

EMPOWERING INDONESIAN MUSLIM MIGRANT WOMEN THROUGH ENTREPRENEURSHIP TRAINING: A COMMUNITY ENGAGEMENT PROGRAM IN KUALA LUMPUR

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Abstract

Women's empowerment in entrepreneurship plays a vital role because it equips individuals to succeed, fostering innovation, economic growth, and societal impact. These community service international programs have been recognized as a potential means to promote women's empowerment for household migrants and entrepreneurship by providing them with opportunities to develop skills, access resources, and engage in entrepreneurial training. This community service uses the Asset-Based Community Development method, which strengths-focused, participatory framework that empowers community teams to carry out the activity from two higher education institutions, Indonesia-Malaysia University. There are Institut Bakti Nusantara (IBN) Lampung Indonesia and Universiti Pendidikan Sultan Idris Malaysia, which are some of the care activities driving the empowerment of women migrants in Kuala Lumpur. The result of international community service was that it successfully carried out positive responses from participants, which can be seen from the outcomes of training the participants from the household migrant Muslims in Kuala Lumpur. Entrepreneurship training participants indicated a majority increase in knowledge and skills in entrepreneurship. Therefore, women's empowerment in entrepreneurship training is not just about individual success it transforms communities by fostering resilience, innovation, and economic progress.

INTRODUCTION

Women's entrepreneurship is growing worldwide, but remains constrained by social norms, limited access to finance, and skill gaps. The *International Labour Organization* emphasizes the need for conducive environments for women's entrepreneurship, highlighting efforts to address structural barriers and promote inclusive policies that support women entrepreneurs in diverse economic contexts (ILO, 2025). The development of Indonesian women entrepreneurs is an integral part of the contribution and empowerment of the Muslim women's economy (Loh & Dahesihsari, 2013). However, in reality, many women still face obstacles in entrepreneurship. Therefore, there is a need for empowerment that can demonstrate robust coping strategies when facing business failures, allowing them to thrive despite social, cultural, and political constraints. (Loh & Dahesihsari, 2013). The potential of MSMEs (micro, small, and medium enterprises) and community empowerment is very important due to the participation of women's community groups. Harsono (2021). According to Hayati & Arini (2023), female entrepreneurs

encounter several common obstacles that restrict their access to financial resources, including loans, which they need to launch or expand their business. This is caused by various reasons, including a lack of collateral, high interest rates charged by banks, and a lack of financial literacy among female entrepreneurs. Hayati & Arini (2023). Many female entrepreneurs in Indonesia do not have the necessary business skills to run their businesses effectively. This is due to the lack of formal education or entrepreneurship training, as well as limited access to business networks and mentors (Cahayadi et al., 2024)

Women entrepreneurs face social stereotypes and gender-based discrimination, which can limit their access to resources and opportunities. Hayati & Arini (2023). For example, women may be perceived as less competent or less committed to their businesses compared to men, which can affect their ability to attract investors or customers. Muslim women entrepreneurs in Indonesia face unique challenges related to their religion and culture, such as the need to balance their business activities with family responsibilities and the need to adhere to Islamic principles in their business practices (Loh & Dahesihsari, 2013). Despite these challenges, women entrepreneurs in Indonesia have found ways to overcome them by building networks, acquiring new skills, and leveraging their social capital. Hayati & Arini (2023). Policies and programs that address the specific challenges faced by women entrepreneurs and provide the necessary support for growth and success can further empower women in entrepreneurship in Indonesia (Hayati & Arini, 2023).

Malaysia is one of the main destinations for migrant workers, with data showing that the number of migrant workers in Malaysia continues to increase. The International Organization for Migration (IOM) reports that by July 2023, regarding migrant workers in Kuala Lumpur. The total Migrant Workers, recorded until September 2023, indicates that there are more than 2.7 million registered foreign workers in Malaysia, including more than 1.8 million holders of the Temporary Employment Pass. International Organization for Migration (2023) documented the data registered Migrant approximately 2.2 million of the total workforce in Malaysia, which amounted to 14.4 million in 2022, were registered migrant workers. Malaysia, particularly Kuala Lumpur, is also one of the centers for migrant professional workers, who play an important role in Malaysia's economy. Migrant women workers often earn less than their Malaysian counterparts, especially in low-skilled jobs, and face intersecting vulnerabilities related to gender and migrant status (World Bank Group, 2024). Several key information regarding migrant professional workers in Kuala Lumpur: The Number and Origin of Migrant Professional Workers. Triangle In (ASEAN, 2023) stated that the total Migrant In Malaysia there are approximately 3.5 million registered migrant workers, many of whom are in Kuala Lumpur. These workers come from various countries, including Indonesia, Bangladesh, and Nepal. Professional Workers: Professional workers entering Malaysia often come from developed countries and possess specialized skills. They fall into the category of workers who receive a minimum salary of around RM5,000 and above. The job sectors for migrant professional workers in Kuala Lumpur are usually involved in the following sectors: Health (Doctors, nurses, and other medical staff), Technical (Engineers, architects, and accountants), Service (Workers in the hospitality and tourism industry), Education (Lecturers and other educators). Overall, migrant professional workers in Kuala Lumpur play an important role in various economic sectors, although they face significant challenges related to legal status and working conditions (Hasyim et al., 2024). The government's efforts to improve this situation continue with the hope of providing better protection for them.

According to several issues on entrepreneurship among women migrants in Malaysia, and initial observations from the team of community services. This activity is a

dire need to conduct as one of the empowering women's entrepreneurship in Malaysia (Isa et al., 2019). The challenges faced by women or the wives of professional migrant workers in Kuala Lumpur are to have activities that can increase their income through entrepreneurship in a foreign country. Some of the entrepreneurial obstacles faced by Indonesian women abroad, specifically in Kuala Lumpur, are: *First*, Starting a business or entrepreneurship is hindered by business licenses in Kuala Lumpur because they must meet certain requirements for foreign nationals, *second* problem is entrepreneurial activities are limited by the types of products that are in demand by consumers in Kuala Lumpur. *Third*, marketing is restricted to the community of a similar society. With the presence of these issues, the International Community Service activity in Kuala Lumpur aims to enhance women's empowerment in promoting entrepreneurship. This is important to do because of the great potential possessed by Indonesian women in Kuala Lumpur who have skills or expertise in various fields, but have not yet been optimized in entrepreneurship (Ghazali, 2017).

This International community service activity is carried out by the service team from two higher education institutions, in collaboration between two universities, Indonesia and Malaysia University. There are Institut Bakti Nusantara (IBN) Lampung Indonesia and Universiti Pendidikan Sultan Idris Malaysia, which are some of the care activities driving the empowerment of migrant women in Kuala Lumpur. The purpose of this international community Service training activity is to provide Entrepreneurship Training for migrant women. Many Indonesian migrant women will remain economically dependent, underutilizing their skills and unable to adapt to the economic environment of the host country. This can perpetuate cycles of financial vulnerability and social isolation. Therefore, community-based entrepreneurship training is urgently needed to empower these women, promote financial independence, and support their integration into the socio-economic fabric of Kuala Lumpur.

IMPLEMENTATION METHOD

Activities of International Community Services

This community service uses the Asset-Based Community Development (ABCD) method. ABCD is a strengths-focused, by builds on people's skills and fosters sustainable, inclusive, and resilient communities. Activities carried out in this community service are through training on the Empowerment of Migrant Women in Kuala Lumpur with the theme "*Entrepreneurship Training for Household Migrants*". The training model includes lectures, discussions, practical exercises, and direct mentoring during the training practice. Community service will provide skills and tutorials, with the first training material being insights into women's entrepreneurship and business management.

Keynote Speakers and Participants, International Community Services.

The speakers who provided the material are experts (Lecturers) in economics and entrepreneurship, Institut Bakti Nusantara, Lampung, Indonesia, and a Lecturer, Universiti Pendidikan Sultan Idris, Malaysia. Several lecturers from both institutions served as keynote speakers and facilitators. Several lecturers from both institutions served as keynote speakers and facilitators. This activity is divided into several stages, so the training requires several speakers and experts to participate in the event.

Participant in Community Services

The participants in the entrepreneurship and financial management training in Kuala Lumpur. The total number of participants is 37 women. The participants of this training activity are Muslim women who are members of the Indonesian Muslimah Communication Forum in Malaysia (FOKMA), Kuala Lumpur. FOKMA Kuala Lumpur is a

forum that was established in 2006. However, the establishment of this forum in Malaysia has been going on for decades, spreading across various states (Selangor, Johor, Nilai, etc.).

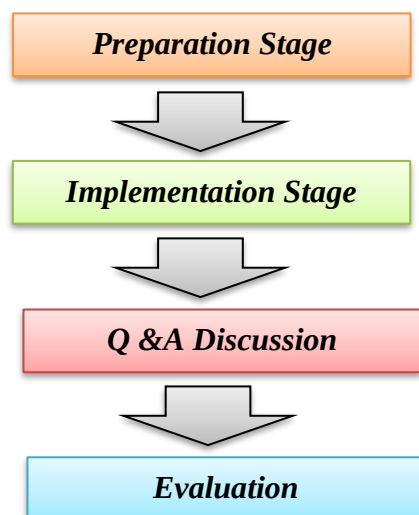


Figure 1. *The Stages and Method in International Community Service*

Figure 1. presents the implementation of the international community service program through several stages, as follows:

1) Preparation Stage

In this preparation stage, activities such as observing the problems faced by migrant women in Kuala Lumpur, coordinating with partners (FOKMA), and preparing the training to be conducted are carried out.

2) Implementation Stage

In the implementation stage, it is carried out in two phases, namely: 1) the first phase is Entrepreneurship Training, and 2) the second phase is Financial Management for migrant women in Kuala Lumpur. During this event, all speakers and committee members presented the materials prepared by the service team. The material presented consists of entrepreneurship and financial management topics. In this training phase, it is only conducted in the simplest form using simulations that can be understood by the participants.

3) Q&A and Discussion

The discussion is conducted so that participants better understand the material that has been presented. Through discussions, socialization is not just about transferring knowledge but also about sharing experiences or problems that partners are facing.

4) Evaluation

Evaluation is conducted to review or assess the implementation of activities to improve or perfect them.

RESULTS AND DISCUSSION

1) Preparation Activity

The community service team prepared the community service activity with FOKMA Malaysia in preparing the venue, training materials, and providing invitations to training participants. Documentation and all equipment for the activity in Malaysia were prepared together by the committee from the two universities and FOKMA until the date of the training activity. The international community service activity was held in Kuala Lumpur, Malaysia, specifically at Hall Villa Putra Condominium, Jalan Tun Ismail, Federal Territory of Kuala Lumpur. 50480. The International community service activity will be held on September 10-11, 2024. The material will be provided from 10:00 AM to 1:00 PM (3 hours) on Malaysian time.

The participants of the training activities are migrant women, including housewives, businesswomen, and migrant workers residing in Kuala Lumpur, Malaysia. The training participants present consisted of 75% wives or women with the profession of migrant housewives, 15% women who already have businesses, and 10% women working in various fields following their husbands as migrant professionals.

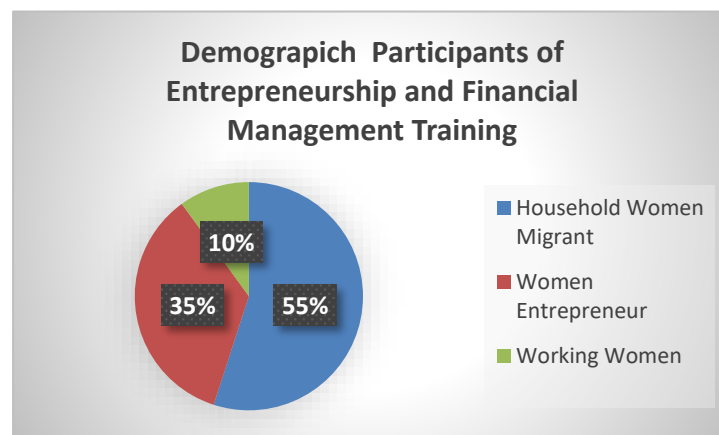


Figure 2.

Participants in International Community Service

The chart above (Figure 2) shows the demographics of the participants in the entrepreneurship and financial management training in Kuala Lumpur. The total number of participants is 37 women. The training participants present consisted of 55% wives or women with the profession of migrant housewives, 35% women who already have businesses, and 10% women working in various fields following their husbands as migrant professionals.

2) Implementation Stage: The Training Entrepreneurship for Household Migrants

Community service activities training to improve entrepreneurial skills received very good enthusiasm from all participants. The training Improving Household entrepreneurship, which encompasses microenterprises and family-run businesses, plays a vital role in enhancing economic resilience among migrant families. Household entrepreneurship refers to entrepreneurial activities conducted within the family unit. It encompasses various business forms, including microenterprises and family-run businesses (Zehra & Usmani, 2021). Importance of Household Entrepreneurship. Entrepreneurial households can diversify income sources, which enhances financial stability and resilience against economic shocks. Households often leverage existing skills and resources to create new business opportunities (Ram & Holliday, 2000). Programs providing cash transfers or living aid can encourage entrepreneurial activities among low-income households. These funds can serve as initial capital for starting small

businesses, thus improving household income (Iman & Mohammad, 2017). The interplay between family dynamics and business decisions is critical. Family members often collaborate in managing business operations, which can lead to more sustainable practices and innovative business models (López-Nicolás et al., 2021). Both women entrepreneurs and household entrepreneurs contribute significantly to economic growth and resilience. This mirrors broader findings in the literature (Lwamba et al., 2021). Addressing the barriers faced by women in entrepreneurship and leveraging household dynamics can create a more inclusive entrepreneurial ecosystem. Supportive communities have been recognized as crucial enablers of female entrepreneurship (Huang et al., 2025).

Participants in this program demonstrated interest in developing family-based businesses as a means of supplementing household income. This is aligned with previous findings that entrepreneurial households are more adaptable during economic shocks by using their existing resources (Ram & Holliday, 2000). Moreover, the availability of small-scale financial aid or informal lending systems could catalyze the initiation of entrepreneurial ventures (Iman & Mohammad, 2017; Jatiningrum et al., 2023). The collaborative nature of family decision-making also emerged during the group discussions, suggesting potential for sustained business activities when supported by household members (López-Nicolás et al., 2021).

The training expert also reinforced several key factors influencing the entrepreneurial potential of migrant women. First, access to financial capital remains a major barrier; most participants reported limited ability to access loans or credit due to their status as foreign nationals. Second, the importance of support networks was evident during the interactive sessions, where participants shared experiences and built connections with fellow trainees. Finally, while policy-level support in Malaysia is limited for informal migrant entrepreneurship, participants expressed interest in learning how to navigate regulatory frameworks a critical step towards inclusivity (Adelaja, 2020).



Figure 3. Entrepreneurship Training for Women Household Migrants

4) Q&A and Discussion

According to several discussions from participants on training, women migrants in these activities face unique challenges, such as access to finance, societal norms, and balancing family responsibilities. In training, expert suggestions in discussed. The training also reinforces several key factors influencing women's entrepreneurship. *First*, women often encounter barriers in accessing financial resources compared to their male counterparts. Initiatives aimed at providing microloans and financial literacy programs can help bridge this gap, enabling women to start and grow their businesses (Lee & Huruta, 2022). *Second*, building strong support networks is essential for women entrepreneurs. These networks can provide mentorship, resources, and emotional support, which are

vital for overcoming the challenges of entrepreneurship (Theaker, 2023). *Third*, Government policies that promote gender equality in entrepreneurship can significantly impact women's business success. This includes initiatives that encourage female participation in traditionally male-dominated sectors and support for family-friendly workplace policies (Bandiera & Natraj, 2013).



Figure 4. Participants of Entrepreneurship Training

4) *Evaluation: Outcome of International Community Services*

This evaluation part consists of a pre-test and a post-test for participants' activity in community services. In the early days of international community service in Kuala Lumpur began with a pre-test which several indicators of evaluation, which assessed their competencies before participating in the training activities. The pre-test evaluation is also conducted to assess the participants' confidence and self-esteem, besides measuring their knowledge and skills before they engage in the activities. This pre-test also gauges the extent of their decision-making autonomy and freedom in their personal and professional lives before the participants participate in the activities. Most importantly, the pre-test measures the participants' knowledge level before participating in these activities.

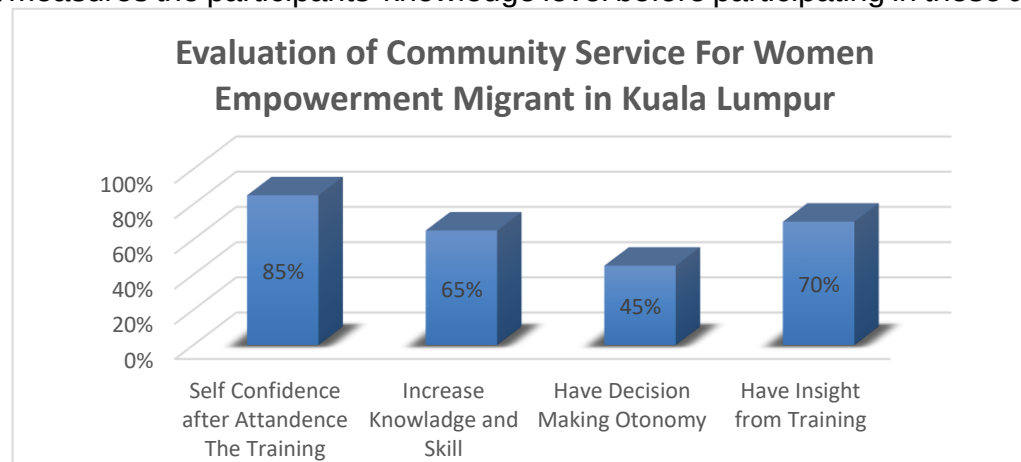


Figure 5. The Result of Evaluation Training International Community Service

Figure 5 above shows the result of the evaluation of post-test International Community Service in Entrepreneurship and Financial Management Training for Migrant Women in Kuala Lumpur. The following are the evaluation results distributed through a questionnaire to the training participants after the activity was conducted. The results of the present 85% of respondents reported a significant increase in their confidence and self-esteem after participating in the community service program, 75% of participants indicated an increase in knowledge and skills in entrepreneurship, and 45% of

respondents reported experiencing greater decision-making autonomy and having freedom in their personal and professional lives as a result of their participation in community service programs. Finally, the last result for 75% of participants reported gaining insights from attending the training program. This result shows that this activity has a significant impact on migrant women entrepreneurs who are part of FOKMA in Kuala Lumpur, Malaysia.

CONCLUSION

This international community service activity has been implemented according to the planned schedule. From the international community service activities that have been carried out, it can be concluded that overall, international community service activities held at Hall Vila Putra Condominium, Kuala Lumpur received an excellent response from various parties. Participants have high enthusiasm regarding Entrepreneurship and Financial Management materials. In addition, they have a high desire to manage finances effectively and efficiently.

The international community service team has succeeded in carrying out the International. The service Community in Kuala Lumpur, Malaysia, can be said to be successful and gets positive responses from participants. This can be seen from the attendance rate of 37 participants from FOKMA (Forum Muslimah Indonesia di Malaysia). Implications for this training on International community services activity have a significant impact on increasing the participants' knowledge, understanding, and skills on how to improve entrepreneurship and business abroad, especially in Kuala Lumpur. The limitations of this community service activity are the limited time of the activity and the small number of participants who can participate. Therefore, for the next activity, it is hoped that the activity can be carried out in more time so that the implementation of this community service activity is more effective.

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