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# ICCEIS 2025: International Collaboration Conference on Islamic Economics

## International Conference and Call for Paper

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### Empowering Indonesian Migrant Workers in Brunei Darussalam: An Entrepreneurial Leadership Approach Toward Financial Independence

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#### *Article Info*

##### *Paper type:*

*Research paper or Conceptual Paper*

##### *Keywords:*

*Entrepreneurship;  
Entrepreneurial Leadership;  
Financial Independence;  
International Community Service*

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##### *Article history:*

*Received: 20042016*

*Revised: 20042026*

*Accepted: 20042026*

*Available online: 20042026*

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#### *Abstract*

*Background: Indonesian Migrant Workers (PMI) in Brunei Darussalam significantly contribute to the economy but often lack long-term financial planning for independence. Purpose: This study aims to empower PMI towards financial independence through entrepreneurial leadership training. Method: The community service used a hybrid socialization method involving needs analysis through interviews, material preparation, and evaluation via pre-test and post-test surveys. Result: The program successfully increased participants' understanding from 73% to 81%. Participants learned core values of entrepreneurial leadership, financial planning, and business identification based on personal passion. Conclusion: Entrepreneurial leadership training is a strategic step to equip migrant workers with the mindset and skills needed for financial autonomy. Future programs should focus on business mentoring and digital marketing strategies.*

*Latar Belakang: Pekerja Migran Indonesia (PMI) di Brunei Darussalam memberikan kontribusi ekonomi yang signifikan namun sering kali kekurangan perencanaan keuangan jangka panjang untuk kemandirian. Tujuan: Penelitian ini bertujuan untuk*

*memberdayakan PMI menuju kemandirian finansial melalui pelatihan entrepreneurial leadership. Metode: Pengabdian masyarakat ini menggunakan metode sosialisasi hybrid yang melibatkan analisis kebutuhan melalui wawancara, penyusunan materi, serta evaluasi melalui survei pre-test dan post-test. Hasil: Program ini berhasil meningkatkan pemahaman peserta dari 73% menjadi 81%. Peserta mempelajari nilai-nilai inti kepemimpinan kewirausahaan, perencanaan keuangan, dan identifikasi bisnis berdasarkan passion pribadi serta kebutuhan lingkungan, seperti pengelolaan sampah organik. Kesimpulan: Pelatihan entrepreneurial leadership merupakan langkah strategis untuk membekali pekerja migran dengan pola pikir dan keterampilan yang dibutuhkan untuk otonomi finansial. Program selanjutnya disarankan berfokus pada pendampingan bisnis dan strategi pemasaran digital.*

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## **Introduction**

Indonesian Migrant Workers (PMI) in Brunei Darussalam play a significant role in supporting both their families' economies and the national foreign exchange reserves. Despite their substantial financial contributions, many migrant workers face a critical challenge: a lack of long-term financial planning and preparation for life after their placement ends. In the midst of global economic uncertainty, the ability to manage finances and develop independent business ventures has become an essential necessity for sustainable livelihoods (Loppies *et al*, 2022).

Indonesian Migrant Workers (PMI) are Indonesian citizens employed abroad for a specific period, receiving wages in accordance with employment agreements in the destination country.

A notable example is the tens of thousands of PMIs working in Brunei Darussalam, distributed across various sectors such as domestic work, construction, services, hospitality, and fisheries.

These workers operate legally through official channels and remain under the supervision and protection of the Indonesian government via the Embassy of the Republic of Indonesia (KBRI) in Bandar Seri Begawan. The embassy provides legal assistance, labor dispute mediation, and protection facilities for workers facing difficulties.

A number of these Indonesian migrant workers are also students at Universitas Terbuka. According to Mr. Dame, the PIC for Universitas Terbuka's overseas division, these workers still lack a comprehensive understanding of entrepreneurship, which is essential preparation for their eventual return to Indonesia. With a target of 30-40 migrant workers, this community service program (PkM) is expected to enable Indonesian migrant workers in Brunei Darussalam to understand and effectively apply entrepreneurial leadership-based principles to achieve financial stability and independence.

Previous studies and community empowerment programs have widely addressed migrant worker productivity and digital entrepreneurship. For instance, research has explored financial literacy for female migrants in Hong Kong and digital entrepreneurship training in Taiwan (Cahyadi and Baskoro, 2022; Daulay *et al*, 2023; Irwanto *et al*, 2023). However, these previous initiatives often focus narrowly on basic technical skills or general financial literacy, frequently overlooking the psychological and leadership dimensions necessary to sustain a business. There is a noticeable gap in integrating a leadership-driven mindset that allows workers to proactively

identify and manage economic opportunities under pressure.

To address this limitation, this study aims to empower Indonesian migrant workers in Brunei Darussalam by fostering financial independence through entrepreneurial leadership-based training. The expected goal is to equip participants with the mindset and skills required to transform from formal employees into resilient, innovative entrepreneurs who can manage small-scale businesses sustainably even before returning to Indonesia.

The novelty of this research lies in its specific integration of Entrepreneurial Leadership as the core framework. Unlike traditional entrepreneurship training that focuses solely on business operations, this approach emphasizes the development of core leadership values, self-awareness of personal business characteristics, and proactive problem-solving. By aligning the training with the strategic vision of the Faculty of Economics and Business at Universitas Negeri Surabaya, this program offers a unique model for migrant empowerment that prioritizes long-term financial autonomy over short-term remittance management.

## **Literature Review**

### *Community Empowerment*

Community empowerment is defined as a strategic process to enhance the capacity of individuals and groups, enabling them to control their lives, optimize local resources, and make decisions that yield positive impacts for the community (Ginting et al., 2022). This concept is rooted in the effort to position humans as subjects of development, where the primary focus is the transfer or provision of power and capability to marginalized parties so they possess the will and motivation to determine their own future. Theoretically, empowerment is not merely a temporary social assistance or charity program; rather, it is a conscious effort to elevate human dignity through structured human resource development (Ariyani et al., 2021)

The ultimate goal of this empowerment theory is the creation of community independence, which encompasses autonomy in thinking, acting, and controlling undertaken activities (Ariyani et al., 2021). To achieve this level of independence, systematic stages are required, including the preparation of personnel and the field, participatory problem assessment, planning of program alternatives, and joint implementation and evaluation between facilitators and residents (Ginting et al., 2022). Through human resource capacity building, such as technical and managerial skills training, the community is expected to no longer depend on external assistance but instead be capable of managing existing local potential to enhance economic and social welfare sustainably (Setyawan et al., 2025)

### *Entrepreneurial Leadership*

Entrepreneurial leadership is a leadership style that integrates entrepreneurial characteristics with managerial abilities to identify and exploit business opportunities within a dynamic environment. This type of leadership focuses on the leader's ability to influence and direct team members or followers to possess a sharp vision, remain innovative, and dare to take risks in order to create economic and social value (Malibari & Bajabab, 2022). The key characteristics of an entrepreneurial leader include the ability to act proactively, possess intellectual agility, and create an innovation climate that encourages creative behavior within the organization.

Furthermore, entrepreneurial leadership plays a crucial role in maintaining organizational sustainability, particularly when facing market uncertainty. A leader with an entrepreneurial orientation does not only focus on short-term results but also on developing organizational agility to adapt rapidly to external changes (Jan & Maulida, 2022). Through a combination of

strong motivation and strategic vision, this leadership style is capable of effectively mobilizing limited resources to achieve the goals of independence and competitive business sustainability

### *Financial Independence*

Financial independence is generally defined as the ability of individuals, families, or regions to independently manage and control their financial resources to meet needs and achieve future goals. In a family context, financial independence does not only mean being able to meet basic needs, but also encompasses the ability to create budgets, save, invest, maintain risk protection such as emergency funds, and avoid the trap of consumptive debt. The attainment of this condition is strongly influenced by the level of financial literacy and the ability to utilize digital technology to manage expenses efficiently while simultaneously creating opportunities for additional income (Nurlaila et al., 2025)

At the individual level, financial independence is closely linked to empowerment and economic stability, enabling them to participate more actively in decision-making and contribute significantly to the community. Education serves as a key factor that provides the confidence, knowledge, and technical skills necessary for an individual to compete in the labor market or engage in entrepreneurship, thereby reducing dependence on external assistance. By possessing a stable and diversified income, an individual gains full autonomy to determine their life path and face economic challenges with greater resilience (Aziz et al., 2025)

## **Methodology**

This study employs a community service-based descriptive approach with a hybrid socialization design. The program was structured into four systematic stages: (1) Needs analysis and participant data collection through interviews; (2) Material preparation focusing on entrepreneurial leadership and financial independence; (3) Implementation of the socialization session; and (4) Evaluation and monitoring.

**Population and Sample** The population of this study consists of Indonesian Migrant Workers (PMI) currently residing and working in Brunei Darussalam. The sample targeted for this intervention included 30 to 40 migrant workers, many of whom are also active students at Universitas Terbuka in Brunei Darussalam. Techniques of Data Collection were collected using multiple techniques to ensure comprehensive evaluation:

1. Interviews: Conducted with the PIC of Universitas Terbuka's overseas division to identify the specific needs and conditions of the participants.
2. Surveys (Pre-test and Post-test): Distributed to participants before and after the training session to measure changes in their understanding of the material.
3. Satisfaction Questionnaires: Utilized a Likert scale to assess participant satisfaction regarding the relevance of the material and the effectiveness of the delivery method.

The data were analyzed using a quantitative descriptive method. The effectiveness of the program was determined by comparing the average scores of the pre-test and post-test results to calculate the percentage increase in participant understanding. Additionally, survey responses regarding business identification and financial planning experiences were categorized and visualized to provide a clear overview of the participants' entrepreneurial characteristics and readiness.

## **Results and Discussion**

The community service activity titled “Empowering Indonesian Migrant Workers in Brunei Darussalam: An Entrepreneurial Leadership Approach Toward Financial Independence” was successfully conducted on November 9, 2025. The program was held in a hybrid format from 09:00 to 12:00 WIB (10:00 to 13:00 Brunei Darussalam time). The initiative proceeded smoothly and in strict accordance with the predetermined schedule.

The event was attended by Indonesian migrant workers offline in Brunei Darussalam to receive online training from the FEB Unesa community service (PkM) team regarding financial independence through entrepreneurial leadership. The average age of the participants was 30 years old, with an average length of stay in Brunei Darussalam of approximately 5 years. Prior to the presentation of the materials, the activity was opened with a welcoming speech from Unesa, represented by Prof. Rooselyna Ekawati, Ph.D., as the Director of the Directorate of Education and Educational Transformation. This was followed by remarks from the representative of Universitas Terbuka, FEB Unesa's partner in this international community service program, delivered by Dr. Perdamean Daulay, S.Sos., M.Si., the Director of Overseas Services. Furthermore, as a representative of the Indonesian Migrant Workers in Brunei Darussalam, the event included an address from a representative of the Indonesian Embassy (KBRI) in Brunei Darussalam.

The event continued with a presentation from FEB Unesa regarding financial independence through entrepreneurial leadership, represented by Dr. Moch. Khoirul Anwar, S.Ag., M.EI., as the Vice Dean of Academic Affairs of FEB Unesa, and Fira Nurafini, S.EI., M.SEI., as the Chairperson of the FEB Unesa Community Service Team. The materials covered strategies and essential steps to becoming an entrepreneur, serving as a preparation for migrant workers to achieve financial independence. Participants were taught the core values of entrepreneurial leadership, practical steps to identify business ideas that align with their personal characteristics, and the significance of financial planning in supporting the attainment of financial autonomy.

Figure 1. Community Service Activity

The findings indicate that Indonesian migrant workers in Brunei Darussalam aspire to start their own businesses as a preparation for their return to Indonesia. However, they lack the knowledge on how to properly initiate a business and which business ideas to pursue. This was evidenced by a question from one participant regarding Unesa programs that could provide business mentoring for the ventures they create. This inquiry serves as valuable feedback for FEB Unesa in planning follow-up community service activities to ensure a more significant impact on the participants.

At the end of the activity, participants were given a post-test as a form of evaluation to measure the effectiveness of the program in improving their understanding. Pre-test and post-test questionnaires were distributed to the Indonesian migrant workers in Brunei Darussalam. Figure 2 illustrates the comparison between the pre-test and post-test results conducted during the community service activity. Prior to the program, participants' average understanding of entrepreneurial leadership for financial independence was 73%, with the lowest comprehension relating to the distinction between an entrepreneur and entrepreneurial leadership, as well as the concept of identifying business ideas. However, after the socialization session, participants' understanding increased to an average of 81%. This indicates that the implementation of this activity successfully enhanced the participants' grasp of entrepreneurial leadership concepts in achieving financial independence.

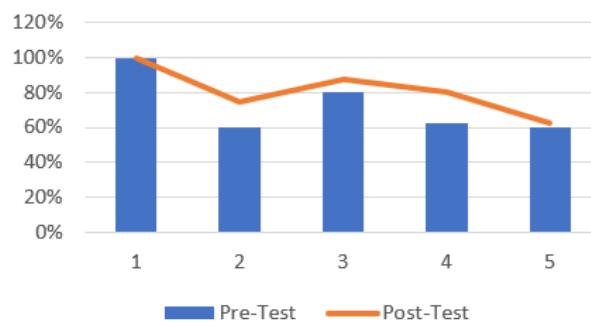


Figure 2. Pre-Test and Post-Test Results

In the materials presented to the participants, it was explained that the most crucial factor in determining a business idea is recognizing one's own characteristics and traits, ensuring that the business does not feel burdensome and aligns with their passion. The survey results indicated that 40% of the participants identified as 'conventional' (a blend of introversion and dedication) and 'popular' (extroverted and dominant). Only 20% of participants categorized themselves as 'calm' (extroverted and dedicated). These findings suggest that the majority of participants are better suited to start businesses related to analytical or consultative skills.

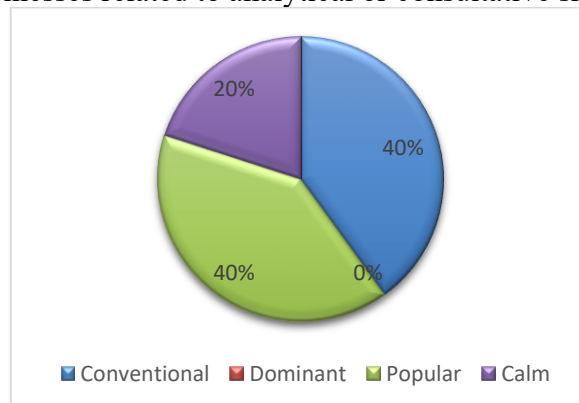


Figure 3. Participant Profile and Personality Traits Survey

In the post-test, participants were also assigned to identify prevalent problems or needs within their immediate environment (residence, workplace, or community) and propose simple solutions that could serve as business opportunities to address those issues. The majority of participants highlighted environmental problems caused by waste; consequently, the business ideas presented focused on processing organic waste into useful, high-value products.

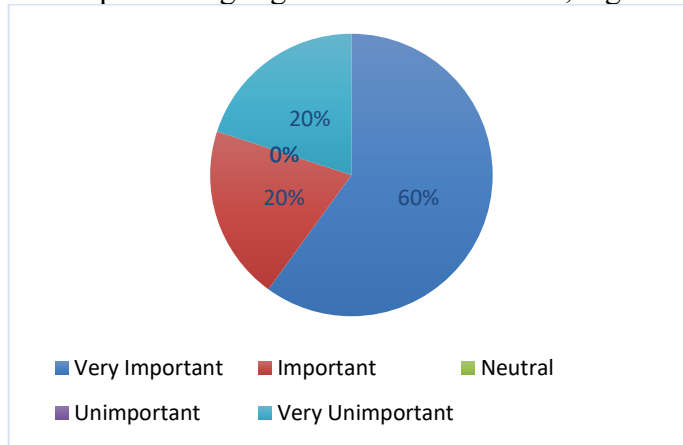


Figure 4. Financial Planning Urgency Survey

Achieving financial independence as an entrepreneur requires the ability to manage finances effectively, which includes having a sound financial plan as a guide. Based on the survey results shown in Figure 7, 80% of participants stated that financial planning is crucial for attaining financial independence. Furthermore, as illustrated in Figure 8, while 40% of participants have already implemented financial planning, another 40% remain inconsistent, and 20% have never engaged in financial planning. These findings highlight the need to increase awareness among migrant workers regarding financial planning and management so that their objectives, including financial autonomy, can be achieved effectively and efficiently. Participants also noted that one of the primary business challenges is capital, which is frequently obtained through loans from financial institutions. This underscores the necessity of robust financial planning to ensure that the business remains capable of meeting its financial obligations.

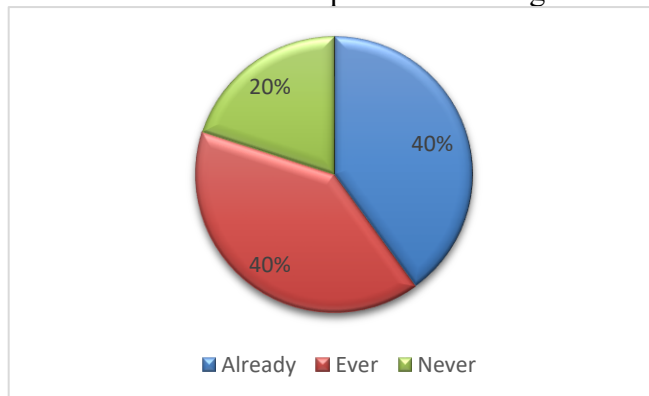


Figure 4. Survey on Participants' Financial Planning Experience

Furthermore, participants provided recommendations regarding follow-up actions and suggestions for future training sessions. Some of these recommendations included follow-up business or entrepreneurial mentoring, strategies and practical implementation examples suitable for the digital era, market expansion strategies to go international, and specialized financial management training.

## Conclusion

The empowerment of Indonesian Migrant Workers in Brunei Darussalam toward financial independence through Entrepreneurial Leadership-based training represents a strategic step to equip them with the essential skills and leadership mindset for the business world. This community service activity (PkM) was successfully conducted on November 9, 2025, in a hybrid format, involving Indonesian migrant workers, representatives from the Indonesian Embassy, and the FEB Unesa implementation team. The training delivered comprehensive materials on entrepreneurial strategies, the identification of business ideas aligned with personal passion and characteristics, and the vital role of financial planning in attaining financial autonomy. Ultimately, the program achieved a significant impact, as evidenced by the increase in participants' average understanding scores from 73% in the pre-test to 81% in the post-test.

## Acknowledgements

The authors would like to express their gratitude to Universitas Negeri Surabaya (Unesa) for the financial support and funding provided for this international community service program. We also extend our appreciation to the Embassy of the Republic of Indonesia (KBRI) in Bandar Seri Begawan and Universitas Terbuka for their collaboration and partnership in the successful implementation of this activity in Brunei Darussalam. Finally, thank you to all the Indonesian Migrant Workers (PMI) who participated and contributed to the success of this empowerment initiative.

## Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. There is no conflict of interest regarding the publication of this manuscript.

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