

## Informal Economic Education Based on Local Values of The Samin Society

Alifia Farisya Prima<sup>1\*</sup>, Wahjoedi<sup>2</sup>, Agung Haryono<sup>3</sup>

<sup>1\*,2,3</sup>Universitas Negeri Malang, Indonesia

Corresponding Author: [alifiaprima17@gmail.com](mailto:alifiaprima17@gmail.com)

---

**Keywords:** *Economic Education, Informal Education, Samin Society*

**Abstract:**

*Informal education is important given to children from an early age. In informal education, there is a transfer of knowledge and transfer of cultural values. The purpose of this study is to analyze how Samin's local values colour the economic education given by parents to children. This study used a descriptive qualitative approach with ethnographic research. The research location was in the Japanese Hamlet, Margomulyo Village, Margomulyo District, Bojonegoro Regency, East Java. Source of data obtained through primary data and secondary data. Informants in the study were selected using a purposive sampling technique. Informants in this study were Samin community elders and parents who had school-age children in the Samin community. Data analysis includes the stages of data collection, data reduction, data presentation, conclusion and data verification. The results of the study are that education taught by parents in the family environment is based on the five noble speeches of Samin and local values that characterize economic education in the Samin community's family environment including the values of honesty, local values and the value of a sense of home that is instilled by parents in their children through example and habituation in everyday life.*

---

## **Introduction**

The process of informal education in the family environment is given by parents to children. Parents have a very important role in informal education because children get their first education from parents and the child's personality is formed from the family environment. Informal education occurs in the family environment through daily observations and experiences (Kołodziej et al., 2014). Family education provides basic knowledge and skills, religion and beliefs, moral values, social norms and outlook on life that children need (Helmawati, 2016).

Parents also teach economic aspects to children. Economic education has a very large role and influences the maturation of children to become independent individuals so economic education is important for children (Wahyono, 2001). Informal economic education carried out through habituation will shape children's behaviour as rational individuals in carrying out economic activities (Inanna, 2020).

The intensity of providing economic education to children which are carried out at any time can form children into economic human beings (*homo economicus*) who are productive and economical in utilizing money and other resources (Suryani, 2017). Parents in teaching economic education to children are done by accustoming children to economic activities in everyday life. Economic education is synonymous with money in everyday economic life. Therefore, economic education in the family environment is focused on understanding the value of money and how children can manage money rationally. Instilling money management in children by providing pocket money can increase children's economic literacy (Lewis & Scott, 2000). Children who have good economic literacy will influence their child's economic mindset, as giving pocket money that is not excessive will make children more selective in using money (Namaditya, 2013).

In informal education, there is a process of transferring knowledge and transferring cultural values that exist in the family environment. Knowledge transfer is the process of transferring information in the form of knowledge, attitudes and skills from individuals to other individuals or groups to groups and or individuals to groups (Noya et al., 2017). The pattern of parents educating children in informal education is largely influenced by cultural elements inherent in the family environment (Atirah & Hasan, 2020). Culture is taught by parents to children as a result of interactions between the surrounding environment and nature over a long period. The transfer of cultural values is also important for children to maintain the culture that has existed for a long time from generation to generation. Culture and education are something that cannot be separated. Education and culture are two things that complement and support each other. The pattern of education that is applied must be following the culture that exists in an area (Atirah & Hasan, 2020). Education always changes according to cultural developments. The development of culture is influenced by the development of the world of science and technology. Cultural development occurs in the tribes in Indonesia, one of which is the Samin Society.

The Samin people are people who live in Central Java and East Java Provinces. The Samin community emerged as a form of rejection of Dutch colonialism led by Samin

Surosentiko. The Samin community's rejection was followed by their disapproval of some things, one of which was the existence of a school. The development of an increasingly advanced era has brought changes in the thinking of the Samin people. The Samin people refused to have schools because at that time Indonesia was still colonized. When Indonesia became independent, the Samin people no longer refused school.

During the increasingly rapid development of the era, the Samin people adhere to values and beliefs, especially those related to honesty in speech, togetherness or cooperation in the form of *splice*, truth and also simplicity (Munawaroh et al., 2015). Samin's teachings are synonymous with honesty and brotherhood or brotherhood (Kurniawan et al., 2020). Brotherhood in Samin is commonly known as *sedulur sikep*. The things that are reflected in Samin's teachings include *honest marang awake dhewe* (honest with oneself), *sing dititeni wong iku rak uninen* (what people believe are their words), and *sing perlu rak isine dudu njabane* (the most important thing is a person's heart, not his appearance). only (Munawaroh et al., 2015). The Samin people teach their descendants to uphold the Samin teachings. The Samin people believe that the essence of Samin teachings is something that humans must have. Family education has an important influence on the transfer of knowledge and the transfer of Samin cultural values.

The Samin people have been raised quite a lot in several studies discussing the history of Samin, Samin marriage and Samin customs. However, there has been no research discussing family education and economic education. Therefore, researchers are interested in seeing Samin's local value in informal economic education. This study aims to look at the process of family economic education given by parents to children as well as the local values that characterize the process of informal economic education in the Samin community as a process of transferring the values of Samin's teachings to the younger generation. Samin's local values indirectly colour the process of informal education carried out by parents to children.

### Research Methods

This research uses descriptive qualitative research with an ethnographic approach. The ethnographic research design explores Samin cultural elements as the main thing in research. The research is located in the Japanese Hamlet, Margomulyo Village, Margomulyo District, Bojonegoro Regency, East Java.

Sources of research data include primary data and secondary data. Primary data was obtained from observation, interviews and documentation. Secondary data was obtained from village profiles, population statistics, and some literature related to the Samin community. Informants were selected using a purposive sampling technique, namely Samin elders and parents who have school-age children in the Samin community. Data analysis uses the Miles and Hubberman model which consists of the stages of data collection, data reduction, data presentation, conclusions and data verification. Testing the validity of the data was carried out by triangulation and extending the observation time.

## Result and Discussion

The Samin community is an indigenous people who have five noble speeches commonly known as Samin teachings. Samin's teachings are referred to as universal teachings because, in everyday human behaviour, it includes the five noble sayings. Samin's five noble speeches, among others 1) *Laku jujur, sabar, trokal lan nrimo*; 2) *Ojo drengki, srei, dahwen, kemeren, pek pinek barange liyan*; 3) *Ojo mbedha-bedhane sapattha-padhaning urip, kabeh-kabehe sadulur*; 4) *Ojo waton ngomong, ngomong sing waton*; 5) *Kudu bisa rasa rumangsa*. The transfer of cultural values is carried out by parents through informal education. Local values that colour the process of economic education in the family environment are as follows.

### 1. Honesty Value

The value of honesty is the core of Samin's teachings. The Samin people are known to have high honesty. Instilling economic education based on the value of honesty in the Samin community is given by giving examples in everyday life. Parents daily set an example to their children through the behaviour of parents working on the mbaon land. Mbaon is a profit-sharing area between Perhutani and the surrounding community. The mbaon land is planted with corn, between Perhutani's teak and mahogany plants. Parents as farmers care for and manage the mbaon land by caring and caring for the teak and mahogany plants planted by Perhutani and filling in the empty land between the teak and mahogany plants by planting corn. When the corn has been harvested and has been sold, the parents deposit the profit sharing from the mbaon land to Perhutani according to the agreement. If the harvest is 10 sacks of corn, the profit sharing that is deposited to Perhutani is equal to the yield of 1 sack of corn. If the harvest is 20 sacks of corn, the profit sharing that is deposited to Perhutani is the amount of the yield from 2 sacks of corn. The amount of profit sharing paid to Perhutani following the agreement and honestly stated the amount of corn harvest obtained. Parents set an example for their children to be honest and make optimal use of resources by utilizing the land between Perhutani plants to plant corn as a source of livelihood. Honest behaviour is also exemplified by parents when they find money on the street, the money will be announced or peek into the community to find the owner of the money.

The value of honesty is also seen in trading. Samin teachings do not forbid trading. But trading becomes prohibited if trading dishonestly gives the price of the merchandise. Parents who trade set an example for children to be honest in trading. In providing trade prices, honestly convey to the buyer what the purchase price is and how much profit you will get. Instilling economic education that is instilled by parents in children with local values of honesty is given through direct examples and habituation to children. Parents provide real examples of exemplary efficient productive activities through honesty in depositing profit sharing to Perhutani, and *peluluk* when finding money, and being honest in trading activities.

### 2. Trocal value

The trocal value in the Samin community is diligent effort. Parents instil children to have trocal values in life. The inculcation of trocal values is done by parents to children through

daily habits. Children are invited to participate and are accustomed to helping their parents work at the mbaon since childhood. Children who are introduced to work will get money, and the money is used to meet their daily needs. At an early age, children do not understand the concept of work, but children are introduced to the concept of work by being invited to participate in mbaon. At first, the children only played in the mbaon, as the children grew older they began to help their parents in the mbaon, such as accompanying their parents to the mbaon, sending food to the mbaon and picking up the corn crops. Parents involve children in the process of making money as a process of planting economic education (Ampa, 2015). The involvement of children in parents' activities to make money will instil in children the importance of working to earn money to meet their needs.

Apart from working as farmers in the mbaon, parents also use their free time while waiting for the harvest with other businesses. In 2020 in Dusun Japan, there was a woven bag business, but the woven bags did not last long. This is because the main work at mbaon is not taken care of and the wages for each woven bag are quite small from third parties. In 2022, the people of Dusun Japan will start their woven bag business again by collaborating with the first woven bag manufacturer from Ngawi Regency. The minimum wage earned from the woven bag business is IDR 1,600/bag and the highest is IDR 2,700/bag. The woven bag business is used to increase the income of the people in the Japanese hamlet. In addition to the woven bag business, the son of Elder Samin also makes udeng, typical of Samin. The way parents work hard at work, whether working at an mbaon or side business, sets an example and instils trocal values in their children. Parents at work provide examples directly to children to try diligently so that their needs are met so that indirectly children will imitate what they see and hear.

Trocal values are also instilled by parents by accustoming children to saving. To be able to save, parents instil in children to be thrifty and not wasteful. Parents do not always fulfil their child's desire to buy something that has no benefit. Children are accustomed to buying goods according to their benefits and needs, not buying goods just to fulfil a sense of prestige. Children are also used to not being tempted by other people's belongings which are not or have not been useful for children. Parents teach children to have a selective attitude toward consumption by considering priority needs so that wasteful attitudes can be avoided (Fadhila, 2019).

Children are given pocket money every day when they go to school. There were 2 out of 6 informants who gave pocket money by providing small denominations of Rp. 2,000 and Rp. 5,000 in the receptacle, so that the children took the pocket money themselves, and indirectly the parents taught their children to be honest about taking money according to what the child needed that day. Giving pocket money to children by parents will train and accustom children to managing and managing their own children's finances according to what is needed.

In managing finances, parents instil trocal values in children to save. Parents accustom children to saving by not fulfilling everything the child wants, so children must try to fulfil what they want by saving. When a child wants to buy a bag, the parents don't buy the bag right

away, but the parents train the child to be patient by saving from the child's remaining school allowance. Parents also provide a piggy bank as a place for children to save. Apart from that, children also take the initiative to make their piggy banks made of rolled paper and form a tube as a piggy bank, or the child turns used cans into piggy banks. Every day children are advised and accustomed to setting aside pocket money for savings. If you have a lot of savings, you will buy it according to what the child wants. If the child does not have the desire to buy goods, the parents will put the savings in the bank account. Parents make a special account of the children's savings, and children know the amount of savings they have in the bank. The habit of saving and financial management that is instilled by parents in children will have a strong impact on children's financial literacy (Grohmann & Menkhoff, 2015).

Parents give direct examples to children in everyday life by buying goods according to their benefits and setting aside money from work for savings. There was 1 out of 6 informants who gave examples of saving to children through investment in livestock, namely cows. The cow is a very high-value saving or investment. If you need money, the parents will sell the cow to make ends meet. The example given by parents by showing daily behaviour will be seen and imitated by children (Fitriana, 2017).

### **3. Value of *Rumangsa***

The value of *Rumangsa* is the value of empathy for fellow human beings. It is important to instil the value of a sense of home in children from an early age so that children can have empathy for others. The value of feeling rumangsa in Samin's teachings is reflected in splice activities and arisan activities.

The splice tradition is a mutual cooperation activity carried out by the Samin people to build a house. When a neighbour is building a house, the community spontaneously helps selflessly in building the house. The process of building a house usually takes about 1-2 days. In the splice tradition, the fathers help build the house and the women help in providing food and the homeowner provides food as a form of feeling happy because they have been helped to build the house. Children are included to help with easy things like carrying groceries as a process of cultivating the value of rumangsa.

The value of rumangsa is also reflected in the arisan activities which are held every Legi Friday. The arisan activity was attended by arisan members with an arisan contribution of Rp. 10,000 and save as much as they could. In the arisan there is also an instillation of trocal values by saving every month, as well as instilling the value of patience in waiting for the savings to be opened ahead of Eid al-Fitr. In the process of waiting for the distribution of savings, these savings can be borrowed by members of the arisan or non-members of the arisan who need them, provided that the money is returned when the savings are distributed. In borrowing the money, the person concerned participates in arisan activities and honestly conveys the need to borrow money. The borrowed money is not subject to interest. When you borrow Rp. 1,000,000, the money will also return Rp. 1,000,000. The absence of interest on loans is inconsistent with Lewis's (2000) statement that there are interest rates in the process of saving and borrowing.

Lending without interest aims to sincerely lend money to borrowers who need money. Not subject to loan interest also eases the borrower's burden in repaying the loan. If the borrower has not been able to return the money when the savings are to be divided, then he can honestly convey at the social gathering that he has not been able to return it in full. Parents set an example directly by following the splice tradition and arisan activities as inculcating the value of a sense of home in their children. Children will see, hear, speak and socialize like what children see in their parents' everyday behaviour.

## Conclusion

Education given by parents in the family environment is a transfer of knowledge and cultural values. The informal economic education instilled by parents in the Samin community is coloured by local Samin values including the values of honesty, *trocal* values and the value a sense of home. The value of honesty is instilled by parents by setting an example and habituation in daily life by utilizing *mbaon* land for planting corn, paying for the harvest from using *mbaon* land following the Perhutani agreement, trading honestly by conveying to the buyer the purchase price and the profit earned. Trocal values are instilled by parents in children by example and habit through giving pocket money to be able to practice frugality in managing children's finances, buying goods according to benefits and the habit of saving. The value of rasa *rumangsa* is instilled by parents in children by providing an example directly to children through participating in Legi Friday gatherings and splice activities.

## References

- Ampa, A. T. (2015). Analisis Pendidikan Ekonomi Informal Studi Kasus Keluarga Miskin di Desa Palampang Kecamatan Rilau Ale Kabupaten Bulukumba Sulawesi Selatan. *Tesis Tidak Diterbitkan. Malang: PPS Universitas Negeri Malang.*
- Atirah, A., & Hasan, M. (2020). Pola Pendidikan Ekonomi Masyarakat Nelayan Pesisir Danau yang Terintegrasi dalam Kearifan Lokal Sipakatau'. *Jurnal Inovasi Pendidikan Ekonomi (JIPE)*, 10(1), 18–24. <https://doi.org/10.24036/011080400>
- Fadhila, N. (2019). Makna Pendidikan Ekonomi Informal Bagi Keluarga Petani di Desa Domasan Kecamatan Kalidawir Kabupaten Tulungagung. *Jurnal Pendidikan Ekonomi*, 12(2), 125–132.
- Fitriana, R. D. (2017). Internalisasi dan Implementasi Pola Pendidikan Ekonomi Keluarga (Studi pada Keluarga Pengemudi becak Wisata Kawasan Makam Bung Karno). *Tesis Tidak Diterbitkan. Malang: PPs Universitas Negeri Malang.*
- Grohmann, A., & Menkhoff, L. (2015). School, Parents, and Financial Literacy Shape Future Financial Behavior. *DIW Economic Bulletin*, 5(30/31), 407–412. <https://EconPapers.repec.org/RePEc:diw:diwdeb:2015-30-1>
- Helmawati. (2016). *Pendidikan Keluarga Teoretis dan Praktis*. Bandung: PT Remaja Rosdakarya Offset.
- Inanna, I. (2020). Pentingnya Pendidikan Ekonomi Informal dalam Mewujudkan Perilaku Ekonomi Mahasiswa yang Rasional. *JEKPEND: Jurnal Ekonomi Dan Pendidikan*, 3(1), 64–67. <https://doi.org/10.26858/jekpend.v3i1.12373>

- Kołodziej, S., Lato, K., & Szymańska, M. (2014). The Role of Parental Influences on the Economic Socialization of Children. *Problems of Education in the 21st Century*, 58, 99–107.
- Kurniawan, M. B., Habsari, N. T., & Hanif, M. (2020). Kehidupan Sosial-Ekonomi Masyarakat Samin Kabupaten Bojonegoro dan Potensinya sebagai Sumber Belajar Sejarah Lokal. *AGASTYA: JURNAL SEJARAH DAN PEMBELAJARANNYA*, 10(2), 249–262.
- Lewis, A., & Scott, A. J. (2000). The Economic Awareness, Knowledge and Pocket Money Practices of a Sample of UK Adolescents: A Study of Economic Socialisation and Economic Psychology. *Citizenship, Social and Economics Education*, 4(1), 34–46.
- Munawaroh, S., Ariani, C., & Suwarno, S. (2015). *Etnografi Masyarakat Samin di Bojonegoro: Potret Masyarakat Samin dalam Memaknai Hidup*. Balai Pelestarian Nilai Budaya (BPNB) Yogyakarta.
- Narmaditya, B. S. (2013). Pengaruh Pendidikan Ekonomi Keluarga Terhadap Perilaku Konsumsi Dimediasi Literasi Ekonomi dan Gaya Hidup pada Mahasiswa Fakultas Ekonomi Universitas Negeri Malang Angkatan 2011. *Ekuitas: Jurnal Pendidikan Ekonomi*, 1(1), 11–20.
- Noya, F. S., Supriyono, S., & Wahyuni, S. (2017). Strategi Pembelajaran Pendidikan Informal pada Transfer Pengetahuan Kecakapan Ketog Magic. *Jurnal Pendidikan: Teori, Penelitian, Dan Pengembangan*, 2(9), 1244–1248.
- Suryani, I. (2017). Pentingnya Pendidikan Informal tentang Ekonomi pada Keluarga Transmigran. *Jurnal Teori Dan Praksis Pembelajaran IPS*, 2(2), 37–42. <https://doi.org/10.17977/um022v2i22017p089>
- Wahyono, H. (2001). Pengaruh Perilaku Ekonomi Kepala Keluarga terhadap Intensitas Pendidikan Ekonomi di Lingkungan Keluarga. *Disertasi Tidak Diterbitkan*. Malang: Program Pascasarjana Universitas Negeri Malang.