

SOCIALIZATION OF FICTITIOUS INVESTMENT AND FINANCIAL MANAGEMENT FOR HOUSEWIVES IN SOMENGGALAN VILLAGE, JAMBIDAN, BANGUNTAPAN, BANTUL

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ABSTRACT

Today's society is facing a very complex economic situation. Savings are no longer profitable because the inflation rate is higher than the bank interest rate. People have begun to switch to investing by spending money or savings in the hope of making a profit in the future. Public participation in investment is increasing but it is often used by opportunistic parties for fraud. Fraud in investments is known as the fictitious investment. According to OJK data (2015), since the beginning of 2013 until 2014 OJK has received 2,772 public complaints related to investment cases and financial industry dispute with the amount of loss of 45 trillion rupiah.

We held a socialization of investment and financial management awareness for housewives in the villages of Somenggalan, Jambidan, Banguntapan Bantul as part of preventive measures in dealing with various investments offered in the community. This community service activity involved 30 participants who were enthusiastic and providing good responses during the activity. Based on the description of the activity, it can be concluded that the participants feel satisfied and happy with the socialization activity. The average pre-test score of participants was 11.48 with a standard deviation of 4.11 whereas the average post-test score of participants was 14.07 with a standard deviation of 4.27. There was an average increase in pre-test scores and post-test participants of 2.59. Participants can also use the personal budget worksheet well and it is expected to be used in everyday life.

Kata Kunci: Fictitious Investment, Financial Management, Housewife