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Analysis of Household Financial Management in Facing the Increase in Food Prices in RT 08, Aliantan Village, Kabun District, Rokan Hulu Regency

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Abstract
This study analyzes household financial management in facing rising food prices in RT 08, Aliantan Village, Kabun District, Rokan Hulu Regency, where recurring food-price increases place economic pressure on rural households, particularly those with unstable income working in the informal sector such as oil-palm farmers and daily laborers. The study employs a qualitative descriptive approach, with data collected through interviews, observation, and documentation involving seven housewives selected via purposive sampling, and analyzed through data reduction, data display, and conclusion drawing, validated through source triangulation. The findings show that household financial management in RT 08 remains simple and has not fully implemented systematic budgeting and financial record-keeping: housewives generally apply budgeting, planning, and joint decision-making with their husbands, but consistently fall short on the record-keeping component, largely because they do not view household finances as requiring the same detailed documentation as a business. In facing rising food prices, housewives apply strategies such as reducing the quantity and variety of food purchased, prioritizing basic needs, postponing non-essential purchases, and relying on loans or assistance from relatives in urgent situations. Households with financial planning and saving habits tend to maintain more stable food consumption than those without such planning. These findings indicate that well-planned financial management, and in particular more consistent record-keeping, plays an important role in sustaining family food security amid continuing food-price pressure.

Introduction

Economic activity is central to human life as the principal means of meeting both primary needs — food, clothing, and shelter — and secondary and tertiary needs. Within family economics, the household is the smallest unit responsible for member welfare through income, expenditure, and financial management activities. Prior research indicates that an imbalance between household income and expenditure can create economic pressure and even contribute to marital conflict, and Indonesian national statistics show that a majority of divorce cases are linked to economic factors and financial pressure, underscoring that household financial strain affects social as well as material stability.

Rising food prices are currently a pressing national issue affecting family economic resilience. National statistics recorded food inflation of 5.69% in 2023, with rice prices rising 10.8%, red chili 25.4%, and cooking oil 7.2%; at the provincial level, medium-grade rice in Riau Province rose from Rp13,200/kg in January 2024 to Rp15,600/kg in May 2024, red chili from Rp38,000/kg to Rp62,000/kg, and cooking oil from Rp14,500/liter to Rp17,200/liter over the same period. This has a significant impact on lower-income communities, particularly in rural areas such as Aliantan Village, Kabun District, Rokan Hulu Regency, where average rural household income remains below Riau's 2024 provincial minimum wage of Rp3,294,625 per month, while the share of

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household spending devoted to food has risen relative to prior years — indicating growing economic pressure, particularly for households with school-age children.

This pressure is directly felt by households in RT 08, Aliantan Village, where most residents work in the informal sector — as oil-palm farmers, plantation laborers, and casual day workers — with income that varies unpredictably month to month, leaving these households vulnerable to fluctuations in staple prices. Preliminary field observations indicate that household financial management in RT 08 remains simple and largely spontaneous: most housewives manage finances based on habit and experience, without clear budget planning or routine expenditure recording, and daily spending decisions are typically made in response to immediate need rather than any longer-term assessment of the family's financial capacity.

When food prices rise, housewives are the ones who most directly feel the impact. With unstable family income, price increases translate into significantly higher spending, forcing households to prioritize food needs, adjust the type and quantity of food consumed, and postpone other purchases deemed non-urgent; in some cases, housewives are compelled to borrow money from relatives or neighbors to meet daily food needs. Field observations further suggest that many housewives in RT 08 lack adequate understanding of the importance of planned household financial management: without expenditure records, they struggle to know precisely how much is spent on food versus other needs, leaving families without sufficient reserve funds to anticipate further price increases — a condition that creates not only economic pressure but also psychological burden for housewives carrying substantial responsibility for daily family provisioning.

Although Aliantan Village overall has developed considerably — classified as a "developing village" under the national Village Building Index, supported by oil-palm plantation activity that provides relatively stable income for many residents — this progress is not evenly distributed, and RT 08 remains one area where residents' informal-sector, unstable incomes leave them more exposed to food-price increases. While prior research has examined household financial management in the context of rising food prices, few studies have directly connected such management to family food security specifically in below-minimum-wage rural areas. This study addresses that gap by examining how households in RT 08, Aliantan Village, manage their finances in facing rising food prices, and how their strategies contribute to sustaining family food security.

Literature Review and Hypotheses Development

Household Financial Management Theory

This study draws on two complementary theoretical perspectives. Household Financial Management Theory, following Horne and Wachowicz (2016), frames financial management as a process encompassing planning, organizing, directing, and controlling financial activities — such as budgeting and spending — so that economic goals can be achieved effectively; within a household, this means managing income and expenditure to meet daily needs, maintain financial balance, and achieve economic stability. Family Food Security Theory, following FAO (2023), holds that family food security is a household's ability to provide sufficient, safe, nutritious, and sustainable food for all its members, determined not only by food availability but also by the family's ability to access and manage available resources; households with sound financial management are, under this view, better positioned to maintain food availability and nutritional adequacy when prices rise than households without careful financial planning.

Household Financial Management Procedures

Household financial management is commonly understood through four interrelated procedures: budgeting, planning, record-keeping, and decision-making. Budgeting refers to a systematic, formal plan for future spending, expressed in monetary terms and generally organized around four principles — treating the family as a distinct economic unit, setting shared financial goals, dividing responsibilities among family members, and distinguishing urgent from merely important needs. Planning is the art of managing finances toward effective, efficient, and beneficial ends, involving setting financial goals, analyzing current financial standing, and developing a concrete plan — spending less than what is earned and setting aside savings for long-term or urgent needs. Record-keeping is the regular collection of data on income and expenditure, allowing a household to know precisely how much is spent on each need and to evaluate its finances at the end of each period; without it, families struggle to build adequate reserve funds. Decision-making, finally, is the process of choosing among alternatives after calculation and consideration — in a household context, ideally made jointly by husband and wife through open communication, particularly for larger or longer-term financial commitments, to avoid misunderstanding and unplanned outcomes.

Rising Food Prices and Family Food Security

Recurring food-price increases are a persistent national challenge in Indonesia, weighing most heavily on lower- and middle-income households and requiring housewives to manage spending more carefully and limit non-essential purchases. Family food security, following FAO (2023) and Indonesia's National Food Agency (2023), comprises four dimensions: food availability (the quantity and variety of food accessible to a household, whether through own production, purchase, or assistance); access to food (a family's economic and physical ability to obtain needed food, which becomes constrained for lower-income households when staple prices rise); food utilization (how effectively a family uses available food to meet nutritional and health needs, shaped by a housewife's knowledge of menu planning, food storage, and nutritious food choices); and food stability (a family's ability to sustain availability, access, and utilization over time despite price fluctuations or economic shocks, supported by strategies such as saving, small-scale investment, or maintaining a household food reserve).

Previous Research

Table 1. Summary of Previous Research

Researcher (Year)	Research Object	Main Findings
Hasanah (2025)	Grenden Village, Jember Regency	Rising staple prices lead families to adjust spending and seek cheaper food alternatives; families with financial planning and Islamic economic principles are more economically stable.
Magfiroh (2025)	Kebonagung Village, Malang Regency	Sound financial management through budgeting, expenditure control, and saving improves household welfare; housewives play the leading role in setting spending priorities.
Ramadhani et al. (2023)	Betung Bedarah Timur Village, Tebo Ilir District	Rising staple prices significantly change household spending patterns; most housewives lack systematic financial records and manage finances spontaneously, adjusting through reduced consumption, deferred purchases, extra income, and borrowing.
Hidayah et al. (2024)	Rural villages, Indonesia	Rural households apply expenditure planning, deferred non-essential purchases, home food production, and income diversification to sustain food security; women's role in financial decisions is critical.
Noviriani et al. (2022)	Female accounting academics, West Kalimantan	Women play a dominant role in household financial planning and expenditure control, balancing consumptive and productive needs to sustain family economic stability.

Conceptual Framework

The two theoretical perspectives are complementary: Household Financial Management Theory provides the framework for how families organize their finances — through budgeting, planning, record-keeping, and decision-making — while Family Food Security Theory explains how the outcomes of that management affect a family's capacity to sustain food security under economic pressure. This study applies that combined framework to examine how housewives in RT 08, Aliantan Village, apply the four financial-management procedures in facing rising food prices, and how consistently or inconsistently applying them relates to their households' food security.

Research Methods

This study employs a qualitative approach with a descriptive research design, conducted in RT 08, Aliantan Village, Kabun District, Rokan Hulu Regency — an area selected because its residents' relatively lower economic condition, reliance on informal-sector income, and simple, unstructured approach to household financial management make it a relevant setting for examining how households manage food-related spending amid rising prices.

Informants were selected using purposive sampling, based on the criteria of residing in RT 08; being married for at least two years; having a limited or unstable household income; and having family dependents. Of the 51 heads of household in RT 08, screening against these criteria — 43 households with a housewife present, 37 married more than two years, 11 with limited income, and 9 with dependents — yielded seven housewives willing to serve as informants, a number considered sufficient to reach data saturation.

Table 2. Research Informants

Code	Years Married	Children	Occupation
Mrs. FT	11	3	Housewife
Mrs. JM	10	2	Housewife
Mrs. SR	16	3	Laborer
Mrs. LL	8	2	Small trader
Mrs. ER	13	3	Small trader
Mrs. IK	10	2	Home-based seamstress
Mrs. NR	4	1	Teacher

Source: Data processed by the researcher, 2026.

Data were collected through in-depth interviews on household financial management practices in facing rising food prices, and documentation, including village demographic and socioeconomic data and photographic/audio records of the interview process. Data were analyzed following the standard qualitative model of data reduction (focusing raw interview and observation data on the research question), data display (organizing findings into narrative, coded categories), and conclusion drawing and verification. Data validity was established through source triangulation, comparing responses across the seven informants and against supporting documentation.

Results and Discussion

Household Financial Management Process in Facing Rising Food Prices

Interview findings show that all seven informants adjust their household spending when food prices rise, though the specific strategy varies. Mrs. FT and Mrs. JM prioritize essential and fixed expenses — particularly children's school costs — before other needs, and reduce non-essential purchases when prices increase. Mrs. SR combines her own and her husband's income, prioritizing large and fixed expenses first, and responds to price increases not by cutting items from her usual purchases but by buying smaller quantities of each. Mrs. LL, whose husband's plantation-labor income is irregular, estimates needs before receiving income and relies on her small trading business to cover daily food costs, similarly reducing purchase quantities rather than eliminating items. Mrs. ER combines her husband's carpentry income with her own trading income, using each gradually as needs arise, and buys just enough food to get by during price increases. Mrs. IK manages her husband's roughly Rp100,000 daily income from selling somay by budgeting on a weekly rather than daily basis, considering this more economical and better able to absorb price increases, and keeping any daily surplus for monthly obligations. Mrs. NR combines her husband's income as a school caretaker with her own as a substitute teacher, prioritizing her young child's needs and fixed obligations such as savings groups, insurance, and motorbike installments, and responds to price increases by adjusting purchase quantities rather than the range of items bought.

Across informants, the most common response to rising food prices was reducing purchase quantity while maintaining the same range of food items — rather than eliminating food categories altogether — alongside prioritizing fixed and essential obligations before allocating remaining funds to daily food needs.

Budgeting

Budgeting practices among the seven informants generally followed a similar pattern: prioritizing mandatory, fixed expenses — children's school costs, electricity, savings, home installments — before allocating remaining funds to daily food needs. Mrs. FT, Mrs. JM, and Mrs. LL budget large fixed expenses immediately upon receiving their husband's income; Mrs. SR, Mrs. ER, and Mrs. IK combine their husband's income with their own before budgeting; Mrs. FT additionally has a small oil-palm plot providing supplementary income and a financial buffer, occasionally supplemented by borrowing from relatives ahead of harvest for urgent needs such as school fees or installment payments. Mrs. NR's household differs in that her husband manages the larger, fixed monthly expenses directly, leaving Mrs. NR to budget only for daily essential needs.

Planning

All seven informants reported engaging in some form of financial planning, generally prioritizing longer-term or larger needs — children's school costs, staple needs, unexpected expenses, savings, and fixed monthly bills — before allocating the remainder to daily consumption. Mrs. FT plans around her children's educational needs given the number of children still in school; Mrs. JM and Mrs. LL plan fixed obligations (school fees, electricity, internet, installments, insurance) before staple purchases; Mrs. SR plans only for school fees and utility bills, since her household does not shop on a strict monthly cycle; Mrs. ER and Mrs. IK plan monthly fixed obligations first, checking pantry stock before planning staple purchases; and Mrs. NR plans only her own share of daily needs, since her husband manages the larger fixed monthly obligations directly. Several informants noted that plans do not always unfold exactly as intended, but regarded this as a normal part of household life rather than a planning failure.

Record-Keeping

In contrast to budgeting and planning, record-keeping was the procedure most informants had not consistently adopted. Mrs. FT keeps no written records, relying instead on memory for large expenses such as school fees. Mrs. JM recorded expenses only in the early period of her marriage, stopping once she had children. Mrs. SR records only her children's school costs. Mrs. LL keeps no records at all, retaining only payment receipts for installments and utilities. Mrs. ER records only large, fixed expenses — school fees, electricity — when she has time to do so. Mrs. IK keeps no records, retaining only some payment receipts, which are not always saved. Mrs. NR does not record transactions at all, since her husband manages the household's finances.

Most informants explained this pattern by noting that they do not believe household finances require the same detailed record-keeping as a business or office, while some cited a lack of free time or motivation to record expenses in detail. Even so, several informants retained payment receipts — for school fees, property tax, or electricity — as an informal substitute for systematic records.

Decision-Making

All seven informants reported making household financial decisions jointly with their husbands rather than unilaterally, particularly for larger or longer-term commitments such as home installments or children's education costs. Mrs. FT, Mrs. JM, Mrs. SR, Mrs. LL, Mrs. ER, Mrs. IK, and Mrs. NR each described discussing significant expenses with their husbands before deciding, while some, such as Mrs. ER and Mrs. IK, noted that smaller, routine purchases — daily groceries, utility payments — were typically decided independently. This consistent pattern of joint decision-making for major financial matters reflects deliberate coordination intended to avoid misunderstanding between spouses over household finances.

Overall, the analysis indicates that household financial management among the seven informants has not yet been applied in a fully planned and systematic way. Budgeting, planning, and decision-making are practiced reasonably consistently and in line with theory — prioritizing large, fixed obligations before daily needs, and involving both spouses in major decisions — but record-keeping remains the weakest component, applied only partially or not at all, largely because informants do not perceive household finances as requiring business-style documentation, alongside constraints of time and motivation. This finding is consistent with Ramadhani et al. (2023), who similarly found that housewives facing rising staple prices generally lack systematic financial records and manage finances in a comparatively spontaneous manner. The consistent finding that record-keeping, specifically, remains underdeveloped — even where budgeting and planning are practiced — suggests it is a distinct and addressable gap in strengthening household financial resilience.

Implication and Conclusion

Conclusion

Based on the analysis and discussion, it can be concluded that: (1) in facing rising food prices, housewives in RT 08, Aliantan Village apply strategies such as avoiding non-essential purchases and spending according to need to limit household expenditure, though income and expenditure recording remains inconsistent — with some informants recording only when income is received, some only for large or fixed expenses, and daily expenses generally left unrecorded, limiting the overall effectiveness of their financial record-keeping; and (2) of the four household financial management procedures, informants consistently apply budgeting, planning, and decision-making — prioritizing large and fixed needs, planning longer-term obligations first, and always involving husbands in financial decisions — but record-keeping remains the weakest and least consistently applied procedure, despite informants' general awareness of its importance, largely due to limited free time and motivation for detailed recording.

Recommendations

Housewives in RT 08, Aliantan Village are encouraged to deepen their understanding of, and more fully practice, sound household financial management. In particular, alongside budgeting, planning, and decision-making, households are encouraged to adopt consistent income-and-expenditure record-keeping, which would allow better control over household income and spending. Building the self-confidence and habit needed to apply planned financial management consistently is likely to support greater household harmony and welfare over time.

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