

RUPIAH CURRENCY INTRODUCTION PROGRAM FOR CHILDREN OF MIGRANT WORKERS IN MALAYSIA

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ABSTRACT

This program's goal is to enhance the understanding and skills of the children of Indonesian migrant workers in Malaysia in recognizing and understanding the Rupiah currency. Through an interactive and creative approach, this program combines information technology, mock money, and hands-on teaching to 32 children in Malaysia. The results of this program include children's ability to demonstrate methods of distinguishing between natural and imitation currency, an understanding of how to care for money properly, the ability to compare the value of Ringgit and Rupiah currency, and the ability to recognize, sort and count the amount of Rupiah currency. This program provides practical knowledge of currency and engages children in activities supporting essential financial skills development. With the involvement of the Indonesian Young Spirit, this program is a form of positive contribution in equipping the children of migrant workers with relevant knowledge to face life in Malaysian society.

Keywords: Rupiah Currency, Children of Indonesian Migrant Workers, Malaysia

INTRODUCTION

Money is an object that is approved by society as an intermediary tool for carrying out exchange or trade, even though, in reality, children only know that money can be used to buy something; there is a massive desire among young children now to buy toys or just buying food, making demands to know the type and nominal amount of money must be made from an early age (Wacanno et al., 2022). Malaysia is one of the leading destinations for migrant workers from Indonesia. Many migrant workers bring their families, including children, to live with them in Malaysia. These children often experience challenges in adapting to different environments and financial systems (Agusman et al. 2024).

Children of migrant workers are exposed to the Malaysian financial system, including the Malaysian Ringgit (MYR) currency (Azizah et al. 2022; Totok and Siti Nur 2021). These challenges can include unfamiliarity with the value of money, denomination differences, and how transactions are carried out in everyday life. Early financial education is essential

in equipping children with basic knowledge about the value of money, financial management, and an understanding of economic concepts (Azizah 2023; Setiadi et al. 2023). This program is a proactive solution to overcome the financial knowledge gap among the children of migrant workers. This program can also be interpreted as an effort to maintain the cultural identity of the children of Indonesian migrant workers living in Malaysia (Putri et al. 2024; Nursafirayanti and Azizah 2024).

Introducing the Rupiah currency helps them understand their cultural heritage and maintains ties with their home country. By involving children, this program indirectly creates financial awareness among migrant worker families (Rafi et al. 2024). Increasing family understanding of children's finances can help overall family financial planning. This program creates opportunities for positive collaboration between the governments of Indonesia and Malaysia. Through this collaboration, the two countries can contribute to community empowerment, especially the children of migrant workers (Mulyati et al. 2024).

This program is crucially about supporting migrant workers and their families. Providing financial literacy to children aligns with providing holistic support to migrant worker families. This program reflects an inclusive approach, using interactive and role-playing methods to introduce the rupiah currency. Through the education process, we can accommodate and help the children of migrant workers overcome inequality and provide equal opportunities to understand the financial system.

Indonesian migrant workers working in Malaysia often bring their families to live with them. Indonesian migrant workers working in Malaysia bring with them not only labor but also part of their own culture and identity. While adapting the children of migrant workers to an often different environment, introducing the Rupiah currency has become an essential educational and cultural initiative.

One of the challenges faced by the children of migrant workers is the difficulty in understanding and recognizing the Rupiah, the currency of their home country. The Rupiah currency is used by the people or citizens of Indonesia and abroad when in Indonesia as a means of exchange for buying and selling transactions for goods, be it food, business, services, etc. Therefore, a particular Rupiah introduction program is needed for these children. This program aims to improve their understanding of the Rupiah currency and strengthen their cultural identity in an environment full of differences in Malaysia.

Education is the main foundation of a country's development. Although there are various government initiatives and programs to improve the education system in a country. The national education system is all educational components that are interconnected in an integrated manner to achieve national education goals (Dodi, 2019). National Education aims to shape the nation's character by increasing knowledge, creativity, skills, self-confidence, motivation, and devotion to God Almighty (Dodi, 2019). The national education system in Indonesia is undoubtedly different from the education system in Malaysia. The article entitled "Education System in Malaysia," compiled by Wahab Syakhrani et al., (2022) explained that Malaysia has a unique education system in its development, like other countries. The education system in Malaysia consists of four levels. The educational stage starts with primary education for six years, then comprehensive secondary school for three years, and senior secondary school for three years. After that, students can take academic or technical education for two years. They can continue to comprehensive school for two years if they pass the exam. Those who want to

continue their education must take two years of post-secondary education. After going through this stage, they can obtain the Cambridge certificate needed to apply to university through a selection process. However, PMI children in Malaysia need help accessing formal education under the Malaysian government due to incomplete personal documents, which are a valid identity for obtaining services, especially in education. There are still several challenging problems at the primary level, including problems around learning studios. Study studios in Malaysia should be spaces that inspire and support the learning process. Unfortunately, several fundamental obstacles hinder the progress of Sanggar Bimbingan and are detrimental to student development.

One problem that often arises is a need for more resources. Many learning studios in Malaysia are limited by their financial budget, which hinders their ability to provide adequate facilities and teaching materials. This creates inequality in access to quality education; one of the opinions of Riyati, Anis Rohadatul Niehlah., (2023) that the facilities and infrastructure supporting learning in the guidance studio still need to be completed, which can hinder children's progress in learning. Not only that, the location of Guidance Studios in Malaysia is not very evenly distributed in some parts of Malaysia; because of this, but some PMI children in Malaysia are also less fortunate and do not get the same opportunities as their peers.

In addition, the need for more qualified and experienced teachers is also a serious obstacle. Many learning studios face the challenge of recruiting and retaining high-quality teaching staff. The most fundamental problem in SB Kuala Lumpur Malaysia is the need for teachers; in one class, there are various levels of students, thus causing a lack of science learning (Utami et al., 2023). This condition affects the quality of teaching and support provided to students, especially those who need extra guidance.

Lack of innovation in teaching methods is another problem that needs to be addressed in Malaysian learning studios. Some educational institutions may continue to use traditional methods that do not motivate or accommodate students' diverse learning styles. Based on the explanation from Astutik & Sufanti in 2022, quoted by Utami et al., (2023) emphasized that teachers in the nonformal school lacked variety in using learning methods. Therefore, there is a need for a more dynamic and inclusive approach to ensure that every student can develop according to their potential.

It is important to realize that the children of migrant workers in Malaysia grow up in an environment that may be far removed from their culture of origin. According to Trisofirin et al., (2023) children of migrant workers experience obstacles in developing their creativity, such as an environment that does not facilitate it, limited access and opportunities, limited resources, and economic problems. Often, Indonesian language, food, and cultural values may not be so dominant amidst the diversity in Malaysia. The program to introduce the Rupiah currency could introduce elements of Indonesian culture. Apart from that, as an implementation, it forms and fosters a feeling of love for the country and an attitude of defending the country, which is essential because culture is the central pillar of the national identity of the State of Indonesia.

METHOD

The Indonesian Youth Spirit activity program has been held in several waves. The first wave went smoothly on 11-15 September 2023, the next 13-16 November 2023, and 16-19 January 2024. Several programs have been implemented well due to the work of all teaching participants from Indonesia. One program successfully carried out was the introduction of the rupiah currency for PMI children in Malaysia. Interactive and role-playing methods were used in preparing this article. The definition of an interactive method is learning that uses information and communication technology or various media (Shalikhah, 2017). Interactive learning about introducing the Rupiah currency for the children of migrant workers in Malaysia, which combines imitation and real money, creates a practical and fun learning experience.

The Indonesian Young Spirit Team (SMI) introduced, explained, and gave examples of the rupiah currency using imitation and real money. Their role there are not only several vital roles that have been carried out there are explaining the method of distinguishing fake money from real money, explaining the types of rupiah currency in the form of metal and paper, explaining how to care for money properly, explaining how to read money., and sort the rupiah currency from smallest to largest. Apart from that, another method used when introducing the rupiah currency for the children of migrant workers is role-playing. According to (Yusnarti & Suryaningsih, 2021) The role-playing method is a method where this learning model has advantages for improving student learning outcomes; the advantages include being a tool for delivering learning material; apart from making it easier for teachers to deliver learning material, this learning model can also create a fun learning atmosphere for students. The implementation of this method in the Rupiah introduction program for PMI children in Malaysia is by playing educational games. Through these two learning methods, conclusions can be drawn regarding the output of program implementation. Through direct observation and implementation of the program, the data analysis compiled in this article can provide valid information adjusted to the environmental conditions that existed when the program took place.

RESULT AND DISCUSSION

The currency used in Indonesia is called the Rupiah. The Rupiah is regulated in Law Number 7 of 2011 concerning Currency. This law explains that the Rupiah has unique characteristics determined to show identity, differentiate the nominal value, and protect the Rupiah from counterfeiting. These unique features include Rupiah design, materials, and printing techniques, and can be open, semi-closed, or closed.

Bank Indonesia has the authority to issue, distribute, and revoke Rupiah by the law. Bank Indonesia also has a policy to replace Rupiah that is not fit for circulation with one that is fit for circulation to maintain the quality of Rupiah circulating in the community. This is done so that the Rupiah in circulation is easily recognized and its authenticity is guaranteed (Wacanno et al., 2022).

Law No. 7 of 2011 states that the Rupiah's characteristics are specific markings on each Rupiah currency, which are determined to show identity, distinguish value, and protect the Rupiah from attempts at counterfeiting. This entire regulation aims to maintain the quality and authenticity of the Rupiah used by the public (Wacanno et al., 2022).

The program to introduce the Rupiah currency for the children of Indonesian migrant workers in Malaysia has provided several positive results, as can be seen from the achievements of students at Indonesian non-formal schools in Malaysia. The following are the results and discussion of the program:

1. Demonstration of Methods for Differentiating Real and Counterfeit Currency

Students successfully demonstrated methods for distinguishing genuine and imitation currency. They can recognize the unique characteristics of the Rupiah currency used as a reference, so they can easily differentiate between real money and imitations.

2. Explanation of How to Care for Money Well and Correctly

This program's teachers explain how to care for money properly and correctly. This includes maintaining cleanliness, preventing damage, and avoiding actions that could harm the currency's value. This approach aims to create awareness of the importance of caring for money as a form of good financial policy.

3. Comparison of the Ringgit and Rupiah Currencies

The program results show that students can compare the Ringgit (Malaysian money) and Rupiah regarding value. This reflects their understanding of the difference in value between the currencies applicable in Malaysia and Indonesia.

4. Introduction of Imitation or Real Currency

Students succeeded in recognizing imitation and genuine currency. They have been trained to understand the unique characteristics that mark the authenticity of Rupiah currency to determine whether a currency is genuine or imitating effectively.

5. Introduction and Sorting of the Rupiah Currency

Students can recognize and sort the Rupiah currency from lowest to highest denomination. This ability shows that they know and understand the relative value of various Rupiah denominations.

6. Calculation of the Amount of Foreign Currency (Rupiah)

Students also succeeded in calculating the amount of foreign currency (Rupiah). They can perform subtraction and addition operations using Rupiah currency, demonstrating mastery of basic mathematical skills related to money.

This introduction to the Rupiah currency program provides practical knowledge and develops critical skills such as problem-solving, understanding value, and sound financial management. Thus, this program has positively impacted the financial understanding and skills of the children of Indonesian migrant workers in Malaysia.

Through this program, the children of migrant workers can be invited to become more familiar with the Rupiah currency. They can be provided with information about denominations, exchange rates, and the history of the Rupiah currency. In addition, activities such as educational games, short stories about national figures found on Rupiah notes, and arts and crafts activities related to the currency can provide a fun and educational experience. In its definition, educational games are all designed to provide beneficial educational or learning experiences to players, including children. (Wahono, 2020).

This program is not only helpful in terms of financial education but can also help build a sense of pride and cultural identity in the children of migrant workers. In an environment that tends to be heterogeneous, introducing the Rupiah currency can be a way

to unite them, foster a love of cultural heritage, and build a sense of belonging to their parent's country of origin.

This program can help create a better understanding of financial values and money management early on. Children of migrant workers involved in this program can understand the importance of savings, the difference between needs and wants, and how to value money wisely. It is necessary to explain to students the difference between needs and wants. Needs are something that must be met immediately, while desires are something that can be postponed. Students then develop a priority scale for their living needs using these two concepts. After they understand the priorities of their living needs, then teach them to make a small budget plan as an exercise in planning based on these priorities (Mundir, 2018). This financial education will provide a strong foundation for them to face financial challenges in the future while providing a deeper understanding of the value of the Rupiah currency.

This program provides an opportunity to strengthen children's connection to their home culture and identity. In what may be a heterogeneous environment in Malaysia, understanding the Rupiah currency can be a way for the children of migrant workers to stay connected to their cultural heritage. The young generation is the central pillar in creating the future of a nation; how they understand, appreciate, and love local culture will influence the sustainability of cultural heritage (Syakuro et al., 2023). This can strengthen their sense of pride in their cultural roots, giving them the tools to understand and celebrate the uniqueness of Indonesian culture.

This program can create awareness about the importance of caring for and safeguarding the country's currency. By knowing how valuable the Rupiah currency is, children can appreciate the importance of their country's economy and how their role can help build a better future for Indonesia. No less important, this program can positively impact relations between the children of migrant workers and local communities in Malaysia. According to (Suarno et al., 2023) increased interaction with different cultures and environments can change children's attitudes, values, and identities. An unsupportive educational environment and a lack of understanding of Indonesian culture can also influence the maintenance of nationalism. By understanding better, the Rupiah currency and the cultural riches they carry, these children can share their knowledge and experiences with their peers, creating bridges—and more robust intercultural understanding.

The Rupiah introduction program is not just a financial and cultural lesson. This also allows children to understand more deeply about Indonesian history and the figures immortalized on banknotes and coins. This can develop a medium for introducing hero figures in currency (Khairuddin, 2019). The stories behind these images can provide a new perspective on their nation's history, introducing them to the values of the heroes and struggles that have shaped their country.

In implementing this program, involving local communities and the Malaysian government is essential. Collaboration between relevant parties will ensure sufficient support and program sustainability. In addition, involving local teachers and educators will ensure that this program is integrated with the educational curriculum in Malaysia so that it has a more significant impact on the educational curriculum in Malaysia. You need to know that there are unique things in Malaysia. When children reach the age of 6, parents

must enroll them in elementary school. This registration must be done in advance. If parents do not enroll their children in studying, they can be subject to sanctions in the form of a maximum fine of RM 5000 or a maximum sentence of 6 months (Wahab Syakhrani et al., 2022)

Understanding the Rupiah currency can be an essential basis for financial literacy. Children of migrant workers who are introduced to the Rupiah currency have the opportunity to understand exchange rates, denominations, and basic financial concepts from an early age. This financial education gives them an edge in personal financial management and teaches them values such as savings, responsibility, and wise financial planning. This program must also be designed with sustainability aspects in mind. Building partnerships with educational institutions, non-governmental organizations, and private companies can help ensure that the program is sustainable and accessible to as many children of migrant workers in Malaysia as possible.

To overcome this problem, the government and related parties must work together to design effective solutions. Increasing budget allocations for learning studios, teacher training, development, and using technology in learning can be positive steps. In facing education problems in Indonesian non-formal schools in Malaysia, we must recognize that education is an investment in the future. By addressing these challenges, we will provide better opportunities for future generations and build a strong foundation for the country's economic and social progress. According to Puspitasari (2021) the problem between generations is one of society's mistakes that has been known for a long time; the problem is society's values. Intergenerational problems reflect the culture of society itself, which is something that must be avoided.



Figure 1. Doc. 11 – 15 September 2023



Figure 2. Doc. 13 – 16 November 2023



Figure 3. Doc. 16 – 19 Januari 2024

CONCLUSION

In conclusion, the Rupiah introduction program for the children of migrant workers in Malaysia is about equipping them with financial knowledge and strengthening their cultural identity and pride in their heritage. By understanding the Rupiah currency, these children can feel a stronger connection with Indonesia without missing out on valuable experiences amidst Malaysia's cultural diversity. This program is not only an investment in the financial education of the children of migrant workers but also an investment in building a solid foundation for their future as empowered individuals connected to their cultural roots.

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