International Journal of Education, Vocational and Social Science
https://e-journal.citakonsulfindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

Financial Resilience Of Female Online Motorcycle Taxi Drivers To Fulfill Family Needs From The Perspective Of Financial Literacy Education

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Abstract

In the dynamics of modern life, the role of women as wives is no longer limited to the domestic realm, but also actively participates in economic activities, including in the informal sector such as online motorcycle taxi drivers. Financial resilience is a tool to achieve meeting the needs that exist in the family so that they can live a decent and prosperous life. The purpose of this study is to explain financial resilience in the family to meet the needs in the family. This research method uses a qualitative approach involving 5 informants in Malang City. The results of the study show that the understanding of financial literacy is carried out through detailing needs, utilizing discounted prices, and using short-term and long-term financial products. The results of resilience efforts in the family are utilizing the capital they have by utilizing online loans, social networks, personal skills, physical assets and natural resources, adaptive strategies by increasing working hours and looking for alternative income. The results of this study have not been able to meet needs until self-actualization which is only a dream and motivation to work.

Keywords: informal workers, financial resilience, women online motorcycle taxis.

INTRODUCTION

The family is the smallest social unit in society consisting of the head of the family, wife, and children. In the dynamics of modern life, the role of women as wives is no longer limited to the domestic realm, but also actively participates in economic activities, including in the informal

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sector such as online motorcycle taxi drivers. The meeting between these two people is bound by rites and customs according to the beliefs carried out in the community as a form of regulation as it should be done. Families with legal ties according to the norms made by the community must be done in order to maintain developed customs or beliefs, for example the head of the family as a livelihood to meet primary and secondary needs in order to be able to live properly in forming a good family by creating harmony, peaceful, fulfilled, and prosperous atmosphere.

The dynamics in the family are so complex that faced with daily needs that are increasing day by day according to the needs of the family, this statement is strengthened from the journal of the reasons why the wife works, namely to increase family income, so as not to depend on the husband, to fill free time, to gain status and for self-development (Khairunisa et al., 2023), thus usually the wife helps in meeting needs, Wives who help their husbands usually work according to their abilities or skills. Wives who work in the family also have an impact on their own wives must be able to manage their time in the division of the family because wives have more burden on daily life with activities that are required to be maximized more in family and work. The division of duties that must be divided properly as wives, mothers, and working women must be able to manage well so that nothing is neglected or lacking in each sector of responsibility that is carried out.

Informal sector workers as those involved in daily wage labor, street vending machines, and housework, often rely on physical labor. They experience job insecurity, low incomes, and limited access to formal job protections, rather than flexible working hours (Advita Tiwari, 2025). Finance in the family is the most basic part as a medium of life fulfillment, so that the family can live properly and both as capital in the medium of exchange or the fulfillment of daily needs.

Financial literacy is the development of skills and knowledge about finance so that they are confident and can take effective actions for everyone, family and the global community (Dini, 2020), the statement on families who can manage finances has an impact on the long term which later on families can use or manage finances more wisely, the statement is linear with the OJK statement stating that financial literacy is knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve prosperity (Segara, 2021). According to an OJK survey in 2016, the level of financial literacy in Indonesia was 29.7% and the financial inclusion index was 67.8%, the financial literacy rate increased to 38.03% and the financial inclusion index reached 76.19% in 2019 (Kafabih, 2020), Financial literacy provides benefits to families helping to prepare for finances in the future, reduce consumptive lifestyles or buy goods that are not needed in the near future or can be transferred,

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can manage finances more wisely in the family, with these benefits the family can save or make long-term investments which can later be used for emergency funds or large and sudden needs. Financial literacy in the family can be useful in realizing welfare and being decent in meeting the needs of the family.

Finances in families who work in the informal sector who become online motorcycle taxi drivers are uncertain depending on consistency in doing work and a stronger will in completing the orders received, besides that it is also a factor that affects the number of orders in places that have the potential to receive orders. These challenges are faced when customers or customers in Malang City experience semester holidays which have an impact on having to work hard or do alternative work other than becoming an online motorcycle taxi driver to meet their daily needs. It can be concluded from the goal of financial literacy is the financial well-being of the community, with the characteristic of financial resilience which is a condition where a person has the ability to overcome various financial problems and shocks that he or she can face (Segara, 2021)

These challenges are usually informal workers with a regional minimum wage below the feasible minimum, minimum legal protection vulnerable to human rights violations, and flexible time resulting in fatigue for drivers, unstable income makes it difficult to meet operational needs (Iskandar & Pratama, 2025) make online loans provided from applicators to meet daily needs to help with their husband's income, but from applicators also give priority to drivers Women in carrying out orders than male drivers The opportunity to get orders is easier than male drivers, can provide work motivation to women who become online motorcycle taxi directors.

Financials carried out on workers usually provide limits on daily expenses or reduce expenses that may not be urgent or that must be purchased at the same time, with the consequences that are taken to have an impact on needs that can be met properly and without having other impacts on financial risks that are beyond the constraints of fulfilling good and wise daily needs in managing finances in the family.

The initial interviews conducted by the researcher on female drivers received information directly that female drivers to meet their daily needs have "dependents, especially on school children and installments (nv)", female drivers have the ability to "good financial management by prioritizing needs and income other than being a driver (nv)", with the interview to meet the needs of female motorcycle taxi drivers" to meet daily needs if not fulfilled from ojol, usually I borrow from my brother and online loans (NV)", besides that also from other female drivers said that if the income did not meet the target "I do online loans at Kredivo to meet the needs of those who have great needs" (RK). "Prioritizing the most basic needs as wisdom in managing finances so that

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they can meet daily needs" (rk).

The presentation of the initial data from the informant was strengthened from the data of the financial services authority or OJK, obtained that the majority of respondents to achieve financial goals were saving 83% and followed by working/looking for a job 55.70%, preparing a financial plan 43.48%, reducing expenses 39.40%, developing an independent business 26.77%, seeking a loan 7.10%, making an investment 7.18%, and increasing the loan platform 0.78% (Segara, 2021) with this data it can be concluded that the highest percentage is saving and looking for a job which is in accordance with the information data carried out by the researcher.

The presentation motivated the researcher to find out about financial literacy strategies and how to share in meeting daily needs in the family, with the daily dynamics of families who work informally who work online motorcycle taxi drivers when students enter a long vacation will have an impact or alternative that workers choose in fulfilling their daily needs.

METHODS

The research method used by the researcher uses the qualitative method of case studies. The research location is in Malang City. The informants involved are 5 people. This study uses data analysis from interview data collection, observation, and documentation studies. Analyzed with Miles and Huberman's qualitative techniques. As the validity of the research, triangulance of sources is used. The determination of informants in this study uses purposive sampling techniques with certain criteria, namely women who work as online motorcycle taxi drivers, have families, and have been active in working for at least one year in Malang City. The selection of informants was carried out deliberately because they were considered able to provide relevant information related to financial literacy strategies and family economic resilience. This research focuses on the subjective experiences of informants in dealing with family economic pressures, so the case study approach was chosen to gain an in-depth understanding of social, economic, and adaptive strategies carried out in daily life.

The data analysis process is carried out in stages through data reduction, data presentation, and conclusion drawing as per the Miles and Huberman analysis model. The data from interviews and observations were transcribed and then categorized based on research themes such as understanding financial literacy, forms of financial resilience, and family adaptive strategies. The researcher also conducted a source triangulation process by comparing the results of interviews between informants and adjusting to the results of observation and documentation to increase the validity of the research data. With this technique, the research is expected to be

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able to produce an objective and in-depth picture of the financial resilience of women workers in the informal sector in meeting family needs.

RESULTS AND DISCUSSION

Forms of financial literacy understanding owned by women workers in the informal sector

Understanding of women online motorcycle taxi drivers in financial literacy, namely buying first to buy basic materials after that only supporting or long-term needs and detailing basic needs in one month, with this from the family being able to understand the needs that must come first and efforts to do to meet the needs in the family, from detailing family needs to generate motivation as an effort to meet needs.

Understanding from individuals is able to help the pattern of meeting needs that must be met so that there is no imbalance from other aspects to be taken as other allocations if it is less urgent. Through understanding needs by detailing the needs of individuals who are able to divide financial allocations or qualify in the short and long term, from meeting these needs, women are also able to allocate their income better and more efficiently every day.

This understanding is able to know the need as a responsibility for a decent life in the family with this similar to the statement of knowledge research in managing finances to make financial decisions, financial knowledge covers various aspects of finance, namely knowing the basics of personal finance, how to manage finances, how to manage debt, how to manage financial risks from knowing savings and investments, from which financial knowledge is The ability of individuals to manage finances to meet family needs to be fulfilled in accordance with the decisions made by individuals in managing finances (Putri D. A., 2020).

Financial skills for women online motorcycle taxi drivers in meeting family needs is the ability to use income in the short and long term. The ability to meet daily needs in the family by taking advantage of promos or discounts to meet these needs is able to reduce expenses in purchasing products to meet family needs.

Taking advantage of discounts or discounts on the purchase of skill items to take advantage of income and spending efficiency in the family which can later be diverted to other needs. Financial skills require using income as best as possible to be able to live a decent and prosperous life as wisely as possible in buying products in the short and long term in meeting needs.

This financial skill is in line with the statement This skill must be possessed by family members to control spending and use money properly in daily life, with this financial skill can be defined the ability of individuals in the use of finances to meet short-term and long-term needs

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(Sine, Kellen, & Amtiran, 2020), with this statement financial skills must be possessed to manage finances in the family for short-term fulfillment and in the long term so that the needs of the family can be met properly.

Financial confidence in the family to face economic pressure and the increasing number of family needs, the confidence of women online motorcycle taxi drivers with affirmations that are instilled every day are able to fulfill well, because what we instill in ourselves makes it possible to carry out daily work, thereby making motivation to live a decent and harmonious life.

This belief not only gives affirmation to oneself but also confidence in the use of financial services or financial products, with this also from women online motorcycle taxi drivers making it a place to store assets or investments in the short and long term. Belief in financial products as a use to meet the needs of the family as an example of basic needs or as buying investments in a predetermined period of the individual.

The above statement is in line with financial beliefs, namely the individual's trust in formal financial institutions, trust in using financial products and services and trust in managing their finances, individuals have trust in financial services in saving to manage finances in the family, this belief with information received from social media or independent experiences or other people (Putri d. a., 2020), in addition to the belief in meeting needs by instilling affirmations in oneself to remain calm in line with research on the ability to remain calm under pressure, the process of understanding and modifying emotions in individuals to the problems faced positively in accordance with the goals of the individual to be adaptive in responding to the problems faced (Zahra, Nabilah, & Wedyaswari, 2021).

Financial attitudes in women online motorcycle taxi drivers are the relationship between individuals and money to be used, with this the ability to use from individuals to buy goods for family needs in order to be able to buy properly and efficiently. This financial attitude is able to resist hunger or buy that does not suit the needs in the family that allow it to exceed the planned expenses.

This attitude forms a habit for individuals to use finances for the short and long term. This habit the individual is able to meet the needs that have accumulated every day according to the statement Financial attitude is the individual's condition in using finance for expenses to meet needs, with this the individual's relationship with finance determines the fulfillment of needs in the short and long term, because financial attitudes provide a representation of the individual's habits in using finances in fulfilling their daily needs (Sine, Kellen, & Amtiran, 2020).

The financial behavior of women online motorcycle taxi drivers uses income in terms of

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functional value to meet needs, thereby being able to buy wisely in the short and long term. Financial behavior done well can have an impact on meeting family needs in order to be able to survive complex and many family needs.

In financial behavior, individuals are responsible for what is done in making purchases of goods or necessities in the family, so that in buying goods is not only a desire but also considers the needs that must be met in daily life. The value of the function is a consideration in using the daily income.

This financial behavior is in harmony with the use of products and the efforts of each individual in achieving financial goals, individuals use finance to buy products with functional values needed in the family in accordance with the family, responsibility in the use of each individual determines the characteristics in daily use in determining needs and desires (Sine, Kellen, & Amtiran, 2020).

Forms of financial literacy resilience by women workers in the informal sector

A form of financial literacy resilience from women online motorcycle taxi drivers to meet the needs of the family is debt on the online application of debt service providers to help meet the needs of those who need large value goods, by using debt service provider applications or online loans makes it easier for women online motorcycle taxi drivers because of the requirements that are easy and can be accessed anywhere without waiting for a long time.

The use of online loans is carried out by women online motorcycle taxi drivers because of the problem of very complex needs from daily income who are not able to cover large needs for a moment in a short time, the longer the family has a need to be varied which demands the need for the family to be sufficient in any way so that there is no inequality in a decent life in the family, In addition, it also provides a sense of comfort for all family members.

The selection of online loans is due to insufficient income to meet daily needs, so it is difficult to think that it is difficult to do saving activities because the wages received are not able to meet needs, in the end for needs that spend large finances online loans are an alternative and fast to choose in meeting needs, in line with research that wages are far below the Regional Minimum Wage (UMR), So that to meet unsuitable needs that result in the health of informal workers not being considered, wages are in line with the work done by sacrificing time for rest and tend to have diseases or health vulnerabilities in workers, menimum wages also have an impact on awareness about health insurance which results in when they get sick make it an alternative to find medicine or hold back in family life. Unstable income makes it difficult to meet

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operational needs such as vehicle maintenance, fuel, and other work equipment (Iskandar & Pratama, 2025).

The form of resilience of women online motorcycle taxi drivers is also carried out on social capital, namely utilizing their immediate environment to be used to meet the needs of the family which is carried out from informants is using family kitchen waste, used cooking oil or used cooking oil purchased and involving the family. The use of social capital is able to support family resilience in fulfilling daily needs that allow individuals to use it properly and wisely.

Women online motorcycle taxi drivers use used oil kitchen waste from the neighborhood that is collected until it is collected in large quantities which can later be sold to collectors, with this the use of social capital results in economic playback in families and residents of the surrounding environment. The economic development of female family drivers online makes additional income a little for income that will later be able to meet family needs. This economic spin-off provides a sense of security for families, from the results of this income to increase income to meet needs.

In addition to the use of kitchen waste, families also use residents who sell staples for debt to meet short-term family needs, by building a sense of community solidarity, it has an impact on women's families, online motorcycle taxi drivers are able to meet short-term basic needs for daily meals, build good communication in the community as well as capital for individuals to build trust in the surrounding community when involved.

The screening of family economics by involving people who have kitchen waste makes additional income in the family in line with the statement Seeking additional income is looking for additional income from the skills they have such as sewing, cooking, and selling with small businesses made (Suhaeb & Kaseng, 2025), in addition to the use of the surrounding environment in fulfilling short-term basic needs, namely involving the community, Social capital is one of the main pillars of survival, the existence of a strong social network in being able to provide a sense of security, solidarity, and access to support both in material and non-material forms (Bahjah & Hidayah, 2025).

Social capital that is utilized in addition to the surrounding environment, women online motorcycle taxi drivers use their immediate families to support the fulfillment of needs in the family with this utilization, the families of women drivers feel safe to meet very complex needs with income challenges that are not possible every day. Using social capital provides harmony to live a family for a more decent life every day.

The social capital used is in the form of equipment to support family needs, thus helping

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families to reduce temporary income expenses, when income is felt to be unable to meet needs and divert income to be diverted that cannot be transferred. Involving the immediate family of the female online motorcycle taxi driver to borrow money with a small nominal for sudden fulfillment or as an addition to buy necessities when they do not have money or are affected by a disaster.

Families that utilize this social capital provide a sense of security or reduce anxiety when facing problems in the family, with this aspect of psychological resilience in the family feels safe without the pressure of problems in line with the statement of psychological resilience research is family resilience which includes the ability to handle non-physical problems, have the ability to control emotions and stress, and adaptation to the challenges and changes faced (Hidayat, Suryanto, & Hidayat, 2023). Social capital involving the family can also help with material areas or equipment as a foundation for resilience according to the following research social capital is one of the main pillars of survival, the existence of a strong social network in being able to provide a sense of security, solidarity, and access to support both in material and non-material forms (Bahjah & Hidayah, 2025).

Resilience in the family by using human capital to be able to survive financially female online motorcycle taxi drivers also take advantage of the ability that exists in them to earn an income every day, although not every day at least provides possible income when critical circumstances can help to survive in the short term. Human capital or skill ability in women online motorcycle taxis make an impromptu income.

Human capital makes an alternative tool to increase income as a means of meeting the needs of the family or becoming long-term savings, with this the family is able to live a decent life in the face of many needs or out of control. Human capital that women have in skills to support the ability to produce opinions at any time.

The ability of women online motorcycle taxi drivers is one of the assets they have, in accordance with the skill capacity to respond to the pressure of needs in the family that must be met every day with this in accordance with research Human capital is one of the main assets covering skills, knowledge, health conditions, and the work capacity of individuals or families (Bahjah & Hidayah, 2025).

The capital skills possessed by individuals make an alternative to additional income for a while with this human capital or skills used by women online motorcycle taxi drivers from the following journal citations Looking for additional income from their skills such as sewing, cooking, and selling with small businesses created (Suhaeb & Kaseng, 2025).

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Financial capital resilience in women online motorcycle taxi drivers is used to buy long-term assets as an emergency fund and save part of it for an emergency fund, with this financial capital can be as long-term savings and is used when needs are beyond prediction with this from the family not to be an emotional pressure that provides peace of mind to live a family.

Financial capital is obtained by setting aside daily income for long-term savings or as surprise money which will later be used as short-term or long-term needs, this is in line with Financial capital is the main support in family life, even though it does not have large assets, financial capital can be obtained as a result of daily income, other businesses obtained or from government program assistance, and small loans made to the perpetrator to meet the needs of the family (Bahjah & Hidayah, 2025).

Utilizing financial capital as an emergency fund has a psychological impact on the family not worrying about living family life when there will be unexpected expenses or outside of income, with an emergency fund can support expenses to be sufficient when the situation is critical and panicked, with emergency savings creates peace with this the family is able to meet the needs of a sense of security, in line with the theory of hierarchy as follows including the need for protection from the dangers and threats of disease, war, poverty, hunger, unfair treatment and so on. Realization in the family is being aware and understanding in registering health insurance to help if one day you get sick or circumstances beyond the control of the family can be used as a support for health costs (Abdurrahman, 2020).

The family's resilience from financial capital makes the emergency fund able to cover well from psychological and material aspects, with this the family survives to live a decent life to meet needs that require sudden and large expenses, sudden needs make panic and stress when the family is unable to cover it which results in a reduced sense of security in the family during every day.

The utilization of environmental capital from women online motorcycle taxi drivers is used efficiently to reduce expenses every month. Good utilization in daily life as an emphasis to create efficiency in managing finances that have been determined or have accumulated in fulfilling the requirements on the board aspect. Good utilization is done by using water stored in reservoirs or water storage containers with large volumes, with this the family is able to manage their daily use well.

In addition to the use of the water aspect environment, women online motorcycle taxi drivers also use small land as family medicinal plants or TOGA, planting toga can be used when there is a sick family member to reduce expenses with alternatives to planted medicinal plants.

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Utilizing small land also provides benefits in wise financial expenditure with nominal amounts that may be diverted to other more urgent needs.

The above statement is in line with the following: Natural capital includes environmental resources that are used by families to meet daily needs. This capital includes access to water, land, climate, and natural resources that can be used for support, helping to reduce the economic burden of sustainable living on families (Bahjah & Hidayah, 2025).

The use of capital in physical facilities from women online motorcycle taxi drivers by using their facilities as an additional income, from the media they have is able to support their daily needs or as a tool in earning income by making good use of women online motorcycle taxi drivers who are able to survive to meet family needs from complex economic pressures.

The capital of the facilities owned as a support to find income outside of income from online motorcycle taxis, from this income can be used both for short-term and long-term fulfillment of the family, with the physical capital of the goods owned as long-term goods as assets that are later used as alternative income that allows the results of income in utilizing the capital of physical facilities to be able to support every day.

The capital of these physical facilities is in accordance with the statement of physical assets such as simple equipment and infrastructure to be an important support in family economic activities, for example: houses, motorcycles, mobile phones, and tools. Physical assets owned by the family are long-term support to reduce and provide protection for daily life (Bahjah & Hidayah, 2025).

Adaptive strategies implemented by women informal workers

Strategies in family finance are tactical steps taken by women to manage the needs in the family so that they can and are able to meet their needs every day, because we are aware that the income of online motorcycle taxi drivers is daily, the condition of the driver's account, order requests, and the length of working hours carried out by online motorcycle taxi drivers, the driver's tactical steps make more income and the achievement of daily targets for the fulfillment of needs in order to be able to buy necessities for the family.

Tactical strategies carried out by online motorcycle taxi drivers include buying more basic needs, online motorcycle taxi drivers working longer hours to increase their target income every day, and accumulating needs every month to find out the daily target to meet their daily needs. The strategy is carried out solely to achieve short-term and long-term targets so that the family is able to live and run properly as a good and harmonious family in carrying out the role of the family

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in order to be able to run a better life.

The tactical strategy carried out by women online motorcycle taxi drivers to buy basic necessities is a strategy chosen to meet the most basic needs in the family, with this as a support for individuals in carrying out daily activities so that they run well because individuals need energy or intake to be able to meet their daily needs that are met, in addition to the purchase of basic basic foundation staples as a form of feasibility in fulfillment of the basics in the family.

Buying basic necessities in the family is a decision chosen by online motorcycle taxi drivers as maintaining physical resilience for individual personal capital, in fulfilling basic needs in the family because it has a biological impact on the individual to carry out aspects of self-strength in the individual, if this need is not able to be met it will have an impact on the individual's ability to carry out daily activities to seek income as fulfillment in the family, This is with research on physical resilience is the family's resilience in meeting the needs of food, clothing, housing, education, and health, with the fulfillment of these needs can support as life capital for a good society, to meet their own physical needs family members must buy or barter with those who are considered to have an equivalent value for meeting physical needs from the results of the work done (Hidayat, Suryanto, & Hidayat, 2023).

The tactical strategy carried out by online motorcycle taxi drivers in the family is to extend working hours to get an income target to meet family needs in order to be able to form a family that is worthy of life. This strategy was chosen to have an impact on income, the longer you work, the more orders are completed, although it depends on road conditions, the number of order requests, the condition of the account in settlement, the selection of services on the driver's application, and the physical condition of the driver.

Extending working hours for online motorcycle taxi drivers by choosing the chosen service allows for the opportunity to get order opportunities obtained from the receipt of orders, the more services chosen by online motorcycle taxi drivers, the more opportunities to get more income and the more income obtained with extended working hours. Extending working hours is chosen because it is an alternative option to get because besides that it is also daily income from online motorcycle taxis.

Online motorcycle taxi drivers' working hours are getting longer is a form of strategy to earn more than the hours that are done every day or normally people work with this alternative allows online motorcycle taxi drivers so that daily targets are achieved or needs that have not been previously met can be purchased from the results of extending the working hours of online motorcycle taxi drivers, by extending these working hours in line with the research of the active

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survival strategy carried out Online motorcycle taxi drivers do with a proactive approach in an effort to maintain themselves and improve performance, drivers not only rely on incoming requests on the driver application but also utilize outside the system to increase their income, activate all services in the driver application without choosing services, choose places with a lot of potential demand to increase the number of orders (Rahmatiah, Hatu, & Pomontolo, 2024).

Accumulating in the family is a form of strategy carried out by online motorcycle taxi drivers, by calculating needs for one month makes it easier to determine daily targets and provide motivation to achieve the driver's targets. This way, female online motorcycle taxi drivers are able to distinguish short-term and long-term needs which can later distinguish the main needs to be prioritized in the family.

Accumulating family needs provides an attitude or use of money properly and efficiently to buy the main needs and ignore the desire that allows it to be paused or diverted first to others, thus family needs can be distinguished from the type of fundamental, function, and urgency of purchasing needs in the family. Accumulation in the family can also be divided to meet short-term and long-term needs.

This strategy is also useful for women online motorcycle taxi drivers to buy goods at lower prices, or take advantage of discounts to reduce expenses in the family with this strategy of accumulating family needs in line with managing household finances efficiently, namely buying necessities in the family wisely such as taking advantage of discounted prices, promotions, and utilizing the resources at home as much as possible (Suhaeb & Kaseng, 2025).

The strategy carried out by female online motorcycle taxi drivers can also affect the use of income to work in family life by rotating the daily income of buying goods to be sold and used as short-term and long-term fulfillment. The use of income from work makes it an alternative to earn from other fields and meet fundamental needs and or buy assets in the long term.

The use of income from women online motorcycle taxi drivers rotates income to buy goods that will later be sold, thereby providing additional income in the family with little capital utilization and free time when finishing work as an online motorcycle taxi or filling in activities waiting for orders and can be done anywhere. The daily income playback also awakens the spirit of trading in individuals to manage finances apart from the income they are engaged in.

Alternative activities carried out by online motorcycle taxi drivers are useful as training their own skills in addition to working as an online motorcycle taxi driver capable of marketing in individuals, in addition to marketing as well as skills in allocating daily income and income management from working as an online motorcycle taxi and the trading results carried out by

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women online motorcycle taxi drivers every day in addition to the income of each sale.

This alternative income also supports long-term needs little by little to support a decent and prosperous family life in the family. This utilization is also in line with research on Seeking additional income, namely seeking additional income from skills such as sewing, cooking, and selling with small businesses (Suhaeb & Kaseng, 2025).

The use of short-term and long-term income from women online motorcycle taxi drivers is also able to have an impact on the family by using income wisely, with this also the family is able to be fulfilled properly as necessary and does not sacrifice the allocation of funds in other spheres. Short-term fulfillment itself in the family we realize is a basic need and a long-term need is monthly installments as a responsibility or controlling attitude for financial use, besides that it is also an emergency fund that will later have needs beyond the control of the family.

This ability is carried out in order to achieve the needs in the family to meet basic needs in the family in this in line with Physiological Needs, this need is a basic need that is primary and vital related to the basic biological functions of the human organism such as the need for food, clothing and board (Abdurrahman, 2020). Long-term needs in fulfilling the family are out of control as an emergency fund in line with the following statement: Savings for emergency needs are enough savings to face unexpected circumstances in the family, such as: illness, home repairs, and or needs that must be purchased at the same time (Suhaeb & Kaseng, 2025).

The relationship between financial literacy and family needs

The relationship between financial literacy and family needs is that financial literacy is a tool to manage family needs from the short term to the long term, in addition to the individual's ability to use finances from financial management as a control of achievement in the family. Family needs are achievements that must be fulfilled in life, because they are related to the functions or values that exist in the family to live a family that lives properly so that it is better.

The following are the levels of needs in the family; The physiological needs in the families of female online motorcycle taxi drivers for this need are very important because if they are not met, they will affect other functions, in this case online motorcycle taxi drivers are sufficient by managing their finances properly by accumulating so that every day they are able to achieve the income target with the needs that must be met, besides that also to achieve this need women online motorcycle taxi drivers use alternative income results for increase income.

The need for security in the family is a guarantee in the family not to panic when there is a sudden need to fulfill it does not make a fear, with this the family uses income to achieve this

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need to do from emergency savings and utilize human capital income as an additional income from this female online motorcycle taxi driver is able to meet the needs well.

Social needs in the family can be achieved with the closest family to support the good of the family and live a decent life in carrying out daily life and when there are problems can strengthen each other. Involving the family provides social needs well in the family so that they do not feel alone in the family and from the closest family are able to support when the situation is large or out of control.

The need for rewards in the family can be achieved by utilizing part of the income to buy assets that can later be used as an emergency fund or as a long-term investment. Women online motorcycle taxi drivers in achieving this is a form of target income that has been achieved from planning every day, from this need it is also beneficial for the long term by using it wisely.

The need for self-actualization in this family to achieve the peak needs of humans is at the threshold because with needs and income making the main factor of income uncertain to achieve this goal is felt as a motivational dream to stay alive and run enthusiastically in carrying out the work routine carried out by women online motorcycle taxi drivers.

CONCLUSION

From the discussion of this study, it shows financial resilience in the family to meet the needs in the family. The results of the study show that the understanding of financial literacy is carried out through detailing needs, utilizing discounted prices, and using short-term and long-term financial products. The results of resilience efforts in the family are utilizing the capital they have by utilizing online loans, social networks, personal skills, physical assets and natural resources, adaptive strategies by increasing working hours and looking for alternative income. The results of this study have not been able to meet needs until self-actualization which is only a dream and motivation to work.

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