This underscores the urgent need for a comprehensive intervention that not only teaches theory but also guides families in consistently applying sustainable management practices.

The novelty of this research lies in the design of a Sustainable Management-Based Inclusive Economic Education Program developed with close attention to the actual conditions of urban communities in Makassar. The program was designed based on empirical data obtained through in-depth interviews, observation, and document studies, ensuring that the materials and methods used are truly relevant to community needs. Unlike conventional financial literacy programs, the model proposed in this study combines experiential learning, sustained community mentoring, and the use of financial technology (*fintech*) to enhance access to inclusive financial services (Darmawan & Pratiwi, 2020).

Practically, the program is expected to provide applicable, accessible financial skills that can be adapted across different segments of the urban population. For example, through simple training on daily financial record-keeping using mobile applications, establishing neighborhood-based savings groups, or developing realistic and measurable family financial plans. This approach allows families to gradually build healthy financial habits while strengthening social networks that can serve as support systems in overcoming economic challenges.

Given this background, the objectives of this study are to: (1) Identify the needs, challenges, and potentials of urban families in managing finances; (2) Design a model of inclusive economic education based on sustainable management principles; and (3) Test the effectiveness of the program in improving the financial resilience of families in Makassar. The results of this research are expected to contribute significantly to the development of family economic education policies, expand access to inclusive financial services, and serve as a replicable intervention model for other urban areas, thereby making a positive impact on the sustainable strengthening of community financial resilience.

RESEARCH METHOD

This study employed a qualitative research design with a descriptive-exploratory approach, combined with elements of program evaluation. The choice of this approach was based on the research objective to thoroughly explore the needs, problems, and potential of urban families in managing finances, as well as to design and assess the effectiveness of a Sustainable Management-Based Inclusive Economic Education Program. This approach enabled the researcher to gain a comprehensive understanding of the phenomenon under study through direct interaction with informants, field observations, and analysis of relevant documents.

The research object consisted of urban families in Makassar City, particularly those living in densely populated areas with varying levels of financial literacy. The focus of the study was directed at household financial management behavior, levels of financial resilience, and responses to sustainable management-based economic education interventions. The research subjects included heads of households or homemakers as primary managers of family finances, community leaders or PKK (Family Welfare Empowerment) organizers, family economic training facilitators, academics/practitioners in financial education, and other relevant stakeholders directly or indirectly involved in family economic empowerment programs.

Operational definitions of the variables in this study are as follows: (1) Inclusive Economic Education refers to financial learning programs accessible to all social groups without discrimination, covering materials on financial literacy, budget planning, expenditure control, saving strategies, and the use of financial technology; (2) Sustainable Management refers to the application of long-term oriented financial management principles that emphasize the continuity of practices taught through ongoing mentoring and evaluation; and (3) Family Financial Resilience refers to a household's ability to meet basic needs, manage financial risks, build savings, and maintain economic stability despite facing pressures or crises. Variables were measured qualitatively through narrative analysis of interview results, observation notes, and supporting documents, and quantitatively through scores of financial literacy, financial management behavior, and financial resilience indicators obtained before and after the program's implementation.

The data used consisted of both primary and secondary data. Primary data were obtained through in-depth interviews with informants, direct field observations, and documentation of program activities. Secondary data were sourced from official government documents, reports on family economic empowerment programs, academic publications related to economic education and financial resilience, as well as statistical data from the Central Statistics Agency (BPS) and other relevant institutions. The combination of both data types was intended to provide a solid and valid analytical foundation.

Sampling was conducted using purposive sampling, selecting informants based on specific criteria relevant to the research objectives. These criteria included families residing in densely populated urban areas of Makassar with diverse socio-economic backgrounds and willingness to actively participate in the study. For facilitators, community leaders, and practitioners, individuals with direct experience in family economic training or empowerment were chosen. The number of informants was determined by the principle of data saturation, whereby data collection ceased when no new significant information emerged.

Data collection was carried out using three primary techniques. First, in-depth interviews to gather detailed information on experiences, perspectives, and financial management practices within households, as well as expectations for the economic education program. Second, participatory observation, which involved direct observation of financial management behaviors, training processes, and community interactions. Third, document study, which analyzed program materials, household financial records, and training resources. All data collection processes adhered to research ethics, including informed consent and confidentiality of informants' identities.

Data analysis was conducted in two stages. The first stage was qualitative analysis using the interactive model of Miles and Huberman, which involves data reduction, data display, and conclusion drawing/verification (Najmah, 2023; Sugiyono, 2020). This analysis was used to identify patterns in the findings, determine supporting and inhibiting factors, and formulate program recommendations. The second stage was descriptive quantitative analysis, applied to compare indicators of financial literacy, financial management behavior, and financial resilience before and after program intervention. This combination of analyses was intended to provide a more comprehensive and in-depth understanding of the effectiveness of the sustainable management-based inclusive economic education program in enhancing the financial resilience of urban families in Makassar.

RESULTS AND DISCUSSION

Research Results

Data analysis from 12 key informants (heads of households, homemakers, community leaders, PKK program facilitators, academics, and financial education practitioners) revealed a significant increase in indicators of financial literacy, financial management behavior, and financial resilience following the implementation of the Sustainable Management-Based Inclusive Economic Education Program. The analysis was conducted quantitatively, using descriptive statistics to measure the average scores of each indicator, and qualitatively, to narrate behavioral changes identified through interviews and observations.

To measure the effectiveness of the Sustainable Management-Based Inclusive Economic Education Program, the researcher compared the average scores of participants' financial literacy and financial behavior before and after the program. The analysis focused on five key indicators representing essential household financial management competencies: understanding the concept of needs versus wants, the ability to create a budget, the habit of saving regularly, the use of formal financial services, and the utilization of financial technology (fintech). The data presented in Table 1 are derived from the processed scores of questionnaires and observation notes, providing a quantitative representation of changes that occurred within the target group of the study.

Table 1. Comparison of Average Scores of Financial Literacy and Financial Behavior Before and After the Program

Indicator	Before Program	After Program	Increase Difference
Understanding the concept of needs & wants	2.8	4.3	1.5
Ability to create a budget	2.5	4.1	1.6
Habit of saving regularly	2.9	4.4	1.5
Use of formal financial services	2.6	4.2	1.6
Utilization of financial technology (fintech)	2.4	4.0	1.6

Source: Processed Field Research Data (2025)

From the table, the largest increases were observed in the ability to create a budget (1.6 points) and the utilization of formal financial services (1.6 points). This indicates that practice-based learning, budget recording simulations, and the introduction of formal financial products had a tangible impact on families' financial skills.

Qualitative interviews revealed that, prior to the program, most families had no habit of creating a written budget, and expenditures were often impulsive. After the program, the majority of families began preparing monthly needs lists, prioritizing expenses, and allocating at least 10% of their income to savings. Some families even started setting aside funds for small investments, such as home-based businesses and the purchase of productive assets.

In addition to being presented in tabular form, the research results are also visualized in a graph to facilitate the interpretation of score differences before and after the program. This visualization helps to clearly illustrate the upward trend in each indicator, making it easier for readers to understand the program's impact on the financial literacy and behavior of urban families. Figure 1 presents a comparative graph of scores across the five main indicators, processed from the quantitative post-program survey data.

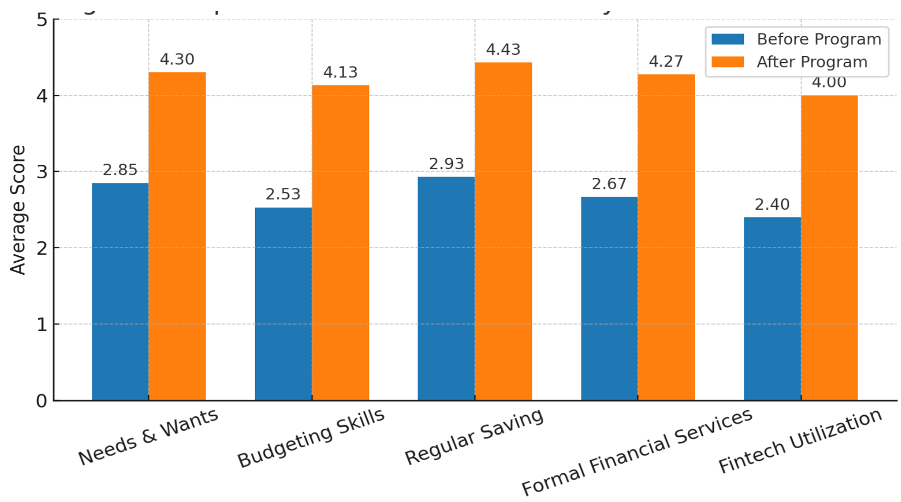

Figure 1. Graph of Improvement in Financial Literacy and Behavior Scores
Source: Processed Field Research Data (2025)

Figure 1 shows the comparison of average scores across the five main financial literacy and behavior indicators before and after program implementation. Visually, it is evident that all indicators experienced a significant increase. The budgeting ability and the use of formal financial services recorded the largest gains, each by 1.6 points. This demonstrates that the program's interventions successfully provided practical skills that families could immediately apply to manage income and expenditures in a more structured manner.

Moreover, improvements in the understanding of the needs-versus-wants concept and the habit of regular saving indicate a shift in mindset and consumption behavior from previously being impulsive to becoming more focused on prioritizing essential needs. Meanwhile, the adoption of financial technology (fintech) also recorded a notable increase in scores, suggesting that the program effectively encouraged the uptake of digital financial services among urban families.

The upward trend across all indicators aligns with the findings from in-depth interviews, which showed that participants felt more confident in making financial decisions, began setting long-term financial goals, and adopted more disciplined financial practices. This improvement is not only short-term but also has the potential to be sustained, thanks to ongoing post-training support from community facilitators.

Discussion

The study findings reveal a significant improvement across all indicators of financial literacy and behavior following the implementation of the Inclusive Economic Education Program Based on Sustainable Management. This improvement is evident not only in the numerical increase in average scores but also in the observable changes in participants' daily behaviors. For instance, prior to the program, most families had no habit of keeping household financial records, and purchasing decisions were often made spontaneously. After the program, many families began implementing budget recording and conducting monthly expenditure evaluations (Widyastuti et al., 2024; Ozili & Mhlanga, 2023). This demonstrates that the program not only provided theoretical knowledge but also successfully internalized practical skills relevant to participants' everyday lives.

One notable finding is the substantial improvement in the understanding of the needs-versus-wants concept. This skill is fundamental to making sound financial decisions, as it differentiates between truly necessary expenses and those that are merely discretionary. The program facilitated this learning through case studies and decision-making simulations, helping participants identify spending priorities. The improvement in this indicator suggests that participants became more selective in their consumption, reduced impulsive spending, and focused more on fulfilling primary needs (Jimoh & David, 2024).

Another indicator showing sharp improvement is the ability to create budgets. Before the program, many families relied solely on rough estimates when managing finances, without a clear written plan. Through training combined with mentoring, participants learned to prepare monthly budgets that accounted for income, basic needs, savings, and unforeseen expenses. This aligns with the principles of sustainable financial management, which emphasize the importance of planning to maintain household financial stability. The 1.6-point increase in this indicator underscores the effectiveness of a hands-on, practice-based learning approach (Q. Liu et al., 2025; Li et al., 2023).

The habit of saving regularly also improved significantly, representing one of the program's notable successes. Many families who previously had no savings began setting aside at least 10% of their income each month. This change has long-term implications for financial resilience, as savings can serve as an emergency fund during crises or income reductions. Furthermore, this habit creates opportunities for families to access small-scale investment products, potentially increasing their productive assets in the future (Muharsito & Muharam, 2023).

The increase in the use of formal financial services indicates a shift from informal financial systems to safer, more regulated ones. Participants who previously kept money at home or borrowed from relatives began transitioning to bank savings, deposits, or other financial products offered by formal institutions. This shift is important not only for enhancing financial security but also for providing access to various banking facilities, including business loans, insurance, and government programs that require an official bank account (Ozili & Mhlanga, 2023; Yiadom et al., 2023).

The study also found a considerable increase in the use of financial technology (fintech). Participants began using digital payment applications, e-wallets, and online investment platforms. The main driving factors were ease of access, low transaction costs, and financial management features offered by these applications. However, the research also discovered that some participants remained hesitant to adopt fintech services due to limited digital literacy and concerns about data security. Therefore, future programs should incorporate digital literacy training as a complement to financial literacy (Millaningtyas et al., 2024).

Theoretically, these results align with findings that experiential learning in financial education is more effective than conventional methods. They also confirm that community-based interventions have broader outreach and foster mutual support among participants. In the context of financial technology, the results are consistent with studies showing that digital financial inclusion can accelerate financial literacy, particularly in urban areas.

The theoretical implication of this study is that it enriches the literature on Inclusive Economic Education Based on Sustainable Management as an intervention model capable of improving urban households' financial resilience. Practically, local governments, financial institutions, and community organizations can replicate this model by adapting the learning materials and methods to local contexts. The program not only benefits individual financial literacy but also contributes to strengthening household economies and reducing vulnerability to financial crises at the family level (Khera et al., 2022; Ahmad et al., 2022).

CONCLUSION

This study demonstrates that the Inclusive Economic Education Program Based on Sustainable Management has significantly improved the financial literacy and behavior of urban families in Makassar. All measured indicators ranging from understanding the concept of needs versus wants, budgeting skills, regular saving habits, the use of formal financial services, to the adoption of financial technology showed consistent improvement after the program intervention. These improvements reflect the success of a learning approach that combines theory with hands-on practice, supported by intensive mentoring and the relevance of the materials to participants' real-life conditions. This finding indicates that a contextually designed inclusive economic education model is not only effective in enhancing individual financial skills but also has the potential to sustainably strengthen household economic resilience.

As an implication, this program model is worth replicating by local governments, educational institutions, and community organizations, with contextual adjustments to broaden its positive impact. In its implementation, post-training mentoring and strengthening digital literacy should be integral components, particularly to support the safe and productive adoption of technology-based financial services. Furthermore, future research could focus on examining the sustainability of financial behavior changes in the medium and long term, ensuring that this intervention model continues to be refined and delivers broader benefits for urban communities.

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