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Socialization of the Interest in Saving Movement for Early Childhood at Al-Hibbah Lampisang Kindergarten, Aceh Besar

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Abstract: This Community Servce was carried out by Sharia Banking Lecturer and Students, Faculty of Islamic Religion, Muhammadiyah University of Aceh to provide Socialization of the Interest in Savings Movement in Early Childhood at Al-Hibbah Kindergarten Lampisang Aceh Besar with the aim of providing an understanding of saving in early childhood and also being able to provide a very good benefit for the future and can motivate children about the importance of saving so that it raises awareness in children to set aside some of their pocket money to save. The result of this Community Service activity is that is hoped that young children will understand better how important it is to save from an early age.

Keywords: socialization, interest, saving, early

▪ INTRODUCTION

Socialization is a process of interaction and learning carried out by a human from birth to the end of his life in a cultural society. Socialization is one of the means that greatly influences a person's personality. Because, in the socialization process, the roles that individuals must carry out are taught. One form of socialization that must be carried out in an institution or community is saving activities whose aim is for future and long-term needs.

Saving is still very rarely done by society in general. Saving is an activity that is very easy and simple but difficult to do and there are still some who don't know what saving is. Especially at an early age. Many parents are unable to manage finances in their own households. So they cannot teach their children to save. In fact, they think saving is not something important. Many experts say that the habit of not being able to manage the financial system well will have a bad impact on a country. When children get used to saving, they will also get used to controlling their wasteful nature, lifestyle and so on. One of the factors that causes poverty and accumulation of debts can be seen in previous years that have occurred. Therefore, experts say it is very important to teach saving to young children.

In fact, saving is taught to young children, especially by families, in this case parents, teachers as educators and other institutions related to finance. Financial institutions here have a very important role in promoting the habit of saving to the public, students and others. Therefore, efforts to increase saving activities continue to be encouraged by the Indonesian government at this time.

Based on the background of this problem, this Community Service is focused on increasing the interest in saving in early childhood. The activities that will be provided are by providing various education during socialization later.

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▪ METHOD

Adapun yang menjadi Metode dalam pelaksanaan Pengabdian kepada Masyarakat ini adalah a) Pola menabung yang diterapkan di TK Al-Hibbah Lampisang Aceh Besar, b) Faktor yang mempengaruhi minat menabung anak-anak di TK Al-Hibbah Lampisang Aceh Besar, c) Peran orang tua dalam kegiatan menabung anak-anak di TK Al-Hibbah Lampisang Aceh Besar.

▪ RESULT AND DISCUSSION

The results of Community Service Activities are activities during Community Service at Al-Hibbah Lampisang Kindergarten, Aceh Besar, namely conducting outreach to children, teachers and parents who motivate each other in saving activities. Therefore, besides the teacher, the role of parents is very important in setting an example for their children in the habit of saving from an early age. Then, saving is also not just collecting money for consumption needs, but it is more emphasized that saving is part of a frugal life behavior.

For kindergarten children, saving can be taught from an early age by making a savings book and the teacher manages it. The savings pattern applied at Al-Hibbah Lampisang Aceh Besar Kindergarten is where the teacher provides a savings book for each child, for the range of savings each day the cost is not determined. It is up to each child to save whatever amount.

The factors that influence the interest in saving in Kindergarten Al-Hibbah Lampisang Aceh Besar are mainly due to the encouragement factor that does arise or comes from within oneself on the basis of the first time the teacher explains that at school there is a child saving system. Without this factor, any interest will never arise or be realized. Then parental guidance is one of the factors that greatly influences children's interest in saving.



Figure 1. Al-Hibbah Lampisang Kindergarten School, Aceh Besar



Figure 2. Socialization for children, parents and teachers



Figure 3. Socialization of savings tips with savings books and piggy banks



Figure 4. Photo with representatives of children showing their respective savings books, parents, teachers, lecturers and students

▪ CONCLUSION

Socialization activities on saving from an early age have increased the potential of Al-Hibbah Kindergarten children in understanding the importance of saving from an early age, the children are increasingly motivated to set aside their pocket money. The savings pattern implemented for children by the Al-Hibbah Kindergarten school is very good, namely by providing each child with a savings book. These savings can be withdrawn at any time if needed. Lots of benefits are taken from the savings book system. Neatly written both debit, credit and description. Likewise, the factors that influence children's interest in saving are mainly their own encouragement based on the explanations they hear from their teachers about how important it is to save from an early age.

The role of parents is very important in motivating children to participate in saving from an early age. The benefits felt are not just for the child, the benefits are even greater for the parents, such as being able to reduce the costs needed when suddenly there is no money. In the end, it can be taken from a portion of the child's savings at school, although later it will continue to save again.

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