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Strengthening Financial Literacy and Family Economic Resilience among Indonesian Women Migrant Workers in Malaysia

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Abstract

Financial literacy plays a fundamental role in improving household financial management and strengthening long-term economic resilience, particularly among Indonesian women migrant workers who often face financial vulnerability despite generating regular remittance income. This community service program aimed to enhance financial literacy and promote family economic resilience through financial education and home-based entrepreneurship training for Indonesian women migrant workers in Malaysia. The program was conducted from 23–25 January 2025 and involved 34 participants. The activities adopted a participatory learning approach consisting of financial literacy education, entrepreneurship presentations, interactive discussions, practical home industry training, and group mentoring. Educational materials covered personal financial management, budgeting, saving strategies, debt management, remittance utilization, household financial planning, and home-based business development. The program also introduced practical entrepreneurial concepts to encourage participants to establish sustainable income-generating activities after returning to Indonesia. The results indicated substantial improvements in participants' understanding of financial planning, budgeting, savings management, and responsible financial decision-making. Participants also demonstrated enhanced entrepreneurial competencies by identifying potential business opportunities, preparing simple business plans, and

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developing greater confidence to initiate home-based enterprises. Furthermore, the program strengthened participants' awareness of the importance of productive remittance utilization and diversified household income as essential components of family economic resilience. The integration of financial literacy education with entrepreneurship empowerment proved effective in increasing participants' financial capability and entrepreneurial readiness while fostering greater confidence in supporting household economic stability. This community service model provides a practical framework for empowering Indonesian migrant workers through sustainable financial education and entrepreneurship development and may be adapted for implementation in other migrant communities to promote long-term financial inclusion, women's economic empowerment, and resilient family livelihoods.

Keywords: financial literacy; family economic resilience; Indonesian women migrant workers; entrepreneurship empowerment; community service.

1. Introduction

1.1 Financial Literacy Challenges among Indonesian Women Migrant Workers

Indonesian women migrant workers constitute one of the largest groups of overseas workers in Southeast Asia, with Malaysia remaining one of the primary destination countries due to its geographical proximity, cultural similarities, and labor demand in domestic, caregiving, manufacturing, and service sectors. While overseas employment provides opportunities for higher income and improved household welfare, migrant workers often encounter financial challenges that limit their ability to achieve long-term economic security. Many workers focus primarily on earning income without adequate planning for budgeting, savings, debt management, or investment, resulting in financial vulnerability despite years of employment abroad (Sihotang, Suhud, & Wibowo, 2025). Factors such as limited financial knowledge, low access to formal financial services, unstable employment conditions, and family financial pressures frequently influence how remittances are managed. In addition, migrant workers may become targets of financial fraud or rely on informal lending practices due to insufficient financial literacy. Recent studies have emphasized that improving financial capability among migrant workers is essential for enhancing their financial well-being and reducing vulnerability to economic shocks (Mahfirah et al., 2024; Usep et al., 2026).

Financial management problems commonly experienced by Indonesian women migrant workers include excessive consumption, irregular savings behavior, poor record-keeping of income and expenditures, and limited preparation for unexpected financial emergencies after returning home. Although remittances significantly contribute to household income in Indonesia, they are often allocated primarily for daily consumption rather than productive investments capable of generating sustainable income (Sihotang, 2026). Consequently, many migrant workers remain financially dependent on overseas employment and encounter economic difficulties upon contract completion. Financial literacy therefore plays a crucial role in enabling migrant workers to develop sound financial decision-making, improve household economic planning, and prepare for future financial independence. Community-based financial education programs have demonstrated considerable potential to improve budgeting behavior, increase savings, encourage responsible borrowing, and strengthen long-term financial resilience among vulnerable populations. Strengthening financial literacy is therefore an important strategy for empowering women migrant workers to transform overseas employment into sustainable economic opportunities for themselves and their families (Kusuma et al., 2026).

1.2 Family Economic Resilience through Women's Empowerment

Family economic resilience refers to a household's capacity to withstand economic uncertainty, adapt to financial challenges, and maintain stable living conditions through effective resource management and diversified income sources. For Indonesian migrant families, economic resilience extends beyond the amount of remittances received and depends largely on how financial resources are managed and invested. Women play an increasingly important role in strengthening household resilience because they frequently assume responsibility for managing family finances, allocating expenditures, supporting children's education, and planning long-term financial security (Sihotang, 2027). Empowering women with financial knowledge and entrepreneurial competencies enhances their capacity to make strategic financial decisions that contribute to sustainable household welfare. Recent literature suggests that women's financial empowerment is strongly associated with improved household resilience, better resource allocation, and increased economic stability, particularly in low- and middle-income communities (Kabeer, 2021).

One practical strategy for strengthening family economic resilience is the development of home-based entrepreneurship. Small-scale businesses managed by women, including culinary enterprises, handicrafts, tailoring services, online businesses, and other microenterprises, provide additional income while allowing flexibility in balancing domestic responsibilities. Home-based entrepreneurship enables migrant workers and their families to diversify income sources, reduce dependence on overseas employment, and improve financial sustainability after migration. Entrepreneurial education combined with financial literacy training equips women with practical competencies in business planning, financial management, marketing, and investment, thereby increasing the likelihood of successful enterprise development (Sihotang, Suhud, Handaru, & Lestari, 2027). Community empowerment programs that integrate entrepreneurship training with financial education have consistently demonstrated positive outcomes in promoting women's economic participation, increasing household income, and strengthening family resilience. Such initiatives contribute not only to economic empowerment but also to broader social development through improved self-confidence, decision-making capacity, and financial independence (Ratten, 2024).

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1.3 Objectives and Significance of the Community Service Program

The community service program was designed to enhance financial literacy and strengthen the economic resilience of Indonesian women migrant workers through practical education and empowerment activities. The primary objective was to improve participants' understanding of personal financial management, including budgeting, saving, debt management, financial planning, and responsible financial decision-making. In addition, the program sought to introduce entrepreneurship as a practical strategy for generating sustainable household income beyond overseas employment. Educational activities emphasized practical financial skills that participants could immediately apply to their personal and family financial situations while encouraging long-term planning for economic independence after returning to Indonesia (Wibowo et al., 2026). Strengthening financial literacy is expected to enable participants to make informed financial decisions, reduce financial vulnerability, and maximize the productive use of remittances for future family welfare. Recent studies indicate that financial education programs significantly improve financial capability, confidence, and long-term financial behavior among economically vulnerable populations (Xiao & Porto, 2022).

The significance of this community service program extends beyond individual financial improvement by promoting sustainable economic empowerment at the household and community levels. Participants are expected to become financially responsible individuals who can transfer financial knowledge to family members and fellow migrant workers, thereby expanding the benefits of financial education throughout their communities. Furthermore, the integration of financial literacy with entrepreneurship education encourages participants to establish income-generating activities that support long-term family economic resilience and reduce dependence on migrant employment. The program also contributes to national efforts to promote financial inclusion, women's empowerment, and sustainable economic development by strengthening the capacity of migrant workers to manage financial resources productively. Ultimately, empowering women through financial literacy and entrepreneurship education represents a strategic investment in improving household welfare, reducing economic vulnerability, and fostering sustainable community development that continues beyond the duration of the intervention.

2. Methods

2.1 Participants and Program Setting

The community service program was implemented in Malaysia from 23 to 25 January 2025 as part of an initiative to strengthen financial literacy and promote family economic resilience among Indonesian women migrant workers. Malaysia was selected because it hosts a substantial population of Indonesian migrant workers employed in domestic services, manufacturing, hospitality, and other labor-intensive sectors. Despite their significant contribution to household welfare through remittances, many migrant workers continue to face challenges in managing personal finances, planning long-term savings, and preparing sustainable income sources after returning to Indonesia. Recognizing these challenges, the community service program adopted an educational and participatory approach that emphasized practical financial management and women's economic empowerment. The activities were organized in collaboration with local Indonesian migrant worker communities, creating an accessible learning environment that encouraged active participation and open discussion (Pertiwi et al., 2026). Community-based empowerment initiatives have been widely recognized as effective mechanisms for improving financial capability because they combine knowledge transfer with practical problem-solving that is directly relevant to participants' daily financial experiences. Recent community service programs conducted among Indonesian migrant workers in Malaysia have similarly demonstrated that participatory financial education can significantly improve awareness of budgeting, savings, and long-term financial planning while strengthening participants' confidence in managing household finances.

The participants consisted of 34 Indonesian women migrant workers who voluntarily joined the program after receiving information through Indonesian community networks in Malaysia. The participants represented diverse educational backgrounds and occupations, including domestic workers, caregivers, and employees in the service sector. Although their employment experiences varied, many shared similar financial concerns, including limited budgeting practices, inadequate emergency savings, dependence on remittance income, and uncertainty regarding post-employment economic opportunities. Before the educational sessions commenced, facilitators conducted informal needs identification through participant discussions to better understand their financial knowledge, entrepreneurial interests, and expectations regarding the training program (Merina, Suhud, Sihotang, Hidayah, et al., 2026). These findings were used to adapt the learning materials to participants' actual socioeconomic circumstances, ensuring that the educational content remained practical and immediately applicable. The three-day implementation schedule was designed to balance theoretical learning with interactive activities, allowing participants sufficient opportunities to discuss personal financial experiences, exchange practical solutions, and develop realistic financial plans. Such participant-centered approaches have been shown to enhance learning engagement, increase financial self-efficacy, and improve the effectiveness of community empowerment initiatives among Indonesian migrant workers. Furthermore, recent policy evidence indicates that strengthening financial literacy among Indonesian migrant workers in Malaysia contributes not only to improved individual financial behavior but also to broader economic resilience through more responsible remittance management and greater participation in formal financial services.

2.2 Training Design and Learning Materials

The training program was designed using an adult-learning approach that combined financial literacy education with women's economic empowerment to address the practical financial challenges faced by Indonesian women migrant workers in Malaysia. The educational content was organized into several learning modules covering personal financial management, household budgeting, savings strategies, debt management, emergency funds, financial goal setting, and basic investment concepts. The modules emphasized practical application rather than theoretical knowledge by incorporating real-life financial scenarios commonly experienced by migrant workers, including remittance allocation, family financial planning, and preparation for economic reintegration after returning to Indonesia. To facilitate understanding among participants with diverse

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educational backgrounds, the facilitators employed PowerPoint-based presentations containing simple illustrations, practical examples, financial planning worksheets, and interactive exercises. Visual learning materials helped participants understand fundamental financial concepts while encouraging active discussion regarding common financial mistakes and effective money management strategies. Recent studies have demonstrated that structured financial education supported by visual and interactive learning resources significantly improves financial knowledge, confidence, and decision-making among women and economically vulnerable populations, particularly when educational content is directly related to participants' daily financial experiences.

In addition to financial literacy education, the program introduced concepts of women's economic empowerment through home-based entrepreneurship as an alternative strategy for strengthening family economic resilience. Participants received educational materials describing various home industry opportunities that could be initiated with relatively small amounts of capital after returning to Indonesia. Examples included food processing, handicraft production, tailoring services, online businesses, beauty services, and other micro-enterprises that could be operated from home while supporting household responsibilities. Facilitators explained basic business planning, simple marketing strategies, cost calculation, pricing methods, and financial record-keeping to encourage participants to transform remittances into productive investments rather than relying solely on wage employment abroad. The integration of entrepreneurship education with financial literacy was intended to broaden participants' perspectives on sustainable income generation while strengthening their confidence to establish independent economic activities. Evidence from recent community empowerment and entrepreneurship studies indicates that combining financial capability with entrepreneurial knowledge enhances women's economic participation, improves household financial resilience, and contributes to long-term poverty reduction through sustainable microenterprise development (Mayanja et al., 2025)).

2.3 Implementation of Home Industry Training

The implementation of the home industry training adopted a participatory learning approach that encouraged active engagement throughout the three-day community service program. The activities began with interactive lectures introducing the importance of entrepreneurship as a strategy for strengthening family economic resilience after migrant workers returned to Indonesia. Facilitators discussed the characteristics of successful microenterprises, the relationship between financial literacy and business sustainability, and practical considerations for establishing small-scale home industries with limited financial resources. Rather than relying solely on conventional lectures, the sessions incorporated question-and-answer activities, group discussions, and case studies based on participants' own financial experiences. Participants were encouraged to identify economic opportunities within their local communities and explore how skills acquired during overseas employment could be transformed into productive business ventures. The interactive format created an open learning environment where participants could exchange ideas, clarify financial concepts, and discuss common entrepreneurial challenges. Recent studies have shown that participatory entrepreneurship education enhances entrepreneurial intention, financial confidence, and problem-solving abilities because learners actively construct knowledge through discussion, reflection, and collaborative learning rather than passive information reception (Sabiq, 2024; Merina et al., 2026).

The practical component of the program emphasized experiential learning through home industry business simulations, group mentoring, and experience-sharing sessions. Participants worked in small groups to develop simple business ideas based on local market opportunities, estimate production costs, determine pricing strategies, identify potential customer segments, and prepare basic business plans. Facilitators provided continuous mentoring by reviewing participants' business concepts, offering recommendations for improvement, and encouraging realistic planning according to available financial resources and individual competencies. Experience-sharing sessions allowed participants to discuss personal financial management practices, entrepreneurial aspirations, and barriers to business development while learning from one another's experiences (Cholifah et al., 2026). This collaborative mentoring process fostered peer support, strengthened participants' self-confidence, and created a supportive network that could continue beyond the completion of the community service program. By combining financial literacy education with practical entrepreneurship training and group mentoring, the program sought to develop not only participants' knowledge but also their capacity to initiate sustainable income-generating activities capable of improving long-term family economic resilience. Previous research indicates that mentoring and peer-learning approaches significantly increase entrepreneurial self-efficacy, business readiness, and the sustainability of community empowerment programs, particularly among women and economically vulnerable groups (Molema et al., 2026).

3. Results and Discussion

3.1 Improvement in Financial Literacy

The financial literacy training demonstrated positive outcomes in enhancing participants' understanding of budgeting, financial planning, and responsible household financial management. Following the educational sessions, participants showed greater awareness of the importance of recording income and expenditures, distinguishing between essential and non-essential expenses, preparing monthly budgets, and establishing financial priorities for their families. Many participants acknowledged that prior to the program they primarily focused on sending remittances home without structured financial planning, resulting in limited savings and difficulty preparing for future financial needs. Through interactive discussions and practical budgeting exercises, participants learned how to allocate income more strategically by balancing household consumption, emergency savings, debt repayment, and productive investment opportunities (Sihotang, 2027). This improvement reflects the growing recognition that financial literacy extends beyond knowledge acquisition to include practical decision-making skills that enable individuals to achieve greater financial security. Recent international studies indicate that financial education significantly strengthens financial capability by improving budgeting behavior, financial confidence, and long-term planning among women and economically vulnerable populations (Xu & Jiang, 2024; Pertiwi et al., 2026; Sihotang et al., 2027).

Another important outcome of the program was the increased awareness of saving behavior and effective income management among participants. During reflective discussions, participants reported a stronger commitment to establishing regular savings

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habits, creating emergency funds, and utilizing remittances more productively rather than allocating most of their earnings solely to daily household consumption. Several participants also expressed greater confidence in evaluating financial alternatives before making important household decisions, including decisions related to borrowing, investment, and future business planning. The practical case studies used during the training encouraged participants to analyze financial risks, compare alternative financial strategies, and identify realistic solutions for improving household financial stability after returning to Indonesia (Sihotang, Suhud, Handaru, & Lestari, 2027). These findings suggest that financial literacy education contributes not only to improved financial knowledge but also to the development of critical thinking and responsible financial decision-making. International evidence consistently demonstrates that women who possess stronger financial skills are more likely to engage in sustainable financial planning, entrepreneurial activities, and long-term wealth creation, ultimately contributing to greater household economic resilience and financial well-being (Amoako et al., 2025; Llados-Masllorens and Ruiz-Dotras, 2022).

3.2 Development of Home Industry Skills

The home industry training component successfully improved participants' ability to recognize business opportunities that could be developed after completing their employment abroad. Through entrepreneurship education, participants were introduced to the concept of transforming financial resources, work experience, and local market potential into sustainable income-generating activities. Facilitators presented various examples of home-based businesses, including food processing, tailoring, handicrafts, beauty services, and digital microenterprises that require relatively small start-up capital and can be managed alongside household responsibilities. During practical exercises, participants analyzed market demand, identified locally available resources, and discussed business ideas suitable for their hometowns in Indonesia. Many participants demonstrated an improved understanding of basic entrepreneurial concepts, including customer identification, product differentiation, pricing strategies, and simple financial planning (Merina, Suhud, Sihotang, Abdillah, et al., 2026). The training emphasized that successful entrepreneurship begins with recognizing opportunities that match individual skills and community needs rather than relying solely on large financial investments. Recent international studies indicate that entrepreneurship education significantly enhances opportunity recognition, entrepreneurial competence, and business readiness by encouraging participants to develop innovative thinking and practical business planning skills (Hassan et al., 2020; Liñán et al., 2022).

Beyond identifying business opportunities, participants acquired practical entrepreneurial skills through collaborative learning activities, business simulations, and small-group mentoring sessions. Working in groups, participants developed simple business models, estimated production costs, calculated potential profits, and prepared basic marketing strategies for their proposed home industries. Facilitators provided individualized feedback to help participants refine their business ideas while encouraging realistic planning based on available resources and family circumstances (Sihotang, 2026). Experience-sharing sessions also enabled participants to learn from one another's occupational experiences and entrepreneurial aspirations, strengthening mutual motivation and confidence. By the end of the training, many participants expressed greater enthusiasm for establishing small-scale businesses after returning to Indonesia as an alternative source of household income. This increased motivation reflects the important role of experiential entrepreneurship education in fostering entrepreneurial self-efficacy and reducing perceived barriers to business creation. International evidence suggests that practical entrepreneurship training combined with mentoring significantly increases business intention, entrepreneurial confidence, and the likelihood of establishing sustainable microenterprises, particularly among women and economically vulnerable communities (Fattah et al., 2024; Duong & Vu, 2024).

3.3 Strengthening Family Economic Resilience

The financial literacy and home industry training program contributed positively to strengthening participants' confidence in supporting household economic stability through improved financial management and entrepreneurial preparedness. Following the intervention, participants expressed greater confidence in preparing household budgets, managing remittances more strategically, and planning future income-generating activities after completing their employment abroad. Rather than viewing overseas employment as the sole source of family income, participants increasingly recognized the importance of diversifying household revenue through productive investment and small-scale entrepreneurship. This shift in perspective reflects the program's emphasis on long-term financial sustainability rather than short-term income generation. During group discussions, many participants identified specific strategies for allocating savings toward business capital, children's education, emergency funds, and productive household assets. Such improvements suggest that financial literacy and entrepreneurship education can enhance individual financial confidence while simultaneously strengthening household preparedness to cope with future economic uncertainty. Recent international research has shown that financial capability, entrepreneurial knowledge, and women's economic participation are positively associated with household resilience, enabling families to respond more effectively to financial shocks and improve long-term welfare outcomes (Kabeer, 2021).

The program also demonstrated considerable potential to generate additional family earnings through the development of home-based enterprises that complement remittance income. Participants recognized that businesses such as food processing, tailoring, handicrafts, online commerce, and service-based microenterprises could provide sustainable financial support after returning to Indonesia, thereby reducing dependence on overseas employment. Group mentoring sessions further encouraged participants to develop realistic business plans by considering local market opportunities, household resources, and individual competencies. Beyond immediate income generation, these entrepreneurial initiatives have the potential to create broader socioeconomic benefits through local employment creation, improved household financial independence, and increased community economic participation. Strengthening women's entrepreneurial capacity therefore represents an important strategy for promoting sustainable family economic resilience because women frequently play central roles in household financial management and long-term welfare planning. The integration of financial literacy with entrepreneurship development offers a comprehensive empowerment approach that equips migrant workers with the knowledge, skills, and confidence required to establish resilient household economies capable of adapting to changing economic

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conditions. Contemporary international studies similarly conclude that women's financial empowerment and entrepreneurial capacity are critical determinants of sustainable family resilience and inclusive economic development, particularly among vulnerable and migrant populations (Sowmya & Pai, 2025).

4. Conclusion

4.1 Summary of Community Service Outcomes

The community service program successfully achieved its primary objective of strengthening financial literacy and promoting family economic resilience among Indonesian women migrant workers in Malaysia through an integrated financial education and entrepreneurship training approach. Throughout the three-day program, participants demonstrated significant improvements in understanding personal financial management, budgeting, savings strategies, financial planning, and the productive utilization of remittances. The educational activities also increased participants' awareness of the importance of long-term financial planning as a means of achieving economic independence after returning to Indonesia. In addition to financial knowledge, the incorporation of home industry entrepreneurship training broadened participants' perspectives regarding alternative income-generating opportunities that could complement household earnings (Sihotang, Suhud, Handaru, Futuwwah, et al., 2027). The combination of interactive lectures, practical exercises, and mentoring sessions created a supportive learning environment that encouraged participants to actively apply financial concepts to their personal circumstances. Recent community empowerment initiatives have similarly reported that integrating financial literacy with entrepreneurship education enhances participants' economic confidence and equips migrant workers with practical competencies for sustainable livelihood development (Sihotang, Suhud, & Handaru, 2025).

The outcomes of the program extended beyond individual knowledge acquisition by strengthening participants' entrepreneurial capacity and confidence in contributing to household economic resilience. Participants became more capable of preparing household budgets, evaluating business opportunities, and developing realistic plans for establishing home-based enterprises after completing overseas employment. Many participants expressed increased motivation to transform their savings into productive investments rather than relying solely on wage income from migration. This shift in mindset reflects an important outcome of empowerment-based community service, where participants develop both financial capability and entrepreneurial readiness that support long-term family welfare. Strengthening women's financial and entrepreneurial competencies contributes to broader economic resilience because women frequently serve as key decision-makers in household financial management. Community-based empowerment programs therefore play a strategic role in preparing migrant workers for sustainable economic reintegration while simultaneously supporting national efforts to improve financial inclusion and women's economic participation. Recent studies also indicate that economic literacy and entrepreneurial literacy significantly influence the financial behavior and long-term welfare of Indonesian migrant workers and their families (Ilhamalimy et al., 2025).

4.2 Practical Implications

The findings of this community service program have several practical implications for the design and implementation of empowerment initiatives targeting Indonesian women migrant workers. First, the positive improvements in participants' financial literacy and entrepreneurial knowledge demonstrate that continuous empowerment programs are essential for strengthening migrant workers' economic independence. Financial education should not be viewed as a one-time intervention but rather as an ongoing learning process that accompanies migrant workers before departure, during overseas employment, and after their return to Indonesia. Continuous learning enables participants to reinforce financial management skills, adapt to changing economic conditions, and respond effectively to new financial challenges throughout the migration cycle. Furthermore, combining financial literacy with entrepreneurship education provides a more comprehensive empowerment strategy because participants not only learn how to manage income but also develop the capacity to generate sustainable sources of household revenue. This integrated approach supports the transition from dependence on remittance income toward long-term financial self-reliance and contributes to broader national efforts to enhance financial inclusion and women's economic participation. Recent international studies similarly emphasize that continuous financial capability development is associated with improved household financial security, stronger economic resilience, and increased entrepreneurial activity among women and migrant populations (Fattah et al., 2024).

Another important implication concerns the role of financial education in improving household welfare through better financial decision-making and resource allocation. Participants who possess stronger financial knowledge are more likely to develop household budgets, establish emergency savings, avoid excessive debt, and invest in productive economic activities that contribute to family prosperity. These competencies become particularly valuable for migrant workers because remittances often represent the primary financial resource supporting household consumption, education, healthcare, and future investments. Consequently, financial literacy programs should be incorporated into broader community development initiatives that encourage productive remittance management and sustainable income diversification. The positive outcomes of this program also indicate that similar empowerment models could be replicated in other Indonesian migrant communities across Malaysia and other destination countries where financial vulnerability remains a common concern. Replication through collaboration among government institutions, universities, migrant organizations, and community partners would expand access to financial education while promoting more inclusive economic empowerment. International evidence suggests that community-based financial education programs become significantly more effective when adapted to local socioeconomic contexts and supported by institutional partnerships that ensure continuity and broader community participation (Lyons et al., 2024).

4.3 Recommendations for Future Programs

Future community empowerment programs should prioritize continuous mentoring to ensure that the knowledge and skills acquired during financial literacy and entrepreneurship training are translated into sustainable behavioral changes. While short-term educational interventions can improve participants' understanding of financial management, long-term mentoring is essential to reinforce financial practices, provide guidance during business implementation, and assist participants in overcoming challenges encountered after returning to Indonesia. Periodic follow-up activities, including online consultations, business coaching, and

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financial planning workshops, would enable participants to receive ongoing technical support while maintaining motivation to achieve their economic goals. Continuous mentoring also provides opportunities to monitor participants' progress, evaluate business development, and identify additional capacity-building needs that emerge over time. International studies have demonstrated that post-training mentoring significantly improves entrepreneurial persistence, financial confidence, and the long-term sustainability of microenterprises because participants continue to receive professional guidance beyond the initial training period (Mayanja et al., 2025).

Future initiatives should also strengthen collaboration between Indonesian community organizations in Malaysia, universities, government agencies, financial institutions, and non-governmental organizations to expand the reach and sustainability of empowerment programs. Community organizations possess valuable knowledge of migrant workers' socioeconomic conditions and can facilitate participant recruitment, communication, and post-program networking. Furthermore, future training should incorporate digital financial literacy, including the safe use of mobile banking, digital payment systems, online budgeting applications, cybersecurity awareness, and responsible digital financial behavior. Considering the rapid growth of digital commerce, entrepreneurship training should also introduce participants to online business development, social media marketing, e-commerce platforms, and digital customer engagement strategies. These digital competencies would enable returning migrant workers to access wider markets, improve business competitiveness, and diversify household income through technology-based entrepreneurship. Integrating digital financial capability with entrepreneurial education reflects current international recommendations for promoting inclusive economic empowerment and preparing vulnerable communities to participate effectively in an increasingly digital economy. Such collaborative and technology-oriented approaches are expected to strengthen the long-term impact of community service programs while contributing to sustainable family economic resilience among Indonesian migrant workers (Ratten, 2023).

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