

## Premarital Training as an Effort to Prevent Divorce Caused by Financial Problems

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### ABSTRACT

During the COVID-19 pandemic, the divorce rate in Indonesia increased. The increase in divorce is caused by many factors including financial problems. In this case the financial factor does not always mean that the household has no income at all, but rather mistakes in managing household finances. The Research and Community Service Institute of Lepisi Higher Education held Premarital guidance at the GPIB Samaria Church, Tangerang city. The purpose of this activity is to provide basic financial knowledge to couples who are getting married so that they are scientifically prepared to manage young household finances and minimize the rate of divorce caused by financial problems.

**Keywords:** divorce; premarital guidance; covid-19; financial

### INTRODUCTION

#### Introduction:

Divorce rate in Indonesia Based on data from the Central Statistics Agency (BPS), there were 447,743 divorce cases throughout 2021. This figure jumped to 53.5% compared to the previous year of 291,677 cases. Divorce can occur due to various factors. According to the BPS report, economic factors are one of the biggest causes of divorce in Indonesia, namely as many as 113,343 cases and this condition has been exacerbated due to the COVID-19 pandemic that has hit. One of the ways to avoid divorce caused by financial problems is by providing knowledge in managing household finances through "Premarital Guidance" activities.

Pre-wedding comes from two words, namely pre which means "before" and marriage is a physical and spiritual bond between a man and a woman as husband and wife with the aim of forming a happy and eternal family (household) based on Belief in One Almighty God. As it is known that marriage must be prepared as well as possible so that it can go through the storms that will occur in the household. One of the things that must be prepared by a couple who will get married is about finances. Financial knowledge can be obtained by pre-marital couples in pre-marital counseling.

Premarital Guidance is the process of directing or providing assistance provided by academic counselors in the form of material and advice before entering into an inner and outer bond as husband and wife which aims to form a happy family as well, so that individuals have mental and physical or material preparation in the marriage stage and so that households have the preparation of strong resilience in dealing with problems from internal and external influences. Researchers conducted premarital guidance activities at GPIB Samaria-Tangerang Church.

GPIB Samaria Church is one of the churches in Tangerang City. This church provides a place of worship for Christians for routine Sunday worship, and also provides premarital counseling.

The premarital guidance provided is in the form of health guidance which is filled in by health workers, law which is filled in by legal practitioners, and economics which is filled in by the author and the team.

For this reason, the writer has the following objectives to be achieved:

1. Participant pre-marital couples understand how to manage household finances well.
2. Participants can avoid financial problems in young households.
3. Participants can prepare a future budget.
4. Participants can prepare a future budget.
5. Participants avoid financial risks in the household.

## IMPLEMENTATION METHOD

### Implementation Method

The implementation of premarital counseling was carried out at the GPIB-Samaria Church, Jln. TMP Taruna, Tangerang City on Sunday, 12 June 2022 11.00 s.d. 12.30 WIB. Couples who are about to get married have registered themselves at the GPIB-Samaria Church as many as 8 (eight) people or 4 (four) pairs.

The Community Service Program (PkM) for Pre-Marriage Training is specifically for young people and prospective bride and groom at the GPIB Samaria Church who will soon be getting married in June and July 2022. However, this service was carried out during the COVID-19 pandemic where there was no allows for in-person training with a gathering of the general public, so activities are carried out a maximum of 5 pairs and if more are carried out online. The decision to do this online is also made for couples who are far away or out of town.

This pre-marital training method is held in a hybrid manner, namely face-to-face and through the zoom meeting application. The zoom video conferencing application is felt to be effective in creating interaction for each participant both visually, in writing and orally, and is also effectively used during a pandemic like today.

This training method belongs to the category of community education. Training is an activity that focuses on increasing one's abilities with techniques to increase knowledge and skills as well as changing attitudes (Nurhayati,2018). Family finance pre-marital training has the goal of increasing knowledge for young people and prospective couples about the intricacies of marriage and how to build a harmonious household and avoid financial problems.

## RESULTS OF ACTIVITIES

The results and discussion of the Community Service Program (PkM) Premarital Training at the GPIB Samaria Church, Tangerang City, are as follows:

1. The resource persons for the training consisted of three presenters, namely Ms. Weri Aprilia S.E., M.Ak, Mr. Ronald Tehupuring S.E., M.Ak. and the moderator is Mr. Roberto Tomahuw, S.E., M.M.
2. Training participants, namely prospective wedding couples who are registered at the GPIB Samaria Church, both those who come directly to the Church and those who go through the zoom meeting application.
3. Arrangement of training events

In order for the series of PkM Premarital Training activities to run systematically and smoothly, the service team makes the agenda as shown in the table below:

<b>Time</b>	<b>Event</b>	<b>Theory</b>	<b>Responsibilities</b>
11.00-11.10	Opening	Opening Prayer	Roberto Tomahuw, S.E., M.M.
11.10-11.20	Welcome and Introduction	PkM program and background	Roberto Tomahuw, S.E., M.M.
11.20-12.00	Submission of Materials	Family Financial Planning	Weri Aprilia, S.E.,M.Ak.
12.00-12.30	Discussion	Question and answer	Ronald Tehupuring, S.E.,M.Ak.
12.30-12.40	Closing	Closing Prayer	Roberto Tomahuw, S.E., M.Ak.

4. The training participants already know why there is a need for a financial plan, especially for young couples, the participants already know how to plan the right finances, the participants already know the importance of having healthy finances and financial health standards, then the participants already know what the solution is if finances experienced unhealthy conditions, and the participants already knew the ideal family budget standards for current and future needs.
5. Documentation



(Picture 1: Opening ceremony by Mr. Roberto Tomahuw)



(Picture 2: Background Introduction to the PkM Program by Mr. Roberto Tomahuw)



(Picture 3: Presentation of Material by Ms. Weri Aprilia)





(Picture 4: Presentation of Material by Ms. Weri Aprilia)



(Picture 5: Presentation of Material by Ms. Weri Aprilia)



(Figure 6: Discussion and Q&A by Mr. Ronald Tehupuring)

## CONCLUSION

The positive impact of the pre-marital training which was carried out in the midst of the COVID-19 pandemic was to reduce the number of divorces in Indonesia caused by financial problems. Financial problems themselves are not interpreted as a partner who has no income, but a fault in the household's financial budget, causing financial problems that cannot be overcome and have an impact on divorce.

The new knowledge possessed by prospective married couples is a provision for them to overcome household financial problems that will be faced and as a reference in planning for the future of the household.

The success that will be achieved from this program is the awareness of the couple, of their rights and responsibilities as husband and wife with good cooperation in the household.

## THANK-YOU NOTE

This community service is part of the mandatory activities as tridharma of higher education. This activity would not have taken place without good cooperation between Lepisi College and the GPIB-Samaria Church which has allowed us to carry out community service. Therefore, our Lepisi Higher Education community service team would like to express our deepest gratitude to the GPIB-Samaria Church, especially to Mr. Pdt. Jimmy H.K Iroth, M.Si, Toel as chairman of the Samaria-Tangerang GPIB Congregational Council who allowed us and provided a place for us to carry out this premarital guidance activity.

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