



ISBN: 978-602-9461-55-8

INTERNATIONAL SEMINAR ON PRIMARY EDUCATION (ISPE)  
*PGSD* and *DIKDAS* Study Programs

**EMPOWERING**  
**THE PRIMARY EDUCATION FOR**  
**THE BRIGHTER GENERATION**  
*PROCEEDING*

## Table of Contents

FOREWORD OF THE RECTOR	i
FOREWORD OF THE CHAIRPERSON	iii
TABLE OF CONTENTS	iv
INVITED SPEAKERS	
Empowering Primary Education for a Brighter Generation <i>John Hope</i>	1
Opportunities and Challenges for Primary Education in Indonesia <i>Ranbir Singh Malik</i>	5
Some Notes on Curriculum Development for Primary Education (A Strategy for Planning, Development, and Implementation of Primary Education Curriculum) <i>Soedijarto</i>	21
The Primary Education Betterment Policy, Uncertain to Go: Indonesian Cases <i>Suyata</i>	25
PARALEL SESSION SPEAKERS	
Sociocultural Based Thematic-Integrative Teaching and Learning Model for Elementary Schools <i>Ali Mustadi</i>	31
A Brighter Generation in a New Light <i>Anna Dall</i>	37
Building "Self Concept" PGSD Student through Experience Learning Theory (ELT) <i>Aprilia Tina Lidyasari</i>	45
Creative Sports Education Foundation <i>Bayu Nugraha</i>	49
An Analysis of Students' Creative Thinking Process and Ability in Mathematics through Open-Ended Tasks <i>Dini Kinati Fardah</i>	53
Yoremes of Sinaloa and their Inclusion to the Information Society <i>Ernesto Guerra Garcia, Jose G. Vargas-Hernandez, Fortunato Ruiz Martinez</i>	59
Investment Policies in the Implementation of the National Character Value of Indonesia; Review Before Application of Curriculum 2013 <i>Isep Ali Sandi, Mulyawan Safwandi Nugraha</i>	67
Strategic Management in Basic Education Institutions in Mexico <i>José G. Vargas-Hernández</i>	75
The Strategy of Educational Management for Elementary School of Orang Rimba through Education Based on Local Culture <i>Marfuah</i>	83
Genesis of Education and Primary Educational System and Educational Policy in India <i>S. Saravanakumar</i>	89

Development of Children Character Through Model of Communication, Education, Information in Marginal Communities in Yogyakarta <i>Sisca Rahmadonna, Farida Hanum, Arif Rohman</i>	263
The Roles of School in Cultivating Ecological Concern as the Implementation of Character Education <i>Sri Rejeki</i>	267
Character Building of Early Children through the Values of Consumer Education <i>Sri Wening</i>	272
Does Critical Thinking Mean Cultural Thinking? Using Language to Learn and Develop Character <i>Tri Wahyuni Floriasti</i>	278
Building a Culture of non Consumerist Character through Financial Literacy at Primary School Education <i>Widiyanto</i>	285
Fun Smart Diaries (FSD): Character Building for Elementary School Students through Diaries <i>Yoni Wijayanti, Briliyan Syarifudin Ahmad</i>	290
The Implementation of Support Groups for the Elementary School Children <i>Budi Astuti</i>	294
Portable Articulation Mirror (PAM) as Training Media to Increase Articulation Ability of Deaf Children <i>Erbi Bunyanuddin, Yuyun Rahmahdhani Khusniyah</i>	298
The Sakamoto Math Method an Alternative to Help Students Resolve Problem Solvings in Mathematics (A case study in Sakamoto course program for students elementary grade 3) <i>Ika Budi Maryatun</i>	303
Effect of Inclusive Education Training Model toward the Improvement of Teacher Competence in Implementation of Inclusive Education at the Primary School in Padang City <i>Irdamurni</i>	305
Community Factors that Affect Quality of Primary Education in Rural Bangladesh <i>Md. Shafiqul Alam</i>	310
Pre-vocational Courses on Primary Education <i>Putu Sudira</i>	318
Role of Ict in Primary Education: Potential, Pitfalls and Challenges <i>S.Prabakaran</i>	325
ACJEL Implementation and Impact on Student Learning Achievement in Salatiga Primary School 2012 <i>Slameto</i>	333
A Mismatch between Science Curriculum Expectations and Practice: Autoethnography and the Classroom <i>Vinta Angela Tiarani</i>	340
Science Learning Profile Based on Pakem At Sd Akemalako in Ternate on Creative Learning Program for Children Community in the Year 2012 <i>Abdu Mas'ud, Gunadi Adi Putra Yunus</i>	346

## CHARACTER BUILDING OF EARLY CHILDREN THROUGH THE VALUES OF CONSUMER EDUCATION

Sri Wening

Technical Faculty of Yogyakarta State University  
riwening@yahoo.co.id

### Abstract

Culture is always changing. Along with it, the society is moving as well, adjusting to it by changing the behavior, the way of thinking, and the taste. Both culture and society affects each other. The today society is the effect of culture. The cycle of commercialization is accounted for the biggest part in shaping the public way of thinking and the public taste. This fact makes us very uncomfortable, especially for the development of today children. Adults have to teach the children and young generation about this from early age.

This materialistic behavior can undermine the whole human life values such as the value of faith, of honesty, of good manners, of trust, of self control, of sacrifice, of responsibility, of togetherness, and of respect to others. It mostly occurs in children because of the environmental factor. This happens because the consumer society is not early prepared to function as wise consumers, both by family and school.

Therefore, empowering the consumers through a nurture and education for children and society as early as possible is an urgent action today. Consumer education offers knowledge and skills of managing personal financial, teaches people to do an action when deciding to buy and to participate in becoming a society member, and contains life values which can help children in raising the critical way of thinking, the problem solving, and other actions belong to those of noble individuals.

Keywords: character building, early children, consumer education

### 1. Introduction

The symptoms of negative excesses of consumptive culture have been popped out. Consumptive culture is instantaneous. Instant culture assumes that happiness, success, wealth, and achievement can be achieved as easy as turning the palm of the hand. Today, there are many offers everywhere to do instantaneous businesses that offer instant successes materially lucrative. Some of them are done in improper behaviors and ways. Corruption and other dishonest behaviors are some forms of instant culture that must be avoided. Therefore, the negative excesses of this consumptive culture must be considered carefully, as well as are important to be instilled in young people and children as early as possible. It is because early age is golden age.

Social aspects are parts of children's development. Interaction with new friends brings a lot of influence. One of those is the influence of the objects used by the friend. Children will then want the goods. Consumptive behavior in children is caused by environmental factors. Children can not develop an attitude of what they have is also interesting. Consumptive behavior can also be seen in children's habits of buying goods continuously. Although they have it a lot at home, children still whining for toys while walking at the mall. To overcome this, the urgent step to do is empowering consumers (adults and children) through guidance and education.

Hopefully, the empowering of children and society through consumer education will lead to a civilizing process which can form consumers' good character. Thus, it can be arranged into an action agenda in Indonesian education. It is urgent to apply because consumer education is not only offering knowledge and skills, but also teaching life values such as the values of being responsible, purposeful, equitable, efficient, and productive which improve critical thinking skills, problem-solving, and other actions which all are the traits of an individual who have a strong character. It is important to raise children's awareness of managing their own money and of having a financial intelligence as stated in *Undang-Undang Perlindungan Konsumen (UU Nomor 8 Tahun 1999 Pasal 4)* as consumers' right.

Children in early age are sensitive. It is because in that period of time children develop their potential according to the environment they live. It is the duty of parents and teachers to develop the children's potential as optimal as possible by providing an appropriate environment in the form of activities suitable to their development. One of those potential that needs to be considered is their moral reasoning. Moral reasoning will affect their character. Qualified characters need to be nurtured as early as possible so that children will be used to behave positively. Failure of nurturing good personality at early age will form a troubled personal later in adult life. Therefore, preparing

children is an appropriate strategy of human investment.

According to Piaget (in Hidayat, 2004), a period of 3-6 years old children is included into a heteronomous stage. At that stage, children's moral reasoning is still very unstable, easily swept away, and easily influenced. Therefore, parents and teachers play an important role in providing moral education both by modeling and providing knowledge through activities acceptable by the children. Activities such as nurturing moral values through stories, role playing, and modeling by adults will very interesting for children. Generally, children enjoy listening to and reading the story because their nature is always curious of new things. Through these activities, parents and teachers can engrave the life values contained in exemplary stories to children. Children will then compare the traits of good and bad according to moral norms.

According to a research held by Sri Wening (2007), cultivation of moral values through stories in books takes the cake in establishing children ethics. It is because most children are interested in stories. Through stories, children will then record the values instilled, imagination, and the existing events in the storyline. The quality of children's moral reasoning taught by parents or teachers depends on how the parents or teachers use the story to develop children's moral reasoning and moral understanding which will lead to character building.

Character building in early childhood which is based on the developing of children's attitudes can be done by using storytelling technique or role-modeling which allows the development of habits based on moral values so that children can live in accordance to the norms adopted by the society. Those moral values include the value of life responsibilities, the value of self-awareness, the value of saving, the value of simple living, the value of productive, etc. All those values can be given in the form of messages, information, or examples that can be seen and heard in an interesting way.

## 2. Discussion

### 2.1 Early Children and Their Characteristics

Early children are those who are at the age of 0-6. According to Beichler and Snowman (Dwi Yulianti, 2010: 7), early children are those who are in the age of 3-6. The essence of early children are unique individuals who already have specific patterns of growth and development in the physical, cognitive, socio-emotional, creativity, language, and communication aspects according to the developmental stages passed by the children. From these definitions, it can be concluded that early children are those in the age of 0-6 who are under

the growth and developmental stages, both physically and mentally.

Early childhood period is often known as the "golden age" or period of gold. At this time, almost all of children's potentials experience a sensitive period for the rapidly and great growing. At this age, children are most sensitive and potential to learn something and their curiosity is very big. It can be seen from how children asking questions about what they saw. They will keep asking if their questions are unanswered. In addition, each child has its own uniqueness that comes from genetic factors such as his/her intelligence or environmental factors such as his/her learning style.

The development of a child is different between one and other children. It is because every individual has his/her own development. Children need nutritious and proportional foods and intensive stimulation for their growth and development. Intensive stimulation from surrounding environment makes children able to experience their developmental duty.

Childhood is a period in which children are not yet able to develop their potential. Children tend to like playing, behaving egoistic, and changing a playing rule for their own sake. Thus, they need a suitable education to get their optimum development of all aspects, both physically and psychologically. Children's potentials are very important to develop. Those include cognitive, linguistic, socio-emotional, ethical, moral, physical, and other potentials. Early children have unique characteristics, either physically, socially, or morally.

### 2.2 Consumer Education Values as a Dimension of Character Building

Value is an abstract reality and perceived within each individual as a driving force or principles that guide life. Thus, the value occupies an important place in one's life. Ambroise (2000), states that value as an abstract thing can be traced from three realities, i.e. the pattern of one's behavior, the pattern of one's thought, and the pattern of one's attitudes.

Value that will be studied in this paper is that of at the level of moral. Moral values are close to those of ethics (good and bad). This moral value has a quality of good and bad, been manifested in acts as customs of an individual so that it is closely related to the social responsibility that is directly tested. Moral values that are believed will underlie principles and norms that guide attitudes and behaviors in one's life and form his/her character. Quality of an individual is determined by values that are internalized as his/her attitudes and behavior guide. Character and personality of an individual is shaped by the values chosen, cultivated, and consistently put into action. Education that shapes one's character can be

pursued through value education at home, at school, and at community as a process of acculturation.

Relationship between value and education is very close. Value is involved in any acts of education, both in choosing and deciding every case for learning needs. Through the perception of value, parents and educators can evaluate their students. Likewise, children can measure the values level presented by their parents and educators in the learning process. Society may also refer to a number of values when considering the feasibility of education experienced by children. In all forms of perceptions, attitudes, beliefs, and human action in education, the value is included. To that end, in addition to the position as education charge, values can also be used as a critic media for anyone with an interest in education to evaluate the process and outcomes of education.

The main purpose of education is to produce mature personality of humans, either intellectually, emotionally, or spiritually. Thus, the essential component of human's personality is value and virtue. Value and virtue should be the basis for the development of human life who has civilization, kindness, and happiness, both individually and socially. Education, both in family and in school, should give priority to raise the values of life and explain the implications for quality of life. In reality, people need a detailed description of value to include wide and varied possibilities of human actions to produce an effective educational process.

Education that forms good character and whole personality of a person (child) can be given by every parent in a family and can also be pursued through values education in schools. Values education in schools also consciously needs to be designed and managed in such a way so that in the learning process occurs the forming of good attitude and behavior.

According Sudarminta (Tilaar, 2002: 456), value of education is an attempt to help learners to recognize the importance of, and to fully comprehend the values that are appropriate and should be used as a guide for human behavior and attitudes, either individually or socially within a society. Meanwhile, Mardiatmadja (1986: 68) defines the education of value as an aid to students to realize and experience the values as well as placing integrally in their entire life. Those two education experts have the same opinion that the education of value is not only a specialized program taught through a number of subjects, but it also extends to the entire educational process. Zakaria (2000) mentions that the nature of moral education in the context of education in Indonesia is the education of value, i.e. the education of the noble values sourced from Indonesian culture itself, in order to foster young people's personality.

In Indonesia, consumer education does not specifically exist in the school curriculum, though

implicit in it is the values of life that are useful to apply in daily life. It is because consumer education can equip a person to have the basic knowledge and skills in managing finances, making the decision to buy, and to participate to be thoughtful citizens. Consumer education is a need of today children. So, education can be a starting point to socialize consumer education by developing the basic concepts of consumer education for values education from early children.

Knapp (1991) defines consumer education as "the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions". Based on that definition, the intended consumer education is a process of acquiring knowledge and skills in managing personal financial resources, in taking action against the factors that influence consumer decisions, and in becoming good citizens. From the above definition, there are three main categories of consumer education concept involved, namely: a) consumer choice and decision making, b) personal financial arrangements, and c) the participation of citizens in market share (the rights and responsibilities of consumers).

The concept of consumer education has five basic principles that are consumers' social responsibility in doing consumption in order to give shape into the consumer protection. Those five basic principles are 1) critical awareness, 2) activity and involvement in acting, 3) social awareness, 4) environmental awareness, and 5) solidarity (Tantri, 1995: 24). To that end, it is the importance of giving consumer education to children, so that children will have a high awareness of consumer protection, which in turn will motivate them to behave properly in accordance with the values of life as a consumer, to be crystallized into character.

Consumer concept can be early introduced to children through a variety of meaningful ways. One of those ways is through the use of real life in the family, community, and school. In this way, children can get used to conduct decision-making, problem-solving, and having critical thinking skills in everyday life. This can help them in making judgments wisely in the market. Consumer education does not only teach children or public to use their money wisely. In fact, results of a survey showed that consumer education also contains implicit values that need to be developed in children, i.e. 1) having self-awareness because they distinguish between needs and wants, 2) being responsible such as in paying the bill, 3) having thriftiness and live simply, 4) being wiser because they choose when buying, and 5) being purposeful because they allocate the money in life (Knapp, 1991).

Thus, consumer education is expected to strengthen the position of consumers. Often,

consumers become the object of business activities to earn huge profits in various ways. The low of consumers' awareness because of their low level of education can exacerbate the already weak position of the consumer. Therefore, children as consumers need to recognize themselves as to how to become consumers and how to have a good awareness as a consumer. If recognition and awareness has owned, consumers can function well in the marketplace. They will be out of disappointment, dissatisfied, and cheated feeling. It also can encourage the consumer to know their dignity, rights, obligations, and responsibilities and then implement them consistently to achieve consumer protection.

### 2.3 The Building of Early Children's Character through the Values of Consumer Education

Forming character which is a pattern is like carving. Inherent nature of carving is strongly carved on objects, not easily worn or attrition by time. Education that shapes character has a higher meaning than a moral education. Because it does not only teach about right and wrong, but it also inculcates the habit (habituation) about good things so that children will understand (cognitive domain) about which is good and which is wrong, and able to feel (affective domain) good value and want to do it (psychomotor domain). Marzo (Strom, 2002) gives his opinion that character education refers to the field of education system related to the development of children's attitudes and behaviors which will promote the functioning of higher personal and academic level, positive relationships between individuals, a conducive school environment for teaching and academic achievement, and the success of adult and civil role. Like what Aristotle said, character is closely related to the "habit" or habits that continuously practiced and performed.

Characters will be formed as a result of understanding 3 relationships that must be experienced by every human (triangle relationship), i.e. intrapersonal relationship, social and environmental relationship, and spiritual relationship. Any result of those relationships will provide interpretation/understanding of what eventually became the child's values and beliefs. The way children understand the relationships will determine how they treat the world.

Establishing good character and whole personality in a child can be done through a process of acculturation. The process of Acculturation can be done by developing a human into a cultured and civilized one, which is reflected in the value system adopted and his/her community. As described by Lewis (2004: 6), developing one's positive traits of character is related to conscience, moral convictions, beliefs, personal experiences, parenting, the rights and responsibilities, culture,

law and its expectations related to him/herself, others, and the world.

Education that forms good character and whole personality of a person (child) can be given by every parent in a family and can also be pursued through values education in schools. Values education in schools also consciously needs to be designed and managed in such a way so that in the learning process occurs the forming of good attitude and behavior. Elkind and Sweet (September 2004) offers several approaches called Smorgasbord approach to provide character development experiences that benefit children through: (a) the development of a care community, (b) teaching values through curriculum, (c) class discussions, and (d) service learning. Brooks and Google (1995) state that there are three important elements to note in implementing character education. Those are the principles, the processes, and the practice in teaching. In applying those principles, the values that are taught should be manifested in curriculum so that all children really understand about these values and are able to translate them in their daily behavior.

According to Suparno (2002: 35), as a behavior, moral values contain a view of the inside, while as an attitude; moral values should be tangible actions that reflect one's basic attitude. Thus, there are two elements of understanding, and the action element of the two must exist and complement each other. Attitude is the base of action, and action is the expression of attitude. When the action is performed continuously and consistently until it becomes a habit then there is a formation process of one's character.

Lickona (1992: 87) adds that having knowledge of moral value is not enough to be a characterized man. Moral values should be accompanied by a moralized character. There are three components of characters (components of good character). Those are moral knowing, moral feeling, and moral action. These all are necessary in order people are able to understand, feel, and at the same time work on virtue.

Moral knowing includes moral awareness, value understanding, ability to take other people's ideas, rationality (reason why we should do it), decision-making based on moral values, and a deep self-understanding. This understanding will be developed in terms of deepening within the family or in the classroom and with the input of others. This is the rationality or cognitive aspect of moral values. In the education of value, this cognitive aspect needs to be emphasized. With these elements, children are helped to understand what to do and be aware of what to do. For example, children are introduced to consumptive behavior when their friends use varied bags. Parents give an explanation or understanding to their children about the importance of only having the needed item

(bag). Therefore, children should not always get the desired goods, especially when the price is quite expensive. Parents can actually anticipate to search for other alternatives, by hand making bags for example. Parents should instill smart things like that. Children assume that a thing is good if it can give pleasure and happiness to them. In this case, the parents have instilled the values of productive, saving, and appreciating money.

Moral elements include conscience (awareness of good and bad), self-esteem, empathy toward others, loving of kindness, self-control, and humility. Moral feeling greatly affects an individual to easily or difficultly act good or evil. Thus, it needs to get more attention. Consumptive behavior in children happens mostly because of the environmental factors. Children can not develop the attitude that what they have is also interesting. In fact, that attitude will make the children appreciate what they have. In addition to that, they could also be a trendsetter among their friends. Their handmade bags even can be imitated by other friends. Put something in accordance with the benefits and functions will make children understand. "Teach children to recognize objects based on the function."

In the education of value, this feeling needs to get more attention, because it is very important. Children are helped to please the value they will do. They are assisted to be more interested in the value and can feel that the value is really good and needs to be done.

There are three elements of moral action, namely competence (the ability to apply judgment and moral feeling to concrete action), will or desire, and habit. Without a strong will, even if people already know about a good action that must be done, they will not do it. In value education, the ability to execute values in real action, the will, and the habit should be raised and improved. Children are helped to be able to do the values that have been realized in the form of action, they also helped to have a willingness to do the score. Parents and educators need to help the children to have a desire to apply the value in the day-to-day actions. Children need to be explained about the benefits of saving values using a simple mindset. Parents should talk to children in accordance with their capability using a much simpler explanation.

Habits become an important factor to act well. Consumptive behavior can also be seen from the habits of children buying goods continuously. Although children already have the goods at home, oftentimes they still whining for the same goods while walking at mall. Well, this is not a matter of price actually. It won't be good for children if their parents bought them the same goods just because of the cheap price. It is consumptive because parents buy goods not because they need them. In such a situation, parents should explain to their children

about the importance of owning only needed goods. Explain to children that buying toys only can be done once a month or once in several months. Before traveling, tell children about this rule, be consistent with what is being said, and give a model. This will make the children learn not to behave consumptive. Children are then invited to think. The patterns in children's mind will then be clear. So, though whining, children will still remind of the promise that has been discussed previously.

One who is accustomed to act well in small things will be easier to act well in bigger things. Therefore, the most important in developing children is accustoming good habits. It can be clearly seen that in investing the value of three components of understanding character, feeling and action is a must to develop characterized human beings. The contents of value elements should be understood clearly. The reasons of doing it must be understood. Then, the feeling of accepting the value will then be applied in daily actions of real life.

### 3. Conclusion

Today global competition is a challenge that changes quickly in almost all aspects of life. This situation can lead into an excessive buying behavior. Materialistic behavior is a threat because all the values of human life such as the value of faith, honesty, discipline, self-control, sacrifice, responsibility, and solidarity can be eroded.

The existing of consumptive behavior is a psycho-economic phenomenon that stricken human life, especially those who live in urban areas. This behavior is assumed mostly occurs because of the lack of knowledge, attitudes, and skills in managing money or the lack of financial intelligence as well as in doing consumption. This can happen because the people, especially children, are not prepared as early as possible to function as good consumers in market share in valuing money, either by family or school, so that the level of consumer awareness is weak because of the level of consumer education is still very low.

Therefore, the major step that is very urgent to do now is empowering children as consumers from an early age through development and education. There is a need to foster awareness in training efforts of managing money (financial intelligence) and of doing consumption related to the position as consumers. This actually is the rights of consumes as stated in *Undang-Undang Perlindungan Konsumen (UU No. 8 Tahun 1999 Pasal 4)*. The empowerment of children from an early age through consumer education will hopefully lead to a civilizing process that shapes children's character as good consumers in society.

It is urgent to apply because consumer education does not only offer knowledge and skills, but it also improves critical thinking, problem solving, and action that characterize an individual



as a noble man. Consumer education does not only teach children to use their money wisely, but it also contains the implicit meanings that ought to be cultivated in children from an early age. The values contained in consumer education as a part of education are the value of being responsible, of being purposeful, of having self-awareness, of behaving thrifty, of acting productive, etc. All those values are important to gradually and sustainably cultivate to foster public/early children consumer awareness to be men having noble characters.

#### REFERENCE

- Brooks, D. Frank G. Goble. (1997). The case for character education: The role of the school in teaching values and virtue. California: Studio 4.
- Elkind, D.H. & Sweet, F. How to do character education. Artikel. Diambil pada tanggal 11 April 2005, dari <http://www.goodcharacter.com/Article-4.html>.
- Knapp, J. P. (1991). The Benefits of Consumer Education A Survey Report. *Publication*. Artikel. Diambil pada tanggal 15 Agustus 2002, dari <http://Search.thegateway.org/query.html>.
- Lewis, B. A. (2004). *Character building untuk remaja*. (Terjemahan Arvin Saputra & Lyndon Saputra). New York: Publishing Group. (Buku asli diterbitkan 1987).
- Lickona, T. (1992). *Educating for character; how our schools can teach respect respect and responsibility*. New York: Bantam Books.
- Sri Wening. (2007). Pembentukan karakter remaja awal melalui pendidikan nilai yang terkandung dalam pendidikan konsumen: Suatu kajian evaluasi reflektif kurikulum SMP, *Disertasi*.
- Strom, T. (2002). Celebrating the character building aspects of agricultural education in school and community. *The Agricultural Education Magazine*. 75, Iss. 1; pg. 6. 2 pgs.
- Sudarminta. (2002). Pendidikan dan pembentukan watak yang baik. Dalam Tilaar. *Pendidikan untuk masyarakat Indonesia Baru*. 455-459 Jakarta: Grasindo.
- Suparno. (2002). Pendidikan budi pekerti di sekolah: Suatu Tinjauan Umum. Yogyakarta: Penerbit Kanisius.
- Tantri. (1995). *Gerakan organisasi konsumen*. Jakarta: Yayasan Lembaga Konsumen Indonesia.
- Undang-Undang Republik Indonesia Nomor 8 Tahun 1999 Tentang *Perlindungan Konsumen*

2013



INTERNATIONAL SEMINAR ON PRIMARY EDUCATION (ISPE) 2013

Ref. : 193/UN34.11/DIES-49/V/2013

# Certificate

This is to certify that

*Sri Wening*

has participated in the International Seminar on Primary Education (ISPE) 2013

## EMPOWERING THE PRIMARY EDUCATION FOR THE BRIGHTER GENERATION

organized by Bachelor Program in Elementary School Teacher Education, Faculty of Education  
and Master's Program in Primary Education, Graduate School Yogyakarta State University  
on 18 - 19 May 2013 in Yogyakarta, Indonesia

as a

**PRESENTER**

Yogyakarta, 19 May 2013

Rector,

Prof. Dr. Rochmat Wahab, M.Pd., M.A.  
NIP 19570110 198403 1 002