

How is the Economic Education Pattern of Minang Indonesian Migrants after Being Overseas, Phenomenological Research?

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This research was conducted to fill the gap in the literature on the economic education patterns of Minang migrants who adhere to Indonesian matrilineal culture. Economic education is needed to carry out economic activities. This research used a qualitative design with a phenomenological approach, with Minang female informants who had migrated for more than 2 years, 18 informants, 14 key informants, and 4 supporting informants. Interviews were conducted with supporting informants to ensure the answers from key informants were deemed to be of doubtful validity if the data obtained from key informants were considered to be of doubtful validity. The interview in this research was semi-structured, and interviews were conducted directly with the informant. The researcher met the informant in the shop, at the informant's house, and during Minang family activities. This research produced three themes: (1) the role in family economic education and financial management in the family, (2) Partner patterns used by Minang migrants in carrying out business abroad, and (3) The meaning of economic education for Minang migrants. These findings show that they migrated because they changed their fate and could live better. After they migrated, the pattern of economic education given to their children shifted. In financial management, Bundo Kandung plays a role in the family economy.

Keywords: Phenomenology, Indonesian Minang Migrants, Economic Education Patterns, Matrilineal Culture.

1. Introduction

The family is the first educational space to see its potential in individual formation (Perales Montolío et al., 2022). The family plays an important role in a child's education. Therefore, all actions will influence the child's personality. Family education runs through child growth and development and is significant in the education system (Wenwen Yao, Yang Zhen, 2022). Economic education is needed by someone to carry out financial activities. Every person as an individual member of society is an economic actor who has also studied economics (Wahjoedi, W., Suyono, A., Prakoso, A. F., Utama, A. P., Rosy, B., Puspasari, D., ... & Nuryana, 2022). The financial education taught will shape children to behave rationally in various problems. Thus, that economic education not only teaches how to manage money or how to use it but also teaches how to make choices to fulfill daily needs to create prosperity and personal well-being and instills concern. Towards each other for mutual prosperity (Gandarillas et al., 2024)

For children who are not taught habits and attitudes towards money, children will experience 1) financial dependence: children can become financially irresponsible because they may spend all their income. Thus, they don't save and get into debt, 2) Values destructive values: in today's complex, consumer-oriented world which will influence the use of money. Thus, that it can lead to things that are not, namely just following the latest trends without paying attention to capabilities, 3) getting into debt: bad habits in financial matters can cause someone to get into debt. Debt due to being tempted by the credit culture and consumerism of society.

Economic actors are individuals or groups who carry out economic activities such as consumption, production, and distribution (Meidayana et al., 2020). A person carries out consumption activities to fulfill needs and satisfaction for spending on goods and services (Mualim et al., 2024). When a person's income increases, that person tends to spend to meet non-food needs (Suratno et al., 2021). In learning economics, children receive information from the family, which is then processed and becomes a change in behavior in the child's economy (Sari, N. E., Djatmika, E. T., Wahyono, H., & Wardoyo, 2024). Economic education has an important role for future children. The economic learning process in the family is generally not programmed and unscheduled. Thus, the implementation of family economic education takes place at any time and may have incidental characteristics. Economic education in the family is an essential thing to do. Through intense economic education in the family environment, we can form economic people (economic men) who are productive and economical in using money and other resources (Syakhrani, A. W., & Aslan, 2024). Prosperity driven by current levels of consumption and production in high-income countries is unsustainable (Tallgauer & Schank, 2024).

This is inseparable from the Minangkabau tribe who inhabit the West Sumatra area. In their tradition, the Minangkabau tribe is known as *suko marantau* (likes to migrate) in search of a better life. The Minangkabau community in West Sumatra is the only community in Indonesia that adheres to a kinship system based on maternal lineage. The Minang community's kinship system is matrilineal. (Matrilineal kinship system) (Yosi Trisna, Agus Suprijono, 2018), in several pieces of literature, it is stated that girls in Minangkabau are given great attention (Yulfi Eranita, 2022). Girls in Minangkabau are regulated by how they walk, sit, dress, socialize, stand, be quiet, communicate, look, work, ask questions, and behave.

Meanwhile, boys have been instilled with an independent and responsible spirit since childhood. When they grow up, boys will be taught the spirit of wandering. Going abroad is the ideal way to achieve maturity and success, not only to gain wealth and knowledge but also to achieve personal achievements and pride. Merantau also means being a place of proof for someone. By successfully migrating, the people in his village are considered independent, which becomes a matter of prestige for him (Ismail, I., & Nofiardi, 2024). The habit of migrating has been passed down from generation to generation from the Minangkabau people, their migrating aims to get a better life. Minangkabau people have a principle that before being successful overseas, they never return to their hometown (Ahmadin, A., & Misbawati, 2024).

In economic education in Minang, the mother, also called *bundo kanduang* in Minangkabau plays an important role in the family. In Minangkabau custom, the person responsible for the household is the mother or *bundo kanduang*. The mother is the financial controller and manages all economic activities in the household. Children's education is generally obtained from the mother, and children are likelier to obey what the mother tells them. Women in the Minang tribe Abau get an extraordinary portion and position because all decisions are in his hands without the woman's or biological mother's permission. Thus, all plans cannot be implemented (Dilova et al., 2022).

In order to maintain the economy overseas, one of the ways Minang migrants do this is by playing *julo-julo* (social gathering), where this social gathering consists of existing Minang migrants in Malang Raya. The average number of social gatherings attended by Minang migrant's ranges from one million per month to ten million per month. From the results, the most such (*arisan*) Minang migrants can add to their assets in the migration, such as buying a house, buying a car, buying a store, and there is also an *arisan* received by the migrants to pay for the contract of their shop or shop to survive abroad.

A family economic education pattern is essential, and several empirical studies have revealed this. Selayar tribe family economic education values in local culture in the economic education process (Putra et al., 2016). Parenting patterns of career housewives in applying the values of economic education to children (Enno Febri Yustiko, 2022). The role of economic education in shaping the economy expects the family's future regarding education (Indriani et al., 2021). The Role of Parents in Enhancing Self-Esteem of School-Age Children: Exploring Parenting Styles, Involvement, and Socioeconomic Factors (Elshanum, 2024). Based on previous research, then research gap this research aims to fill the empirical gap related to the economic education patterns of Minang migrants after they are overseas, and this research adds to the empirical research of the economic education patterns of Minang migrants after being overseas.

2. METHOD

This research used inductive research using a qualitative phenomenological approach. The research aims to understand the phenomenological meaning of what is happening. The qualitative phenomenological approach focuses on phenomena that cannot be measured, such as individual experiences of feelings and understanding. This research used a phenomenological approach to hermeneutics where research is directed at lived expertise and

aimed at interpreting the "text" of life (hermeneutics) (Mackiewicz, 2018). Hermeneutics is an appropriate method for interpreting expressions or symbols, such as various factors that are difficult to understand. Approach hermeneutics this described and interpreted the informants' experiences regarding implementing the economic education pattern for Minang migrants. The technique for taking informants was purposive sampling. Purposive sampling is used because the chosen informants represent the focus of the research and master and understand the data, information, and facts of the research object. The criteria for selected informants were relevant to the research problem. The informants for this research consisted of critical informants and supporting informants.

Key Informant Women of Minang descent who live in Malang Raya with the following criteria: a) are of Minang descent as indicated by their female parents being of Minang descent, b) have been domiciled in Greater Malang for at least 2 years. Supporting Informant: This supporting informant only confirms the answers from the interview obtained from the key informant. Data Collection Procedures Researchers obtained approval from the head of the Minang Association (IKM) to collect research data. There were 18 informants in this research: 14 key informants, and 4 supporting informants. Data were collected using semi-structured interviews, which took place from 1 December to 30 February 2024, interviews were conducted face to face. The average interview time ranges from 30 to 60 minutes. In collecting data, researchers went directly to homes, informal business places, and when Minang family activities were carried out. The researcher also collected data using participant observation, observing the informants' daily lives, such as when they communicated with their children and when they were in the shop and serving customers.

Table 1. Research Informants

NO	Initial	Profil	Age
1	NT	Food (Soto Padang, Lontong Sayur)	52 Years
2	RN	Clothes, Watches	46 Years
3	NL	Food	49 Years
4	MY	Food (Nasi Padang)	42 Years
5	YS	Nasi Padang	48 Years
6	YT	Clothes	45 Years
7	WD	Clothes	41 Years
8	EM	Clothes	40 Years
9	YO	Cooking Spices	34 Years
10	MR	Nasi Padang	39 Years
11	SA	Grocery Store	55 Years
12	YU	Nasi Padang	46 Years
13	DW	Nasi Padang	41 Years
14	YL	Nasi Padang and Soto Padang	49 Years
15	AR	Chairman of IKM (Minang Family Association)	55 Years

16	AF	Minang migrant child	12 years
17	ER	Minang's migrant husband	55 Years
18	PT	Minang's migrant husband	41 Years

Data Analysis Procedures: After the data was obtained, the researcher analyzed the data obtained by making a list of expressions from the answers or responses, and the researcher eliminated all prejudices in the researcher's mind. Data analysis used interviews and observations and categorized relevant themes or patterns. These data are then presented in the form of narratives, quotes, or tables to provide a comprehensive picture of the economic education patterns of Minang migrants. The final stage in concluding is carried out by analyzing the findings from the data and formulating conclusions relevant to the research objectives.

3. RESULTS

Participants were asked about the pattern of economic education in their family after they migrated and whether they still adhere to the matrilineal cultural economic education pattern. From these responses, three main themes emerged: (a) What plays the most role in family economic education, (b) Partner patterns used by Minang migrants in carrying out their business overseas, and (c) The meaning of economic education for Minang migrants.

3.1 Play a role in family economic education and financial management in the family

In Minangkabau culture, the mother's uncle or brother cares for or educates his sister's children. When overseas, this responsibility disappears when the brother is only busy with his family, namely his wife and children.

"My uncle or brother didn't take part in babysitting. If communication occurs, the person who calls first is myself. Dima is my brother in the village. When he calls, he rarely asks about his nephew. If it's a new lesson or another day, there is no money transfer for the nephew. Even though my husband and I are divorced, he is the one who should pay more attention to his nieces and nephews. Instead, he is the one who helps pay for my children, my sister..." (NL, 2024)

This was also conveyed by TY's mother, who has two siblings, one boy and one girl. YT's mother is the first child. After YT's younger sister graduated from high school, she took her younger sibling to Malang to work with YT's mother for 2 years on a salary system. After two years, YT's salary system used a profit-sharing system with her younger sibling where her younger sibling had a more significant share. 2 years profit-sharing bro YT is married and no longer works at YT's mother's shop. After getting married, he opened a business in Kesamben Blitar and is now successful, now his business is shoes and clothes. In the first place, Mrs. YT's husband was the one who looked for a place, and the boss looked for a supplier of goods, which happened to be YT's mother's boss thus, that YT's mother's boss could trust YT's mother's sister because of YT's mother's sister. This was conveyed by YT's mother about how her sister treated her child, Mrs. YT.

"My younger brother was not there to help me with my troubles, and my younger brother didn't

help me with his nephew's school fees. Rarely asks about his nephew, even though he already has 3 shophouses with freehold status and 3 floors. Giving his nephew 100 thousand or 200 thousand spending money when he meets his nephew. he was like a guest in giving his niece shopping..."(YT, 2024)

From the explanation above, the role of mamak after being overseas disappears by itself. Mamak is busy both with work and from being busy with their small family, namely their wife and children. The Minang adage that says children are carried on laps and nephews are guided (children are guided but don't forget to guide nephews) has disappeared or faded after being overseas.

Parents can significantly influence children's education. Minang migrants are synonymous with Bundo Kanduang, where women play an essential role in the family. Of the 18 respondents studied by researchers, the average person who plays a role in family economic education is the mother. The mother is responsible for all the family's needs. Financial management in an accountable mother's family. As stated by Mrs. NT, who has lived in Malang for 15 years and now sells Lontong Vegetables, Soto Padang, fried sticky rice, and others.

"I play a role in the family economy, I manage all the family finances and existing businesses. I am more dominant in making decisions in the family. I also shop for family needs and cooked ingredients that will be sold later. Later, my husband will help with the stall..." (NT, 2024)

This differs from YO's mother, who sells ground spices and chilies at the market, whereas YO's husband manages the family's finances.

"My husband plays a more dominant role in managing the family's economic finances. I only sell goods in the market after my husband picks me up, and his husband counts the sales. Later, the person holding the money will be my husband. My husband manages the family finances. For house shopping or household needs such as cooking, buying rice, soap, and other things, I get 100 thousand per day from my husband." (YO.2024)

This business was founded a long time ago by Mrs. YO's husband. By the time I got married, it had been around for a long time.

From the explanation above, we can see that after being overseas, the role of bundo kanduang has changed. Some still manage according to Minang customs, and some have changed after being overseas. There are still Minang women who play a significant role in family needs. After being overseas, the husband holds the economic role, which is important in making decisions.

3.2 Partner patterns used by Minang migrants in carrying out business abroad

In running their business in Minang migrants, so that their business runs smoothly in terms of capital and in terms of raw materials obtained, Minang migrants take out loans at banks, participate in social gatherings and have customers or suppliers of goods they want to sell.

Minang migrants take out bank loans to run their businesses smoothly. The loans are used for capital for sales, house, or shop contracts.

"I borrowed 25 million from Bank BRI for 2 years with monthly installments of 800 thousand.

I used the loan money for a house contract of 7,500,000 a year, a shop contract of 12,000,000 a year, and the rest I used for selling capital." (NT, 2024)

This is also done by Mrs. RN, who has been in Malang for 26 years selling women's and men's clothes, watches, and glasses. The money borrowed by RN's mother from the bank is also used for capital.

"I borrowed 160 million from BRI for 2 years with monthly installments of 3 million. The money used for the shophouse contract and the rest for capital." (RN, 2024)

Apart from borrowing from BRI bank, Mrs. RN also borrowed from a cooperative with installments of 2,100,000 a month, which Mrs. RN also used for capital and shophouse contracts. Ms. RN has 3 shops, which are still contracted to Ms. RN for 36 million a year. For the other shops, there is Rp. 1,500,000 a month.

In the partner pattern, Minang migrants borrow from banks to maintain their business.

"The loan from Bank BRI is 200 million with installments of 4 million monthly for five years. I used the money to pay the shophouse contract for 5 years. Before Corona, I paid the shophouse contract in cash without borrowing from the bank. I took 4 million per month from the social gatherings I participated in. Now, I don't participate in social gatherings anymore and focus on paying bank installments. Before Corona, daily income was 5-6 million a day. After Corona, my current sales are only 3 million per day. Before Corona I had 5 employees. After Corona, I had 3 employees..." (MY, 2024)

In contrast to mothers YS, WD, YO, SA, YU, and DW, who did not borrow from the bank because they did not have an urgent need, they were afraid of getting into debt, and some even stated that they were afraid of usury.

"Borrowing from the bank is not good because I had previous experience when selling in Riau because I owed money to the bank, my business ended by itself, even though I used to sell and didn't borrow from the bank. It was safe after borrowing from the bank, my business went bankrupt. Because according to religion, borrowing from a bank is not permissible because it is usury..." (YS, 2024)

It is different with DW's mother, who has been a Nasi Padang seller for 19 years in Malang. She didn't borrow from the bank because she didn't have an urgent need.

"Previously, I borrowed from the bank to buy a house, renovate a house, buy a car, and go on the Hajj. Because now there is no need anymore, just for food and my children's school, I don't borrow any more from the bank."

Apart from borrowing from the Bank, Minang migrants also participate in social gatherings between fellow Minang people. The average social gathering they hold is 2,000,000 to 12,000,000 every month. The results of the interview conducted by MR's mother showed that social gatherings were used to pay for contracts and increase business capital.

"I took part in the social gathering, there were 4 million a month and 2 million a month, there were 2 social gatherings. Thus, I participate in the social gathering of 8 million a month. The social gatherings that take part are for one year, 2 years or 3 years. I used the social gathering for a shop contract of 30 million a year and contracted it directly for 5 years, which also added

to my selling capital. The shophouse where this is sold can immediately be used as a place to live on the second floor..." (MR, 2024)

It's different with Mrs. YU, who uses the money for investment when participating in social gatherings.

"I joined a social gathering with fellow Minang people for 4 million a month and received 30 million. The social gathering ended a year after that it started again. Usually, I buy the money from the social gathering for goods or investments such as cars, rice fields in the village, and so on. I have a principle that if I participate in a social gathering, I prefer to receive it last because if I receive it early, I can't use it to buy what I want. If I buy anything from the social gathering, I buy it after the social gathering is finished. Because if I receive it early, it means I'm in debt..." (YU, 2024)

This was also conveyed by SA's mother, where the social gathering attended by SA's mother was used for investment, not business capital.

"Ma'am social gatherings are held 12 million times a month among Minang people (10 million and 2 million a month). This 10 million social gathering is held twice a month, namely 5 million for 15 days. For social gatherings of 10 million a month, you receive 150 million, and social gatherings of 2 million a month receive 50 million. "With this social gathering, mothers can buy a house, land, car and children's school, and there are 2 boarding houses that mothers own..." (SA, 2024)

3.3 The meaning of economic education for Minang migrants

Economic education has meaning in forming insight, attitudes, and behavior toward economic activities (Putri et al., 2017). For Minang migrants, economic education means teaching entrepreneurship to children, where children must be involved in the business they are engaged in. We must teach children to be independent and to save.

"Children are included in our business activities. For example, my child helps me in my business, and after school, the child helps look after the shop. Thus, children know how difficult it is to earn money. Economic education teaches children to be independent, and economic education teaches children to save. Thus, that when they grow up, they can live better without shortages..." (EM, 2024)

Apart from teaching children to save, the meaning of economic education for Minang migrants is how children can become entrepreneurs or do business.

"You can provide economic education to children for business and trade. Thus, that children can control existing businesses. The economic education given to children is expected to enable my children to work together with brothers and sisters in this business, one of which is marketing, finance, and looking for goods. In business, you must be able to manage your finances because the income you get is in the form of goods such as houses, motorbikes, and others..." (YT.2024)

According to Minang migrants, economic education means teaching children to become entrepreneurs without receiving formal financial education.

"Economic education can enable entrepreneurship and make money, economic education is natural so to do business you don't need to study economics first. Economic education for children is how we as parents teach children to save and manage finances. No matter how much money we get, if we can't manage our finances that money will continue to be lacking..." (SA, 2024)

Minang migrants also said economic education means teaching children how to manage finances.

"Economic education is how to teach children to manage finances. If you are not smart in managing finances, no matter how much income you earn, you will run out because what you do requires money." (WD, 2024)

4. DISCUSSION

The results of this research produced three themes

4.1 Play a role in family economic education and financial management in the family

Informal education in the family environment is given by parents to children (Suratno et al., 2021). The role of parents is significant in informal education because children get their first education from their parents, and the family environment forms their personality. Education provided by parents in the family environment is a transfer of knowledge and cultural values (Alam, T. Z., & Heikal, 2024). Matrilineal parenting is a comprehensive parenting pattern or shared parenting involving parents and close family, which, in this case, is represented by the mama, even though women have fuller rights in caring for and guiding their children than fathers. However, directing and supervising children is not only the mother's responsibility but also that of the mamak (mother's brother), who is responsible for carrying out their functions in the extended family. A mamak plays a big role in a child's education in Minangkabau (Ardener, 2024). Thus, in this case, it is known that two roles are the responsibility of a Minang man, namely, responsibility as head of the family for his wife's children and responsibility for his nephew. A mother will supervise her nephew's behavior. Not only when the nephew is at home but also when he specializes in society. A mother will pay full attention to all her nephew's behavior, give warnings and teachings when he makes mistakes, and can even be firm when his nephew brings disgrace to his extended family. Such as ordering them to research the Koran at the surau and forbidding them from being alone with those not their mahram because this would disgrace their extended family (Ardener, 2024).

The research above shows that Minang migrants, after being overseas, no longer take part in caring for their nieces, nephews, or their sisters' children. The uncle is busy with his children and wife. Parents dominate child care. After being overseas, the culture of caring for the uncle's extended female family disappeared or became extinct.

Of both parents, father and mother, the child is very close to the mother. Whatever problems a child faces, the child's first confidant is the mother. Minangkabau culture *bundo kanduang* or mother plays a significant role in educating children, and financial management is determined by the mother or *bundo kanduang*. This also aligns with what was said (Jamilah, M., & Ananda, 2024). The role of the mother in the family is significant in shaping the child's

personality. Through religious education, character, and etiquette, you will, of course, be able to realize daily behavior patterns as a polite child.

4.2 Partner patterns used by Minang migrants in carrying out business abroad

The partner pattern formed by Minang migrants in doing business is borrowing at the bank and collecting money through a group, also called social gathering. Borrowing from a bank is usually used to increase capital, such as purchasing goods or shop contracts for business premises. Based on Republic Law Number 17 of 2013, the partnership is a collaboration between small and medium businesses or large businesses accompanied by support and development by medium or large companies, taking into account the principle of mutual benefit, mutual reinforcement, and mutual benefit. Here, there is cooperation between two Minang migrants and the bank by getting a loan from the bank. The money can be used for capital and can be profitable for Minang migrants when developing their businesses. These benefits are not only obtained by Minang migrants. The Bank also benefits from these loans. This is a relationship between business actors and consumers. The principle of mutual benefit must also be practiced between business actors (Lorenz et al., 2024). In partnering, several things must be paid attention to, as stated by (Hing Ai, 2024), including honesty, justice, compassion, and respect for fellow humans, often emphasized in religion. Putting these ideas into action in the face of uncertainty and change is even more important.

It is not only in the form of borrowing money at the bank that Minang migrants carry out. Another thing that Minang migrants do as partners is collect money from each Minang migrant, a social gathering where all members collect money once a month or once every two months. This social gathering system strengthens the friendship system for Minang migrants, but Minang migrants can also be helped with money for capital or business development (Munthe, 2024). Where the existence of this social gathering system can help fellow Minang migrants. The money from social gatherings is not only used for business capital but also for investments by Minang migrants, such as buying a house, buying land, buying a car, and so on. According to experts, a partnership is a relationship between two or more parties to gain profit, where one party is in a lower condition than the other. Still, a relationship is formed to establish both parties based on achieving a shared vision of basic agreement. Skillful business partnerships are developed for prosperity. The partnership is usually cooperation and participation by various associations, exclusively or in groups. Thus, it can be concluded that a Partnership is a business strategy carried out by two or more parties within a certain period to achieve mutual benefits with the principle of mutual need and growth. Thus, it can be concluded that a partnership can be formed if the following conditions are met: there are 2 or more parties, they have a similar vision in achieving goals, there is agreement, and they need each other.

4.3 The meaning of economic education for Minang migrants

As parents, we must be responsible for instilling good values, attitudes, and behavior in our children. Thus, that they become better individuals. The better family economic education children receive, the better their economic literacy will be (Wisnu et al., 2022). Although not all economic education can be applied by parents or mothers of Minang migrants, some economic education has been implemented by Minang migrants. The meaning of economic education for Minang migrants includes how children can save, manage finances, provide

entrepreneurship education to children, and give responsibility to children. Thus, children can live more independently. The following is the meaning of economic education by Minang migrants:

4.3.1 The important to instill a frugal lifestyle in children.

A frugal lifestyle needs to be instilled in children, who shop according to their needs. When shopping for food, Minang migrant parents always give their children an understanding of buying food according to how much they need and don't leave anything left. Women's parents in Minang are well-known in the family as people who play a significant role in their children's success. This follows research conducted by (Darwis & Muslim, 2024). The results of the research state that living is frugal in the use of money, and in the economic conditions of families with uncertain incomes, children are asked to respect money. Frugal behavior is instilled in children not only about financial matters, but frugal behavior can also be given to children in the habit of saving resources such as electricity use, saving on water use, and saving on items that are not used and used for different functions. This is also following the results of research conducted by (Anggi Septia Nugroho, 2024), where frugal living is not only related to finances but frugal living can include everything, such as water and electricity. Parents need to set a good example and understand the concept of just enough and not overdoing it when wanting or using something.

4.3.2 How important is financial management?

The educational process that occurs in the family is a form of learning in informal education that is irregular and fundamental in everyday life. In the economic learning aspect, it is essential to understand money's role in life and how to do it. Getting cash and using it (Istikomah et al., 2023). Learning economics in a family environment is a beneficial educational basis for a child because when the child has joined a group, he can manage finances well and understand how to spend the money according to his needs, not just follow his wishes and make this habit a lifestyle too much (Ayuninggar, I. L., Prayitno, P. H., & Wahjoedi, 2024). The better the family provides economic education to the child, the better the logic will be used when he gathers with the environment (Mihajlović et al., 2020).

The parents of Minang migrant women also provide knowledge to their children to manage finances, where the female parents or bundo kanduang Minang explain that no matter how much money they get if they cannot manage the funds, the money will run out by itself. The money they get will not be able to meet their needs. Which exists. (Lusardi & Messy, 2023) states that financial management must include financial planning to achieve short-term and long-term goals. The medium for achieving these goals can be investment savings or mallocate funds. With good financial management, we will not be trapped in the behavior of unlimited desires. A person's ability to manage finances is an essential factor in achieving success in life. Thus, knowledge of good and correct financial management is critical for members of society. One of the reasons for teaching financial management to children is so that children are not wasteful, the pocket money given to children can be used wisely by teaching them money management. (Saragih et al., 2020)

4.3.3 The essentials of providing entrepreneurship education for children

Entrepreneurship education is about creating innovative creativity. Entrepreneurship
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education aims to educate or train students to make changes through a systematic work process (Suratno et al., 2021). The work process is intended to connect relevant concepts, explore their impacts, realize convergent thinking or different ways of thinking, organize systems, and apply standards and ethics (Ahsan Muzadi, Agus Herman, Rahayu, 2020). According to (Winarnowinarno et al., 2019). Entrepreneurship knowledge and business literacy are efficient if introduced as early as possible to secondary education students by considering the abilities and characteristics of the students concerned. Kewi learning Entrepreneurship needs to be cultivated in children from a young age (Badawi, 2024). In entrepreneurship education, parents play an important role in cultivating children's interest in entrepreneurship. In the daily life of Minang migrants, parents involve their children in their business. When children come home from school, they help their parents at their parents' place of business (Prayitno et al., 2024). The results of research (Wardoyo et al., 2025) in forming children's entrepreneurial spirit what parents must do is teach their children from childhood to adolescence and adulthood to teach and give examples, remind them at all times, encourage and support them about how to take advantage of existing opportunities, time opportunities, opportunities for goods, opportunities for services, opportunities for money, opportunities for skills, opportunities for intelligence, opportunities for friendship, opportunities for cooperation and opportunities for trust (Nabilah et al., 2024). The family environment is the main place for children's development. Ideology, attitudes, behavior, and motivation parents provide influence children's development. According to (Wicaksono, P. N. H., Mardi, M., & Respati, 2024), the family environment is one of the factors that triggers an entrepreneurial mental attitude. In the family, there will be social interaction where a child first learns to pay attention to other people's desires, to work together, help each other, and here the child learns to play a role as a social creature who has certain norms and skills in their interactions with other people. (Rizki et al., 2017) Entrepreneurs are wealth creators who take on challenges. Entrepreneurship education studies sources of opportunity and the process of discovery, where a person seeks to be creative, take risks, and turn his ideas into action (Wong & Chan, 2024). Several researchers have shown that entrepreneurship education provides business creation capabilities for an uncertain future.

4.3.4 The essentials of dividing tasks in the family

According to Minang migrants, it is necessary to give responsibility to children from childhood. For example, responsibilities are given to children in the division of housework, such as sweeping, ironing, washing dishes, and so on. By giving these tasks, children will develop an attitude of responsibility. This follows what was conveyed by (Shafer, K., Scheibling, C., & Milkie, 2020) that parents' treatment of children regarding the distribution of homework assignments will have a better impact on children's attitudes and behavior. According to Santrock, the factors that influence independence in forming children's independence are the family environment, parenting patterns, and parental education.

5. CONCLUSION

The life or livelihood of Minang migrants is selling things like Padang rice, typical Padang food such as soto, ketupat vegetables and drinks, and clothes. On average, Minang migrants have been migrating in Malang Raya for more than 4 years, some even for decades. From the research results, it can be concluded:

- a. In Minang society, children's education is usually an extended family of women, namely uncles, who provide education and help financially with their nephews. But after being overseas, this was no longer found. This was because Mamak (uncle) was far from overseas, busy with work and his small family, namely his wife and children. Judging from the Minang migrants, the wife is the most dominant person in the economy. Where the wife manages the finances the wife provides the goods for sale, and the business carried out by the wife also manages the existing business.
- b. On average, the businesses engaged in by Minang migrants sell rice or Minang food, clothes, and shoes. The pattern of Minang migrant partners in carrying out business abroad and business development, namely the capital obtained in developing their business through the bank and social gatherings held by fellow Minang migrants. Minang migrants who have rice stalls are already peeled when they buy the essential ingredients or raw materials. Thus, Minang migrants just have to cook, and it doesn't take long to cook. The payment system Minang migrants use when shopping for materials needed for processing is via cash. Meanwhile, Minang migrants who have businesses or clothing and shoe businesses have bosses or goods suppliers who provide the goods, or they call them Bosses. There are five or up to ten bosses. Later, the payment system will be via gear O, where goods are taken for the next purchase. You must pay for the previous goods.
- c. Minang migrants interpret economic education as something that needs to be instilled as a future for children when they grow up. The meaning of financial education by Minang migrants is 1) instilling a frugal attitude, 2) the essentials of managing finances, 3) instilling entrepreneurial values in children, and 4) dividing tasks within the family.

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