

Analysis Of Family Economic Education and Financial Management (Studies On Husband Which Married Worker Indonesian Immigrants in Sumbermanjing Wetan District)

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Abstract

Based on data from BP2MI (2024), Indonesian Migrant Workers (PMI) are predominantly women, comprising 68% of the total. This gender composition has led to a shift in traditional family structures, particularly through the exchange of roles, where wives work abroad while husbands take on domestic responsibilities. This creates a new dynamic in the household with dual and reversed gender roles. This study focuses on husbands of Indonesian migrant workers who have assumed the role of economic educators and financial managers in the family, especially concerning their children's welfare. The research was conducted in Sumbermanjing Wetan District, Malang Regency, with a qualitative method using a phenomenological approach. The study explores several key areas: the family's economic condition, the internalization of economic education in daily life, the husband's financial management practices, and the perceived impact of this education on children. Findings show that the families' economic conditions are generally unstable and heavily reliant on remittances from the wives. Economic education internalized within the household includes lessons on saving, managing pocket money independently, and practicing wise and frugal consumption—positively influencing the children's behavior. However, the study reveals that financial management lacks a structured foundation. There is little evidence of proper financial planning, control, utilization, or evaluation. As a result, despite the positive efforts in informal financial education, the overall family financial system remains vulnerable and unsustainable in the long term.

Keywords: *Education Economy Family, Management Finance Family, Indonesian Migrant Workers (PMI)*

1. Introduction

Based on data from BPS Population, (2024) The number of poor people in Indonesia, in March 2024 in rural areas, was 697,19 thousand people. This is due to the high poverty rate in rural areas, and the difficulty get pleasure And nature material Good clothing, board, food, with This in a way No direct require all over element family to improve the family economy, including requiring the role of a Woman. Aning Fitriana et al., (2021) mention that For can improve the family economy, it is also necessary to consider other opportunities or chances that can increase the family's income or financial resources. Based on data from (Agency Center Statistics, 2024) number of women's status working, namely 21,983,670 while men numbered 43,598,794. Data from the number of resident amount to 101,931 soul Which consists of from 50,540 woman, and 51,391 men. (BPS Sumbermanjing Wetan, 2024). Data from the Malang Regency Manpower Office shows that in the last three years, the number of female migrant workers has been relatively high, reaching 92 in 2024.

This, the presence of women significantly contributes to efforts to increase family income. The presence of Indonesian Migrant Workers (PMI) plays a crucial role and has the potential to be developed. Based on data from the Indonesian Migrant Workers Association (BP2MI), the number of Indonesian Migrant Workers (PMI) reached 296,970 throughout 2024, an 8.40% increase compared to the previous year. Based on the province of origin, the largest number of PMI came from from Java East, namely 79,339 PMI. Regency Poor is migrant workers' area of origin Which working outside the third largest country in the Province East Java, after Ponorogo and Tulungagung, annually sends 3,000 female migrant workers (Malang Times, 2024). The number of female migrant workers reaches 68%, with amount 200,580. With amount woman Which tall,

with this women have important role in helping the economy family by working as PMI in outside country. Condition This create dynamics new in family, where the husband must take over the role of managing the household, including in terms of family economic education and managing family finances.

According to Bandura, (2012) the role of the family in forming economic mindsets plays a crucial role, humans have a tendency to get learning with copy behavior person other on family, namely parents. Informal economic education in the family is often unstructured, but own impact significant to formation character and children's economic behavior. In this era of industry 5.0, technological developments are increasingly advanced style life the more modern Sari et al., in (Nurannisa, 2023). Husband Which married Worker Migrant Indonesia must face challenge in economic education that can influence children's development. Things that can influence financial management include personality individual in family, openness to progress children's education, And ability For manage source capital Which owned (Natsir, 2021). Siregar (2019) stated that one of the family problems that can lead to divorce is poor financial management. Therefore, husbands must manage their finances effectively. Financial management and economic education within the families of Indonesian migrant workers must be implemented effectively to ensure their financial well-being. need financial And reach balance between expenses and income earned. Based on background behind above, the researcher is interested in conducting research that focuses on (1) The economic conditions of the families of female Indonesian Migrant Workers (PMI) in Sumbermanjing Wetan District (2) Family economic education that is internalized to children (3) Financial management by families (4) The impact of economic education on children. Findings show that family economic conditions tend to be unstable and rely heavily on wives' remittances. Children learn saving behavior, managing pocket money, and practicing frugality, but structured financial planning, utilization, control, and evaluation are often lacking. Effective financial management and economic education are crucial to achieving financial balance between income and expenditure, and to support children's economic resilience in the future.

2. Methods

This study employed a qualitative method with a phenomenological approach. The researcher used this approach to understand, observe, analyze, describe, and uncover the phenomena occurring in the field. Specifically, the husbands of Indonesian migrant workers, based on their subjective experiences, were interviewed by informants. related exchange and plays a dual role. The object of this research discusses family economic education applied to children and family financial management. Researchers come to the field to be involved in depth to shape the level of openness maximum between researchers And informant. Researchers become central and has a role in digging up information and interpreting meaning, as well as being the main instrument for collecting the necessary data. The data sources for this research consist of (1) Primary data consisting of observation results Which is notes field from observation in a way direct in the field. Results interview obtained from six informant main that is husband which has role double because wife Worker Migrant Indonesia in outside country. (2) Secondary data Which used in study This obtained from source references from library studies such as literature, previous research, journals, books and so on that are relevant to support and strengthen this research. This study employed a qualitative method with a phenomenological approach. The researcher used this approach to understand, observe, analyze, describe, and uncover the phenomena occurring in the field related to the reversed role of husbands in families of Indonesian migrant workers. Phenomenology emphasizes the subjective experiences of individuals in interpreting their daily life events, making it suitable to explore how husbands construct meaning, adapt, and internalize their roles in the family. In this context, the phenomena being studied involved husbands who must assume double roles—managing the household and educating children economically—while their wives work abroad as migrant workers.

The object of this research focused on family economic education applied to children and family financial management in the absence of the mother. The researcher came directly to the field to engage with the informants and observe their daily lives. This direct involvement aimed to build a maximum level of openness between the researcher and the informants. Through this immersive engagement, the researcher aimed to reduce social distance, create trust, and allow natural responses from the informants. In qualitative research, especially phenomenology, the researcher becomes a central instrument—not only as a data collector but also as an interpreter of meaning embedded in the experiences and expressions of participants. To collect data, the researcher used multiple techniques to ensure depth, variation, and validity. The primary data were obtained through:

1. Direct observation – conducted in the natural setting of the participants' lives. The researcher recorded field notes to describe how the husbands managed household routines, related to their children, handled financial decisions, and substituted their wives' roles in domestic and educational tasks. Observation was crucial to capturing non-verbal behaviors and contextual dynamics that might not be revealed through interviews.

2. Semi-structured interviews – involved six key informants, all of whom were husbands of Indonesian migrant workers working overseas. These interviews began with guided questions but allowed flexibility to pursue emerging topics during the conversation. This method enabled the researcher to explore their emotions, perceptions, challenges, strategies, and values in performing dual roles, particularly regarding economic decision-making and parenting.
3. Documentation – included photos taken during fieldwork, interview recordings, and supporting materials such as economic records (if available), educational plans for children, or communication notes with their wives. This documentation served both as supporting evidence and as a triangulation tool to verify the consistency of information.

The secondary data used in this study were obtained from literature reviews, including previous research, academic journals, books, government reports, and statistical data relevant to migrant families, gender role exchange, and economic education. These references were important to position the current findings within a broader theoretical and empirical context. They also helped explain patterns or contradictions found in the field. The interactive analysis model by Miles and Huberman was used for analyzing the data. This model involves three main components:

1. Data reduction, where the researcher selected, focused, and simplified raw data from the field into meaningful categories. At this stage, the researcher selected, focused on, and simplified the raw data collected from the field into meaningful categories. This process helps filter out irrelevant information and ensures that only the most significant data are retained for further analysis.
2. Data display, where the condensed data were organized into visual formats such as tables, diagrams, or matrices to facilitate interpretation. The reduced data were then organized into visual formats such as tables, diagrams, or matrices. By presenting the information in a structured way, the researcher could more easily identify patterns, relationships, and key findings that might not be obvious in raw textual form.
3. Conclusion drawing and verification, where the researcher interpreted the data based on patterns, similarities, differences, and theoretical linkages, while continually testing the validity of those interpretations throughout the process. Finally, the researcher interpreted the data by identifying patterns, similarities, differences, and theoretical connections. Throughout this process, the validity of interpretations was continuously tested and refined to ensure that the conclusions were reliable and accurately reflected the participants' realities.

In order to ensure the validity and trustworthiness of the data, the researcher used triangulation techniques, particularly source triangulation. This was done by comparing information from the main informants (husbands) with additional information from their children as validators. By checking the consistency of narratives and behaviors from different sources within the same household, the researcher could identify gaps, confirmations, or contradictions in the data, which contributed to a more accurate and credible understanding of the phenomenon. Through this process, it was revealed that husbands who stayed at home faced a number of challenges—both practical and emotional—in assuming roles traditionally associated with women in Indonesian households. These included preparing children for school, teaching saving behavior, managing expenses, handling household routines, and maintaining long-distance communication with their wives. While many of the husbands expressed commitment and responsibility, they also admitted to lacking confidence or knowledge in budgeting, financial planning, or guiding their children's economic habits.

Informal economic education in the family, although often unstructured, played a central role in shaping children's attitudes toward money. This included giving pocket money with expectations for saving, teaching children to differentiate between needs and wants, and emphasizing the value of hard work. However, in several cases, economic education was inconsistent, depending largely on the husband's background, level of education, and financial literacy. Without the wife's direct involvement, economic values were transmitted through daily routines rather than structured teaching. Moreover, some husbands admitted to prioritizing short-term needs over long-term planning, which affected the family's financial stability. Interestingly, children in these households often developed higher independence, especially in managing their own small-scale finances. Some of them helped with household tasks, joined small informal jobs, or saved for personal needs. This reflects a level of resilience and adaptation shaped by the family's economic situation. However, not all children experienced this positively—some reported feeling burdened or emotionally distant due to the long separation from their mothers.

The study also found that family financial management was highly dependent on remittances. Most husbands did not have independent income sources and relied fully on the money sent by their wives. This dependency created a fragile financial structure. While some families managed to meet basic needs, very few had savings, insurance, or long-term financial plans. In addition, the husbands' limited knowledge in financial planning led to poor control and evaluation of spending.

This aligns with previous findings by Siregar (2019), who noted that weak financial management can cause instability and even lead to family conflict or divorce. According to Bandura (2012), family is a powerful social environment where behaviors are learned through observation and imitation. In this study, the children internalized economic values primarily by observing their fathers' financial decisions and behaviors. This underlines the importance of the father's role—not only as a provider or temporary caregiver—but also as a model of financial discipline and resilience. Furthermore, in the context of Industry 5.0, where technology and human-centered innovation are deeply integrated into life, families are expected to equip their children with adaptive economic skills (Sari et al., in Nurannisa, 2023). As pointed out by Natsir (2021), successful financial management is influenced by personality, openness to children's future development, and the ability to manage existing capital. These findings stress the need for empowering left-behind husbands with financial literacy programs and parenting support to strengthen their role in their families. In conclusion, the qualitative phenomenological approach has provided rich insights into the lived experiences of husbands left behind by female migrant workers. Their dual role in managing households and educating children economically is both complex and transformative. With proper support, these fathers have the potential to become agents of positive change in their families—shaping not only the financial well-being of their households but also the economic character of the next generation.

Data collection techniques are carried out by (1) direct observation about matter concerned with main focus study (2) Semi-structured interviews begin according to guidelines and continue with related questions in field for get answer which deep to informants. (3) Documentation in this research is in the form of photos during observations and interviews with informants, sound recordings supporting the research and things that support the research. The analysis model used in this research is the interactive analysis model. Miles and Huberman. Technique triangulation used as Data validity checks in this study. Researchers used source triangulation, comparing information from the primary informant, the migrant worker's husband, with validation questions from the child as a validator. Data collection in this study was conducted using three main techniques to obtain comprehensive and in-depth information. First, direct observation was carried out to observe phenomena relevant to the research focus, particularly regarding the role exchange within families of Indonesian migrant workers. Through this method, researchers were able to witness firsthand the conditions of family life, the husband's daily activities, and the interactions within the household, especially those related to economic education and financial management.

Researchers conducted semi-structured interviews, which began with a set of guided questions but were developed further through follow-up questions during the interview process. This approach allowed researchers to explore the informants' experiences and perspectives more freely and deeply. The main informants were the husbands of Indonesian migrant workers, with additional validation from their children. Interviews were designed to uncover insights about financial decision-making, parenting approaches, and the impact of the mothers' migration on family dynamics. Third, the documentation technique included collecting visual and audio evidence, such as photographs taken during observations and interviews, sound recordings, and other relevant supporting materials. These documents served not only as research evidence but also enriched the data analysis process. The analysis was conducted using Miles and Huberman's interactive model, which involves data reduction, data display, and conclusion drawing/verification. To ensure data validity, the triangulation technique was employed—specifically source triangulation, by comparing the information provided by the migrant workers' husbands with confirmation from their children as secondary informants or validators. Photographs taken during the observation captured the real conditions of the households, living environments, and interactions between fathers and their children. These visual records allowed the researcher to revisit the field context when analyzing patterns of behavior, spatial arrangements, or the use of financial resources in daily life. Meanwhile, audio recordings of interviews ensured that the informants' narratives were preserved accurately, enabling detailed transcription, coding, and interpretation. Non-verbal cues such as tone of voice, pauses, or emotional expressions—which are often lost in written notes—were retained in the recordings and provided additional insights into the psychological and emotional dimensions of the participants' experience.

In addition to serving as evidence and sources for analysis, visual and audio documentation also enhanced the validity and reliability of the data. Photographs allowed researchers to cross-check the verbal descriptions of informants with the actual conditions observed in the field, thereby minimizing potential bias or subjectivity. Audio recordings provided opportunities for repeated analysis without losing context, ensuring that transcriptions were more accurate and consistent. By capturing emotional nuances and the dynamics of communication, this documentation also revealed aspects that are often invisible in quantitative data, such as feelings of longing, psychological stress, or expressions of affection within family interactions. Thus, the use of audio-visual documentation was not merely supplementary, but rather an essential instrument that enriched interpretation and enabled researchers to construct a more comprehensive and in-depth analysis of the participants' lived experiences.

3. Results and Discussion

A. Economic Conditions of Indonesian Migrant Worker Families in Sumbermanjing Wetan District

The economic conditions of migrant workers' families are not much different, tending to be unstable and dependent on their wives' remittances. Matter This Because expenditure economy Which diverse However income inadequate due to limited income. Furthermore, the high demands of living expenses and the cost of children's education were the reasons why his wife helped the informant meet his economic needs by working as an Indonesian Migrant Worker abroad. This aligns with opinion Snel And Starring in Official (2005) Which state that humans tend to have income from various resources, because it is proven that depends on One source income just not enough sufficient to meet their living needs. Consistent with this statement, it is known that wives as migrant workers help improve the family's economic situation with the income they earn.

The migrant worker's husband has limited education. Education is limited to in seat School Base (SD) And education other limited to in Junior High School (SMP) bench. According to Irianto (2017) education is not only functioning as tool For get knowledge, understanding, and development personal, but Also as means For get better job opportunities and income. In line with Irianto, it can be seen that due to limited education, informants have limited skills. And Also access work Which limited also. With working wife abroad, has a socio-economic impact that can be felt by the family. Socio-economic conditions as seen from income have an impact positive to welfare. Part big wife become PMI with placement in Hong Kong with an income of Rp. 7,000,000-9,000,000 per month. This is in line with data from BP2MI (2024) that Hong Kong was the placement country with the largest number of PMI in 2024. This is because the number reached 99,773 people in 2024, or equivalent to 33.60% from total PMI on 2024. Temporary wife from informants other Work In Saudi Arabia, they earn Rp. 5,000,000-6,000,000 per month. Remittances are used for children's education, business capital, and even to build a house and secure a livable place with all the amenities. It is known that being a migrant worker helps improve family welfare. They also acquire livestock, land, and save in banks. The impact of the economic education implemented appears quite positive, although there are challenges for children entering adolescence, who are often tempted by desires such as cigarettes and shopping. on line. Positive impact that is felt on learning to save, impact more prioritize need school than desire matter This children become wise in consume with reduce spending goods less important. The impact of children's understanding of conditions family economy in making future economic decisions and making children not feel embarrassed about their situation.

Based on study This, there is a number of suggestion (1) It is expected husbands to improve financial management regarding the importance of family financial planning such as making a monthly budget, saving, and preparing emergency funds, establishing open discussions on supervision of children, especially those entering adolescence. (2) It is hoped that further researchers will conduct research related to this. challenge in apply education economy in era digital And the urgency of family financial management for husbands whose wives are migrant workers. (3) It is hoped that the Manpower Office will hold workshops or training programs to increase parents' understanding regarding family economic education for children. Also, structured financial management by increasing financial literacy related to making family financial plans (4) The Sumbermanjing Wetan Government is expected to increase and expand access to local employment opportunities to reduce dependence on migrant workers.

B. Values Education Economy Which Internalized To Child

Process education economy Which taught informant as parent to children No scheduled And No structured happen in every moment certain like when giving pocket money and during quality time with explanatory discussions and relevant behavioral demands. This is in line with Wahyono (2001), who stated that economic education in families often lacks a schedule that serves as a benchmark and tends to occur unplanned.

1. Learning And Habituation Save

Part big informant apply learning save to Children are taught basic economic education from an early age. There are two approaches to informants: one that teaches them to save with their remaining pocket money; if there's no leftover, they're not required to save regularly. The other, an approach that teaches them to develop the habit of saving regularly as a form of discipline. This aligns with Rahmatullah et al.'s (2020) suggestion that it's important to remind children that it's not good to

spend all their money, and some of it should be used sparingly. Money must be set aside for saving. Learning Saving is implemented in various ways, including teaching traditional methods of saving using piggy banks and bottles. Furthermore, some informants provide regular savings lessons at school. Schools provide savings facilities, making it easier to provide education. Saving makes more children sensitive and Spirit to follow it. Another informant provided lessons on saving regularly every week at a religious social event, namely a tahlil social gathering. Parents should teach and instill the habit of saving with financial goals in mind. For example, to achieve something a child desires, they must first save. Furthermore, the goal of teaching children about saving is to provide for their future unforeseen needs and desires, enabling them to utilize their savings effectively. With Money save This. Matter This in harmony with Ardiana (2016) it is important to instill awareness in children about saving behavior, it is also important for parents to provide direction and demands for saving so that children can behave directly.

2. Learning to be a good consumer by consuming wisely and saving money

The second aspect of family economic education that is taught is through wisdom. consume. Learning This done with explanation direct In teaching children to be rational consumers by consuming wisely, prioritizing needs over wants. This is in line with Lermite (2004). Children will learn consistent money habits and useful financial skills. Children can grow up with knowledge of how to set financial goals, how to budget, and how to handle money. from day day by day. Child will can Study make decision buy Smart and prioritize their own spending by teaching children to be rational consumers. This is implemented by directly explaining to children not to buy unnecessary items and teaching them to prioritize school needs first. Informants give children confidence in their consumption decisions by frequently providing advice.

3. Management Money pocket with independence

Mark education economy third that is management Money pocket independently with freedom. Matter This is a behavioral demand which is relevant to the independent management of pocket money to provide children with experience and learning in allocating it economically by directing children to live a wise lifestyle in spending and avoiding waste. Matter This Also can avoid attitude wasteful And Be careful in consuming and allocating money. This belief is accompanied by demands for responsibility so that children can learn how to allocate funds, create simple financial plans, and differentiate between them. between need term short and term long. Matter This in line with Sherraden et al., (2011), namely that a child who is given the opportunity and trust by his parents to learn to manage money will have knowledge of money management. which is more than children who are not given the opportunity and trust to manage money. In addition to direct explanations, informants provided role models in everyday life, demonstrating real-life examples of independence in household activities, so that children could emulate and realize the responsibility of doing household chores together. These included examples of cooking, cleaning, sweeping, mopping, and other household chores, so that children could learn from these and help.

C. Financial Management of Migrant Worker Families in Sumbermanjing Wetan District

Financial management is a vital aspect that determines the economic stability and well-being of families. Most informants lack a basic understanding and practice of proper financial management. This is evidenced by with No existence planning finance finance in time future because they are more focused on current needs without worry, record expenses and income, and only a small proportion prepare an emergency fund. This is in line with Lind et al., (2020) who found significant differences in financial behavior, indicating that women have better financial behaviors than men, when controlling for sociodemographic and cognitive measures. This suggests that although women engage in more positive financial behaviors, they still experience more anxiety related to financial matters, even when controlling for factors such as income.

1. Planning finance

Husbands in migrant worker families have not optimized their financial use to build long-term assets. In using their finances, informants allocate them to meet basic needs, including daily needs. This is inconsistent with the household financial management theory by Garman & Fargue (2011), which states that financial planning serves as a roadmap that helps families achieve financial goals through management income, expenditure, savings, And investment. Matter which comes first namely basic needs such as consumption Money children's pockets must be sufficient in every the day. Planning finance in time front even the informants had not thought about it.

2. Utilization or management finance

It is known every informant own savings and investment Which different. For livestock farmers, savings are in the form of livestock, for honorary workers, savings are in the form of land, and for other informants, savings are in the bank, and one informant does not have any savings or investments in any form. However, the informants stated that they do not have any savings every month. should set aside. Matter This No in harmony with Kusumawati (2011) that is

earning capacity for investment or savings, meaning that every monthly income always leaves a balance that can be saved, the minimum amount being 10%.

3. Control Finance

Financial control is not carried out properly, such as setting limits on spending and maximum limits on purchases or spending each day. Weak financial control causes informants to feel that their daily expenses exceed their income, both from their wife's remittances and their limited income. When spending is uncontrolled and more big from income, Wrong One strategy Which taken is This is in line with Suhaji (2012) who stated that the low soft skills of the community make it less efficient to manage family finances. Inefficient financial management will also have an impact on the family's financial deficit, which will lead to debt. Informants do not record financial expenses and income, either daily or during certain periods. with This No known expenditure every the day. Matter This No In line with Aning Fitriana et al., (2021), this financial management is focused on being able to plan good finances through a detailed list of income and expenses.

4. Evaluation finance

Husband as Migrant workers' financial managers do not conduct financial evaluations, either on a daily basis or periodically when financial expenses are higher. Financial evaluations should be a reflective process for review return effectiveness plan finance. Matter This No in harmony with Wahyuningsih et al., (2023) cash flow with mandatory evaluation it is known that finances family We No will chaotic chaos And monitored. However The informant did not do this because it was considered complicated and had no basis for implementing it. The evaluation should have been carried out with simple bookkeeping or take notes expenditure And income in a way simple every monthly or periodically, but the informant did not conduct a financial evaluation regarding the amount of daily financial expenditure and income.

5. Impact Education Economy On Child

It is known that economic education in the family has a positive impact by making children getting more used to saving, And independence in managing pocket money, so that they become accustomed to this behavior. The challenge in implementing economic education, some children who are entering adolescence do not want to miss the opportunity to fulfill their desires, admitting that their children, especially those who are teenagers, are starting to prioritize desires by being tempted by things like advertisements on *e-commerce* and social circles for desires such as buying cigarettes.

6. Impact used to save

Research results show that most parents teach their children to save. The impact of saving is that children have a reliable source of money for future desires and needs. Several informants' direct explanations of the learning process motivate children to continue this activity, recognizing the importance of saving to achieve certain goals. This saving behavior is not merely a spontaneous act but also reflects a deep understanding of the importance of managing money wisely from an early age. This is in line with Putra's perspective. et al., (2016) impact positive education economy family that is practice or get used to child save own profit through habit of saving child will used to For try with be patient if want to buy the item he wants.

7. Impact wise consume

Parents provide direct explanations on how to be good consumers by spending wisely and prioritizing needs, such as school supplies, books, and other learning aids. This way, children can differentiate between primary needs and wants. This learning is expected to help children manage their money wisely and avoid overspending. from consumer lifestyle. In addition, children are able to consider what is truly needed and can control themselves from unnecessary expenses. This is in line with Suryani, (2017) Parents should educate children to use money wisely, in addition to providing understanding, also providing examples of how to manage money well so that the money is sufficient to meet needs.

8. Impact independent on management Money pocket

With action economy rational Which taught since early to child Also, independence in managing pocket money has an impact on independence in managing pocket money indirectly providing learning to feel responsible. answer in arrange Money pocket they Alone. They Realizing that earning money requires real effort and struggle. Parents give their children complete trust in allocating pocket money without parents being involved in controlling it. This is in line with Sherraden et al., (2011), which states that a child who is given the opportunity and trust by parents to learn to manage money will have knowledge of money management. which is more than children who are not given the opportunity and trust to manage money.

9. Impact understanding condition family

Creating understanding and a sense of understanding in children regarding financial situations and condition economy family more in. Through discussion problem family economy, children can learn how to face economic challenges and develop skills For face situation financial Which difficult. In addition, children should not be embarrassed by their economic situation and what they have. owned. With This child capable realize will role For Helping with household chores is a shared responsibility. This is in line with Fernandes' (2014) conclusion that children who are involved in family financial decisions tend to have a higher level of financial preparedness in the future, enabling them to better cope with economic challenges.

4. CONCLUSION

A. Conclusion

The economic conditions of migrant workers' families tend to be unstable and dependent to remittances wife. With working wife become worker Migrants help improve family welfare. Economic education is implemented nature informal and no structured covering learning saving either through simple methods using piggy banks, and saving at school, and tahlil. The demands of relevant behavior are applied by all informants with independence and freedom in managing children's pocket money as well as in independence. help work House ladder like wash dress, Cooking and cleaning the house are shared responsibilities. The husband, as the family's financial manager, does not manage his finances optimally. He does not plan or budget for both daily and future finances. The use of finances is allocated on need economy daily, savings in form animal.

B. Suggestion

Based on the findings in this study, there are several suggestions that can be put forward to support improving the welfare of migrant workers' families, particularly in the aspects of economic education and family financial management:

- 1. Improving Family Financial Literacy**

It is recommended that husbands, as heads of families, receive education on the importance of household financial planning and management. Training or counseling on budgeting, financial record-keeping, and short- and long-term financial planning are essential to creating more sustainable family economic stability.

- 2. Empowering Migrant Worker Communities**

There needs to be an initiative from village governments, social institutions, or community organizations to form family economics study groups, which can serve as a forum for sharing experiences and learning among migrant worker families. This can also foster solidarity and mutually reinforcing social support.

- 3. Improving Access to Formal Financial Services**

Migrant worker families need to be encouraged to utilize formal financial services, such as savings in banks or cooperatives, to ensure safer, more monitored, and long-term financial management. The use of piggy banks or informal savings accounts, such as livestock, can be complemented by education on risk and the potential exchange value of assets.

- 4. Strengthening the Role of Fathers in Children's Economic Education**

Husbands are advised to be more actively involved in their children's economic education, such as teaching them how to save, spend money wisely, and setting an example of responsible financial behavior.

- 5. Psychosocial Support for Children**

Attention to the psychosocial well-being of children left behind by migrant mothers is essential. Counseling services or character-building programs can be provided through schools or non-

formal educational institutions to support healthy emotional and social growth and development.

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