

Short Communication

Strengthening Social Reintegration of Returned Migrant Workers through Family Economic Empowerment: A Community Service Program with PCIM Hong Kong

Titi Darmi *, Rosidin, Lutvia Liyan Sari, Ella Martina Chayati

Department of Public Administration, Universitas Muhammadiyah Bengkulu, Indonesia.

*Correspondence Author: Titi Darmi

Universitas Muhammadiyah Bengkulu, Indonesia.

✉ titidarmi@umb.ac.id

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Abstract. Returned migrant workers often come home with savings, skills, and international work experience but face immediate decisions concerning household expenditure, livelihood reconstruction, and family expectations. This community service program was designed to strengthen the social and economic reintegration of Indonesian migrant workers returning from Hong Kong through financial literacy, family financial planning, micro-business preparation, and peer-network support. The program was implemented in Bengkulu in July–August 2023 in collaboration with PCIM Hong Kong and involved 30 participants consisting of returnees, family members, and community/diaspora resource persons. A participatory adult-learning approach combined short inputs, applied worksheets, business-model exercises, family action planning, and experience sharing. Evaluation used pre- and post-training financial-literacy indicators, facilitator observations, review of participant outputs, and a four-level training-evaluation framework. Financial knowledge increased from 58% to 82%, budgeting and savings-plan ability from 55% to 80%, awareness of safe financial services and fraud indicators from 52% to 85%, and understanding of borrowing costs from 57% to 79%; confidence in financial decision-making increased from 3.1 to 4.1 on a five-point scale. The program also generated draft micro-business concepts and family action plans. The results indicate that reintegration assistance is more useful when financial capability, realistic enterprise planning, family alignment, and diaspora-supported social networks are treated as mutually reinforcing components rather than separate interventions.

Keywords: Returned Migrant Workers, Social Reintegration, Financial Literacy, Family Economic Empowerment, Micro-Business Planning.

1. Introduction

International migration can improve household welfare, but the developmental value of migration depends on the institutional and household conditions under which earnings, skills, and social resources are converted into longer-term livelihood gains [1]. In Indonesia, migration also reshapes household roles, care arrangements, and economic strategies, making return a family-level transition rather than an individual event [2]. Return is therefore not adequately understood as the physical end of a migration episode. The concept of return preparedness emphasizes the extent to which migrants possess resources, information, and a realistic plan for re-establishing their livelihoods and social position after coming home [3]. In the context of former migrant workers from Hong Kong, this preparation is particularly important because savings accumulated abroad may be rapidly absorbed by consumption, debt repayment, housing expenditure, or extended-family obligations when no explicit financial plan exists.

Financial literacy is one of the foundations of reintegration because the ability to understand risk, borrowing costs, saving, and budgeting affects the quality of post-return decisions [4]. Evidence from migrant households further shows that financial education can be more effective when both the migrant and the household member involved in day-to-day financial management participate in the learning process [5]. This implies that family communication and shared planning should be treated as part of economic reintegration rather than as a peripheral social issue. Entrepreneurship is frequently considered a pathway for returnees, but business planning should begin with the skills,

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resources, networks, and risk tolerance already available to the household. Effectuation provides a useful basis for this means-oriented logic [6], while the Business Model Canvas offers a practical tool for translating an idea into a structured value proposition, customer, resource, and cost configuration [7]. At the same time, financial education research warns that knowledge gains do not automatically translate into durable behavioral change [8], and migrant-focused evaluations likewise emphasize the need for practical and timely learning [9]. Business-training studies also caution against equating the completion of a business plan with subsequent profitability [10].

Against this background, Universitas Muhammadiyah Bengkulu (UMB) and PCIM Hong Kong implemented a community service program that integrated financial literacy, family economic planning, micro-business preparation, and social-network support. The article examines how the program was organized, what short-term learning outcomes were observed, and what program design lessons can be drawn for future reintegration assistance.

2. Method

The program used a participatory adult-learning design. Participants were treated as experienced adults whose migration, work, and household-management experiences could serve as learning resources, consistent with andragogical principles [11] and experiential learning [12]. The program was conducted in July–August 2023 in Bengkulu through hybrid activities coordinated by UMB and PCIM Hong Kong. The administrative record identifies 30 participants overall, including returned migrant workers, family members, and community/diaspora resource persons. Because category-level participant counts were not consistently recorded in the source report, the present analysis reports outcomes at aggregate program level.

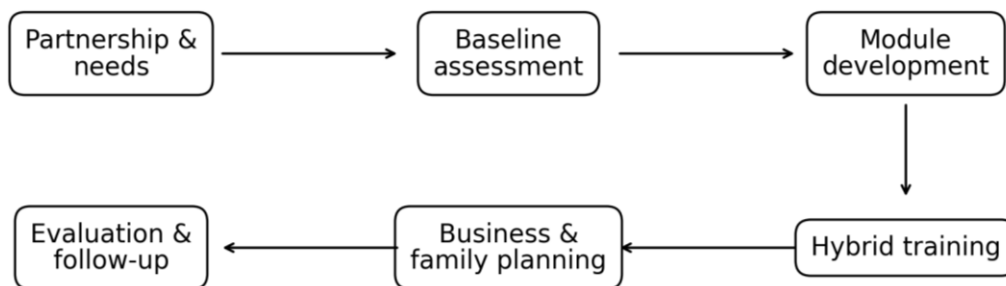
The training combined seven learning themes: understanding return and reintegration; financial literacy foundations; family financial planning; micro-business idea generation; business-model planning; risk management and access to support; and peer networking with action planning. Table 1 summarizes the learning architecture used to connect economic and social reintegration.

Table 1.
Program
learning
architecture

Learning domain	Main activities	Immediate output
Return and reintegration	Mapping return conditions, resources, constraints, and support needs	Individual reintegration priorities
Financial capability	Budgeting, saving, debt, inflation, risk, and fraud-awareness exercises	Personal/household financial plan
Family economic planning	Joint goal setting, emergency reserve, education/housing priorities	Shared family action plan
Micro-business planning	Skills inventory, idea screening, Business Model Canvas, costing, and cash flow	Draft business concept and simple financial estimate
Networks and follow-up	PCIM experience sharing, peer grouping, referral, and next-step planning	Support map and follow-up commitments

The implementation sequence was organized as a staged process so that assessment, learning activities, applied planning, and follow-up were connected. Figure 1 illustrates the sequence used in the program.

Figure 1.
Implementation
sequence of the
reintegration
assistance
program.



Program evaluation followed the four-level logic of reaction, learning, behavior, and results [13]. Reaction was captured through participant feedback and facilitator observations; learning was assessed using pre- and post-training indicators; early behavior was examined through the specificity of business and family action plans; and longer-term results were treated as follow-up outcomes rather than assumed impacts. Quantitative indicators were summarized descriptively. Qualitative observations and participant outputs were interpreted thematically around financial capability, livelihood planning, family coordination, and social support. The program also recognized that returnee entrepreneurship depends not only on capital but on the preparedness and conditions under which capital is mobilized [14]. Participation was voluntary, and personal financial details were not required for reporting. Exercises could be completed with illustrative figures, while evaluation results were reported in aggregate. The program framed participant rights and protection within Indonesia's migrant-worker protection framework [15]; however, the service activity focused on educational and reintegration support rather than individualized legal or financial advice.

3. Result and Discussion

3.1 Financial-literacy gains

The clearest short-term change was observed in the financial-literacy indicators. As shown in Table 2, all four percentage-based indicators increased after training, while self-reported confidence in financial decision-making rose by one point on a five-point scale. The largest change concerned awareness of safe financial services and fraud warning signs, which increased by 33 percentage points. These gains are substantively relevant to reintegration because returnees often make high-stakes decisions shortly after returning home. The pattern is consistent with the argument that financial education is most useful when it is linked to decisions that participants are currently facing [8]. It also supports migrant-focused evidence showing that targeted financial education can improve knowledge and selected financial practices [9]. Nevertheless, the results should be interpreted as learning outcomes, not proof of durable behavioral change.

Table 2.
Financial-literacy
indicators
before and after
training

Indicator	Pre-training	Post-training	Change
Knowledge of interest, inflation, and risk concepts	58%	82%	+24 %
Ability to prepare a household budget and savings plan	55%	80%	+25 %
Awareness of safe financial services and fraud warning signs	52%	85%	+33 %
Understanding of debt and borrowing costs	57%	79%	+22 %
Confidence in financial decision-making	3.1/5	4.1/5	+1.0 %

3.2 From business aspirations to bounded livelihood plans

Participants were encouraged to move from broad aspirations toward business concepts that could be tested at small scale. Ideas included food production, small-scale catering, retail and trade, caregiving-related services, agricultural activities, and online

selling. The means-based approach was useful because it asked participants to begin with existing skills and resources rather than with a large capital requirement. This is consistent with effectuation logic [6]. The Business Model Canvas then helped participants connect customer needs, activities, resources, revenue, and costs [7].

The program deliberately avoided presenting draft plans as evidence of business success. Evaluations of entrepreneurship training show that improved business practices do not necessarily generate immediate profit gains [10]. Accordingly, facilitators emphasized trial sales, separation of household and business money, preservation of an emergency reserve, and limits on the share of savings committed to a new venture. This risk-aware orientation is especially important for returnees because entrepreneurial outcomes depend on both capital and the conditions surrounding return [14].

3.3 Family coordination and social reintegration

Family sessions revealed that reintegration decisions are negotiated rather than purely individual. Household members influence how savings are allocated among housing, education, debt, daily needs, and business capital. Engaging the family therefore created a shared vocabulary for prioritization and reduced the likelihood that returnees and relatives would work from different expectations. This mechanism is consistent with evidence that training migrants and the household members who manage finances can produce complementary effects [5].

Social reintegration was also supported by peer groups and the involvement of PCIM Hong Kong. The partner organization contributed experience sharing, community trust, and continuity of contact that a short university-led intervention could not provide alone. Table 3 synthesizes the resulting integrated model of assistance and clarifies why the program treated financial capability, livelihood planning, family cohesion, and social networks as mutually reinforcing.

Table 3.
Integrated
model of
reintegration
assistance

Dimension	Need addressed	Support mechanism	Key actors
Financial capability	Budgeting, saving, debt and risk awareness	Applied financial-literacy tools and periodic reminders	UMB; community institutions
Livelihood planning	Realistic assessment of skills and opportunities	Means inventory, business canvas, costing, small-scale testing	UMB; cooperatives/local actors
Family coordination	Shared expectations for savings and priorities	Joint family planning and action plans	Returnees and family members
Social support	Credible information, peer learning, belonging	Peer groups, diaspora experience sharing, referrals	PCIM Hong Kong; peers
Continuity	Problem solving after the training period	Mentoring, check-ins, and follow-up sessions	UMB and PCIM Hong Kong

3.4 Program evaluation, limitations, and follow-up

At the reaction and learning levels, facilitator records and participant responses indicated that practical examples, worksheets, and decision-linked exercises were well received. At the early behavior level, the program generated business concepts and personal/family action plans. Long-term outcomes such as business start-up, business survival, household savings behavior, or sustained peer-network use were not observable within the reporting period. This distinction is important because a four-level evaluation model does not permit long-term effects to be inferred from immediate satisfaction or knowledge gains [13].

The principal limitations were the short follow-up period, aggregate rather than participant-level reporting, and the absence of verified longitudinal indicators. Future implementation should therefore add three- to twelve-month tracer follow-up, use consistent participant categories, document the proportion of action plans actually implemented, and assess whether budgeting, emergency saving, and staged business testing persist over time. A stronger follow-up design would convert the program from a one-off training intervention into a reintegration pathway.

4. Conclusion

The community service program demonstrated a practical model for assisting returned migrant workers from Hong Kong by integrating financial literacy, family economic planning, micro-business preparation, and diaspora-supported social networks. Short-term financial-literacy indicators improved across all measured dimensions, and participants produced concrete business and family action plans. The central lesson is that reintegration support should not separate economic capability from family negotiation and social support. Universities can contribute structured learning and evaluation, while diaspora organizations can provide trust, contextual knowledge, and continuity. Future programs should retain this integrated design but strengthen longitudinal monitoring so that learning gains can be linked to verified changes in household financial practices, enterprise implementation, and sustained social reintegration.

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6. Declaration

Author contributions and responsibilities - The authors made substantial contributions to the conception and design of the study. The authors were responsible for the data analysis, interpretation, and discussion of the results. The authors read and approved the final manuscript.

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