

# Strategies for Choosing Investments in Urban Family Financial Management towards of a *sakinah* family in Semarang City

*Strategi Memilih Investasi dalam Pengelolaan Keuangan Keluarga Urban menuju Keluarga Sakinah di Kota Semarang*

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## Abstract

This study examines how the *sakinah* family criteria, which include a peaceful and prosperous family, are achieved. Specifically, it examines whether families have a strong economic foundation to meet their needs and plan. It explores the shifting



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thoughts, behaviors, and investment strategies of urban residents who work as factory workers, private employees, teachers, and civil servants. The research focuses on the transition from a rural lifestyle, characterized by communal patterns like *patembayan* (a type of community based on shared bonds), *gotong royong* (cooperation), and strong kinship, to an urban one that prioritizes association and individualism. The research was conducted in the Bukit Beringin Timur residential area in Semarang City. The neighborhood's location, surrounded by new industrial areas (Candi, Wijaya Kusuma, and Bukit Semarang Baru), reinforces this trend of individualism. The researchers employed the Asset-Based Community Development (ABCD) method to help the community understand its internal conditions and the potential for change. It was discovered that the shift from seasonal and agricultural income to consistent monthly salaries has fundamentally changed the mindset and behavior of urban communities. This is also reflected in their investment habits. Previously, investments were primarily focused on physical assets, such as agricultural land, plantations, and expensive gold jewelry. Now, residents are shifting to more accessible and affordable options, such as savings accounts, deposits, and gold bars, which can be paid in instalments. These new investments are primarily aimed at preparing for old age and retirement, rather than accumulating assets to be passed down to future generations.

**KEYWORDS:** *Investment, Urban society, Sakinah family*

## Introduction

Changes in the lifestyle patterns of urban communities from villages to cities require adaptation in good financial management to achieve a *sakinah* family.<sup>1</sup> The word *sakinah* is taken from the explanation of QS. Al Rum (30):21. In this verse, Allah explains the purpose of marriage, namely family comfort. As a descriptor of family, *sakinah* is a set of values used as a driving force in building a family structure that provides comfort in both this world and the hereafter.<sup>2</sup> A *sakinah* family is a family founded on a valid marriage, capable of fulfilling spiritual and material needs in a decent and balanced manner.<sup>3</sup> Balancing spiritual and material needs is no easy task for families, especially young urban families who have moved from rural to urban areas. Adapting to changes caused by differences in work culture, fulfilling needs, and planning for the future must be done quickly. Working as laborers under

<sup>1</sup> Hartaty Hadady et al., "Defining Financial Management Within Sakeenah Family," *Society* 9, no. 1 (2021): 302–18, <https://doi.org/10.33019/society.v9i1.312>.

<sup>2</sup> Siti Chadijah, *Karakteristik Keluarga Sakinah dalam Islam*, Rausyan Fikr. Vol. 14 No. 1 Maret 2018. ISSN. 1979-0074 e-ISSN. 9 772580 594187, h.115

<sup>3</sup> Subdit Bina Keluarga; Direktorat Bina KUA & Keluarga Sakinah; Ditjen Bimas Islam Kemenag RI, *Fondasi Keluarga Sakinah Bacaan Mandiri Calon Pengantin, Correspondencias & Análisis*, 2017.

contract requires them to work hard to meet long-term needs. This contrasts with life in villages where people work only to meet short-term needs.<sup>4</sup>

The National Housing Complex (Perumnas) Beringin Lestari, located in Bukit Beringin Timur, Ngaliyan District, Semarang City, is a state-owned enterprise (BUMN) managed by Perumnas to meet the community's housing needs. This housing complex is flanked by industrial areas: Tambak Aji and Wonosari sub-districts to the north, Wates sub-district to the south, and Bringin and Podorejo sub-districts to the east. Given the demographic conditions:<sup>5</sup>

Number of RT	:	66
Number of RW	:	12
Population	:	7.887
Number of KK	:	2.300
Female Population	:	3.912
Male Population	:	3.975

Residents of this housing complex were selected for community service because most of their families originated from rural areas, moved to the city for work, and then chose to reside there. The housing complex's mentoring program is primarily attended by housewives, as they are responsible for managing the family's finances. The role of a housewife requires extreme frugality and carefulness, especially in situations that require frugality, such as the COVID-19 pandemic.<sup>6</sup>

Financial planning for the future is often neglected due to the consumerist lifestyles of urban communities, limited incomes, and competitive environments. This contrasts with rural life, which relies on natural resources to meet daily needs, thus facing less significant challenges.<sup>7</sup> Many people are unaware of local potential (regional assets) and independent assets. By understanding their strengths and assets, it is hoped that the community will be aware and enthusiastic about participating as actors who take the initiative in all efforts to improve their lives.

<sup>4</sup> Raden Aryo Febrian, "Peran Ibu Rumah Tangga Dalam Manajemen Keuangan Keluarga Selama Masa Pandemi Covid-19," *Journal of Entrepreneurship, Management and Industry (JEMI)* 4, no. 3 (2022): 113–22, <https://doi.org/10.36782/jemi.v4i3.2236>.

<sup>5</sup> <https://gondoriyo.semarangkota.go.id/profil>, "No Title," n.d.

<sup>6</sup> Raden Aryo Febrian, "Peran Ibu Rumah Tangga Dalam Manajemen Keuangan Keluarga Selama Masa Pandemi Covid-19," *Journal of Entrepreneurship, Management and Industry (JEMI)* 4, no. 3 (2022): 113–22, <https://doi.org/10.36782/jemi.v4i3.2236>.

<sup>7</sup> Waspiyah et al., "Optimizing the Role of Village Community Institutions in Resolving Brand Disputes in Kenteng Village, Bandungan Subdistrict, Semarang Regency," *Indonesian Journal of Legal Community Engagement* 6, no. 1 (2023): 252–67, <https://jabar.kemenkumham.go.id/layanan-publik/pelayanan-hukum-umum/layanan->.

The sociological conditions of housing and urban identity drive changes in rural lifestyles, necessitating adaptation in many ways. In the village, the social culture of *Patembayan* is orderly and without rules, as it has become the order of life.<sup>8</sup> The availability of natural resources from agriculture, plantations, and rivers with fish is sufficient to meet their daily needs. A low consumer culture is present due to the lack of sellers and the fulfillment of daily needs. Income from seasonal harvests facilitates financial management and future planning.<sup>9</sup> Meanwhile, the lifestyle in the city is in the form of associations, all of which are regulated based on organizational structure.<sup>10</sup> Limited natural resources, a consumerist culture, and income derived solely from a monthly salary or wage need better financial management. Limited working age and being a laborer which is tied to time differ from village life where people work based on need.

The mentoring is expected to raise awareness among the community about mapping their potential, the meaning of money, and the importance of financial management. Limited working age and the lack of supporting natural resources in the city require them to manage their finances effectively and carefully to prepare for their future.

Several discussions about the importance of family financial planning and management have been written in several articles, including by Muhammad Mahfud et al.,<sup>11</sup> Lia Anitha Puspharini,<sup>12</sup> Ika Hartika,<sup>13</sup> Fahmi Ulin Ni'mah et al.,<sup>14</sup> Murniati Mukhlisin et al.,<sup>15</sup> This family economic planning and management is aimed at the welfare of the family or with the aim of building a *sakinah* family.

<sup>8</sup> Leny Nofianti and Angrieta Denziana, "Manajemen Keuangan Keluarga," *Marwah: Jurnal Perempuan, Agama Dan Jender* 9, no. 2 (2010): 192, <https://doi.org/10.24014/marwah.v9i2.481>.

<sup>9</sup> Muhammad Adzani, "Perubahan Desa Menjadi Kota (Studi Deskriptif Di Desa Tembung, Kecamatan Percut Seituan, Kabupaten Deli Serdang)" (Universitas Sumatera Utara, 2011), <https://repositori.usu.ac.id/handle/123456789/61557>.

<sup>10</sup> Soekanto, *Pengantar Sosiologi Hukum*.

<sup>11</sup> Muhammad Mahfud dkk, Strategi Pengelolaan Keuangan Keluarga: Meningkatkan Literasi Finansial Generasi Milenial, *Journal of Community Dedication* Vol. 5 No. 2 Mei 2025, h. 339-354

<sup>12</sup> Lia Anitha Puspharini dkk, Perencanaan Keuangan Keluarga Melalui Optimalisasi Komposisi Investasi Pada Tabungan, Asuransi Dan Reksadana Berdasar Prioritas Tujuan, *Jurnal Ekonomi Akuntansi*, Volume 1, Nomor 1, April 2016, h. 51 – 66

<sup>13</sup> Ika Hartika, MAnajemen Perencanaan Keuangan Keluarga, *Madani: Jurnal Ilmiah Multidisiplin*, Volume 1, Nomor 3, April 2023, e-ISSN: 2986-6340, h. 111-116

<sup>14</sup> Fahmi Ulin Ni'mah, Penguatan Financial Literacy Melalui Edukasi Manajemen Keuangan Keluarga di PKK RW 18 Kampung Ngorestan, Vol. 14 No. 1, pISSN: 2302-3937 eISSN: 2745-4223, h. 63 – 71,

<sup>15</sup> Murniati Mukhlisin dkk, *Sakina Finance..*

## Methods

This community service program utilizes the Asset-Based Communities Development (ABCD) method, an empowerment effort focused on family economic cooperation, inventorying the family's internal assets to achieve the criteria for a *sakinah* family. The approach to this community service program involves several stages:<sup>16</sup>

1. Discovering potential; The first step is to explore and dig up awareness of various potential economic resources and their use as a family financial management tool.<sup>17</sup> This was conducted through observation and interviews with 20 informants to gather data and information. The community service provider distributed a Google form link for the informants to complete one week prior to the FGD. The research data was then shared with the informants.
2. Building hope; At this stage, the assisted families were invited to remember their family dream that needs harmony, mutual assistance and financial support and good management towards a *sakinah* family.<sup>18</sup> In this stage, Mrs. Dr. Khoirotin Nisa, a practitioner and facilitator of Marriage Guidance from the Indonesian Ministry of Religion were invited for delivering a lecture.
3. Planning; After identifying their potential and hopes, the assisted families were trained to plan their family finances, accompanied by Mrs. Hj. Munif Kolifah, M.M (owner of Omah Santri and MSME(UMKM) activist).
4. Implementation; Guidance on how to manage finances well was carried out through a pre-test and then a post-test to measure the family's ability and effectiveness in managing finances and determining the right investment choices towards a harmonious family.

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<sup>16</sup> Ali Maskur Dkk, "Hasil Focus Group Discussion" (Semarang: Dokumen Laporan Pengabdian Masyarakat 2024, 2024).

<sup>17</sup> Dyah Nurani Setyaningsih Asih Kuswardinah, "Pendidikan Kesejahteraan Keluarga Sebagai Bangunan Karakter Anak Bangsa," *Jurnal Penelitian Pendidikan Unnes* 32, no. 1 (2015): 65–70, <http://lib.unnes.ac.id/36757/1>.

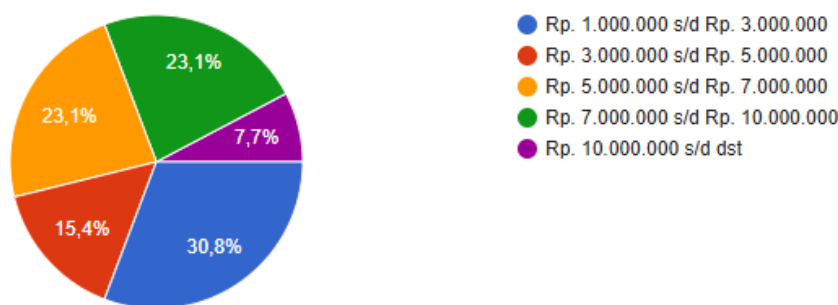
<sup>18</sup> Elva Imeldatur Rohmah and Arif Jamaluddin Malik, "Peran Wanita Untuk Mewujudkan Keluarga Sakinah Dalam Pemikiran Islam Klasik Dan Kontemporer," *Al-Hukama'* 12, no. 2 (2022): 96–112, <https://doi.org/10.15642/alhukama.2022.12.2.96-112>.

## Results and Discussions

Based on observations and explorations, urban residents of the Beringin Timur Gondoriyo Ngaliyan Housing Complex in Semarang City mostly earn their living from monthly salaries, not from crops or investments. However, when viewed from their salaries, their income is almost 70% above the Regional Minimum Wage (UMR). Sources of income are varied, with some coming from their husband and wife, others from their husbands alone, and some from their wives.

When viewed from the type of work, the assisted communities have various jobs, including government employees (ASN), factory workers, employees, entrepreneurs, MSME traders, and retirees.<sup>19</sup>

Table 1. Husband-wife income survey



From the data, it is shown that the income of urban communities varies from a minimum of 1,000,000 IDR to a maximum of 10,000,000 IDR per month with a constant family size of 2-3 children. There are still many (30.8%) family incomes below the UMR (Regional Minimum Wage), while other families are above the UMR. It is important for families with incomes both below and above the average to manage their family finances. Because this community service uses the ABCD method, whatever the community has is considered a potential that must be managed well. In addition to personal financial potential, natural potential such as a cool climate and a good environment also supports them.

In the second stage, the community was invited to build dreams and hopes. The speaker (Khoirotin Nisa') asked about individual hopes, family hopes, and community hopes in the FGD forum. Each participant was given a piece of paper to write down their dreams. Individual dreams varied, but the dream of every family was the same: to create a harmonious, eternal, and sakinah family, as well as their hopes as citizens for peace and harmony. The speaker explained that in order to form

<sup>19</sup> Arif Muttaqin Ali Maskur, "Field observation" (Semarang, 2024).



a *sakinah* family, the family must be built on four foundations: strong bonds, deliberation, mutual respect, and good relationships. The supporting indicator is the fulfillment of strong family needs as stipulated in the Decree of the Director General of Islamic Community Guidance No. 881 of 2017 concerning Guidelines for the Implementation of Marriage Guidance. The speaker also provided an understanding of the foundations of a *sakinah* family, the importance of fostering relationships, understanding family dynamics, and family financial management. In addition, participants were invited to discuss the four pillars of the family, namely *zawaj* (a pair of men and women who complement each other), *mitsaqan gholidzon* (being in a strong bond of promise, namely a registered marriage contract), *mu'asyaroh bil ma'ruf* (treating one's partner well according to religious teachings and ethics in society), *musyawarah* (discussing all problems, hopes, desires in building a family), and *taradhin* (believing that the pleasure of Allah SWT depends on the pleasure of the husband and wife).

Supporting materials in building and fostering a family such as cultivating love amidst their routine activities and children, family dynamics and phases in building a household divided into the first five years which are vulnerable due to economic pressures and family egos, determining priorities for self, children and family interests, tips for educating and choosing children's education so that they become pious, choices of halal, healthy and nutritious food intake, planning for old age as well as possible so that needs are met and can enjoy old age. These themes are topics discussed with the assisted community.<sup>20</sup>

Picture 1. Discussion with speaker



<sup>20</sup> Khoirotin Nisa', "Keluarga Sakinah; Harapan Dan Tantangan" (Semarang: Makalah FGD Karya Pengabdian Dosen Fakultas Syari'ah dan Hukum UIN Walisongo, 2024).

The third stage is planning. This stage begins with recording all income and creating a list of routine and non-routine expenses, prioritizing the needs of all family members. Rationalizing income and expenses is the basis for planning. Furthermore, training participants are encouraged to distinguish between primary, secondary, tertiary needs, and savings.<sup>21</sup> They need to set aside money to anticipate sudden needs such as illness, social donations and costs of returning to their hometown.

Hj. Munif Kholifah, owner of Omah Santri and a SME activist, emphasized that in a family, money and financial management are not the main foundation but the primary supporter. The amount of money cannot be used as a benchmark for happiness, but good management will maintain stability in managing family finances in the long term. Management plays a crucial role in determining priorities in achieving desired goals. Long-term and short-term desires are organized and managed with a shared commitment to easily achieve the goal of a *sakinah* family.

The first step in building urban family finances and re-committing to financial management is to strictly record all income and expenses.

“In principle, there is no such thing as phantom money that comes uninvited and leaves without leaving a trace,” said Mrs. Munif.<sup>22</sup>

One of the main points of discussion for achieving the dream of a *sakinah* family is consumer culture. In the pre-test stage, people are unable to differentiate between wants and needs, and many are even unaware of the dangers of online loans. Amidst the rise of digital culture, the market is at hand, becoming a threat to society. Numerous advertisements, tempting offers of buy-one-get-one discounts, and other promotional terms pose a difficult challenge. A hedonistic lifestyle also contributes to this, leading many urban families to engage in debt for secondary and even tertiary needs. Purchasing unnecessary items and debt are the beginning of unstable family financial management. It is crucial to manage children's snacking habits wisely, as this is the biggest challenge. Children's snacking habits are driven by the presence of shops along the streets, in front of residential alleys, and vendors, which attract the urge to buy. These facts are important considerations in family financial management.<sup>23</sup>

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<sup>21</sup> Erisa Aprilia Wicaksari, M Aulia Rachman, and Bogy Febriatmoko, “Sosialisasi Literasi Dan Manajemen Keuangan Keluarga Pada Masyarakat Kawasan Pesisir Tambak Lorok Semarang” 8 (2024): 996–1003.

<sup>22</sup> Munif Kholifah Sulistiyonngum, “Memahami Dan Mengelola Keuangan Keluarga” (Semarang: Makalah FGD Karya Pengabdian Dosen Fakultas Syari’ah dan Hukum UIN Walisongo, 2024).

<sup>23</sup> Ali Maskur, “Field observation.”



The key to financial management is to create a monthly budget based on income for all family members, considering the basic needs of each member. This is prioritized based on basic needs, secondary needs, tertiary needs, and other supporting needs. Rationalizing income and expenses is the primary reference point in planning. Set aside savings, prioritizing savings to anticipate unexpected needs such as illness, social contributions, and travel expenses, especially for urban communities. Prioritizing spending is key to financial management.

Picture 2. Discussion with speaker



The fourth stage is the implementation of the community service. As financial practitioners, the speaker took a pre-test before the financial management training, followed by a post-test. The pre-test was conducted using a Google Form application. Participants could answer using their mobile phones and immediately before the training began. The participants' answers were stored and not opened until the material and discussion were completed.

The discussion began by revealing the realities of the social conditions in the housing complex. It compared village and city life in terms of interactions among community members, new customs, behavioral patterns, and consumer behavior. These shifts are due to urbanization, creating new aspects of life.

Recap of the result of changes in understanding about investment

No	Name	Pre-test	Post-test
1.	Asri Kusumawardani	75	100
2.	Ch. Ari Kurniasari	80	100

3.	Khoirotin Nisa	65	90
4.	Tia Riana	75	90
5.	Nining Kristiani	70	100
6.	Indah Noviana	90	100
7.	Nuryati	80	100
8.	Listiyani	80	100
9.	ARIYANTHI DEVI	90	100
10.	Puji setiyani	65	100
11.	Maisyaroh	70	100
12.	Maryati	80	100
13.	Putri	85	100
14.	Marfuah	85	100
15.	Mutmainah	90	100
16.	Ulfah M	90	100

Income derived solely from a monthly salary or wage requires a change in behavioral patterns that must be managed to meet needs. However, the lifestyle of childhood and growing up in the village leaves a mark on seasonal financial management and reliance on natural resources (harvests). The investment model chosen for the future involves purchasing land, property, gold, and luxury goods with expensive prices. This means that for low- to moderate-income communities, this is difficult to achieve because salaries or wages are the primary source of income and only sufficient to cover monthly needs, without any other supporting income from natural resources, as in villages.

Savings investment is an absolute choice to ensure the sustainability of the future of urban communities.<sup>24</sup> It is based on:<sup>25</sup>

1. Slow adaptation of urban communities due to differences in social conditions and needs;
2. People tend to neglect financial management for the future;
3. Lack of knowledge about financial management.

The material delivery and discussion on savings and time deposits are interesting. Essentially, saving and deposits involve setting aside a portion of their income in advance to prepare for and anticipate future needs. Savings and deposits can be done independently or through a trusted financial institution, protected by the Deposit Insurance Corporation (LPS), either a cooperative or a bank. Savings

<sup>24</sup> Irawati Junaeni, "The Effect Of Fund Cash Flow, Fund Size, Expense Ratio And Turnover Ratio On Mutual Fund Performance," *International Journal of Science, Technology & Management* 3, no. 3 (2022): 660–72, <https://doi.org/10.46729/ijstm.v3i3.529>.

<sup>25</sup> Suparno Suparno, "Evaluation of the National Urban Community Empowerment Program," *Komunitas* 11, no. 1 (2019): 8–21, <https://doi.org/10.15294/komunitas.v11i1.15703>.

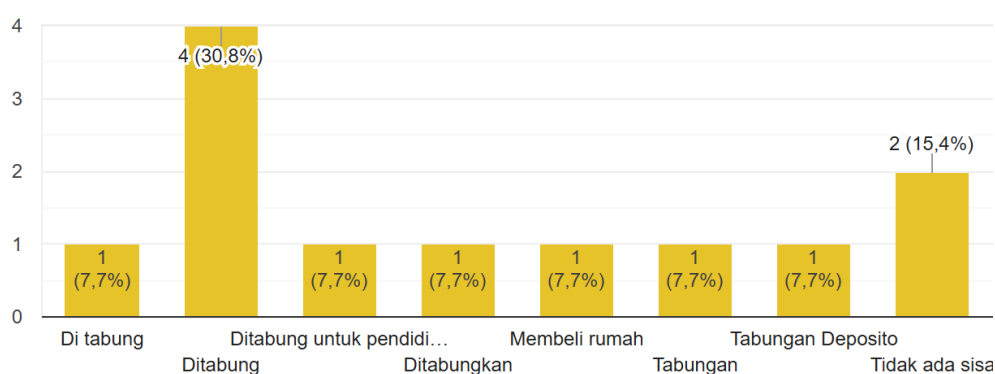
accounts come in many models and options, including savings for children's education, health, and retirement savings.

In general, healthy finances leave and maintain funds ranging from 6-12 times the cost of routine expenses after deducting family needs. For example, if routine expenses are around 3,000,000 IDR per month, then an emergency fund of 15,000,000.00 IDR is for urgent needs. Saving also serves to anticipate and prepare for predicted future needs such as education, wedding ceremonies, starting a business, and so on. These include enrolling in a favorite school, having a wedding ceremony, opening a shop, restaurant, renting, or buying a car.

Saving and deposits for financial security provide greater peace of mind to face future possibilities and events that require funds for their needs. The key to financial well-being is managing cash flow to adequately meet needs and prepare for a prosperous retirement. The key for achieving financial well-being is good financial management habits by saving regularly.<sup>26</sup>

Time deposits have higher interest rates. The larger the amount saved over a longer period, the greater the potential return. Careful selection of the deposit term can be calculated based on future needs for education or children's wedding expenses. After mentoring and training, the urban community at the Bukit Beringin Timur Gondoriyo Ngaliyan Housing Complex in Semarang shifted their investment choices to savings and time deposits. This was chosen because it was more realistic than other options.

Table 2. Changes in investment choices after mentoring



After calculating income and expenses based on the needs of family members, the assisted family decided to choose savings as their primary investment goal for the future. This was because their remaining income was insignificant, requiring them to

<sup>26</sup> Sulistiyoningrum.

save little by little. The flexibility of savings allows for immediate and measurable funding.

## Conclusion

Urban communities require rapid adaptation in financial management due to the differences in community patterns, consumer culture, and social life in villages and cities. Income derived from seasonal harvests and daily needs derived from abundant natural resources is replaced by a single source of income from wages or salaries. Investment choices in financial management are shifting from land, property, and jewelry to savings and deposits, which are more realistic and can meet measurable future needs.

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