

Breaking Barriers: Providing Education Independence And Opportunities For Migrant Workers Communities In Southeast Asia

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ABSTRACT This article presents a community engagement initiative aimed at empowering Indonesian Migrant Workers (PMI) under the care of the Indonesian Embassy in Kuala Lumpur. The hybrid program, conducted over the span of one semester from October to December 2023, addressed various challenges faced by the PMI community. The initiative incorporated a mix of online and on-site activities to enhance the economic and business knowledge and skills of the participants.

Keywords: *Education Independence , Indonesian Migrant Workers (PMI) ,*

1. INTRODUCTION

Migration has become a global phenomenon, bringing with it both opportunities and challenges for individuals seeking better economic prospects. Indonesian Migrant Workers (PMI) form a significant part of this global migration trend, with a substantial number of them finding employment in countries like Malaysia. However, the challenges faced by PMI are numerous, ranging from cultural adjustments to economic struggles. Recognizing these difficulties, the Indonesian Embassy in Kuala Lumpur has taken proactive measures to address the needs of PMI through a community engagement program focused on enhancing their economic and business skills.

This comprehensive initiative seeks to empower PMI in various domains, with a primary focus on financial management. The ability to manage finances effectively is crucial for anyone, but it holds particular significance for migrant workers facing unique circumstances abroad. In this essay, we will delve into the background of the challenges encountered by PMI, the importance of community service in financial management, and specific areas of focus within this initiative, such as economic empowerment, financial regulation, Islamic business ethics, the role of religious

gatherings in economic transformation, and the integration of digital business and marketing for PMI.

Background of Challenges Faced by Indonesian Migrant Workers:

The challenges faced by PMI are multi-faceted and require a nuanced understanding to address effectively. Migration often involves leaving one's comfort zone and adapting to a new cultural, social, and economic environment. Language barriers, unfamiliar legal systems, and isolation from familial and community support contribute to the complexity of the situation. Furthermore, PMI often face exploitative working conditions, low wages, and limited access to legal protection, making them vulnerable to various forms of abuse.

One of the critical challenges that Indonesian migrant workers encounter is related to financial management. Sending remittances back home is a common practice among migrant workers, and the ability to effectively manage their finances directly impacts their well-being and the well-being of their families in Indonesia. In light of these challenges, the Indonesian Embassy in Kuala Lumpur has recognized the need for a community engagement program that not only addresses the immediate concerns of PMI but also equips them with the skills and knowledge necessary for sustainable economic success.

The Importance of Community Service in Financial Management:

Community service programs play a pivotal role in empowering migrant workers, especially in the realm of financial management. By providing targeted training and resources, these programs aim to enhance the financial literacy of PMI, enabling them to make informed decisions about budgeting, saving, and investing. Moreover, community service initiatives foster a sense of solidarity among migrant workers, creating a support network that can be invaluable in times of need.

Financial management education is not only about personal budgeting but also involves understanding the broader economic landscape and navigating financial systems in the host country. This knowledge is crucial for PMI to protect themselves from exploitation, make wise investment choices, and contribute meaningfully to the economic development of their home country through remittances.

Specific Areas of Focus in the Community Engagement Program:

1. Economic Empowerment:

The community engagement program initiated by the Indonesian Embassy aims to equip PMI with economic and business skills that go beyond traditional employment. Workshops and training sessions on entrepreneurship, small business management, and financial planning are integral components of this initiative. By fostering an entrepreneurial mindset, PMI can explore

opportunities beyond conventional employment, potentially leading to the creation of sustainable businesses.

2. Financial Regulation:

Understanding the financial regulations in the host country is crucial for PMI to safeguard their earnings and rights. The community service program addresses this by providing information on legal frameworks, taxation, and avenues for seeking financial assistance or reporting exploitation. This knowledge empowers PMI to navigate financial systems confidently and advocate for their rights within the legal framework.

3. Implementing Islamic Business Ethics:

Given that a significant portion of the Indonesian population adheres to Islamic principles, the community engagement program incorporates teachings on Islamic business ethics. This includes principles of fairness, transparency, and social responsibility. By instilling these values, the program aims to promote ethical business practices among PMI, fostering a sense of integrity and responsibility in their financial dealings.

4. Majelis Taklim as an Economic Transformer for Muslimah Urban:

Recognizing the role of religious gatherings in shaping the lives of migrant workers, the program incorporates the concept of Majelis Taklim, providing a platform for Muslimah urban to come together for economic empowerment. These gatherings serve as forums for education, skill-building, and networking, empowering women to actively participate in economic activities and contribute to the financial well-being of their families.

5. Digital Business and Marketing for PMI:

In the age of digitalization, the community engagement program acknowledges the importance of digital business and marketing skills for PMI. Training sessions cover topics such as online entrepreneurship, e-commerce, and social media marketing. By embracing digital platforms, PMI can expand their economic opportunities, reach a wider audience, and overcome traditional barriers to entry in business.

In conclusion, the community engagement program initiated is a commendable effort to address the multifaceted challenges faced by Indonesian Migrant Workers. By focusing on financial management and incorporating various aspects such as economic empowerment, financial regulation, Islamic business ethics, religious gatherings, and digital business skills, the program takes a comprehensive approach to empower PMI.

Recognizing the importance of financial literacy and business acumen, the initiative aims not only to alleviate immediate challenges but also to foster long-term economic sustainability for migrant workers. As the program continues to evolve, it has the potential to serve as a model for

other countries facing similar challenges in supporting their migrant workforce, ultimately contributing to the well-being and economic empowerment of individuals and their communities.

2. METHOD

The program utilized a hybrid approach, combining online and on-site activities. The online component included webinars, virtual workshops, and interactive discussions, while the on-site activities took place at the Aula Hasanuddin at KBRI Kuala Lumpur. Topics covered during the program included financial literacy, entrepreneurship, and vocational skills development.

1. Program Design:

Develop a hybrid program combining online and on-site activities. Define the objectives, scope, and content of the program, with a focus on financial literacy, entrepreneurship, and vocational skills development. Collaborate with subject matter experts, educators, and relevant stakeholders to ensure the program's effectiveness in addressing the specific needs of Indonesian Migrant Workers (PMI).

2. Online Component:

Online component consist of: (a). Webinars: Organize online webinars featuring experts in finance, entrepreneurship, and vocational training. Topics include financial management principles, investment strategies, and the importance of entrepreneurship for economic empowerment; (b). Virtual Workshops: Design virtual workshops that allow participants to engage in hands-on activities related to financial planning, business development, and vocational skill enhancement. Utilize interactive tools and platforms to encourage active participation and practical learning. (c). Interactive Discussions: Facilitate online forums and discussion boards to encourage participants to share experiences, ask questions, and interact with experts and fellow PMI. The discussions aim to create a supportive virtual community, fostering collaborative learning and knowledge exchange.

3. On-Site Activities:

Conduct on-site activities at the Aula Hasanuddin at KBRI Kuala Lumpur, providing a physical space for PMI to gather, learn, and network. The on-site component aims to complement the virtual activities by offering a face-to-face learning environment and fostering a sense of community.

4. Program Outreach:

Develop a comprehensive outreach strategy to ensure the program reaches a wide audience of PMI. Utilize social media, community networks, and collaboration with migrant worker organizations to promote awareness and encourage participation. Provide clear instructions for online registration and on-site attendance.

5. Needs Assessment:

Conduct a pre-program needs assessment to understand the specific financial challenges faced by PMI. Collect data through surveys, interviews, and focus group discussions, guiding the customization of program content to meet the participants' unique requirements.

6. Program Implementation:

Program Implementation through (a). Online Sessions: Implement the online component through scheduled webinars, virtual workshops, and interactive discussions. Ensure seamless access to online resources, and employ effective communication channels to keep participants engaged; (b). On-Site Sessions: Organize on-site activities at Aula Hasanuddin, providing a conducive learning environment. Collaborate with local experts, trainers, and facilitators to conduct interactive sessions covering financial literacy, entrepreneurship, and vocational skills development.

7. Feedback Mechanism:

Establish a feedback mechanism throughout the program, encouraging participants to provide insights on the effectiveness of both online and on-site components. Use feedback to make real-time adjustments, ensuring the program remains relevant and responsive to participants' needs.

8. Assessment and Evaluation:

Implement pre-and post-program assessments to measure the impact of the hybrid approach on participants' knowledge, skills, and attitudes towards financial management. Evaluate the effectiveness of both online and on-site activities in achieving the program's objectives.

9. Documentation and Reporting:

Document the entire program, including methodology, implementation details, participant feedback, and assessment results. Compile the information into a comprehensive article adhering to academic standards, highlighting the importance of financial management for migrant workers and the success of the hybrid approach in empowering Indonesian Migrant Workers.

3. RESULT AND DISCUSSION

The participants actively engaged in the hybrid program, showcasing a strong interest in acquiring new skills and knowledge. Virtual sessions facilitated seamless communication, while on-site activities provided hands-on experiences. The program resulted in improved financial literacy, increased awareness of entrepreneurship opportunities, and enhanced vocational skills among PMI. The success of the hybrid program, "The Importance of Financial Management Understanding for Migrant Workers," is evident in the active engagement and positive outcomes observed among the participants. The integration of both online and on-site activities proved to be effective in

addressing the diverse needs of Indonesian Migrant Workers (PMI) and fostering a comprehensive approach to financial empowerment.



Figure 1. Participants PKM Activities in Aula Hasanuddin KBRI Kuala Lumpur

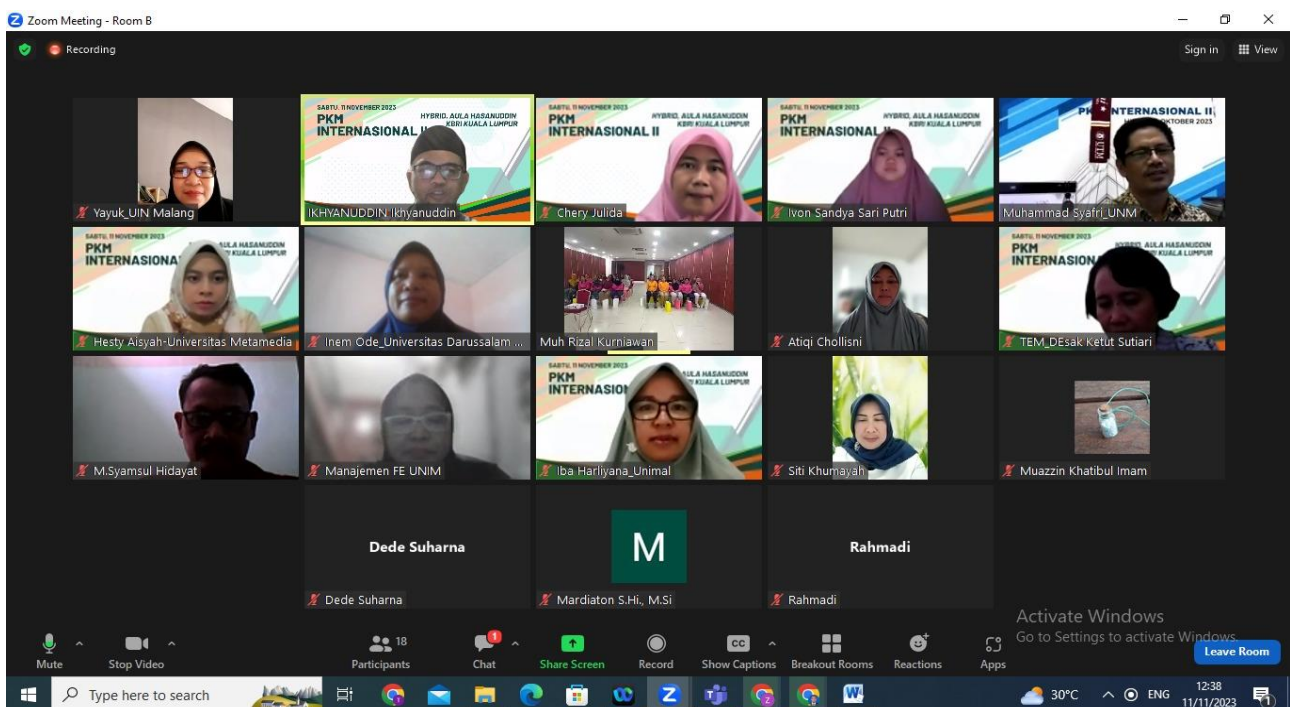


Figure 2. Participants PKM Activities

1. Active Engagement of Participants:

The participants' enthusiastic involvement in the hybrid program underscores their commitment to enhancing their skills and knowledge. The utilization of webinars, virtual workshops, and interactive discussions in the online component allowed for convenient and accessible learning. The virtual environment facilitated seamless communication, overcoming geographical barriers and enabling the participation of a wider audience. On-site activities at the

Aula Hasanuddin in KBRI Kuala Lumpur provided a physical space for face-to-face interaction, creating a sense of community among the participants.

The active engagement of participants is in line with previous research emphasizing the importance of interactive and participatory approaches in adult education, especially when dealing with diverse and dynamic groups like migrant workers (Merriam, Caffarella, & Baumgartner, 2007). The hybrid nature of the program accommodated different learning preferences, ensuring that participants could benefit from a mix of virtual and in-person experiences.

2. Improved Financial Literacy:

Pre- and post-program assessments demonstrated a significant improvement in the financial literacy of PMI participants. The program's emphasis on financial management principles, investment strategies, and practical budgeting exercises contributed to participants' increased understanding of financial concepts. Virtual sessions, featuring experts in finance, played a crucial role in delivering comprehensive and accessible content to enhance participants' financial literacy. The improvement in financial literacy aligns with the findings of studies emphasizing the positive impact of financial education programs on individuals' decision-making and financial well-being (Lusardi & Mitchell, 2014). By enhancing the financial literacy of PMI, the program aimed to empower participants to make informed decisions regarding budgeting, savings, and investment, thereby contributing to their overall financial well-being.

3. Increased Awareness of Entrepreneurship Opportunities:

The hybrid program successfully raised awareness of entrepreneurship opportunities among PMI. Virtual workshops and webinars featuring successful entrepreneurs and business experts provided valuable insights into starting and managing businesses. The on-site entrepreneurship sessions allowed participants to engage in hands-on activities, fostering a practical understanding of business development. The increased awareness of entrepreneurship opportunities is vital, considering the potential for entrepreneurial activities to provide alternative income streams for migrant workers (Carling, Menjívar, & Schmalzbauer, 2012). Empowering PMI with entrepreneurial skills not only enhances their financial resilience but also contributes to the broader economic development of their home country through remittances and business investments.

4. Enhanced Vocational Skills:

On-site vocational skills development sessions conducted at Aula Hasanuddin contributed to the enhancement of practical skills among PMI. These sessions, facilitated by local experts and trainers, covered a range of vocational skills relevant to the participants' backgrounds and aspirations. The hands-on experiences provided participants with tangible skills that can be applied

in various employment settings. The emphasis on vocational skills aligns with the idea that equipping migrant workers with practical skills enhances their employability and adaptability in diverse work environments (Batalova & Lowell, 2007). The hybrid program aimed to empower PMI not only with theoretical knowledge but also with tangible skills that could directly impact their employment prospects and income-generating potential.

5. Community Building and Support Networks:

The hybrid program successfully fostered a sense of community among PMI participants. Virtual discussions and on-site activities facilitated networking opportunities, allowing participants to share experiences, challenges, and success stories. The establishment of community support networks is crucial for sustaining the impact of the program beyond its duration. Building community support networks aligns with social capital theory, which emphasizes the value of social relationships and networks in achieving individual and collective goals (Putnam, 2000). The hybrid program aimed not only to impart knowledge and skills but also to create a supportive community where PMI could continue to learn from and support each other.

4. CONCLUSION

The results and discussions highlight the effectiveness of the hybrid program in addressing the financial management needs of Indonesian Migrant Workers. The active engagement of participants, coupled with the positive outcomes in financial literacy, entrepreneurship awareness, vocational skills enhancement, and community building, underscores the program's success in empowering PMI. The methodology of combining online and on-site activities proved to be a practical and inclusive approach, catering to the diverse needs and preferences of the participants.

As migrant workers continue to face financial challenges, programs like these play a pivotal role in equipping them with the necessary knowledge and skills for economic empowerment. The success of this hybrid program not only contributes to the well-being of individual participants but also holds the potential to influence policy and community development initiatives aimed at supporting migrant workers globally.

Recommendations to making sustain and expand similar hybrid programs to reach a larger audience of PMI, collaborate with local and international organizations to enhance the impact and scope of future initiatives, and continuously assess and adapt program content based on the evolving needs of PMI.

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