
The Role of Women Farming Families in Internalizing Economic Education Based On Local Wisdom (Study on iPhone Users in Malang City)

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Abstract

This research is motivated by the development of today's increasingly advanced technology that makes teenagers use money at will to buy goods online without thinking about their use so that women have such an important contribution to teaching economic education that has been taught from generation to generation. This research uses a qualitative approach to the type of phenomenology. The local people in this research are in Donowarih Village, Karangploso District, Malang Regency. The selection of informants carried out in the study was using the snowball technique. The data collection technique was carried out by interview, observation, and documentation. The results of the study show that women internalize economic education from an early age by applying things by using money with care, saving, and living frugally so that children become wise economic actors so that the child gets used to being a wise economic actor in preparing himself for the future. Women internalize financial management by giving pocket money so that children can be responsible for the trust given. The goal is that children can learn to be responsible for the trust given by their parents. In internalizing economic education in the family, women are still completely dominated by women (mothers) in providing exemplary and long-term habits that are passed down from generation to generation to form family culture. The perceived barriers include being lazy to help parents work, tending to behave conservatively, and having different opinions in terms of consumption patterns

Keywords: *women's role, internalization, economic education, local wisdom*

INTRODUCTION

In the current situation, the Indonesian economy is under great pressure because of the emergence of domestic Covid-19 cases which have an impact on Indonesia's economic recovery. This condition causes an increase in the percentage of the poverty line that is spread throughout Indonesia, both in rural and urban areas. Not only that, it can even make many women participate in work to help their husbands and parents in finding work so that women's contributions in helping to meet household economic needs are needed. With this work, women can help the economy in the family (Tuwu, 2018). Women also have a contribution in addition to the financial aspect, but there are also other contributions, namely taking care of the cleanliness of the home environment.

With time, progress and development of development have experienced a shift in the role of women, especially housewives, into the role of women in every society. The role of women in addition to taking care of the household also has an important role in educating their children, such as getting children used to living frugally and managing finances well. At this time many goods have brands that make people want to have them, but household women must teach their children to manage finances and live frugally.

In the past, women used to have to stay at home to take care of the household or take care of the family, while the husband played more of a role in earning a living. However, in line with current changes, it is not only husbands who make a living, but household women can also help the family economy. The role of women in family economic activities has been going

on for quite a long time. This can show that in reality women do not only play a role in the household but women also help earn a living. This is in line with the theory expressed by (Krishnaraj, 2006) states that *“All women spend more time on housework, have more responsibility for child rearing, have less access to many social and material resources, and have much less access to public space and public power”*.

Women are the first place for the child in providing education (Rahmawati&samsinar,2021). Education is the main human investment in increasing the degree of welfare in society. (Kyridis et al., 2011) state that *“for many years the belief that education can increase social equality and promote social justice, has been predominant”*. The first education given by women is economic. Economic education in the family is the knowledge and understanding of economics given by the family to other members to improve welfare and standard of living (Syamsuri, 2019).

In the process of economic education in the family, it is not well structured so that it can be done every day or is incidental (M et al., 2021). Economic education in the family has formed such exemplary, habituation, and explanations in every economic activity (Narmaditya, 2013). Women not only provide theory in economic education but are also obliged to provide general practice to family members, especially children. This is in line with the internalization of economic education which is a process to deepen, appreciate, or master the related knowledge and economic behavior related to the guidance or guidance given by women to utilize natural resources to get maximum results. (Casson and Wadeson, 2018). In the internalization process, it can also increase the knowledge of each individual so that they can change explicit knowledge into tacit knowledge (Nawawi, 2012).

In addition, the system pays more attention to cultural values because this will help the occurrence of culture for education (Syamsidar, 2015). Every culture in Indonesia has different local wisdom which is usually used as a guide in everyday life. For example, in Javanese culture, several demands or values help people carry out aspects of everyday life. Cultural values are not only limited to social and spiritual life, but also in other aspects such as financial management. Financial values include *nastiti*, *gemi*, and *ngati-ngati*. *Gemi* means careful and frugal, *nastiti* means thorough, and *ngati-ati* means careful. In finance, this utterance has the meaning of being smart in managing finances sparingly and carefully, being careful, and having to be careful in managing finances so as not to suffer losses. (pitoyo,2008).

There are previous studies such as the internalization of the values of economic education in the Selayar tribe family to produce local cultural values that are beneficial for the behavior of the Selayar tribe to be more moral, wise, sustainable, and preserve their own culture (Putra et al., 2016). Based on previous research studies, it can be seen that the internalization of economic education based on local wisdom can provide benefits for maintaining culture so that it remains sustainable and develops for the welfare of the next generation. However, this study focuses more on the role of women in farming families in internalizing economic education for children in Donowarih Village, Karangploso District, Malang Regency, especially on local wisdom (financial management) because it can be seen from current technological developments that teenagers still use money as they please. in buying goods online without thinking about the benefits so that women have a very important contribution to teach economic education that has been taught for generations.

RESEARCH METHODS

Based on the problem to be addressed, namely to describe in detail the data obtained in the field as a whole and as they are. The study used a descriptive qualitative approach. This

qualitative approach was chosen by the researcher because it has a deeper level of criticism than all research processes. The power of criticism that has this approach will be a strength for researchers as the main weapon in this research. Researchers in this case use a qualitative approach as a procedure in research that can produce descriptive data in the form of written and spoken words from people and observable behavior.

The researcher will reveal the issue of the role of women in farming families in internalizing economic education based on local wisdom. What researchers do to uncover this problem is to use a phenomenological perspective. The researcher uses the phenomenological perspective because the researcher intends to make women from farming families the main subjects who can provide interpretations. This research can be described and understood when the researcher presents the results in the form of interviews such as data and pictures. So that it can provide support for the description that has been presented in the research report.

Researchers used this data source as primary and secondary data. Where the primary data in data collection is carried out by researchers directly from the first source. By conducting interviews directly at a place that has been determined by both parties. Researchers use primary data because the information obtained directly will be more actual. In this case, the data obtained can be adjusted to the actual reality. While secondary data is data collected through literature study research from the local government by providing equipment and extensions related to the information obtained. The information will be more detailed and in-depth, for example, documents related to the research you want to research.

RESULTS AND DISCUSSION

Based on the results of data collection through observations, interviews, and documentation, several findings were obtained regarding internalizing economic education based on local wisdom, internalizing financial management, and obstacles in internalizing economic education. This research was conducted on women from farming families who applied economic education in the family, especially for their children. The findings show that: first, the method used by housewives as parents in Donowarih village, Karangpulo district, Malang district, in internalizing economic education based on local wisdom is done by getting used to saving from an early age. In the education of informants, housewives have such a large contribution to providing economic education to their children. The form of providing economic education includes habituation, explanation, and example in everyday carrying out economic activities in the family and community environment. In the process of economic education in the family environment, the emphasis is on an understanding of the concept of family education. the research findings show the same thing. This can be seen in the informant's economic education given by housewives in their family environment which is the object of research. Housewives who teach economic education are usually carried out at any time, do not have a specific schedule, and tend to direct the process of habituation and example that housewives give to their children. This follows the findings of Wahyono (2001 and Siswoyo (2005) saying that economic education in the family environment is habitual, therefore in each process, is more demanding in terms of experience and real examples in daily life. Housewives providing explanations, and habituation, as well as an example for the child, can form attitudes and actions in better consumption behavior.

Women have very well accustomed the child to managing money so wisely. This can familiarize the child to live frugally and save properly, housewives provide direct examples related to the process of frugal living because it is very necessary for parents to teach their children to live frugally and save from an early age and not spend their pocket money that they

have earned. given. Little things like that that are taught by the mother to the child can shape the personality and character of the child and will indirectly get used to it until the child grows up. Although educating children by getting used to small things is not easy, parents must still teach children as their provisions in the future.

Housewives also really need to give examples of accuracy and use of money to their children, so that they can get used to and be healthy in using money, for example when parents give pocket money to their children, which is not excessive, they will be more selective with their children using pocket money. as well as pocket money.

Second, internalizing the management of family finances has a very important part in overcoming problems that occur in the family and individual economy. Financial management also has a role in maintaining family harmony. In maintaining family harmony, housewives greatly contribute to teaching financial management that is applied to the child managing finances, minimizing unnecessary expenses. Housewives also teach saving from an early age so that the child gets used to being a very wise economic actor.

The informants gave confidence to the child by giving pocket money every month or every two weeks. Giving pocket money to the child aims to train the child to be independent in managing his finances. The pocket money given by the informant includes pocket money, pocket money, school supplies, and gasoline if the child brings a motorcycle or uses public transportation. In line with Hadley's research (2011) says that giving pocket money is one way for parents to educate their children to be responsible for managing their finances. Housewives are also very important to teach about the value of money so that later the child has a sense of awareness to be responsible for using the money given. housewives advise their children regarding the allowance that should be sufficient to meet their daily needs. Even if the money is not enough to be used to pay for urgent needs that are very important, the parents will give additional money to the child. This is in line with Lemitte's statement (Ardiana, 2016: 64) which states that giving pocket money is proof of parental trust in the child. we as parents are obliged to set a good example and give full trust to the child so that they have a sense of responsibility for that trust.

From this study, there are also informants' children who have started to use pocket money as best they can according to parental directions, but sometimes the child still buys less useful goods because he buys at will without thinking about their usefulness. In line with the research of Vhalery, Lekson, et al (2019), which states that several factors affect pocket money, for example, financial knowledge and age as internal factors, while parents as mentors as external factors.

Furthermore, the third finding shows that internalizing economic education based on local wisdom triggers the emergence of various obstacles faced by housewives in educating their children. Of the many obstacles experienced by the informants, the obstacles that are often faced include differences in consumption patterns. This is often felt by housewives in providing economic education in everyday life for their children. In line with Rapih's research (2016) says that children have very real characteristics as a result, the child is still unable to distinguish which is a need and only a momentary desire. The role of housewives in the family is very important to provide good direction to overcome the obstacles faced. as stated by Rahman (2019) the child needs direction from his parents because humans have a nature, namely their desires or expectations are always fulfilled as well as desires related to needs.

In this study, some informants had a problem that the child was still unable to distinguish the needs that were prioritized or seconded. Some informants still like to consume things that are not their needs but only what they want. Moreover, the times are increasingly advanced and the rapid development of technology makes the child often buy goods online following trends that are more viral in the community. Therefore, the informant did not stop to

give direction and advice to the child in using the money as best as possible such as buying an item.

Another obstacle felt by informants such as the seventh informant stated that children tend to be extravagant and behave consumptively. Online games that used to be only used for entertainment but are now the cause of the child's consumptive behavior because it makes lifestyles among teenagers, adults, and children have a more negative impact. as research by Ismi & Akmal (2021) states that one of the negative impacts of playing online games is pocket money and pocket money used to buy internet quota for online games.

The are interview with respondets:



CONCLUSION

Based on research conducted by women from farming families in internalizing economic education based on local wisdom, it can be concluded that women internalize economic education from an early age in children because this is very important, and financial management is carried out by giving full trust. The goal is that children can learn to be responsible for the trust given by their parents. Women internalize economic education in the family has become hereditary to form a culture in the family. Barriers experienced by women in internalizing economic education include differences in income in consumption patterns, children's habits of consumptive behavior, and being lazy to help parents work because they are more concerned with playing. Based on the research conducted, there are suggestions that researchers can give, including For further researchers to be able to develop further about internalizing local wisdom-based economic education in this research.

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