

Needs Assessment: Developing a Non Formal Economic Education Framework to Improve Economic Management Capabilities and Earning Activities of Housewives Credit Institutions Customers

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ABSTRACT

Debt will provide economic benefits if it is used for productive things and the debtor have a good plan to repay. Many of the women in the village of Baleturi are in debt, but most of the women who are in debt do not use the money for productive activities. As a result, they decide to take on new debts in order to pay off old debts. The purpose of this study is to find out what is needed (needs assessment) by women who are in debt so that they can use debt for productive things. The design of this research is descriptive qualitative by using interviews and in-depth observations to obtain the necessary data. The results of the study found that most had plans to pay in installments with the income they got every month but most of the plans did not go well because expenses exceeded income. The only way out that the housewives take is to apply for a new debt (robbing Peter to pay Paul). From this side, women who are in debt need simple debt management skills and simple financial management according to their respective incomes. They also need a series of productive activities from planning to execution that are simple and according to their abilities to be free from debt bondage. Productive activities that are able to be carried out by Baleturi women are planting vegetables by utilizing the yard and culinary production.

- This article discusses the condition of villagers in small towns who are difficult to get out of debt due to several factors such as lack of knowledge about simple financial management
- This method article discusses the needs analysis of the villagers on the economics
- This method article is the alternative basis for arranging a teaching material about overcoming the habit of debt through productive activities

Method Name: Needs Analysis

Keywords: Credit institutions, needs analysis, Households' debts, housewives.

INTRODUCTION

Indonesia is a country where most of its citizens live in villages. However, most of the villagers do not understand how to manage their finances so many of the people living in the village live in unfavorable economic conditions. In otherside, the village is an area that has natural potential. From these natural resources, villagers can use as ingredient of food and raw materials. Owned natural resources of village can be used as a driving force to promote economic development nationally^[1]. Almost every village has a potential that can be developed but some cannot happen because of several things such as human resources in the village that are not so good. This factor affects many things, including forming debt habits.

Economic problems are something that often happens in families, especially in rural communities with low incomes. One of the causes could come from the income received is not able to meet the needs of the family, thus triggering economic problems^[2]. The choice of behavior that is usually done in society to meet family needs by way of debt^[3] (Shohib, 2013) while the decision to loan tends to have no prior planning, whether or not you can pay installments on a regular basis.

Debt in household life currently plays a role in improving the quality of life, lifestyle, and other needs. With debt, household needs can be purchased, so that daily needs can be met^[4] (Herispon, 2018). Sometimes to pursue a household lifestyle and social recognition, the most likely considerations taken are consumptive in debt^[5] (Barba & Pivetti, 2009).

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No one would need debt if we could rent everything we want and need, under terms and conditions we find desirable, and at a cost equal to what it would cost to borrow money to buy^[6] (Anderson, 2017).

Sri Noerhidajati et.al.^[7] (2020) stated that Indonesian people were very vulnerable to debt; this vulnerability has continued to increase since 2017. Indonesian people, especially those who live in economic deprivation, mostly rely on debt to be able to meet their needs. However, it is often found that they do not understand how to manage debt. This is where a good understanding of the family economy is needed so that the debt taken can be used for productive things.

There are two types of debt, productive debt and consumer debt. Productive debt is often associated with healthy or good debt. It is called healthy or good because it is able to generate cash flow and increase assets in the future, which at the same time improves the quality of life^[8] (Tyson, 2006). Debt for these positive, productive activities is not often found in balleturi villages. The assumption that they are not well educated about the importance of family economic management is very strong. Researchers looked at this from their last educational background and how the debt earned was spent. If they are not given a series of economic education, there is a possibility that there will be a culture of debt that will be passed down to their children.

While consumptive debt according to Kagan^[9] (2021) Consumptive debt consists of personal debt owed as a result of purchasing goods used for individual or household consumption. Most household debt is consumptive debt where the debtor uses it for household needs or secondary needs that are not really needed. This fact is often found in balleturi villages, most residents only think about how to get goods that are considered to increase their prestige.

Most people with minimal income who are in debt do not think about the risks they will face^[10]. On average, residents who borrow money from credit institutions in Baleturi village are residents with low income. In an era where information can be obtained quickly, making them exposed to interesting things but difficult for them to buy directly and making debt the only option. As a result, the risks of debt such as having to pay in installments every month are not well thought out.

Credit problems that occur in rural communities require a solution in the form of economic education because economic education is the basic thing needed by humans, through economic education it is expected to increase the capability of economic management and productive activities so that prosperity can be realized. Meanwhile, with economic education, it is expected that a housewife not only has knowledge but is also required to have experience and personality regarding her knowledge so that individuals can have life skills in various fields, especially the economic field [11]. Economic education [12] teaches and sets an example in

terms of economics with the aim of showing good economic behavior, it is hoped that people who are educated are able to change their behavior according to the economic behavior being taught in an effort to meet their needs. The results of the study by Masithoh et al.^[13] hope that every family can increase the fulfillment of needs and desires or improve their welfare with various productive and consumptive economic activities.

Microfinance Institutions defined as a specially established financial institution to provide business development services and community empowerment, either through loans or financing in micro-scale businesses to members and society, deposit management, as well as providing development consulting services a business that is not solely for profit.^[14] Looking at the conditions in the balleturi village, the purpose of the credit institution is not working properly. The initial assumption was that the residents, especially housewives, lacked knowledge about how to manage debt and plans to repay it. There is no one to blame for this condition because the institution needs customers and villagers are interested in borrowing.

Lack of knowledge on the importance of debt management is also reflected in the way mothers - housewives in the way to repay the debt. The most common way used is to take on new debt to cover old debts. Of the 10 respondents, there are 8 people who use this method even though they are aware that they will be more in debt. Subsequent consumption growth should be positive because additional borrowing may well have been motivated by higher expected permanent income^[15]. What happened in Baleturi village was the opposite of how debt should be managed. This shows that these housewives need economic education.

Debt of course has a negative effect that will have bad consequences if it is not anticipated properly. Being in debt can affect your goals. When you are living paycheck to paycheck, that trip you wanted to take to visit friends or the house you want to buy are just too far out of reach^[16]. Having debt for housewives can result in the inability to meet other living needs because the funds they have are used to pay installments. If this happens then the desire to increase the standard of living becomes difficult. This is what happened to residents in the village of Baleturi. This is also the result of a lack of knowledge about how to manage debt. One more thing that is difficult to avoid from the negative effects of debt is the psychological impact such as prolonged stress. High financial debt relative to available assets is associated with higher perceived stress and depression, worse self-reported general health, and higher diastolic blood pressure^[17].

Economic education that can be done is non-formal economic education. Non-formal education is able to overcome gender imbalances and inequalities in dealing with rural poverty for socio-economic development, so that women can play a positive role as agents of development^[18]. The goal is to

create awareness in the community. Non-formal education plays a major role in improving community development related to education and providing skills to improve the community's economy. Non-formal education in Uganda research results^[19] shows that non-formal education can increase the participation of rural communities in government interventions to reduce poverty and increase income. Informal education is the right choice to provide knowledge about the family economy because the target learners are housewives with low educational background. There are several supporting reasons^[20] as stated by EuroEducation.Net (2021): 1) Study Whenever based on the self schedule, 2) It Is Less Stressful and More Relaxing, 3) students can pick any Form of studying, and 4) they are more Motivated than Ever.

The knowledge of debt management owned by the residents of Baleturi village is very minimal so that when they get the money they owe they do not have a solid plan on how to pay. This lack of knowledge including not being ready to set aside income to pay installments and opening new debts is the fastest solution for that. To be able to get out of debt may be quite difficult with this background but starting a simple economic education on family economic management based on their current economic problems which are dominated by debt.

This condition found by in rural communities in Nganjuk district, where families with low incomes are often entangled with debt problems. Such an alternative to debt is found in rural areas, especially housewives, many of whom become customers of credit institutions using the joint responsibility system. It is a payment system which carried out in groups with shared responsibility if there are customers who cannot fulfill their obligations. These institutions include PNPM, BTPN Syariah, Mekar, MBK, Amarta and Komida. People in debt are not used for productive activities but lead to consumptive purposes. The problems that exist in rural communities make

people tend not to be careful in economic activities because there is easy credit, which ultimately to meet their economic needs will dig holes and cover holes.

Economic education is expected to help housewives who are in debt to manage their family's economy. It not only provides knowledge, but also a skill that can be useful for them in the economic field in a simple way. The following is a flow chart of economic education that will be applied to women in the village of Baleturi.

The purpose of this study is to explore the causes of why rural communities in Nganjuk district are consumptive in credit and find out what housewives who are in debt need to be free from debt bondage. So that a solution will be found to develop a framework for non-formal economic education that is needed by mothers of credit institution customers so that they can be free from credit with a minimum target so that people are be careful in economic activities because of the ease of credit.

METHODOLOGY AND DATA COLLECTION

Research topic

In this study, the topic chosen was on the phenomena of debt culture in a village in East Java, Indonesia. This study revealed the factors that make people decide to go into debt in Indonesia. The phenomena studied in this study were mainly to reveal what do residents need to be free from debt gradually?

Research design

This study used a qualitative approach to obtain empirical data to answer research questions. The results of the researchers' initial observations in 20 sub-districts in Nganjuk Regency showed that in each sub-district there were almost the same conditions, there were credit institutions with joint

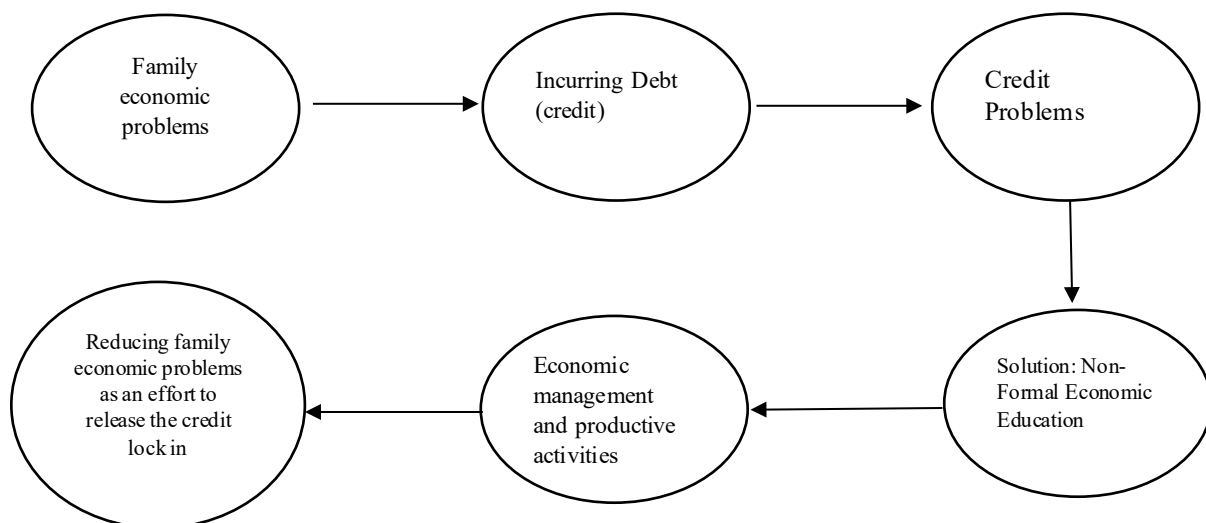


Chart 1. Flow of Economic Education in Baleturi Village

responsibility systems with their customers, housewives. Then, the researchers made observations and in-depth observations to one of the villages that became the place for saving and loan activities with the most joint responsibility system in Nganjuk district, the was village of Baleturi. There were six credit institutions that were used by housewives for debt; there were PNPM, BTPN Syariah, Mekar, MBK, Amarth and Komida. The research was conducted only in one village because the study was carried out as a basic material for non-formal economic education programs.

Data Collection Method

In-depth interviews were conducted by researchers with ten housewives of credit institution customers. The selection of research participants was based on the ability and willingness of respondents to provide the information needed to answer research questions^[21]. The selected research participants were all creditors with a joint responsibility system so that they could help to answer research questions while providing additional information for the research. One of the reasons why researchers chose to use in-depth interviews is because even though they are accustomed to debt, the topic of debt is a sensitive matter for the people in Baleturi village. In-depth interviewing is used in peace research to deepen and sharpen our understanding of the complexities of conflict-ridden societies^[22].

In this study, purposive sampling technique was used to select participants with predetermined characteristics, conditions and individuals with extensive information that needed to be studied. In this study, twelve housewives who were customers of credit institutions identified based on the criteria for age 20-60 years and the last level of education. Where two people were not in school, two were junior high school graduates and the remaining two were high school graduates. The respondents have something in common because they both owe in financial institutions. In addition, they also both have debts in more than one financial institution.

Data obtained through in-depth interviews usually implies a smaller sample. A list of questions based on the initial concept of non-formal economic education was developed to apply cluster analysis which was used to determine based on the needs analysis of the customer informants of the credit institution. The researcher chose to review the informant's feedback by analyzing the necessary needs and then interpreting it related to the purpose of this study.

Data Analysis Stages is the last step with data collected. According to Miles and Huberman^[23], analytical activities consist of three activity lines that occur simultaneously, namely data reduction, data presentation, and drawing conclusions/verification. Data analysis techniques used in qualitative research include transcript of interview results, data reduction, analysis, data interpretation and triangulation. From the results of data analysis, conclusions can then be drawn.

RESULTS

Perception of housewives to debt

The main finding of this study is the perception of housewives who are customers of credit institutions involved in this study. Data collection was done by interacting directly with participants to understand their experiences, thoughts and knowledge so that it could help develop the framework of non-formal economic education.

Debt is not a bad thing if it is used for useful things and there is a planned way to repay the debt. This accuracy in planning was not met by the researcher in the observations made. These mothers do not yet have an idea that debt should be used for productive activities.

The factors that make housewives decide to get into debt are quite varied, which are converging on the desire to fulfill secondary needs. Of the 20 mothers interviewed, 16 stated that they used borrowed funds to buy things that actually did not need to be bought, such as the latest mobile phone even though they already had an old cell phone that could still be used, facial skin care, and buying electronic goods. With expenses that exceed income, it is very difficult for the mothers who are in debt to be free from debt bondage unless the housewives decide to start productive activities according to their abilities and needs as follows:

Family economic management in Paying Debt (Joint Responsibility)

The top need of mothers - housewives who are in debt is how to understand the family economy and how to implement it. Based on in-depth interviews, most of the housewives admitted that what they imagined after receiving funds from crediting institutions was to buy things they didn't really need, such as smartphones, skin care packages and electronic goods. Based on BKKBN^[21] Family Economic Resilience is a very strong foundation of the Indonesian nation's economy defense, especially in facing various demands of the family's economic needs. The role of parents is important in the family not only to earn a living but is also expected to form a good family economic resilience.

The purpose of this microfinance institution with a joint responsibility system is to provide capital to its customers, housewives, to help the business. In general, the rules that must be obeyed by customers are: 1) Be present on time, 2) pay installments according to obligations, 3) use financing for business, 4) business results for family welfare, 5) be jointly responsible if there are customers who do not fulfill their obligations. Rural communities are more familiar with the term HAUST (Present, Installment, Business, Prosperity, and Joint Responsibility). However, what happens to the community is that the availability of credit provides easy facilities for disbursing funds without using collateral, making

them accustomed to doing credit. In the joint responsibility system, all decisions must go through a deliberation process during group meetings. This means that all members can be involved in the group decision-making process. Because it was decided together, the consequences of that decision must be shared [24]

So far, the joint responsibility system don't make housewives of credit institution customers carried out financial management well, observations made by researchers regarding the economic behavior of housewives of credit institution customers still behave consumptively when earning income. So that in their daily life they are stuck with debt, what happens is digging holes, closing holes.

Based on the results of observations and in-depth interviews with housewives of credit institution customers with a joint responsibility system, the results obtained are:

The joint responsibility system is a strong reason for villagers to take debt. They feel that this method can lighten the debt they are currently living. This method of paying debts is the top consideration for villagers in taking loans. What they know in this way is that the installments that must be paid become lighter.

Thorough of Borrowing and Saving

Borrowing is mostly done by households with economic problems because it is to cover expenses that are greater than income. Considerations that is less often used, so vulnerable to being trapped in debt. High debt costs are often generally paid for with new debt, known as robbing Peter to pay Paul.

Meanwhile, saving has not become a routine habit in the household. The research findings show that some mothers are not used to saving regularly.

Saving is an important financial behavior that provides an individual with psychological security and boosts his/her overall sense of well-being [25]. The need for the right method of saving is urgently needed by housewives in balleturi. The easiest way is to make sure that by saving, financial security will be guaranteed. Moreover, the needs of the housewives are not too expensive.

The number of mothers who do not save makes the money they hold is never more than what is needed so that saving is impossible. Installment expenses make saving quite difficult. In general, not having extra money to save is the top reason for these housewives not to save. This is an important indication to do two things, namely the necessity to provide simple financial management education and start productive activities according to their respective abilities.

Productive activities: growing vegetables in the yard

Vegetables are necessities that are consumed by families every day, especially for rural communities. Growing vegetables in the yard of the house provides double benefits like decorating the house and adding to the freshness of the atmosphere, the vegetables grown can of course meet food needs. Even if the harvest is abundant, it can be sold and increase the family's income. Planting these vegetables can be done around the yard by directly planting in the ground if the land is large, while if it is narrow, polybags can be used, hydroponics as the medium.

Table 1: Respondents' answers about the joint responsibility system

No	Information	Summary of respondents' answers
1.	Place to loan	Housewives of credit institution customers borrow more than 1 place as much as 75%, while only 1 place 30%
2.	Debt for productive or consumptive activities	Customers borrow for 20% productive activities while 80% for consumptive activities
3.	Productive activities carried out	Housewives do not have productive activities that can increase family income such as trading or raising livestock.
4.	Source for installment payments	Credit installments do not come from a definite source, including debt, husband's work wages, selling goods owned
5.	Financial planning	So far, no planning has been carried out on income and expenses used to meet needs

Table 2: Respondents' answers about saving habits

No	Information	Summary of respondents' answers
1.	Housewives with farm labor backgrounds.	Assuming that having an account is a complicated thing because to take cash you have to go to the bank first. In addition, the amount of money they have is too little to save in the bank.
2.	Women with the background of housewives.	Assuming that the bank account is only a tool to receive funds by transfer without any intention of saving.
3.	Housewives with an entrepreneurial background	Assuming that saving is just putting money temporarily in the bank that will be taken again in the not too distant future.

To increase the income and the economy of housewives who are customers of credit institutions, it is necessary to make a way to grow vegetables around the yard of the house by taking into account the available yard area. Vegetable planting is very necessary as an effort to meet the needs of the family because vegetable prices fluctuate and sometimes the price is very expensive.

Planting vegetables can be an alternative for the housewives because they have a yard large enough to plant various kinds of vegetables. In addition, the price of vegetable seeds is also not so expensive. Housewives can plant whatever vegetables they feel will be useful for them first as the main consideration and then sell them as additional installments.

Culinary productive activities

Baleturi Village is located in a location that is difficult to reach because it is far from urban areas or the center of the economy. This can be an advantage where the price of raw materials to produce culinary products becomes cheaper. In addition, mothers already have kitchen equipment so this business only requires raw materials and the right marketing method. Based on interviews, some mothers are interested in producing "Peanut Cracker" because it does not require a lot of capital. The results of the needs assessment show that housewives who are in debt realize that they need skills in managing simple finances and productive activities that can be done immediately.

DISCUSSIONS

Being trapped in debt is definitely not what the women in the village of Baleturi want. However, the numbers of housewives who are in debt shows that when they decide to go into debt, they do not think long. They mostly consider the convenience provided by credit institutions such as unsecured loans. The promotion method of credit institutions play a big role in providing references for debt, but housewives are the ones who decide whether to borrow or not. The results of this research show that of the 20 people who were visited by the marketing department of the credit institution, they decided to get into debt because they were interested in the credit agency's promotional materials.

Managing family finances is an effort to maintain the sustainability of family life. So, it is a basic skills needed that every household to have. Where with successful family economic planning and management, it can help someone manage his life and his family in order to get out of debt or "rob Peter to pay Paul". Financial problems in the family in general are greater expenses than income, and irregular amounts and times of receiving income. Financial management helps housewives to be more skilled in setting priorities for the use of money so that expenses can be balanced with income, so that

family needs can be met. Understand the amount of income and expenses, prepare a budget, and Control the budget.

The skills to manage a budget or money are needed by indebted housewives of Baleturi, simple skill that can be useful for these housewives in managing finances. Based on observations, many housewife do not make a plan for the income they get each month and the money they get is mostly in the form of cash. This form of cash, according to some housewife, makes it easy for them to spend money. The reason for not opening an account is that the amount of money is not much and in the end it has to be spent so that going to an ATM will only a hassle.

The work background of housewives has a fairly large contribution in the use of debt proceeds. Women as housewives, all use the proceeds from the debt to buy consumptive needs such as skin care packages, cell phones, and clothes. Women with housewife backgrounds do not have a plan on how to pay monthly installments and only rely on their husbands' monthly income. On the other hand, debtors with agricultural labor backgrounds use the proceeds from the debt for productive or inventory purposes, such as buying bicycles, paying children's school fees, and buying electronic equipment. Against this background, the funds owed are not so much.

Based on interviews, housewives were not given any kind of education on how to manage debt. These institutions easily provide loans without considering the debt history of the previous credit history and the ability to pay in installments later. The husband's work background is indeed considered, but it is used to determine the loan limit only. For example, the background of the borrower's husband is a farm laborer, so the maximum amount of funds that can be borrowed is Rp. 2,000,000. At first glance it is not that much, but the amount is not received in full, there are still administrative cost and interest rates that can be considered quite high.

From the background of the work, it can be concluded that what is needed by mothers who are in debt is knowledge of how to use funds borrowed from credit institutions. Knowledge needed is how to use borrowed funds for productive purposes such as increasing capital. The most important thing is how to plan how to return the loan funds on time without doing the practice of digging holes and closing holes.

Based on the results of in-depth observations and observations, the researchers developed a framework for non-formal economic education to improve the capability of economic management and productive activities for mothers of credit institution customers as follows:

The target of this productive activity is to pay the monthly installments of the debts of housewives. For example, if there are housewives who have installments of Rp. 500,000 per month, they are required to earn a minimum profit of Rp. 500,000 per month. So the target must be met every month. They can also add other businesses if it is felt that the profits

Table 3: Productive Activities of Balleturi women

No	Material	Subject	description
1.	Managing Family Finance	Understanding the amount of income and expenses Preparing budget Controlling the budget	Identify sources of income and types of family expenses. Calculate the amount of family income and expenses each month Understand the difference between “needs and wants” Develop a scale of expenditure priorities to balance expenses with income Prepare financial budget Understand the importance of running the budget that has been made Knowing the choice of ways to control expenses Use the envelope system or keep a daily cash record
2.	Careful in borrowing and saving	Plan debt carefully Choose a credit institution Saving regularly Choose how and where to save	Make careful considerations and plans before getting into debt. Calculate and compare existing borrowing costs Comparing the choice of credit institutions in order to choose which one suits their needs Realizing the importance of saving regularly from the start Develop a saving plan in order to achieve financial goals Know how to save regularly Compare the choice of places to save according to their needs
3.	Productive activities by growing vegetables in the yard	Planning vegetable crops to be planted and how to market them	Knowing what types of vegetable plants can be planted in the yard and how to care for them. Develop a plan to which vegetable crops can be sold.
4.	Productive activities produce culinary products	Choosing culinary products that are easy and do not require too much capital.	Know how to select ingredients and produce culinary products Develop an easy way of marketing.

obtained cannot meet the target. Here the housewives are taught that the burden of debt they bear is equivalent to the burden of the business they do.

During the interview, it can be felt that the housewives who are in debt have a strong desire to get out of debt as soon as possible. Most feel that the debt they are carrying is too heavy a burden on the family's finances so that their standard of living will not improve in the near future. Mothers also realize that their knowledge of financial management is also very minimal. This finding is the basis for researchers to develop a framework for economic education for those who aim to immediately get them out of debt. This condition also shows that residents who are in debt have never received training or economic assistance before.

Seeing the condition of people who are in debt, economic education can be started by providing simple literacy on income management. Financial literacy can be defined as the 'process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being'^[26]

SUMMARY AND CONCLUSION

The majority of housewives in the village of Baleturi who owe credit to credit institutions are mothers with relatively low educational backgrounds and not so much income.

However, they are the target of marketing from credit institutions that offer loans on easy terms. Based on the results of the researcher's observations, 8 informants stated that they did not think twice about deciding to borrow because they were interested in the facilities offered without thinking about a plan for how to pay in installments. As a result, it is difficult for these mothers to be free from debt bondage for a long time. The most widely used method is to borrow funds from other credit institutions (Rob Peter to pay Paul). Providing non-formal economic education is one way to free balleturi villagers from debt. Starting with the ways they are already familiar, such as selling food, maximizing land and other productive activities.

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