



Entrepreneurship Assistance for Indonesian Workers Retirement Program BNP2TKI Ringinrejo District, Kediri Regency

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Abstract

The entrepreneurship mentoring program for retired Indonesian Workers (TKI) in Ringinrejo District, Kediri Regency, is designed to empower participants returning from abroad to adapt and develop economic independence. Through a holistic approach, the program includes socialization, entrepreneurial skills training, mentoring, and access to financing sources. The results of the implementation showed that participants successfully prepared a business plan and started a business, both in the culinary sector and other businesses, based on their experience and skills. Interaction between participants forms a social network that supports, strengthens confidence, and creates a collaborative environment. Additionally, participant involvement in the program evaluation process provides valuable insights for continuous improvement. The positive impact of this program is not only seen in improving the skills of individual entrepreneurs, but also in the creation of jobs and strengthening the local economy. With steps forward that include broader product marketing and good financial management, it is hoped that this success can be sustainable and become an inspiration for the next generation of retired migrant workers.

Keywords: Entrepreneurship Assistance, Indonesian Workers (TKI), Economic Empowerment, Entrepreneurship Training

INTRODUCTION

Indonesian workers who work abroad have a great contribution as foreign exchange heroes for the country. Indonesian Workers (TKI) are one of the country's foreign exchange heroes who also play a contributing role to the State of Indonesia. Of course, this has a significant influence on the development of the Indonesian economy. Because the income obtained from the services of migrant workers is very meaningful for the development of this country. It is just a matter of how our country pays special attention when these migrant workers return to Indonesia and are no longer migrant workers. Through the BNP2TKI program, the realization of the Indonesian Government's attention to Retired TKI began to exist. By arranging the concept of entrepreneurship, of course, the Government hopes that retired migrant workers will feel at home and live peacefully in their own country. To become an entrepreneur, of course, is not as easy as imagined, it requires patience and seriousness and a strong spirit. Especially with the lifestyle that is usually done by migrant workers, even though the work of being a migrant worker is harder, especially as a domestic helper or construction worker, but the income obtained is quite promising. This is the main influence if retired migrant workers have to be entrepreneurs, especially since the certainty of income

cannot be waited. The program facilitator strives so that retired TKI members can immediately run their business with their capital that they currently have and can even join the group.

The background of the implementation of entrepreneurship assistance for post-program Indonesian Workers (TKI) in Ringinrejo District, Kediri Regency is a response to the challenges faced by migrant workers after returning to the country. After many years of working abroad, many migrant workers have found it difficult to adapt back to the social and economic environment in Indonesia. In many cases, they are constrained by minimal entrepreneurial knowledge and skills, making it difficult to find productive paths in developing their potential and resources.

Ringinrejo District, as one of the areas that contributes significantly to the delivery of migrant workers, has many individuals who return with the hope of building a better life. However, the absence of adequate business support often causes post-program migrant workers to be unable to take advantage of the provisions they have. Seeing this potential, there is a need for interventions that not only focus on skills training but also provide comprehensive assistance in developing an entrepreneurial spirit.

The entrepreneurship mentoring program implemented by BNP2TKI aims to empower retired migrant workers by providing access to knowledge, business management skills, and understanding of the market. This interaction not only improves individual abilities, but also encourages building a network that supports each other among fellow migrant workers, so that they can share experiences and strategies in managing businesses. In other words, this program is expected to facilitate a smoother transition for retired migrant workers into the world of entrepreneurship.

Through the implementation of this mentoring activity, it is hoped that retired migrant workers in Ringinrejo District will not only be able to improve personal and family economic conditions, but also have a positive impact on the development of the local economy. When retired migrant workers succeed in developing their businesses, this will have the potential to create new jobs and encourage mutually beneficial growth in society. Thus, this entrepreneurship assistance is an inseparable part of efforts to improve people's welfare and build economic independence.

This entrepreneurship mentoring activity is inseparable from the various challenges faced. In addition to limited understanding of business management, many retired migrant workers also have to deal with a negative stigma against small businesses, which are often considered unprofitable or unstable. This condition requires a sensitive and inclusive approach,

where the assistance carried out must be able to change this perspective and arouse the confidence of migrant workers to be entrepreneurs.

To achieve this goal, this program will involve various learning methods, such as workshops, mentoring, and practical skills debriefing. It is hoped that each participant will not only get theory, but also direct experience in the business world. Cooperation with various parties, such as government agencies, the business world, and non-governmental organizations, is also key in increasing the effectiveness of this program. By strengthening each other's capacities, retired migrant workers will be better prepared to enter the market and compete with other entrepreneurs.

The implementation of this entrepreneurship mentoring program is expected to create an atmosphere where innovation and creativity can develop. In its implementation, participants are encouraged to formulate business ideas by the potential and needs of the local market. This also plays a role in strengthening the competitiveness of retired migrant workers, where local uniqueness can be a special attraction for the products they offer. In addition, increased cooperation between participants is expected to result in mutually beneficial synergies, creating a sustainable entrepreneurial ecosystem.

Furthermore, post-program evaluation and support will be an important component to maintain the sustainability of the business that has been built. Continuous assistance in the form of access to financing, market information, and business consulting is needed so that retired migrant workers can survive and develop in the world of entrepreneurship. Through this effort, it is hoped that not only individuals will be helped, but also can build an independent and highly competitive community, as well as encourage economic progress in Ringinrejo District as a whole.

In the end, entrepreneurship assistance for migrant workers after the BNP2TKI program is a strategic step to improve the quality of life of migrant workers. By equipping them with the right skills and support, it is hoped that they will not only overcome the challenges at hand, but also discover the deepest potential within them to become successful entrepreneurs. Through this process, it is hoped that they will be able to contribute to local economic development and become an inspiration for future generations, creating a positive cycle for the community.

The main reason for this service is to answer the real challenges faced by retired migrant workers in the process of reintegration into society. After years of working abroad, many of them are facing difficulties in adapting again, both socially and economically. In this context,

the service that focuses on entrepreneurship assistance aims to provide concrete solutions so that retired migrant workers can find a more productive and meaningful path in their lives.

One of the fundamental reasons is the need to increase economic independence. Many retired migrant workers return with unused skill capital, but they often lack knowledge on how to manage their businesses efficiently. Through this program, it is hoped that they can learn how to manage a business, both in terms of planning, marketing, and bookkeeping. This not only helps them regain their power, but also creates new economic opportunities for themselves and the surrounding community.

In addition, this devotion is also driven by the fact that the potential of retired migrant workers as entrepreneurs is huge, but it is often hampered by a lack of access to relevant resources, networks, and information. By providing mentoring, this program seeks to empower these individuals to be able to utilize their potential to the fullest. Referring to their experience abroad, many of them have valuable business skills and insights, which can be implemented in a local context.

The importance of creating a supportive entrepreneurial ecosystem is also one of the main reasons. When retired migrant workers can establish businesses and collaborate with fellow entrepreneurs, they not only create jobs, but also build a sense of togetherness and solidarity between them. Thus, the impact of these programs is not only limited to individuals, but also able to stretch social bonds and strengthen communities at the local level.

Another reason that is no less important is to reduce stigma and negative perceptions related to the existence of retired migrant workers who return to the country. Through the success of the business built, they can prove that entrepreneurship is a valid path and has the potential to bring success. This can build their confidence and position them as agents of change in society.

Overall, this service aims to create a sustainable empowerment model for retired migrant workers, so that they are not only beneficiaries but also active actors in local economic development. By improving their skills and providing the necessary support, it is hoped that this service will again have a positive impact in improving their quality of life and advancing the economy in Kediri Regency, especially in Ringinrejo District.

METHODS

The method of implementing this service will involve several stages and techniques designed to provide effective entrepreneurial assistance to post-program Indonesian Workers

(TKI) in Ringinrejo District, Kediri Regency. The steps in the method of implementing this service are as follows:

First Stage: Socialization and Exploration

At this stage, the service team will conduct socialization to the community and prospective retired TKI participants who will take part in the mentoring program. This socialization aims to provide an overview of the objectives, benefits, and process of implementing the program. In this activity, the team will conduct an exploration to find out the needs and expectations of retired migrant workers related to entrepreneurship. Through dialogue and discussion, the team will gain useful initial data in designing a program that fits the local context.

Stage Two: Entrepreneurship Skills Training

After exploration, the next stage is the implementation of entrepreneurial skills training. This training will cover a variety of topics, including: basic concepts of entrepreneurship, business management, product marketing, and bookkeeping techniques. The learning methods used can be in the form of lectures, interactive discussions, and business practice simulations. In this training, retired migrant workers will be taught how to make a solid business plan and strategies to overcome the challenges that may be faced when starting a business.

Third Stage: Mentoring and Mentoring

After participating in the training, the participants will receive direct assistance from the service team. This mentoring will be carried out intensively and continuously in the form of mentoring. The service team will assist participants in preparing appropriate business plans, providing advice on business options, and assisting them in the process of marketing the products that have been produced. This assistance aims to increase participants' confidence in running a business and solve problems that may arise.

Fourth Stage: Capital Distribution and Network Access

As part of the mentoring, the program will assist retired migrant workers in accessing sources of financing to start their businesses. The service team will work with microfinance institutions, banks, and non-governmental organizations to provide information and settlement regarding financing schemes that may be available. In addition, networks with other business actors will also be built to facilitate collaboration and experience sharing between retired migrant workers.

Fifth Stage: Monitoring and Evaluation

Monitoring and evaluation will be carried out periodically to measure the success and impact of the program. The service team will hold regular meetings with participants to evaluate the progress of the business that has been built, discuss the challenges faced, and formulate strategies for the future. The data collected during this stage will also be considered for continuous improvement of the program.

The conclusion of this implementation method is a holistic approach that not only focuses on theoretical training, but also provides practical and sustainable support for retired migrant workers. With an integrated strategy ranging from socialization, training, mentoring, capital distribution, to monitoring and evaluation, it is hoped that this program can truly empower retired migrant workers and encourage them to become successful entrepreneurs in building their lives and economic independence.

RESULT AND DISCUSSION

The implementation of this assistance has been running normally and continues to use the previous pattern. Because the assistance this time is to maintain existing businesses and how to increase their sales capacity. In addition to the routine activities above, it also takes care of SIUP and TDP for businesses that are already running, intended so that business activities can be sustainable. The use of SIUP and TDP is to make it easier to access funds to financial institutions or even grants from the government.

For the companion, ensuring that the business continues even though the assistance has been completed is not an easy task because the distance is not close to the companion's residence and the two groups, both Jemekan village and Ringinrejo Village, are approximately 30 km apart. The Jemekan Village group agreed that even though there was no assistance, it was hoped that there would still be friendship by carrying out social gathering activities and companions were still asked to come and become participants in social gatherings as well so that communication was maintained. The companion agrees to attend once a month on the condition that the activity is still carried out. Communication became easier perhaps because the participants of Jemekan village were all women with female companions as well. Meanwhile, the Ringinrejo group actively participated in only 6 people in terms of livestock maintenance. The strengthening in Ringinrejo Village was carried out by its chairman, Mrs. Muti'ah, whose husband is a local village official.

In its implementation, the companions carried out a presentation in Surabaya about this mentoring activity. At that time, the helper could only submit one SIUP TDP on behalf of Jemekan Village and get good appreciation from the recipient. At first, he was not willing to

accept our presence, but after seeing the presentations and explanations from Mrs. Elfira and Mr. Rifki as well as the presentations of other companions, he was very happy with the achievements that we had implemented. The other companions were Mr. Mustofa from Wonodadi and Bangkalan.

The results of the implementation of the entrepreneurship assistance program for retired Indonesian Workers (TKI) in Ringinrejo District, Kediri Regency show significant development from the participants. After going through a series of training and mentoring, most of the participants managed to develop a clear and structured business plan. They now have a deeper understanding of entrepreneurial concepts, ranging from business management, marketing, to simple bookkeeping. This gives them a stronger foundation to start a business and face challenges in the field.

After six months of the program, many participants began to run their businesses. For example, several retired migrant workers have established culinary businesses based on their experiences while working abroad. They take advantage of the typical regional cuisine recipes they have learned, so the products they offer have their uniqueness. This success not only increases their income but also creates new jobs for family members and the surrounding community.

In addition, this program succeeded in creating a network between participants who supported each other. In regular meetings, retired migrant workers shared their experiences, challenges, and strategies in managing their businesses. This interaction not only builds solidarity between them, but also strengthens confidence. When one participant succeeds, it becomes a motivation for the others to keep trying. Thus, the entrepreneurial ecosystem that is formed not only benefits individuals, but also contributes to the development of the community as a whole.

In terms of mentoring, the service team conducts periodic evaluations that allow participants to identify areas that need improvement. This provides an opportunity for the team to provide more specific direction and suggestions according to the needs of the participants. The results of the evaluation show that consistent support and the involvement of the service team play an important role in the success of business implementation. The facilitated capital distribution also makes it easier for many participants to overcome financial constraints that have been obstacles in starting a business.

This entrepreneurship mentoring program has recorded a wider impact than just economic aspects. With increased confidence and entrepreneurial skills, participants no longer

feel confined by the negative stigma that often surrounds retired migrant workers. They are now an example for the surrounding community of how one can transform and create opportunities from life experiences. This is expected to foster awareness among other members of the community about the importance of entrepreneurship in improving the quality of life.

Overall, the implementation of this program has provided tangible evidence that with the right support, retired migrant workers can transform into successful entrepreneurs. The results obtained show that service in the form of entrepreneurial assistance not only brings change to individuals, but also creates a positive impact on society. This success is the foundation for the development of similar empowerment models in the future, which can be adopted in other regions of Indonesia, embracing more retired migrant workers in the world of sustainable entrepreneurship.

With the success that has been achieved, the program needs to continue the momentum that has been built. One of the next steps that needs to be taken is to strengthen the sustainability of the business that has been established by the participants. Therefore, this service program must design a strategy to facilitate access to a wider market, both online and offline. Online product marketing, for example, can be one way to introduce their business to larger consumers, both locally and nationally. In this case, the service team can provide additional training on the use of digital platforms and social media in promoting products.

In addition, it is very important to create relationships with related parties, such as government agencies, non-governmental organizations, and industry players who have the potential to become business partners. This collaboration can be in the form of providing access to advanced training, information on market trends, and also the opportunity to participate in exhibitions that can introduce participants' products to the general public. By expanding the network, retired migrant workers will have more opportunities to develop a larger and more sustainable business.

This program also needs to pay attention to the financial aspect in the sustainability of participants' businesses. Good financial management is the key to developing a business. Therefore, training and mentoring on financial management, budgeting, and bookkeeping should be an integral part of the program going forward. With a good understanding of finances, retired migrant workers can make wiser decisions in running a business, avoid financial problems in the future, and increase profitability.

In addition, it is important to strengthen the entrepreneurial community sustainably. The service team can form a community-based business group, where participants support each other in terms of marketing, purchasing raw materials, and sharing information. By having a

solid network, participants will feel more motivated and not feel alone in their entrepreneurial journey. It will also help create an environment conducive to collaboration between group members, with the ultimate goal of increasing the competitiveness of their businesses.

The involvement of participants in the program evaluation process also needs to be done to explore direct input from them. By listening to the experiences and views of participants, the service team can make improvements in the design of programs that are more relevant and applicable. Feedback from participants can provide new insights into the challenges they face, as well as innovative ideas for better business development.

Finally, documentation and submission of participants' success stories are also important to promote the positive impact of this program. By documenting their journey, from challenges to success, this can be an inspiration for other prospective retired migrant workers. These stories will serve as a powerful promotional tool to attract more attention and support from various parties so that this kind of program can be expanded and implemented in other areas.

With careful planning and a sustainable approach, it is hoped that this entrepreneurship assistance will not only have an impact on individuals, but also be able to arouse the spirit of entrepreneurship among the wider community, create jobs, and ultimately contribute to strengthening the local economy. The success of retired migrant workers in running their businesses will be a reflection of the great potential that each individual has to achieve success, as well as strengthen their confidence in facing future challenges.



Gambar 1. Dokumentasi Kegiatan

CONCLUSION

It is hoped that this assistance can continue with the provision of business capital in the form of grants or revolving funds to maintain better business and development. The facilitator hopes that there will be a good forum with high community enthusiasm in mentoring. The business partner that is already running is with the Eka Pundi Arta Cooperative Office. The cooperative is located in Ringinrejo District and it is hoped that the cooperative will be able to

cover the needs of retired migrant workers. Given the high enthusiasm of the participants, the Companion hopes that there will be a good program or forum that is sustainable in the development of Retired TKI so that the existing ones will be maintained if they have to foster new ones, there will still be communication with the old ones so that the success of this program does not only stop until the assistance but is sustainable until the effort is evaluated and called sustainable in the welfare of Retired TKI according to the motto "Prosperous in Your Own Country" is realized and well executed.

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