

A CAUSATION MODEL OF FINANCIAL STRATEGY IN DEALING WITH KONDANGAN AS SOCIAL COST IN CIHONJE MIGRANT WORKER

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Cihonje is one of the largest migrant workers base in Banyumas, Central Java. The high migration cycle that occurred in this rural society was due to the high expenditure that could not be fulfilled. Kondangan as one of the highest cost components contributes to the decision to become migrant workers in the Cihonje society. Hence, to understand more deeply how kondangan become the highest cost component and also the financial strategies carried out by Cihonje migrant society in responding to the cost of kondangan, we use qualitative study with an in-depth interview, observation, and focus group discussions as a method to collect data. We find that the financial strategies carried out by Cihonje migrant society are influenced by the social aspects that form a mental model and lead to the selection of strategies in responding to the cost of kondangan.

Keywords: Kondangan; social aspect; mental model; migrant society; financial strategy.

1. INTRODUCTION

The migration cycle carried out by the Cihonje community aims to improve their standard of living. In addition to improve the standard of living, the choice to work abroad is due to the higher level of consumption and the necessities of life that need to be met. Financial problems that hit society forced them to find jobs that were able to meet increasingly high needs. The financial issue that became a scourge for the Cihonje community led to the decision to be migrant workers.

Individual decisions address financial issues driven by cognitive and affective processes (Baker, Filbeck, & Ricciardi, 2017). The cognitive process that is related to the decision to become a migrant worker is the inability to meet the needs and unavailability of adequate employment opportunities around them. The encouraging affective process is the values of the community and the culture of migrants that have been embedded in the Cihonje community. Most of the Cihonje people who have worked abroad tend to allocate funds to renovate or build nice houses as a symbol of success. It encourages others to believe that they will be able to live a decent life by being migrant workers (Dewi et al. 2017). Thus, such a decision become a popular solution to solve financial issues in this society.

The social cost is a topic that cannot be avoided if we concern about rural communities and their personal financial management. Kondangan is one of the highest cost components for the individual in Cihonje migrant community (Dewi et al., 2017). Kondangan is an activity of donating in the form of money, food, or goods that is done by someone to friends, family, or neighbors who

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are holding a celebration. Kondangan is usually carried out on weddings, circumcisions, and piercings on girls and pregnant women who celebrate four and seven months of pregnancy.

Kondangan becomes a culture that is considered to be imperative, even though there are no written rules about sanctions for violators. This is related to collective or guilty behavior that is still held firmly by the people living in the village compared to the people who live in the city (Albert et al. 2005). In the societies with collective characteristics, they value conformity in behaving or acting (Konsky et al. 2000). Striking or not consistent behavioral differences and norms that apply will have a social impact on violators.

Individuals behavior is based on perceived perceptions and behavioral norms that apply in society (Ajzen, 1985). This is in line with Hui & Triandis (1986) explains that individuals in collective communities are concerned about the impact of their actions or decisions on the people around them, considering the importance of good name and feeling bound to other people's lives. Concerning about losing reputation for not attending kondangan is the main reason for Cihonje people to participate in this social activity.

The prudency of bad reputation is explained by the Looking-Glass Self Theory, which was coined by Charles H. Cooley in 1902. The theory explains that we tend to think and imagine our reflection in the mind of others. In this context, Cihonje people concern about what other people think about them. They have great worries if their family or neighbours think that they are not good individuals and therefore become a subject of conversation behind their backs.

This study aims to analyze more deeply about the strategies of full-time financial management of migrant workers in addressing the costs of kondangan as one of the highest cost components. Specifically, this research aims to get the description, essence, and order of values contained in the activities of the events from the perspective of the migrant workers Cihonje.

2. CONDUCTING INTERVIEWS WITH CIHONJE MIGRANT SOCIETY

The in-depth interview method was chosen to determine the form of expression and response of participants about the phenomena of the situation from the perspective of the full-time migrant workers. Recruitment of participants in interviews through elections with full criteria for migrant workers who have a lot of information and are cooperative.

The process of gathering information begins with visiting residents' houses, one or several family members who have worked as migrant workers abroad. The arrival of researchers at home was not done through an agreement, an interview was conducted, accompanied by one of the Desmigratif officers to help show houses whose family members had left abroad to work. Interviews were carried out at home in the afternoon when people were relaxing and not at work so that the information obtained would be better than if the information was taken while they were busy working. This interview was carried out without coercion, some of the people who objected to being interviewed were not forced to interview us.

In supporting interviews, researchers used a semi-structured interview guide. The researcher begins the interview by introducing ourselves, the purpose of the interview and informing him that all personal information relating to the individual participant will be kept confidential. To melt the atmosphere, the researchers asked several opening questions about daily life and the environment around the participants' homes. This was intended to make the interview take place in a relaxed situation to reduce the impression of intervention in the participants' internal problems.

The main topic began when researchers asked after the atmosphere melted and participants felt comfortable asking questions. Several questions were asked regarding the choice of becoming a migrant worker, financial adequacy, and the phenomenon of kondangan. Participants gave answers that becoming migrant workers were more adequate than working in their villages. Then, when alluded to the topic of kondangan, most of them agreed that kondangan was one of the highest expenditures.

At the end of the interview, the researcher asked why kondangan was a necessity, this seemed to be a snowball phenomenon because more and more questions could be extracted from this one question. Participants explained that being a villager is an obligation to follow activities that have become a habit. Described expressions of concern get social impact if they don't attend the kondangan, they explain the existence of unpleasant feelings, and fear is used as a topic of conversation by neighbors so that all efforts are made to attend to the kondangan

3. CONDUCTING OBSERVATION IN EVENT KONDANGAN IN CIHONJE

The next step carried out by the researcher is to observe the phenomena of the condition that occur in the community. Observations are made to describe social settings, social processes, social norms and values, community behavior and their interactions in specific cultural settings (Hennink et al. 2011). The connection with this study is aimed at observing so that researchers can know firsthand how the actual interactions, behaviors, and processes occur.

Observations were carried out by researchers on August 5, 2018, at Cihonje. The researcher was invited by one of the Desmigratif officers to attend a wedding party of the Cihonje village government officer. The researcher got information from the Desmigratif officer who accompanied the observation that the celebration was held for 3 consecutive days which had become a habit for the villagers.

A celebration held at the front of the house, visible tents mounted on top with decorative shades of yellow, green and white. First entering the place of the researcher observing female guests carrying lawu medang or hantaran in a cloth-covered basin, they approached the reception desk to hand over the delivery to the committee or the family who were given the assignment as recipients of the delivery, then their names were recorded on the note.



Fig 1. Celebration Situation



Fig 2. Table to put lawu medang

During the course of a look, they are sitting at the round table to interact with each other about 10-15 minutes the guests stand by at the celebration event. When they were about to go home the guests greeted the groom first and for the male guest while giving an envelope filled with money. It was seen from the observations of researchers on the outside of the tent there was a table to put the basin brought by female guests and had been given a name (see picture 2). Then the guests take their respective basin which has been filled with a return in the form of white rice and vegetable noodles one portion. From the information obtained by researchers that the lawu medang brought by inviting guests was presented again by the host to the kondangan guest..

4. CONDUCTING FOCUS GROUP DISCUSSION WITH CIHONJE MIGRANT SOCIETY

After a series of interviews and observations were carried out, the next step taken by the author was the FGD. This is done to deepen information from a group perspective, explore, and evaluate research (Hennink et al. 2011) The FGD was conducted with full-time migrant workers who were members of the SMEs in Cihonje Village, all participants involved numbered seven women. Seven participants in the discussion were considered sufficient because they had information that was sufficiently related to the topic of the study, facilitating the discussion, and enough to see the differences in perspectives on the phenomenon of friendship. This is in line with Hennink et al. (2011) which states that the determination of group size is influenced by research topics, discussion topics, and types of participants.

The format of the discussion was made more relaxed so that they could be more free and confident in expressing their opinions, even though there still seemed a little awkward impression from each participant. Self-confidence is considered important so that the information obtained is following the reality that occurs without being covered up by individual participants. Before the discussion begins, researchers provide flexibility for participants to choose whether to join the discussion or not, so that the discussion is protected from the impression of being forced or because of a bad feeling. For starters, the researcher informs the purpose and gives direction on how the discussion will take place. The participants agreed to do the recording of the discussion process and find out that the results of the discussion will be made verbatim transcribe.

Followed by an introduction from each participant, each participant introduces himself, his job, and the country he has visited to work. Entering the beginning of the discussion the researcher asked questions about the background of the FGD participants so that they chose to become migrant workers, one participant expressed the high need that could not be fulfilled by relying on work in the village, then other participants agreed with the answer, and added by different

participants who gave the reason is that the level of salary earned is higher when working as a migrant worker. Visible responses from each participant lead to the same opinion.

Beginning to enter into the topic of the affair, researchers asked participants about the phenomenon of space. Each participant competes with each other to complete the answers to the questions raised by the researcher. As the discussion progressed, the awkward impression began to disappear and it was seen that the participants began to be responsive to the questions asked. Several times the researcher gave conclusions regarding phenomena that occurred and often followed by agreeing on responses and additional supporting statements from the participants. The atmosphere of the discussion was getting relaxed, this can be seen from the ongoing discussions often mixed with laughter from the participants.

5. RESULT AND DISCUSSION

We found that the social aspects and aspects of social identity had been influenced the mental model of the Cihonje society which then influenced their strategy in managing personal expenditure.

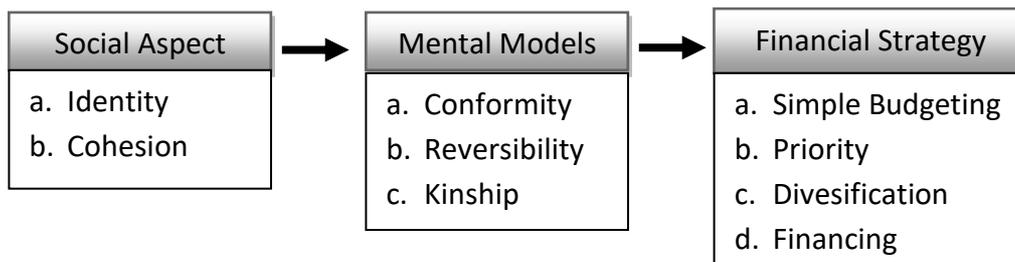


Fig 3. A Causation Model of Financial Strategy in Dealing With Kondangan as Social Cost in Cihonje Migrant Worker Social Aspect

There are two social aspects that affect the mental model of society, namely identity and cohesion.

a. Identity

According to theory, a person who has a social identity, if he categorizes himself as part of a social group and is aware of the characteristics that distinguish his group from other social groups (Abrams & Hogg, 1988). When he considers that he is part of a group, he will believe in assumptions that emphasize the similarities between himself and other members of the group and differences between himself and other group members (Stets & Burke, 2006). These similarities can refer to the values adopted, norms of behavior, attitudes, and beliefs that are characteristics that distinguish them from other groups.

However, the phenomenon of donation is not a bad thing for all participants. They uphold a social value that is "guyub", which is an adjective meaning in harmony. The public considers that helping and avoiding conflict are the important things in getting along well in the community. Javanese philosophy "*Sapa nandur bakal ngunduh*" which means that those who plant will reap the results are also firmly planted in the community. If someone planted goodness by contributing to the achievement of the interests of family, friends or neighbors, then that person has confidence that he will get help when he needs it. These principles are the foundation of the existing social system to walk in harmony. This was reflected in the testimonies of all participants in the interview when asked why they had to do something like.

Participant 1: Yes, it is (kinship) for the harmonious and mutual cooperation.

Participant 2: Yes, must follow the community

Participant 6: socialize, because we live in the village

This is corroborated by the statement during the discussion, that the participants describe *kondangan* as a contributing activity that encourages harmony, family, and helps each other help.

The principles of upholding harmony and help seem to manifest in the contribution given to the owner of the cause. They want to give the best contribution, it can be seen from the high number of donations compared to other regions in Banyumas Regency. Not only that, but they also try their best effort to contribute, which can be seen from their efforts in obtaining funds to meet these social costs. All participants have the same statement in terms of the number of donations and sources of funds.

Participant 4: If donation (*kondangan*) for family is about 500 thousand rupiah.

Participant 12: If donation (*kondangan*) for neighbor is around 70 thousand add the rice, add the money, Yaa, there are 100 thousand for the neighbors. If you close connection with them is about 200 to 300 thousand rupiah.

The participants thought that they still adhere to the principle of guilty, which in other areas has begun to wear off. This is reflected in the participant's statement.

Participant 16: I'm living here, I still follow the tradition here.

Participant 17: If they come back here (ex-migrant workers), yaa, even if they are huddled, they are still come to *kondangan*.

In addition to the similarity of values and principles adopted, social identity is also associated with the perceptions of members of the community about the characteristics that distinguish them from other societies. The peculiarities of the conditions that occur in this society are the high costs that need to be spent when compared to other regions. Revealing more deeply, one participant who was considered as an information-rich explained that the high cost of food originated from the number of people who became migrant workers abroad. As the standard of living increases, the higher the cost of *kondangan* is issued.

The same fate as migrant workers strengthens the identity that holds them together. They avoid the friction that occurs because of differences, which could be caused by the number of improper donations. They are concerned with propriety by making the number of donations in general as a benchmark. Compliance is so highly upheld, even a more important consideration than family financial cash flow. This emphasis is also what they think is not found in other communities in Banyumas Regency.

Participant 17: If the mothers bring rice. if the neighbors and family not only rice but also add lawung medang, dodol, etc.

Participant 18: yes generally if the man are 20 thousand.

In addition to the opinions from the interview results, in the discussion conducted, the FGD participants argued that the fair value of the *kondangan* was 20 thousand, and some of the donors were given names on envelopes, generally at least 50 thousand. Usually, mothers carry 2 kilograms of rice and are sometimes added some items such as cakes, eggs, noodles, sugar, etc for *kondangan*.

The interview results and discussions that we have conducted show that the social identity of Cihonje's society is still strong. They have similar perceptions, values, traditions, attitudes and behaviors, which are summarized in the principle of "fun". The similarity of fate and background as a migrant worker or family of migrant workers can be a reinforcement of this social identity. The strength of this character is perceived by participants as a characteristic that distinguishes them from other social groups.

b. Cohesion

Cohesion is the feeling of "us" (not "me") that attaches individual relationships in a social group (Myers & Twenge, 2016). The stronger the cohesiveness of a social group, the stronger the role of values and norms of the group. Regarding the nominal contribution that is considered "appropriate" at Cihonje, a consensus has been obeyed for years. Besides, the people of Cihonje have considered this donating behavior as part of a tradition whose quality must not be ignored under any conditions:

Participant 3: (if cannot attend) I definitely take a time, I will be there.

Participant 10: (*kondangan*) is not talking about important or not important, but it is about propriety.

Aronson et al. (2016) explain that the motive that encourages people to accept group norms and other people's behavior in groups is to be accepted by other members in the group. In addition to these motivations, *conformity pressure* from other members of the group often requires someone to harmonize behavior with the applicable norms. Social sanctions also apply to people who violate. Although there are no material consequences, allusions and talk of people are considered very serious because they have an impact on credibility. The answers to all participants explicitly explained this:

Participant 2: I am embarrassed if I meet the person, it is not good, yeah,

Participant 3: If we recognize them, meet them on the way, it is not good.

Participant 12: If we don't go to the *kondangan* and meet the person (who inviting), I am embarrassed.

This was also expressed by the participants of the discussion. They described *kondangan* as *pajak muka*, feeling bad and embarrassed if they did not attend the *kondangan* because they had been invited and this was becoming a burden for those who had held a celebration. They also expressed in the discussion that the impact that would arise if they did not go to *Kondangan* was feeling bad, being ridiculed, or being said to be someone who was not in common with other society.

The substance "*guyub*" also explains about cohesiveness. This principle means harmonious, which also means far from conflict. This reflects that being *deviant* is not an option because it can cause friction, even though the reason is logical. When family financial conditions are not good, limiting social spending is a very sensible decision. But most people in Cihonje chose not to They are more

able to accept financial burdens (e.g. due to debt) than other consequences of conflict, prejudice, and social sanctions

5.1 *Mental Models*

According to Daft (2011), mental models are one's views on a specific system (such as social systems that exist in society) in this world, along with the behavior expected in it. Mental models can be said as representations or images of the reality of the outside world in a person (Jones et al. 2011). This cognitive representation is used to interact with the surrounding environment. From the explanation of the social aspects above, it can be seen that the mental models of the participants put forward:

a. Conformity

The motive for conformity of behavior adopted by the Cihonje migrant society requires that they carry out kondangan. Striking behavioral differences can result in them getting the impact of the behavior. It was revealed in a group discussion conducted that those who did not conduct kondangan would be seen as people who did not behave properly as villagers. Some interview participants revealed this conformity with the term 'publicity'.

b. Reversibility

Kondangan is also seen as an arisan event, which they consider when they donate to the host of celebration, one day they will receive a donation when they hold celebration too. This reversibility motive was revealed in the interview participant's statement, such as.

Participant 9: because he/she was kondangan to me, so now is my turn

Participant 16: in here, the system (kondangan) is a kind of investment

c. Kinship

Kinship is seen as one of the most popular motifs carried out kondangan by migrant workers. They consider that kondangan as a chance to help each other, the high sense of kinship among Cihonje migrant society makes kinship more valuable than money. This was revealed from participants' statements during interviews, such as.

Participants 14: Money can be searched but kinship cannot be searched

Mental models of the participants are constructed by the social environment and affect their way of life

5.2 *Strategies for managing cost of kondangan*

A mental model person's great influences reasoning and decision making (Legrenzi, Paolo and Giroto, 1996). Similarly, when these participants make strategies and financial decisions to overcome the limitations when faced with the needs of kondangan. They are faced with various alternatives and make choices in ways that are in line with their mental models. These methods include:

a. Simple budgeting (short term)

Some of the participants make financial decisions in addressing the costs of the kondangan with the motive of anticipation or just in case. Some discussion participants said that they did financial planning in preparing funds for kondangan at least one week before. This was also revealed from participant statements during interviews, such as.

Participant 9: Prepared, separated, but not certain about the amount.

Participant 18: I set aside about 500 thousand (for kondangan)

b. Priority

Responding to the high costs of kondangan that must be spent, some of the participants chose to sort the invitations addressed to them. They sort the invitations based on their proximity to the host of the celebration. Besides that the financial condition of individual participants is one of the considerations, it can be seen from our analysis that the amount of the cost of kondangan incurred is in line with the income level of each participant.

Participant 4: (kondangan) now, I do selection.

Participant 18: if you don't know who inviting me, I'm not attend to kondangan

c. Diversification

The nominal amount of funds expended for kondangan depends on who holds the celebration. In general, they diversify the amount based on the proximity of whether family or neighbors. Nominal until hantaran given they differentiate. During group discussions, they revealed that for neighbors they only gave rice and money, while their family used to give money, rice, and also added hantaran, lawu medang and goods or food requested directly by the host of the celebration. This is supported by interview participant statements, such as.

Participant 1: depends on closeness, if people not to close in relation, I just give rice is with instant noodles or somethings

Participant 2: depend for whom I give, if he/she is my family I will give 30 thousand to 100 thousand, if just friends or neighbors at least 30 thousand

Participants 3: it is depends, if family, I give a lots (expenditure)

d. Financing (loan and assets selling)

Responding to the social impact they will get if they don't go to the kondangan, some of them make financial decisions for loans and sell the assets they have. At the discussion session, it was said that sometimes they had to owe money to the shop for lawu medang (hantaran) for kondangan. This is also clarified by the participant's interview statement, such as.

Participant 2: Selling the assets (for kondangan)

Participant 8: Borrow to my family, to come to Kondangan

6. CONCLUSION

Kondangan as a donating activity in the form of funds, goods, or food is a traditional value that is still inherent in the Cihonje migrant society. The migration cycle that occurred in the past until now, has slowly increased the welfare of the community. Improvement in living standards helped increase the amount of donations for space.

We find that the social aspects of identity and cohesiveness encourage the formation of mental models for the Cihonje migrant workers. Self-categorization as part of a group and a sense of togetherness form a view of society that emphasizes conformity, reversibility, and kinship. The mental model that is formed influences the decision on the selection of financial strategies carried out by full-time migrant workers in addressing the costs of support. Simple budgeting, priority, diversification, and financing (loan & asset selling) are selected alternatives to meet the needs of the housing costs.

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