

Non-Formal Education and Community Training for Indonesian Migrant Women Workers in Malaysia: Programme Implementation and Post-Training Assessment

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ABSTRACT

This International Community Service Collaboration Programme (PPM-KI) aimed to provide non-formal education and practical training for Indonesian migrant women workers in collaboration with Sanggar Bimbingan Al Amin Segambut, Kuala Lumpur, Malaysia. The programme focused on economic independence, financial literacy, small business management, and digital marketing. A participatory and collaborative approach was employed, involving the implementation team, the partner institution, community leaders, and 25 Indonesian migrant women workers. Programme activities included socialisation, training, practical exercises, mentoring, and evaluation. Following the training, participants were assessed using a five-point scoring rubric covering the four learning areas. Interviews with five participants were also conducted to obtain qualitative feedback on the perceived benefits of the training. The post-training assessment showed an average achievement score of 74%, categorised as Good. Financial literacy obtained the highest score (80%), followed by digital marketing (75%), while economic independence and small business management each achieved 70%. All five interviewed participants reported that they found the training beneficial. These findings describe participants' post-training achievement and positive perceptions among the interviewees. However, as no pre-training assessment or long-term follow-up was conducted, the results cannot establish improvements in knowledge, economic independence, or social resilience attributable to the programme. The findings highlight areas requiring further practical training and continued community-based mentoring.

Keywords: Community-Based Training; Financial Literacy; Indonesian Migrant Women Workers; Non-formal Education; Post-Training Assessment.

INTRODUCTION

Women's empowerment is one of the key elements of sustainable economic development (Asaleye & Strydom, 2023). In the context of employment, women's empowerment is closely related to their opportunities to participate in economic activities while managing family and social responsibilities. Previous studies have discussed the challenges faced by women in accessing economic opportunities, particularly in employment contexts characterised by limited resources and structural barriers (Rahman et al., 2024; Ranganathan et al., 2021). These challenges include limited access to skills development, financial literacy, and opportunities for sustainable micro-enterprise development (Gallo Garcia, 2025). Consequently, women's economic empowerment requires more than short-term income support; it also involves strengthening practical competencies, improving financial decision-making, and providing access to supportive learning environments. Such efforts are particularly relevant for women whose employment circumstances may restrict their opportunities to develop additional skills and alternative sources of income. Therefore, community-based interventions that combine practical training, financial education, and social support can provide opportunities to address the economic challenges faced by women in vulnerable employment situations.

Non-formal education provides flexible learning opportunities that can be adapted to participants' practical needs, prior experiences, and everyday circumstances. Skills training and micro-enterprise development can be supported through learning activities that

emphasise practical experience and the application of knowledge in real-life situations (Ilham et al., 2025). Adult learning and education are also associated with individual empowerment, participation, and the development of competencies relevant to economic and social activities (Yatimah & Adman, 2025). In community-based settings, participatory learning and interpersonal communication can support the implementation of contextual training activities (Yatimah et al., 2020). These characteristics make non-formal education relevant to Indonesian migrant women workers in Malaysia, particularly those employed in domestic work, caregiving, and other service-related occupations. Their employment circumstances may involve demanding working schedules, limited opportunities for professional development, and restricted access to educational resources. In this context, flexible and practically oriented training programmes can provide opportunities to strengthen financial understanding, introduce entrepreneurial knowledge, and facilitate interaction among participants.

The economic and social circumstances of Indonesian migrant women workers also highlight the importance of considering both individual competencies and community-based support. Women's employment experiences are influenced by broader social expectations and family responsibilities, including the distribution of domestic and caregiving roles (Siswanti et al., 2026). Previous literature has examined the relationship between women's employment, caregiving responsibilities, and challenges associated with balancing work and family life (Asri & Hendriani, 2024). In migration contexts, these responsibilities may intersect with the demands of employment and financial obligations to family members in their countries of origin. Economic resilience is therefore relevant to individuals' ability to manage financial resources, make decisions, and respond to economic challenges, while social resilience also involves access to supportive relationships and community resources. Schäfer et al. (2024) identified individual, social, and societal factors as important dimensions in understanding resilience in response to challenges and crises. From this perspective, non-formal education and community training can be considered practical approaches to supporting migrant workers' learning needs while creating opportunities for social interaction and mutual support.

Previous community empowerment initiatives have addressed financial literacy and entrepreneurship among Indonesian migrant workers. Nugroho et al. (2025) discussed community-based entrepreneurship training for Indonesian migrant workers in Malaysia, while Riani et al. (2025) examined financial literacy and economic inclusion through a participatory approach. These initiatives provide relevant perspectives for developing training activities that respond to the economic needs of migrant workers. Nevertheless, the integration of financial literacy, economic independence, small business management, and digital marketing within a single community-based training programme requires further attention in the specific context of Sanggar Bimbingan Al Amin Segambut, Kuala Lumpur, Malaysia. As a local learning institution primarily supporting the education of children of Indonesian migrant workers, the centre also offers a potential setting for community empowerment activities involving migrant women workers. Based on the initial needs assessment and discussions with the partner institution, several practical needs were identified, including financial management, simple business planning, the use of digital tools for marketing, and opportunities for continued learning and mentoring. Addressing these needs requires training activities that are accessible, relevant to participants' circumstances, and supported through collaboration with the local partner institution.

Accordingly, the International Community Service Collaboration Programme (PPM-KI) was designed to provide practical non-formal education and community-based training for Indonesian migrant women workers in collaboration with Sanggar Bimbingan Al Amin

Segambut. The programme focused on four areas: economic independence, financial literacy, small business management, and digital marketing. Social interaction and community participation were also incorporated into the implementation of the training activities. The programme aimed to introduce relevant knowledge and practical competencies while providing opportunities for participants to engage in discussions and guided learning activities. In addition, the programme sought to describe participants' post-training achievement in the four assessment areas using a rubric-based evaluation and to obtain qualitative feedback from selected participants regarding the perceived benefits of the training. Through this approach, the programme was intended to address participants' immediate learning needs and identify areas requiring further training and community-based mentoring.

METHOD

The community service programme employed a participatory and collaborative approach that positioned community members as active participants rather than merely beneficiaries (Zunaidi, 2024). The participatory approach emphasised the involvement of partners throughout the programme, from needs assessment and planning to implementation, evaluation, and follow-up. Collaboration was established among the community service team, the management of *Sanggar Bimbingan Al Amin Segambut*, community leaders, and 25 Indonesian migrant women workers who participated in the programme. This approach was selected to accommodate participants' working schedules, time constraints, and practical learning needs while encouraging their active involvement in the activities.

The programme was conducted at *Sanggar Bimbingan Al Amin Segambut*, located at G-2-7, M-Avenue, Jalan 1/38A, Segambut Bahagia, Segambut, 51200 Kuala Lumpur, Malaysia. The centre is a non-formal educational institution that primarily provides educational support for children of Indonesian migrant workers. The programme involved 25 Indonesian migrant women workers residing in Segambut and the wider Kuala Lumpur area. Participants were selected based on four criteria: (1) being an Indonesian female migrant worker in either the formal or informal sector, (2) being committed to attending the programme, (3) being willing to share experiences and participate actively in the activities, and (4) being recommended by the centre's management or a community leader.

Participant recruitment was conducted through information sessions at the centre and announcements distributed via the community's WhatsApp group. The programme was organised into five main stages: socialisation, training, implementation, mentoring and evaluation, and programme sustainability. These stages were designed to facilitate community participation, provide practical learning opportunities, and support the application of knowledge and skills introduced during the training.

The evaluation was conducted after the training activities to assess participants' knowledge and practical understanding of the materials delivered. A five-point assessment rubric was used to evaluate four areas: economic independence, financial literacy, small business management, and digital marketing. Each area comprised several assessment items related to the learning objectives and practical competencies addressed during the programme, as presented in Table 1.

Table 1. Assessment Rubric

No.	Assessment Area	Assessment Items
1	Economic independence	1. Setting clear short- and long-term financial objectives 2. Managing personal finances 3. Making independent financial decisions
2	Financial literacy	1. Preparing a monthly budget 2. Maintaining simple records of income and expenditure 3. Understanding basic financial products
3	Small business management	1. Developing a simple business plan 2. Identifying business opportunities and challenges 3. Calculating production costs and setting appropriate selling prices
4	Digital marketing	1. Creating promotional content for social media 2. Understanding how to use social media to sell products

The assessment employed a five-point scoring rubric, with scores ranging from 1 to 5. The scores obtained from the rubric were converted into percentages to describe participants' achievement in each assessment area. The resulting percentages were interpreted using five assessment categories, ranging from Very Inadequate to Very Good, as presented in Table 2. Because the evaluation was conducted only after the training, the results were used to describe participants' post-training achievement rather than to measure changes in knowledge or skills over time.

Table 2. Assessment Categories

No.	Percentage	Category
1	86–100%	Very Good
2	71–85%	Good
3	56–70%	Fair
4	41–55%	Poor
5	Below 40%	Very Inadequate

In addition to the rubric-based assessment, interviews were conducted with five participants to obtain qualitative feedback on their experiences and perceived benefits of the training. The interview findings were used as supplementary information to describe participants' perceptions of the programme. These findings were interpreted descriptively and were not intended to represent the views of all 25 participants.

The evaluation findings were presented descriptively through the percentage scores obtained from the assessment rubric and the feedback collected during the interviews. As no pre-training assessment or long-term follow-up measurement was conducted, the evaluation did not establish whether participants' knowledge, skills, or economic and social resilience had improved as a direct result of the programme.

RESULT

The community service programme was implemented in collaboration with Sanggar Bimbingan Al Amin Segambut, Kuala Lumpur, Malaysia, to provide non-formal education and practical training for Indonesian migrant women workers. The activities focused on developing participants' understanding of economic independence, financial literacy, small business management, and digital marketing. A training booklet was prepared as a learning resource to support the delivery of the materials and participants' engagement with the training activities.



Figure 1. Training booklet

The programme involved 25 Indonesian migrant women workers with different occupational and educational backgrounds. Participants ranged in age from 24 to 48 years. Most participants worked as domestic workers (18 participants), while the remaining seven were employed in the service sector or elderly care. Their reported length of residence in Malaysia ranged from three to seven years. Most had completed lower or upper secondary education, and only four had previously participated in short entrepreneurship training. These characteristics provided the context for implementing practical learning activities that accommodated participants' occupational circumstances and prior learning experiences.

The programme was organised into five stages: socialisation, training, technology implementation, mentoring and evaluation, and programme sustainability. During the socialisation stage, the implementation team coordinated with the management of Sanggar Bimbingan Al Amin Segambut to determine the activity schedule, training materials, participant involvement, and programme arrangements. Coordination with the partner institution supported the organisation of the activities and the participation of migrant women workers whose working schedules varied.

The training stage focused on practical non-formal education activities related to financial literacy, remittance management, home-based business planning, social networking, and basic awareness of migrant workers' rights. The activities combined explanations, discussions, and practical exercises to introduce concepts relevant to participants' daily financial management and potential small-business activities. Participants were introduced to the importance of distinguishing household consumption from business capital, preparing financial plans, maintaining simple financial records, and considering the productive use of remittances.



Figure 2. Training session

Figure 2 documents the training activities conducted with the participants. The sessions were facilitated by Prof. Dr. Durotul Yatimah, M.Pd., Prof. Dr. Eliana Sari, and Fera Kuraysia, M.Si. During the business planning session, participants were introduced to examples of small businesses and factors to consider when starting and managing business activities. They were subsequently guided to identify potential business ideas and describe their intended customers.

The financial literacy session introduced basic financial management practices through explanations and practical exercises. Participants were guided to prepare simple records of income and expenditure, identify planned expenses, and consider the allocation of financial resources for household consumption, savings, and potential business activities. Group discussions also addressed participants' experiences in managing remittances and the challenges of balancing family financial responsibilities with personal financial planning.

In addition to the training activities, interviews were conducted with five participants to obtain feedback on their experiences. All five interviewees stated that the training was beneficial. These responses indicated positive perceptions among the interviewed participants regarding the programme. However, the interview findings represented the views of the five interviewees and were not treated as evidence of the perceptions of all 25 programme participants.

Following the training, participants' knowledge and practical understanding were evaluated using a five-point assessment rubric covering four areas: economic independence, financial literacy, small business management, and digital marketing. The rubric-based scores were expressed as percentages and classified according to the assessment categories presented in Table 2. The results of the post-training assessment are presented in Table 3.

Table 3. Participants' Post-Training Assessment Results

No.	Assessment Area	Percentage	Category
	Economic independence	70%	Fair
2	Financial literacy	80%	Good
3	Small business management	70%	Fair
4	Digital marketing	75%	Good
	Average	74%	Good

As shown in Table 3, financial literacy obtained the highest assessment score (80%), followed by digital marketing (75%). Both areas were classified in the good category. Economic

independence and small business management each obtained a score of 70% and were classified in the Fair category. The mean of the four reported assessment percentages was 73.75%, rounded to 74%, corresponding to the good category.

The results indicate that participants demonstrated different levels of post-training achievement across the four assessment areas. Financial literacy and digital marketing received higher scores than economic independence and small business management. As the assessment was conducted only after the training, these results describe participants' achievement at the time of evaluation and do not establish the extent of improvement attributable to the programme.

The management of Sanggar Bimbingan Al Amin Segambut also expressed appreciation for the implementation of the activities and acknowledged their relevance to the centre's community empowerment initiatives. The management expressed willingness to provide space for further practical business activities. This response indicated the partner institution's interest in supporting the continuation of similar community-based learning activities.

DISCUSSIONS

The findings of this community service programme provide insights into the post-training knowledge and practical understanding of Indonesian migrant women workers who participated in non-formal education activities at Sanggar Bimbingan Al Amin Segambut, Kuala Lumpur, Malaysia. The assessment results showed an overall average of 74%, categorised as Good according to the assessment criteria used in the programme. However, achievement varied across the four assessment areas. Financial literacy obtained the highest score (80%), followed by digital marketing (75%), while economic independence and small business management each received 70%. These results describe participants' achievement following the training rather than changes in knowledge or skills attributable to the programme.

The relatively higher score in financial literacy suggests that participants demonstrated a greater level of understanding in this assessment area than in the other areas evaluated. The training materials addressed practical financial matters, including preparing monthly budgets, maintaining simple income and expenditure records, distinguishing household consumption from business capital, and managing remittances. These topics were directly related to the financial responsibilities commonly faced by migrant workers. During the training, participants were also guided through practical exercises involving financial record-keeping and expenditure planning. The alignment between the training content and participants' everyday financial circumstances may help explain the relatively higher achievement in this area. Nevertheless, the assessment results do not establish whether their financial management practices subsequently changed.

The findings can be considered in relation to previous community empowerment initiatives involving Indonesian migrant workers. Nugroho et al. (2025) discussed community-based entrepreneurship training as an approach to supporting migrant workers' financial management capacities, while Riani et al. (2025) addressed financial literacy and economic inclusion among Indonesian migrant workers through a participatory approach. The present programme shared a concern with developing financial understanding among migrant workers but incorporated additional assessment areas, including economic independence, small business management, and digital marketing. This broader coverage provided an opportunity to identify differences in post-training achievement across related competencies. However, the results should not be interpreted as demonstrating greater effectiveness than

those of previous programmes because the interventions and evaluation procedures were not directly compared.

Digital marketing achieved the second-highest assessment score (75%), indicating a good level of post-training achievement. This area covered participants' understanding of social media as a potential marketing channel and their ability to identify ways of creating promotional content. The result suggests that participants demonstrated knowledge related to the digital marketing concepts introduced during the programme. Nevertheless, the assessment did not document whether participants subsequently established online businesses, produced promotional materials independently, or achieved additional sales. Consequently, the finding is more appropriately interpreted as an indication of post-training understanding rather than evidence of sustained digital business practices.

In contrast, economic independence and small business management each obtained a score of 70%, corresponding to the Fair category. Economic independence was assessed through participants' understanding of financial objectives, financial management, and independent financial decision-making. Small business management covered business planning, identifying business opportunities and challenges, calculating production costs, and determining selling prices. These areas involve considerations that extend beyond familiarity with individual concepts or procedures. Establishing financial independence and managing a business may require continued practice, access to resources, and opportunities to apply the acquired knowledge. The relatively lower assessment scores therefore highlight areas that may require greater attention in subsequent training and mentoring activities. However, the available data do not establish the specific factors responsible for the differences between assessment areas.

These findings are also relevant to the principles of participatory and community-based non-formal education. Yatimah et al. (2020) examined the relationship between andragogical competencies, interpersonal communication, and managerial abilities in a vocational training context. Although their study addressed a different population and educational setting, its consideration of adult learning provides a relevant perspective for discussing the importance of learning activities that recognise participants' experiences and practical circumstances. In the present programme, discussions, guided exercises, and opportunities to develop business ideas were incorporated into the training process. Such activities were intended to connect the learning materials with participants' everyday responsibilities and potential economic activities. Nevertheless, the present evaluation was not designed to determine the independent contribution of each instructional activity to participants' assessment results.

The qualitative feedback provided additional information about participants' perceptions of the programme. Interviews with five participants indicated that all five considered the training beneficial. This positive feedback suggests that the interviewed participants perceived value in the activities and materials presented. However, the interviews involved only a small subset of programme participants, and the available findings do not establish whether similar perceptions were shared by all 25 participants. The feedback should therefore be interpreted as supplementary evidence of perceived benefits rather than as a comprehensive measure of programme effectiveness.

Beyond individual learning outcomes, the programme incorporated social interaction and community participation as part of its implementation approach. The involvement of the partner institution, community leaders, and migrant women workers created opportunities for communication and shared learning experiences. These activities are relevant to broader discussions of social resilience, including the role of interpersonal and community resources in responding to challenges. Schäfer et al. (2024), for example, reviewed individual, social, and

societal factors associated with resilience in response to societal challenges and crises. In the context of the present programme, opportunities for interaction and collaboration may represent an initial contribution to community-based support. Nevertheless, social resilience was not directly measured by the assessment rubric, and the available evidence is insufficient to establish that participants experienced measurable improvements in social resilience.

The programme also provided practical experience for the partner institution in organising community-based learning activities for Indonesian migrant women workers. The involvement of Sanggar Bimbingan Al Amin Segambut in participant coordination and programme implementation demonstrated its role as a local partner in facilitating access to non-formal education. The management's expressed willingness to provide space for further practical business activities also indicated an interest in continuing similar initiatives. However, this willingness should be distinguished from evidence that a sustained mentoring or business development programme had already been implemented.

From a practical perspective, the variation in assessment results provides guidance for improving future community service activities. Financial literacy and digital marketing may be developed further through practical exercises that allow participants to apply the concepts introduced during the training. Economic independence and small business management may benefit from additional mentoring, opportunities to practise financial decision-making, and more sustained assistance in developing business plans. The training booklet can also serve as a reference resource for subsequent learning activities, although its independent effectiveness as an educational medium was not evaluated in this programme.

Several limitations should be acknowledged when interpreting the findings. First, the evaluation was conducted only after the training, without a pre-training assessment or comparison group. Accordingly, the results cannot establish the extent to which participants' knowledge or skills improved because of the programme. Second, the rubric-based assessment focused on participants' post-training achievement in four areas and did not directly measure long-term economic outcomes, business performance, or social resilience. Third, the programme involved 25 participants from a specific community setting, while qualitative feedback was obtained from only five interviewees. These characteristics limit the extent to which the findings can be generalised to other migrant worker populations. Finally, no long-term follow-up assessment was reported to determine whether the knowledge and practical understanding demonstrated after training were subsequently applied in participants' financial or business activities.

The findings indicate that the participating migrant women workers demonstrated a good level of post-training achievement across the four assessed areas, with relatively higher scores in financial literacy and digital marketing. The qualitative feedback from five interviewees also indicated perceived benefits of the training. These findings provide a descriptive basis for identifying areas of achievement and aspects requiring further support. Rather than establishing the effectiveness of the programme in improving economic and social resilience, the results highlight the potential value of practical non-formal education and the importance of continued mentoring and longer-term evaluation in future community empowerment initiatives.

CONCLUSION

The International Community Service Collaboration Programme (PPM-KI) provided non-formal education and practical training for Indonesian migrant women workers in Malaysia through a participatory and community-based approach. Implemented in

collaboration with Sanggar Bimbingan Al Amin Segambut, the programme addressed four areas: economic independence, financial literacy, small business management, and digital marketing. The post-training assessment of 25 participants showed an overall average score of 74%, categorised as Good according to the assessment rubric. Financial literacy achieved the highest score (80%), followed by digital marketing (75%), while economic independence and small business management each obtained 70%. These findings describe participants' post-training achievement and identify areas that may require further learning support.

Qualitative feedback from five interviewed participants indicated that all five perceived the training as beneficial. The involvement of the local partner institution also provided opportunities for community participation and continued collaboration. However, because the evaluation was conducted only after the training, the findings cannot establish improvements in participants' knowledge, economic independence, or social resilience attributable to the programme. Future community service initiatives should therefore prioritise continued mentoring, practical application of the training materials, and follow-up evaluations to examine whether the knowledge and skills demonstrated after training are applied in participants' daily financial and economic activities.

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