

ECONOMIC EDUCATION FOR CHILDREN VICTIMS OF FLASH FLOODS AS AN EFFORT TO FOSTER THRIFTINESS AND INDEPENDENCE IN PADANG**Sri Wahyuni^{1*}, Dina Amaluis², Rika Verawati³, Stevani⁴, Mona Amelia⁵**^{1,2,3,4,5} Faculty of Economics and Business, PGRI University of West SumatraPost-el: sriwahyuniajeng4@gmail.com¹, dina.amaluis@gmail.com²,rika.pekonstkip@gmail.com³, stevani060390@gmail.com⁴, monaamelia8625@gmail.com⁵

Abstrak	Article Info
<p><i>Banjir bandang yang melanda beberapa wilayah di Kota Padang tidak hanya berdampak pada kerusakan fisik dan ekonomi keluarga, tetapi juga mempengaruhi kondisi psikologis dan perilaku anak. Anak-anak korban bencana cenderung mengalami perubahan pola konsumsi, ketergantungan, serta kurangnya pemahaman tentang pengelolaan keuangan sederhana. Kegiatan pengabdian kepada masyarakat ini bertujuan untuk memberikan pendidikan ekonomi dasar kepada anak korban banjir bandang sebagai upaya membentuk perilaku hemat dan mandiri sejak dini. Metode yang digunakan meliputi edukasi interaktif, simulasi pengelolaan uang saku, permainan edukatif, dan pendampingan sederhana. Hasil kegiatan menunjukkan adanya peningkatan pemahaman anak mengenai konsep kebutuhan dan keinginan, kebiasaan menabung, serta sikap mandiri dalam memenuhi kebutuhan sederhana. Kegiatan ini diharapkan dapat menjadi langkah awal dalam pemulihhan sosial dan ekonomi anak pascabencana.</i></p>	Submitted: 10-01-2025 Accepted: 19-01-2026 Published: 30-01-2026
<p>Abstract</p> <p><i>The flash floods that struck several areas in Padang City not only impacted the physical and economic damage to families, but also affected the psychological condition and behavior of children. Children who are disaster victims tend to experience changes in consumption patterns, dependency, and a lack of understanding of basic financial management. This community service activity aims to provide basic economic education to children affected by flash floods as an effort to shape frugal and independent behavior from an early age. The methods used include interactive education, pocket money management simulations, educational games, and simple mentoring. The results of the activity show an increase in children's understanding of the concepts of needs and wants, saving habits, and independent attitudes in meeting simple needs. This activity is expected to be an initial step in the social and economic recovery of children post-disaster.</i></p>	<p>Kata kunci: <i>Pendidikan ekonomi, anak-anak yang terdampak bencana, perilaku hemat, kemandirian, Kota Padang</i></p>
	<p>Keywords: <i>Economic education, children affected by disasters, frugal behavior, independence, Padang City</i></p>
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INTRODUCTION

Flash floods are one of the natural disasters that frequently occur in Padang City due to its geographical conditions and high rainfall. The impact of such disasters is felt not only by adults but also by children, who are a vulnerable group. Children affected by flash floods often experience a loss of learning facilities, changes in family economic conditions,

as well as emotional instability (Khimmatliev & Burieva, 2025). In post-disaster situations, economic education becomes an important aspect that is often overlooked. In fact, early economic education can help children understand the value of money, the importance of living frugally, and foster independent attitudes. Children who are equipped with economic education are expected to be able to adapt to conditions of scarcity, avoid being consumptive, and take responsibility for the use of available resources. Therefore, this community service activity is focused on providing economic education to children affected by flash floods in the city of Padang as an effort to develop frugal and independent behavior in daily life (Ruoss, 2025).

This disaster not only caused material losses and infrastructure damage, but also had a significant impact on the social, economic, and educational aspects of the community, especially on vulnerable groups such as children. Children who are victims of flash floods often experience disruptions in their learning process, loss of educational resources, and psychological stress due to changes in their environment and family conditions after the disaster (Saleng et al., 2025). In such situations, families of disaster victims generally experience a decline in income, loss of livelihood, and increased household economic burden (Akbar, 2025). This condition indirectly affects family consumption patterns and financial management, which in turn impacts children's economic behavior. Without proper guidance and education, children have the potential to develop consumptive behavior, a reduced appreciation for the value of money, and a high dependency on social assistance (Nur Has Windi & Zainuddin Sunarto, 2025).

Economic education plays a strategic role in shaping an individual's attitudes, knowledge, and skills in managing limited resources to meet life needs (Agustin et al., 2025). In the context of children affected by flash floods, economic education not only functions as a means of transferring knowledge but also as a tool for character development, particularly in fostering frugal and independent behavior. Frugal behavior is necessary so that children can understand the priority of needs amidst economic limitations, while an independent attitude is important for fostering self-confidence, responsibility, and the ability to make simple economic decisions in daily life (Agustin et al., 2025). However, the reality on the ground shows that economic education for children affected by disasters has not yet received optimal attention. Post-disaster handling programs generally focus more on fulfilling physical needs such as food, clothing, and shelter, while non-formal education aspects, especially economic education and character building, tend to be neglected. In fact, the post-disaster period is the right moment to instill positive economic values in children, as they are in a phase of adaptation and learning to cope with new and limited conditions (Sayekti et al., 2025). Padang City, as an area that relatively often experiences flash floods, requires a sustainable educational approach for children who are disaster victims. Contextually designed, simple, and practical economic education can be a solution to help children understand the economic reality of their families after a disaster. Through learning that emphasizes frugal living practices, pocket money management, distinguishing needs from wants, and strengthening independence, children are expected to be able to build economic resilience from an early age (Fadila et al., 2025).

Based on these conditions, economic education for children who are victims of flash floods in Padang City becomes very important to study and implement as an effort to

develop frugal and independent behavior. Through targeted economic education activities, it is hoped that children affected by the disaster will not only be able to adapt to post-disaster economic conditions, but also grow into individuals with economic awareness, responsibility, and independence as preparation for facing life's challenges in the future.

The purpose of this community service activity is: To improve flood-affected children's understanding of basic simple economic concepts. 1) frugal behavior in the use of money and goods. 2) To foster independence and responsibility in children from an early age. 3) To provide educational assistance as part of post-disaster recovery.

METHOD

The community service activity was carried out in one of the areas affected by the flash floods in Padang City, namely the Batu Busuk area, targeting upper school-age children. The methods used include:

1. Interactive Education Teaching simple economic concepts such as the difference between needs and wants, the importance of saving, and a frugal lifestyle using language that is easy for children to understand.
2. Educational simulations and games Children are invited to role-play and simulate managing pocket money, such as setting spending priorities and setting aside money for savings.
3. Guidance and discussion Light discussions to explore children's experiences after a disaster and provide motivation to stay enthusiastic, independent, and not completely reliant on aid.
4. Evaluation is carried out through observing changes in children's attitudes and brief questions and answers to assess their understanding of the material presented.



Figure 1: Counseling for Children Related to Economic Education

RESULTS AND DISCUSSION

The results of the activity show that children are beginning to understand the importance of distinguishing between needs and wants. Most participants were able to give examples of frugal behavior, such as bringing lunch from home, saving pocket money, and taking care of their own belongings. In addition, this activity also had a positive impact

on children's independence (Wisnu et al., 2022). Children became more confident in making simple decisions, such as managing their pocket money and helping parents with light household tasks (Saraswati & Hardinto, 2021). An educational approach presented through play has proven effective in increasing children's interest and participation. Economic education in the post-disaster context not only serves as a knowledge transfer but also as a means of social and psychological recovery for children (Manzi-Puertas et al., 2025).

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Community service activities in the form of economic education for children affected by flash floods in Padang City were carried out in response to post-disaster issues that not only impact physical losses but also affect social, psychological, and economic behavior aspects of children (Putri et al., 2025). Children affected by flash floods tend to experience changes in consumption patterns, increased dependence on aid, and low awareness in managing limited resources (Wahyuni et al., 2024). Therefore, economic education is seen as a strategic approach to instill frugal and independent behavior from an early age (Wahyuni et al., 2025). The results of the activity show that before being provided with education, most children did not have sufficient understanding of basic economic concepts, such as the difference between needs and wants, the importance of saving, and how to make use of items that are still usable. This condition is exacerbated by the post-disaster emergency situation, which creates a habit of receiving aid without going through management or planning processes (Narmaditya et al., 2023).

Through this community service activity, children are introduced to simple economic concepts that are adjusted to their age and psychological conditions. The learning approach used in the activity is contextual and participatory, such as educational

games, money management simulations, light discussions, and inspirational stories. This approach has been proven effective in increasing children's engagement and making it easier for them to understand the material (Matondang, 2025). Children are encouraged to directly practice how to prioritize needs, manage pocket money, and save in a simple way. This hands-on practice helps children gradually build frugal habits (Nurlaila & Haryono, 2021). In addition to fostering frugal behavior, the community service activity also has a positive impact on children's independence. Children begin to show courage in making simple economic decisions, such as choosing the most important needs, reusing existing items, and taking the initiative to help their parents with light productive activities (Novitasari, Trinura, 2024).

This independent attitude becomes an important asset for children affected by flash floods to rise from dependence and build self-confidence in facing limitations. The findings from this community service activity are in line with the goals of economic education, which not only focuses on cognitive aspects but also on the development of attitudes and character. In the context of disaster management, economic education plays a role as part of strengthening children's social and economic resilience (Nugroho & Albab, 2023). The values of thriftiness and independence instilled through this activity are expected to contribute to the economic resilience of families and communities in the future (Rijal et al., 2025).

The active role of educators, volunteers, and parents also serves as a supporting factor for the success of community service activities. The synergy between the service team, schools, and the community creates a learning environment that supports the sustainable internalization of economic values. This support is crucial so that the frugal and independent behaviors that have been developed can continue to be practiced in everyday life. Thus, the economic education community service activities for children affected by flash floods in Padang City provide a tangible contribution to fostering frugal and independent behavior. This program not only aids in post-disaster social recovery but also serves as a preventive and educational step in preparing a resilient, adaptive youth generation with good economic awareness.

CONCLUSIONS

Economic education service activities for children victims of flash floods in Padang City have a positive impact on shaping frugal and independent behavior. Through Community Service Activities in the form of economic education for children victims of flash floods in Padang City, it has been carried out well and has a positive impact on the formation of frugal and independent behavior in children. The economic education provided is able to increase children's understanding of basic economic concepts, especially. The economic education provided is able to increase children's understanding of basic economic concepts, especially in distinguishing between needs and wants, the importance of managing money wisely, and the efficient use of resources in post-disaster conditions. Through a contextual, participatory learning approach that aligns with the child's psychological conditions, this activity successfully fosters awareness and habits of frugal behavior in daily life. Children begin to show the ability to prioritize needs, manage simple expenses, and get used to saving.

In addition, this PKM activity also contributes to enhancing children's independence, as reflected in their courage to make simple economic decisions and reduced reliance on assistance. Overall, economic education for children affected by flash floods in Padang City has proven to be a relevant and effective educational strategy in supporting post-disaster social recovery.

In addition, this PKM activity also contributes to enhancing children's independence, as reflected in their courage to make simple economic decisions and reduced reliance on assistance. Overall, economic education for children affected by flash floods in Padang City has proven to be a relevant and effective educational strategy in supporting post-disaster social recovery. This program not only provides short-term benefits in the form of changes in children's economic behavior but also serves as a long-term investment in building a resilient, empowered generation with good economic awareness. Therefore, similar activities need to be continuously developed and involve various stakeholders so that their impact can be felt more widely by the community. Through an educational and interactive approach, children are able to understand simple economic concepts and apply them in daily life. This activity is important to continue developing as part of sustainable post-disaster recovery efforts.

RECOMMENDATION

1. For Regional Governments and Stakeholders: Local governments are expected to support the sustainability of economic education programs for children affected by disasters through policies that are integrated with post-disaster recovery programs. This support can be in the form of providing learning facilities, psychosocial assistance, and strengthening character education and economic literacy from an early age.
2. For Educational Institutions and Schools: Schools in disaster-prone areas are expected to be able to integrate simple economic education materials in learning and extracurricular activities. Saving value intake, pocket money management, and independence can be adjusted to the real conditions and experiences experienced by students.
3. For Parents and the Community: the community is expected to play an active role in instilling frugal and independent behavior in children through example and habituation in daily life. Collaboration between families, schools, and communities is essential to strengthen the economic education outcomes that have been provided.
4. For the PKM Implementation Team: The next service program is recommended to be carried out in a sustainable manner with a wider scope of participants and more varied methods, such as simulations, educational games, and simple entrepreneurial practices, so that the impact of the program is more optimal and long-term.
5. For the Next Researcher: it is hoped that it will be able to study more deeply the long-term impact of economic education on changes in the behavior of children affected by disasters, as well as develop an economic education model that is adaptive to emergency and post-disaster conditions.

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