

Financial Management in the Tradition of Women Proposing Men

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ABSTRACT: Generally in a marriage, the man proposes to the woman. On the contrary, the famous and typical proposal custom in Lamongan is that a woman proposes to a man. This research aims to determine the motivation and ways of managing the finances of the Sendangagung Village community in carrying out the tradition of women proposing to men. This research was conducted in Sendangagung Village, Paciran District, Lamongan Regency. This research method is a qualitative research method with a descriptive approach. The subjects in this research were 5 informants who were selected using a purposive sampling technique where subject selection was based on certain criteria. Data collection was carried out using three methods, namely observation, interviews, and documentation. The research results show that there are two motivations behind the community carrying out the tradition of women proposing to men in Sendangagung Village, namely to maintain ancestral traditions and to respect the dignity of men. Regarding financial management, in the tradition of women proposing to men in Sendangagung Village, there are two ways, namely by investing and saving. The uniqueness of this tradition is a characteristic that cannot be found in other areas. So these traditions must be maintained and preserved as a form of pride in the culture of our country.

KEYWORDS: Financial Management, Investment, Saving

I. INTRODUCTION

Generally in a marriage, the man proposes to the woman. On the contrary, the famous and typical proposal custom in Lamongan is that a woman proposes to a man. This also happens in several regions in Indonesia. For example, in Trenggalek, East Java, Minangkabau, West Sumatra, and Lamongan with different implications and backgrounds (Masduki, 2019). In Lamongan, this tradition originates from folklore in the past and is proven by the existence of remains in the form of genuk and fans located in the courtyard of the Lamongan Great Mosque, west of the square. However, this tradition is starting to become extinct due to several factors.

Several factors cause the tradition of women proposing to men to begin to disappear, namely because of society's assessment that this tradition is too complicated, differences in thoughts and points of view regarding historical culture, technological advances, higher education, cultural influences from outside and lack of public knowledge about its values. is in it, so they think that this tradition is just an ordinary proposal ceremony which if not carried out is okay. However, some people who do not follow this tradition are only minority communities, so they experience discrimination and unfavorable evaluations from the local community. (Masduki, 2019)

People's indifference to this tradition has caused this tradition to begin to shift, and in some places, it has even disappeared. However, several places still preserve this tradition, one of which is in Sendangagung Village, Paciran District, Lamongan Regency. This tradition is carried out because of trust and obedience to ancestors, where the culture and traditions of the people of Sendangagung Village are still very strong and adhere to the teachings of their parents or ancestors. So the tradition of women proposing to men is still preserved today as a form of respect for the teachings of their ancestors. However, the proposal did not necessarily mean that the woman came to propose to the man's house, but rather there was agreement from the man's family to accept the woman as his future wife, and then the woman came to propose to the man's house. (Hamidah, 2011)

The tradition of women proposing to men is based on the historical story of the proposal by Raden Panji Laras and Panji Liris, the twin sons of Raden Panji Puspokusumo, the Regent of Lamongan, who were proposed to by Dewi Andangwangi and Dewi Andansari, the twin daughters of the Regent of Wirasobo (Kertosono), where the woman gave gifts in the form of sticky food and cakes. to strengthen the relationship between the two families. This tradition describes the woman's desire to bring the man to

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live in the woman's house so that the man becomes the property of the woman's family. Apart from that, there are other assumptions about this tradition which are based on the fact that the number of women is greater than the number of men. So the woman is the one who proposes to the man first so that other women don't get ahead of him. Some people say that this tradition is also based on the Ummahatul Mukminin, namely Khadijah RA who proposed to the Prophet Muhammad. SAW (Fatmaningtyas, 2022). Thus, the emergence of this tradition is not just a coincidence or sudden but there is a background to it. However, this tradition applies if you get a fellow Lamongan partner.

In the tradition of proposing in Lamongan, especially in Sendangagung Village, Paciran District, there is a tradition that cannot be found anywhere else, where the woman proposes to the man because the man is considered something valuable. Generally, in Sendangagung Village the women bring several food parcels such as gemblong, fruit, bread, salak sticky rice, rice, coffee, and money as a form of gift that the man will later become his son-in-law or family member. Apart from that, the cake brought by the woman has a sticky meaning. Glue has the meaning of gluing the two couples, namely the prospective bride and the prospective groom. Apart from cakes, the woman also brings a skullcap and sarong which have meaning so that the prospective groom will be diligent and persistent in worship (Winona & Faidah, 2013). Usually in Sendangagung Village, Paciran District, Lamongan Regency, the marriage proposal is carried out at night so as not to clash with the work activities of the village community, where the majority of the people work as entrepreneurs.

In the tradition of a woman proposing to a man, the next stage is replying to the proposal if the man accepts the proposal, where the man replies to the woman's proposal by visiting the woman's house with a gift. Generally, men give complete clothing from head to toe to women, or in Javanese, it is called sak geek clothing, which means that the gift is given sincerely and physically by the man. The Sak Pengadek clothing is a symbol of inner bonding and means that a man is obliged to provide physical and spiritual support to his wife. So that there is an agreement between the two parties, in Javanese it is called dudut mantu (fiancé). So a man who has been proposed to is not allowed to be proposed to by someone else. After the in-law situation occurs, all wedding expenses become the responsibility of the woman, so that the woman has a lot of burden, both in terms of money and goods and also mentally.

After the marriage contract, the man also resides at the woman's residence because the woman is the one who asks or proposes to the man, which is usually referred to as ambyuk/mboyong. The woman can join the man if there is an agreement at the start. However, the rights and obligations of husband and wife will not change, and the husband will remain the head of the family. The final stage is when the two families gather and agree to carry out a prediction calculation to determine whether the marriage is good or bad which is usually called ngethek dino. The meeting can be held at the man's or woman's house according to mutual agreement. The basis for this calculation is neptu and the market for the birth days of the prospective bride and groom. This Javanese calculation is still often done because it is considered a form of caution when carrying out a marriage. At this stage, the people of Sendangagung Village, Paciran District, Lamongan Regency follow Javanese traditions by believing that in the month of Selo (dzulqad'ah), it is not permissible to hold events such as weddings and circumcisions.

In the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency, all wedding costs are borne by the woman. For this reason, a woman must be able to manage her finances well so that the marriage process can run smoothly without being constrained by costs. A woman must be wise in managing, saving, and saving her money so as not to get caught up in financial problems. For this reason, financial management must be balanced with the knowledge to make the right financial decisions, because no matter how high the income is obtained without proper financial management, financial security will not be achieved (Dwilita & Sari, 2020). This is by the theory of planned behavior which is a development of the theory of reasoned action which states that a person's attitude will influence their behavior. This theory was coined by Icek Ajzen in 1987. The theory of planned behavior is considered to be able to be used to predict financial management behavior.

Until this article was written, there was research that studied the tradition of women proposing to men, such as research conducted by Ratna Dewi Fatmaningtyas (2022) which studied the customs of proposing women to men in marriage in Lamongan from a maqashid sharia perspective. In research conducted by Nurul Inayati, Wahyu Budi Nugroho, and I Gusti Putu Bagus Suka Arjawa (2019) which examined the socio-cultural construction of ganjuran in Canditunggal village, Lamongan district, the research explained how this tradition emerged. The research conducted by Yatmin (2016) examined prospective brides proposing to prospective grooms in Trenggalek. Research conducted by Masduki (2019) examines the contextual understanding of the hadith about women proposing to men and how this phenomenon develops in the contemporary era. There is research conducted by Indi Rahma Winona and Mutimmatul Faidah (2013) which examines the procedures for wedding ceremonies and the delivery of the Bekasi Lamongan bride, by explaining the procedures ceremonies and meanings contained in pre-wedding wedding ceremonies, pre-wedding wedding ceremonies, and post-wedding ceremonies. Apart from that, research conducted by Diny Maris Fitriani (2017) examined the views of religious figures regarding the meaning of the stages of seeking a mother-in-law in the Bekasi wedding tradition in Blimbing sub-district, Paciran sub-district, Lamongan district.

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Based on previous research descriptions, until now there has been no book or research that examines financial management in the tradition of women proposing to men. This research is important to conduct to examine financial management in the aspect of the tradition of proposing to men, which is still practiced today and is rich in sincerity, tolerance, and spiritual values. This research was conducted in Sendangagung Village, Paciran District, Lamongan Regency. Therefore, researchers are interested in conducting research with the title "Financial Management in the Tradition of Women Proposing Men".

II. THEORETICAL REVIEW

Theory of planned behavior

The theory of planned behavior is a development of the theory of reasoned action which states that a person's attitude will influence their behavior. This theory was coined by Icek Ajzen in 1987. The theory of planned behavior is considered to be able to be used to estimate financial management behavior (Ajzen, 1991). The theory of planned behavior has several components including the following;

1. Attitude comes from a person's feeling of favoring someone regarding the belief in the results of an action. Attitude means an evaluation that a person makes of the results obtained.
2. Subjective norms are a person's belief in other people's assessments of their behavior. So it is related to a person's motivation given by other people for certain behavior.
3. Behavioral control is related to a person's perception of his ability to carry out the actions he wants to do. This is related to the opportunity needed to display the action he wants to do.
4. Intention describes an individual's desire to carry out a behavior. Intention shows an indication of the effort a person makes to carry out a behavior. (Ajzen, 1991)

Based on the description above, the theory of planned behavior can be used as a grand theory for this research because it can assess a person's behavior. The theory of planned behavior is used as a grand theory for research on women's financial management behavior in the tradition of women proposing to men because it is motivated by behavior.

PERSONAL FINANCIAL MANAGEMENT

Personal financial management is a person's behavior in managing their finances effectively to meet daily needs and avoid financial problems. Even though having limited finances, if they can be managed well, it can make it easier for someone to achieve their life goals by managing their finances (Prihatiningsih, 2021). According to Sri Fitri Wahyuni, Radiman, Dini Kinanti (2023) said that personal financial management is the art of managing money from individual units. In managing finances, several system steps must be taken. However, knowledge about personal financial management is the right step in managing personal finances so that someone thinks before acting (Wahyuni et al., 2023). Personal financial management requires expertise in understanding its goals. According to Sri Fitri Wahyuni, Radiman, Jufrizen, Muhammad Shareza Hafiz, Ade Gunawan (2022), financial management is a person's ability to manage the planning, budgeting, searching, controlling, and storing finances for their life needs. Financial management is related to a person's financial planning. Financial planning consists of several things, namely buying and selling property, managing one's expenses, paying off debts, insurance premiums, and spending on daily needs.

In managing personal finances, a person is expected to have a priority scale. Priorities have an influence on a person's discipline in managing their finances. Meanwhile, a person's financial attitude depends on their financial situation. The more positive a person's attitude towards their financial management knowledge, the better their attitude will be in applying it. Financial attitude is a way of thinking about one's financial condition which is applied in attitude. There are several indicators of financial attitudes, namely personal finances, debt, financial security, and personal financial status behavior. (Wahyuni et al., 2023)

TRADITION OF WOMEN PROPOSING TO MEN

Tradition is a habit that has been practiced since the time of our ancestors and continues to be carried out today by a region, culture, time, or religion. Before Islam came, people were familiar with various beliefs so these became embedded in the customs that prevailed in society. Before 1854, which coincided with the name Sendangagung Village, the tradition of women proposing to men was carried out by the people of Sendangagung village. This tradition is not recorded in writing but only takes the form of advice or instructions from parents. The tradition of women proposing to men in Sendangagung village has similarities with the story of Panji Laras and Panji Liris in 1640 AD, which is proven by the heritage in the courtyard of the Lamongan Great Mosque, west of the square, which is shaped like a genuk and a fan made of centani stone. However, the tradition of women proposing to men in Sendangagung Village predates the story of Panji Laras and Panji Liris with evidence of the existence of the Raden Nur Rahmat Mosque (Sunan Sendang) in 1561 AD. Apart from the evidence above, no evidence tells the exact origin of this tradition.

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So it is difficult to prove the history of the emergence of the tradition of women proposing to men in Sendangagung village due to the absence of written evidence.

Even though there is no written evidence, this tradition has been maintained from generation to generation because it has a unique value. So the tradition of women proposing to men in Sendangagung Village is still carried out today as a form of respect for ancestral heritage. This tradition is interpreted as expressing gratitude to Allah SWT. For this reason, a thanksgiving event was held as a form of happiness from the proposal event as best as possible. This means that the event is not held luxuriously but rather according to the family's capabilities without expecting reciprocity from the guests, such as envelopes, gifts, or anything else. So guests are not required to give gifts or anything else, but they will be welcomed with various foods there. Then, when the guests go home they will be given a blessing containing rice with side dishes, oil, sugar, rice, biscuits, snacks, 5 kinds of typical wedding snacks, and so on. Thus, the tradition of women proposing to men in Sendangagung Village is interpreted as thanksgiving (giving thanks to Allah SWT).

From an Islamic perspective, in the application process, it is not stated who must propose first. However, there is a hadith that states that a woman can propose to a pious man so that a woman who offers herself to marry a pious man is allowed because the Prophet Muhammad SAW did not provide a legal decision or prohibit it (Masduki, 2019). However, it is recommended to hold an application process before the wedding so that neither party is disappointed. Meanwhile, in shul fiqh, the tradition of women proposing to men does not conflict with Islamic law and is included in 'urf sahiih, namely a custom that occurs or is legal in society which does not conflict with the Al-Qur'an and Hadith and does not contain any evil. (Fatmaningtyas, 2022) The tradition of women proposing to men does not conflict with the Al-Quran and Hadith so it needs to be maintained because it has unique characteristics from Sendangagung Village. Apart from that, the uniqueness of this tradition is in the process of cooking animal meat that has been slaughtered before the wedding. The animal being slaughtered can be a goat, cow, or buffalo and the process of cooking the meat is all done by men. Apart from that, another unique thing is the melek'an ceremony, which means everyone stays awake or stays up all night playing gambling. This has become a habit of society so the police do not dare to arrest him. After that, on the last night before the wedding, there was a flying jedor and congratulations event.

Apart from that, in Sendangagung Village there is a tradition of visiting that is not found in other areas. Ngunjung is a procession that circles the village to let the bride and groom get to know the village and introduce the bride and groom to the village community followed by jedoran. The bride and groom walked around the village while reciting prayers to the Prophet Muhammad SAW. When surrounding the village, several places must be passed, namely; Langgar Beji, passing through Sendang, stretching to the Sendang Sunan tomb, and passing the Lengsongo well.

MOTIVATION

Motivation comes from the word "motive" which means encouragement. Motive can mean an urge that exists within a person to do something. Motives are influenced by external and internal factors, one of which is motivation. Motivation is a psychological symptom in the form of an urge that exists within a person to take action to achieve a goal or to achieve satisfaction (Prihartanta, 2015). According to Wahyudin Maguni and Haris Maupa (2018), motivation is a process that encourages a person to carry out an action that he has planned. Meanwhile, according to Yulianto Kadji (2012), motivation is the driving force that causes someone to be willing to expend energy, knowledge, skills, and time to carry out activities that are their responsibility to achieve goals.

III. METHOD

This research method is a qualitative research method, where the researcher goes directly to the field to make observations. According to Hardani et al (2020), qualitative research is a supporter of the phenomenology school which focuses on scientific research activities with descriptions and understanding to observe social phenomena. Understanding is not only based on the researcher's point of view but symptoms and facts are based on the research subject's point of view. This research uses a descriptive approach to describe a particular person or group factually and systematically. The location of this research is in Sendangagung Village, Paciran District, Lamongan Regency. Researchers chose this location based on considerations and reasons, including the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency, which is still well maintained and is still carried out today. Data collection was carried out by conducting in-depth interviews with five women in Sendangagung Village. Subjects in this study were selected using a purposive sampling technique where subject selection was based on certain criteria. Researchers found five research subjects to be used as informants with the criteria of women living in Sendangagung Village RT 04 RW 04 who have daughters aged > 19 years and have never had in-laws.

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IV. RESULTS ANALYSIS AND DISCUSSION

Community motivation for carrying out the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency

In the tradition of women proposing to men carried out by the people of Sendangagung Village, Paciran District, Lamongan Regency, obtained from interviews with 5 informants, it was found that the community's motivation for carrying out the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency, is twofold, namely to maintain the traditions of their ancestors and to respect the dignity of men. It is considered to maintain the traditions of the ancestors because it does not change these traditions. Meanwhile, it is considered to respect the dignity of men because a woman proposing to a man is made a condition in the application process in which the man appears to be respected and dignified.

1. Maintaining ancestral traditions

Tradition is the passing of habits and values from one generation to another from generation to generation. Inherited values are usually considered good and relevant to be applied in society (Isyanti, 2007). The tradition of women proposing to men is considered an effort to maintain ancestral traditions because it has been carried out for generations by the people of Sendangagung Village for various generations without changing this tradition. This tradition is carried out because of trust and obedience to the teachings of the ancestors, where the culture and traditions of the people of Sendangagung Village are still very strong with Javanese customs. Generally, Javanese people have strong memories and are very obedient to their elders, so the people of Sendangagung Village still maintain the traditions of their ancestors. On the other hand, they do not require them to carry out every existing tradition but rather respect and protect what has been passed down from their ancestors. So the tradition of women proposing to men in Sendangagung Village can be a medium for remembering ancestors and can strengthen fraternal harmony. As stated by one of the informants, namely Mrs. Nurul, she said:

"That's been the case for a long time, it's been a tradition for a long time, so to start with the man proposing to the woman, it seems strange, so we haven't changed the tradition from before until now, it's still the woman proposing to the man. "But for example, if the man comes from outside Lamongan or Java, usually the man proposes first, but if the man gets Lamongan, it's the woman who comes to the man's house."

As stated by Mrs. Nurul, the same thing was also conveyed by Mrs. Erna, she said:

"Well, what about it, it's already a tradition, so it can't be changed anymore and there are a lot of women involved in the costs, that's why if you want to have a wedding event, think about it first, the costs are a lot, but depending on if the men want to hold a celebration, the costs will be borne by the party. own man."

In his research, Diny Maris Fitriani (2017) explained that the tradition of women proposing to men is classified as 'Urf Sahih', which means a habit carried out by society but does not conflict with the Al-Qur'an and Hadith, does not eliminate goodness, and does not bring evil. Nurul Inayati, Wahyu Budi Nugroho, and I Gusti Putu Bagus Suka Arjawa (2019) in their research also explained that the tradition of women proposing to men is permitted, even though there is a hadith that condemns the sunnah for men to propose to women. Sunnah means it can be done and it can also not be done (not sinful). This is reinforced by the story of the Ummahatul Mukminin, namely Khadijah RA who proposed to the Prophet Muhammad SAW. According to research conducted by Masduki (2019) from the perspective of sharia law, the tradition of women proposing to men is still permitted because the Prophet Muhammad SAW did not forbid it and there are no arguments that forbid it. The uniqueness of this tradition is a characteristic that cannot be found in other areas. So these traditions must be maintained and preserved as a form of pride in the culture of our country.

2. Respect the dignity of men

The tradition of women proposing to men has become an inherent custom that cannot be lost. When a woman proposes to a man, it does not mean degrading the man's dignity as a leader, but rather as a form of respect for a man to become the head of the family in the future. The rights and obligations of husband and wife will not change, and the husband will remain the head of the family. The tradition of a woman proposing to a man is made a requirement in the application process in which the man appears to be respected and dignified. As stated by one of the informants, namely Mrs. Miftah, she said:

"Yes, to maintain traditions, so that they don't change. Men's dignity, here men are dignified."

As Mrs. Miftah said, Mrs. Saropah also said the same thing, she said:

"It was made as a condition, in Sendang the tradition is that men are respected and that's how it should be, but later there will be reciprocity, later the men will come to the women's house."

A woman proposes to a man because the man is considered good and may already have a decent job. This shows how valuable a man is in the eyes of a woman. It could even be that a woman offers herself directly to a man because she is considered stable materially or non-materially, or because she likes it. There are various opinions that the tradition of women proposing to men can

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lower the dignity and status of women, but the application procession is only a traditional formality. Before the woman proposes, the man has been asked to be serious about building a household. If the man is serious, then the woman will carry out this tradition so that there are no stories of a woman being rejected during the application procession. In the tradition of women proposing to men in Sendangagung Village, this does not mean that the man is just waiting, but rather that the woman will be confused about choosing her life partner. Women often find it difficult to determine which man is considered suitable and appropriate. This is because they are worried about choosing the wrong partner and not living up to expectations. In contrast, men in Sendangagung Village tend to be more relaxed.

Women's financial management in the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency

In the tradition of women proposing to men in Sendangagung Village, all wedding costs are borne by the woman. For this reason, a woman must be able to manage her finances well so that the marriage process can run smoothly without being constrained by costs. A woman must be careful and wise in managing, conserving, and saving her money so as not to be consumptive and trapped by financial problems (Hujahturrohmah et al., n.d.). Financial management in the household is something that must be well-managed and disciplined in its use. The reason is, that managing household finances is not an easy matter. Financial planning is important to maintain household financial stability. Some people have a preference to convert their savings into investments to achieve certain goals (Sistiani et al., 2021). Based on the opinions of research informants, it was found that women's financial management There are two traditions for women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency, namely by investing and saving.

1. Investment

Investment is an activity to develop assets through funds or other resources to gain profits in the future. Investments can be started by limiting current expenses to gain greater profits in the future. A person's motivation for investing varies, such as to fulfill primary, secondary, and tertiary needs (Hafizd, 2021).

In the tradition of women proposing to men, the types of dowry used in Sendangagung Village, Paciran District, Lamongan Regency are money, a set of prayer tools, livestock, and gold. Meanwhile, in Sendangagung Village, the nominal dowry that is often used is five hundred thousand rupiah to one million rupiah. However, there are no definite standards and there is no element of coercion, but rather as sincerely as possible and as much as the prospective groom can do. Since ancient times, some of the people of Sendangagung Village have worked as gold and diamond craftsmen so they can find out the gold content and refine gold. Gold craftsmen are called packaging, which is the most popular job among residents because it doesn't require a lot of money but has quite expensive manufacturing costs. Based on the opinion of research informants, some of them invested their money by buying gold. The price of gold tends to continue to increase every year, plus gold buying and selling transactions in Sendangagung Village are very flexible by coming to the market and even being able to come directly to the seller's house. By buying gold, they assume that if one day they experience financial problems they can sell it to overcome this problem. As stated by one of the informants, namely Mrs. Nurul, she said:

"If you save, no, if you invest, yes, if you have collected a lot of money, buy gold."

As stated by Mrs. Nurul, the same thing was also conveyed by Mrs. Sumarmi, she said:

"I'm a trader. When I have a busy trading time, if I have a little bit of luck I save it, if I have a lot of it I buy gold for my children's future, I save it in BMT if I have a little bit of money."

Nunung Uswatun Habibah (2017) in his research stated the importance of investing in gold, where gold is immune to inflation so that when inflation is high, the price of gold will also be high and vice versa. Apart from that, the price of gold is proven to always increase and has a high liquidity value so gold investment is used as an option to secure wealth, maintain value, realize plans, and increase wealth.

2. Saving

One form of allocating excess income is by saving. Saving is setting aside income earned in a certain period. The goal of saving is different for each household and the determining factor for this difference is not only income but also influenced by daily needs. Fifi Sistiani, Maretha Ika Prajawati, and Basir. S (2021) in his research said that there are three motivations behind women working in the new normal era to save, namely for children's education, emergencies, and religiosity, namely the need to perform the Hajj. In an emergency, people prefer to save rather than spend. As Ernest Haskins said, save a little money every month, and at the end of the year, you will be surprised at how little money you have. Therefore, various parties must play a role in ensuring that saving becomes an important agenda in family management (Sistiani et al., 2021).

In Sendangagung Village, it costs quite a lot to marry off a girl because all the wedding costs are borne by the woman. Although in some other areas, it is said that the wedding costs are borne by two families, in Sendangagung Village it is still borne by the

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woman. So parents who want to marry off their daughters have to collect quite a large amount of money. Unless the man wants to hold a celebration event at his house, the costs will be borne by the man himself.

Apart from all the costs being borne by the woman, in Sendangagung Village, there is no tradition of giving gifts to the prospective bride and groom in the form of money, gifts, parcels, and other things. They think that the marriage proposal tradition in Sendangagung Village is the same as a thanksgiving and celebration event which is carried out sincerely and as best as possible. So they do not expect any reciprocity from the guests. The presence of guests is more than enough and is a form of respect so that the people of Sendangagung Village do not accept *buwuhan*.

In research, Ferdiya Devika, Maretha Ika Prajawati, Basir.S (2020) explain that *buwuhan* is a gift of money during a wedding celebration. Based on the opinion of research informants, some of them save at the bank and save themselves at home in case there is an urgent need. Some of them save their money using *umplungs*, *umplungs* are used paint cans made of metal or plastic. By saving at home, the money saved can be withdrawn at any time if needed. As stated by one of the informants, namely Mrs. Erna, she said:

"Yes, it depends, if you get it from your husband every week for shopping or something like that if you have extra, save it, if you don't have it, then no, if you save it, I usually put it in the paint shop, as people used to say, it's *umplung*. "Sometimes, if you have enough money, you can buy gold a little at a time. If you buy gold, the price goes up, then buy an animal or goat or whatever you sell later, it can go up and the money can be used to pay for school children."

As stated by Mrs. Erna, the same thing was also conveyed by Mrs. Miftah, she said:

"You save a little for your children's future, you keep it for yourself, and it doesn't end up going to the bank. If people are farmers, they usually buy livestock, but this will be for sudden needs."

V. CONCLUSIONS

In the tradition of proposing in Lamongan, especially in Sendangagung Village, Paciran District, Lamongan Regency, there is a tradition that cannot be found anywhere else, where the woman proposes to the man because the man is considered something valuable. The research results show that there are two motivations behind the community carrying out the tradition of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency. The first motivation is to maintain ancestral traditions, which are carried out based on trust and obedience to ancestors and as a medium for remembering ancestors and can strengthen fraternal harmony. The second is to respect the dignity of men, thereby showing how valuable a man is in the eyes of a woman. Regarding women's financial management, there are two traditions of women proposing to men in Sendangagung Village, Paciran District, Lamongan Regency, namely investing and saving. Some people invest their money by buying gold, saving their money in banks, etc. Not a few people save their own money at home using *umplung*. The uniqueness of this tradition is a characteristic that cannot be found in other areas. So these traditions must be maintained and preserved as a form of pride in the culture of our country.

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