Journal Homepage: https://journal.unesa.ac.id/index.php/jepk
Jurnal Ekonomi Pendidikan dan Kewirausahaan Vol. 13 No. 2 p405-422
p-ISSN 2303-324X, e-ISSN 2579-387X

ECONOMIC EDUCATION ON THE PUGER BEACH FISHERMAN FAMILY

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ABSTRACT

The urgency of family economic education, especially among the fishing communities of Puger coastal area, Jember Regency, needs to be addressed to achieve welfare. The internalisation process that occurs needs to be examined in depth to ensure no party is disadvantaged. This study aims to describe the role of parents in internalising economic education to their children within fishing families and to identify the forms of economic education processes that take place within them. This research is a qualitative phenomenological study with purposive sampling to obtain in-depth knowledge about the economic education of fishing families. Data validation uses technique and source triangulation, analysed with the Miles & Huberman framework, assisted by NVivo 12 Plus software. The findings reveal the uniqueness and advantages of the family economics education for fishermen, which has developed rapidly, not only verbally but also through examples, habituation, and open discussions. The implications of this research theoretically suggest that economic education is more than traditional, but interactive. In practice, the role of parents alongside children is important for the economic welfare. The best policy is to maximise the welfare of fishermen and the future of fishermen's children who must struggle with limited economic resources.
***Keywords**: Family Economic Education, Fisherman, Internalisation, Economic, Family.*

INTRODUCTION

Education begins fundamentally within the family, where parents act as the first and most influential educators in shaping children’s knowledge, attitudes, and values (Matthews & Jolly, 2021; Sanders et al., 2021). Through daily interaction, children learn communication, cooperation, emotional expression, and moral behaviour that later influence their decisions in social and economic life (Jiao, 2021; Repetti et al., 2015). The family thus functions as the primary agent of socialisation and the foundation for developing human resources capable of supporting sustainable living, as emphasised in the

Sustainable Development Goals (SDGs). In this context, family economic education plays a central role. It refers to the process by which parents introduce and internalise economic knowledge, skills, and values through example, habituation, and everyday resource management (Bharucha, 2018; Wahyono, 2009; Wahyuni et al., 2025). This process is essential for forming rational, responsible, and sustainable financial behaviour, preparing children to navigate future socio-economic challenges (Ginanjar & Prakoso, 2024).

Informal family economic education is consciously carried out across various economic groups in Indonesia, one of which is fishermen (Istikomah et al., 2023; Wantah et al., 2018). Located on the coast of Puger, Puger Kulon Village, Puger District, Jember Regency, East Java, this coastal area is known for the massive sale of fishery commodities and routine fishing activities. The main catch at Puger beach consists of fish and squid, with the average catch increasing from 5-7 tons to 8-10 tons per day between 2023 and early 2024. The number of fishermen at Puger beach reaches tens of thousands, making the area a well-known fishery supplier in Jember and their primary livelihood (Rohim et al., 2022).

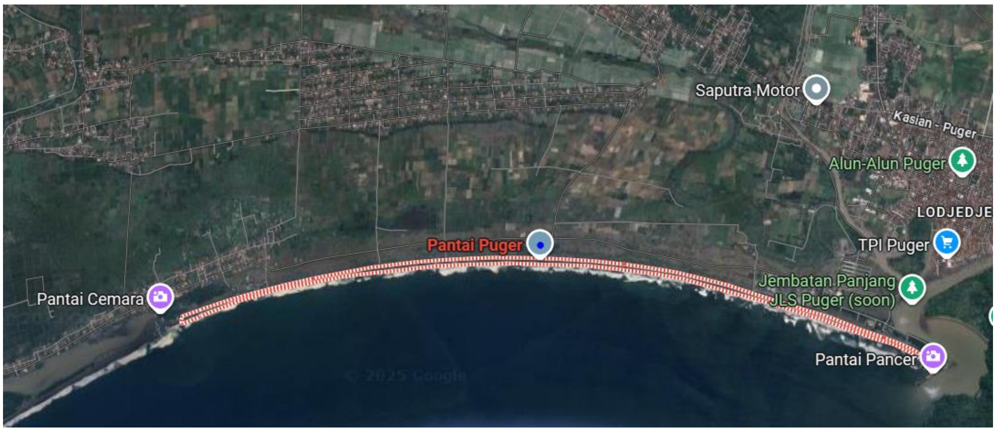

Figure 1. Puger Beach Area
Source: Satellite Image of Puger Beach (2025)

The issue of family economic education among Puger fishermen has rarely been studied. Field observations and preliminary interviews in 2024 show that most fishing families in Puger experience income fluctuations between fishing and non-fishing seasons. Average monthly income ranges from IDR 2.3 million to IDR 5.8 million, depending on weather conditions and catch results. Based on preliminary interviews, fishermen are unable to go out to sea for 10–15 days per month on average. This occurs due to high waves, causing fishing activities to halt for several weeks. This condition directly impacts household income instability and weak family economic resilience. These economic fluctuations also impact how family economic education is conducted (Grimes et al., 2021; Steinert et al., 2018).

Income instability in fishing families often triggers a consumptive lifestyle, weak saving habits, and low awareness of managing household finances (Rusdiana et al., 2020). When the catch increases, the income tends to be used directly for secondary needs or consumable goods, rather than set aside for savings or investment. This behavioural pattern is influenced by internal factors such as motivation, and income level, as well as external factors such as socio-economic environment, family size, culture, education level, and product prices (Ajzen, 1991; Istiqomah et al., 2024; Murti et al., 2022; Rustantono et al., 2020). Low economic and financial literacy is also a major cause, reflected in the limited knowledge of managing money, saving, investing, and planning family finances (Alfikry & Akbar, 2023; Turco et al., 2023).

Various studies have examined family economic education among fishermen. Research found that subsistence fishermen in Argentina with low education levels, with 65% not relying on fishing activities for their family's livelihood, instead engaging in other work (Araya et al., 2009). Research by Eriyanti et al., (2020) implies that the government has been improving education and the economy to enhance the livelihoods of Minangkabau ethnic fishermen. In more depth, research by Windrayadi, (2022) found that the process of economic education within fishing families is usually unplanned and unscheduled, so it can occur at any time and may be incidental. Meanwhile, Apriyeni et al., (2025), Istikomah et al., (2023), and Nurbayani et al., (2019) revealed that the internalisation of economic education in fishing families is largely carried out through role modelling in the form of practical activities in production and consumption.

Based on a review of previous studies, a clear research gap was identified, namely the lack of studies examining how economic education is implemented and internalised in the daily lives of fishing families. Most existing studies still focus on financial literacy or general household financial management, without highlighting how the process of instilling economic values and knowledge occurs in the interactions between parents and children in fishing family environments. Therefore, this study aims to analyse the role of parents in providing and internalising economic education to children in fishing families, as well as to identify the forms and concrete processes of family economic education carried out in daily life.

Unlike previous studies that only described financial behaviour, this research examines the process of internalising family economic education through step-by-step interviews and qualitative analysis. The novelty of this study lies in three main aspects: 1.) Revealing the gradual process of internalising family economic education within fishing communities through a phenomenological approach; 2.) Highlighting how economic uncertainty affects the socialisation of children's financial knowledge; 3.) Presenting a local perspective from the Puger fishing community that has the potential to enrich the global discourse on family-based economic education.

The first contribution of this research is theoretical. This study can enrich the literature on family economic education by adding insights into how economic education is internalised within fishing families with different or contextual characteristics. Meanwhile, the practical contribution of this research serves as a reference for designing educational programmes that synergise with families, as well as a consideration in crafting empowerment programmes for fishing families that focus not only on increasing income but also on strengthening family economic literacy.

RESEARCH METHOD

Study Design

This study uses a qualitative approach with a phenomenological design that allows for the exploration of the type of perceptions of informants (Ginanjar et al., 2024; Rusdiana et al., 2020). The scope of the research focuses on the perspectives of informants who are fishermen on Puger beach, Puger Kulon Village, Puger District, Jember Regency, East Java. The researcher's position regarding the subject is that of an external academic. Potential bias can be minimised through discussions with the research team and village officials to ensure the context of the conversation. The research stages are presented in figure 2:

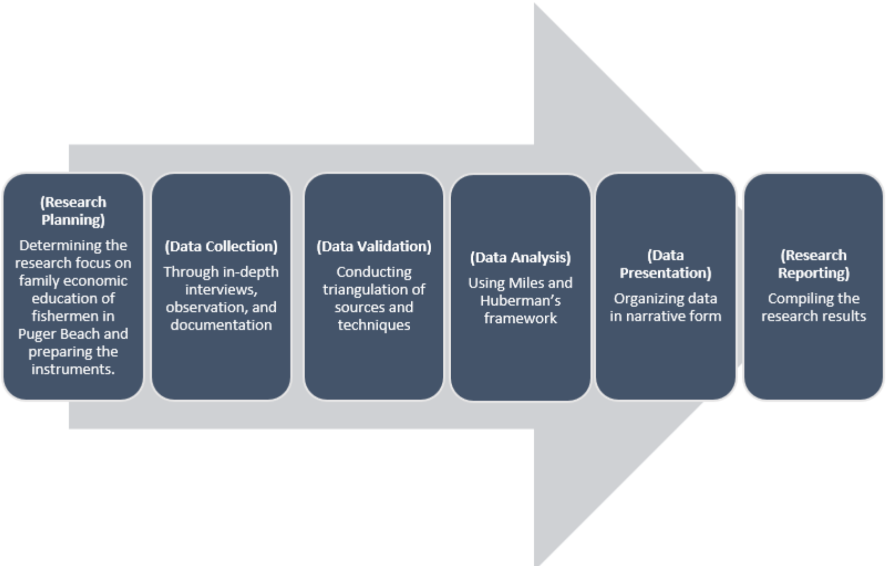

Figure 2. Research Stages
Source: Processed Data (2025)

Sources and Data Collection Techniques

This research determined informants using purposive sampling techniques. The considerations for purposive sampling were based on three factors: 1.) Involvement in managing the household economy of fishermen; 2.) Willingness to become an informant and ability to provide in-depth information regarding the practice of family economic education among fishermen, and 3.) Being of productive age (around 30–60 years) to have experience in managing the financial affairs of fishing families. After establishing these criteria, a snowball technique was applied, with initial informants recommending other informants and so on. The process stopped when six informants were collected, and the data had reached a saturation point. The informants in this research are listed in Table 1.

Table 1. Informant's Identity

Informant	Status	Age
Ms. Rohmah	Housewife	40 years old
Ms. Katiyem	Housewife	42 years old
Ms. Wita	Housewife	35 years old

Informant	Status	Age
Ms. Fatmawati	Housewife	36 years old
Ms. Siti Mufaridah	Housewife	55 years old
Ms. Siti Nafisah	Housewife	60 years old

Source: Processed Data (2025)

The selection of six informants was based on field context considerations, where this number was deemed sufficient to achieve data saturation in qualitative research with a phenomenological approach. All informants were housewives, as within the social context of the Puger fishing community, they play a dominant role in managing family finances and implementing daily economic values. They have direct experience in managing fluctuating incomes, saving, and teaching economic values to their children. Fathers (heads of household) were not selected as primary informants because most are difficult to reach due to busy and unpredictable fishing activities. Meanwhile, children were also not interviewed directly because the focus of this study is not on children's understanding of economic concepts, but on the process of internalising values and economic education practices carried out by parents. Thus, the involvement of housewives as key informants provides a representative view of the dynamics of the economic education of fishing families in the coastal area of Puger.

The data in this study were obtained from in-depth interviews exploring information on economic education practices within the family, financial management strategies, and economic values taught to children, observations by directly observing fisherwives' activities in managing family finances, as well as documentation, recording activities, archiving, and taking photos of relevant activities.

Validity and Data Analysis

To test data validity, source triangulation was conducted by comparing responses among informants, and technique triangulation was carried out by combining interview, observation, and documentation results. In addition, this research uses trustworthiness rules. The first is credibility, which involves confirming findings with informants. The second is dependability, which involves systematic recording of the research process. The third is confirmability, achieved using NVivo software to minimise subjective interpretation. Once valid data was obtained, analysis was conducted using the Miles and Huberman framework, including data reduction, data display, and drawing conclusions (Miles & Huberman, 1994). All data analysis was conducted with the assistance of NVIVO 12 Plus software to achieve more verified and scientific results (Feng & Behar-Horenstein, 2019; Mortelmans, 2019).

The coding stages in NVIVO 12 Plus in this study include: (1) Open coding, which is identifying initial themes from interview transcripts by breaking down the data into smaller units of meaning. (2) Axial coding, which involves connecting categories to find deeper relational patterns. (3) Selective coding, which is selecting the core categories that best explain the phenomenon of economic education internalization within fishing families. This can create a framework for the internalization of economic education in families according to the research objectives.

RESULTS AND DISCUSSION

Economic education within the family can shape children's attitudes, behaviours, and values in making rational economic decisions (Bazán-Ramírez et al., 2024; Risnawati & Wardoyo, 2018). This study relates to the economic education provided by the families of Puger fishermen. Findings were obtained based on in-depth interviews conducted by the researcher with parents, particularly housewives who in fact carry out many activities at home.

During the first interview stage, it was conducted with Ms. Rohmah, a housewife from one of the fishing families on Puger beach. She stated that the routine method implemented as a form of family economic education is by advising children from an early age to always live frugally. Any extra money should be saved. Ms. Rohmah's children have been informed from a young age that earnings as a fisherman are uncertain, so savings are significant to meet urgent needs.

In addition, the argument was strengthened by Ms. Rohmah's neighbour, Ms. Katiyem. *"If there is extra money, save it, do not squander it. When buying goods, choose only what is necessary, if it is not important, do not buy it. When buying goods, do not buy expensive ones, what matters is that it serves its purpose,"* said Ms. Katiyem, (42 years old).

Based on the overall results of the first stage interviews, here is the output of the Word Frequency analysis after data reduction:

Figure 3. Word Frequency Interview Stage 1
Source: Processed Data (2025)

The process of economic education provided by parents to their children is carried out through verbal explanations of economic issues in daily life. These verbal explanations include: (1) giving advice to children to save, (2) advising children to be frugal, (3) advising children to spend appropriately according to their needs, (4) advising children to buy items according to their function, and (5) explaining the parents' economic condition.

This knowledge aligns with research by Lebaron et al., (2018) and LeBaron et al., (2020) which states that openly discussing family finances and involving children in discussions about expenses and savings can help them understand the importance of money management. In the context of the uncertain economy faced by fishermen, this is particularly necessary as a preventive measure and initial understanding for fisher children. Purchasing goods according to needs and living frugally will lead to the potential for parents working as fishermen and housewives to allocate their money for trading and starting other businesses (Windrayadi, 2022).

In comparison, research by Wabike, (2012) revealed that the dense working hours from morning to night limit parent-child interactions (Kasamatsu et al., 2023). This means that economic education guidance cannot be carried out directly and regularly. Therefore, the fisher families at Puger beach have management and socialisation that are considered quite good and complete.

Parental contributions are not limited to simple advice, but also shape a child's mindset in viewing money as something with strategic value (Jariwala, 2023; X. Li et al., 2025). Children are trained to understand the difference between needs and wants and are taught how to weigh the benefits of an item before purchasing it. This process ultimately fosters financial literacy from an early age. Family openness about economic conditions also trains children to be realistic and adaptive (Agnew & Sotardi, 2025), enabling them to develop better survival strategies in the future.

The second interview stage involved the development and recommendation of the best information from the first interview. Ms. Siti Mufaridah, as the next informant, expressed that she always teaches her children by giving examples of how to earn extra income. She teaches her daughters to sell packed rice, and her son is taught to go fishing to earn money. A similar view was also expressed by Ms. Siti Nafisah, who is more senior and has long lived in the Puger beach area. *"I have taught my children to manage finances from a young age, to choose which items are more important. In addition, I also teach entrepreneurship, but I assist with initial capital"* (said Ms. Siti Nafisah, 60 years old).

Based on the overall results of the second stage interviews, the following is the output of the Word Frequency analysis after data reduction:

Figure 4. Word Frequency Interview Stage 2
Source: Processed Data (2025)

The results of the interview indicate that the process of economic education provided by parents to their children is carried out through real-life examples (role modelling) in daily economic activities, as stated above, which include: 1.) giving children an example in managing finances; 2.) showing an example of frugal shopping; 3.) demonstrating how to survive; 4.) teaching children to sell packed rice meals; 5.) teaching boys to go fishing; 6.) teaching girls to sell fish catches; 7.) teaching children to make cakes and food and then sell them; 8.) teaching children entrepreneurship; and 9.) providing children with capital for trading.

These results are in line with the research of Adusei, (2013), Istikomah et al., (2023) and Syamsuddin et al., (2024) that the internalisation of economic education in fishing families is largely carried out through exemplary practice. This diversification of economic teaching is a tangible example of the concept of economic socialization, which involves the process through which individuals (children) acquire knowledge, skills, and attitudes related to economics from their social environment, especially the family (Lauer-Leite et al., 2010; Otto & Serido, 2017). Children are more likely to trust and act according to their parents' wishes if the parents also follow such instructions. Family economic education through exemplary methods is considered one of the most effective ways to cultivate children's economic rationality.

Next is the third stage interview, which is a recommendation from the second interview. This stage involved Ms. Wita as the main informant who was able to provide broader information about the economic education of fishing families. *"I require the children to save from their pocket money and always save because it is important for the future. We don't know if there will be plenty of fortune ahead or not. Their father's income is uncertain"* (said Ms. Wita, 35 years old). In addition, additional information was also obtained from Ms Fatmawati as follows: "I teach the children after school, if I have free time, *I take them to sell at the market. I also get the children used to managing money to buy their necessities"* (Ms. Fatmawati, 36 years old).

Based on the overall results of the third stage interviews, the following is the output of the Word Frequency analysis after data reduction:

Figure 5. Word Frequency Interview Stage 3
Source: Processed Data (2025)

From the overall results of the three interviews, it can be seen that the economic education process provided by parents to their children is conducted through habituation to behave economically (relevant behavioural demands) in daily life, which includes: 1.) the habit of using time to make something that can be sold; 2.) the habit of diligently saving; 3.) the habit of living frugally; 4.) the habit of managing finances to meet needs; and 5.) the habit of being selective in purchasing goods and services.

Some of the activities above will create early awareness of economic limitations while building the child's resilience. Children can develop strong financial discipline, creativity, and a sense of responsibility. However, there is also a risk that continuous economic pressure could limit their childhood freedom, reduce opportunities for self-exploration, and lower social experiences outside the economic sphere. In the long term, these limitations could affect the development of personality, creativity, and social capacity of children of fishermen. In other words, rather than solely being an arena for economic value formation, fisher families also have the potential to become a source of restrictions that reduce the balance between economic learning and children's need for freedom to develop their potential (Posso, 2017). Therefore, the role of parents is crucial in maintaining the intensity of these five activities.

The final interview stage is unconditional reflection. This stage involved Ms Rohmah and Ms Fatmawati. Both informants added information previously given to the researcher with new and more complete context. Ms Rohmah revealed that when there is free time, she and her children gather to discuss daily activities. She often asks her children what they use their pocket money for, so she knows if it is spent on positive things like saving; sometimes she adds to their pocket money to encourage them to save. A similar sentiment was expressed by Ms Fatmawati, who stated that her children are taught to sell and discuss the allocation of capital for selling as well as the materials they need.

As a comparison, research from Eriyanti et al., (2020) reveals that among fishing families, cultural and economic mindsets vary across regions. For example, in some communities, education is not prioritized due to urgent economic needs or cultural beliefs that do not value education. This is different from fishing families on the coast of Puger, who are very concerned about their children's education, even when faced with difficulties in formal education.

This unconditional interview presents findings that the process of economic education provided by parents to children is conducted indirectly through dialogue about economic issues, such as discussing pocket money allocation, discussing capital allocation, and discussing material needs for products. Children learn to understand the prioritisation of needs and the importance of delaying desires by observing these practices. Thus, economic education in the family occurs naturally through everyday life experiences without needing to be taught formally.

Various interview and observation results have raised a new and interesting issue to discuss, namely the role of gender in fisher households. Fishing work requires the husband or head of the household to spend the entire day at sea (Charvet et al., 2016; Christensen & Raakjær, 2006; Rokhmah et al., 2019). Therefore, the role of economic education in the family is largely carried out by the mother. From this, a closer bond develops between daughters and their mothers as their activities can align, such as trading processed fish and snacks, which do not involve heavy physical activity. Meanwhile, sons tend to be closer to their fathers for fishing work. Guidance from both parents is still felt by the child.

Overall, the course of family economic education for fishermen on Puger Beach, Jember Regency can be mapped in Figure 6:

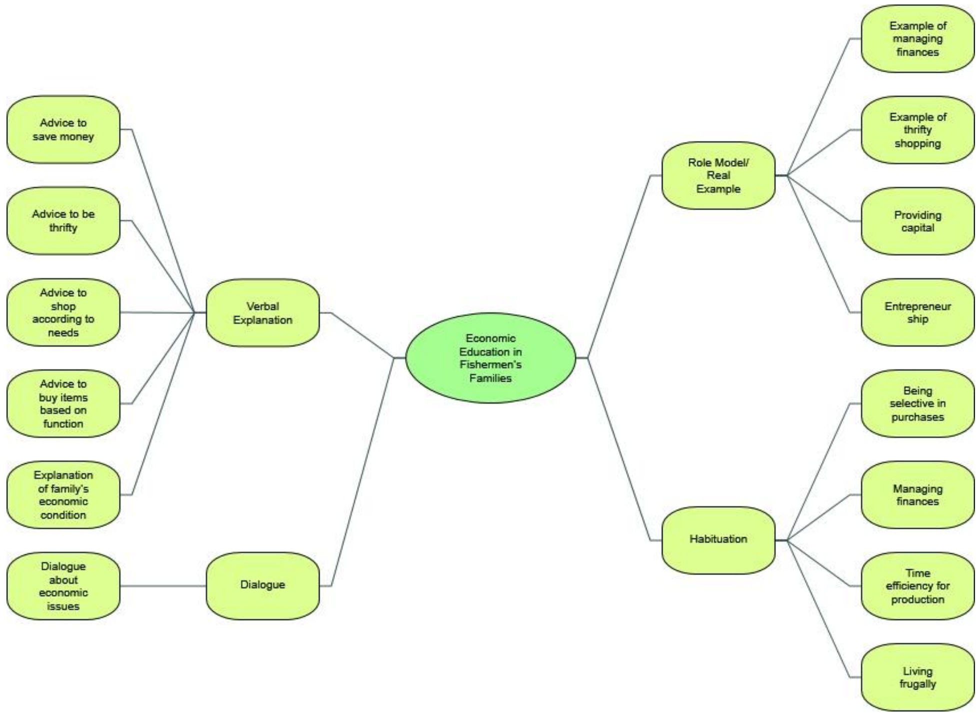

Figure 6. Mapping of Family Economic Education Construction for Fishermen
Source: Processed Data (2025)

Based on figure 6. It highlights the manifestation of the theory of economic socialisation in fisherfolk family economic education (Pelayo, 2025; Sardak et al., 2017; Vigliarolo, 2022). The theory of economic socialisation explains how individuals (children) learn economic values, attitudes, knowledge, and skills through interaction with external parties, particularly the family (Otto & Serido, 2017). It is understood that maintaining the interaction between both parties is a support for the effectiveness of family economic education intensively. At the same time, children who are given intensive economic education socialisation will find it easier to observe, imitate and model behaviour through exemplary activities and habitual practices carried out by fisherfolk families (Chawla et al., 2022; Trzcińska & Goszczyńska, 2015). This is the contribution of social learning theory (Z. Z. Li et al., 2024; Ott, 2024; Woszidlo & Kunkel, 2017). The role of fisherfolk parents in administering family economic education that is subtle yet focused remains the key to success.

The existing concepts are also influenced by socio-cultural conditions, especially on the coast of Java. Social solidarity among coastal communities is also internalized in family economic education. Fishermen, housewives, and children help each other to earn additional income. They usually share needs and information about opportunities to earn income. They also often work together to process the fish catch and sell it together, so the profits can be shared equally.

Based on these findings, the optimisation and internalisation of family economic education among fishermen are considered quite varied. Parents realise that uncertain economic conditions force them to discuss economic aspects with their children and demand greater contribution. A fisherman's child is expected not only to be able to manage the finances already earned by their parents but also to help generate additional income. This role is divided between boys and girls. The addition of activities for children beyond focusing on school, such as helping their parents work (Basri et al., 2016), is seen as a challenge for the child to reach their true potential. Another effect that arises is the decreased interest in pursuing better education (Wijaya et al., 2021).

A note that needs to be emphasised is that children's involvement in family economic activities outside of school can disrupt academic performance due to the lack of study time and divided attention (Lyu et al., 2019; Post, 2018). The physical burden from helping to catch fish is also a risk that must be accepted. Furthermore, equally important is the time for socialising and playing. Children lose time to play or interact with peers, whereas social activities are important for personality development and social skills (Hart Barnett, 2018).

The phenomenon in fishing communities regarding family economic education can be viewed from both positive and negative perspectives. Contextually, children of fishermen gain real-life experience on how to earn income (Adusei, 2013), manage finances, and understand the value of hard work. This aids the internalisation process of economic education, which may not be acquired at school. Additionally, it encourages the development of independent and responsible character. However, at the same time, there are also negative aspects. The necessity to help with their parents' finances has the potential to reduce academic achievement. Opportunities to develop one's true potential, social interaction, and pursuing personal interests can be hindered (Omorogiuwa, 2020).

CONCLUSION

Based on the results and narrative analysis concerning family economic education on Puger Beach, Jember Regency, parents play a crucial role in providing education and economic understanding to family members, especially children. The internalisation of economic education within fishing families on Puger Beach can be achieved through the parents' role by providing verbal explanations about economic matters in daily life, offering concrete examples (role modelling), fostering economic behaviour (relevant behavioural expectations), and engaging in dialogue about the family's economic challenges. The activities most provided by parents to their children include instilling frugal living, managing finances, and assisting parents in earning an income.

This research provides novelty and indicates that the framework of family economic education in communities vulnerable to economic well-being, such as fishermen, is crucial. The focus of education lies in the hands of the mother as the most intensive socialiser for her child. The child's gender also affects the distribution of their contributions within the family economy. The most important aspect is the intensity of teaching provided by both parents so that the child can model behaviour as expected.

Therefore, the role of the government is considered very important. The main priority is to ensure the welfare of fishermen. This can be achieved through community empowerment. Concretely, it can be done through the implementation of community-based financial literacy programs for fishermen or the establishment of fishermen cooperatives to optimise fish catch results. Meanwhile, to safeguard the potential of the younger generation, the government can implement school programs based on local wisdom through economic literacy materials, so that school demands and family economic conditions can be aligned. Financial assistance for both parties is also highly anticipated.

This study has limitations in that the research subjects were limited to fishing families in Puger Beach, Jember Regency, so the results may not be generalisable. In addition, the research context was still focused on the internalisation of family economic education. Therefore, future research could investigate the involvement of schools, communities, and government in supporting the economic education of fisher children, thereby obtaining a more comprehensive framework for economic socialisation.

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