

Internalization of Economic Education through Family Financial Management of Fishermen of Prigi Beach Watulimo Trenggalek East Java

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ABSTRACT

The aim of this research is to describe the internalization of economic education in fishing families at Prigi Beach, Tasikmadu Village, Watulimo District, Trenggalek Regency through family financial management. The research used qualitative methods with 12 respondents who live in Tasikmadu Village. The results of the research show that in financial management fishing families do not record income and income, budget and make shopping lists. Deliberation with your partner is carried out to decide on mutual needs and prioritize needs over desires. When income increases, fishermen tend to realize needs that have been postponed, invest in jewelry and land, and save independently. The internalization of economic education in fishing families is mostly carried out by example through real practice in production and consumption activities, verbal explanations in the form of advice, as well as behavioral demands that are relevant to economic topics and open to the family's financial condition. Pocket money is a learning medium to provide confidence in managing children's money, advise children in determining their personal needs, teach them to save and set aside pocket money, and teach children discipline in carrying out consumption activities, such as asking permission.

INTRODUCTION

Economics is important to learn, considering that life cannot be separated from needs and desires, so economic motives arise, namely the desire to fulfill their needs. The family is the basis for sustainable financial socialization throughout life for early childhood (Danes & Haberman, 2007). Family economic education emphasizes exemplary, parental attitudes and communication intensity are important aspects for the continuity of economic learning for children (Windrayadi, 2022). Children can observe, practice, familiarize, and form their mindset based on activities carried out by parents, knowledge that is implicitly tucked away, and culture that is introduced while at home. Living daily life in the context of family and the wider environment is a form of informal, unstructured learning (Thomas & Pattison, 2013). The educational process that occurs in the family is a form of learning in the informal education pathway that is irregular and basic in daily life.

In the aspect of economic learning, it is important to provide an understanding of the role of money in life, how to get money, and how to use it. According to Wahyono in Windrayadi (2022), humans cannot be separated from money problems, so economic education in the family focuses on understanding the value of money and the order of children's behavior to manage to utilize money using rational economic principles. Parental mistakes in providing stimulus can shape children into individuals who are not independent and difficult to adjust. According to Lermite in Windrayadi (2022), children who are not accustomed to a healthy attitude towards money will encounter several problems such as financial dependence, unrealistic consumptions, and debt traps. Decisions without financial responsibility can lead a person to use their income without being balanced with self-improvement, leading to debt entanglement.

Much of the literature on the socioeconomics of fishing communities still describes the lives of fishing communities as always coexisting with a negative stigma. According to Salatan, et al (2018), generally, fishing communities are relatively left behind economically, socially, and culturally when compared to other groups. Fishing communities are seen as communities with low welfare levels, consumptive cultures, and poor financial management. In a difficult economy, fishermen's wives intervene in meeting the needs of their families (Raodah in Dewi and Yulhendri, 2021). The role of wives helping their husbands in meeting family needs is common among low-income communities.

Research observations were also conducted in the fishing community of Prigi Beach, Tasikmadu Village, Watulimo District, Trenggalek Regency. In terms of occupational structure, the Tasikmadu village fishing community is dominated by the worker group, namely those who work as crew members. The working class has an uncertain income, such as working time that follows the season, and work wages based on catches are divided equally among all crew members. The community is fairly consumptive, especially during the fishing season, which is reflected in the level of motor vehicle purchases and jewelry purchases. This fact is supported by research by Suhartanti, et al (2022), that the lifestyle of the coastal community of Prigi Beach when the catch is

abundant, tends to buy gold, motorized vehicles, and household furniture solely to display high social status. In terms of education, according to the Tasikmadu Village Profile, the majority of the community is at the junior high school graduation level, because the views of parents and children are to improve the degree of life by working, so there is less interest in going to school.

In a study conducted by Cude, et al (2006), financial management is influenced by family education on financial issues. The existence of learning taught through habituation affects children's knowledge and skills gained from the real experiences and practices they receive in the family. According to NEFE in Gudmunon & Danes (2011), many approaches that focus on cognitive awareness of financial topics, foster the assumption that cognitive alone is a weak stimulus to change financial habits. Channeling knowledge in a real context accompanied by repeated practice fosters habits and is more memorable for forming good financial attitudes. Research conducted by Fajriyah & Listiadi (2021), shows that family economic education has a significant effect on the personal financial management of Accounting Education students at the Faculty of Economics, Surabaya State University. In line with previous research, research conducted by Mufida & Sholikhah (2022) on students of SMAN 1 Cerme explained that the existence of financial education in the family has a good effect on financial management and is reflected in students' financial management behavior.

Considering the level of awareness of education in the fishing community of Prigi Beach is low, the intensity of planting knowledge is quite a lot obtained from the family, so researchers are interested in seeing how the education provided by fishing families to their children, especially in economic terms, besides that because the level of public awareness in working is high, researchers want to know how they manage their income. The urgency of the research is that financial management, apart from being a factor that affects the sustainability of a family's welfare, is also an art or science that can be passed down to its generation to improve the way of seeing, working, and old habits to improve the economic resources of fishing families.

LITERATURE REVIEW

Internalization

Internalization is the meaning of the word of a process. In the context of education, internalization is a process of instilling values or teachings that determine behavior according to goals in an educational system (Budikusuma, 2020). Internalization is also another term for the inheritance of policy values between good and right that are adopted by society to form a generation with character and culture. The purpose of internalization is to incorporate values, social norms, and behaviors that exist in one's environment that are adjusted to one's thoughts and attitudes so that they become one's character.

The internalization process occurs over a long period, starting from the individual being born until death. According to Winarno in Widyaningsih (2014), there are three stages in the internalization model in forming attitudes or

values in humans, including (1) the Value Transformation Stage, in the form of unidirectional communication to inform values students, (2) the Value Transaction Stage, two-way communication with reciprocity from students, (3) Internalization Stage, is the most in-depth stage by involving the physical, mental and personality of both educators and students. The essence of the internalization process itself is the process of embedding values from the outside into values that affect life. So deep appreciation is needed as an implication of the embedded values.

Economic Education in the Family

Economic education can be done anywhere and by anyone, including in a family and of course parents as the main educators. Murdinar in Dharma (2021), economic education underlies people's knowledge in solving economic problems that occur in both personal finance and macroeconomic problems. In particular, economic education becomes a person's foundation to direct him in managing and utilizing his finances appropriately for the results of the work obtained. More specifically, the economic education process in the family teaches how to save, consume with wise decisions, manage pocket money, and entrepreneurship (Musfiroh, 2020). Reinforced by the opinion of Indriani, et al (2021), which explains that in general economic education teaches to manage and utilize money, make choices of needs, achieve prosperity and self-welfare, and instill a sense of concern for the common welfare. Therefore the purpose of economic education is essentially to help someone achieve their welfare.

Every family has a different way of educating their generation, this is because many factors influence it, such as the community environment, cultural values, experience, and the level of education of parents. Krisdayanthi's research (2019), on the application of financial parenting in early childhood in Denpasar city through fond of saving, by getting used to managing their finances. Other research from Karnawati (2020), was conducted on women industrial workers in Malang City by carrying out the functions of production, consumption, and distribution as economic behavior in implementing informal economic education. As for other research conducted by Fadhila & Wahjoedi (2019), on economic education for family farmers in Domasan village, Tulungagung which is interpreted by introducing the importance of priority scale and the concept of work. Children need to be taught to sort and determine what needs need to be met in their personal needs, as well as equipping children to be able and aware to do a job with the hope that in the future they can be resilient in working.

The practice of economic education in the family environment according to Wahyono in Dharma (2021) consists of several actions, including (1) the diligence of parents as role models by giving real examples through production and consumption activities; (2) explaining verbally about the value of money, the benefits of money, the benefits of saving and productive activities in making money; (3) directing children to relevant behaviors such as diligent saving, teaching frugality, managing children's needs, inviting them to be selective in consumption; (4) inviting discussions about something relevant in the economic field through small talk related to everyday life. The research conducted by

Fadhila & Wahjoedi (2019) on the process of economic education in the family is carried out through consumption activities such as living frugally and prioritizing needs over desires, production activities through the activities of delivering merchandise and feeding livestock, as well as financial management activities, the essence of which is the importance of saving, giving pocket money and being wise in using pocket money.

Family Financial Management

Financial management is the ability to manage the finances held, whether the money is spent, saved, or so on. Financial management is identified as financial management, which is the act of managing finances consisting of planning, recording, implementing, accountability, and reporting (Depdiknas, 2000). A person's goals in managing finances are relatively different, such as the existence of financial goals to be achieved, various life needs with costs that are getting higher every year, economic conditions that are not always good, and a person's physical health is not always healthy. Good financial management can lead households to financial well-being, which is subjective for each family. This is in line with the existence of family economic education about the demands of a child to be rational with habituation from his parents to behave economically in everyday life (Wahyono in Jauharoh, 2020). Financial management is part of economic education that needs to be taught to children, with the hope that it will influence their economic attitudes and decisions in the future through the most rational planning they make independently.

The way parents teach financial management to children is quoted by Widjaja (2016), including the introduction of the value of money, compiling children's needs, giving trust to manage pocket money, instilling a diligent attitude to saving, and a disciplined attitude. The financial management of each household certainly has its pattern. Some steps of household financial management planning according to Wibawa (2003), including compiling a list of expenses, deliberation with a partner, preparing for future risks, determining financial goals, having bookkeeping, strategies for achieving goals, and making decisions about financial planning and evaluation. There is no harm in teaching good financial management from an early age to children because families also have a share in familiarizing good things for their generation, the rest depends on the child's personality in absorbing, combining, and applying values in the family environment with other environments.

Fishermen's Community

Fishermen communities are communities that grow and develop in coastal environments or transitional areas between land and sea areas. The fishing community is seen as a community with a low level of welfare, a consumptive culture, and poor financial management. The phenomenon of children going to school and joining their parents in sailing is common among fishing communities. The mindset of parents who are less aware of the importance of education is influenced by difficult economic conditions so they do not think about sending their children to a higher level. Parents' assumption that working is faster to change fate, causes children to focus more on increasing income. This kind of mindset affects the lifestyle and consumptive culture in fishing

communities, especially when it is not balanced with knowledge in managing money.

Along with time, the negative stigma about fishing communities began to fade due to the development and development of the maritime economy programmed by the government. In catching fish, fishermen are currently using machines or motorboats to increase fishermen's catch (Reksawan, et al., 2020). The gap between coastal communities and others can be removed, through modernization in the fisheries sector. Other government programs, such as the Cross-South Line that has been realized aim to grow the economy downstream of the South Coast. This is evidenced by the emergence of various kinds of jobs that have been carried out by the surrounding community in fisheries, tourism, and related industries in the southern region. And there are many more extension and empowerment programs carried out by the government by adjusting the most potential resources in the coastal area.

METHODOLOGY

The research used an inductive approach with a qualitative method with a phenomenological research type. Research informants are fishermen's wives who have a role as family financial managers as well as educators for their children. Supporting informants from fishermen's children, relatives of informants, and also the community who have a relationship with informants and support the research objectives. Primary data are the results of initial observations, interviews, and field documentation. Secondary data is in the form of village profiles, the number of people who work as fishermen, and data on marine products. Data collection techniques were carried out with stages of observation, interviews, and documentation. Data analysis consisted of reduction, data presentation verification, and conclusion drawing. Data validity was verified using source triangulation techniques, namely observation results, interviews with supporting informants, and documentation while in the field.

RESULT AND DISCUSSION

Financial Management in the Fishermen Family of Prigi Beach

The activity of managing income is one of the things that is often forgotten to arrive at the fulfillment of maximum needs, there needs to be an effort besides working, namely managing finances. According to Kumalasari (2021), financial responsibility in managing one's finances is the process of managing money and other assets using methods that are considered productive. The fishing community of Prigi Beach interprets financial management as an activity in organizing or processing income owned for important purposes such as obtaining greater income and meeting life needs, both short, medium, and long term.

The majority of Prigi Beach fishing communities do not carry out activities of recording receipts and expenses and budgeting to allocate the income earned to the needs that must be met. Budgeting is included in effective financial management elements because with a budget individuals can utilize the income received in the same period (Kumalasari, 2021). The reasons behind the community not recording and budgeting are uncertain income estimating needs

outside the head and not feeling responsible for reporting needs to family members.

A simpler topic regarding the preparation of shopping lists, fishermen's wives in meeting family needs also do not make shopping lists and only memorize the needs and bring enough money. The wife is the party who is fully entrusted by the fishermen to manage family finances. Wives as parties who manage finances need to carry out management functions properly to achieve family harmony (Marviana et al., 2020). In fulfilling family needs, wives always involve their husbands in all decisions for the family. Husband and wife are required to discuss family financial arrangements that are most suitable for their mutual wishes (Cordova in Wardoyo and Elsy (2018). Forms of needs that often require the husband's permission and advice such as large nominal needs and needs for family members. Small nominal needs are often only decided by the wife herself or sometimes discussed with children.

When faced with an increase in income, the results of the study explained that the majority of the Prigi Beach fishing community consumption still prioritizes the fulfillment of needs rather than desires. Consumption patterns generally prioritize basic needs followed by other less basic needs if income is sufficient (Siswanti, 2022). This opinion follows the field facts that on several occasions, the community realized the wishes that had been delayed due to poor financial conditions. Generally, the fishing community of Prigi Beach always has its way of preparing for the financial risks of its family in the future. Not a few fishing communities manage their income by buying jewelry, vehicles, livestock, and land or land that can be processed to obtain benefits and benefits. Similar to other coastal areas, fishing communities especially women in Prigi Beach also like to buy jewelry. Jewelry is not only a tool to beautify oneself but also a substitute for saving money to achieve one's physiological goals (Sugita, et al., 2022). Families who buy jewelry and vehicles have a reason because both are assets that provide benefits in the form of beauty and functionality that are also easy to cash out or exchange at any time.

The coastal life of Prigi Beach is quite competitive because it is classified as a modern fishermen Community. The tourism site, which is also located in Tasikmadu Village, makes the place a strong economic stream. Residents adjust these conditions by filling business opportunities, such as trading fish and groceries, and producing smoked fish and various seafood dishes to survive. The results of the study are following research conducted by Biso, et al (2017), the Bahoi fishing community in North Minahasa diversified their work through job mobilization outside of fishing to increase income. In-depth information shows that the fishing community of Prigi Beach utilizes income from the sea to be used as capital in opening a business, such as opening a small shop in front of the house or selling food in markets and tourist attractions. According to Salik et al. (2015), fishermen who do not have alternative jobs will face difficulties in adapting to climate change because they depend on fishing activities. Rotating income to open a business is part of the efforts of the coastal community of Prigi Beach in dealing with the instability of income from the sea, as well as a side job when entering the lunar eclipse (no fishing season).

Unexpected needs are often experienced by fishing communities in Prigi Beach, so they have their ways to overcome them, including using the income that has been collected, selling valuables, and utilizing capital debt facilitated by business owners where fishermen's wives work. In the final condition if it is still not enough to fulfill it is to borrow from relatives. According to Hamilton et al. (2012), when no one has any savings, short and long-term strategies to fulfill their needs include borrowing and going into debt. Conversely, when faced with good financial conditions, various decisions can be made by the fishing community, such as realizing the needs that were delayed, saving, and investing. The fishing community of Prigi Beach is more comfortable saving their income at home, rather than entrusting it to financial institutions. According to Rahmawati (2017), some fishermen are reluctant to save due to a sense of trust and minimal knowledge of formal institutions. Lack of understanding about financial institution products and confusion to start saving make people less likely to utilize the services of financial institutions in Tasikmadu Village. There are quite some financial institutions, both state-owned and private, operating in Watulimo Sub-district, both banks and cooperatives. The attitude of the Prigi Beach fishing community, which is reluctant to save, encourages financial institutions to carry out a dor-to-dor system to obtain customers. This method is the most common way done by financial institutions so that people are more comfortable and open with financial institutions.

The investment favored by the fishing community of Prigi Beach is productive land. Land has a good future value because, in addition to the value of land that continues to increase, it is also assessed in terms of the types of plants that are managed. Land does not require special care to always be monitored and also as a diversification of work that can be engaged in fishermen on Prigi Beach. When it is not fishing season, fishermen will work in the fields to obtain a source of income or natural products that can be brought home. Especially for fishermen who have livestock and land, it will be more profitable because when returning to the field can bring animal feed. Another form of investment commonly chosen by the fishing community is jewelry because it can be realized more quickly to be owned. As for people who have investments in insurance institutions the insurance program that is undertaken is bundled with the investment.

Internalization of Economic Education in the Fishermen Family of Prigi Beach

The exemplary process carried out by the majority of Prigi Beach Fishermen families is carried out by inviting children to participate directly in production and consumption activities carried out by parents, such as inviting children when guarding stalls, looking for livestock, working in the fields, and shopping. According to Wahyono in Dharma (2021), the diligence of parents to become role models in the process of economic education in the family such as modeling real consumptive and productive activities. Reinforced by the opinion of Krisdayanthi (2019), it is important to teach children that money does not come suddenly but is the result of parents' hard work to make ends meet. Inviting children when working becomes a learning process that parents do not

realize is a form of education through exemplary teaching work ethic and appreciation for parents' hard work.

Children understand the benefits of money through their experiences during activities at school, at home, and in their community. Parents advise their children to use and save money properly and explain its benefits. Instilling the value of work ethic is carried out by parents in fishermen families by providing real practice to engage in certain jobs. Being a role model means doing it first before setting an example for others and self-discipline (Helmawati, 2016). Taking children to the land to help their parents look for dried clove leaves, and then getting a share of the proceeds from the sale of dried clove leaves is an example of the economic education process about productive activities that make money, as well as getting used to working hard and showing the real results of these productive activities. Parents' behavior and habits should be able to model the values that are expected in children (Mundir, 2018). Children have an attitude of work ethic from an early age and their initiative, such as selling binders in class, helping clean the school before class time, and helping canteen sellers sell merchandise in class. Children's initiative is motivated by observing their parents at work and feeling happy when they have money.

Demands for relevant behavior in economic learning are widely practiced in Prigi Beach fishermen's families, such as asking children to shop for themselves, both shopping that intersects with their personal needs, families, and those related to parents' work to practice consumption activities. According to Wahyono in Dharma (2021), teaching children to be selective in consumption is one example of directing children to relevant behavior in everyday life. Productive activities in the economic education process get children used to doing a job even though they are not directly involved in money-making activities such as helping feed livestock and household activities (Fadhila & Wahjoedi, 2019). Generally, the fishing community of Prigi Beach accustoms children to recognize work that is not related to economic value, such as helping to clean the house and wash clothes to foster a sense of responsibility and work ethic attitude in children for a job. The rest of the children are usually invited to go to the fields, find food for livestock, and go to the rice fields.

Being open to the financial condition of the family can be a topic for parents to invite children to discuss. The fishing families of Prigi Beach are accustomed to involving children in discussions and opinions on decisions related to family finances. Considering children's opinions in household decisions makes children feel valued for their presence while improving their subjective well-being (Main, 2019). Discussing activities is enough to help increase children's knowledge of financial management through the experiences provided by their parents. As for parents who are not open about their financial problems to their children, children understand these conditions themselves. Although parents hide concerns about family conditions, children can formulate their perceptions through the family's economic situation based on cues (Mistry & Elenbaas, 2021). Children also believe the results of previous

observations and experiences that when it is not the fish season, the family's financial condition is often not good.

Pocket money can be a medium of learning in economic education in the family. According to Rina in Megasari (2014), giving pocket money provides a basis for good money management because it provides an opportunity to develop good habits in children. The pocket money allotment system is generally done daily and weekly. The nominal amount is determined based on the needs of the child, or flexible depending on the adequacy of the child and the financial condition of the family. In addition to giving trust to children in managing pocket money, parents provide verbal explanations in the form of advice to set aside pocket money. The rest for children who are not given understanding by their parents, set aside their pocket money based on their awareness. According to Beverly and Clancy in Krisdayanthi (2019), financial education in the family is needed to make individuals smart in financial management, like saving and not wasteful. Parents sometimes ask children to save at school to familiarize themselves and add to the experience of saving with peers, while feeling the benefits. The form of appreciation given by parents is to give extra money for children to save.

Education starts with oneself is the right term to describe how parents as an example that will be imitated by children. Apart from the role of parents to ask children to save at school and the facilities provided by schools, some children have the awareness to set aside money given by parents, this awareness is the result of children's observations of parents' activities. Research by Shim et al. (2010) found that recipients of financial education at school have a high level of financial knowledge, but the most influential predictor is the financial behavior of their parents. The habit of fishermen's wives in setting aside family income and being frugal is one of the examples that can be taught to children because they see parents used to saving money. Another fact obtained in this study is that from an early age, children have their own business to make money, such as selling snacks, helping in the canteen or helping clean the school, and selling bouquets are some of the jobs that can be used as a side job for children in their obligations as a student. Factors that can influence a person to be financially literate are family characteristics, financial education, financial experience, and also economic conditions (Nihar and Bestari in Dewi and Listiadi, 2021). The efforts made by the child are entirely due to the child's awareness of the family's financial condition and without coercion or parental requests.

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CONCLUSIONS AND RECOMMENDATIONS

In simple terms, the fishing community of Prigi Beach understands the concept of financial management. The practice of managing their family finances is done by working to earn income and rotating their income for unexpected needs, as well as preparing future funds by saving and investing. The internalization of economic education in fishing families is dominated by exemplary, relevant behavioral demands, and discussions on financial topics. Providing pocket money is used by parents as a learning medium in managing children's finances, giving trust, saving, and being disciplined. The rest of the children have the awareness to understand how the family's financial condition works.

ADVANCED RESEARCH

For future research can develop this research deeply by using other aspects of entrepreneurial in Vocational Schools.

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