

Improving the Knowledge of Migrant Workers' Children in Managing Finances with Rupiah Currency

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Abstract

This study aims to enhance the financial literacy of children of Indonesian migrant workers by introducing them to the use and management of the Indonesian currency, the rupiah. The academic approach involved activities such as counting, basic buying and selling simulations, saving practices, and creative coloring tasks. Meanwhile, the non-academic approach included singing national and regional songs, storytelling of Indonesian folklore, and interactive games designed to maintain focus and engagement. The results showed a notable improvement in the children's understanding of the rupiah and basic financial management, as well as increased interest in Indonesian culture and identity. The program's strength lies in its contextual and enjoyable methods, although time limitations and facilitator dependency remain challenges. Future development is suggested through the integration of digital media and community involvement to support independent and sustainable learning.

Keywords: children's financial literacy, migrant workers, rupiah currency, contextual learning, cultural identity

1. INTRODUCTION

Children from Indonesian migrant worker families often face challenges in identity and social adaptation, especially when living abroad for an extended period. One important aspect that is often overlooked in the context of their education is financial literacy, particularly about managing finances using the Indonesian currency, the rupiah. Early financial literacy has been shown to play a crucial role in shaping responsible economic behavior and developing healthy financial habits in the future (Gymnastiar et al. 2024). For children of migrant workers, understanding the rupiah is not only about knowing the currency but also about strengthening their national identity and developing financial readiness for their return to Indonesia (Putri et al. 2024).

When children live abroad in an environment that uses foreign currency, they tend to lose connection with the economic system of their home country. In the long term, this risks leaving them unprepared to adapt financially when they return home, for example, in understanding the price of goods, saving in rupiah, or managing pocket money and daily expenses (Wacanno 2022). Therefore, it is essential to introduce the concept of money management in the context of the rupiah currency through methods that are suitable for children, such as game-based learning or interactive media (Nursafirayanti and Azizah 2024).

Studies show that introducing children to money and financial management practices from a young age has a lasting impact on their financial behavior in adulthood, including their economic decision-making, saving habits, and financial planning (Ratih and Zulfikri 2024). In the context of migrant workers' children, financial education activities based on local culture and Indonesian currency can be a means not only to improve financial capabilities but also to strengthen ties to the homeland. This aligns with the government's efforts to strengthen national identity and the resilience of migrant families, which are initiated through overseas child education and protection programs (Farhaeni and Martini 2023).

2. METHOD

Academic Delivery Methods : This learning model is conceptually simple, yet it employs an interesting learning method that makes the material presented more accessible and easier to understand. The delivery of material about the rupiah and how to manage it will be done at the beginning of the class with visual aids and through learning methods of counting, buying, selling, saving, and coloring, which are expected to make it easier for children to recognize the rupiah currency and be able to practice it directly (Azizah et al. 2023b).

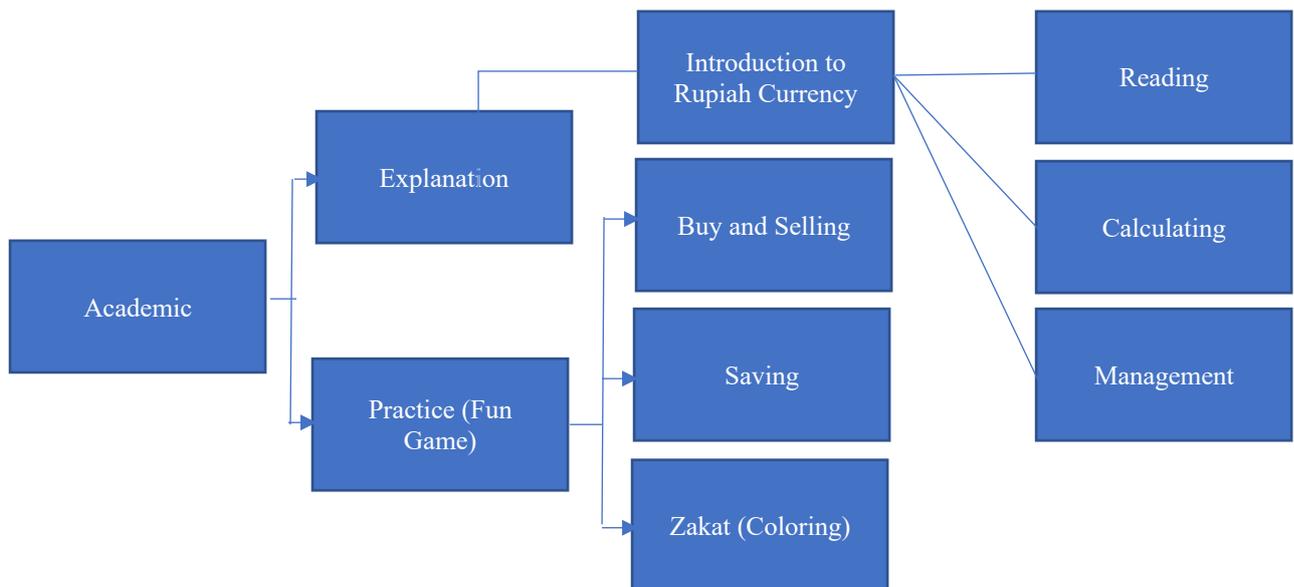


Figure 1. Academic Delivery Method Scheme

Non-Academic Delivery Methods: Spreading Indonesian Cultural Diversity

- The first delivery method is singing. Through this method, children are invited to sing National Songs and Regional Songs of Indonesia so that they are familiar with their homeland. The songs sung together are "17 August" and "Maumere". The two songs convey the meaning of the nation's struggle and Indonesian culture, aiming to foster a sense of nationalism that the younger generation should possess (Nursafirayanti and Azizah 2024).
- The second method of delivery is reading folk tales or short stories from specific regions in Indonesia. The story presented is Malin Kundang. After that, the children are invited to have a brief discussion to reflect on the wisdom and lessons that can be learned from the story that was read. This aims to increase knowledge and address the children's curiosity about folk tales, which are part of Indonesia's cultural heritage (Azizah et al. 2023a).
- The third delivery method is through games intended as icebreakers. The purpose of holding games is to lighten the atmosphere, making it more relaxed and enjoyable, regulate the children's mood so that they do not feel bored during the learning process, and restore their concentration to face the next learning session. In addition, games can be a means to strengthen togetherness with children. The games played are Multiple Number Clapping Games (Rohmatika et al. 2024).

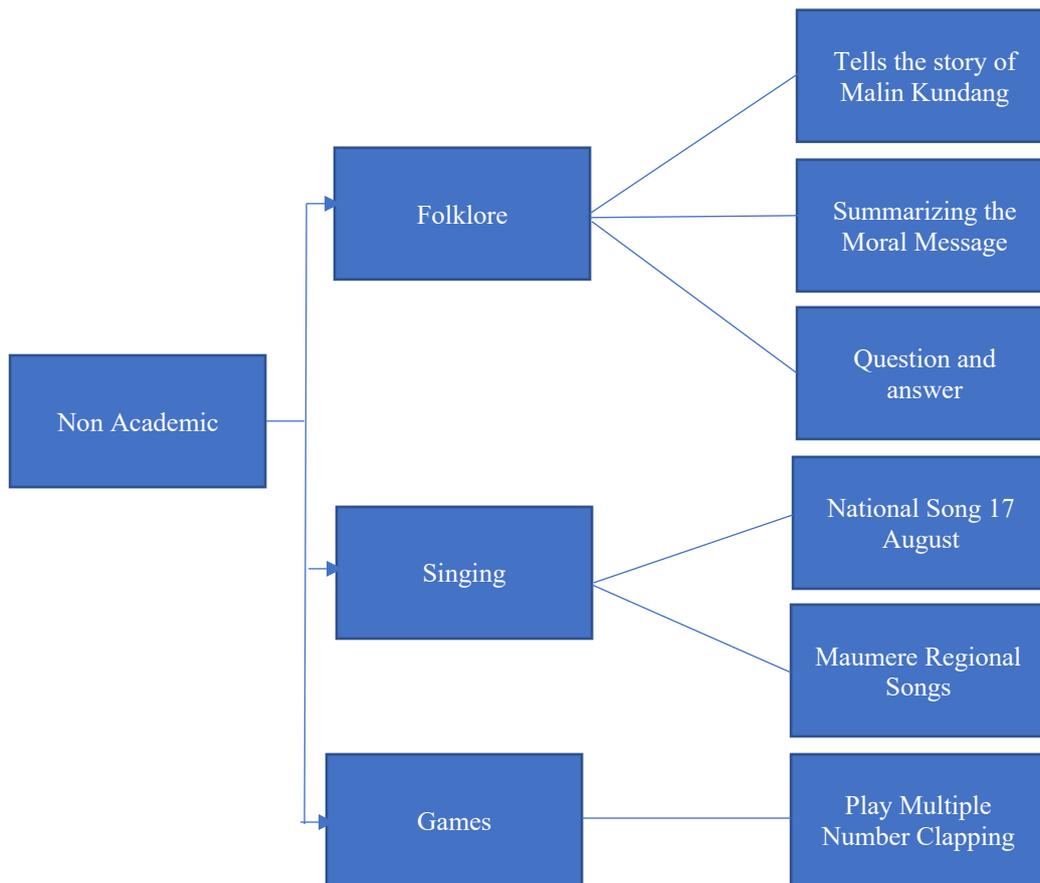


Figure 2. Non-Academic Delivery Method Scheme

3. RESULT AND DISCUSSION

Learning activities designed to improve the financial literacy of migrant workers' children, focusing on managing finances using the rupiah currency, yield positive results and have a significant impact on children's understanding and engagement during the process. The methods used are divided into two main approaches: academic and non-academic delivery, both of which complement each other and enhance learning outcomes (Siagian et al. 2024).



Figure 3. Explanation of Rupiah Currency

In the academic delivery method, learning activities are carried out with a simple but enjoyable approach, such as counting, practicing buying and selling, saving, and coloring pictures of rupiah money (Azizah et al. 2024). The results of the observation showed that most children were able to recognize and differentiate the nominal value of rupiah money better after the learning session took place. In the practice of buying and selling, children showed the ability to carry out simple transactions, such as calculating the total price and giving change. The saving activity also fostered early awareness of the importance of saving money for future needs (Maulana et al. 2025).

The learning process became easier to accept because the visual aids and concrete activities used were tailored to the child's age characteristics. In terms of non-academic delivery methods, children showed high enthusiasm when participating in singing national songs and regional songs. The songs "17 Agustus" and "Maumere" successfully created a warm atmosphere while fostering a sense of togetherness and nationalism. This activity also strengthened children's emotional ties to Indonesian cultural identity, which is very important for those who grow up in a foreign environment (Maulana et al. 2025). In addition, reading folk tales such as "Malin Kundang" sparked children's curiosity and opened up space for active discussion. Children can derive moral values from the story and apply them to their own lives, such as the importance of respecting parents and maintaining strong family relationships (Monica et al. 2024).



Figure 4. Singing National Song

The "Tepat Kelipatan Angka" game activity, used as an icebreaker, has also proven effective. Children become more focused and enthusiastic after academic learning sessions that require concentration (Rohmatika et al. 2024). This game not only refreshes the atmosphere but also serves as an educational medium for introducing mathematical concepts in a fun way. Additionally, this game fosters moments of togetherness that strengthen social relationships among participants while promoting teamwork (Setiadi et al. 2023).

Overall, the combination of academic and non-academic methods has been proven to increase children's absorption of material, both in terms of introducing rupiah money and strengthening cultural and national values (Nursafirayanti and Azizah 2024). The results of the activity also show that interactive and fun methods are much more effective than a one-way approach that is lecture-like. This approach not only teaches children to recognize and manage money but also strengthens their identity as Indonesian children abroad. In addition, the integration of cultural values into learning materials provides an emotional and national context that enhances the meaning of what is learned (Agusman et al. 2024).

This learning also opens up the insight that financial literacy cannot be separated from social and cultural values, especially in the context of migrant worker children who are often in a multicultural environment (Roisah et al. 2024). Therefore, the delivery of material about the rupiah and finance should continue to be developed with a contextual and interdisciplinary approach so that children can interpret money not only as a means of exchange but also as part of their identity and role in social life (Kodriati et al. 2023).

4. CONCLUSION

This learning program has successfully increased the knowledge of migrant workers' children in recognizing and managing the rupiah currency through academic methods, such as counting, buying and selling practices, and saving, as well as non-academic approaches, including singing, storytelling, and playing. Children become more familiar with the rupiah, show interest in Indonesian culture, and are actively involved in the learning process. The advantages of this program lie in its fun, contextual, and child-friendly approach. However, time constraints and dependence on facilitators are challenges in themselves. For future development, this program can be expanded through digital media and community involvement, allowing learning to continue independently and sustainably.

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