

Enhancing the Role of the Special Branch of Aisyiyah (PCIA) Malaysia in Providing Education and Financial Literacy Services for Indonesian Migrant Worker Families



Sulaeman¹, Agusdiwana Suarni², Siti Nurbaya³, Rabiatal Adawiyah⁴, Mubdi Dzuwandi⁵

^{1,2,3,4,5}Universitas Muhammadiyah Makassar (UNISMUH), Indonesia

ABSTRACT: The purpose of this qualitative study is to investigate how Indonesian migrant worker families might benefit from improved financial literacy and educational services provided by the Special Branch Leadership of Aisyiyah (PCIA) Malaysia. Using a phenomenological research methodology, the study explores participants' lived experiences and perspectives about PCIA Malaysia's role. In order to address social concerns, the research equalizes engagement between practitioners and service partners by implementing the Community-Based Participatory Research (CBPR) technique. A group from Muhammadiyah University in Makassar carried out the study, which also included semi-structured interviewing, thematic analysis, case study design with purposive or snowball sampling, and the definition of important research topics. Results from Kuala Lumpur's community involvement initiatives highlight issues like poor financial literacy and restricted access to education. Financial issues arise as a result of implementation challenges, even though members are knowledgeable about financial planning. Financial literacy programs, more PCIA leader involvement, and educational awareness campaigns are suggested remedies. The report emphasizes the critical role that PCIA plays in resolving the various issues that Indonesian migrant worker families confront, with a focus on areas such as community involvement, financial literacy, education access, and training programs. A focused approach, proactive community involvement, and continual assessment are necessary for success in order to provide long-lasting beneficial results.

KEYWORDS: Aisyiyah Malaysia, Indonesian Migrant Worker Families, Financial Literacy, Education Access Community-Based Participatory Research (CBPR)

INTRODUCTION

One of the main destinations for many migrant workers from Indonesia is Malaysia. There are a sizable number of Indonesian migrant laborers in Malaysia. Many of them are employed as domestic helpers or in the unorganized sector. Even though they contribute significantly to the economy, migrant worker families frequently encounter difficulties, such as restricted access to financial literacy and educational opportunities.

Families with migrant workers from Indonesia frequently face barriers to receiving high-quality educational services in Malaysia. Children of migrant workers may not receive the education they need due to a variety of factors, including geography, financial limitations, and uncertainty about their legal status. Furthermore, families with migrant workers from Indonesia typically have low levels of financial literacy. Their inability to manage their finances well might have a detrimental effect on their stability, increasing the likelihood that they will mismanage their money and run into financial difficulties.

The Special Branch Leadership of Aisyiyah (PCIA) Malaysia, an organization dedicated to social services and women's empowerment, has a great deal of potential to actively improve migrant worker families' access to and quality of financial literacy and education services. To do this, however, branch leadership's role and efficacy must be increased. This means that in order to promote migrant worker families' financial literacy and education, PCIA Malaysia members and leaders must take a more active role in the planning, organizing, and execution of these programs. This could involve responsibilities for determining particular community needs, planning instructional programs, and making sure that resources are used effectively.

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PCIA Malaysia was founded on February 16, 2009, and officially inaugurated by Prof. Dr. Siti Chamamah Soeratno, the Chairwoman of the Central Leadership of Aisyiyah. The inaugural Chairwoman of PCIA Malaysia was Yuenda Vicky Larasati, SH. Presently, PCIA Malaysia, in collaboration with the Special Branch Leadership of Muhammadiyah (PCIM) Malaysia, is actively engaged in philanthropic initiatives, including the establishment of three Quran Study Gardens (TPA), kindergarten/early childhood education schools, and Community Learning Activity Centers (PKBM). TPA is open to the public, catering not only to the children of Indonesian citizens but also to those of Malaysian citizens. On the other hand, PKBM, managed by PCIM in partnership with the Indonesian Embassy (KBRI), focuses on providing educational access and equivalency exams for school Packages A, B, and C. Activities at PKBM involve daily learning, simulating formal education, although lacking a representative physical location. The current setup utilizes secretariats and residents' homes (Muhammadiyah). PKBM aims to assist Indonesian children lacking proper documentation, hindering their enrollment in formal schools, whether in Malaysia or Indonesia." Regarding the phenomenon the problem formulated as follows:

- What efforts has PCIA Malaysia undertaken to enhance educational access for Indonesian migrant worker families in Malaysia, particularly those employed in the informal sector or as domestic workers? What strategies can be employed to overcome obstacles such as geographic location, economic constraints, and legal status uncertainties?
- How has PCIA Malaysia worked towards improving financial literacy levels among Indonesian migrant worker families in Malaysia? What methods and programs are effective in imparting knowledge on financial management to enhance their financial stability?"

LITERATURE REVIEW

Gunartin, Rusmaini, Pantja, Surasni, & Metha (2020) emphasize the necessity of such education to ensure financial security. According to them, the implementation of financial literacy programs within the family aims to enable each family member to enjoy financial security. In their study, Gunartin, Rusmaini, Pantja, Surasni, & Metha (2020) found that many families still manage their finances conventionally and have not reached the stage of passive income investment. Therefore, it is crucial to instill financial management skills from an early age, including teaching children to save and spend money wisely according to predetermined allocations. Generally, families tend to spend money first and save the remainder, making it difficult for them to have savings and often leading to debt, hindering the realization of investments for passive income.

On the other hand, Wuryani & Nugraha (2020) underscore the role of parents in fostering positive development through literacy, specifically reading literacy. The absence of parents in their child's learning process is a factor that influences the skills and abilities in the learning cycle. In their study, Wuryani & Nugraha (2020) state that a well-developed family can have positive impacts on society and the country. The lack of parental attention in guiding a child's learning can affect their intelligence and skills. A child's motivation to learn is influenced by parental motivation. The family serves as a crucial educational foundation for the development of individuals as family members. The social system that shapes rules, communication, and negotiation among family members is a family function that has several influences on the development and existence of its members. Positive development within the family can affect positive development in the community and the country as a whole. To achieve positive family development, guidance and the active involvement of parents are needed in shaping values, determining behavior patterns, and determining how family members express their emotions, which develop within the family cycle (Wuryani & Nugraha, 2020).

Suryandani & Muniroh (2021) conducted a study focusing on practical implementation by providing financial literacy training to enhance the economic empowerment of the community. The program was named the Family Income Improvement Program (UP2K) for rural communities. The UP2K program aims to improve the economic situation in Pedak Village by empowering the community through financial management and business management training, addressing challenges such as limited marketing capabilities and financial management. Training and mentoring efforts focus on improving financial literacy, cost calculation, financial reporting, and marketing strategies for the UP2K program. This study highlights the importance of providing support in financial management and marketing strategies to enhance community economic activities. Key findings relate to the design of learning programs for elementary school students to achieve financial literacy, the emphasis on incorporating financial literacy into elementary school learning programs, and the potential for basic education to guide students in acquiring financial literacy (Suryandani & Muniroh, 2021).

Financial literacy is also crucial for lessons or students, as in Sholeh's (2019) research, where a significant influence was found between the financial literacy of students and the financial behavior applicable to seventh-semester students of the Economic Education Program at Pamulang University for the academic year 2019/2020. Similarly, in a study conducted by Prayogi & Haryono (2017), it was found that: (i) Gender does not affect the financial intelligence of the Madurese community, especially in the Bangkalan

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area. This is because both women and men have an average education level of high school graduates, so their thinking is not significantly different. It is also observed that the highest income allocation is for consumption and savings; (ii) there is an age influence on financial literacy in the Bangkalan community. Age affects financial literacy and has a negative value. This is due to better exposure to financial knowledge for students from other sources such as their parents and secondary education; and (iii) there is a positive influence. There is a positive influence of education level on financial intelligence in the Bangkalan community "(iv) there is an influence of education level on financial intelligence in the Bangkalan community. This is because individuals with higher educational levels are more skilled in financial management; (v) there is an income effect on financial literacy in the Bangkalan community. Income has a positive impact on financial literacy. This is because the larger the income, the larger the allocation of income to financial products such as savings, deposits, etc.; and (vi) Financial literacy in the Bangkalan community is at a moderate level according to the scale used and tends to allocate more income to consumption and savings aspects.

RESEARCH METHODOLOGY

A qualitative research approach is explored to investigate the function of the Special Branch Leadership of Aisyiyah (PCIA) Malaysia in improving financial literacy and education services for families of Indonesian migrant workers. According to Creswell (2013), this study falls under the category of phenomenological research, which tries to comprehend the substance of lived events and how people interpret them. It works well for investigating participants' thoughts and emotions on PCIA Malaysia's role. The Community-Based Participatory Research (CBPR) strategy, which emphasizes participatory communication between service partners and practitioners as equals in bringing about social change, is also used in this research as a Community Engagement Activity (McFarlane et al., 2022). The CBPR approach provides a means for the involvement of service partners in addressing issues, thus fostering knowledge sharing between academics and the community (Putri et al., 2023). This community-based engagement initiative is a team from Muhammadiyah University in Makassar.

The research begun by defining key research questions related to PCIA's current role, potential enhancements and existing challenges. Opt for a case study design, selecting participants through purposive or snowball sampling, including leaders, members, and stakeholders. Conduct semi-structured interviews and collect relevant documents for data. Apply thematic analysis to identify and interpret emerging themes. Ensure validation through member checking and peer review. Ethical considerations, including participant confidentiality, should be prioritized

FINDING AND DISCUSSION

The Muhammadiyah Malaysia Islamic Center in Kuala Lumpur hosted the research and community interaction events on July 20–21, 2023. The community engagement project started with an initial investigation conducted through online conversations with partners to ascertain their circumstances, difficulties, requirements, and primary concerns. The community engagement team then went on a field trip to the Indonesian School Kuala Lumpur (SIKL) to see how Indonesian students in Malaysia were educated formally. After looking into the students' family backgrounds, the team discovered that there is still a lack of representation for Indonesian migrant workers' children in formal education institutions like SIKL. Based on this data, the role of *Aisyiyah* Malaysia is crucial in assisting the children of migrant workers in accessing educational services. After identifying the issues, strategies were then developed as potential solutions to address these challenges.

The identified issues encompass two main aspects actually, such as education and finance, faced by Indonesian migrant worker families in Malaysia. Firstly, in the realm of education, there is a limitation in accessing educational services for the children of migrant workers, particularly those without proper documentation, hindering their access to formal schooling, including centers managed by PCIM/PCIA. The proposed solution is for launching educational awareness campaigns on the services offered by PCIA, with a focus on boosting the organization's leaders' and members' active participation in granting access and offering educational support to the families of Indonesian migrant workers. Second, these families face the obstacle of low financial literacy, which affects their financial stability and raises the possibility of having trouble managing their income and running into financial troubles. The suggested remedy is to run financial literacy awareness programs, in which PCIA members and leaders will learn about financial literacy and then tell Malaysian migrant worker families from Indonesia about it. It is expected that these suggested solutions will have a favorable impact on migrant worker families' access to financial literacy and education.

Therefore, the series of community engagement activities continued with a session on financial planning presentations and training. In the presentation session, a lecture method was employed, assisted by presentation media using pre-prepared slides. The content delivered by the community engagement team covered topics such as financial planning literacy, the importance of financial

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planning literacy, and practical ways to manage finances. During the training session, participants actively engaged in distinguishing between needs and wants, responding to questions posed by the presenter based on given case studies. Subsequent training focused on the steps to create effective financial plans, starting with financial goals. Concepts like the time value of money were explained to motivate participants to save and invest for future objectives. Additionally, participants received hands-on training on the stages of financial planning, promoting direct interaction and real-world examples in the field.

Addressing the many issues this vulnerable group faces requires strengthening the Special Branch Leadership of Aisyiyah (PCIA) Malaysia's capacity to offer financial literacy and education services to families of Indonesian migrant workers. Given that the project is set within the larger framework of community empowerment and involvement and acknowledges the particular needs and challenges faced by Indonesian migrant worker families in Malaysia, the following problems warrant more attention:

- **Education Access**

The particular branch of Aisyiyah Malaysia is essential in reducing the barriers to formal education that migrant worker children must overcome. The conversation ought to focus on the difficulties associated with documentation requirements and the low enrollment of children of informal sector workers in formal education. It is critical to stress the value of educational access for these kids and the part PCIA can play in closing this achievement gap.

- **Strategies and Solutions**

A thorough conversation should include an overview of the suggested tactics for enhancing educational accessibility. Campaigns to raise awareness, seminars, and the active participation of PCIA leaders and members in the delivery of educational services are examples of this. In order to ensure that the suggested solutions are customized to each migrant worker family's particular situation, the discussion should focus on the precise steps taken to identify and meet their needs.

- **Financial Literacy**

The discourse on financial literacy is equally significant. It is worthwhile to investigate the difficulties Indonesian migrant worker families experience due to their inadequate financial literacy and how it affects their capacity to maintain their financial stability. The significance of equipping these families with the information and abilities required to properly handle their finances should be emphasized throughout the conversation.

- **Training and Awareness Programs**

The strategies for enhancing financial literacy can include training sessions, awareness programs, and the dissemination of financial planning concepts. The discussion should highlight the methods employed, such as lectures, presentations, and interactive sessions, to ensure effective knowledge transfer. The role of PCIA in motivating saving and investment for future financial security should be a focal point.

- **Community Involvement**

The success of these initiatives hinges on the active involvement of PCIA members and leaders. The discussion should elaborate on how PCIA can strengthen its ties with the community, fostering trust and collaboration. This involves not only providing services but also understanding the unique challenges faced by migrant worker families and tailoring solutions accordingly.

- **Measuring Impact**

Measuring the impact of these interventions is a crucial aspect of the discussion. Evaluating the success of education and financial literacy programs, tracking the increase in access and understanding, and assessing the overall improvement in the well-being of migrant worker families are essential components of this discourse.

As a matter of fact, enhancing the role of PCIA Malaysia's Special Branch Leadership in providing education and financial literacy services for Indonesian migrant worker families is a multifaceted initiative that requires a holistic and community-centered approach. The discussion should underscore the importance of targeted strategies, community involvement, and ongoing evaluation to ensure sustainable positive outcomes for this vulnerable population.

CONCLUSION

The research and community engagement activities conducted in July 2023 at the Muhammadiyah Malaysia Islamic Center in Kuala Lumpur shed light on crucial issues faced by Indonesian migrant worker families in Malaysia. Two primary challenges were identified: (i) limited access to formal education for children, particularly those lacking proper documentation, and (ii) low financial literacy among these families, affecting their financial stability. The results of the Community Engagement Activity (PKM) conducted in the specified location also indicate that participants are already familiar with financial planning literacy. However, they still face challenges such as difficulties in creating financial plans and implementing them in their lives. As a result, participants tend to refrain

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from using financial planning, leading to financial problems. Subsequently, the PKM team assisted in formulating and implementing several community engagement steps to provide enlightenment in addressing these issues.

Proposed solutions encompass educational awareness campaigns and increased involvement of PCIA leaders to address educational access issues. Similarly, strategies involve financial literacy campaigns and training sessions for PCIA leaders and members, aiming to empower migrant worker families with essential financial knowledge. The continuation of community engagement activities included a focused session on financial planning, utilizing a lecture method and practical training. The critical role of PCIA's Special Branch Leadership emerged as a pivotal factor in addressing the multifaceted challenges faced by this vulnerable demographic. The discussion highlighted key areas, such as education access, strategies and solutions, financial literacy, training programs, community involvement, and the need for a holistic approach. Ultimately, the success of this initiative hinges on targeted strategies, active community involvement, and ongoing evaluation to ensure sustainable positive outcomes for Indonesian migrant worker families in Malaysia.

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