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## The Meaning of Implementation of Pancasila Economic Education for the People of Kota Probolinggo

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### Abstract

*This research is motivated by phenomena that occur in society where economics is taught and developed in a capitalist economics society that is not following the ideology of the Pancasila nation. Pancasila, which is a moral bulwark for the nation's successors, seems to have been narrowed down to democratic education but lacks moral education. The existing development in Indonesia, which should displace existing poverty, actually displaces the poor. This study uses a qualitative approach to the type of phenomenological research. This research was conducted in Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo. The selection of informants carried out in the study was carried out by various criteria using the purposive sampling technique. Data collection techniques used are interviews, observation, and documentation techniques. The results of this study are that most people have implemented economic education that is following the values of Pancasila well. This is evidenced by looking at the economic behavior of children following the values of Pancasila, one example is that children behave honestly in every economic activity. The purpose of this study is that human resources in the family behave economically with insight and based on the values of Pancasila.*

**Keywords:** Economic Education, Pancasila Values, Family, The Meaning Of Implementation

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## INTRODUCTION

The moral is the norm or known as the values of human life that will shape a person's character in acting and behaving. The values and norms that are believed and implemented by the Indonesian people are based on Pancasila which functions as the source of all sources of law and norms and the nation's personality is also the ideology of the Indonesian state (A'yuni, D. S., & Prahara, 2017). Currently, what is happening is that Pancasila, which should be a moral bulwark for the nation's successors, has been narrowed down to democratic education but lacks moral education. Zulverdi in (Hairunisya, 2014) said that Pancasila should be a solution to every problem that occurs in life both in society and in the country and can be used amid the erosion of moral values where the global economic struggle is endlessly coloring the life of the Indonesian economy. The economic fact that is currently happening in Indonesia is that economic development should alleviate existing poverty, instead displacing the poor (Hairunisya, 2014).

This is in line with Mubyarto's thinking which states that the economics science that has been embraced and applied in Indonesia is capitalist science where only the owners of capital can control the economy (Mubyarto, 2004). Economic behavior that often occurs so far only emphasizes the formation of capitalist values that only benefit the owners of capital so this causes a person to lose his identity and leave the values of Pancasila as the nation's ideology (Sukmana, S. F. & Dewi, 2021). Following the explanation given by Gibson in (A'yuni, D. S., & Prahara, 2017) related to the formation of economic behavior which should be directed following the norms and values of Pancasila so that economic actors do not behave deviantly.

The results of the study (A'yuni, D. S., & Prahara, 2017) explain that it is necessary to internalize the values of Pancasila to be able to shape human character in economic behavior in

everyday life through an educational environment both formal (school), informal (family). and non-formal (society). The informal environment (family) is the first educational environment for children, because children receive education and guidance for the first time in the family (Hasbullah, 2005). This is in line with the results of research (Febrianika, 2015) which states that the family plays an important role in teaching and instilling economic behavior following the values of Pancasila. Economic education based on Pancasila values needs to be taught by parents to children from an early age so that the nation's successors have economic attitudes and behavior that are characterized by Pancasila values.

The process of economic education in the family through the example and daily attitude of parents in implementing family economic education is an important form of intense communication between parents and children. In addition, by providing direction in the use of money based on rational economic principles and Pancasila values, not only explaining in terms of motives for maximizing personal gain but also helping the family economy to be more effective and economical (Suryani, 2017). This is in line with the results of research (Wahyono, 2001) which explains that an understanding of productive and economic activities at the head of the family is important in developing attitudes that can encourage the achievement of effectiveness and efficiency through economic education in the family environment.

Economic behavior that is following moral values is not interpreted as absolute obedience to norms or the complete elimination of rationality to achieve personal gain, but is interpreted more as an awareness possessed by economic actors to respect, pay attention, and care for others. In line with Swasono's explanation in (Ahmad, 2020) which states that economic behavior following the values of Pancasila, namely 1) paying attention to moral and religious ethics, not merely materialism, 2) economic behavior that prioritizes humanism, justice and civility, does not discriminate, 3) togetherness with kinship values, cooperation instead of bringing down each other, 4) economic democracy that prioritizes the people's economy and the interests of other people's lives, and 5) economic behavior that emphasizes equality, mutual welfare, not just personal welfare.

This research is very important considering that the values of Pancasila are currently starting to fade and are starting to be abandoned from all aspects of life. Family economic education based on Pancasila values is important to teach children from an early age so that when children reach the age of teenagers-adults, they can make decisions in economic behavior based on Pancasila values and avoid deviant economic behavior. In addition, this research is expected to provide additional insight and different perspectives to parents that it is important to teach children family economic education based on Pancasila values so that children have control in economic behavior. The purpose of this study is that human resources in the family behave and behave economically with insight and based on the values of Pancasila.

## RESEARCH METHODS

This study uses a qualitative approach with the type of phenomenological research which aims to explain and understand the phenomena related to the meaning of implementing family economic education based on Pancasila values for the people of Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo. The use of this type of phenomenological research is expected to be able to interpret the experience of every family in Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo in terms of educating and applying the values of economic education and Pancasila values in economic behavior in everyday life. The location in this study is in Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo with the research subject being the community or family who live in the research location. The selection of

research settings is based on considerations of strategic location, community diversity, culture and community habits.

This study uses two sources of data, namely primary data and secondary data. The primary data in the study were obtained from direct interviews between researchers and research subjects/informants. Selection of informants using purposive sampling technique, taking into account the educational background of parents and parents who have had teenage children. Secondary data itself is obtained from supporting theories that support research such as journals, articles, and relevant previous research. Data collection techniques used in this study are interviews, observation and documentation. Data analysis in this study uses the Miles and Huberman model which includes the stages of data reduction, data presentation, conclusions and data verification. Checking the validity of the data using the triangulation method.

## RESULTS AND DISCUSSION

### Results

The families who became informants in Dusun Mantong in this study had an understanding that education was very important for children. Informants have the view that formal education functions as an intermediary for children to gain broader knowledge and insight that can be used as a provision in getting a job when the child reaches adulthood. This view makes each family prioritize the education of its children because parents want their children to have a better education than their parents' education. A good education will influence the mindset and attitude of children in living life.

The understanding of the Dusun Mantong family regarding economic education is that parents work and strive so that the income earned is sufficient for the living needs of all family members. Families also interpret economic education by teaching the values of economic education in the family to children, namely how to use money healthily by managing finances wisely, teaching frugal living attitudes and the habit of saving, being wise consumers by determining the priority scale in buying goods, providing understanding and teaching children through the division of tasks in the household and introducing children to how the concept works. One of the answers from informants related to understanding the meaning of family economic education with the code W/BF\_001/26052022 "Economic education in the family is how to teach children to live frugally. Children are asked to save so that they can save and how manage finances, for example, if they have such income, it is regulated how much is used for needs, how much is saved." So it can be concluded that from the informants, researchers obtained results related to understanding the meaning of family economic education, most of the informants had a fairly good understanding. The informants have an understanding that family economic education means how parents manage family finances so that they can meet their needs by dividing some for savings and partly being used to meet household needs and teach frugal living behavior in the household.

The results of interviews and observations made by researchers on families or informants indicate that the family economic education process implemented by the Dusun Mantong community uses several methods to instill the values of economic education and the values of Pancasila in children. The process of family economic education based on Pancasila values that are applied include a) through family education methods, namely habituation, providing guidance, gifts and punishments; b) the process of economic education through consumption activities, productive activities, and through financial management activities. One

of the informants' answers related to the family economic education process based on Pancasila values with the code W/IM\_005/16062022 "I teach it according to what I understand. If you buy something, you have to think about whether the item is useful or not, will it be taken care of if you already have the item, because sometimes children just like to buy things, if they already have it, they don't take care of it, so it ends up being damaged quickly, rather than the money being wasted, that's why I teach children before buying things, you have to really think about it first, don't regret it when you buy it and be responsible if you decide to buy it, it's all to teach your child how to use money well, buy things as needed, the most important thing is to buy first what is less important, don't buy it because the money is limited, it won't be enough to buy all the things you want, Try to make a note of what needs to be bought so that the expenses are in accordance with the available money, I also tell my children not to easily owe other people if they only use it for things that are not important so that it doesn't become a habit." So it can be concluded that the process of economic education through consumption activities is more emphasized on parents teaching children to behave and behave frugally, frugal living behavior is also related to the value of the first Pancasila principle, one of which is gratitude, thus when children apply their frugal living behavior will consider shopping according to needs not desires, not wasteful in shopping because it considers the benefits of the goods purchased, shopping by paying attention to the quality of the goods to be purchased, utilizing items that can still be used. This is the process of family economic education based on Pancasila values through productive activities, namely, parents familiarize children with helping with household chores such as helping feed livestock, cleaning the house, this is so that children get used to being helpful in everyday life, not being selfish. The process of family economic education based on Pancasila values through financial management activities, namely, parents teach children to get used to setting aside money to save and share with those in need, this is so that children have a sense of caring for others and so that children can manage finances well to meet their needs.

The method applied by parents in teaching family economic education based on Pancasila values is adjusted to the needs, habits of parents, and the character of the child. As explained by one of the informants with the code W/BF\_002/25052022 "Usually, apart from giving explanations, I also get used to the children to apply what my mother and I have taught. what parents do is both from attitude and words so as much as possible we teach good things to children. For example, in terms of saving, before I get used to children to save, we as parents have made a habit of saving first, so we just need to pass this habit on to our children. which needs are more important and which ones can be postponed, if it is just a wish it doesn't have to be fulfilled right away because the desire will never end." So it can be concluded that informants in teaching family economic education based on Pancasila values to children are carried out in several ways, including (1) through verbal explanations, where parents provide direction and advice in using and managing finances so that children do not behave extravagantly, (2) through example, where when parents teach children about financial management, it is a representation of what parents have done, (3) through discussions, where parents discuss with children about economic decisions in the household or family finances, and (4) through behavioral demands, where parents and children apply frugal living and saving behavior in their daily lives.

Several families who became informants in this study stated that the application of Pancasila values in family economic education to children is very important, because these Pancasila values can be a filter when children carry out economic activities. As described by the informant with the code W/BS\_003/02062022 "It is very important, because we live if we don't have principles, we are easily influenced by bad things. By instilling the values of

Pancasila in teaching family economic education, it is hoped that the attitudes and behavior of children will always be based on the values of Pancasila. As a parent, I believe that every value of kindness and knowledge taught to children will be useful when the child is an adult, at least even though not all good teachings of parents are remembered by the child, but when the child will decide something important as a life choice, the child will remember the good teachings. his parents taught him. For example, in terms of using money, children will not waste money to buy things that are not useful.” So it can be concluded that by understanding and using Pancasila values as the basis or guidelines in every daily activity, children's economic behavior does not deviate from the Pancasila values that have been taught by parents. Parents who are successful in teaching Pancasila values in family economic education can be seen from the economic behavior of children every day, for example, children will consider buying an item according to the benefits of the item, children are always honest in managing pocket money, children buy goods according to their needs. ability is not based on prestige.

The following are the results of the documentation during the research, namely photos of interviews with several informants.



Figure 1 Interview with Informant 1



Figure 2 Interview with Informant 4



Figure 3 Interview with Informant 5

## **Discussion**

### **Understanding Family Economic Education**

Parents have the obligation and responsibility to provide knowledge and teach children about good values, one of which is related to knowledge, attitudes and values of economic education. Parents are not required to teach economic education to children as a whole, adjusting the abilities of the parents. Based on the results of the study, the understanding of economic education for the people of Dusun Mantong is how parents meet the needs of household life, while the values of economic education taught include managing finances wisely, getting used to saving and behaving frugally, introducing children to the division of tasks in work. household. This is following the statement (Lermitte, P. W., & Merrit, 2004) that in order to make children smart in managing finances, the things that parents can teach their children include managing pocket money; get children to save regularly; be a good consumer; make wise purchasing decisions; consider the price and quality of goods before buying; and instill and develop an entrepreneurial spirit in children.

### **Family Economic Education Process Based on Pancasila Values**

Economic education based on Pancasila values taught by parents in Mantong hamlet to children, namely being honest in carrying out all economic activities, being frugal by saving, not being wasteful by spending money buying useless things and not needed which in the end the item is not used, always grateful and accepting the situation and instilling the values of discipline, caring for others, mutual respect, trust and responsibility for the tasks given by parents. This is in line with the results of research (A'yuni, D. S., & Prahara, 2017) that the internalization of Pancasila values in students is needed to be able to form moral economic behavior and have the character of Pancasila values. This is also supported by the opinion (Rahmatullah, Inanna, & Ampa, 2020) that the values that have been instilled and taught by parents through example will shape the attitudes, character, and behavior of children.

The method used by each parent in teaching economic education based on Pancasila values varies according to the abilities possessed by parents and the understanding that will be taught and conveyed to children. The process of inculcating an understanding of economic education is usually spontaneous depending on the conditions that require that understanding. Several methods are applied by parents in teaching economic education based on Pancasila values, including through the habit of saving, giving advice when children behave extravagantly, exemplary parents in being frugal, and verbal explanations regarding the importance of managing money well. This is in line with the informal economic education method presented by (Helmawati, 2016) including 1) exemplary method, 2) habituation method, 3) coaching method, 4) story method, 5) dialogue method, 6) reward and punishment

method, and 7) internalization method. This statement is also corroborated by the results of research (Ardiana, 2016) that to make a child aware of the importance of saving, it is not enough just to carry out orders, but the process required is with guidance, role models, and direct practice as well as implementation when children learn saving behavior which later becomes a habit for children.

Parents teach economic education based on Pancasila values to children from an early age because it forms a child's character by instilling good values that are important to do from an early age. Parents expect their children to have insightful economic behavior and characterize the values of Pancasila so that the process of economic education based on Pancasila values begins at an early age. Parents are responsible for providing knowledge and good teachings to children since children are able to understand right and wrong, so that they can be used as provisions when children reach adolescence and adulthood. Teaching children is never finished so as parents do not stop learning to continue to teach good knowledge and teachings to children according to the child's development phase. This is corroborated by the results of research (Rahman, 2019) that it is very important for parents to equip their children with good knowledge and meaning of economic education when they are young so that children are not trapped in behaviors that deviate from the values taught by parent.

### **The Meaning of Implementing Family Economic Education Based on Pancasila Values**

Parents in Mantong hamlet have the view that it is very important to apply Pancasila values in teaching family economic education to their children. This is following the results of data exposure in the previous chapter that by instilling the values of Pancasila indirectly parents have instilled good values that can be a guide for children in every economic behavior and become a consideration for children before making their life choices. The values emphasized by parents are honesty in every economic attitude and behavior, being responsible for every economic decision chosen and being frugal and likes to share. This statement is in line with the statement (Fahmi, M. F., Wahjoedi, & Widjaja, 2016) that teaching children economic education by instilling good values will make children learn to get used to good and consistent economic behavior and have good financial management skills when they move. mature. This is also confirmed by the opinion (Hasanah, 2021) that the application of Pancasila values is needed so that the younger generation is more familiar with the nation's ideology and can have a character with the spirit of Pancasila.

The meaning of the implementation of family economic education based on Pancasila values is that children and family members who become human resources in the family in every economic activity behave with insight and based on Pancasila values. This is in line with the results of research (Febrianika, 2015) that the implementation of Pancasila values in children in the family environment is very important to be implanted and applied in everyday life because the family is the main place for children to learn, develop and understand their environment. Families that have succeeded in instilling character in their children, especially those included in the values of Pancasila, are extraordinary families who make their children people with social morals and love for the homeland. This statement is also strengthened by the statement (Rahmatullah et al., 2021) that to be able to produce quality human resources and be able to realize the ideals of national education, it is necessary to have education based on economic values following national identity, which is sourced from Pancasila values.

## **CONCLUSION**

Several things can be concluded from this research, namely as follows; The understanding of the people of Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo

regarding family economic education, namely that every parent will try their best to be able to meet the needs of life and provide teaching on good economic values to children such as living frugally by getting used to saving, managing finances well, and buy goods according to priority needs. The process of family economic education based on the Pancasila values of the people of Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo is carried out by several methods including through the habit of saving and directing to be honest and not being extravagant, giving pocket money so that children can be independent and responsible in managing finances, and by example. by sharing with neighbors to provide understanding to children that no human being can live alone without the help of others. The meaning of the implementation of family economic education based on Pancasila values for the people of Dusun Mantong, Kelurahan Sumbertaman, Kota Probolinggo, is that it is very important to teach and implement economic education based on Pancasila values so that children in economic behavior have character and insight following Pancasila values so that they do not deviant economic behavior.

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