



Manajemen Keuangan dan Kesehatan Mental untuk Pekerja dan Mahasiswa Migran di Taiwan

(Financial Management dan Mental Health for Workers and Students Migrant in Taiwan)

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Article History:

Received: April 08, 2024;

Revised: April 22, 2024;

Accepted: Mei 19, 2024;

Online Available: Mei 30, 2024

Keywords: Financial management, mental health, workers, students, Taiwan

Abstract: The community service aims to provide literacy on financial management and mental health for workers and students abroad. The education focuses on how migrants and students can manage their finances healthily while abroad and maintain their mental health during their time working or studying in Taiwan. The expected outcome is that participants gain additional knowledge on how to manage their finances and health while in a foreign country. With this knowledge, it is hoped that they can prevent mental health and financial issues, thus enabling them to work and study effectively and increase productivity.

Abstrak

Pengabdian Masyarakat ini bertujuan memberikan literasi tentang manajemen keuangan dan literasi kesehatan mental bagi pekerja dan mahasiswa di luar negeri. Edukasi tentang bagaimana mengelola keuangan yang sehat bagi para migran dan mahasiswa selama berada di luar negeri dan juga menjaga kesehatan mental selama bekerja ataupun belajar di Taiwan. Hasil yang diharapkan peserta memperoleh tambahan pengetahuan tentang bagaimana mengelola keuangan dan mengelola kesehatan selama berada di negeri orang. Dengan pengetahuan ini diharapkan dapat membantu mencegah gangguan kesehatan mental dan kesehatan keuangan sehingga dapat bekerja dan belajar dengan baik dan meningkatkan produktivitas.

Kata Kunci: Manajemen keuangan, kesehatan mental, pekerja, mahasiswa, Taiwan.

1. INTRODUCTION

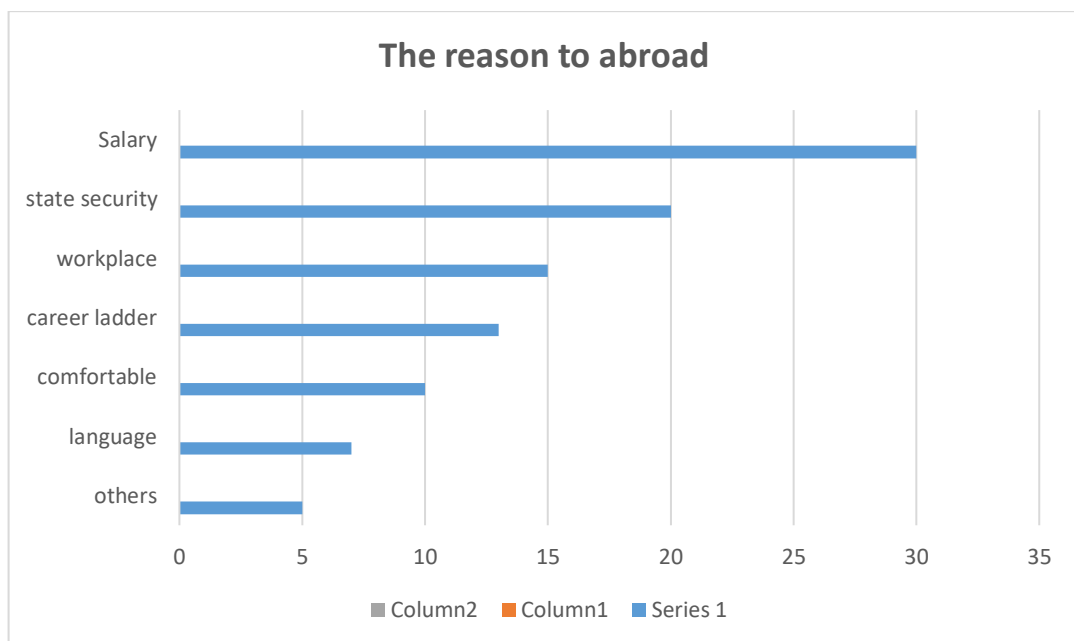
Working and/or studying abroad has become a popular choice for Indonesian citizens. Several reasons for this include high salaries, many excellent universities abroad, and the opportunity to gain different experiences compared to working or studying in Indonesia. It is undeniable that the ability to pursue education and work abroad is often seen as a benchmark for success among Indonesians. Parents consistently encourage their children to pursue the highest possible education and secure lucrative jobs overseas (Rasyid, 2024).

Working abroad can be a dream career for some people in Indonesia. According to a GoodStats survey conducted in February 2024 involving 1,012 respondents, Taiwan and Japan are the top choices for Indonesians looking to work abroad (Kirana, 2024). The survey results also highlight Saudi Arabia, Hong Kong, South Korea, Malaysia, Australia, Singapore, the

United States, Germany, and other countries as popular destinations for Indonesians seeking employment overseas.

The main reason Indonesians choose to study abroad is the abundance of high-quality universities. This drives many to compete for admission into prestigious international institutions. Being accepted into a renowned university abroad is not only a source of pride but is also perceived to guarantee a better future, given that the education quality at these universities is generally superior to that of local institutions. Additionally, scholarships offered by these international universities are a significant attraction for studying abroad.

Table 1 provides information on the reasons why people choose to study or work abroad.



To prepare for working or studying abroad, migrant workers and students need to ready themselves both financially and mentally. This includes developing financial management skills and building mental resilience to face the different life changes they will encounter in a foreign country (Hendra, 2024). Cultural differences, economic disparities, homesickness, and other factors can impact the behavior and mental health of migrants and students (de Oliveira et al., 2023; Fridayanti et al., 2019).

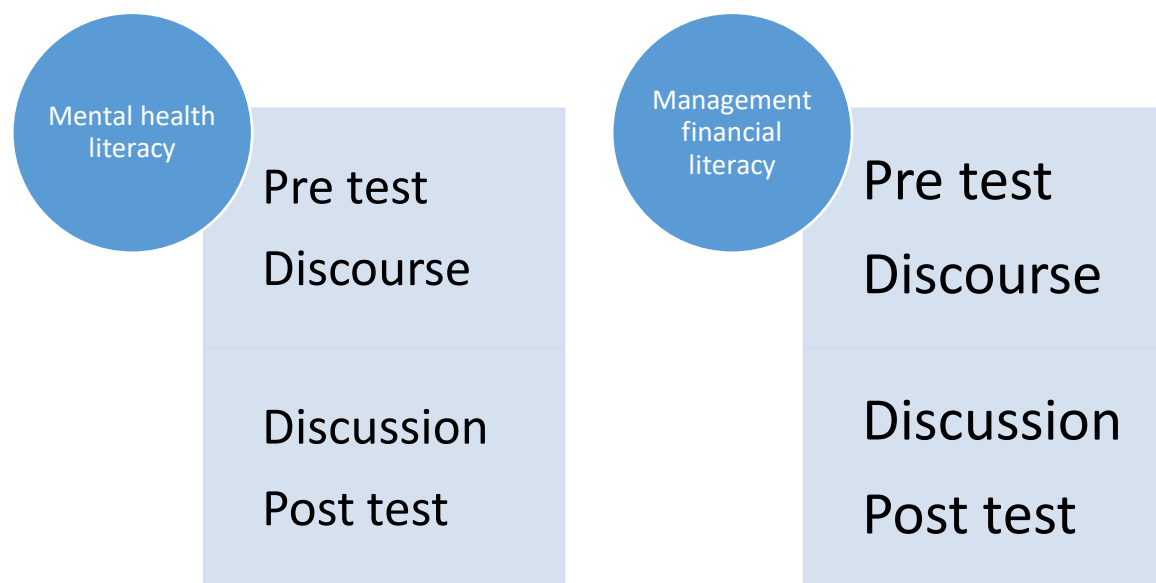
The Faculty of Economics and Business (FEB) and the Faculty of Health and Nursing (Fikkes) of Universitas Muhammadiyah Semarang (Unimus), in collaboration with Aisyah Special Branch Leadership (PCIA) Taiwan, the Indonesian Migrant Workers Union (PMI), and Muhammadiyah Special Branch Leadership (PRIM) in Taiwan, organized an international community service event. The event, themed "Financial Management and Mental Health

Literacy for Migrants and Students," was held at the Conference Hall, 1st floor, Department of Chemical Engineering, National Cheng Kung University (NCKU), Taiwan. It was attended by migrant workers from Hainan and Indonesian and international students at NCKU.

The aim of this community service initiative is to educate migrant workers and students on how to manage their finances healthily and maintain their mental health while living abroad. The expected outcome is that participants will gain additional knowledge on financial management and mental health care while in a foreign country. This knowledge is anticipated to help prevent mental health issues and financial difficulties, enabling them to work and study effectively and increase their productivity.

2. METHOD

This activity was carried out using lecture, discussion and question and answer methods between participants and presenters.



3. RESULT

The target audience of this international community service activity includes members of the Indonesian Student Association (PPI) and the Indonesian Migrant Workers Union (PMI). The partners are students who are studying and/or working in Taiwan, both Indonesian and from other countries, as well as migrant workers in Taiwan. A total of 30 people attended the event.

The community service activity has provided training to student members of the Aisyah Special Branch Leadership (PCIA), Muhammadiyah Special Branch Leadership (PRIM), Indonesian Student Association (PPI), and Indonesian Migrant Workers Union (PMI) in Tainan, South Taiwan, to understand the challenges and difficulties in adapting to the environment and managing finances. Here are the results of the activities conducted:

A. Mental Health Management Counseling for Workers and Students The activity was carried out by providing material and interspersed with Q&A sessions. The outcome of this counseling was an increase in participants' knowledge about mental health, as evidenced by improved understanding among students regarding the questions posed. Participants also comprehended the material delivered through the lectures given during the counseling. After the counseling, participants were able to understand the importance of mental health, which would help them detect any psychological issues and avoid mental health problems. It is recommended that PCIA, particularly its leadership, conduct regular mental health education sessions.

B. Financial Management Counseling for Workers and Students The results of the activities conducted on-site showed that the workers and students present understood the brief material provided and received the information/knowledge well, especially regarding financial report management by workers and students. Additionally, a positive response was observed from the workers and students during the activity, as it entertained them and filled their time while awaiting the resolution of their financial issues. The achievement indicators are that the workers' and students' problems can be resolved, leading to greater independence and economic self-sufficiency. This activity was supported by many parties, including PCIA, PRIM, PPI, and PMI. It is hoped that such activities will continue in the future with a variety of programs conducted via Zoom or WhatsApp groups.

At the end of the monitoring and evaluation activities, partner participants were given another questionnaire to evaluate the activities and outcomes after attending the event and discussions. The questionnaire results are presented in Table 2 below, compared with the results before the activities.

Table 2. Result before and after activities

Information	Pretest	Post test
Understanding and education about the importance of managing finances	30%	75%

Ability to manage pocket money or salary	50%	80%
Understanding mental health while studying and working abroad	30%	70%
Ability to control emotions, stress and adaptation	30%	75%

The increase in the average partner's ability to 75% indicates that the participants in this discussion are capable and can receive knowledge well. The existence of activities like this is needed to be able to continue so that it helps partners a lot in dealing with problems while working or studying abroad.

4. DISCUSSION

The duties of a lecturer include implementing the Tri Dharma of Higher Education. One of the elements of the Tri Dharma is Community Service. Community Service is the participation of higher education institutions in helping to solve societal problems through various activities such as counseling, training, and the application of technology for better changes.

The partners of the Community Service activities of the Faculty of Economics and Business (FEB) at Unimus include the Taiwan Branch of Aisyiyah (PCIA), the Taiwan Branch of Muhammadiyah (PRIM), the Indonesian Student Association (PPI) in Taiwan, and the Indonesian Migrant Workers Union (PMI) in Taiwan. These partners are young people studying and/or working in Taiwan. They face issues related to mental health, such as homesickness, stress from studies, and knowledge about financial management to efficiently and effectively manage their finances while abroad.

These issues among the partners provide the background for conducting international Community Service activities. In collaboration with the Faculty of Nursing and Health Sciences (FIKKES) at Unimus, literacy activities on mental health and financial management were carried out. The Community Service activities were held at the Conference Hall on the 1st floor of the Department of Chemical Engineering, National Cheng Kung University (NCKU), with 30 participants from PCIA, PRIM, PPI, and PMI.

The community service activity provides benefits to partners in understanding and practicing how to manage finances efficiently and effectively, both as students and workers in Taiwan. This activity also imparts knowledge on how to adapt and manage personal skills in overcoming problems that arise while studying and/or working in a foreign country.



5. CONCLUSION

The International Community Service activities carried out have helped resolve issues faced by our partners. These programs are highly needed by partner members abroad and provide valuable knowledge and experience. This International Community Service strives to integrate aspects of Economics, Information Technology, Education, Health, and other multidisciplinary fields.

The International Community Service activities held in Tainan, Taiwan, were well received, as evidenced by the participants' enthusiasm in attending the events. Partners suggested that these activities be conducted regularly and on a scheduled basis in the future. Such community service activities will greatly benefit both the partners and the implementing universities in the practical implementation of the Tri Dharma of higher education, which includes Education, Research, and Community Service.

ACKNOWLEDGEMENTS

We extend our heartfelt thanks to our implementing partners: Aisyah Special Branch Leadership (PCIA), the Indonesian Student Association (PPI), the Indonesian Migrant Workers Union (PMI) in Taiwan, Muhammadiyah Special Branch Leadership (PRIM) in Taiwan, and the Faculty of Economics and Business (FEB) of Universitas Muhammadiyah Semarang for their support in the implementation of the international community service activities.

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