

# Family Green Financial Education Based on Local Wisdom: Exploring the Values of Coastal Communities' Local Wisdom in Promoting Green Financial Literacy

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**Abstract.** Environmental awareness is increasingly becoming a critical global issue, as ecosystem degradation and resource depletion continue to intensify. Green finance, with its environmental, social, and economic impacts, has emerged as an innovative approach to mitigating the environmental crisis through sustainable funding. However, green family financial education, particularly one rooted in local wisdom, remains underexplored. This study aims to explore the potential of coastal communities' local wisdom in shaping green family financial education. Using a qualitative ethnographic approach, this research involves Malay Jambi families living along the Batang Hari River as participants. Data were collected through in-depth interviews and analyzed using reflexive thematic analysis. The findings reveal that the coastal communities of the Batang Hari River integrate local wisdom into their financial and resource management, prioritizing long-term security and sustainability. They view saving and asset ownership as essential for future stability and employ eco-friendly practices such as using durable goods, organic fertilizers, and sustainable fishing methods. This commitment extends to natural resource management, where they follow ecological principles, passing down sustainable practices like responsible agricultural methods and careful use of materials in the rattan handicraft industry. These actions ensure their economic activities align with sustainability and environmental preservation, fostering both economic well-being and environmental stewardship.

## 1 Introduction

Environmental awareness has become a significant global concern due to increasing ecosystem degradation and resource depletion. The COVID-19 pandemic heightened this awareness, with public concern shifting toward the protection of natural resources [1]. Numerous studies emphasize the need to cultivate ecological consciousness and rethink our worldview to address environmental crises [2]. Environmental degradation is a major

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concern, with resource depletion and ecosystem destruction causing an environmental crisis.

Green finance, which integrates environmental, social, and economic objectives, has emerged as a promising solution to these crises. It funds projects with sustainable environmental goals and promotes green industries, fostering technological innovation and risk management [3]. Digital finance, a component of green finance, also contributes to green economic development by reducing CO2 emissions [4]. Green finance promotes the formation of green industries, stimulates technological innovation, and creates new business growth in the financial industry [5]. Promoting financial and environmental literacy can strengthen the demand for green financial products. Financial education initiatives for children and young people can promote financial institutions and self-reliance, but they should also consider the social and humanistic aspects of finance [6].

Research on family green financial education has been conducted in various contexts. One study examined the effect of green intellectual capital disclosure on firm financial performance, finding that family financial education ownership can moderate this relationship [7]. Another study focused on the impact of financial education workshops on parent-adolescent communication about money, highlighting the importance of family-based financial education programmes [8].

In addition, a study explored how families construct and practice versions of environmental ethics and ecopolitics at home, suggesting the need for revisions in environmental education curricula and pedagogical strategies [9]. Finally, a study analysed the influence of family financial socialisation, financial literacy, self-control, and consumption rationality on money management, particularly among undergraduate students [10]. However, despite the growing focus on green finance, the integration of family-based green financial education, especially one rooted in local wisdom, remains underexplored. Households, as the fundamental unit of society, face challenges in instilling green financial literacy. Studies highlight the influence of family functioning, parental environmental commitment, and financial attitudes on children's learning of sustainability. Yet, few have examined how families pass on sustainable financial practices rooted in local wisdom from generation to generation. This study addresses this gap by exploring how local wisdom in coastal communities, particularly among Malay Jambi families, shapes green family financial education. The urgency to explore the value of local wisdom in the realisation of green financial education for family households is formulated as how is the family pattern in realising green financial education.

Green finance encompasses both narrow and broad approaches. In the narrow approach, it refers to financial instruments such as bonds and loans that aim to finance activities for sustainable environmental development [11], [12]. In a broad approach, it encompasses the entire range of economic relationships associated with financing measures for environmental protection and climate change mitigation [13], [14]. Several theories have been proposed to understand sustainable finance, including priority theory, resource theory, peer emulation theory, life span theory, positive signalling theory, and system disruption theory [14].

These theories provide explanations for the behaviour and actions of economic agents towards sustainable finance. The concept of green finance also involves the use of financial instruments such as green bonds and loans, as well as the creation of green funds through asset securitisation. It is seen as a tool that combines finance, innovation, and business with environmental behaviour, focusing on environmental friendliness and assessing risks and returns in climate change and clean energy investments.

Indicators of green financial literacy can be identified through various factors. One study found that pro-environment households were less likely to own stocks, check retirement balances, or make green active retirement planning choices, indicating lower

levels of financial engagement in green investments [15]. Another study focused on the influence of corporate governance on green banking disclosures and found that the board of commissioners has a significant positive influence on green banking disclosures, while institutional ownership has a significant negative influence [16].

In addition, a study on the effect of green intellectual capital disclosure on financial performance found that family ownership acted as a moderator, strengthening the relationship between green intellectual capital disclosure and financial success [7]. These studies provide insights into factors that may indicate green financial literacy ownership, including financial engagement, corporate governance, and family ownership.

Indicators of green financial literacy ownership can be identified through various factors, such as financial engagement, corporate governance and family ownership. The concept of family green financial education explores how families can incorporate sustainable practices into their financial decision-making and educate family members on the importance of environmental responsibility.

The concept of family green financial education refers to the intersection of financial education, sustainability and family ownership. It explores how families can incorporate sustainable practices into their financial decision-making and educate their members on the importance of environmental responsibility. Studies show that green intellectual capital disclosure, which includes dimensions such as green human capital, green structural capital, and green relational capital, can have a positive impact on firm financial performance when moderated by family ownership [7].

In addition, the introduction of green banking products has been found to positively influence customer loyalty, suggesting the favourable position of green banking in the emerging financial sector [17]. Furthermore, studies on green families and their environmental practices at home provide insights for curriculum development and environmental education strategies [18]. Overall, the concept of family green financial education emphasises the importance of integrating sustainability into financial decision-making and promoting environmental responsibility within families.

Culture and local values play an important role in shaping green financial literacy [19]. Traditional values in many cultures prioritise a deep respect for the environment and recognise the interdependence between humans and nature [20]. Studies have shown that cultural heritage, local resources, and knowledge are critical in implementing and achieving sustainable development in urban and rural areas. Environmental socialisation, influenced by factors such as education and media, plays an important role in shaping people's values towards the environment [21]. In addition, beliefs and values associated with religiosity and workplace spirituality have been found to positively influence the development of an environmentally friendly work culture, improving environmental performance in organisations. Therefore, understanding and incorporating local culture and values is crucial in promoting green financial literacy and encouraging sustainable practices.

Local culture and values also play an important role in shaping green financial literacy. Traditional values that prioritise respect for the environment and interdependence between humans and nature, along with beliefs and values related to religiosity and spirituality, influence the development of an environmentally friendly work culture and sustainable practices within communities and organisations. Thus, understanding and incorporating local culture and values is key in promoting green financial literacy and encouraging sustainable practices in financial decision-making and environmental behaviour.

## **2 Method**

### **2.1 Research Design**

This study employs a qualitative ethnographic approach to investigate the role of local wisdom in green family financial education among Malay Jambi families residing along the Batang Hari River. Ethnography is well-suited for capturing the social, cultural, and financial practices of communities, allowing researchers to gain a deep understanding of how local wisdom influences financial decisions and sustainability efforts [22], [23], [24].

### **2.2 Research Participants**

The research participants were selected using Respondent Driven Sampling (RDS), an effective method for accessing "hard-to-reach" populations in social science research [25]. This sampling method, which combines snowball sampling with statistical adjustments, ensured that the selected families represented the broader community. All participants were families from the coastal area, with an emphasis on those who have maintained traditional practices related to financial management and sustainability.

### **2.3 Data Collection and Analysis Technique**

Data were collected through in-depth interviews that explored the participants' financial habits, environmental practices, and cultural values. The interviews allowed for a nuanced understanding of the ways families incorporate local wisdom into their financial decision-making [26]. The interpretivist paradigm guided the analysis, which emphasized understanding the participants' subjective experiences and perceptions [27], [28].

Data were analysed using the reflexive thematic analysis technique to obtain deeper and more meaningful insights from the topics identified in the interviews [29]. The analysis process went through six thematic stages developed by [30] including familiarisation, coding, searching of themes, thematic review, thematic definition, and write up. The Familiarisation stage is intended to get a general picture of the data to be understood. Furthermore, coding is done by highlighting the interview transcripts - generally in the form of phrases or sentences - to then be labelled or given a certain code. The codes that have been generated are then identified for patterns to be grouped into similar themes, then these themes are further reviewed to ensure that the themes represent the data and are useful in comparison with existing theory. These themes were further defined so that they clearly described the data. This process was done systematically using the NVIVO.

### **2.4 Data Credibility**

Trust techniques in ethnographic research involve establishing scientific rigour, validity and accountability in the research process. Building trust with research participants is essential and is based on repeated positive experiences and long-term relationships [31]. Ethnographic methods require a reflexive and flexible approach, with knowledge gained through fieldwork and observation of everyday practices [32].

## 3 Result and Discussion

### 3.1 Aset Ownership and Saving Culture

This Saving and asset ownership are fundamental principles of financial management that are widely practised in coastal communities along the Batang Hari River. These activities are considered an important form of financial protection and a reflection of deep local wisdom values. In this section, themes are found related to saving as a form of financial protection, asset ownership as a guarantee for the future, asset management and protection, local wisdom in asset management and savings. One informant, an elderly fisherman, expressed the importance of saving money for immediate and future needs.

*We teach our children to save money in preparation for urgent and sudden needs.*

In coastal communities along the Batang Hari River, financial management is deeply intertwined with sustainable practices rooted in local wisdom. Families emphasize the importance of saving and asset ownership as long-term strategies for financial stability. Saving is not merely a habit but a crucial component of financial protection, especially during times of uncertainty [33]. Informants highlighted how saving helps reduce reliance on high-interest loans, thus mitigating financial risks [34]. By saving consistently, families can reduce financial risk and achieve economic stability. Another informant also added his views on asset ownership by saying,

*Owning assets such as land, houses, or farm equipment is considered a long-term investment that provides a sense of security and stability. These assets not only serve as financial reserves but also as a source of income in the future, for example through land rent or agricultural produce.*

Asset management is also an important part of the financial strategy. Informants recognise that simply owning assets is not enough; good management is needed to maximise the benefits and maintain the value of assets. For example, regular maintenance of land and houses ensures that property values are maintained. Likewise, maintenance of farm tools and other equipment ensures that productive assets remain in good working order, thereby generating long-term benefits. This is based on the statement of one farmer who revealed,

*Land and buildings must be cleaned, maintained, so that they have a long life. If the land is maintained so that it does not bush and if planted it can provide results. Farming tools must also be maintained and safeguarded, so that they are not quickly damaged and can be used for a long time.*

Local wisdom plays an important role in how communities view and manage finances. Principles such as simplicity, sustainability and avoidance of waste are reflected in the way they save and manage assets. As one informant did, she teaches her children about the importance of choosing investments that support sustainable agricultural practices, which are not only economically beneficial but also environmentally friendly.

*All possessions must be taken care of properly. They should not be excessive, but they should not be neglected. Saving or storing possessions is fine, but only in moderation. It is always necessary to share both with others and nature.*

By integrating local wisdom values in financial management, communities focus not only on material benefits but also on long-term sustainability and well-being. This reflects a holistic approach to finance that considers social and environmental aspects in addition to economic returns. Saving and asset ownership are crucial aspects of family financial management in Batang Hari River coastal communities. Households that save effectively can accumulate wealth, which is important for long-term financial security [35]. The ability to separate personal and business finances is critical to achieving financial goals and

stability [36]. Cultural attributes significantly influence savings rates, with varying motivations in different societies impacting overall economic stability [37]. Moreover, asset ownership, such as land and homes, is viewed as a means of securing future financial stability. Participants recognized that owning and maintaining assets, like agricultural tools or land, ensures long-term economic benefits. These financial strategies are consistent with local wisdom that emphasizes simplicity, sustainability, and the avoidance of excess. In the context of local communities, this practice not only provides a sense of financial security and stability but also reflects local wisdom values that emphasise the importance of long-term protection, wise management and sustainability. In this way, coastal communities can ensure their economic well-being while maintaining a balance with their environment and cultural values.

### **3.2 Financial Management and Environmentally Friendly Economic Activities**

This Family financial management in the Batang Hari River coastal communities not only focuses on economic aspects but also strongly considers the environmental impact of economic activities. This reflects the community's commitment to maintaining a balance between economic needs and environmental sustainability. Participants also described their commitment to environmentally friendly economic activities, demonstrating the integration of local wisdom in their financial decisions. Families prioritize the purchase of durable goods and reduce their dependence on disposable products. One participant, a housewife, noted that her family opts for woven bamboo bags instead of plastic, aligning their financial choices with environmental preservation.

*We buy durable goods and use cloth shopping bags or bags made from woven bamboo or rattan to avoid bringing home a lot of plastic.*

This shows how financial management is geared towards supporting the purchase of sustainable goods and reducing the environmental impact of plastic waste. The use of durable goods reduces the frequency of repeat purchases and waste generated, while the use of cloth shopping bags replaces single-use plastic bags that are difficult to decompose. In addition, another informant also revealed that the gardening process still utilises available resources.

*I usually collect cow and goat manure, which can then be used as fertiliser. So there is no need to buy expensive fertiliser. In addition, we also believe that it is more fertile and does not make the soil barren.*

Similarly, organic fertilizers made from livestock manure are used in gardening, reducing reliance on synthetic chemicals. These practices not only contribute to soil health but also reflect a broader commitment to sustainability. Fishermen reported investing in eco-friendly fishing gear that limits environmental damage by targeting only larger fish, allowing smaller ones to grow and reproduce.

*We can be said to have invested in buying fishing gear. We have been using this equipment for generations and it is more environmentally friendly because it is only for catching big fish. So the small fish remain in the river and can grow well.*

This reflects a financial decision to choose technology and equipment that minimises damage to the environment. Environmentally friendly fishing gear is designed to reduce bycatch and damage to river habitats. In addition, funds allocated for environmental restoration activities demonstrate a commitment to address the impacts of economic activities and improve ecosystem conditions.

By prioritizing sustainable practices, these communities ensure that their financial decisions do not harm the environment. The use of green technologies and investment in sustainable tools exemplifies how local wisdom can guide financial management toward

ecological preservation [38]. This reflects a proactive approach in integrating sustainability principles into financial decisions.

Local wisdom plays an important role in determining how communities manage their finances in an environmentally friendly way. A rattan artisan explained,

*We apply the principle of 'don't take more than needed' in sourcing raw materials.*

This principle underscores a prudent approach to resource use, ensuring that raw materials are taken efficiently and do not exceed needs. Improving material efficiency is essential for sustainable manufacturing, as inefficient use leads to increased environmental stress and resource shortages [38], [39]. This not only reduces waste but also preserves natural resources. Family financial management in Batang Hari River coastal communities reflects the integration between sustainability principles and financial decisions. By directing spending to support environmentally friendly practices, investing in sustainable technologies, and adopting local wisdom in resource use, communities not only maintain economic balance but also contribute to environmental preservation. The integration of local wisdom with modern technology can improve resource management. For example, simple technologies derived from local practices, such as the surjan system for land planning, can reduce the impact of climate change [40]. This shows their commitment to creating a sustainable future while fulfilling their economic needs.

### **3.3 Asset Local Wisdom and Natural Resources Management**

Local wisdom plays a critical role in guiding the sustainable use of natural resources. Coastal communities have long followed principles that prioritize balance and respect for the environment. Participants emphasized teaching future generations to respect natural cycles, especially regarding fishing and agricultural practices.

*We teach children not to be greedy and to respect the natural cycles of the river, not to catch small fish and poison the river.*

This principle reflects local wisdom that emphasises the importance of ecosystem balance. By teaching children not to take more than they need and to respect the natural cycle, coastal communities teach future generations to use river resources wisely. This is important because rivers are a major source of livelihood for coastal communities, and maintaining a balanced river ecosystem helps ensure the sustainability of fisheries resources and the health of the river environment. Previous studies have also shown that the management of freshwater fish resources based on local wisdom in the past actually contributed to the economy, but environmental damage shifted the role of the river as a source of community economy [41].

In agricultural practices, they use rotating methods and natural fertilisers. He explained,  
*We use rotational farming methods and natural fertilisers.*

This reflects the application of local wisdom aimed at maintaining soil health. The rotational method helps avoid soil exhaustion by giving the soil time to recover before replanting. For example, rotating farming methods allow the soil to recover between planting cycles, thus maintaining soil health and ensuring long-term agricultural productivity [42]. Natural fertilisers, on the other hand, improve soil structure and increase fertility without causing negative impacts such as pollution that often occurs with chemical fertilisers. These practices are underpinned by the local belief that overuse of natural resources leads to environmental degradation, which ultimately harms the community. In this way, communities not only maintain soil health but also ensure sustainable agricultural output. Other participants also shared their views on the principle of using raw materials in the craft industry.

*We apply the principle of 'don't take more than needed' in raw material collection.*

This principle emphasises sustainable practices in the rattan handicraft industry, where raw material collection is done carefully to avoid over-exploitation. By applying this principle, communities are not only protecting their natural resources but also supporting the sustainability of the craft industry, which is an important part of the local economy. Practices rooted in local wisdom, such as the maintenance of river ecosystems, demonstrate how traditional knowledge can lead to sustainable environmental management. Communities that adhere to ancestral teachings often engage in practices that protect natural resources, thus ensuring long-term ecological balance [43].

By adopting principles such as respect for natural cycles, use of environmentally friendly farming methods, and wise management of raw materials, communities not only fulfil their economic needs but also protect and preserve the environment. The integration of local wisdom with sustainable financial management highlights the interconnectedness of economic activities and environmental preservation. By fostering financial and environmental stewardship, these communities demonstrate how traditional knowledge can support long-term sustainability.

## 4 Conclusion

Local wisdom plays a central role in financial and resource management in Batang Hari River coastal communities. In terms of saving and asset ownership, communities view saving as an important strategy for long-term financial protection and family economic stability. They believe that ownership of assets such as land and houses provides future security and financial security. This practice reflects local wisdom values that emphasise wise management and protection of assets as part of a sustainability strategy.

Financial management and environmentally friendly economic activities are also a key focus. Coastal communities apply sustainability principles in their financial decisions, such as buying durable goods, using eco-friendly shopping bags, and choosing organic fertiliser. The decision to use environmentally friendly fishing gear and sustainable garden management demonstrates their commitment to maintaining a balance between economic needs and environmental preservation. This reflects a proactive approach in integrating sustainability principles into financial management and economic activities.

In terms of local wisdom in natural resource management, the coastal communities of the Batang Hari River apply principles that respect the balance of the ecosystem. They teach future generations to respect the natural cycles of the river and use resources wisely. Sustainable agricultural practices and careful management of raw materials in the rattan handicraft industry are clear examples of how local wisdom contributes to environmental preservation and economic sustainability.

Local wisdom is a cornerstone of financial and environmental sustainability in the Batang Hari River coastal communities. By integrating sustainable practices into their financial decisions, these families ensure both long-term economic stability and environmental preservation. Their commitment to saving, asset ownership, and eco-friendly economic activities reflects a deep understanding of the importance of balance between financial well-being and environmental stewardship.

To promote green family financial education grounded in local wisdom, educational programs should be developed to teach sustainability principles within financial management frameworks. Additionally, increasing access to financial resources for sustainable investments and preserving local wisdom through community programs will further support these initiatives. Collaboration between educational institutions, government agencies, and communities will strengthen efforts to integrate sustainability into everyday financial decisions, thus ensuring both economic prosperity and environmental protection.

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