



INNOVATIVE: Journal Of Social Science Research

Volume 4 Nomor 6 Tahun 2024 Page 706-717

E-ISSN 2807-4238 and P-ISSN 2807-4246

Website: <https://j-innovative.org/index.php/Innovative>

Ethnography Study: How to Manage Financial Condition in the Capital/Urban City DKI Jakarta Situation Among Minangkabau Ethnis, West Sumatera

Taris Zakira Alam^{1✉}, Jerry Heikal²

Universitas Bakrie

Email: tariszakira@gmail.com^{1✉}

Abstrak

Suku Minang merupakan salah satu suku di Indonesia yang memiliki 'adat istiadat merantau' (merantau). Kata 'merantau' sendiri merupakan wujud meninggalkan wilayah asal dan menduduki wilayah baru lainnya. Masyarakat Minangkabau dan dunia usaha harus beradaptasi dengan situasi ketika mereka pindah ke ibu kota/perkotaan dan harus mengelola strategi keuangan mereka untuk menghadapi badai tersebut. Penelitian ini bertujuan untuk memahami bagaimana mengelola kondisi keuangan pada situasi ibu kota/kelurahan DKI Jakarta pada kalangan Etnis Minangkabau, Sumatera Barat. Penelitian ini merupakan penelitian kualitatif dengan menggunakan Metode Etnografi. Pengumpulan data dilakukan dengan wawancara mendalam, riwayat hidup, dan data dokumenter. Dari hasil penelitian dapat disimpulkan bahwa terdapat perbedaan pernyataan pribadi antara subjek terkait dengan norma sosial dan preferensi dalam memilih pengelolaan keuangan dan bisnis yang ingin dijalani. Untuk nilai/poin bersama, ada tiga nilai/poin bersama dari subjek dalam mengelola kondisi keuangan di ibu kota di kalangan etnis Minangkabau. Ada kebutuhan untuk menetapkan tujuan keuangan yang jelas; Jika diperlukan dana tambahan: cobalah mencari sumber pendanaan, pantau anggaran dibandingkan dengan pelaksanaannya, fleksibel dan terus update dengan situasi saat ini, dan pahami rencana secara komprehensif dengan tetap berpikiran terbuka untuk selalu mengetahui faktor-faktor yang relevan, strategi investasi untuk masa depan, dan bagaimana caranya. menghadapi situasi sulit di ibu kota. Penelitian ini menggunakan survei melalui wawancara yang dikembangkan oleh Taris Zakira Alam (2023). Peserta diberikan 11 pertanyaan tentang kondisi keuangannya sebelum "Merantau" dan setelah "Merantau", perilaku keuangan, perencanaan keuangan, tentang efikasi diri terkait uang, efikasi diri mengacu pada perasaan mampu menghadapi suatu situasi secara efektif, target dan perencanaan investasi. Pertanyaan-pertanyaan tersebut dimasukkan karena isu efikasi diri merupakan faktor penting dalam menentukan apakah masyarakat yakin bahwa mereka mampu melakukan perubahan dalam bidang perilaku keuangan dan pengetahuan yang diukur dalam proses evaluasi.

Kata Kunci: *Merantau, Perencanaan Keuangan, Perilaku Keuangan, Perencanaan Investasi*

Abstract

The Minang tribe is one of the tribes in Indonesia that have 'migrated customs' (merantau). The word 'merantau' itself is a manifestation of leaving the original territory and occupying other new territory. Individuals Minangkabau and businesses have had to adapt to the situation when they moved to the capital/urban city and has required to manage their financial strategies to weather the storm. This study is to understand how to manage financial condition in the capital/urban city DKI Jakarta situation among Minangkabau Ethnis, West Sumatra. This research is a qualitative research using Ethnography Method. Data collection was carried out by In-depth interviews, life-histories, and documentary data. From the results of this study, it can be concluded that there are difference personal statement between the subject relate to social norms and preferences to select the financial management and business that would like to get into. For the shared values/points, there are three shared values/points from the subjects in how to manage financial condition in in the capital city among from Minangkabau ethnis. There are a need to set clear financial goals; If required additional fund: try finding sources of funds, monitoring budget compare with implementation, flexible and keep updating with the current situation, and comprehensively understanding the plan by keeping open mind to be updated the relevant factors, investment strategy for the future, and how to face the difficult situation in the capital city. The research uses a survey via interview developed by Taris Zakira Alam (2023). Participants were asked 11 questions about their financial conditions before "Merantau" and after "Merantau", financial behavior, financial planning, about their self-efficacy related to money, self-efficacy refers to a feeling of being able to deal effectively with a situation, investment target and planning. Those questions were included because self-efficacy issues are critical factors in determining whether people believe they are capable of making changes in the financial behavior and knowledge areas that are being measured in the evaluation process.

Keywords: *Merantau, Financial Planning, Financial Behavior, Investment Planning*

INTRODUCTION

The Minang tribe is one of the tribes in Indonesia that have 'migrated customs' (merantau). The word 'merantau' itself is a manifestation of leaving the original territory and occupying other new territory. Individuals Minangkabau and businesses have had to adapt to the situation when they moved to the capital/urban city and has required to manage their financial strategies to weather the storm.

Migrant (*Merantau*) is a characteristic of the Minang people. Many things cause wandering activities. A research result states that there are conditions that cause the process of migrating, especially for men in Minangkabau. This is due to the position of men who do not have rights to land and inheritance, all of which are controlled by women. Another condition that motivates him to leave is to seek wealth and improve financial life for himself and his family in the future

Migrants for Minang women are not very popular. Even if some of them migrate, they are only encouraged to follow their husbands who work or open businesses and live overseas. In the noble Minangkabau customs, women are actually in the position of rulers. We know that there is a matriarchal system of power in the household and also among women. They are a symbol of glory that must be protected. Land, houses and all inheritance are allocated for generations to women. However, girls must always be under the protection of the male *dunsanak* (family), *mamak* (mother's brothers) and tribal leaders from the mother's lineage. This means that if they experience any problems, such as marriage, education or finances, the brothers, *mamak* and *niniak mamak* in nagari custom will solve their problems. It is a disgrace for families and tribes if women in their families and tribes live in abuse and deprivation. In their position as the boss of the household and society, leaving is not a necessity for women (Jakarta: PT Grafiti Press, 1986)

In the traditional tambo, it is described how the ideal female figure in Minangkabau is expressed:

Gadih Pusako Tanah Minang nan tasimpan di kasah rumin, ibarek gadih bungo cangkeh, kutiko tampuak lai bagatlah, sasamo badaun rimbun, babungo di ujuang rantiang, di tanai tampuak nan taguah, di paga daun bakuliliang. Jiko iradaik mangandai, bumi bulek alam bapaliang, kok tibo topan jo badai, nyampang lareh buah nan masak, kok jatuah di goyang angin, gadang ketek sato mencari, tuo mudo sato mamillah. Kok tibo di pasa rami awak ketek baharago maha, basusun karuang jo goni, barabuik kilo jo timbangan. Jikok di dalam Korong kampuang, bamintak mangkonyo dapek, ditanyo mangkonyo ado, harago satimbang jo nagari. Iko non patuik kito pakai, banamo gadih bapusako, walau tatungkuik tagulampai, bapantang rusak rumahtanggo (Snelpersdrukkeri "AGAM" FORT DE KOCK, 1919)

(The girl who follows the land of Minang, is like a clove flower, which when the stem is still strong, when the leaves are still thick, blooms at the end of the branch, is surrounded by a fence of leaves, which when a typhoon and storm comes, when the wind shakes and the girl falls, the whole village, big and small, comes looking for her. . Young and old also choose it. The Minang land model girl who, even though she is small, is expensive when she reaches the middle of the market. Fighting over kilos with a scale, the Minang land model girl who, if she lives in a village, asks for it and then gives it. She is asked and then answers. The price is equal to the nagari. She is the one we should embrace as an inheritance girl. No matter how hard she suffers, she never destroys the household).

This matriarchal system, which was more directed towards domestic power, then began to be abandoned and became merely symbolic. Life attitudes that tend to be

materialistic and individualistic have resulted in a shift in the ideal values recorded in traditional holy books. The causes include economic factors. For women in economically weak circles, especially those who do not have many sons, even though they still inherit inheritance, everything is just a symbol. They cannot enjoy the results, apart from the fact that all inherited assets are not allowed to be sold, the increasing number of descendants also causes the availability of these assets to become increasingly narrow. So the results obtained are insufficient.

Data from the West Sumatra Central Bureau of Statistics (BPS) in 2006 stated that the number of Micro, Small and Medium Enterprises (MSMEs) reached 500 thousand. This year, the West Sumatra Cooperatives and UMKM Service predicts that this figure will reach 900 thousand business actors - close to 1 million. This number shows that the trading habits of the Minangkabau or Minang tribe are timeless. The secret of the Minang people's success cannot be separated from the 'wandering' culture that has been in effect for generations. In overseas areas, the Minang ethnic group is better known as Padang people even though Padang City is only one of 19 districts/cities in West Sumatra.

Director of the Center for Human and SDGs, Andalas University, Elfindri, said that difficult times overseas were the key to the success of this ethnic group in managing a business. "They went through difficult times abroad, armed with that, they focused on being successful if they entered trade," said Prof. Elfindri on Liputan6.com, Wednesday, November 2 2016. According to Elfindri, the results of his research as outlined in the book *Minang Entrepreneur* found that the principles of honesty, hard work and prioritizing employees encouraged the Minang ethnic group to become reliable business people. "His social life is high." (liputan 6.com).

RESEARCH METHOD

Research Type

The purpose of this evaluation is how to manage financial condition in the capital/urban city DKI Jakarta situation among Minangkabau Ethnic, West Sumatra. This research is a qualitative research using Ethnography Method. Data collection was carried out by In-depth interviews, life-histories, and documentary data. From the results of this study, it can be concluded that there are difference personal statement between the subject relate to social norms and preferences to select the financial management and business that would like to get into. For the shared values/points, there are three shared values/points from the subjects in how to manage financial condition in in the capital city among from Minangkabau ethnic. There are a need to set clear financial goals; If required additional fund:

try finding sources of funds, monitoring budget compare with implementation, flexible and keep updating with the current situation, and comprehensively understanding the plan by keeping open mind to be updated the relevant factors, investment strategy for the future, and how to face the difficult situation in the capital city.

Participants

Table 1. Participants

No.	Name of Participants	Age	Hometown in West Sumatra (Minangkabau Ethnic)	The year he started leaving to migrate (" <i>Merantau</i> ")	Workplace/Business
1.	Ridho Alrazzak Saputra	29 years	Payakumbuh, West Sumatra	2016	WatchesIDN (Online Shop) – As Owner
2.	Era Yessi	40 years	Batusangkar, West Sumatra	2006	PT. Sena Barokah Abadi – As Employee
3.	Defri Yuhardi	40 years	Bukittinggi, West Sumatra	2003	KYRY Store in Tanah Abang – As Owner

Procedure

The research uses a survey via interview developed by Taris Zakira Alam (2023). Participants were asked 17 questions about their financial conditions before "*Merantau*" and after "*Merantau*", financial behavior, financial planning, about their self-efficacy related to money, self-efficacy refers to a feeling of being able to deal effectively with a situation, investment target and planning. Those questions were included because self-efficacy issues are critical factors in determining whether people believe they are capable of making changes in the financial behaviour and knowledge areas that are being measured in the evaluation process.

RESULT AND DISCUSSION

17 Questions and answer from 3 sources/participants:

1. Introduction of yourself, what profession you are in "*Rantau*" and what the city of Minangkabau are from and from what year they migrated to the capital?
 Ridho: 29 years old, as owner of WatchesIDN (online shop store), *Rantau* from Payakumbuh
 Yessi: 40 years old, as employee of PT. Sena Barokah Abadi, *Rantau* from Batusangkar
 Defri: 40 years old, as owner of KYRY Store in Tanah Abang, *Rantau* from Bukittinggi

2. What are the average expenses per day and what is the average income per month in West Sumatra?

Ridho: No fixed income yet, a month spend for 50K- 100K, per month income 100K-200K

Yessi: In 2006, still had freelance status as a field worker in the plantation business, starting from 2004 with an income of 600k-1 million/month, average daily expenses: 20K/day

Defri: No income yet because still finishing school, average monthly expenses: 200K per month

3. What is the purpose and motivation of move from West Sumatra province to the capital city of DKI Jakarta?

Ridho: to help parents, get own financial life, motivation to be successful, because most of Minangkabau men are migrate to be successful, and property, wealth objects in West Sumatra are inherited by women (house, land all go to for the women side)

Yessi: to marriage her husband because the husband is live in Jakarta also looking for new experience and work

Defri: Looking at success abroad, if you want to be successful, the tradition is that the average man has to go abroad, don't want to go to college just want to go abroad to look for money

4. What did you experience for the first time when you were moved to DKI Jakarta (situation, conditions, feelings, mindset and response to moving away)?

Ridho: It was a bit of a shock, my father was given money for me to saving around 500K for survive in Jakarta, 50K a day ran out quickly, I used to eat a lot of cheap fried food in 1 day because I had to save money.

Yessi: The response to migrant people focused on households, there were not many feelings felt before, in the work environment in 2007 there were not too many differences consisting of various origins and backgrounds and acceptance was quite good.

Defri: Having to adapt to the new environment especially Jakarta people, and the Betawi tribe they are accept *rantau* people so well and make us feel comfortable to live in DKI Jakarta

5. How much (could be a range/approximately) financial/financial condition saved when migrating to the capital city of DKI Jakarta?

Ridho: Open an online shop, start from February – June 2019 (in 5 months) have collected 100 million net income from sell the products via online, 500 orders per day (by self), end of 2019 when Covid dropped again but had a lot of savings, 3 million to 5 million got cashback from expeditions on online stores, starting to increase again in 2022, th. In 2021, when it just started to increase, there are also more and more competitors because of the suppliers themselves, there are price wars in online shops. Net profit 100 million/ month especially in (high season 11.11, 12.12, Ramadhan), Net profit 20-30 million/month (normal month), Lifestyle just spending the same as before when start *merantau*, not following the trend lifestyle, the income more used for investment.

Yessi: There is no strategy prepared, starting from 2006 I just thought more deeply about financial problems, I don't have savings

Defri: Just only had low budget, so with these low budget can survive until looking for a job because in *rantau* still have a family (*dunsanak*) so you don't think too much about your budget running out and looking for work

6. What do you do/strategies of financial saving while migrating to the capital city of DKI Jakarta?

Ridho: Economical, the style doesn't need to match those in the capital lifestyle, focus on the goal, must be managed and invested

Yessi: Focus on finding any kind of job to get a steady income

Defri: Look for work straight away and get work straight away, work/business together with uncle because live with uncle (*niniak* mamak) there is a guarantee of food and accommodation also income per month

7. Does you have a long-term investment in facing life abroad? If yes please explain.

Ridho: Target is ini 35 years old business is running fast well, focus on business operations, wants to increase saving with target achieve 1M, developed to make business operations became independent

Yessi: get more saving for the household needs and childrens education

Defri: Hadn't thought about it at all, but after going abroad, I realized the need for investment, finding lots of knowledge, enriching myself with new things.

8. What did you face after implementing strategies to meet your financial needs while migrating to the capital?
- Ridho: not following the trend of lifestyle, become an investor, operating the business better than before
- Yessi: Once you have worked, your financial strategy is to try to save your salary income per month as an employee for your daily life
- Defri: You have to save funds according to your budget, you have to have a minimum of gold assets, buy it every month because gold is a good investment and sells quickly
9. What did you receive after carrying out strategies to provide for your finances while migrating, (whether your financial condition improved or decreased compared to life in West Sumatra), explain how much level you have, and describe what you have/what investments you have when you are working/trying abroad?
- Ridho: Had employee already 7 people, invest on other business, buy new transportation to use for business and etc.
- Yessi: Assets in the form of savings, assets in the form of property not yet used for children's school fees
- Defri: Because business doesn't always go up and there are downs and downs, so you have to take assets and use savings, etc., never give up, don't give up on failure.
10. What kind of investment and savings are desired to meet the future needs in the capital city?
- Ridho: investment in every time you have savings, add shares If you share it, because there is no tax in investment of share, don't buy random shares, buy shares with good accreditation, BCA bank shares, BRI even if they go down, they will definitely go up again
- Yessi: Property, savings for children
- Defri: 200 thousand per month for savings, investment of 1 gram gold, minimum above 20 million average income per month, sometimes 1 day can be 2 million etc
- Dare to buy goods to stocks of business products for investment
11. What are the conclusions in dealing with the economic situation in overseas cities and the recommended financial strategies also the moral message and efforts for Minangkabau migrants "*Perantau Minangkabau*" in facing the economic situation to fulfill a good financial life in the capital city of DKI Jakarta?

Ridho: Especially for Minangkabau ethnic go for *merantau* to come forward when they have the opportunity better to take it first, No need to be embarrassed or proud, When an opportunity comes your way better take it, It could be that God has prepared a better path, because any job opportunity there is is useful for adding skills, don't be too idealistic

Yessi: You have to be sharp in seeing opportunities, what you can do as a migrant is to prepare more funds to return to your hometown, you have to make the most of opportunities to survive, don't waste time and don't miss opportunities and don't choose jobs if you choose you will be eliminated, while we are sure and we can take it, even that could be different from the educational background.

Generally, many people complain that it is difficult to live in the capital city, but economic activities in the online sector can be taken and carried out and online sales in the marketplace can be done directly or live.

Defri: Never give up trying even its get fall need to rise again, consistent with much effort, don't look for a new business again because you have to start from zero again, consistent with the business that you are already running don't ever give up, do what you want, keep being yourself, trying must be consistent, learn from the natural surroundings "*Alam takambang menjadi guru*" so learn, keep learning the updates and information, such as get business via online with online shop/trading means you have to upgrade your knowledge about it, mindset must grow.

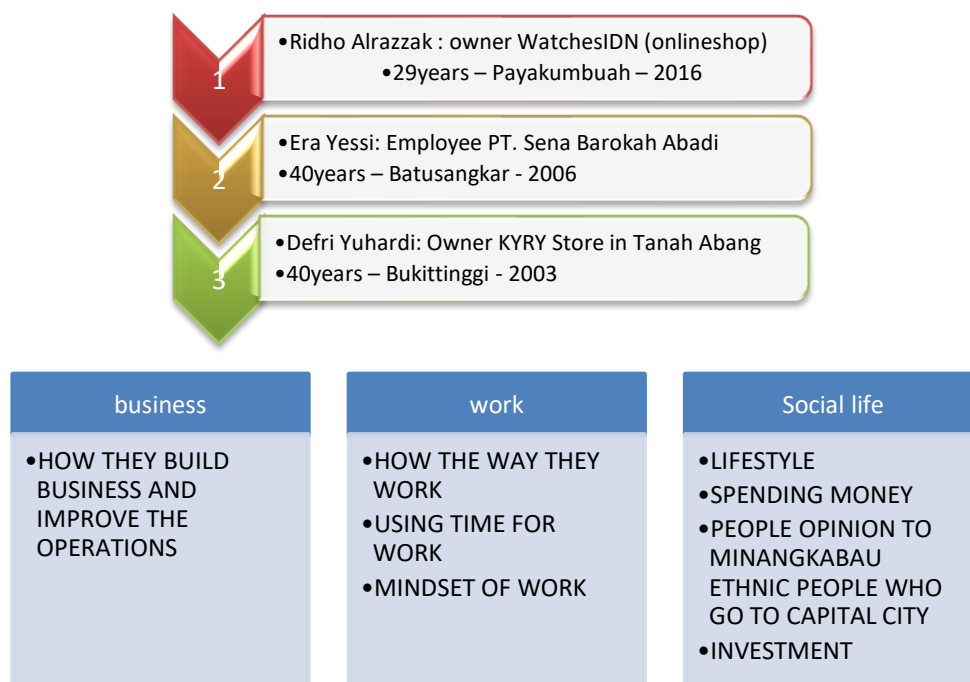


Figure 1

CONCLUSION

From the results of this study, it can be concluded that there are three different personas between the respondents relate to social norms and preferences to select the financial planning and investment that would like to get into. From participants 1 (Ridho) is more planning to improve in business operations and trading investment, while for participant 2 (Yessi) is more planning in saving money and get improve of her education and skills, and for participant 3 (Defri) is more planning saving and investment in buy gold every month, and operate more stocks of products in his business. There are a need to set clear financial goals, If required additional fund: try finding sources of funds, from clear sources, monitoring budget compare with implementation, flexible and keep updating with the current situation; and comprehensively understanding the plan by keeping open mind to be updated the relevant factors. Especially for Minangkabau ethnic go for *merantau* to come forward when they have the opportunity better to take it first, No need to be embarrassed or proud, When an opportunity comes your way better take it, It could be that God has prepared a better path, because any job opportunity there is is useful for adding skills, don't be too idealistic. Generally, many people complain that it is difficult to live in the capital city, but economic activities in the online sector can be taken and carried out and online sales in the marketplace can be done directly or live. Never give up trying even its get fall need to rise again, consistent with much effort, don't look for a new business again because you have to start from zero again, consistent with the business that you are already running don't ever give up, do what you want, keep being yourself, trying must be consistent.

Learn from the natural surroundings "*Alam takambang menjadi guru*" so learn, keep learning the updates and information, such as get business via online with online shop/trading means you have to upgrade your knowledge about it, mindset must grow.





Figure 2

REFERENCES

- A.A Navis, *Alam Terkembang Jadi Guru*. (Jakarta: PT Grafiti Press, 1986)
- Articlebase.com. (2012). The Importance of Having Personal Financial Planning. (From) <http://www.articlebase.com/personal-finance-article/the-importance-of-having-personalfinancial-planning-1712058.html> Retrieved 12 April 2012
- Bimal Bhatt. (2011). Financial Management Importance. (From) <http://www.blognbuzz.com/financial-management-importance.html>. Retrieved 12 April 2012
- Career Success for Newbies. (2006). Importance of Financial Planning for Fresh Graduates Starting On Their First Jobs. (From) <http://www.career-success-for-newbies.cm/importance-of-financial-planning.html> Retrieved 10 April 2012
- Family, C. (2016). Educational Bearue. Financial Planning.
- Financial Planning Standards Board, I. (2020, April 24). perencanaan keuangan untuk masa depan anda dan keluarga. Retrieved from FPSB Indonesia: <http://www.fpsbindonesia.net/index.php?menu=publikmedia>.
- J. Scott. (2009). The Importance of Personal money Management. (From) <http://www.moolanomy.com/2066/the-importance-of-personal-money-management/> Retrieved 10 April 2012
- Kuangan, O. J. (2019). *Perencanaan Keuangan Seri Literasi Keuangan*. Jakarta: Tirta Segara.
- Kelompok masyarakat yang ingin mempertahankan kesemarakan adat serta menjadikan system matrilineal sebagai dasar kehidupan sosial masyarakat Minangkabau. Gusti Asnan, *Kamus Sejarah Minangkabau*, (Padang: PPIM, 2003)
- Pritaghozie. (2012, Agustus 6). Pritaghozie.com. Retrieved from Perencanaan Keuangan atau Financial Planning: <https://pritaghozie.com/2012/08/06/pentingnya-perencanaankeuangan/>.