



CREATIVE SAVINGS CLASS BY UTILIZING RECYCLED SAVINGS CASE STUDY IN MALAYSIA

Lasmiatun^{1*}, Regita Layla²

^{*1,2}Universitas Muhammadiyah Semarang

Email: ^{*1,2}lasmiatunmsi@gmail.com

Abstract: Creative class activities for 9 migrant children at SB AT-TANZIL Kampung Lindungan aim to motivate, develop children's creativity, and manage money properly and correctly. From this activity, it is hoped that children will be able to organize which items are useful and which items they want, as well as increase awareness of the surrounding environment. The method used in this activity is lecture and direct practice. The results of this activity show that children do not just learn about the value of saving, but also gain an understanding of the importance of recycling and environmental conservation. Children learn about patience and perseverance in collecting money little by little and feel satisfaction when they see their savings grow.

Keywords: Community Service, Saving, Eco-Friendly

INTRODUCTION

The situation of Indonesian migrant workers (PMI) in Malaysia has become a major focus in international labor discourse, particularly in Southeast Asia. Data from the International Organization for Migration (IOM) in 2023 shows that the number of PMI in Malaysia in 2020 reached 2.7 million people. Of this number, only around 1.6 million were registered through regular or legal channels. The remaining 1.1 million were undocumented or illegal migrant workers, most of whom worked in the domestic, agricultural, and construction sectors. Their conditions are often dire, with limited access to basic rights, legal protection, and social services. The presence of illegal Indonesian migrant workers in Malaysia is not only a labor issue but also a complex humanitarian issue. They are often victims of exploitation, unpaid wages, excessive working hours, and physical and psychological violence. Meanwhile, their limited legal status makes it difficult for them to obtain adequate protection, both from the Malaysian government and from Indonesian government representatives abroad (Diarja & Anwar, 2024). Most of them also live in inhumane conditions, such as in cramped barracks, without adequate sanitation, and with minimal access to healthcare.

In response to this complexity, in 2022, Indonesia and Malaysia took diplomatic steps by signing a Memorandum of Understanding (MoU) focused on protecting PMI in Malaysia. This MoU is an update of a previous agreement that had been delayed, and broadly covers a transparent recruitment system, protection of workers' rights, and joint efforts to minimize the presence of illegal workers (Hummelstedt dkk., 2021). One of the key points of this MoU is the implementation of a one-channel system in the recruitment of domestic PMI, aimed at preventing brokering practices and strengthening government oversight of recruitment agencies. However, the implementation of the MoU has not gone as expected. Some challenges have arisen from both sides, both from Indonesia and Malaysia. On the Indonesian side, classic

problems such as weak supervision of labor agencies and low legal literacy among prospective workers remain major obstacles. Prospective migrant workers often lack adequate understanding of their rights and obligations, as well as the legal process they must go through before leaving the country. This makes them vulnerable to fraud and exploitation even before leaving their homeland (Isa dkk., 2020).

Meanwhile, on the Malaysian side, although the government has shown good intentions to improve the conditions of migrant workers, implementation at the field level still faces obstacles. A report by Fernández-Leyva dkk., (2023) indicate that there are still many cases where domestic migrant workers have their passports withheld by employers, wages are deducted without prior agreement, and physical and verbal abuse occurs. This highlights the weak oversight by Malaysian authorities over employers and recruitment agencies. Additionally, differences in legal systems and cultural norms between the two countries often lead to misunderstandings and violations of migrant workers' rights. Not only that, the COVID-19 pandemic has further exacerbated the situation of PMI in Malaysia. Many of them lost their jobs due to the economic crisis but were unable to return to Indonesia due to mobility restrictions and limited government assistance (Yan & Yu, 2021). This situation has created extraordinary economic and psychological pressure, especially for those without proper documentation. The Indonesian government, through the Indonesian Embassy in Kuala Lumpur, has provided limited logistical assistance and repatriation, but the amount is insufficient to meet the needs on the ground.

Bilateral diplomatic efforts between Indonesia and Malaysia must be strengthened. A more rigorous monitoring and evaluation mechanism is needed to ensure the implementation of the MoU, including sanctions against those who violate the provisions (Hossain dkk., 2023). Additionally, transparency in the recruitment system and comprehensive information dissemination to prospective migrant workers are crucial to reduce the number of illegal workers. The Indonesian government must also strengthen inter-agency coordination, both at the central and regional levels, to prevent policy overlap and weak supervision of labor service agencies. From a human rights perspective, this situation underscores the importance of an approach based on the principles of social justice and humanity. Migrant workers are not merely economic commodities but citizens who have the right to be treated fairly and with dignity. In this context, the involvement of civil society organizations, legal aid institutions, and the Indonesian diaspora community in Malaysia is crucial in providing advocacy and support to migrant workers.

Efforts to protect PMI must also be expanded to include empowerment aspects. Skills

training, legal education, and access to financial services and social protection need to be strengthened. Thus, PMI are not only working to survive but also to improve the living standards and well-being of their families sustainably. These empowerment programs can begin before departure, during their work abroad, and upon their return to Indonesia. Ultimately, the issues faced by Indonesian migrant workers in Malaysia reflect major challenges in the management of international labor migration. Closer cooperation between sending and receiving countries is needed, with the interests and safety of workers as the top priority. The 2022 MoU should serve as a starting point, not merely a symbolic document, but a concrete commitment to improve the lives of millions of Indonesian citizens who have made significant contributions to the national economy through remittances, while also contributing to the economy of the host country. With strong commitment, effective oversight, and cross-sectoral collaboration, the vision of a more humane and equitable labor migration system is not an impossible goal to achieve.

Of the many migrants from Indonesia, they must have felt comfortable there and decided to marry local people, so from marriages from different countries, migrant children are born, and if the parents are irregular, these children will not get official birth documents from their parents' home countries. Therefore, these children do not get a proper education because they do not have official documents to register for school (Wazdy dkk., 2024). Education is an effort to realize and plan for future life by creating a learning atmosphere with students who actively develop their potential to have spiritual strength, religion, self-control, personality, intelligence, and skills needed by themselves, society, nation, and state (Amalia dkk., 2023).

Nowadays, consumptive behavior is common in all circles, especially among children and adolescents. Consumptive behavior makes teenagers always want to consume goods excessively and unnaturally. Increased use of social media as it is today makes it easier for users to buy various items excessively, and not too important. So that from an early age, children need to be taught how to manage finances so as not to become excessively consumptive teenagers (Aliwardi, 2023). From the above background, it is necessary to learn financial literacy so that SB children are motivated to save before wanting to buy an item. The education program aims to introduce the concept of needs and wants as well as financial planning practices.

METHOD

The implementation method contains a description of the methods used and the stages of implementation. This activity was carried out from September 3, 2024, to September 12, 2024. The method used in this activity is the quantitative method. The number of participants who

participated in this activity was 9 grade 4 students aged 9-12 years. The reason for choosing this method is that it is easier for early children to understand.

Tools and Materials

For the success of the delivery of literacy materials and the practice of making recycled goods savings, the author utilizes several items such as laptops, used bottles, colored paper, scissors, and isolation, as tools and materials to support the success of this activity. The implementation of this community service uses the following series of events: 1) introduction, 2) screening of educational videos and lectures on financial literacy, and 3) making savings from used plastic bottles.

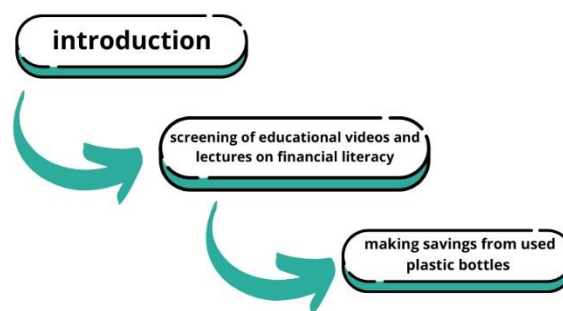


Figure 1. Flow of Service Activities

RESULT AND DISCUSSION

Learning in the creativity saving class by utilizing recycled savings has been successfully carried out in community service activities. In this activity, the author frees the children to choose the way they want to save, whether they want to deposit their savings with the author and deposit their savings if they want to save or take their savings home and collect them on September 12, 2024. In this section, the author will discuss the final results of this activity, which is expected after this activity, SB children will be more diligent in setting aside their pocket money.

Here are some of the objectives of the creativity saving class activities by utilizing recycled savings:

1. Introduce children to the concept of saving money from an early age,
2. Encourage children to think creatively in utilizing used goods,
3. Reduce the risk of children being involved in negative activities

So that it is expected that students can continue and implement it in their daily lives. This activity carries out several stages of the process in its implementation:

1. The children were invited to watch an educational video introducing the importance of saving money.
2. After that, they were given tools and materials to make piggy banks from used plastic bottles.
3. As well as writing each student's name on colored paper and attaching it to the bottle.

This activity proved to motivate SB children about the importance of saving money to prepare for their future. So they feel that saving is fun and important if they want to buy something they want. Here is the table of children's savings for 8 days:

Table 1. Total Savings Children At-Tanzil in Lindungan Village

NO	NAME	TOTAL SAVINGS
1.	Fajar	RM 87,75
2.	Luqman	RM 53
3.	Faiz	RM 27,05
4.	Riki	RM 21,60
5.	Isal	RM 15
6.	Arya	RM 9.80
7.	Ebi	RM 6
8.	Liya	RM 4
9.	Fatihah	RM 2

Creative saving classes at At-Tanzil Guidance Studio in Lindungan Village are very important in supporting the frugal nature of each student and teaching children that we need to prepare everything for our future needs, so that children can understand the difference between needs and wants.

This activity not only teaches how to save money with monotonous things, but the author conveys to children to compete in this saving activity, namely by saying that whoever can collect the most money will get a door prize, they will be more enthusiastic and compete to fill their savings. In addition, saving money also contributes to improving children's numeracy, as they practice counting the money they save and develop basic math skills. Children's sense of responsibility also grows along with their understanding of the consequences of the financial decisions they make. Children experience self-satisfaction when they reach their savings target, which in turn increases their confidence in managing money.



Figure 1. Savings from used bottle items



Figure 2. The process of calculating savings contents

CONCLUSIONS

The author's activities at SB AT-TANZIL Kampung Lindungan have succeeded in increasing the awareness and enthusiasm of SB children to pay attention to things that need to be purchased and which ones do not need to be purchased. And when you want to get something, you need to make an effort from yourself and not just ask for money from people. so that they understand that if you want to get something, you need to make an effort to get it. The success of this program shows that practical and fun learning approaches can be effective in instilling important values in children.

Through this activity, children not only learn about the value of saving money but also gain an understanding of the importance of recycling and environmental conservation. The use of used bottles as piggy banks encourages children's creativity in utilizing used items while teaching them about the value of items that are often considered useless. Moreover, children learn about patience and perseverance in collecting money little by little, as well as the satisfaction of seeing their savings grow. Considering the positive impact, this kind of program should be developed and implemented in other educational institutions. With the right adjustments according to the local context, similar programs can be an effective solution in building financial literacy from an early age while instilling important values in life.

Collaboration between educators, parents, and the community is the key to the success of this program in the future.

BIBLIOGRAPHY

- Aliwardi, M. (2023). The Role of the Majene District Inspectorate as Government Internal Supervision Apparatus [Apip] in Supervision of Village Financial Management. *KnE Social Sciences*, 548–559. <https://doi.org/10.18502/kss.v8i17.14149>
- Amalia, M., Sahara, E. R., Rizqina, D. L., & Fitriana, A. Q. Z. (2023). Efektivitas Self Esteem Dengan Pendekatan Rational Emotive Behavior Therapy (Rebt) Pada Kesehatan Mental Remaja Yatim Di Desa Pulukan, Bali. *Jurnal Ekonomika Dan Bisnis*, 3(2), Article 2. <https://doi.org/10.47233/jebbs.v3i2.825>
- Diarja, R. D. W., & Anwar, U. (2024). PENERAPAN RAMBU KESELAMATAN DAN KESEHATAN KERJA (K3) SEBAGAI PEMENUHAN HAM NARAPIDANA. *TOPLAMA*, 1(2), 73–81. <https://doi.org/10.61397/tla.v1i2.64>
- Fernández-Leyva, C., Tomé Fernández, M., & Ortiz-Marcos, J. M. (2023). Social skills for the educational integration of pre-adolescent and adolescent immigrants. *Intercultural Education*, 34(3), 205–219. <https://doi.org/10.1080/14675986.2023.2180620>
- Hossain, M. I., Kumar, J., Islam, Md. T., & Valeri, M. (2023). The interplay among paradoxical leadership, industry 4.0 technologies, organisational ambidexterity, strategic flexibility and corporate sustainable performance in manufacturing SMEs of Malaysia. *European Business Review*, 36(5), 639–669. <https://doi.org/10.1108/EBR-04-2023-0109>
- Hummelstedt, I. P., Holm, G. I. M., Sahlström, F. J., & Zilliacus, H. A.-C. (2021). Diversity as the new normal and persistent constructions of the immigrant other – Discourses on multicultural education among teacher educators. *Teaching and Teacher Education*, 108, 103510. <https://doi.org/10.1016/j.tate.2021.103510>
- Isa, A. M., Mydin, A.-A., & Abdullah, A. G. K. (2020). School-Based Management (SBM) Practices in Malaysia: A Systematic Literature Review. *International Journal of Academic Research in Business and Social Sciences*, 10(9). <https://doi.org/10.6007/ijarbss/v10-i9/7870>
- Wazdy, S., Ningsih, T., & Yahya, M. S. (2024). MAJORITY HEGEMONY IN A MULTICULTURAL SOCIETY. *Jurnal Kajian Pendidikan Dan Psikologi*, 1(3 April), Article 3 April. <https://doi.org/10.61397/jkpp.v1i3.135>
- Yan, H.-D., & Yu, F.-L. T. (2021). Southeast Asia: Indonesia, Malaysia, Myanmar, the Philippines, and Vietnam. Dalam *The Routledge Companion to Asian Family Business*. Routledge.