

# Karya ilmiah 2

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## IMPROVING ECONOMIC RESILIENCE BASED ON THE VALUE OF AMARE CULTURE

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### ABSTRACT

The purpose of this research is to contribute the border area in order to improve the economic, as one of the pillars of national security. This research was conducted in Bengkayang which is one of the regency areas in West Kalimantan. It is directly adjacent to Sarawak, Malaysia. The method used in this study is a qualitative method by carrying out focus group discussions. The material used is about financial literacy and financial behavior as one of the efforts that can be done to improve the economic resilience of a region. The target of this study is housewives, because housewives are important figures in managing family finances. The added value highlighted in this study is the existence of aspects of spirituality that are adapted to the beliefs held by the group studied and synergized in the provision of material, namely the value of amare culture. The results of this study were found to be a phenomenon that although in border areas, the community had received financial literacy education, however it did not get a good response, a lack of implementation of financial literacy had an impact on negative financial behavior patterns, when knowing that financial literacy can be used as a means of manifesting the faith adopted by enthusiastic housewives and giving a positive response.

**Keywords:** economic resilience, financial literacy, border areas, amare culture

## 1. INTRODUCTION

### Background

Community empowerment programs are currently being pursued by many parties as an advocacy effort to control community institutional capacity. This is a study of the concept of national resilience. The concept of resilience has been investigated in many aspects concerning security, food security, energy security, and social security in the face of emergencies, for example due to natural disasters. In these various aspects, the meaning of resilience is examined from the perspective of the problems and needs directly faced by society today (Suwignyo and Yuliantri 2018). One study that aims to improve the economic resilience of the family through the optimization of a community independent group program is a study conducted in the Yogyakarta

region. This study recommends, among others, a community empowerment training package in financial management to improve household economic resilience. Household economic resilience itself can be interpreted as the ability and dynamic conditions of households in developing the economic strength of households facing and overcoming all kinds of challenges and threats and obstacles originating from within and outside, which endanger the survival of the household economy (Ismail 2015). One concept that can be used as a measurement of household economic resilience is the level of income of a household. (Hallegate 2014)

In line with the research carried out by Ismail, this study will also conduct a study of housewives by giving them a training in financial literacy and financial management for housewives. The financial

inclusion movement or the introduction of finance is currently being intensively carried out by countries around the world. This happens because of the awareness of the government that a person's ability to manage finances is needed to support the economic resilience of a country. Lack of financial knowledge is one of the factors that caused the financial crisis to occur, consequently Financial Literacy is now globally recognized as an important element of economic, financial and development stability. In fact, many developed countries like America, New Zealand, Russia and Spain have included financial literacy programs in the formal education curriculum. (Wahyuny 2015)

Reflecting on this situation, Indonesia as a developing country also continues to seek development in the real and non-real sectors to improve the competence of its citizens, through the Financial Services Authority (OJK) financial inclusion programs have been prepared. In its official website, OJK states that financial literacy can be provided early, by providing education to schools both from elementary to university levels, so that the public can be educated early in getting to know the financial services industry. The global attention to financial education is very relevant to infrastructure development, because with infrastructure development, reconstruction will develop and the intelligence of the people in managing finances is needed wisely so that they can fully prosper their lives. And the border area is one of the priorities in the era of Joko Widodo's administration. This is stated in Nawa Cita, which is nine programs initiated by the government to show the priority of the way of change in order to lead a politically sovereign Indonesia, as well as being independent in the field of economy and personality in culture. On the third point in Nawa Cita it is written "Building Indonesia from the periphery by strengthening regions and villages within the framework of a unitary state." In this case the government wants to

emphasize that development is no longer centralized in cities, but must be spread throughout the corners (decentralization). (Fridayani 2017)

### Urgency of Research

The fundamental thing considered important for this research is the phenomenon of the government's rapid motion in carrying out development on the Indonesian border as a manifestation of its commitment to develop Indonesia equally equitably to be responded positively, especially by people in the border areas, one of which is Bengkayang. This is what underlies the choice of Bengkayang Regency as an object in this community partnership program, so that people in the border areas are expected to have adequate knowledge to be able to manage their finances well so as to form wise financial management behavior and ultimately improve their welfare. (Fridayani and Sadewo 2018)

Another interest of this research is the role of housewives in supporting the pillars of national security. Housewives need to be equipped with intelligence in managing finances. So that knowledge about financial literacy is an absolute thing that must be owned by the household manager. (Lusardi 2008)

### Purpose of Activity

The purpose of the research is to contribute to the border area in an effort to improve the economy, as one of the pillars of national security. The intended contribution is to provide new insights and knowledge for the community regarding understanding financial literacy based on their beliefs, so that they can have a positive impact on the social life of the realization of faith and positive financial behavior.

### Literature review

National resilience is a conception of defense that is of a universal nature, and

aims at the survival of an independent and sovereign Indonesian nation and state by basing it on its own strength. The conception of national resilience (Indonesia) encompasses all national life detailed into eight aspects of life, or often referred to as Astagatra, which consists of trigatra and pancagatra. Trigatra is aspects that are inherent in a country and are natural. Trigatra elements include aspects of geography, natural wealth and population. Pancagatra is a aspect of national life concerning the order of life and association of human life in society and state which is bound by certain rules or norms. In this regard, the concept of Pancagatra is often referred to as a social aspect, which includes ideological, political, socio-cultural, economic and security elements.

One of the gatra in realizing national resilience is the economic aspect. Economics as one of the gatra in the concept of national resilience is an important factor for the progress and welfare of a nation. The higher the rate of economic growth of a country is often a benchmark of people's welfare and the progress of a nation. Even the economy of a country can influence social and political conditions. That is, social conflicts and political stability that can threaten the disintegration of the nation are often influenced by economic factors. Likewise with development, both in terms of infrastructure and superstructure also require economic prerequisites. Therefore, the stability and pace of economic growth need to be realized so that national security can be realized. (Yusuf, Martono, and Prasetya 2016)

In realizing national resilience, especially in the economic field, it must involve all existing elements, one of which is a housewife. In the era of increasingly advanced technology, and leading to the rapid competition and fulfillment of daily needs, housewives as important figures in managing household finances need to be encouraged to increase the power of

economic productivity, so that they are able to intelligently manage finances and ultimately creating financial health in the family. Without the ability in financial management, the housewife will only be trapped in a consumptive lifestyle and lack of thinking about the future of her family. If the people of Indonesia, especially families as the smallest part of a country have a consumptive and irregular life attitude, then the pace of the economy of a country will stagnate, so that economic resilience will be difficult to realize. (Lusardi 2006)

Financial Literacy Training and financial management behavior are seen as solutions that can be given to the community to improve their understanding of financial management so that it can be applied in daily life. Specifically, this study will examine household mothers, so that the subjects studied are women aged 17 years and over and married. Married women are housewives who play an active role in managing household finances, and by having sufficient knowledge related to finance, finance can be allocated wisely and well planned. (Herawati 2015)

Financial literacy is a component of human resources that can be used to improve financial well-being (Lusardi, Mitchell, and Mitchell 2005). In line with this opinion, (Jappelli and Padula 2013) said that financial literacy is a measure of the extent to which a person understands the key financial concepts, has the ability and confidence to manage personal finance appropriately, both short-term and long-term financial planning and is aware of changing conditions economy. With the condition of good literacy, it will have a positive impact on the pattern of financial management behavior or financial management behavior (Mandell and Klein 2009). It can be concluded that financial literacy is the ability of someone to assess, appreciate and use money as a means of fulfilling their needs.

The financial management of one's behavior can be seen from four things,

namely: Consumption, which is a variety of goods and services as a form of expenditure by the household. A person's financial management behavior can be seen from how he does his activities such as what someone buys and why he buys it. Cash-flow management, which is the main indicator of financial health or a measure of one's ability to pay for all costs, Cash flow management can be measured from whether someone pays bills on time, pays attention to notes or proof of payment and makes financial budget and future planning, savings and investment (savings and investment). Savings can be defined as part of income that is not consumed in a certain period. Capital investment is allocating or investing resources at this time with the aim of obtaining future benefits, and Credit management is the ability of a person to utilize debt so as not to make you bankrupt, or in other words, the use of debt to improve its welfare. (Dew and Xiao 2011)

An understanding of financial literacy that will have an impact on a person's behavior towards finance needs to be done with a variety of approaches. One approach used for this research is the emphasis on aspects of spirituality in financial literacy counseling. The aspects of spirituality used are adjusted to the participants of the training program, which in this case the author has collaborated with the WKRI organization (Catholic Women of the Republic of Indonesia).

Thus, the aspect of spirituality used in this study uses the term Amare culture. Amare comes from Italian, which means love, love, love, love, love, love. Culture comes from Sanskrit namely buddhayah which is the plural form of buddhi (mind or reason) is defined as a way of life that develops and is shared by a group of people, and is passed down from generation to generation. So that Amare Culture can be defined as a way of life that is carried out based on the values of love, where each individual who is joined to a group can practice it and continue to

develop by teaching the same values to the next generation. (Fridayani 2017)

The values of love that form the basis of amare culture can be found in the Scriptures. Love is the greatest reality that exists in this universe (cf. 1 Cor 13:13). The Scriptures never say that God is truth, justice or beauty, even though God is truly true, just and beautiful. But God is love (1 John 4:16). Love is the essence of God, all in all. Everything in Him is love, even justice is love.

The verses in the Scriptures that address financial matters are in several chapters. Things related to financial problems are often defined as the term Mammon, and mammon is neutral, becomes evil if placed as a master and will be useful if placed as a servant. Need an understanding of financial literacy in order to place mammon as a servant. The following verses in the related Scriptures can be used as guidelines in financial management:

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- a. Mt 6:24 "No one can serve two masters. Because if so, he will hate the one and love the other, or he will be one to one and not heed to the other. You cannot serve God and mammon."
- b. Luk 16: 9 "And I say unto you: Bless friendship by using dishonest Mammon, so that if the Mammon cannot help again, you will be received in an eternal tent."
- c. 1 Tim 6:10 "Because the root of all evil is love of money. Because by chasing money some people have strayed from



faith and tormented themselves with various sorrows. "

- d. Luk 12:34 "For where your treasure is, there your heart will be also."
- e. Mat 6: 19-21 "Do not gather treasures on the earth, on earth moths and rust damage them and thieves break them and steal them. But gather for you treasures in heaven, in heaven moths and rust do not destroy them, and thieves do not break them and steal them. Because where your treasure is, there is also your heart. "
- f. Mat 6:34 "Do not worry about tomorrow, because tomorrow has its own worries, it is enough for a day to have a day of trouble."
- g. Matt 5: 3 "Blessed are the poor before God, for they are the owners of the kingdom of heaven."

From some of these verses, it can be used as a guide in answering questions that often cause tension when discussing money and the Scriptures, these questions are:

1. Is it really evil Mammon?
2. Is money really the root of all evil?
3. Does it really have a lot of difficult money to enter heaven?
4. Is it true that we should not collect treasures on earth?
5. Is it true that if we are wrong in managing, we don't need to worry?
6. Is it better to be poor, because with our poor become the owners of the Kingdom of God?

## 2. RESEARCH METHOD

### Design of Activities

This study uses the technique of focus group discussion (FGD). The FGD was held in five hamlets in Bengkayang Regency. Tables of 21 five hamlets in Bengkayang are listed in Table 1 below.

**Table 1 List of FGD Implementation Points**

No	Tempat Penyuluhan
1.	Ledo
2	Lumar

3.	Sanggau Ledo
4.	Sungai Betung
5.	Sempayuk

The design of research activities includes,

1. Develop and evaluate the goals and topics of the FGD
2. Fostering summary details (research time, costs and implementation details such as implementation location, recruitment specifications, and general topics to be discussed)
3. After knowing the FGD participants, make a list of questions for the FGD
4. Recruitment of participants for FGD
5. Implementation of FGD
6. The researcher makes a final report (things found, conclusions from the facilitator)

### Scope

This research has scope or research only for housewives, and the material that will be used in the research process is financial literacy which will have an impact on financial behavior in the community, which will ultimately contribute to strengthening the economic resilience of a region. The material is also based on spiritual values adopted by the FGD participants.

### Data collection technique

This research is a qualitative research. Qualitative research is research that emphasizes events / phenomena / social phenomena that can be used as valuable lessons for the development of theoretical concepts. Qualitative research can be designed to contribute to theory, practice, policy, social problems and actions. (Marshall and Rossman 2014)

The qualitative method used is the FGD. FGD is the right technique to explore data with special characteristics

and research with specific objectives. Through FGD techniques, it can be known about perceptions, opinions, beliefs and attitudes towards a product, service, concept or idea, and enables a need study or program evaluation to be carried out if it uses other data collection techniques. By obtaining data relating to the causes of problems and the potential they have to solve problems, a problem can be resolved immediately. This technique can not only be used to solve problems, but also can be applied to extract information on perceptions and needs related to the problem. (Paramita and Kristiana 2013)

Before carrying out the research, researchers and research members first carry out Observation. Observation activities were carried out to determine the location of the FGDs that were in accordance with the research objectives and to equalize the time of implementation with the speakers who would be asked to become FGD participants.

#### Data analysis technique

The data analysis technique used is descriptive narrative. This technique is applied through three channels, namely data reduction, data presentation, and conclusion / verification. (Miles and Michael Huberman 2014) The following is an explanation of each of these stages

##### a. Reduction

The process of data reduction requires intelligence and breadth and high depth of insight. This stage can be carried out through a method of discussion with experts who are considered more expert. Through these discussions researchers can reduce data that has significant value of theoretical findings and development.

##### b. Data display

Data presentation techniques in qualitative research can be done in various forms such as tables, graphs, and the like. But according to Miles

and Huberman, the most frequently used data to present in qualitative research is narrative text.

##### c. Draw conclusions / verification

The next step in the process of analyzing qualitative data is drawing conclusions and verification. The initial conclusions put forward are still temporary, and will change if no strong evidence is found that supports the next stage of data collection. Conclusions in qualitative research are new findings that have never before existed

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### 3. RESULTS AND DISCUSSION

The discussion of this first research begins with the preparation of research concerning the licensing process and the selection of respondents. The licensing process in this study was carried out formally by requesting an official assignment letter from the institution where the researcher worked and a letter of willingness to cooperate from the chosen organization, in this case WKRI. After obtaining permission from the institution and organization, the researcher then observed to determine the location of the FGD and asked for willingness to do the FGD, the next licensing process was coordination with the organization to determine the agreed time. Respondents for FGD were determined based on predetermined criteria, and numbered eight respondents in one group for each place. The researcher then contacted respondents who met the criteria and asked for the availability of these respondents to be present at the time of the FGD implementation.

The next stage is the implementation of research. In this stage will be presented in several points including a description of the location of the research, procedures for data collection and data management.

##### a. Research Location Description

The location of this study consisted of several places in the Bengkayang Regency area, because this study wanted to cover a

wider range of communities in Bengkayang Regency. The locations are in five areas, namely, Lumar, Ledo, Sungai Betung, Sanggau Ledo and Sempayuk. The FGD research<sup>26</sup> was conducted on Saturday or Sunday, keeping in mind the busyness of the respondents on weekdays. The place of research is at the church station of each location.

#### b. Data Collection Procedure

Data retrieval of location determination is done for two months, this is because researchers want to know the terrain and distance needed to reach the location, also ensure the availability of places in the area to carry out the FGD process and permission obtained. Whereas the FGD was conducted once for each place.

The procedure for taking FGD data is limited to a maximum of 180 minutes taking into account the conditions and situation of the respondent. More clearly the procedure for retrieving data is in table 2 below

**Table 2 Data Collection Procedures**

Waktu	Tempat	Pengambilan Data
1 Mei 2017 – 1 Juli 2017	Observasi di beberapa daerah di kabupaten Bengkayang	Penentuan Lokasi
29 Juli 2017	Gereja Stasi Ledo	Pelaksanaan FGD
10 September 2017	Gereja Stasi Sanggau Ledo	Pelaksanaan FGD
24 September 2017	Gereja Stasi Sungai Betung	Pelaksanaan FGD

FGD data collection was carried out for three months, this schedule corresponds to the activities of the organization. Data retrieval is carried out on Saturday and Sunday considering the busyness of respondents on weekdays. FGD data collection was carried out for 180 minutes by asking the opinions of respondents related to understanding financial literacy in housewives, financial management processes that have been carried out, then researchers gave spiritual values with the term amare culture as a guide in positively behaving financially

then researchers asked respondents' opinion whether these values are in line with the views so far and have been used or not.

#### a. Data Management

Data management was carried out by researchers by recording data or FGD results in the form of coding. The coding technique is a step taken by a researcher to obtain a picture of the facts as a single unit of qualitative data analysis and the technique of gathering and drawing conclusions on psychological analysis of the data obtained. Coding as described<sup>3</sup> it is intended as a way of getting words or phrases that determine the existence of prominent psychological facts, capture the essence of facts, or mark psychological attributes that emerge strongly from a collection of languages or visual data. The data can be in the form of interview transcripts, field notes of participant observation, journals, documents, literature, artifacts, photography, videos, websites, email correspondence and so on. The code is thus a transition process between a wider collection of data and data analysis. (Wicks 2017). In this study, the code given to respondents is:

F1: Facilitator 1

F2: Facilitator 2

P1: Participant 1

P2: Participant 2

P3: Participant 3

P4: Participant 4

P5: Participant 5

P6: Participant 6

P7: Participant 7

P8: Participant 8

Ledo location: A

Location of Sanggau Ledo: B Location of the Betung River: C Example

Participant 5 from Ledo, then

P5A, participant 2 from Sanggau Ledo then P2B, and so on.

#### b. Implementation of FGD

The FGD was conducted for one group in each predetermined location. Thus there were six FGD groups in this study.



The FGD theme techniques are carried out with a structured theme, however, respondents are allowed to add other themes that are considered relevant to understanding financial literacy, positive financial behavior and the use of guidelines for their spiritual values. The finding points in ten FGD groups are summarized in the following points:

### 1. Understanding of Financial Literacy

An understanding of the financial literacy of housewives in Bengkayang Regency turned out to be diverse. Considering the Bengkayang area is one of the most disadvantaged areas and is still far from development (Vasantan 2016), housewives have apparently received counseling on financial management from Credit Union (CU). CU in West Kalimantan Province does have a high enough role in empowering the community's economy (Beni, Manggu, and Sensusiana 2018). The statements that will be displayed represent each location, so it can be concluded that each location has received information on financial literacy. These statements include :

*"Ooo..kalo membagi-bagi uang kita ke dalam pos-pos itu saya sudah tau. Itu sudah pernah saya dapatkan waktu ada acara di CU"* (P3A)

*"Pengelolaan Keuangan itu istilahnya literasi keuangan yaa...kalo istilahnya saya baru dengar, tapi soal bagi-bagi pendapatan itu udah pernah dikasih oleh orang CU"* (P6B)

*"Sudah pernah bah dikasih soal kayak gitu, tapi bah kitak sering lupa memangnya, tapi kalo suruh njelasin lagi ya ga bisa. Soalnya kalo pas dijelasin gitu nanti ujung-ujungnya juga kita suruh ngutang di CU itu ato suruh nabung di CU itu "(sambil tertawa)"* (P2C)

From these statements, and of course other statements that the review researchers concluded, it was concluded that in fact housewives had received counseling on financial management

through CU institutions, but such knowledge was not necessarily balanced with full awareness in its implementation. There are even some statements that hold that the CU only wants promotion. This can be proven through their statements when managing finances.

### 2. Financial Management Implementation

The next session in the FGD was the facilitator giving questions about how the housewives manage finances in the household. Overall, it can be concluded that so far they have no good system in managing finances. The following is a statement on this matter

*"Waduh kalo sudah bicara soal pengelolaan keuangan, saya payah lahhh....sering gaji bulanan langsung abis buat bayar utang"* (P5A)

*"Jangankan ada alokasi untuk masa depan, nabung buat yang jangka pendek aja belum sempet, tapi niat ada sich"* (P3B)

*"Saya ga bisa kelola uang untuk pos-pos gitu, tapi buat masa depan ada sich, saya udah deposito 25juta untuk anak saya nanti selama 15 tahun di CU, nanti katanya 10 tahun lagi dapat 150juta"* (P2C)

When someone has mentioned the future investment, then the facilitator gives a deeper question about how they view future needs, especially for children's education. Most of them assume that there is no savings, but they have gardens and fields that are considered long-term savings.

### 3. Understanding the verses that are used as guidelines

This point is considered as a suggestion or solution that can be used by housewives in their understanding of financial literacy based on the scriptures they adhere to. Spiritual capital is one asset that can be used to build an area. (Sugianto

2011). This has also been studied in the Dayak community, and it was concluded that Spiritual Capital can be used as a provision to build an entrepreneurial spirit in the Dayak tribe. (Sugianto and Vasantan 2018)

In the respondent given a statement by the facilitator about a number of verses that can be used as provisions in managing finances and further regulating life (these verses are contained in the literature review in this article), they claim to have never thought of and have understood this literally. only This conclusion is based on the statements of several respondents at the time of the FGD

*"Pemahaman saya mengenai agama memang sangat terbatas, dari dulu ya taunya cuman ke gereja trus udah, ga pernah kepikiran buat memahami ayat-ayat tertentu"* (P4A)

*"Justru ayat yang soal jangan khawatir itu sering saya jadikan senjata untuk tidak mau soal masa depan"* (sambil tertawa malu) (P3B)

*"Lhahh selama ini ga kepikiranlah, dan saya kira ya memang baiknya kita tu jangan hidup kaya, soalnya ntik katanya susah masuk surga"* (P1C)

*"Menarik yaaa...sayangnya selama ini saya hanya mendapatkan pemahaman soal ayat—ayat itu dari Pastor, ya tau sendirilahhh...abis ibadah selesai, ya trus lupa lah apa isi khotbahnya tadi"* (P6C)

The four statements are formulations that represent how they have seen a teaching of spirituality so far. Respondents at the selected locations also expressed their longing for further study of the scriptures, considering that so far they rarely received visits from religious leaders and lack of knowledge about the teachings adopted.

#### 4. CONCLUSION

Understanding of financial management as a basis for increasing national resilience in border areas, specifically economic resilience is still quite alarming. The presence of financial institutions such as CU, is very helpful for the people at the border in their economic life. However, the role of the CU is still not maximal, it is indicated by apathy from the community when they receive counseling.

This apathy is caused by the counseling that they have been able to consider as a promotional event for CU institutions, besides that the community does not have enough funds to manage because so far the spending of the local community has been allocated to traditional ritual activities that require a lot of funds. The nature of the community that is still communal transmits to each other related to financial management.

From this, it is concluded that there is still a need for public awareness that the knowledge they have received is very important to be applied in family life, so that families can have healthy financial conditions and have positive behaviors in managing finances.

The spiritual aspect can be a bridge to provide education for the community regarding financial literacy. Because this can answer the public's indifference to counseling which has been considered only as a promotional event for the financial institutions concerned.

In addition to this, this study also suggests that the government be more sensitive to the needs of the community. Extension from non-profit institutions allows a positive response from the community. Thus, the understanding of financial literacy can be implemented with full awareness by the community.

Implementation of financial management properly will have a positive impact on the financial behavior of the community, and in the end will create a stable economic resilience for a region.

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