



ENTREPRENEURSHIP AND FINANCIAL MANAGEMENT TRAINING FOR INDONESIAN MIGRANT WORKERS AS PREPARATION FOR RETURNING HOME

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Abstract

The Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as Preparation for Returning Home program was designed to enhance the financial literacy and entrepreneurial capacity of Indonesian migrant workers in Tainan, Taiwan. This initiative responds to the financial challenges commonly faced by migrant workers, particularly in managing income, planning investments, and ensuring economic stability upon returning to Indonesia. Using a participatory approach that includes needs assessment, interactive lectures, financial planning simulations, and digital technology training, the program equips participants with practical skills in budgeting, saving, risk mitigation, and business planning. Evaluation results indicate increased understanding across participant groups with different characteristics, including gender, age, education level, and length of employment. Participants with longer work experience and higher educational backgrounds tended to achieve higher scores, although the program proved effective for all groups. These findings demonstrate that structured and context-based training can significantly improve the financial preparedness and entrepreneurial potential of migrant workers as they reintegrate economically upon returning home. The program also contributes to community empowerment and promotes inclusive economic development.

Kata Kunci: Entrepreneurship, Financial Management, Indonesia Migrant Workers

INTRODUCTION

Migrant jobs are not only a last resort but a strategic and competitive career choice for Indonesian workers. When professionally managed, labor migration opens up access to quality jobs and ensures better protection of workers abroad (Fatmawati et al., 2024). The main challenge for migrant workers does not stop at the ability to get a job abroad, but continues with efforts to maintain financial stability after they return to their homeland. Many migrant workers who return home face problems such as inadequate financial management and a lack of a sustainable source of income. This condition shows how important it is to increase financial literacy and entrepreneurship training so that they are able to build long-term economic independence (Saptono et al., 2016). Proper reintegration programs, including digital financial education and business development support, can help migrant workers build long-term economic resilience (Intan et al., 2023)

This initiative is a positive step in supporting returning Indonesian migrant workers (PMI) to rebuild their lives productively and independently. By providing relevant training and ongoing support, these programs aim to create new economic opportunities and improve the overall quality of life in their communities (Tarigan, 2024).

A study highlights the challenges faced by Indonesian migrant workers, including inadequate living conditions, limited access to healthcare, and lack of education. This research identifies the initial need in developing migrant worker communities, aiming to provide appropriate empowerment

and advocacy to improve their well-being (Muhammad et al., 2023).

Another study emphasizes the importance of effectiveness-based entrepreneurship training to equip Indonesian migrant workers with knowledge and preparation to use existing assets. The goal is to ensure that Indonesian migrant workers who have completed their employment contracts in Taiwan acquire essential marketing skills that will be useful when starting their own businesses after returning to Indonesia (Ismanto et al., 2023). Many reports highlight a recurring problem among overseas migrant workers: inefficient financial management. Although remittances sent back home can increase, they are often spent primarily on short-term needs rather than strategic financial growth (Irawan et al., 2019). Without proper financial planning, many migrant workers find themselves in the same economic position as before they left, struggling to establish sustainable financial security (Khamimah, 2021). This cycle of economic instability underscores the urgent need for increased financial literacy and strategic investment planning among migrant workers. To break this pattern, it is important to empower migrant workers with the skills and knowledge to manage their income wisely (Rahayu et al., 2023). By equipping them with the right financial strategies, we can transform remittances from short-term spending to long-term economic resilience, enabling returning migrants to become entrepreneurs, creating job opportunities, and contributing to Indonesia's economic growth. Knowledgeable migrant workers are not only financially independent but also catalysts for national development. It is critical to bridge the gap between income abroad and financial sustainability at home, ensuring that migrant workers return not only with experience, but also economic security and a prosperous future (Krissanya et al., 2024).

One of the key strategies to improve the well-being of migrant workers is to strengthen their financial management skills, treating personal finances with the same strategic approach as a well-managed business. Studies have shown that many migrant workers lack financial literacy, leading to a misalignment between the remittances they earn and their long-term financial well-being (Busro, 2018). Entrepreneurship training equips Indonesian migrant workers with essential skills to start and manage their businesses effectively. This training is very important because it addresses the high unemployment rate and economic challenges faced by many Indonesians, especially those who migrate for better job opportunities abroad. By developing entrepreneurial skills, Indonesian migrant workers can create their own employment opportunities and contribute to the local economy once they return (E Rizky Wulandari et al., 2023). The entrepreneurship-focused program helps Indonesian migrant workers absorb new technologies and innovative practices while working abroad. This exposure increases their ability to engage in higher value-added economic activities, which can lead to increased incomes and improved living standards (Sukaris, Alkusani, Beni Dwi Komara & Heru Baskoro, 2022). Additionally, training in financial management ensures that they can manage their income and savings effectively, preparing them for future investments.

Recognising these challenges, the Entrepreneurship and Financial Management Training for Indonesian Migrant Workers in Tainan, Taiwan is designed to bridge this knowledge gap (Wibowo et

al., 2023). In addition to educating migrant workers, the initiative also seeks to identify and address key financial barriers, ensuring that participants gain practical skills in budgeting, saving, investing, and entrepreneurship. By understanding the factors that hinder financial stability, we can develop targeted solutions to empower migrant workers to take control of their financial futures (Malesu & Syrovátka, 2025). The program goes beyond theoretical learning by fostering an entrepreneurial mindset, equipping participants with the tools to start and manage sustainable businesses once they return to Indonesia (Khamimah, 2021). Entrepreneurship and financial management training for Indonesian migrant workers is essential to increase their economic independence and improve their overall quality of life (E Rizky Wulandari et al., 2023).

Training initiatives not only benefit individual workers but also have a broader social impact (Wibowo et al., 2023). When Indonesian Migrant Workers become successful entrepreneurs, they can create jobs for others in their communities, thereby reducing unemployment rates and alleviating poverty (Yohana, 2022). This ripple effect contributes to Indonesia's overall economic development. The Entrepreneurship and Financial Management Training for Indonesian Migrant Workers is designed to improve financial literacy by equipping participants with the knowledge, skills, and confidence to manage their finances effectively similar to how businesses operate with financial discipline (Khamimah, 2021). Financial literacy is not just about understanding money; It's about strategic financial decision-making, ensuring that migrant workers can turn their hard-earned income into long-term assets and business opportunities (Yohana, 2022).

According to the Financial Services Authority (OJK) of Indonesia, financial literacy is measured by key indicators, including awareness and understanding of financial institutions, products, and services; knowledge of the rights, obligations, risks, and benefits of financial instruments; and practical skills in utilizing financial services (Fatah & Zumrotun, 2023). The Entrepreneurship and Financial Management Training combines these indicators to empower migrant workers with a structured approach to personal finance, ensuring they not only earn but also manage, invest, and grow their wealth effectively.

Migrant workers often fall into various levels of financial literacy ranging from illiterate to illiterate, which impacts their ability to build financial security upon returning home (Nugroho et al., 2025). The program aims to improve their financial literacy levels, moving them from basic financial awareness to proficient financial management and entrepreneurship. Thus, migrant workers can go from mere earners to business owners, securing a sustainable financial future for themselves and contributing to Indonesia's economic development (Irwanto et al., 2025; Mustaqim et al., 2025). In the implementation of the Community Service Program, several critical issues were identified among the partner communities, which fundamentally hampered their entrepreneurial potential and the sustainability of their business. These issues are not only technical but also structural and conceptual,

requiring a comprehensive approach that combines education, empowerment, and systemic networking.

First, there is *lack of significant understanding of entrepreneurship and business opportunities in Indonesia*. Many partners still think of entrepreneurship as just a small-scale trading activity, rather than a systematic and strategic process of value creation (Ridhawati et al., 2025). This narrow view stems from limited exposure to contextual entrepreneurship education, which ideally includes aspects such as idea generation, market validation, scaling strategies, and long-term business sustainability (Darmawan et al., 2025). In addition, the absence of insight into potential growth sectors such as the digital economy, green economy, and creative industries limits their ability to identify and respond to evolving market dynamics (Efendi et al., 2025). As a result, the competitiveness and innovation capacity of partners' businesses tend to stagnate, making it difficult for them to survive and grow in an increasingly complex entrepreneurial ecosystem.

Second, there is *lack of financial management skills and long-term investment planning*. Many partners lack the knowledge and skills necessary to effectively manage cash flow, maintain accurate and transparent financial records, and evaluate business performance through financial metrics (Lestari et al., 2024; Prabowo et al., 2025). In addition, Long-term investment planning that includes portfolio diversification, risk mitigation, and the development of a clear business roadmap is largely absent (Septiani et al., 2025). As a result, many businesses are operated on a day-to-day basis without a strategic vision or structured future orientation. This situation hinders their ability to contribute meaningfully to Indonesia's economic development agenda, especially at a time when the country is working to promote inclusive and sustainable economic growth (Lestari et al., 2024).

Third *limited access to business networks and strategic information needed to support the company's sustainability*. Many partners operate in a fragmented environment with minimal support systems (Ridhawati et al., 2025). They are disconnected from the entrepreneurial community, business mentoring networks, access to capital, and digital platforms that can help them expand the market and increase competitiveness. In today's collaborative and digital-driven economy, the ability to network and foster cross-sector collaboration is a key determinant of entrepreneurial success. The lack of access to such networks not only isolates these entrepreneurs from growth opportunities but also limits their capacity to compare and adopt best business practices (Prabowo et al., 2025; Rofiah et al., 2025).

These three interconnected challenges, limited entrepreneurial knowledge, weak financial management, and limited access to business networks are structural constraints that require more than just technical solutions. Therefore, any community service initiative should be designed as a transformational intervention, aiming not only to transfer skills but also to reshape the entrepreneurial mindset. Contextually-based educational approaches, capacity building at both the individual and organizational levels, and facilitation of access to strategic partnerships are essential to enhance the

resilience, growth potential, and long-term sustainability of community enterprises in the broader Indonesian entrepreneurial ecosystem (Hakim et al., 2025).

Through a situational analysis, the team identified three key issues faced by the target group: limited understanding of entrepreneurship, lack of comprehensive financial management skills, and limited access to reliable business information and networks. These three challenges are highly interrelated and pose significant barriers to workers' ability to plan for a financially secure future.

First, the analysis reveals that many migrant workers have a narrow and often inaccurate view of entrepreneurship. Instead of thinking of it as a sustainable process of innovation, value creation, and company development, entrepreneurship is often reduced to informal or small-scale trading activities. This lack of understanding stems from inadequate exposure to entrepreneurship education, especially in relation to emerging business opportunities in Indonesia such as the digital economy, creative industries, and environmentally sustainable companies.

Second, the issue of *financial illiteracy* turned out to be a widespread and urgent concern. Most migrant workers have not received formal training in basic financial management skills. They are often unaware of how to create a household budget, manage cash flow, save effectively, or invest carefully. As a result, although many of them send most of their income to family members in Indonesia, the funds are rarely converted into long-term assets or investment capital. There is also little awareness of how to plan for retirement, children's education, or future entrepreneurial ventures. This lack of foresight increases their vulnerability to financial instability after their work abroad ends.

Third, workers suffer from *limited access to the financial and entrepreneurial ecosystem*. They are disconnected from institutions that can support their transition to entrepreneurship, such as cooperatives, microfinance institutions, business incubators, and community-based mentorship networks. In addition, the absence of accessible and reliable information in their native language on legal, financial, and business issues leaves many migrant workers isolated and uninformed.

Together, these issues create a cycle of economic vulnerability, where hard-earned income fails to produce upward mobility or long-term financial security. Recognizing these challenges, the PPM team designed an integrated intervention model based on participatory methods and contextual education.

METHOD AND PROCEDURES

The Community Service Initiative began with a comprehensive needs assessment through interviews, questionnaires, and focus group discussions with Indonesian migrant workers in Tainan. This participatory approach helps identify real and hidden needs so that programs can be designed according to the participants' conditions. Training is designed using multifaceted methods, such as lectures, practice exercises, and group discussions to ensure the material is easy to understand and can be applied in real-life situations. The program targets 20 migrant workers and focuses on improving

their entrepreneurship and financial management. Initial data was collected as a baseline to then be compared with post-training results to assess the effectiveness of the program.

At the end of the activity, participants are expected to have a strong understanding of entrepreneurship and financial management, so that they are able to make a safer and more realistic long-term financial plan. The series of activities includes participant identification, data sampling, needs analysis, training implementation, and evaluation. This program was implemented because of the low level of financial literacy among Indonesian migrant workers in Tainan and their limited knowledge of safe and legal investment products according to OJK regulations. With this training, migrant workers are encouraged to make more informed financial decisions for a more stable future

The following questions are designed as part of the evaluation for the community service program entitled “*Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as Preparation for Returning Home.*” This evaluation aims to measure participants’ understanding of financial literacy, entrepreneurship, and the application of financial management skills gained from the training. The questions is :

Table 1 Financial Management Literacy Questions

No.	Question
1	What is the essential purpose of preparing a personal financial budget?
2	When is the most recommended time to set aside savings?
3	In principle, how can investment be defined?
4	What is a strong indication of illegal (fraudulent) investment schemes that often trap migrant workers?
5	How can a person’s high level of financial literacy be reflected?
6	What is the wisest strategy for managing remittances?
7	What is an emergency fund prepared to anticipate?
8	What should long-term financial planning be directed toward?
9	What is the basic principle of sound financial management?
10	Conceptually, how is entrepreneurship defined?
11	What are the characteristics of resilient and successful entrepreneurs?
12	What fundamental components must be considered when building a business?
13	What type of business is most prospective and suitable for migrant workers returning to Indonesia?
14	Which of the following is not included in business operational costs?
15	What is the main purpose of preparing a business plan?
16	What is the most striking difference between products and services?
17	What should migrant workers do first when starting a business?
18	What is one of the added values of entrepreneurship after returning from abroad?
19	What is the main challenge in starting a business in rural areas?
20	What is the appropriate pricing strategy when launching a new product?
21	What is a crucial aspect of successful digital promotion today?
22	What is the purpose of preparing a simple financial report such as profit and loss in small businesses?
23	What should former migrant workers do to ensure long-term business sustainability?
24	What is the wisest initial step in starting a micro business?
25	In the context of business planning, what does SWOT analysis stand for?

The stages and methods implemented in this Community Service Initiative began with a comprehensive needs assessment through interviews, questionnaires, and focus group discussions with Indonesian migrant workers residing in Tainan, Taiwan. This participatory approach aimed to identify both visible and latent needs so that the designed training would align with the actual conditions of the participants. Based on the results of the assessment, the committee proposed face-to-face training sessions combined with virtual participation to enhance participants' knowledge and awareness about entrepreneurship and financial management.

Before conducting this activity, the committee coordinated with the Forum Kerukunan Keluarga Besar Warga Indonesia (FKKBI) in Tainan, located at Fubei St. No. 85, Tainan City, Taiwan, and obtained data through direct discussions and interviews with migrant representatives. The findings revealed that many participants had limited knowledge about Entrepreneurship and Financial Management, which became the foundation for the training design.

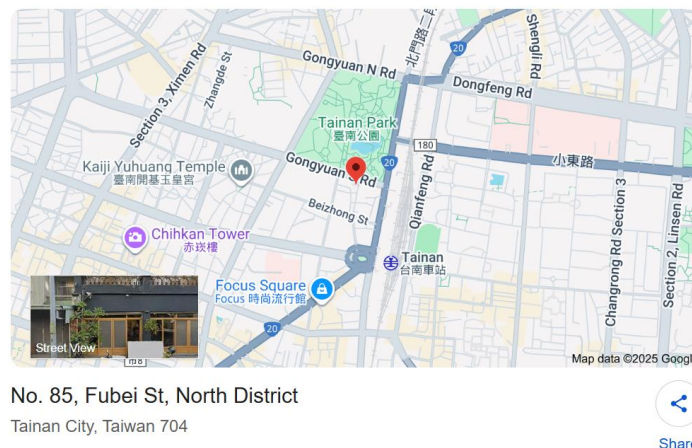


Figure 1. Location of Community Service

The implementation used a combination of lectures, practice exercises, and group discussions to ensure that participants could easily comprehend and apply the materials in real-life financial situations. Initial data were collected as a baseline and later compared with post-training evaluations to measure the program's effectiveness. The target participants were 20 Indonesian migrant workers actively living and working in Tainan.

The details of the information of this seminar activity are as follows:

1. Time and Place of Implementation

- | | |
|-------------------------|--|
| Day and Date | : Sunday, 15 September 2024 |
| Implementation Time | : 10.00 a.m. – 12.30 p.m. (Taiwan Time) |
| Place of Implementation | : Forum Kerukunan Keluarga Besar Warga Indonesia Taiwan (FKKBWIT) Office |
| Institution | : Forum Kerukunan Keluarga Besar Warga Indonesia Taiwan (FKKBWIT) |

Address : Fubei St No. 85, Tainan City, Taiwan
 Platform : Hybrid (Offline & Virtual via Zoom Application)

2. Implementation / Event Arrangement

Table 2. Event Arrangements

No.	Time (Taiwan Time)	Event	Person in Charge
1	09.00 – 09.05	Opening by MC	Comitte
	09.00 – 09.10	Singing of the Indonesia Raya National Anthem	Lead by the MC and all participant
2	09.10 – 09.20	Opening remarks from FEB UNJ	Prof. Agung Dharmawan Buchdadi, S.T., M.M.
	09.20 – 09.30	Welcome speech from Chairman of Forum Kerukunan Keluarga Besar Warga Indonesia Taiwan (FKKBWIT)	Rahmat Dika Setyawan
3	09.30 – 10.30	Presentation of Material 1: <i>Empowering Indonesian Migrant Workers: Entrepreneurship Training for Sustainable Livelihoods After Returning Home</i>	Monica Dewi, S.Pd., M.M.
4	10.30 – 11.45	Presentation of Material 2: <i>Enhancing Financial Management Skills Among Indonesian Migrant Workers as Preparation for Reintegration and Economic Independence</i>	Sholatia Dalimunthe, S.E., M.B.A.
9	11.45 – 11.50	Documentation	Committee
10	11.50 – 11.55	Closing by MC	Committee

The following list includes participants of the community service program titled “Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as Preparation for Returning Home.” The audience consisted of Indonesian migrant workers in Taiwan, particularly members of the Forum Kerukunan Keluarga Besar Warga Indonesia di Taiwan (FKKBWIT).

This training aimed to enhance participants’ understanding of entrepreneurship, financial planning, savings, and investment management, preparing them to build sustainable livelihoods after returning to Indonesia. The individuals listed below actively took part in this empowering and educational activity.

Table 3. List of Participant International Community Service

No	Nama	No	Nama
1	M Zahrul Nizzam	11	Aris
2	Darti Widias Tuti	12	阿妮

No	Nama	No	Nama
3	Joko Aswin	13	Widyastuti
4	Imam Dian Anggoman	14	Zuhry
5	Zuliano Andrie	15	Rani
6	Mifta Yudhistry	16	Yudhista
7	Tawiran	17	Santi
8	Abdul Haris	18	Rahmat Aditya
9	Agus Sulistiyo	19	Mukhlis
10	Hadi Muchlison	20	Roni Salahudin

RESULTS

This activity will be carried out in several well-structured stages:

1. Socialization

The initial stage of the program aims to improve migrant workers' understanding of the importance of financial literacy and entrepreneurship. With the right knowledge, they can manage their paycheck more effectively, whether for savings or investment in an independent business. Dissemination of initial information about the program through the migrant worker community and social media. The interactive seminar discusses the basics of personal financial management, the difference between saving and investing, and strategies for starting a small business as an additional source of income. Discussions and Q&A sessions to explore participants' specific needs related to finance and entrepreneurship.



Figure 2. Implementation of Socialization

2. Training

After socialization, migrant workers will receive technical training in financial management and business development using digital platforms. Training on the use of financial applications for recording expenses and income. Simulate personal and business budget planning with a simple case study. Introduction to online business strategies through social media such as Facebook Marketplace, Instagram, and TikTok Shop. Basic financial risk management training to avoid investment fraud and uncontrolled spending.



Figure 3. Training Implementation

3. Technology Implementation

To ensure migrant workers can immediately put into practice what they have learned, they will be guided in applying technology to support their personal and business finances. Assistance in downloading and using financial and e-commerce applications. Digital marketing training for small businesses through WhatsApp Business, Instagram Business, and Shopee Taiwan. A guide to choosing a secure and cost-effective digital payment method for international transactions and businesses.

4. Mentoring and Evaluation

The program not only provides material but also ensures that participants can apply the strategies they have learned in their daily lives. Regular monitoring through online discussion groups to assess participants' progress. Individual consultation sessions for migrant workers who need further guidance in financial management or business development. Dissemination of questionnaires to measure participants' level of understanding before and after the implementation of the program.

5. Program Sustainability

To ensure the program continues after implementation, sustainability strategies are designed to empower migrant worker communities. Train facilitators from the migrant worker community to continue educating new members. Provide educational materials in the form of digital modules and video tutorials that can be accessed at any time. Forming online discussion groups to share financial and entrepreneurial experiences and strategies.

Before implementing any intervention, the team conducts a systematic situational analysis. It involves collecting qualitative and quantitative data through interviews, surveys, and focused group discussions with migrant workers living and working in Tainan. This data collection technique aims to map the urgent needs, motivations, and socioeconomic challenges faced by Indonesian workers abroad. Key findings from the assessment include a limited understanding of financial management concepts such as budgeting, saving, debt control, and investing. Many respondents expressed a desire to return to Indonesia with sufficient savings or start a small business but lacked the knowledge or confidence to plan appropriately.

The material is translated into Indonesian and is complemented by case studies and examples from real-life situations faced by Indonesian migrant workers. A strong emphasis is placed on simplicity, clarity, and applicability, ensuring that participants from a variety of educational backgrounds can meaningfully engage with the content.

1. Analysis by Gender

In a series of *Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as a Preparation for Returning Home*, understanding has been measured through post-training tests to see the effectiveness of the program for the participants. The test results showed that the majority of respondents were men, namely 11 people or around 78.6 percent, while female respondents amounted to 3 people or 21.4 percent. When viewed from the results of the test that illustrated the level of understanding of entrepreneurship and financial management materials, the average score of male respondents reached 89.5, while women obtained an average of 85.3. These differences in scores do not indicate a significant gap, but do provide an indication that the tendency of men's grades is slightly higher, which is likely influenced by longer work experience as well as their involvement in types of jobs that demand physical endurance and high responsibility.

However, women's achievements, which are also high, confirm that female migrant workers have strong competence, motivation to learn, and adaptability to training materials, both in terms of entrepreneurship and financial management. This condition reflects that the training provided is not only relevant and inclusive, but also effective for all participants regardless of gender. The findings reinforce the program's main goal, which is to prepare Indonesian migrant workers, both male and female, to have better knowledge, skills, and economic readiness when they return to their homeland. Thus, this training contributes to increasing financial capacity and business opportunities for all participants, as well as supporting their economic independence after returning to Indonesia.

2. Analysis Based on Respondent Age

In the implementation of *Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as a Preparation for Returning Home*, participants were also analyzed by age group to see how their level of maturity and work experience affected the understanding of the training material. Respondents were divided into four age ranges, namely less than 25 years, 25–30 years, 31–35 years, and more than 35 years. The results showed that the age group over 35 years was the largest category with 6 respondents, followed by the age group of 31–35 years as many as 5 respondents, the 25-30 years group as many as 2 respondents, and only 1 participant under the age of 25 years.

When reviewed from the average score of understanding entrepreneurship and financial management training materials, participants aged 31–35 years recorded the highest score, which was around 91. The age group of >35 years followed with a score of 87.8, followed by the 25–30 year old group with an average of 88. The <25-year-old age group received the lowest score, which was 76. These findings suggest that participants aged 30–35 tend to be in productive times with higher levels of emotional maturity and work experience, thus being able to capture training concepts, such as business planning and financial management, more effectively.

In contrast, younger participants appear to be still in the adaptation and basic capacity development phases, so their understanding of the core training materials is not as optimal as the more mature age group. Overall, these results confirm that experience and maturity are important factors that support the successful implementation of entrepreneurship and financial management training, especially in preparing Indonesian migrant workers to return to their homeland with more stable and planned economic conditions.

3. Analysis Based on Recent Education

In the context of the implementation of *Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as a Preparation for Returning Home*, the characteristics of the participants' education level are an important factor in understanding the variation in their ability to absorb the training material. Data shows that the majority of respondents are high school/vocational/equivalent graduates, namely 10 people. In addition, there were 2 respondents with a junior high school education/equivalent, 1 respondent who graduated from elementary school/equivalent, and 1 respondent with a Bachelor's education (S1) background.

If associated with the achievement of comprehension test results related to entrepreneurship and financial management, it was recorded that participants with high school/vocational education had an average score of around 89, while junior high school graduates obtained an average of 85. Interestingly, participants with elementary education recorded an average score of 92, and respondents with S1 education occupied the highest position with a score of 96. In general, this pattern indicates that the level of formal education is positively correlated with the ability to

understand training concepts, particularly in the analytical, problem-solving, and financial decision-making aspects.

However, the high achievement of elementary school educated respondents underlines that competence is not solely determined by formal education. Long work experience, intensity of adaptation to the transnational environment, and personal motivation in improving self-capacity are also significant variables that drive participants' performance. These findings confirm that entrepreneurship and financial management training for migrant workers needs to consider inclusive, adaptive, and contextual approaches in order to reach participants with diverse educational backgrounds.

Thus, the program not only strengthens the conceptual foundation for the more educated participants, but also provides an equal empowerment space for those who rely on empirical experience as the main capital. This confirms that the success of economic preparation for Indonesian migrant workers upon returning to the country depends on the synergy between formal literacy and practical experience gained while working abroad.

4. Analysis Based on Length of Employment in Taiwan

In the implementation of *Entrepreneurship and Financial Management Training for Indonesian Migrant Workers as a Preparation for Returning Home*, the variable of length of work is one of the important factors that affect the level of understanding of the training material. Based on the data, respondents were divided into three main groups: 1–3 years of service, 4–6 years, and more than 6 years. The group with a working period of more than six years was the largest category, followed by the 1–3 year group, while the participants with a working period of 4–6 years were relatively smaller.

In terms of grade achievement, there is a pattern that the longer a person works in Taiwan, the higher and more stable the understanding value achieved. Respondents with more than six years of work experience recorded an average score of 90.4, indicating a more mature level of understanding of entrepreneurship and financial management materials. This can be attributed to the ability to adapt to the work system, organizational culture, and social dynamics in the country of placement.

This phenomenon is in line with *human capital* theory, which explains that work experience plays an important role in improving individual skills, both technical and non-technical. Long experience not only enriches operational knowledge, but also strengthens cross-cultural communication skills, time management, and resilience to job challenges. These factors directly increase the readiness of participants in understanding the training material, especially related to business planning and financial management as a provision when returning to Indonesia.

Thus, the length of time they worked abroad is a significant indicator in assessing the quality of adaptation, professionalism, and economic readiness of migrant workers. These findings confirm that this kind of training program needs to consider participants' work experience as an important variable in learning strategies and material design.

CONCLUSION

This community service program has succeeded in answering the urgent needs of Indonesian Migrant Workers (PMI) in Tainan, especially in improving financial management and entrepreneurial capacity. Through a structured approach that includes workshops, simulations, mentoring, and the provision of digital learning resources, participants gain significant improvements in their ability to manage personal finances and their readiness to start a business. The active participation of migrant workers, coupled with contextual learning methods, encourages their increased understanding and motivation to plan for long-term financial security and pioneer business opportunities upon their return to Indonesia. The use of digital mentoring and sustainable communication platforms also ensures that the impact of the program does not stop at the end of the activity, but continues through continuous empowerment. This program also contributes to the goals of inclusive economic development, the implementation of the Tridharma of higher education, and the development of a PMI empowerment model that can be replicated in other regions. Overall, this activity proves that strategic and culturally adaptive education is able to transform vulnerable groups into financially literate and economically empowered individuals, with a beneficial contribution to both the country of placement and the country of origin.

Furthermore, financial education for PMIs needs to be institutionalized through cooperation between the government, educational institutions, and diaspora organizations to produce a standard, relevant, and easy-to-understand financial literacy curriculum. Multi-stakeholder collaboration with Indonesian representative offices abroad, labor attachés, NGOs, and local communities is also important to expand the reach and sustainability of empowerment programs like this. The use of digital platforms including mobile applications, online mentoring groups, and digital guides has proven to be effective and needs to be expanded so that more and more migrant workers have access to learning, including those in remote areas. In addition, migrant workers who will return to Indonesia need reintegration support in the form of access to capital, business incubation, and follow-up assistance so that their entrepreneurial plans can be realized. Finally, long-term monitoring and longitudinal studies are needed to evaluate changes in financial behavior, business success, and improvement in the social welfare of migrant workers after participating in the program, so that future policy development can be more targeted.

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