

## WOMEN'S CAREER PATTERNS IN LEARNING ECONOMIC EDUCATION ON CHILDREN

Farid Nurhidayat  
Wahjoedi  
Agung Haryono

---

### ABSTRACT

*The phenomenon of mothers as career women is not a new thing in today's modern society. In line with this, the development of human civilization now requires both parents to spend more time working or doing other activities outside the home. In such conditions, there is an interesting study, which questions about: how parents do "calculation" (calculation of profit and loss) on children, how much a lot of time has been sacrificed by parents for the benefit of children, besides parents are busy to improve economic welfare. Even though the family is also an important institution in carrying out the role of educational socialization which has a major influence on the personality development of children in future. This research aims to examine and analyze how the pattern of career women who work in the formal sector in teaching economic education through daily attitudes and communication intensity are carried out to become good economic actors. The research method used is qualitative research with a case study approach. The analysis technique used is thematic analysis. The results of the study showed that five core themes emerged related to the pattern of career women's mothers in teaching economic education to children in Pasuruan City. Three of them relate to themes that describe the most important "what" to teach in economics education including 1) managing money, 2) working hard, and 3) sharing, while the two "how" themes for learning are 4) role models and 5) experiential learning.*

Keywords: Economic Education, Family Economic Education

---

### INTRODUCTION

Individual behaviour patterns in today's society seem very busy with a variety of activities aimed at obtaining a decent lifestyle. Every individual wants a decent life by dedicating his time and energy to the pursuit of happiness, comfort, and satisfaction. This is because the pattern of human life is closely related to the economy (economic oriented). As stated by Karl Marx (in Rahman & Affandi, 2014) views that a structured economic environment becomes the initial container as a social driving system in every human activity that causes social change and becomes the basis of all human behaviour or what is known as the concept of historical materialism. Especially for individuals who are already married, especially the role of women as mothers today. His behaviour pattern is now starting to get involved in the employment sector.

The phenomenon of mothers as career women is not a new thing in today's modern society. Linandar (in Setyowati & Arsanti, 2015) explains that several reasons behind women choosing to be involved in the work sector include two reasons because of economic conditions and the need for self-actualization of the competencies that have been achieved. In line with this, the development of human civilization now requires both parents to spend more time working or doing other activities outside the home. In such conditions, there is an interesting study described by Becker (in Yasin, 2001) on the analysis of "Inter-Generation Transfer", which questions about: "how do parents do "calculation" (calculation of profit and loss) on children, how much a lot of time has been sacrificed by parents for the benefit of children, besides parents are busy to improve economic welfare as well as want to maintain their socioeconomic status and be more established, even though the family is also an important institution in carrying out the role of educational socialization which has a major influence on the personality development of children in Indonesia future.

In general, it can be understood that both parents work in the interest of improving the economic welfare of their household. That is, parents, want to produce excess economic resources (excess money) from their productive activities compared to their consumption needs (Wahyono, 2001). This condition is also reinforced by the basic desire of parents to improve household welfare and always want to provide the best in meeting the needs of every family member, especially children. In other words, parents want to meet all the needs of their children properly and better because they do not expect their children to have the same fate as their parents in the past. In addition, encouragement in the interest of meeting children's needs properly, parents also feel the need to prepare children to achieve future success related to learning economic aspects as described in the previous paragraph. The economic activity in question is not only about increasing economic resources but also needs to be emphasized on how to make the most of them according to economic principles.

Many phenomena are often encountered, problems that occur in the family environment are often associated with economic factors as the cause. This happens because of the failure of parents in managing the availability of economic resources they have and the failure of parents in teaching economic education, efforts to shape economic attitudes and behaviour following economic principles (Fahmi et al., 2016). Another opinion from Wahyono (2001: 124) explains that generally, families are less aware of the impact of the importance of economic learning aspects in the daily education process of children. For example, some families feel stressed due to their financial condition, which is thought to come from the actions of children who grow up as consumers who are not accompanied by an awareness of the value of money. They don't understand how hard their parents work to get money, so they need to be careful when using it, whether they want to spend it or save it.

One of the most important family foundations is the breadth of parental insight about good economic literacy (Fahmi et al., 2016). The family environment is the first place where children begin to learn about various economic problems. Children begin to learn and are trained in decision making related to determining effective steps and having to choose various alternatives to achieve a match between needs and available resources to achieve maximum results and satisfaction. In addition, children will also learn about money, how to manage its use, add insight and experience to be selective in buying goods, learn to live frugally, and get used to saving. Thus, in addition to playing a role as determinants of household welfare, parents also play an important role as educators to teach their children in the process of economic education, so that they become economic actors following economic principles.

In general, children are often considered as potential successors for their parents and nation. All parents need to teach economic education so that their children will become civilized economic actors and following economic principles. Therefore, the process of teaching economic education to children through daily interactive patterns is a shared responsibility. Moreover, the role of the family, in this case, the role of parents, namely the mother as a very dominant career woman. Given that a mother has an intimate closeness with her child and understands the child's condition the most. Physically, the figure of a mother for children is as a good person and an example for children in the family, as well as a place for the outpouring of hearts, a place for consulting children's activities, and helping all children's strengths. Therefore, the attitude and behaviour of the mother's daily life and the intensity of communication between the child and mother in daily life, have a great influence on the process of economic education for children.

The thoughts above show that learning economics education through exemplary, communication intensity, and parents' daily attitude is an absolute and important need and has a great influence in the process of economic education for children. Even though every mother (career woman) has different abilities. These differences, one of which depends on the level of income, profession, education level, and social participation of each family which is an indication of the socioeconomic status in the family environment of a career woman's mother. Socio-economic status always intersects with the dynamics of the social system. In line with the statement of Louis W.H. (in Yasin, 2001) that mothers who do not work intensively to meet their children are relatively more, but there are fewer positive interactions. Meanwhile, working mothers have relatively little intensity to meet their children, but the interactions are of high quality because working mothers understand the principles of interaction better than mothers who do not work. Then, raising new questions is why and how is the role of interaction between career women and children, resulting in a good quality of interaction, even though the intensity of meeting children is low. Although what he expressed does not explicitly emphasize how to teach economic education to children, it can be used as a reference for studying it.

Based on the background described above, it seems interesting to study the pattern of career women in teaching economic education to children. Therefore, this research aims to examine what are the most important aspects to be taught in learning economic education to children.

## METHOD

In this study, researchers used qualitative research methods with a case study type approach. A case study is research with a qualitative approach that aims to reveal a phenomenon that exists in real life. In this study, informants were taken intentionally, meaning that the researcher determined the informants themselves because there were certain considerations (purposive sampling). Informants in this study are career women who work as teachers in the Bugul Kidul sub-district, Pasuruan city and have teenage children (Junior and Senior High School). The method of data collection in this study used interviews. This method is used to obtain data on what aspects are considered important for mothers of career women to teach their children about economic education.

The data that has been collected were analyzed using thematic analysis techniques and went through several stages, including (1) data reduction, (2) data presentation, (3) drawing conclusions. Activities in data reduction are simplification through selection, focusing, then changing the raw data obtained from interviews, and summarized into meaningful information. After that, the data is presented. The data that has been selected will be presented in the form of simple information. The information referred to is a description of the economic education that has been taught by career women's mothers to their children. Next, the last is concluding.

## RESULT

Based on the results of interviews with several informants, researchers were able to categorize two themes of findings related to economic education learning that has been carried out for children. The two findings in question are "what" is economic learning material and "how" is the method used in teaching economic education to children. What is meant by "what" economic learning materials contain 3 things, namely Managing Money, Working Hard, and Mutual Sharing. Meanwhile, the theme of "how" to do this is Modeling and Experiential Learning. The following is a table of research findings:

**Table. 3.1 Results of Economic Education Learning Theme**

Theme	Sub Theme
What	Manage Money
	Work hard
	Mutual sharing
How	Role model
	Experiential Learning

Data Source: Research Results

The following is a description of the “what” theme of economic learning given by career women to children, including managing money, working hard, and sharing, followed by the “how” theme in the fourth and fifth points as follows:

## 1. Manage Money

The term economics is synonymous with managing resources, namely managing finances. Those are the responses of some of the career women informants about learning related to economic education. The researcher also agrees that because everyday economic life can not be separated from financial conditions, then the matter of managing money is a topic that must be discussed with children at any age level. Teaching children to manage money aims to make children better understand the value of money and not be wasteful in the use of money. This theme becomes the initial foundation and general practice that is taught, among others, budgeting money, saving and avoiding debt. This material often starts with budgeting money, as explained by a TL informant:

“Budgeting money is important, let them know which one should take precedence in meeting their needs according to the level of urgency. If they are not taught that way, they will be less organized in their finances. For example, every time we go shopping, we make notes on the shopping list first according to the budget we have set and then discuss what items we need to buy for today.”

As for the next, UK Informants teach budgeting money by ensuring that part of the pocket money given is set aside for savings.

“When I start giving him pocket money, I always check to see if some of his pocket money is set aside for savings. I always say that saving is important has a big influence on life success”.

The material on managing children's finances is often related to setting aside money for savings, while as explained by an IT informant about the importance of saving said that:

“...financial problems...just living, you need money...finding money is already difficult, let alone managing it...from pocket money...later children will learn how to use that money...how to save. ...continue to be prepared just in case if there is a desperate need... later the child will form his own family so that the child can manage the finances in his family...”

Furthermore, the IT child informant also reminded himself of his reflection on managing money by avoiding debt, saying that:

“My mother used to remind me not to borrow money from friends. Mother always tells how things are when people have debts...usually, stories about coworkers...from there, mother always insists that your pocket money has run out yet, says mama. It's just that sometimes I'm afraid of being scolded, my mother is a bit disciplined in money matters. I never said anything but I took action (cracking tuition money)... when I was in grade 10... I didn't have an ATM... my pocket money was once a week... Once my pocket money ran out yet... finally I thought about making it take the tuition money (debt without permission), in my heart I can replace it later using weekly pocket money ... it turns out to be difficult too ... from there it makes learning more about managing money ... and teaches that debt is not a good thing to do ....”

## 2. Work Hard

The next theme given by career women in teaching economics to children is the principle of working hard. All the informants stated that it is important for children to develop the value of hard work because it will help them in many aspects of their lives, including independence and more responsibility. Several career women informants in their families have their ways to train their children to work hard. First, providing hard work experience to earn extra pocket money by selling or entrepreneurial spirit. Like the TL child informant who explained as follows:

“Yes, starting from elementary school, my mother taught me to sell, to earn extra pocket money myself by selling at school, starting from selling chiki snacks in class and then wanting to stop because I bought a little bit, and my mother was told to keep selling. When I was in junior high school, I was told to negotiate with my mother to sell credit for internet packages and sell spicy macroni in class and I posted it on social media as well. When I entered high school, I also sold veils and also formed business partners with Sari Roti. But I'm happy to have experience how to do business, I have equipped my mother, I feel that I can earn my own money and it turns out that selling is also not easy, it takes patience”.

Second, the informant of an IT child whose hobby is cycling explained about his experience in working hard by setting aside his pocket money every day to save it to be used to buy the desired racing bike as follows:

“I'm very grateful to have parents like them...when I was 18 years old, I wanted to buy a racing bike...it looks cool...I've used several reasons, so my parents bought it...the response of the parents was like “Makane to nak duwekmu (pocket money) iku celengono (set aside for savings) ben iso ketuku (so I can buy a bicycle)”... I finally saved up and bought it, and it turned out to be a proud feeling, doing it for myself without burdening my family so that it means more...”

Third, for UK informants, they view hard work as a means that children have success in their education at school, such as satisfactory grades, saying "I prioritize my children's school success and try to keep trying to be the best and Alhamdulillah my child is ranked in the top 5 in the UK. grades to high school". The UK child also said that "Ever since I felt like I failed in my elementary school national final exam scores, I have continued to study and learn to be the best and don't want to repeat my mistakes a second time."

Fourth, TL informants expect their children to work hard in completing household chores as a contribution to helping the family, saying as follows:

"Parents work very hard for the family to make money, melet medet (toil) to meet your needs. Cooking the task of helping to complete household chores is hard for you. At least your mother and father work hard outside, you also help your mother and father work hard in completing household chores... it becomes part of a family... you always don't follow your wishes, but give your contribution for father and mother... that's what I remind you the most"

From the results of the explanation above, this second theme is very important in learning economics education. Hard work is the development of self-character to be better and able to appreciate everything that is owned even though the value is small. In the future, training and building the attitude and behaviour of children's hard work has a significant influence on the child's process towards a more independent and responsible life.

### 3. Mutual Sharing

The last one is related to the theme of "what" in teaching economic education to their children, which is to share with others so that a generation that is willing to share grows. Several informants also learned how important it is to share considering their religious beliefs and the benefits they have gained by giving alms at the mosque or by sharing money with others. As the results of the interview from the TL informant said that:

"When my son goes on Friday, I often remind him to bring money for charity at the mosque, I know that charity will not reduce our wealth. Allah has promised to be replaced with something better if we do charity in the mosque. Not to mention, giving charity to people in need. Children must know the benefits of giving charity, for example, given health, it could also be that we often give charity earlier. Or it could just make things easier"

As for other responses, from UK Informants said that:

"...in religion...I consider trying and working as worship...and also the importance of sharing with others in need...and I believe the results have been achieved well, also not apart from the importance of sharing earlier. Everything has been arranged by Allah ... in life, if it is sufficient to support ourselves and our family ... can give some of the results we have to others ... and I believe this also provides the benefit of facilitating all affairs in each other's lives -Each family member and child should know about it.."

The IT informant responded to the attitude of sharing by caring and appreciating someone's hard work in selling explaining that:

"...one day... people selling tempoh around... their father is old around the age of 70... also subscribe to his father... with conditions like that sometimes don't give more money... once his father still sells when the conditions are right It was raining heavily... I couldn't bear it, I told you to stop by the house first... I made coffee and waited for the rain to cool down... from there, let the children know... I instilled the attitude of children to care..."

The UK child informant responded well to the explanation given by his mother who said that "*my mother taught that people in need are more important and we must help them. Materials and wealth will be easier to find if balanced to help each other*".

Almost all of the informants explained the importance of getting used to sharing attitudes. Teaching children to share, the benefits that can be obtained are that children will be more grateful for what they have, please help create a sense of brotherhood, reduce stress and give feelings of happiness to themselves and others. Career women not only teach their children the importance of how to manage money well, and work hard, but it is important to share or give charity which provides positive benefits by helping others or giving alms in the mosque.

### 4. Role Model

The next theme is "how" which is the way that career women have done in teaching economic education to children. This first theme is the exemplary method or role model. In some economic learning processes, whether they realize it or not, children will always observe the attitudes and behaviour of parents and they will tend to imitate them (role models) in the process of fulfilling their needs following economic principles. As for the role models that children imitate, such as minimal spending, financial attitudes, and maximum utilization of resources, as explained by the informant, the TL child said that "*my mother is very good at shopping, especially when there is a bargaining process in the market and other things. it has been transmitted to me.*" Similarly, a UK child informant who prefers to imitate his consumption attitudes and behaviour or his father's frugal lifestyle said that:

"...Father is said to be thrifty, not only easygoing (easy to accept)... never weird and grandiose (demands for this)... his lifestyle is very simple... he often eats at home, for example. tempeh, tempeh... in the end what I felt was like it was sinking in... for example, when taking a shower, I used to use liquid soap, once when I ran out of liquid soap but there was still bar soap, well, I used the bar soap until the soap was refilled with mom..."

Meanwhile, the informant of the IT child understands his mother's example by looking at her financial attitude:

"...even though my parents have a lot of money...but my mother doesn't like to spend money on unnecessary things...I appreciate it...learning for me from their example that we don't have to buy everything even if we can afford it..."

From the importance of how to spend money, controlling consumption behaviour by reducing spending to a minimum, and making maximum use of resources through role models are ways of learning that have been given by career women.

## 5. Experiential Learning

This last theme is the experiential learning method. The way of learning economic education carried out by career women is by activating children to build knowledge and skills as well as values through providing hands-on experience and learning responsibly. The ways that career women do include two things, namely by taking their children shopping together and giving them confidence in managing their pocket money. As the TL Informant said that:

"Involving children in economic decision making is important. I usually often involve him by taking him shopping. Let children learn how to compare the prices of one store's goods with another, look for promos so they can get a cheap price with the same quality of goods. I continue to buy necessities at the market or street vendors, I teach you to bargain for goods, from there the children know how to save money".

Another way that the three career women informants used to give their children experience in managing money is by giving them pocket money regularly and giving them the responsibility to manage it themselves. One of them, as stated by an IT informant as follows:

"...From his pocket money, I never interfered with how to manage his money. I gave him the freedom to make his own decisions in managing his pocket money. This is important so that children can learn and be more skilled in managing money. After all, if an error occurs, the child will also learn from that mistake. As for the next time, I will also advise if the child is too wasteful in using his pocket money, after that, I will give him more freedom. For example, if I am too strict or interfere with children in managing their pocket money, they will become less skilled. The point is freedom but still under the supervision of parents".

Likewise with the three child informants, based on the information obtained, the children also feel they are not too required to manage their pocket money. As stated by a UK child informant, said that "*My mother rarely asked me about managing my pocket money. Most mothers only ask when my pocket money has run out even though it's still not the time (weekly).*"

Thus, that experiential learning is learning that is more of a process to do and gain experience. Children will learn from before, reflect on, and take new actions based on the experience gained.

## DISCUSSION

Five core themes emerged related to the pattern of career women in teaching economic education to children in Pasuruan City. Three of them relate to the theme "What" they have taught their children covering important materials, principles, and values to be taught in economic education and two findings relate to the theme "How" to teach their children. Three aspect themes that describe the material, principles, and values that are important to teach include Managing Money, Working Hard, and Sharing. Meanwhile, the two themes of teaching methods are Modeling and Experiential Learning. Although it is almost impossible to know why this theme arises, the researcher assumes that it might be because it comes from the experience of success in economic life that career women have obtained, not apart from these five aspects.

If this explanation is correct, then the five aspects of the theme will represent the main materials, principles, values, and processes in teaching economic education to children to achieve success in economic life and as a provision in the future when children form their own families. Or maybe vice versa, the theme arises from the regret of career women who feel they have failed in teaching economic education to their children. Perhaps, a more precise explanation is to address the combination of the two explanations, where the five themes appear to be thought to come from the shortcomings and strengths of career women in learning economics education.

## 1. Manage Money

By analyzing several previous research results related to the first theme, it is hoped that it will provide insight to interpret the results of this study. Concerning the first theme, namely Managing Money, suggestions that parents should do focus on the concept of managing money on how to budget money, spend, save, and borrow. LeBaron et al., (2019) explained that Money Management learning is faced with actions that include budgeting, saving, avoiding debt, and investing, and maybe the results achieved will be better if the method used is through direct practical learning. Several other studies, have identified positive outcomes of financial behaviour to achieve financial well-being by providing children with experiences to open bank accounts and save (Kim & Chatterjee, 2013; Otto, 2013), invest (Hira et al., 2013), and have a credit card (Norvilitis & MacLean, 2010). From several other research results that have been presented, it is almost following the learning given by career women. It's just that way career women do not provide realistic experiences through direct practical learning methods by taking action to invest, open accounts and save in banks, and use credit cards so that children understand the value of money better. This makes the limiting factor that career women have in teaching money management materials to children in Pasuruan City.

## 2. Work Hard

The second theme is Working Hard, which has also been identified from the results of previous research. LeBaron et al., (2018) concluded that "work ethic" is one of the four most frequently reported financial principles that parents teach their children. The exposure of the results of this study shows that children can learn to work hard through various experiences such as doing household chores, being involved in selling activities to get extra pocket money, and struggling in educational activities. Considering the problem of the characteristics of the current generation (digital) is a generation that grows and develops along with technological developments that can have an impact on the dependence on technology, the internet, smartphones, and social media activities and others. Ramesh Sitarman's research (in Fatmawati, 2019) explains that internet users are increasingly impatient. The faster internet access you use, the more impatient you will be if the internet connection becomes slow. This can be manifested in the behaviour of children every day, namely having characteristics that like things that are practical, instant, and reluctant to linger in solving problems. Meanwhile, Wahjoedi (2015: 209) which relates to the characteristics of consumers in Indonesia generally does not have planning, lacks respect for time, and has a relaxed lifestyle. In this case, instilling the importance of the principle of hard work in children is very necessary.

## 3. Mutual Sharing

The third theme is Mutual Sharing. In their journal Bekkers & Wiepking (2011) describes eight mechanisms that encourage people to share, as well as answering the question of why people share. Of the eight explanations, one of them is in point (6) the psychological benefit which explains that "sharing" can contribute to a person as an altruistic, empathetic, socially responsible, fun, or influential person. In addition, sharing is in most cases an emotional response that produces a positive mood, reduces feelings of guilt, reduces arousal of hostility, satisfies a desire to show gratitude, or becomes a morally just person. Meanwhile (LeBaron et al., 2020) concluded that one of the four lessons learned from the results of interviewing several groups of adults, parents, and grandparents, it is important to teach their children not only to earn money and manage it well. good, but also the use of money mainly helps others and builds relationships. As for the results of research interviews, it is also important for career women to teach sharing which seems to be based on their beliefs so that their children become someone who continues to bring a positive attitude to happiness, success, and serenity in life. Learning to share is also a good opportunity to help manage their finances.

## 4. Role Model

The fourth theme is role models or we often know by the term learning to imitate or imitate the behaviour of parents. This learning theory proposed by Bandura is social learning theory. Learning theory that provides several explanations about exemplifying good behaviour has a great contribution to the child's learning process. When children interact with their parents, children tend to observe, imitate the attitudes, and actions of parents in overcoming economic problems. Serido & Deenanath (2016) in their research have identified two methods for parents to teach their children through consumer socialization as well as money with modelling and discussion. Several other studies have shown that children will always observe and imitate healthy financial behaviour from their parents, not only starting from an early age (childhood) in children but until adulthood and beyond (Wahyono, 2001; Jorgensen et al., 2017; Shim et al., 2010). As for the exposure of the role model method in this study, it can be seen from the participation of career women in providing good examples of consumer behaviour including minimal financial expenditure, consumption control, and resource utilization. This behaviour is also related to attitudes and behaviour in the use of children's finances. In this case, the role model method has been identified and explored as a child learning method with positive results throughout the child's life journey until growing up.

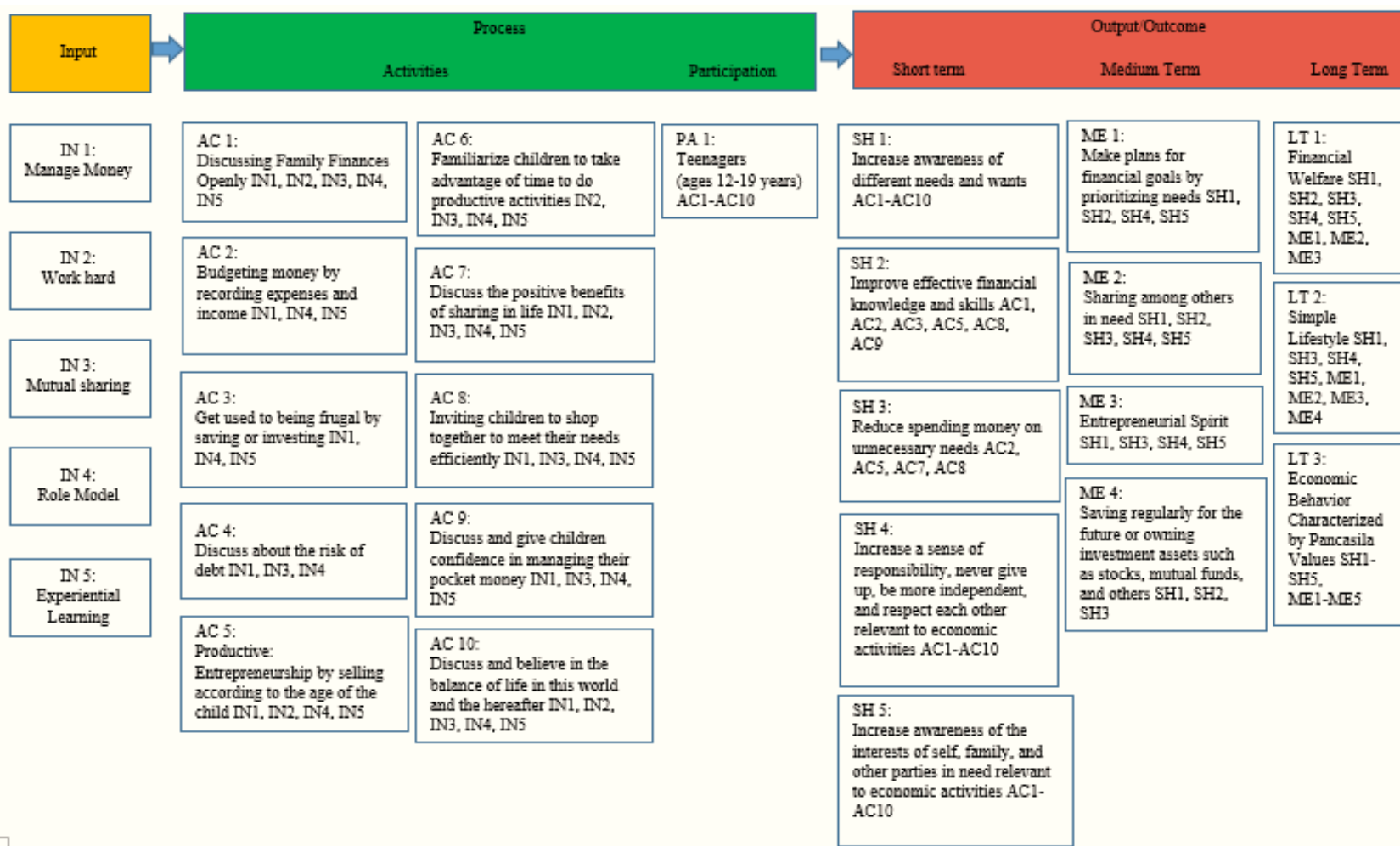
## 5. Experiential Learning

The last theme is Experiential Learning. Kolb (in LeBaron et al., 2019) theoretically defines that experiential learning as a learning process through life experiences from oneself and others to internalize knowledge. Learning through experience, a person gains external experience, reflects on observations from that experience, forms new concepts of action from the results of that reflection, and applies what is learned to new experiences. As for LeBaron et al., (2019) in their research, it is explained that in an effective children's learning process, not only modelling and discussion, but also must involve experiential learning. Research has found that children's education is more effective when children are allowed to practice directly relevant financial principles at home, and thus they are better prepared for financial independence (Clarke et al., 2005; Sherraden et al., 2011). In particular, when children

are allowed to manage money and make transactions to buy goods in the market. Children will gain a better understanding of financial responsibilities and develop confidence in their financial decisions (Jorgensen & Savla, 2010). The results of the exposure, it is almost following the results of the exposure in this study. Career women apply experiential learning methods by taking children shopping to gain a deeper understanding of decision making in meeting their needs and finances. In addition, career women also provide opportunities for children to manage their own money by giving confidence to children in managing their pocket money to be more prepared and more skilled towards financial independence.

Overall, the most important economic education lesson that career women try to convey to their children is that the use of money is something that needs to be handled responsibly, needs to work hard to earn, and needs to be careful in using money. Career women as parents continue to strive so that their children understand how to manage money well from the start so that they are quite ready to achieve financial prosperity which will also always be faced with conditions of hard work principles to always be productive, efficient in consumption, and take advantage of the use of money and not separated from social interests (sharing each other). Several explanations have been analyzed, resulting in the components that make up a model. The model includes input, process, and output/outcome (Logic Model). The input model that is formed is the part that must be met. Process (Activities and Participation) includes the role of career women's interpersonal relationships in teaching economic education to children in various ways that are continuously carried out, resulting in outputs/outcomes which are the result of changes in economic behaviour and expected goals in the short, medium and long term. The following is the form of the economic education learning model given by career women to children through the Logic Model based on the researcher's interpretation:

Family Economic Education Model for Women in Pasuruan City





## CONCLUSION

The pattern of behaviour of career women as parents in Bugul Kidul District, Pasuruan City to form attitudes and behaviour of children as good economic actors, namely by applying the five findings of learning aspects of economic education that are important to be taught. Concerning the first theme that emerged, namely Managing Money, because in everyday economic life it cannot be separated from financial conditions. So, managing money is an important topic to discuss with children at any age level. The learning process carried out is to involve children in the act of budgeting money, saving, and avoiding debt. For this to be realized properly, career women also need to instil elements of principles and values related to the second and third themes, namely Working Hard and Sharing with the aim that children understand the value of money better. Furthermore, another very important aspect in the process of economic education for children is the need for ways and strategies to make it easier for children to understand them related to the fourth and fifth themes, namely Modeling and Experiential Learning.

## SUGGESTION

Suggestions to mothers as career women are to improve the quality of their knowledge related to economic education learning for children, especially in the application aspect starting early so that children can apply the knowledge they have acquired from the start and can manage their finances in a healthy, more independent, and responsible manner. In particular, the advice given to mothers as career women is related to managing children's money, namely by giving children experience in investing, inviting children to save in banks, and using credit cards to be more skilled in managing money and understanding the value of money.

Suggestions for readers are expected to be used as reference material and add insight that can help inform current and future parents to better recognize aspects that are necessary and important to teach children, especially in learning economic education in the family environment. The researcher also hopes that the findings of these themes can provide a conceptual framework to start thinking about the learning process of economic education that is important for children in the family environment.

## REFERENCES

- Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. In *Nonprofit and Voluntary Sector Quarterly* (Vol. 40, Issue 5). <https://doi.org/10.1177/0899764010380927>
- Clarke, M. C., Heaton, M. B., Israelsen, C. L., & Eggett, D. L. (2005). The acquisition of family financial roles and responsibilities. *Family and Consumer Sciences Research Journal*, 33(4), 321–340. <https://doi.org/10.1177/1077727X04274117>
- Fahmi, M. F., Wahjoedi, & Widjaya, S. U. M. (2016). Konsep Pendidikan Ekonomi di Lingkungan Keluarga. *National Conference On Economic Education*, ISBN: 978-. <http://pasca.um.ac.id/conferences/index.php/ncee/article/view/769/450>
- Hira, T. K., Sabri, M. F., & Loibl, C. (2013). Financial socialization's impact on investment orientation and household net worth. *International Journal of Consumer Studies*, 37(1), 29–35. <https://doi.org/10.1111/ijcs.12003>
- Jorgensen, B. L., Rappleyea, D. L., Schweichler, J. T., Fang, X., & Moran, M. E. (2017). The Financial Behavior of Emerging Adults: A Family Financial Socialization Approach. *Journal of Family and Economic Issues*, 38(1), 57–69. <https://doi.org/10.1007/s10834-015-9481-0>
- Jorgensen, B. L., & Savla, J. (2010). Financial literacy of young adults: The importance of parental socialization. *Family Relations*, 59(4), 465–478. <https://doi.org/10.1111/j.1741-3729.2010.00616.x>
- Kim, J., & Chatterjee, S. (2013). Childhood financial socialization and young adults' financial management. *Journal of Financial Counseling and Planning*, 24(1), 61–79.
- LeBaron, A. B., Hill, E. J., Rosa, C. M., & Marks, L. D. (2018). Whats and Hows of Family Financial Socialization: Retrospective Reports of Emerging Adults, Parents, and Grandparents. *Family Relations*, 67(4), 497–509. <https://doi.org/10.1111/fare.12335>
- LeBaron, A. B., Marks, L. D., Rosa, C. M., & Hill, E. J. (2020). Can We Talk About Money? Financial Socialization Through Parent–Child Financial Discussion. *Emerging Adulthood*, 8(6), 453–463. <https://doi.org/10.1177/2167696820902673>
- LeBaron, A. B., Runyan, S. D., Jorgensen, B. L., Marks, L. D., Li, X., & Hill, E. J. (2019). Practice Makes Perfect: Experiential Learning as a Method for Financial Socialization. *Journal of Family Issues*, 40(4), 435–463. <https://doi.org/10.1177/0192513X18812917>
- Norvilitis, J. M., & MacLean, M. G. (2010). The role of parents in college students' financial behaviors and attitudes. *Journal of Economic Psychology*, 31(1), 55–63. <https://doi.org/10.1016/j.joep.2009.10.003>
- Nur Ika Fatmawati. (2019). Literasi Digital, Mendidik Anak Di Era Digital Bagi Orang Tua Milenial. *Madani Jurnal Politik Dan Sosial Kemasyarakatan*, 11(2), 119–138.
- Otto, A. (2013). Saving in childhood and adolescence: Insights from developmental psychology. *Economics of Education Review*, 33, 8–18. <https://doi.org/10.1016/j.econedurev.2012.09.005>
- Rahman, F., & Affandi, M. A. (2014). Perubahan Pola Perilaku Sosial dan Ekonomi Buruh Tani Akibat Industrialisasi. *Paradigma*, 2(1), 1–6. <https://jurnalmahasiswa.unesa.ac.id/index.php/paradigma/article/view/6669/7401>.
- Serido, J., & Deenanath, V. (2016). Handbook of Consumer Finance Research. *Handbook of Consumer Finance Research*, 291–300. <https://doi.org/10.1007/978-3-319-28887-1>
- Setyowati, T. L. A. D., & Arsanti, T. A. (2015). Perempuan dan Jabatan Managerial dalam Organisasi: WFC pada Perempuan Bekerja. *PROSIDING SEMINAR NASIONAL MULTI DISIPLIN ILMU & CALL FOR PAPERS*, ISBN: 978-979-3649-81-8. <https://www.unisbank.ac.id/ojs/index.php/sendu/article/view/3304>

- Sherraden, M. S., Johnson, L., Guo, B., & Elliott, W. (2011). Financial Capability in Children: Effects of Participation in a School-Based Financial Education and Savings Program. *Journal of Family and Economic Issues*, 32(3), 385–399. <https://doi.org/10.1007/s10834-010-9220-5>
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J., & Serido, J. (2010). Financial Socialization of First-year College Students: The Roles of Parents, Work, and Education. *Journal of Youth and Adolescence*, 39(12), 1457–1470. <https://doi.org/10.1007/s10964-009-9432-x>
- Wahjoedi. 2015. Pendidikan Ekonomi Berkarakter Nilai-Nilai Pancasila. Malang: Univeristas Negeri Malang
- Wahyono, H. 2001. Pengaruh Perilaku Ekonomi Kepala Keluarga Terhadap Intensitas Pendidikan Ekonomi di Lingkungan Keluarga. Disertasi tidak diterbitkan. Malang: PPS UM
- Yasin, A. F. (2001). Wanita Karir Dan Problem Pendidikan Anak. *Ulul Albab*, 3(2), 105–120. <https://doi.org/https://doi.org/10.18860/ua.v3i2.6110>

Farid Nurhidayat  
*Study of Economic Education*  
State University of Malang, Indonesia  
Email: [faridnhyt14@gmail.com](mailto:faridnhyt14@gmail.com)

Wahjoedi  
*Study of Economic Education*  
State University of Malang, Indonesia  
Email: [wahjoedi.fe@um.ac.id](mailto:wahjoedi.fe@um.ac.id)

Agung Haryono  
*Study of Economic Education*  
State University of Malang, Indonesia  
Email: [agung.haryono.fe@um.ac.id](mailto:agung.haryono.fe@um.ac.id)