

Research Paper

The Influence of Tengger's Local Wisdom on the Financial Management of Tengger Tribe Households

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Abstract.


This study aims to analyze the influence of Tengger's Local wisdom Pralima Kawruh Buda on the financial management of Tengger Tribe Households. This research uses an ethnomethodology approach to be able to explain a social order formed through social interaction. This research was conducted on the perch community located in Tosari Village, Tosari District, Pasuruan Regency. The data were collected using an in-depth interview process with the participants. From the results of the interview, it is known that the pattern of household financial management is influenced by the local wisdom culture of Kawruh Buda. Where every financial decision made is interrelated with the values taught through Kawruh Buda. The application of local wisdom of the Tengger Tribe Buda Kawruh can influence the life patterns of the Tengger people.

Keywords: households financial management, Tengger, local wisdom, Kawruh Buda

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1. Introduction

The Tengger tribe is one of the tribes in Indonesia that still maintains the culture and customs passed down by their ancestors (Dgraft, 2015; Maksum, 2015). The Tengger community has a tradition of performing traditional ceremonies on a large scale that requires large amounts of funding (Juwariyah, 2018; Ratih & Juwariyah, 2020). Ceremonies such as Karo, Kasodo, and others always run lively every year even though the majority of the population works as farmers who have an average lower middle income (Bahrudin et al., 2022; Juwariyah, 2018). Considering that the amount of funds needed in each ceremony is not small and the average income of the community is relatively low, researchers have a curiosity about how the Tengger community manages household finances.

The Tengger tribe or called "Wong Tengger" located in the Bromo mountains is known for its steadfastness in maintaining and practising its cultural values for generations from their ancestors which were used as a foundation for thinking and behaving

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in everyday life (Binada, 2019; Dgraft, 2015). These values are commonly referred to as *Kawruh Buda* which consists of, *Prasaja* or honest and as it is, *Prayoga* or being wise, *Pranata* or obedient, *Prasetya* or faithful and *Prayitna* or alert (Dgraft, 2015). The application of *Kawruh Buda* is reflected in the concept of the life of the Tengger community which is based on a three-way relationship (tryadic relationship), namely the relationship of human with god, human with human, and human with nature (Hasanah & Sukmawan, 2021) The application of teachings has a great influence on the daily life of the Tengger community. From previous studies, it can be seen that the community has a strong establishment or self-identity without being affected by the current modernity (Bahrudin et al., 2017; Maksum, 2015; Sazjiyah, 2020). In addition, the natural environment around the area of the Tengger community can be well maintained (Ayuninggar et al., 2011). In addition to agriculture and the natural environment, the Tengger community also maintains harmony with the community by prioritizing deliberation and cooperation in the budgeting process (Dewi et al., 2022). However, so far there is still no research that focuses on the application of local wisdom of perch culture to the management of household finances of the perch community.

Many factors affect household financial management, including financial knowledge, financial experience and financial behaviour (LeBaron & Kelley, 2021; Perry & Morris, 2005). These factors are not built only at a time, but through the mindset and habits of individuals over a long time that is formed through a wide variety of social (LeBaron & Kelley, 2021). Because the social interaction experienced by individual will vary following the social values in each region he lives in, causing a diversity of ways of managing household finances and will create a pattern of managing household finances in the same area. This statement has been proven through several studies that have found differences in financial management patterns in households based on income, social conditions and beliefs (Agapsta, 2019; Astutik, 2018; Fauzia, 2020; Marina et al., 2019; Rahmah, 2014).

With the above background, this study aims to explain the influence of the local wisdom of *Kawruh Buda* on the way household finances are managed by the Tengger community using the ethnomethodology method. Ethnomethodology is a method that is often used to explain a social order formed through social interaction (Heritage, 1987). By understanding the social order of the perch community, researchers can describe the influence that the social interaction of the perch community exerts on the way the household finances of the perch community are managed.

The results of this research are expected to contribute to the development of legitimacy theories obtained from the family, or the environment, by applying household

accounting based on local wisdom from the perch area. In practical terms, it is hoped that it can provide input and additional information for parties, either students or other parties to understand local value-based household financial management, where the knowledge is still feasible and very good to be input when done in this modern world.

2. Literature Review

Legitimacy theory is a theory that explains the order of social life. Based on the theory of legitimacy, an entity will adjust itself in line with the values found in society (Deegan, 2006; Dowling & Pfeffer, 1975). This process of adjusting is an attempt by an entity to maintain its social life (Patten, 2020). By adjusting, an entity can be accepted and recognized as part of a community group (Gulluscio, 2020). Human beings who are, in a sense of being social beings, cannot live a life of solitude. Human beings always need help from others to be able to move on with life. Social assistance will be provided if a person has gained legitimacy from the surrounding community (Gulluscio, 2020; Patten, 2020). For this reason, an entity will always adjust to the social values of the surrounding community groups.

The Tengger tribe or called "Wong Tengger" is one of the tribes in Indonesia that still maintains the culture and customs passed down by their ancestors. Tengger is located in the Bromo mountains is known for its steadfastness in maintaining and practising its cultural values for generations from their ancestors which were used as a foundation for thinking and behaving in everyday life (Binada, 2019; Dgraft, 2015). From previous studies, it can be seen that the community has a strong establishment or self-identity without being affected by the current modernity (Bahrudin et al., 2017; Maksum, 2015; Sazjiyah, 2020). In addition, the natural environment around the area of the Tengger community can be well maintained (Ayuninggar et al., 2011). In addition to agriculture and the natural environment, the Tengger community also maintains harmony with the community by prioritizing deliberation and cooperation in the budgeting process (Dewi et al., 2022).

Many factors affect household financial management, including financial knowledge, financial experience and financial behaviour (LeBaron & Kelley, 2021; Perry & Morris, 2005). These factors are not built only at a time, but through the mindset and habits of individuals over a long time that is formed through a wide variety of social (LeBaron & Kelley, 2021). Because the social interaction experienced by individual will vary following the social values in each region he lives in, causing a diversity of ways of managing household finances and will create a pattern of managing household finances in the

same area. This statement has been proven through several studies that have found differences in financial management patterns in households based on income, social conditions and beliefs (Agapsta, 2019; Astutik, 2018; Fauzia, 2020; Marina et al., 2019; Rahmah, 2014).

3. Method

This research uses an ethnomethodology approach to be able to explain a social order formed through social interaction. Ethnomethodology is one of the methods in social research used to explain a social order formed through various kinds of social (Heritage, 1987). With this short approach, researchers want to know how habit that originated from the local wisdom of the Tengger community affects the management of household finances in the Tengger community.

This research was conducted on the perch community located in Tosari Village, Tosari District, Pasuruan Regency. The research was carried out to coincide with the Karo traditional ceremony which is being carried out during August 1-20, 2022. The study sample was selected using the purposive sampling method with criteria of local community perch, have settled down, and have an income (Binada, 2019; Harianto & Isbanah, 2021). The data was collected using through an in-depth interview process with the speakers. Data is collected through documentation with audio recording devices. The data collected were processed using an ethnomethodology approach. Ethnographic analysis is carried out in several stages, namely ethnographic analysis, domain analysis, taxonomic analysis and componential analysis (Heritage, 1987).

4. Result and Discussion

4.1. The Habits of Tengger Community

Traced from its history, the Tengger Tribe is a descendant of the Hindu kingdom of Majapahit which once ruled over most of the archipelago. Until now, the teachings of Hindu Majapahit are still felt thickly in the Tengger community. *Kawruh Buda* is teaching that contains social values that have been instilled into social interactions or habits of the Tengger community. From this explanation, the researcher conducted interviews with participants with the criteria of the local community, having settled down, and having an income. The following is a list of participants in this study

TABLE 1: Participant List.

Name (Code)	Profession	Religion
A	Farmer	Islam
B	Shop Owner	Hindu
C	Traditional leaders	Hindu

The first value is *Prasaja* which means to be honest or as it is. Being honest or as it has the meaning of teaching if the community is required to always speak according to reality. Through interviews the participants mentioned,

”We always try not to lie in every way because we are taught that lies can be the beginning of a catastrophe”

”Kami selalu berusaha untuk tidak berbohong dalam setiap hal karena kami diajarkan jika kebohongan bisa menjadi awal dari sebuah malapetaka”

From the results of the interview, it can be known if the ancestors of the Tengger tribe gave teaching through the law of causation. With these teachings, the current Tengger community can remain honest to avoid a catastrophe. In addition to meaning honest, *Prasaja* also has the meaning of what it is. In this case, the perch society is taught to live according to the capacity it has. From the interviews, it is obtained that the perch society does not live in luxury. Although the community is known for organizing parties that spend large funds, it is done within the limits of its ability.

Next up is *Prayoga* which means wise. This value hints that the perch society has a habit of being wise in thinking, acting, and speaking. Wise in the mind is embodied in thinking that is not only concerned with self-interest but always thinks over common interests. Being wise in acting is manifested by always thinking before acting. Meanwhile, being wise in speaking is manifested in the habit of always maintaining speech so as not to hurt the interlocutor or other people. This is in accordance with what we observed during the interview activity, where the participants always maintained their words by choosing a good language to speak.

The next value is *Pranata* which means to obey. Adherence to this value is taught through obedience to the leadership. Leaders can be projected as village heads, traditional elders, to heads of households. The compliance of the community can be seen through the running of every n-rule that has been made.

”We always abide by every rule that has been made, because every rule must be made for the common good”

”Kami selalu mematuhi setiap aturan yang telah dibuat, karena setiap peraturan pasti dibuat untuk kepentingan bersama”

From this information, it can be seen that the sense of obedience possessed by the community is formed by their sense of concern for others. In addition, it shows the wisdom of the people of the perch, where they not only attach importance to personal interests but also think about how the interests of others.

The next value is *Prasetya* which means loyal. The people of the Tengger are taught that the deity of an is the main key to a good relationship. Loyalty in the embodiment of this value is very broad. It can be realized as loyalty to spouses, groups, gods and others. One form of loyalty to the family, participants mentioned

"We will be happy to help family members who are in need of help."

"Kami akan dengan senang hati membantu anggota keluarga yang sedang butuh bantuan."

From this statement, it is known that participants describe loyalty when they exist when their family needs help. The application of this value can be felt directly by participants, they mentioned,

"Even in a state of distress, we can still live because there is help from others"

"Meskipun dalam keadaan tersusah, kita masih bisa hidup karena ada bantuan dari yang lain"

The last is *Prayitna* which means alert. The community is taught to be vigilant with always be careful because as human beings we cannot know what we are going to face. For this reason, the Tengger community always act carefully without causing a problem that will harm themselves or others. The participants stated,

"We live side by side, whether with living things or with the living. It is appropriate to be careful in acting and to respect each other."

"Kami hidup berdampingan, entah dengan makhluk hidup ataupun dengan yang tak hidup. Sudah sewajarnya untuk saling berhati-hati dalam bertindak serta untuk saling menghormati."

From this statement, it can be seen that the community means being vigilant in an act of prudence by not offending others or by violating the prohibitions that have been made.

From the various statements that have been collected from the participants, it can be concluded that every value in *Kawruh Buda* is interrelated with one another. These values will complement each other and will not become perfect if one of them is not applied properly. Each of these values is manifestly applied in everyday life which creates a unique pattern of social interaction. Social interaction establishes not only relationships between people but also relationships with god and nature.

In the relationship between humans and humans, the Tengger society expands the principle of kinship by supporting each other through an attitude of cooperation. The habit of helping each other and working together can be seen in small to big things. Participants mentioned

"One of the social values that we uphold is mutual cooperation, for example, when a large ceremony is being held, each of us will contribute according to their needs and abilities. Assistance can be in the form of money, goods or energy."

"Salah satu nilai sosial yang kami junjung adalah gotong royong, Contohnya ketika sedang dilaksanakan sebuah upacara besar, masing-masing dari kami akan berkontribusi sesuai dengan kebutuhan dan kemampuannya. Bantuan bisa dalam bentuk uang, barang ataupun tenaga"

From this information, it can be known that the community has a strong life bond between each member of society. They will strive to contribute to any social activity. In addition to mutual aid in large ceremonies, mutual aid is also applied if there is someone who is experiencing problems. Participants mentioned,

"If any one of the people has a crop failure, then we will shoulder each other to help provide basic necessities for that person."

"Jika ada salah satu orang yang mengalami gagal panen, maka kami akan saling bahu membahu untuk membantu menyediakan kebutuhan pokok bagi orang tersebut."

From this statement, it can be said that the activity of sharing staples with neighbours around has become commonplace in the community. Sharing activities are also the basis for strong family relationships between the Tengger communities.

In addition, to meet the needs in each person's personal event, there is a habit of giving to each other between communities, as mentioned by participants

"We'll help when someone is hosting a party. We help by giving money or goods. Goods can be in the form of staples such as rice or sugar, or it can be in the form of other items needed such as cigarettes."

"Kami akan membantu ketika ada orang yang sedang menyelenggarakan pesta. Kami membantu dengan memberikan uang ataupun barang. Barang bisa dalam bentuk bahan pokok seperti beras atau gula, ataupun bisa dalam bentuk barang lainnya yang dibutuhkan seperti rokok."

The gift is a form of social concern which is a form of application of *Kawruh Buda* values in everyday life. This n-giving is of the same nature as the debts,

"And vice versa, if we're the ones who have an event, the person I gave you earlier is obliged to come back to help me. Even so, we always think if what we do is as close as possible without re-enacting."

"Begitupun sebaliknya, jika kami yang sedang punya acara, orang yang saya beri tadi berkewajiban untuk kembali membantu saya. Meskipun begitu, kami selalu berpikir jika yang kami melakukan sedekat tanpa mengharapkan kembali."

As mentioned by the participant, where the person who gets the gift has the obligation to return to give to the people who have helped him. Although it is like debt, the people of the Tengger do not view it as a debt to be collected or a receivable that must be paid, but they think it is an alms that must indeed be given as a form of helping fellow human beings.

Furthermore, the relationship between man and god. The community has a habit of expressing gratitude and gratitude and praying to god. The participants mentioned,

"The ceremonies were held as a form of gratitude and begged for salvation to the gods"

"Upacara-upacara tersebut diadakan sebagai bentuk syukur dan memohon keselamatan kepada tuhan"

The people of Tengger expressed gratitude for the blessings that God has given through the implementation of traditional ceremonies. Apart from being the embodiment of gratitude, traditional ceremonies also have the purpose of asking god for a plea. From this, it can be known that the people of Tenggers highly uphold the existence of god by making god a place to rest and lean. As a form of obedience to god, major traditional ceremonies such as Karo and Kasodo will be performed regularly every year and small ceremonies such as harvest thanksgiving, weddings or houses will always be held on every occasion. Each ceremony is always held by inviting many people and serving many dishes or even entertainment.

The last is man's relationship with nature. The relationship of man with nature is defined as a mutually beneficial relationship, in which nature gives away its wealth and man will take care of it. The participants mentioned

"We will manage the natural products according to what we need. In addition, we also maintain the tradition of always guarding the surrounding forest."

"Kami akan mengelola hasil alam sesuai dengan apa yang kita butuhkan. Selain itu kami juga menjaga tradisi untuk selalu menjaga hutan di sekitar."

Through the teachings of the ancestors, the people of Tengger always maintain the natural environment around their villages. The perch community always tries to protect

nature by not overexploiting natural resources. The perch community will utilize natural resources as needed. In addition, the Tengger community sacred the forest in an effort to protect against activities that can damage forest sustainability. Each of these things is done as a thank you to nature, considering that human life is inseparable from the result of nature that has given the source of life to man.

4.2. Tengger's Household Financial Management

The household is one of the small organizations in a social life consisting of a Father, mother and son. Similar to business organizations, it is natural for households to have a goal such as prosperity and well-being or other goals. To meet household goals, financial management is one of the factors worth paying attention to. Household financial management itself consists of planning, implementing and supervising.

Participants in this study had their main source of income from natural products, shops and lodging, with natural products as the main source of income. From the results of the interview, a statement was obtained,

“The income from agricultural products is not certain, sometimes it can go up and down. If it's going up, yes, we gain. If it's just a little we loss.”

“Kalau uang dari hasil pertanian itu tidak pasti mas, terkadang bisa naik juga bisa turun. Kalau sedang naik ya kami untung kalau sedikit ya rugi.”

From this statement, it can be seen that the average perch community has an unstable income. This is because the main income of households derived from pan yields will largely depend on the price of the harvest. In addition to the uncertainty in crop prices, there is also the possibility of crop failure. Conditions like this cause every household to have to rack their brains frequently to be able to meet the needs of families with limited funding. The participants mentioned,

“Like the others, I am the one who is looking for and managing the money, and my wife who arranges for the needs of the house.”

“Seperti halnya yang lain, saya yang mencari dan memutar uang, dan istri saya yang mengatur untuk kebutuhan rumah.”

In managing household finances, the father and mother have an important role. The mother plays the role of the regulator of financing for basic needs, and the father will play the role of the breadwinner and final decision-maker. The two will work together and help each other to able to manage finances well.

Household financial management is a way for a household to manage income to be able to meet household financing to achieve common goals. Despite experiencing problems with unstable income values, the Tenggers only do financial management simply. Participants stated,

"When I get income, I will divide it into 3 (three), first for basic needs, second for education, and the third for traditional activities."

"Ketika mendapatkan penghasilan, saya akan membaginya menjadi 3 (tiga), pertama untuk kebutuhan pokok, kedua untuk pendidikan, dan yang ketiga untuk kegiatan adat."

In managing their finances, the Tengger community simply manages household finances, namely by dividing income into three main expenses, namely basic household needs, educational needs, and ceremonial needs or which can be called social needs. The first division is the basic needs of the household. Things that are categorized as basic needs such as foodstuffs, electricity and Expenses for these needs are allocated first. This is done to avoid the non-fulfilment of basic needs households. Next is the need for education. The people of Tenggers are accustomed to setting aside directly part of their crops for the educational expenses of their family members. Because, for the community, education is an important thing and must be prioritized. Last but not least is the need up customary way or social need. As mentioned earlier, the perch community has a lot of ceremonies-up customary way that requires a lot of funds. Therefore, it is necessary to prepare by setting aside in advance part of his income for customary needs.

Expenditures on customs became a new finding that was rarely taken into account by households in other regions. The expenditure will be used to organize traditional ceremonies that have become routine in the perch community. Participants stated,

"If it is for a big ceremony like karo, each household is obliged to pay dues, between 200 thousand and 500 thousand. Usually, it will be set aside immediately if there is money. If you don't have the money, we will try to find it."

"Kalau untuk upacara besar seperti karo, setiap rumah tangga wajib membayar iuran, antara 200 ribu hingga 500 ribu. Biasanya akan langsung disisihkan kalau ada uangnya. Kalau gak ada uangnya, kami akan berusaha untuk mencarinya."

Given that the amount of funds needed in traditional ceremonies are not as small as that, participants will always set aside part of their income to be prepared before the ceremony will be held. If it is not prepared when you have money, there is a possibility that participants do not have money for the traditional ceremony. Even in the condition

of limitedness, participants will always try to be able to pay dues that will be used in the procurement of traditional ceremonies.

From the results of the interview, it can be seen that the participants did not carry out financial management properly. Good financial management should consist of planning, implementation, supervision, and evaluation. In this regard, the participants have their reasons,

"If such financial management is a complicated and very tiring thing. I don't understand nor do I have time. In addition, the turnover of money is fast, for example, in the morning, there is money in the afternoon, it has been used to buy rice."

"Jika pengelolaan keuangan seperti itu rumit dan melelahkan. Saya tidak mengerti juga, tidak punya waktu. Selain itu, perputaran uang berlangsung cepat, misal pagi ada uang siangya sudah digunakan untuk beli beras."

The participants thought that good financial management was complicated. This is due to the lack of knowledge of participants regarding how to manage finances. In addition, participants did not have enough time to do so because they were tired of spending part of their time managing farmland.

One of the components of financial management is saving. Saving means setting aside a portion of the remaining income to save as a form of funds for the future. Some participants said,

"I don't have any savings, because the money is more often spent on needs even to the point of less. Although there are remnants, it will be used for other long-delayed needs. If there is still some leftovers, it can only save"

"Saya tidak memiliki tabungan, karena uangnya lebih sering habis untuk kebutuhan bahkan hingga kurang. Meskipun ada sisa, akan digunakan untuk kebutuhan lainnya yang lama tertunda. Kalau masih ada sisa, itu baru bisa nabung"

Participants stated that the money they earned was only enough to meet their needs so that there was no more leftover money that could be saved. This again refers to the first problem, namely income uncertainty. Therefore, participants have the habit of postponing other needs or it can be called tertiary needs and will meet them when they have more income. Unlike what has been mentioned by the participant, participant B stated,

"I've had savings since the onset of covid. Because of covid, lodging, which is one of the sources of income, has decreased. Many basic needs are not met such as tuition. I use the savings just in case there is a similar incident."

“Saya memiliki tabungan semenjak terjadinya covid. Gara-gara covid, penguapan yang merupakan salah satu sumber penghasilan menjadi menurun. Banyak kebutuhan pokok yang tak terpenuhi seperti uang sekolah. Saya gunakan tabungan untuk jaga-jaga apabila ada kejadian serupa.”

Participant B has savings that act as an emergency fund. Participant B learned from an experience in which he experienced distress during the occurrence of Covid. This savings is a reserve of funds if the participant experiences difficulties or lacks income.

From the results of the interview, it can be concluded that the participants only carried out simple financial management. Financial management is carried out only by dividing income into three sectors, namely basic needs, education, and customary needs. Parents who have a key role in financial management still do not have enough knowledge and time to be able to do financial management properly. In addition, the average participant does not have savings because of the limited income they have only to meet their needs.

It can be said that the participants did not manage household finances well, but it can be said sufficiently. As mentioned earlier, good financial management should consist of planning, implementing, supervising, and evaluating. From the results of management interviews conducted by participants, they can be classified into two of the four categories, namely planning and implementation.

The habit of participants dividing income into three parts can be classified in planning. The three parts are the exact expenses that will be incurred every year and the amount of costs that can be estimated. The amount set aside is also based on the experience of expenses that have been made in advance. So it can be concluded that this activity is a form of implementation of planning in household financial management. Furthermore, participants will set aside money according to the estimated amount and will use the money when the time comes. This activity can be classified as an implementation in which the participant carries out the plan he has made. So it can be concluded that the participant has done enough household financial management.

4.3. The Influence of *Kawruh Buda* on Tengger's Household Financial Management

After going through the interview and analysis process, researchers have obtained a formulation of the habits of the perch community and how to manage the household finances of the perch community. The teachings of *Kawruh Buda* have formed a pattern

of its customs in the Tengger community. The social habits that are highly upheld by the people of Tenggers are helpful and mutual aid.

The first habit is the nature of mutual aid. The nature of mutual aid is one of the teachings that is firmly held by the Tengger community until now. The perch community is accustomed to unity in carrying out activities or in solving problems. This directly and visibly affects the way people manage household finances.

Large traditional ceremonies such as Karo and Kasado will spend a large amount of funds, the amount of which can exceed 500 million rupiah. Such a large amount of funds will be used in the preparation of the ceremony, the procurement of ceremonial needs, the implementation of the ceremony, and the provision of food for the person present in the ceremony. To meet these needs, traditional elders together with the village government imposed mandatory contribution regulations with a mutually agreed amount, between 200 thousand to 500 thousand rupiah. With these dues, the perch community will set aside part of their income. This contribution is a form of obligation for every entity that lives and lives in the territory of the perch. Therefore, any entity that wishes to be recognized and accepted to be a part of the Tengger society must set aside a portion of its income for traditional ceremonies. In other words, the allowance for ceremonies is a way for an entity to legitimize itself.

The next habit is to help each other. This habit arises from the high social sense of concern of the perch community so the habit of helping each other has become a tradition that is continued today. Assistance can be given in the form of money, staples, food, or other goods that are needed for the perch community. One of the traditions that are still being carried out is to assist when there are family, friends, or neighbours who are carrying out an event such as a wedding or other event. Unmitigated, the value of the assistance provided reaches 500 thousand rupiah. This has led to new costs that must be incurred by each household of the Tengger community. Each entity will have an obligation to assist to enter the community. Therefore, each household will set aside part of its income for social assistance needs in order to gain legitimacy from other perch communities.

The habits that have been mentioned above, give rise to the existence of new cost posts that must be prepared by each household. These activities are carried out so that each household gains legitimacy from the surrounding community. Although it seems to create a new burden on the household, this activity will provide great benefits. After gaining legitimacy from the surrounding community, the Tengger community households will have the opportunity to obtain social assistance that will help the life process of each household.

5. Conclusion

The Tengger tribe or called “Wong Tengger” located in the Bromo mountains is known for its determination in maintaining and practising its cultural values for generations from their ancestors which were used as a foundation for thinking and behaving in everyday life. One of the local pearls of wisdom that is still maintained today is *pralima Kawruh Buda* which contains, *Prasaja* or honest and as it is, *Prayoga* or being wise, *Pranata* or obedient, *Prasetya* or loyal and *Prayitna* or alert. The application of this teaching is likely to affect the way household finances are managed. Because based on the theory of legitimacy, an entity will adjust itself in line with the values contained in the community, to be recognized and accepted as part of a community.

From the results of the study, it can be concluded that the teachings of *Kawruh Buda* applied in the habits of the Tengger community affect the pattern of household financial management in the Tengger community. The habit of helping each other and mutual aid gives rise to new costs that must be borne by the household. These expenses include organizing traditional ceremonies and the tradition of providing social assistance. The fulfilment of these new cost posts is a household effort to gain legitimacy, making households have to set aside part of their income. The allowance has become a pattern of financial management by the households of the Tengger community. Those financial management practice are carried out so that each household gains legitimacy form the surrounding community. Although it seems to create a new burden on the household, this activity will provide great benefits. After gaining legitimacy from the surrounding community, the Tengger community households will have the opportunity to obtain social assistance that will help the life process of each household.

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