Jurnal Pemberdayaan Ekonomi (JPE)
ISSN: 2828-9471, Vol 5, No 1, 2026, 25-37 https://doi.org/10.35912/jpe.v5i1.7043

Household Financial Management Among the Community Within the Nyori or Passolo Tradition in Jeneponto Regency

Nabila Nabila[1*], Wa Ode Rayyani[2]
Universitas Muhammadiyah Makassar, Makassar, Indonesia[1,2]
nabilabilha0101@gmail.com[1*], waode.rayyani@unismuh.ac.id[2]

Article History
Received on 12 December 2025
1st Revision on 9 January 2026
2nd Revision on 28 January 2026
Accepted on 15 February 2026

Abstract
Purpose: This study analyzes how households in Jeneponto Regency manage their finances while meeting the demands of the Nyori or Passolo tradition, and identifies the effect of this tradition on family economic conditions.
Methodology: A descriptive qualitative approach grounded in phenomenology was used, focusing on households in Jeneponto Regency that actively practice the Nyori or Passolo tradition. Data were gathered through in-depth interviews and observation, then analyzed following the Miles, Huberman, and Saldana model, with source and technique triangulation to check consistency.
Results: Households in Jeneponto Regency apply several financial strategies, including setting money aside specifically for the tradition, curbing consumptive spending, and drawing on supplementary income such as harvest proceeds to meet Nyori or Passolo obligations. The tradition carries clear economic consequences while also reinforcing social solidarity and kinship ties.
Conclusions: A household's success in sustaining the Nyori or Passolo tradition depends heavily on its financial planning capacity, which allows economic needs and social obligations to be balanced.
Limitations: The study is confined to households in Jeneponto Regency with a limited number of informants, so the findings cannot yet be generalized to all communities with similar traditions.
Contribution: The study enriches scholarship on household financial management within a local cultural context and offers a reference point for government and community efforts to strengthen family financial literacy.

Keywords: *Cultural Tradition, Household Financial Management, Jeneponto Regency, Nyori, Social Solidarity*

How to Cite: Nabila, N., & Rayyani, W. O. (2026). Household Financial Management Among the Community Within the Nyori or Passolo Tradition in Jeneponto Regency. *Jurnal Pemberdayaan Ekonomi*, 5(1), 25-37.

1. Introduction

Household financial management is a family's capacity to plan, organize, and control the use of its financial resources to meet both present and future needs. Sound financial management helps a family reach economic well-being, lowers the risk of financial hardship, and strengthens its ability to cope with unexpected needs. Research shows that financial literacy, financial attitude, and financial behavior all carry a significant influence on the quality of household financial management (Pradinaningsih, & Wafiroh, 2022; Aksa, & Afrian, 2022).

In Indonesian community life, household financial management is shaped not only by economic factors but also by the social and cultural values that develop within a community. Various local traditions often call for the economic participation of community members as an expression of social solidarity and the upkeep of kinship ties (Du, Jordaan, & Van, 2024; Baltgailis, Mensikovs, & Sipilova, 2024). Traditions of this kind reflect the presence of strong social capital in Indonesian community life. One tradition still preserved by the people of Jeneponto Regency is the Nyori or Passolo tradition. This tradition is a form of giving, in money or in goods, to a family holding a particular event, such as a wedding, a thanksgiving gathering, or another customary occasion. The tradition carries the values of mutual cooperation, togetherness, and helping one another among community members. At the same time, carrying out this tradition can also produce economic consequences for a household, particularly when the spending involved exceeds a family's financial capacity (Zahra & Anoraga, 2021).

The Nyori or Passolo tradition illustrates the complex interaction between cultural obligations and household financial decision-making. On the one hand, participation in this tradition strengthens social relationships, maintains community cohesion, and provides households with social support networks that may become valuable resources during difficult economic conditions (Sayuti, Taqiuddin, Evendi, Hidayati, & Muttaqin, 2023; Ambarwati, Rahayu, & Kamilia, 2023). On the other hand, the expectation to contribute financially can create additional pressure on household finances, especially for families with limited income and weak financial planning capabilities. Therefore, effective household financial management within this cultural context requires households to balance social responsibility with economic rationality by allocating resources appropriately, preparing financial priorities, and avoiding excessive financial burdens. This condition highlights that household financial management in traditional communities cannot be understood solely from an economic perspective but must also consider cultural norms, social expectations, and the role of social capital in shaping financial behavior (Finley, 2021; Zahra and Anoraga, 2021).

Several studies find that the level of financial literacy, income, lifestyle, and financial behavior all affect a family's ability to manage household finances. Families with sound financial planning tend to be better able to adjust their social and cultural spending without disrupting the family's basic needs. Conversely, weak financial management capacity can produce an imbalance between household income and expenditure (Lestari, 2024). Based on this background, the present study aims to analyze how the people of Jeneponto Regency manage household finances while meeting the demands of the Nyori or Passolo tradition, and to understand the effect of this tradition on family economic conditions.

2. Literature Review

2.1 Household Financial Management

Household financial management is the process of planning, organizing, implementing, and monitoring a family's financial resources so that its financial goals can be achieved effectively. Sound financial management covers budgeting, spending control, saving activity, and the management of debt and investment. Financial literacy is an important factor shaping a person's ability to make sound financial decisions (Pungki, Hapid, & Bachri, 2025).

Research by Selviana, Putri, and Rahman (2024) shows that financial literacy, financial attitude, and financial behavior have a positive effect on financial management among housewives in Indonesia. Lestari (2024) similarly finds that financial literacy, income level, and education level have a positive effect on household financial management. At its core, household financial management concerns not only the ability to organize income and expenditure, but also reflects a family's ability to build lasting economic resilience. Amid an increasingly dynamic economy, households are required to adapt to a range of changes that can affect their financial condition, such as rising prices for basic goods, shifting income levels, emergencies, and evolving social demands within the community. Financial management therefore needs to be carried out in a planned way so that a family can meet its present needs without neglecting future needs (Bai, 2023).

The capacity to manage household finances is closely tied to how a family makes economic decisions. Every decision taken, whether related to consumption, saving, or the use of funds for social needs, has an effect on the family's overall financial condition. Households that can make rational financial decisions tend to enjoy a higher level of well-being because they make effective and efficient use of the resources available to them. Conversely, financial decisions not grounded in careful planning risk creating an imbalance between income and expenditure, raising the risk of financial hardship (Ari, Prayitno, Fikriyah, Dinanti, Usman, Prasetyo, Nugraha, & Onishi, 2024).

According to Noviriani, Sari, and Putra (2022), good household financial management can be achieved by applying the functions of financial management within family life, namely planning, organizing, implementation, and evaluation of fund use. Planning is carried out by setting financial goals based on agreed needs and priorities. Organizing follows through allocating funds across various needs such as consumption, education, health, savings, and social needs. Implementation is the stage where funds are actually used according to the plan, while evaluation is carried out to assess the effectiveness of fund use and to correct any shortcomings found during the financial management process (Compen & Schelfhout, 2019).

Household financial management is also shaped by a family's level of awareness about the importance of planning for the future. Families with a long-term orientation are generally more disciplined about setting aside part of their income for saving or investment. This habit brings considerable benefit because it can serve as a source of economic protection when a family faces unexpected risks. Funds kept through savings or investment can be used to meet children's education costs, health expenses, or other emergency needs without disrupting the household's financial stability (Fox & Bartholomae, 2020).

Andrianingsih and Asih (2022) explain that sound financial literacy can improve a family's ability to manage its finances in a more directed way. Knowledge of how to draw up a budget, manage debt, save, and invest allows a household to make sounder decisions that fit its financial condition. A high level of financial literacy also helps a family avoid consumptive behavior that can reduce its capacity to save and increase the risk of future financial problems.

In practice, household financial management is shaped not only by economic factors but also by the social and cultural environment in which a family lives. In communities with strong social ties, such as the community of Jeneponto Regency, social needs are often an important component of household spending. Customary events, family gatherings, religious activities, and various forms of social participation all require a non-trivial allocation of funds. Households therefore need to take this social factor into account when drawing up a budget so that social obligations can be met without disrupting the family's basic needs. This condition shows that success in household financial management is determined not only by the amount of income received but also by a family's ability to arrange its spending priorities. A family with a high income does not necessarily have a sound financial condition if it lacks adequate management capacity. Conversely, a family with relatively limited income can still achieve economic stability if it manages its finances with discipline and in line with the needs that matter most (Irfan, 2017).

Furthermore, effective household financial management can have a positive effect on family well-being overall. Families with a stable financial condition tend to be better able to meet basic needs, improve the quality of education for family members, maintain health, and prepare for a better future. Financial stability can also reduce the household conflict that often arises from economic problems. Household financial management is thus not merely a tool for regulating the use of money, but also a means for creating family well-being and long-term economic resilience.

2.2 The Nyori/Passolo Tradition as Social Capital

The Nyori or Passolo tradition is a form of mutual cooperation culture that has developed among the people of Jeneponto. In this tradition, community members give assistance to a family holding a particular event as a form of social solidarity. The tradition carries cultural value and also serves an economic function, since it can help ease the cost burden of hosting an event. Nyori or Passolo can also be seen as a form of social investment that provides long-term benefit to the community. A person's participation in the tradition builds a reciprocal relationship that creates mutual trust among community members, and that trust becomes the central foundation for building a strong and lasting social network.

In rural community life, close social relationships often serve as a source of support when facing economic difficulty. The existence of the Nyori or Passolo tradition therefore plays a role not only in maintaining the cultural identity of the Jeneponto community but also in contributing to a social support system capable of strengthening the collective economic resilience of the community.

According to the concept of social capital, strong social relationships can create cooperation, trust, and economic support within a community. Traditions of mutual assistance such as Nyori or Passolo show that social interaction can serve as a resource that supports the economic resilience of families and communities (Situngkir & Prasetyo, 2015).

The Nyori or Passolo tradition can also be understood as a social mechanism that functions to maintain the continuity of relationships among community members through a repeated exchange of assistance. In rural communities, social relationships are built not only through family closeness but also through active involvement in various communal activities. Participation in the Nyori or Passolo tradition creates a social bond that strengthens a sense of belonging to the community, so that people feel more motivated to help one another when facing a particular need or problem. This condition shows that social capital is formed not only through the existence of a social network, but also through the community's active participation in sustaining the values of togetherness passed down across generations.

The presence of social capital within a community has a significant influence on that community's ability to build social and economic resilience. When community members have close relationships and a high level of trust, the process of exchanging information, assistance, and support runs more effectively. In the context of the Nyori or Passolo tradition, the assistance given by community members is not only material in nature but also carries moral and social support that strengthens ties between individuals. The tradition therefore functions as a means of reinforcing social solidarity, which is one of the important foundations of rural community life.

Research by Maulana and Wardah (2023) explains that social capital plays an important role in strengthening community resilience because it builds a community's capacity to face various social and economic challenges. Social capital grounded in trust, norms, and social networks allows a community to build more effective cooperation in resolving problems faced together. In the Nyori or Passolo tradition, this cooperation is visible through the community's willingness to provide assistance without being compelled, based instead on a collective awareness of the importance of maintaining social relationships within the community.

Beyond strengthening social resilience, the Nyori or Passolo tradition also carries an economic value that can help a community reduce the cost burden of holding various social activities. A collectively organized system of assistance allows the hosting family to receive support from those around it, so the costs involved are not borne entirely alone. Under certain conditions, this mechanism can function as a form of informal social protection that helps a community cope with limited economic resources. The tradition therefore makes a real contribution to maintaining the balance between a community's social needs and its economic capacity.

Aritenang (2021) finds that social capital has a positive effect on the economic performance of rural communities because it can increase cooperation, coordination, and trust in economic activity. This finding shows that strong social relationships can become an asset supporting a community's economic development. In the context of Nyori or Passolo, the social network formed through this tradition can become a source of support that helps the community obtain various forms of assistance when facing an economic or social need. Another important aspect of the Nyori or Passolo tradition is the principle of reciprocity underlying the reciprocal relationship within the community. Reciprocity creates the belief that assistance given now will be repaid with similar support in the future. This principle not only strengthens social relationships but also creates a sense of security because the community feels it has a reliable support network available when a particular need arises. Reciprocity makes the Nyori or Passolo tradition more than a cultural activity; it also functions as a social mechanism contributing to the stability of community life.

Research by Ari, Hasanuddin, and Syamsuddin (2024) shows that reciprocal relationships and social capital play an important role in supporting sustainable rural community development. Reciprocal relationships grounded in trust and cooperation can create a social environment conducive to the development of various economic and social activities within a community. In the Nyori or Passolo tradition, this principle is reflected in the community's habit of helping one another in various activities, creating a mutually beneficial and sustainable relationship.

The Nyori or Passolo tradition also contributes to preserving the value of mutual cooperation, one of the identity markers of Indonesian culture. That value teaches the importance of togetherness, care, and social responsibility toward fellow community members. These values carry not only social benefit but also a positive effect on a community's ability to face the social changes brought by modernization. By continuing to preserve the Nyori or Passolo tradition, the community not only maintains local cultural heritage but also preserves the social capital that serves as a source of strength in communal life. Taken as a whole, the Nyori or Passolo tradition shows that social capital can become a resource of strategic value for a community. Through the trust, social networks, cooperation, and principle of reciprocity contained within it, the tradition can strengthen social solidarity while also supporting a community's economic resilience. The existence of the Nyori or Passolo tradition is therefore important, both as part of the cultural identity of the Jeneponto community and as a social mechanism contributing to the well-being and continuity of collective community life.

Beyond creating reciprocal relationships among community members, the Nyori or Passolo tradition also shows how social capital functions as a resource that can be used to support a community's social and economic life. In various sociological studies, social capital is understood as a community's capacity to build cooperation based on trust, shared norms, and the social networks it possesses. The presence of social capital matters because it allows a community to obtain support that cannot always be obtained through formal mechanisms. In a community that still upholds the culture of mutual cooperation, social capital is often one of the factors that determines whether a community's social resilience is strong or weak (Lukiyanto & Wijayaningtyas, 2020).

The Nyori or Passolo tradition reflects a social norm that encourages community members to help one another across various aspects of life. This norm does not merely function as a behavioral guideline; it also creates a moral obligation for community members to maintain the social relationships that have already been built. When a person takes part in the tradition, they are not only giving assistance to a party in need but are also strengthening a social network that can provide support in the future. The relationships formed through this interaction become a social asset with real value for the continuity of community life. Herdiyanti (2024) explains that a range of studies in Indonesia show that social capital contributes to community resilience, participatory development, and the strengthening of social relationships grounded in trust and cooperation. Social capital allows a community to face various social challenges by drawing on its collectively held social network. In the context of Nyori or Passolo, the social network formed through the tradition can help a community obtain support when facing a particular economic or social need. The tradition thus functions not only as a cultural activity, but also as a social mechanism that strengthens the community's capacity to face the various changes occurring in its surroundings.

The presence of the Nyori or Passolo tradition also shows that mutual cooperation remains a living value in the community. Through participation in social activities, community members build a relationship grounded in mutual trust and shared responsibility. These values play an important role in creating social solidarity capable of preserving harmonious relationships among community members. The higher the level of community participation in the tradition, the stronger the social network formed within the community (Rahmatika, Widyaningsih, & Al, 2024).

Warham and Lestari (2025) find that mutual cooperation practice functions as socioeconomic capital capable of strengthening a community's economic resilience through cooperation, mutual assistance, and the maintenance of sustainable social relationships. Their research also shows that a weakening of mutual cooperation practice can reduce a community's social capital and undermine its capacity to cope with various economic challenges. This finding shows that the continuity of the Nyori or Passolo tradition carries real significance, since the tradition helps maintain the social capital that serves as a source of strength for the community in everyday life.

From a broader perspective, the Nyori or Passolo tradition can be seen as a form of social capital that connects cultural, social, and economic aspects at once. The tradition not only preserves the cultural identity of the Jeneponto community but also creates a social support system that helps the community meet its economic needs through a mechanism of mutual cooperation and reciprocal relationships that have continued across generations. The existence of the Nyori or Passolo tradition is therefore one of the important social assets in strengthening solidarity, increasing community participation, and supporting the community's sustainable economic resilience.

2.3 The Relationship Between the Nyori/Passolo Tradition and Household Financial Management

Carrying out the Nyori or Passolo tradition requires financial readiness on the part of every household. Families with sound financial planning capacity tend to be better able to allocate part of their income toward social obligations without disrupting the family's main needs. Conversely, families without sound financial planning risk facing economic pressure due to the high level of social spending they must bear (Febriana & Sriyatun, 2026). Household financial management is therefore an important factor in maintaining a balance between preserving local culture and family economic well-being. The Nyori or Passolo tradition can provide social and economic benefit, but it also requires sound financial management capacity so that it does not create a financial burden for the household (Thomas, Nur, & Indriaty, 2024).

A household's success in carrying out its social obligations through the Nyori or Passolo tradition depends heavily on the family's ability to set financial priorities. Every income received needs to be allocated in a planned way across various needs, such as consumption, education, health, savings, and social and communal needs. Good planning allows a family to hold a reserve of funds that can be used when it must take part in a social activity, so that this spending does not create excessive economic pressure.

Research by Rahmatika, Widyaningsih, and Al (2024) shows that financial literacy and financial attitude affect a household's ability to manage its finances effectively. Individuals with a good understanding of finance tend to be better able to draw up a budget, control spending, and make financial decisions suited to their economic condition. In the context of the Nyori or Passolo tradition, this capacity matters so that a family can determine a form of participation that matches its financial capacity without having to sacrifice the household's main needs.

On the other hand, spending related to social tradition often requires careful consideration because it involves both economic and social aspects at once. A family considers not only its financial capacity but also the social norms in force within the community. Financial decisions within a household are therefore often shaped by a desire to maintain social relationships and preserve harmony within the community. The ability to balance these two aspects becomes one of the important indicators of successful family financial management.

Research by Lopa, Rahman, and Yusuf (2024) shows that a good level of financial literacy helps households understand the importance of long-term financial planning, budget management, and spending control. This knowledge allows a family to be better prepared to face the various needs that arise in communal life, including needs related to tradition and social activity. Furthermore, the relationship between the Nyori or Passolo tradition and household financial management can also be seen in a family's ability to maintain long-term economic stability. Households with sound financial management are generally able to meet their social obligations without having to reduce savings, sell productive assets, or seek additional loans. Conversely, less effective financial management can create a financial imbalance that undermines family well-being.

Pungki, Hapid, and Bachri (2025) explain that sound financial behavior carries a significant effect on household financial condition. Financial literacy and the ability to manage finances appropriately can help a family meet a range of economic needs, whether routine or related to communal social activity. This finding shows that financial management capacity is an important factor supporting the continuity of a social tradition that requires the economic participation of community members.

3. Research Methodology

This study uses a qualitative research method with a phenomenological approach to gain an in-depth understanding of how the community of Jeneponto Regency manages household finances while meeting the demands of the Nyori or Passolo tradition. The phenomenological approach was chosen because the study focuses on the experience, perception, and meaning that community members attach to the tradition. The study was carried out in Jeneponto Regency, South Sulawesi. Research informants consisted of community members who had been involved in the Nyori or Passolo tradition, either as givers or as recipients of Passolo. Informants were selected using purposive sampling, taking into account each informant's degree of involvement in carrying out the tradition.

Data collection was carried out through in-depth interviews, observation, and documentation. Interviews were used to explore information related to household financial management strategies, the reasons behind participation in the Nyori or Passolo tradition, and the economic impact felt by households. Observation was carried out during community social activities connected to the Nyori or Passolo tradition. Documentation was used to complement the research data in the form of field notes, photographs, and other supporting documents. Data analysis was carried out using the model developed by Miles, Huberman, and Saldana (2014), covering data reduction, data display, and conclusion drawing. Data validity was tested using source triangulation and technique triangulation to ensure the consistency of information obtained from various sources.

Figure 1. Documentation of an interview session

Figure 1 shows several community members present at the interview location. Because a number of people at that location met the criteria for an informant, namely having been involved in the Nyori or Passolo tradition, interviews were conducted in turn with each informant individually. The documentation therefore shows several community members gathered in one place, even though the interview process itself was carried out separately with each informant one at a time.

4. Results and Discussions

4.1 Community Understanding of the Nyori/Passolo Tradition

The results show that the community of Jeneponto Regency views Nyori or Passolo as a cultural heritage carrying a high value of mutual cooperation and social solidarity. The tradition serves as a means of strengthening kinship ties and social relationships among community members. Most informants consider participation in Nyori or Passolo a form of social responsibility that must be fulfilled.

"Nyori itu memang adat ta dari dulu. Dari kecil saya sudah lihat orang tua selalu ikut passolo kalau ada keluarga atau tetangga yang punya acara. Menurutku, tradisi ini bagus karena mengajarkan ta untuk saling bantu dan saling peduli. Jadi walaupun sedikit yang bisa dikasih, yang penting ada niat membantu." (Informant 1, Hayati Samsiah, 41 years old)

"Kalau di kampung, Nyori bukan cuma soal kasih uang atau beras. Yang paling penting itu menjaga silaturahmi dan menghargai keluarga atau tetangga yang lagi punya acara. Makanya hampir semua warga tetap ikut sesuai kemampuan masing-masing." (Informant 2, Kasmawati, 38 years old)

"Menurut saya, kalau tradisi ini tidak dijaga, lama-lama bisa hilang. Padahal dari Nyori inilah hubungan keluarga dan tetangga tetap dekat karena saling membantu saat ada kebutuhan." (Informant 3, Rostiani, 37 years old)

This finding is consistent with Situngkir and Prasetyo (2015), who explain that the nyumbang tradition in Indonesia functions as a mechanism of social solidarity while also carrying an economic dimension within rural community life. Community understanding of the Nyori or Passolo tradition is not limited to the dimension of mutual cooperation and social assistance, but is also tied to an awareness of preserving a cultural heritage that forms part of the identity of the Jeneponto community. Based on the interview results, informants regard the tradition as part of the social life inherited from earlier generations, one that still carries relevant value in community life today. Participation in the Nyori or Passolo tradition is therefore viewed as a form of respect for the cultural values that have become a guide in communal life.

The community also understands that the continuity of a tradition is heavily influenced by how far community members remain involved in maintaining and preserving it. That involvement is visible not only in the carrying out of activities but also in the effort to instill the values of the tradition in the younger generation. Through this process, the Nyori or Passolo tradition functions not only as a social activity but also as a means of passing down cultural values that strengthens the identity of the local community. This finding is consistent with Widodo (2024), who explains that community participation in cultural preservation arises from an understanding of the benefits culture brings to community social life. When a community understands the value contained within a tradition, it becomes more motivated to maintain and develop that culture as part of its community identity.

In addition, the research results show that the community views the Nyori or Passolo tradition as a medium capable of strengthening social relationships among community members. Through the tradition, community members have an opportunity to interact, strengthen a sense of togetherness, and build more harmonious relationships. This condition is consistent with the findings of Husen and Putri (2023), who show that local cultural activity can serve as a means to strengthen social relationships while also raising community awareness of the importance of cultural preservation.

Furthermore, the continuity of the Nyori or Passolo tradition is also shaped by the sense of ownership the community feels toward its local culture. Community members who feel the tradition is part of their identity tend to have a greater commitment to maintaining its continuity. Rifdah and Giriwati (2024) explain that success in cultural preservation is determined largely by the active participation of the community in maintaining the values and cultural practices passed down from generation to generation.

4.2 Household Financial Management within the Nyori/Passolo Tradition

The community of Jeneponto applies several strategies in managing household finances so that it can keep participating in the Nyori or Passolo tradition. These strategies include setting aside part of monthly income, saving specifically for social needs, cutting consumptive spending, and drawing on harvest proceeds or supplementary income. This finding supports the research of Agustianti, Putra, and Ramadhani (2023), who state that the ability to draw up a budget and control spending is an important factor in household financial management.

Table 1. Household financial management strategies within the Nyori/Passolo Tradition

Financial Management Strategy	Frequency
Saving specifically for the tradition	12
Setting aside monthly income	10
Reducing consumptive spending	8
Drawing on harvest proceeds	7
Using a reserve fund	5

Table 1 show that the financial management strategies applied by the community are not aimed solely at meeting day-to-day household needs, but also at anticipating the social needs that arise from carrying out the Nyori or Passolo tradition. The presence of the tradition leads community members to develop an awareness of preparing a dedicated fund that can be used when they must contribute to a family member or relative holding an event. This awareness shows that household financial management within the Jeneponto community cannot be separated from the influence of the cultural values that develop within their social environment.

Some informants revealed that preparation of funds for social activity is carried out well before the event takes place. These funds are usually obtained from savings, supplementary income, or a family's side business. This pattern shows that the community has developed an economic adaptation mechanism that allows it to keep participating in the tradition without disrupting the household's basic needs. The capacity to make this kind of adaptation is one form of financial management that supports the continuity of the tradition in community life.

"Biasanya saya sama keluarga menyisihkan sedikit uang setiap bulan. Tidak banyakji, tapi cukup supaya kalau ada undangan passolo kami tidak bingung lagi cari uang. Jadi kebutuhan rumah tetap aman dan kewajiban di masyarakat juga tetap bisa dipenuhi." (Informant 4, Pak Rahman, 47 years old)

"Sebelum kasih passolo, kami biasa bicara dulu di rumah. Kami lihat dulu bagaimana kondisi keuangan saat itu. Kalau rezeki lagi banyak ya bisa kasih lebih, tapi kalau lagi kurang tetap ikut sesuai kemampuan, karena yang penting niat membantu." (Informant 5, Agustina, 50 years old)

"Yang penting kebutuhan rumah dulu dipenuhi, baru sisanya dipakai untuk passolo." (Informant 6, Rudianto, 50 years old)

According to Andrianingsih and Asih (2022), the capacity to manage household finances is shaped by an individual's level of understanding of managing income, expenditure, savings, and financial planning. Households with a good understanding of finance tend to be better able to allocate their financial resources effectively in line with the needs they face. This finding is consistent with the condition of the Jeneponto community, which strives to integrate social needs into family financial planning.

In addition, the research results show that family involvement in the financial decision-making process affects the success of household financial management. Decisions about the size of a contribution within the Nyori or Passolo tradition are generally discussed together by family members, so that the spending carried out remains within the family's economic capacity. This process shows that household financial management is not only an economic matter but also involves communication and cooperation among family members. Noviriani, Sari, and Putra (2022) explain that effective household financial management requires the involvement of all family members in the planning process and in financial decision-making. Such involvement helps a family determine spending priorities and reduces the risk of financial problems arising from unplanned use of funds.

4.3 The Impact of the Nyori/Passolo Tradition on Household Finances

The research shows that the Nyori or Passolo tradition produces both positive and negative effects on household financial condition. The positive effects include strengthening social solidarity, helping families that are holding an event, functioning as a form of community social capital, and cultivating a culture of mutual cooperation. The negative effects include an increase in household spending burden, social pressure on lower-income families, and the potential reduction of funds allocated to basic needs when not accompanied by sound financial planning.

This finding is consistent with Pradinaningsih and Wafiroh (2022), who show that financial literacy and financial attitude affect a household's ability to manage its finances. Beyond providing social benefit, the Nyori or Passolo tradition also has an effect on household spending patterns. The results show that some community members regard the contribution given within the tradition as a form of social investment that can bring benefit in the future. When a family gives assistance to another community member, that family gains the confidence that it will receive similar support when facing a comparable need in the future. Spending carried out is therefore viewed not merely as a cost, but also as an effort to build a social relationship that can bring economic and social benefit over the long run.

From the perspective of household economics, the presence of the Nyori or Passolo tradition also encourages the community to build better financial readiness. Community members who actively participate in the tradition tend to pay closer attention to their spending pattern and try to maintain financial stability so that they can continue meeting their social obligations. This condition shows that a local tradition can become a factor influencing community financial behavior in everyday life.

"Kadang memang terasa berat kalau pendapatan lagi kurang, tapi tetap diusahakan karena malu juga kalau tidak ikut passolo." (Informant 7, Dahlia, 45 years old)

"Yang penting jangan dipaksakan. Kasih saja sesuai rezeki ta, karena orang juga pasti mengerti." (Informant 8, Nengsih, 43 years old)

Even so, the research results also show that the economic impact produced by the Nyori or Passolo tradition differs from one household to another. For families with a stable income, the contribution given generally does not create a meaningful financial problem. For families with a low or unstable income, by contrast, this social obligation sometimes becomes a challenge because spending must be adjusted to the family's economic capacity. Lestari (2024) explains that income level and education level affect a household's ability to manage its finances. Households with a better income generally have greater flexibility in meeting various needs, including the social needs that arise in communal life. This finding shows that the impact of the Nyori or Passolo tradition on household economic condition is strongly shaped by each family's economic capacity. Overall, the results show that the Nyori or Passolo tradition carries a dual role in community life. On one hand, the tradition strengthens social solidarity and provides economic benefit through community support. On the other, the tradition requires sound financial management capacity so that community participation can continue over the long run without reducing household well-being.

5. Conclusions

5.1 Conclusion

This study shows that the Nyori or Passolo tradition still holds a strong position in the social life of the community of Jeneponto Regency. The tradition is preserved not only as a cultural heritage, but also as a means that strengthens social relationships, a sense of togetherness, and care among community members. Community participation in this tradition shows that social values remain an important consideration in everyday life. The research findings also show that households make various efforts to adjust their financial condition to the social demands arising from the Nyori or Passolo tradition. Planning the use of income, setting aside reserve funds, and controlling spending are steps taken so that social obligations can be met without neglecting family needs. This shows that financial management capacity plays an important role in maintaining a balance between economic interests and social responsibility. Alongside the benefit of strengthening solidarity and social support in the community, the Nyori or Passolo tradition can also produce certain economic consequences, particularly for families with limited income. The continuity of this tradition therefore requires sound financial management capacity so that the social benefit obtained can continue to be felt without creating excessive economic pressure on the household.

5.2 Research Limitations

This study has limitations that deserve attention in interpreting the findings obtained. The scope of the research is limited to the community of Jeneponto Regency, so the findings produced reflect the social, cultural, and economic conditions that have developed in that particular area. Differences in community characteristics in other regions could produce different results if a similar study were carried out at a different location. In addition, the study uses a qualitative approach that centers on the experience and views of informants. This approach provides an in-depth understanding of the phenomenon being studied, but it cannot yet describe the statistical magnitude of the influence of each factor related to household financial management within the Nyori or Passolo tradition. The findings of this study are therefore oriented more toward understanding the phenomenon than toward generalizing the results.

5.3 Directions and Future Study

Based on the research findings, the community is expected to keep preserving the Nyori or Passolo tradition as part of a local cultural wealth that carries the values of togetherness and social care. In carrying it out, the community needs to take each household's economic capacity into account so that participation in the tradition does not create financial hardship for the family. Improving understanding of household financial management also deserves attention, whether through formal education or outreach activities involving local government and other relevant institutions. Knowledge about budget planning, saving habits, and spending management can help the community face social and economic needs in a more directed way.

For future researchers, the study of the Nyori or Passolo tradition can be developed by involving a more varied number of informants and a broader geographic scope. Further study could also examine the relationship between income level, financial behavior, and participation in cultural tradition, so as to obtain a more comprehensive picture of the dynamics of household financial management within the context of local culture.

Acknowledgement

The author extends appreciation to all the informants who gave their time and shared information throughout this research. Thanks are also due to the supervising lecturer, family, and the various parties who provided motivation and support so that this study could be completed. It is hoped that this research can bring benefit to the further development of scholarship on household financial management and local culture.

Author Contributions

NN contributed to conceptualization, data collection, interviews, data analysis, writing of the original draft. WOR contributed to supervision, methodology validation, review and editing of the manuscript.

References

Agustianti, R., Putra, A., & Ramadhani, S. (2023). Perencanaan anggaran dan pengendalian pengeluaran dalam pengelolaan keuangan rumah tangga. *Jurnal Manajemen Keuangan*, *8*(1), 45-56.

Aksa, F. I., & Afrian, R. (2022). Community adaptation strategies toward tidal flood: A case study in Langsa, Indonesia. *Jamba: Journal of Disaster Risk Studies*, *14*(1). https://doi.org/10.4102/jamba.v14i1.1258

Ambarwati, N., Rahayu, A., & Kamilia, A. (2023). Financial management training well and meticulously in Pengalangan Village to improve family finances. *Jurnal Pengabdian Teknologi Tepat Guna*, *4*(3), 191-197. https://doi.org/10.47942/jpttg.v4i3.1535

Andrianingsih, A., & Asih, N. (2022). Pengaruh literasi keuangan terhadap pengelolaan keuangan rumah tangga. *Jurnal Ekonomi dan Manajemen*, *10*(2), 112-124.

Ari, M., Hasanuddin, R., & Syamsuddin, A. (2024). Modal sosial dan hubungan timbal balik dalam pembangunan masyarakat pedesaan. *Jurnal Sosiologi Indonesia*, *19*(1), 55-69.

Ari, I. R. D., Prayitno, G., Fikriyah, F., Dinanti, D., Usman, F., Prasetyo, N. E., Nugraha, A. T., & Onishi, M. (2024). Reciprocity and social capital for sustainable rural development. *Societies*, *14*(2). https://doi.org/10.3390/soc14020014

Aritenang, A. F. (2021). Modal sosial dan pembangunan ekonomi masyarakat pedesaan di Indonesia. *Jurnal Pembangunan Wilayah dan Kota*, *17*(3), 201-214.

Bai, R. (2023). Impact of financial literacy, mental budgeting and self control on financial wellbeing: Mediating impact of investment decision making. *PLoS ONE*, *18*(11). https://doi.org/10.1371/journal.pone.0294466

Baltgailis, J., Mensikovs, V., & Sipilova, V. (2024). Digital currencies and financial literacy: An essay on sustainable finances' perspectives. *Socialo Zinatnu Vestnesis: Social Sciences Bulletin*, *37*(2), 7-24. https://doi.org/10.9770/szv.2023.2(1

Compen, B., De Witte, K., & Schelfhout, W. (2019). The role of teacher professional development in financial literacy education: A systematic literature review. *Educational Research Review, 26, 16-31*. https://doi.org/10.1016/j.edurev.2018.12.001

Du Plessis, L., Jordaan, Y., & Van der Westhuizen, L.-M. (2024). Psychological needs and financial well-being: The role of consumer spending self-control. *Journal of Enterprise Information Management*, *38*(1), 152-175. https://doi.org/10.1108/jeim-04-2022-0126

Febriana, A. V., & Sriyatun. (2026). Perencanaan keuangan keluarga dalam menghadapi kebutuhan sosial masyarakat. *Jurnal Ekonomi Keluarga*, *12*(1), 34-46.

Finley, S. Y. (2021). *Financial literacy, financial liberation*.

Fox, J., & Bartholomae, S. (2020). Household finances, financial planning, and COVID-19. *Financial Planning Review*, *3*(4). https://doi.org/10.1002/cfp2.1103

Herdiyanti, D. (2024). Peran modal sosial dalam memperkuat ketahanan masyarakat berbasis komunitas. *Jurnal Ilmu Sosial dan Humaniora*, *13*(2), 88-101.

Husen, M., & Putri, A. (2023). Budaya lokal sebagai sarana penguatan hubungan sosial masyarakat. *Jurnal Kebudayaan Nusantara*, *7*(2), 91-103.

Irfan, M. (2017). Metamorfosis gotong royong dalam pandangan konstruksi sosial. *Prosiding Penelitian dan Pengabdian kepada Masyarakat*, *4*(1), 1-13. https://doi.org/10.24198/jppm.v4i1.14204

Lestari, D. A. (2024). Pengaruh literasi keuangan, pendapatan, dan pendidikan terhadap pengelolaan keuangan rumah tangga. *Jurnal Ekonomi dan Bisnis Indonesia*, *15*(1), 75-89.

Lopa, A., Rahman, F., & Yusuf, H. (2024). Literasi keuangan dan kesiapan rumah tangga dalam menghadapi kebutuhan sosial. *Jurnal Keuangan dan Perbankan*, *28*(2), 145-158.

Lukiyanto, K., & Wijayaningtyas, M. (2020). Gotong royong as social capital to overcome micro and small enterprises' capital difficulties. *Heliyon*, *6*(8). https://doi.org/10.1016/j.heliyon.2020.e04879

Maulana, A., & Wardah, N. (2023). Modal sosial sebagai faktor penguat ketahanan masyarakat dalam menghadapi tantangan sosial ekonomi. *Jurnal Sosiologi Pedesaan*, *11*(2), 67-80.

Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative data analysis: A methods sourcebook (3rd ed.)*. CA: SAGE Publications.

Noviriani, R., Sari, D., & Putra, I. (2022). Penerapan fungsi manajemen keuangan dalam pengelolaan keuangan rumah tangga. *Jurnal Manajemen dan Kewirausahaan*, *9*(1), 21-34.

Pradinaningsih, N. A., & Wafiroh, N. L. (2022). Literasi keuangan, sikap keuangan, dan perilaku keuangan dalam pengelolaan keuangan rumah tangga. *Jurnal Akuntansi dan Keuangan Indonesia*, *19*(2), 100-114.

Pungki, P., Hapid, H., & Bachri, S. (2025). Pengelolaan keuangan rumah tangga dan perilaku keuangan masyarakat. *Jurnal Ekonomi dan Pembangunan*, *26*(1), 56-70.

Rahmatika, N., Widyaningsih, R., & Al Qaedah, N. (2024). Literasi keuangan dan sikap keuangan dalam meningkatkan efektivitas pengelolaan keuangan rumah tangga. *Jurnal Ekonomi Syariah dan Keuangan*, *9*(1), 40-53.

Rifdah, A., & Giriwati, N. (2024). Partisipasi masyarakat dalam pelestarian budaya lokal. *Jurnal Kajian Budaya Indonesia*, *6*(1), 72-85.

Sayuti, R. H., Taqiuddin, M., Evendi, A., Hidayati, S. A., & Muttaqin, M. Z. (2023). Impact of COVID-19 pandemic on the existence of social solidarity: Evidence from rural-urban communities in Lombok Island, Indonesia. *Frontiers in Sociology, 8, Article 1164837*. https://doi.org/10.3389/fsoc.2023.1164837

Selviana, S., Putri, M., & Rahman, A. (2024). Pengaruh literasi keuangan, sikap keuangan, dan perilaku keuangan terhadap pengelolaan keuangan ibu rumah tangga. *Jurnal Manajemen dan Bisnis*, *14*(2), 120-134.

Situngkir, H., & Prasetyo, A. (2015). Tradisi nyumbang sebagai bentuk solidaritas sosial masyarakat pedesaan. *Jurnal Masyarakat dan Budaya*, *17*(1), 33-47.

Thomas, G. N., Nur, S. M. R., & Indriaty, L. (2024). Keseimbangan antara kebutuhan sosial dan kesejahteraan ekonomi keluarga dalam masyarakat tradisional. *Jurnal Ekonomi Sosial*, *10*(2), 98-111.

Warham, M., & Lestari, S. (2025). Gotong royong sebagai modal sosial ekonomi dalam memperkuat ketahanan komunitas. *Jurnal Pengembangan Masyarakat*, *12*(1), 61-74.

Widodo, A. (2024). Kesadaran masyarakat dalam pelestarian budaya lokal sebagai identitas komunitas. *Jurnal Pendidikan dan Kebudayaan*, *29*(1), 50-63.

Zahra, D. R., & Anoraga, P. (2021). The influence of lifestyle, financial literacy, and social demographics on consumptive behavior. *Journal of Asian Finance, Economics and Business*, *8*(2), 1033-1041. https://doi.org/10.13106/jafeb.2021.vol8.no2.1033