



Empowerment of Retired State Civil Apparatus through the Smart Entrepreneurship Program by Limited Liability Company (PT) Taspen (Civil Servant Insurance Savings) Malang

Ajeng Imania^{1*}, Khrishno Hadi², Muhammad Kamil³

^{1,2,3} Department of Government Studies, Faculty of Social and Political Sciences, Universitas Muhammadiyah Malang
Jl. Raya Tlogomas No. 246 Malang, East Java, Indonesia, 65514

*Corresponding author: ajengimania@gmail.com

ABSTRACT

The Smart Entrepreneur Program is an innovation program from PT. TASPEN (Civil Servant Insurance Savings) is a solution to declining mental and physical health problems and economic problems experienced by retirees when entering retirement. It is because retired State Civil Apparatus (ASN) do not have proper preparation before retiring. Therefore, this program focuses on empowering retired (ASN) so that retirees are more empowered and prosperous and can reduce the possibility of problems when entering retirement. This study uses a qualitative research method with a descriptive approach. In data analysis, researchers used data analysis techniques, according to Creswell. The theory used in this study is the Empowerment theory of Ginanjar Kartasasmita. The research results indicate that the empowerment of ASN through the smart entrepreneurship program conducted by PT. TASPEN Malang is compatible with the concept of empowerment. In its implementation, three indicators of empowerment are applied: enabling creating conditions that allow for the development of potential retirees, empowering to strengthen the potential of retirees by conducting socialization and training, and finally protecting provided by PT. TASPEN Malang to participants in the smart entrepreneurial program as a form of guarantee given to retirees.

Article Info :

Article history :

Received: July 27, 2021
Revised: September 20, 2021
Accepted: September 22, 2021

Keywords:

ASN; empowerment;
retirees; smart entrepreneur

INTRODUCTION

ASN (State Civil Apparatus) employees work in government institutions that have work agreements in carrying out their duties and implement public policies and public services as stated in the Law on State Civil Apparatus. ASN are civil servants recruited by

Please cite this article as: Imania, A. , Hadi, K. , & Kamil, M. . (2021). Empowerment of Retired State Civil Apparatus Through the Smart Entrepreneurship Program by Limited Liability Company (PT) Taspen (Civil Servant Insurance Savings) Malang. *Journal of Local Government Issues (LOGOS)*, 4(2), 106-120. <https://doi.org/10.22219/logos.v4i2.17445>

civil service officials and given jobs related to the state and paid according to applicable regulations (Indonesia, 2014).

However, in carrying out their duties and functions as government employees, ASN certainly has limitations in every respect, especially in terms of age, often referred to as retirement or retirement. There are several provisions on the age limit on the retirement, as referred to in article 90 that the retirement age limit (BUP) of an ASN must be following the laws and regulations for functional officials, namely 58 years for administrative officials, 60 years for government officials (Indonesia, 2014). Based on Kemenpan RB records, the number of ASN retiring during 2016-2020 was 752,271 ASN. In 2019 there were ± 13.71% ASN aged over 55 years. Where in 2016, 122.515 people entered the retirement age limit (BUP). In 2017 there were 132.815 people, 2018 as many as 156.349 people, in 2019 as 156.050 people, and in 2020 reaching 184.542 people (Kemenpan, 2019).

With the increase in the number of retirees, the government must pay more attention to the welfare of retirees. In actual conditions, many retirees experience stress due to a lack of preparation in entering retirement; as stated by Thomas Holmes and Richard Rahe, retirees are ranked 10th out of 25 records of events in life that cause stress (Fardila, Rahmi, & Putra, 2017). As reported by Kontan News, 70% of retired ASNs depend on others to live their lives (Yudistira, 2019). In addition, when they become employees, the income generated is 50% more than when they have entered retirement. This situation causes retirees over 58 years old to be vulnerable to financial conditions and unstable physical and mental health, creating a sense of dependence on others (Kemenpan, 2019).

Previous research stated that the prevalence of depression by age is highest in the >60 age category. Someone with positive self-thinking, high self-confidence, and sufficient financial support adjusts to the condition when facing retirement. However, in contrast to someone who has problems in retirement, usually, they are more likely to have negative thoughts and lack confidence, especially in financial conditions (Putri, Yanis, & Syamsir, 2015).

In managing pension funds, the government is assisted by PT. TASPEN is one of the State-Owned Enterprises engaged in insurance, old-age savings, and pension funds for ASN and state officials. PT. TASPEN itself has the duty and function to improve the welfare of ASN and their families by providing financial guarantees when entering retirement age or for their heirs when participants die before reaching retirement age (Taspen, 2018). In 55 years of working as a public servant handling insurance and old-age savings and pension funds, PT. TASPEN has had several significant achievements, such as being awarded the title of "very good" at the BUMN Awards in 2018. In addition, recently, PT. TASPEN also won the TOP 45 Public Service Innovation award related to the intelligent entrepreneurship program (Subagyo, 2019).

The smart entrepreneurship program is an innovation program held by PT. TASPEN is a form of concern for the State Civil Apparatus (ASN) who will retire, where this program aims to provide entrepreneurship training for ASN who will retire and retire to achieve prosperity later. In addition, this smart entrepreneurial activity is expected to provide enormous benefits to Taspen participants who have entered retirement age so that in the future, they will become independent retirees (Tobari, 2019). However, the

main objective of this program is to raise the spirit of ASN to be an entrepreneurship while facing retirement. Based on information from the Financial Services Authority, around 93% of civil servants workers in Indonesia have no idea about plans after retirement. In addition, information from the financial services authority also says that 7 out of 10 retirees in Indonesia must have a job to continue living.

The survey of The Power of Protection Confidence in the future conducted in 12 countries, especially Indonesia, shows that out of three civil servants, one of them has not prepared their welfare insurance when entering retirement (Kemenpan, 2019). Referring to this fact, PT Taspen prepared a plan for entrepreneurship activities for government employees and those who have retired to improve retirees' welfare through innovative smart entrepreneurship programs. The program is a manifestation of the extra miles service from PT. TASPEN to civil servants and retirees who pay attention to the welfare and sustainability of ASN life in old age. Through this smart entrepreneurship program, employees who are about to retire and retired are trained to become entrepreneurs, be financially independent, and reduce the risk of declining health and mental health because they continue to do productive activities during retirement.

Previous research explained that the thoughts and actions of a person who will face retirement need to be prepared and planned carefully to avoid depression. In addition, the existence of socialization activities regarding the description of the rights and obligations received by retirees and activity plans carried out after retirement positively impacts participants. The participants who previously still did not understand their rights and obligations as a pensioner, had an unfavorable view when facing retirement and the discourse of activities to be carried out in retirement, now have a broader view and orientation (Hakim, 2007). Furthermore, that is expected with this Taspen smart entrepreneurial program.

In running this program, PT. TASPEN cooperates with Bank Mandiri Taspen and the Entrepreneurial Group in Malang City. So far, the activities carried out by PT. TASPEN in running the self-employment program is by conducting training and workshops on entrepreneurship. This workshop and training are carried out in rotation in each district and city under the auspices of the Malang City branch office. So far, as of August 2018, Bank Mantap has provided entrepreneurship training to 485 retired civil servants and the TNI/Polri. With this number divided into three different pieces of training, namely 220 people participating in hydroponic training, 117 people participating in chicken farming training, and 61 people participating in handicraft training, when compared to 2017, which only had 59 participants, in 2018 it can be said to have a drastic increase in the number of participants (Mantap, 2018).

Many entrepreneurial activities have been carried out, such as the hydroponic entrepreneurship program, where to support this, Bank Mantap built a hydroponic greenhouse at the Indonesian Navy Base Malang City. Indonesian National Armed Forces retirees can use the hydroponic greenhouse in Malang City to provide entrepreneurship training (Putra, 2018). In addition, there are other activities, namely entrepreneurship in the form of making snacks, as was done by a retired civil servant from Batu City, Tri Puji Lestari, who has joined the Mandiri Cooking Club assisted by Bank Mantap, and she can get a turnover of 10 million from the snacks she sells (Kristanti, 2019).

In addition, other studies that discuss the attitude of the state civil apparatus and early retirement policies, as well as the psychological impact experienced by civil servants, show the results that most ASN refuse the government to implement an early retirement policy, so that if this policy is implemented it will cause ASN to experience depression because confused about finding a new job. In addition, when ASN is going to start a business or business, they are also confused about choosing the type of business they should develop (Fahmi, Nurdin, Asnawir, & Amanda, 2016). The role of PT. TASPEN as an activist of the smart entrepreneur program, must be more frequent to socialize the activities that will be carried out when retirees join this program.

Given the many problems caused by retirements, such as the emergence of stress and the weak economy experienced by retirees, the smart entrepreneurship program is one way out of the existing problems. PT. TASPEN, as the agency that oversees the smart entrepreneurship program, constantly strives to provide proactive services to satisfy retirees so that they can achieve prosperity. In addition, the smart entrepreneurship program can also help retirees solve the problem of stress and the weak economy. By starting a business, retirees can live productive days like before to reduce the stress they experience. On the other hand, entrepreneurship can help the pensioner's economy more or less.

The provision of entrepreneurship training is nothing but empowering retired civil servants to be more productive and active in retirement. Theoretically, empowerment means transforming a person's sense of care for their status and interests in the future (Strzelecka, 2017). The urgency is critical in the business world. For example, empowerment will increase employee motivation at work (Baird, Tung, & Su, 2020; Jing, 2015; Van Steenbergen & Ellemers, 2009). Likewise, community empowerment is the key to citizen involvement/participation (Adamson & Bromiley, 2013). The primary key to empowerment is leadership (Allen, Winston, Tatone, & Crowson, 2018; Anita, Dwi, & Akmal, 2021; Kundu, Kumar, & Gahlawat, 2019; Nicholls, 2018; Yu, Vaagaasar, Müller, Wang, & Zhu, 2018), the ability to influence psychological aspects (Dust, Resick, Margolis, Mawritz, & Greenbaum, 2018; Guerrero, Chênevert, Vandenberghe, Tremblay, & Ayed, 2018; Joo, Bozer, & Ready, 2019; Schermuly, Büsch, & Graßmann, 2017; Tao, Song, Ferguson, & Kochhar, 2018) and emotional (Malik, Sarwar, & Orr, 2021; Wang, Cao, Yuan, & Zhang, 2020) and environmental support (Fischer & McKee, 2017; Rye, 2016; Tsai, Shata, & Tian, 2021). In this context, it is hoped that there will be a growing awareness of entrepreneurship for retired civil servants through the smart entrepreneurship program.

Several studies on empowerment for the elderly and civil servants have been carried out. (Hendrawanto, 2016) in his study found that ideally empowerment of the elderly through activities/works that match their expertise. (Hutagaol, Sudarya, Khoerudin, & Saptono, 2019), saw that civil servants' empowerment by studying at the Ministry improved employees' integrity and professional work. It is also in line with the findings (Handayani, Irwani, Yopiannor, & Suffianor, 2018) in Katingan Regency and (Apriyanto, 2020) in Non-civil servants Employees of the Mojokerto City Investment and One-Stop Integrated Service (Israpil, 2020). The primary key to empowerment is improving welfare, as recorded in Non-civil servants Teachers at State Madrasahs in Kendari City. Similar findings were made by (Badruzzaman, 2020) in Non-civil servants

Teachers in East Kalimantan State Madrasahs and (Arsyad, 2019) on State Islamic school Non-civil servants, Teachers in Gorontalo City.

This research further intends to see how PT carries out the process of empowering retired ASN through the Smart Entrepreneurship program. Taspem Malang. Research on this topic is minimal so that it offers something new because previous studies only focused on empowering ASN and non-civil servants while working. This study explains how to empower ASN when entering retirement through an innovative entrepreneurship program that has never been studied before.

METHOD

The research conducted is located at the Office of PT. TASPEN KC. Malang is carried out using qualitative research methods with a descriptive approach. In Sugiyono's view, this research model objectively and naturally examines a phenomenon (Sihidi, Sugiharto, & Nurkhanifah, 2021) related to empowerment through smart entrepreneurship programs. The qualitative method means understanding a social phenomenon in detail that is not yet or still little known (Strauss & Juliet, 2003). The usefulness of qualitative methods lies in guiding more complex and in-depth details about a social phenomenon. Qualitative methods are also appropriate for obtaining in-depth descriptions and interpretations of smart entrepreneurship programs and their problems.

The data in this study were collected through interviews, observation, and documentation. Interviews were conducted with Mrs. Ani, Head of Service and Marketing Division of PT. TASPEN Malang City Branch Office and Mr. Jumanto as Head of General and HR Section of PT. TASPEN Malang City Branch Office. Observations were made with researchers directly involved in implementing smart entrepreneurship programs and documents obtained through archives and reports from PT. Taspem Malang City Branch Office about smart entrepreneurs and related online news. Meanwhile, researchers used the Creswell qualitative data analysis technique in data analysis, namely the process of collecting data, interpreting data, and drawing conclusions (Hijri, Kamil, Sadewo, & Sihidi, 2021).

RESULTS AND DISCUSSION

In carrying out the program, several stages are carried out, where these stages are carried out through assistance from other parties in collaboration with PT. TASPEN so that the smart entrepreneurship program can achieve the goals that have been determined and run effectively and efficiently. The stages carried out include debriefing before retirees reach BUP (retirement age limit), mapping potential retirees, designing activities and empowerment models to be carried out, socializing smart entrepreneurship programs, providing training related to the business to be carried out as well as protection or guarantee of business certainty provided by PT. TASPEN is the initiator of the smart entrepreneur program.

1. Mapping the Potential of the State Civil Apparatus

This potential mapping is carried out after all prospective retirees have received a briefing from PT. TASPEN regarding things that must be prepared before retirement. The briefing was provided by the service and marketing sector with the Regional

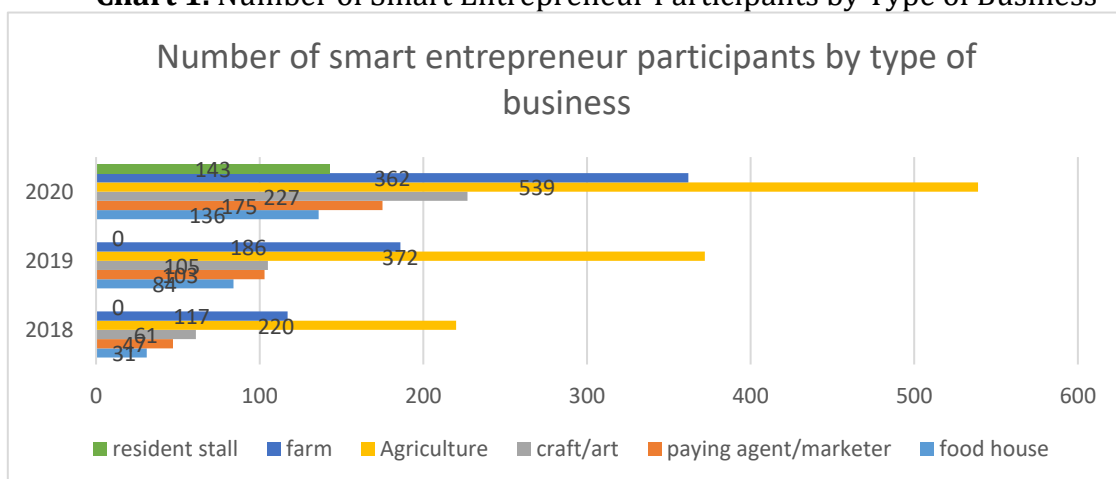
Personnel and Training Agency under the auspices of PT. TASPEN Malang. This debriefing is carried out to reduce the possibility of post-power syndrome experienced by retirees after entering their retirement period. The magnitude of the potential for post-power syndrome experienced by retirees is caused by unpreparedness for retirement, so the material provided in this briefing includes mental, physical, and financial preparation, which is expected to reduce the occurrence of post-power syndrome.

Planning retirement activities needs to be done, so that prospective retirees have clear goals after entering retirement. With the planning of these activities, retirees are expected to be more prepared to undergo their retirement period. Then, with the activity plans that prospective retirees have prepared, PT TASPEN conducts groupings according to the prospective retirees' activity plans so that further directions can be easily given.

In the smart entrepreneurship program, several steps must be taken to join the smart entrepreneurship program. The first step is that the prospective participant must be registered with PT. TASPEN as a retiree under the auspices of PT. TASPEN. The second step is for prospective participants to submit a participation request by filling out a form that PT TASPEN will validate. Validation is carried out considering the business location, business property, and the financial condition of prospective program participants. The next step after validation and survey is carried out, mapping the potential based on the business activities that each prospective participant has selected. This mapping process aims to facilitate PT. TASPEN in assisting prospective participants of the smart entrepreneurship program. The mapping is categorized through the areas of interest proposed by the prospective smart entrepreneur participants. The field of interest is obtained from filling out the form of prospective entrepreneurial participants and surveys that PT TASPEN has carried out.

The potential referred to here is not only the ability of the retiree to manage the business but seen from several supporting aspects, such as when the retiree wants to start an agricultural or plantation business. What is seen is whether the person has land to do business, does he have equipment that supports the business, and the experience or knowledge of the retiree in the field to be undertaken, likewise with those who want to be entrepreneurs in the culinary field or others.

Chart 1. Number of Smart Entrepreneur Participants by Type of Business



Source: Researches, 2020

Even though this intelligent entrepreneurship program has already received the attention of retirees in the first year, as evidenced by the number of program participants who joined in the first year, which was 476 people. However, it can be seen that the most significant interest of retirees is entrepreneurship in agriculture and plantations; this happens because some retirees invest in the land before retiring, not a few of them already own land because of inheritance from their parents. Agriculture and plantations are more attractive business fields because they are considered more promising. It is because, in agriculture and plantations, entrepreneurs can analyze the market. So that by analyzing the market, entrepreneurs can know what is needed in the market, what has a high to low selling value, and how much consumer demand for goods demands, so they can estimate what crops should be planted and which will allow them to earn greater profits.

2. Designing Empowerment Activities/Models Through the Smart Entrepreneur Program

In designing empowerment activities through the smart entrepreneurship program, there are several activities that PT TASPEN has designed. Specifically, making adjustments to the implementation of the smart entrepreneurship program with existing plans, determining who is involved in the implementation of the smart entrepreneurship program, providing comprehensive information about the smart entrepreneurship program, develop a financial plan used to implement the smart entrepreneurship program, and estimate the obstacles that may occur during the program.

Determining the involvement of several parties related to the program helps the program run effectively and efficiently. Several things can be determined, such as the number of human resources needed to handle the program and the number of other parties involved who can support the program. Determination of the number of human resources needed is seen from the extent of the reach that will be achieved by PT TASPEN in carrying out the program, in addition to the support skills possessed by HR to carry out their duties.

Information is provided through social, print, and electronic media, and direct information through seminars. The direct information provided about the smart entrepreneurship program is carried out through a debriefing process in seminars held twice a year. Meanwhile, the delivery of information through the media is only an outline of the smart entrepreneur program and cannot be as clear as an explanation delivered directly through seminars.

The next activity plan is to prepare a financial plan used for program implementation. In running the smart entrepreneurship program, each branch office gets a fund of Rp. 600,000,000 from head office. So with these funds, we can estimate how many businesses will be given financial assistance. The last is to estimate the obstacles that may occur in the future. With this activity design, PT TASPEN can identify obstacles that will occur during program implementation and not only identify obstacles but can resolve these obstacles.

The empowerment model carried out through the smart entrepreneurship program is a community-based empowerment model. Community-based empowerment is more emphasized on people who take the initiative to start the process of social

activities to improve their conditions. This empowerment model is carried out from the results of previous potential mapping activities, which will later be used as a reference to create a business community. This business community will also map participants based on business to make it easier to provide training according to their business fields. Community-based empowerment in the smart entrepreneurship program is based on the desire of retirees to carry out business activities through the smart entrepreneurship program, either as an activity to fill their full time of duty or to increase their economic income. With various business activities carried out by the smart entrepreneurship program participants, several communities have emerged empowered by PT TASPEN.

3. Smart Entrepreneur Program

The socialization is carried out as an introduction to the business activities contained in the smart entrepreneurship program to prospective retired participants to understand better what must be done in running their business. PT TASPEN carries out the program socialization is divided into two ways of delivery, namely direct and indirect delivery. Delivery directly by way of question and answer during the seminar conducted by PT TASPEN. Indirect submissions are made online through social media and print media; submissions can be in posters, pamphlets, or Instagram feeds conducted by PT TASPEN.

Considering the current condition, which is still in the pandemic period, PT TASPEN is trying to socialize online via video conference; this is done because it adheres to health protocols to avoid gathering or crowding with many people. Although the delivery through video conferencing is considered less effective because the information obtained about smart entrepreneurs is less detailed and incomplete than direct delivery. The ineffectiveness of online socialization is also due to the age of prospective retirees who are not young, so they are less able to use social media correctly and in a slightly longer time. However, with the delivery via video conference held by PT TASPEN, it is hoped that the prospective participants will still be able to receive information despite the current pandemic condition.

The target of this socialization activity is, of course, only for prospective retirees and those who have retired with a maximum age limit of 75 years. This socialization is carried out with the hope that after being given socialization, prospective retirees can have an idea and purpose of what business fields will be carried out after retirement by participating in the smart entrepreneurship program. According to the interviews conducted, currently, the number of retirees who have participated in the smart entrepreneurship program is $\pm 60\%$ of the total number of retirees. There are several cities under the auspices of Branch Malang, namely Batu City, Malang City, Malang Regency, Pasuruan City, Pasuruan Regency, Probolinggo City, Probolinggo Regency, Lumajang Regency and 2 State Treasury Service Offices (KPPN).

Table 1. Smart Entrepreneur Program Participant Data Under the Auspices of PT. TASPEN MALANG

NO	YEAR	TOTAL RETIREES	NUMBER OF PROGRAM PARTICIPANTS
1.	2018	2.559	476 (18,6%)
2.	2019	3.178	850 (26,7%)
3.	2020	3.639	1.582 (43,5%)

Source: Researches, 2020

The table above explains that the number of program participants and retirees at PT TASPEN Malang does not have anything in common. The difference is due to 2 reasons. The first reason is that prospective retirees already have a previous business, so the program that is followed is not a smart entrepreneurship program but a PKBL program because the program aims to develop businesses that are already running. The second reason is that prospective retirees choose to enjoy their old age by relaxing, instead of feeling that they have had enough of the pension received or choosing to live together with their children who are considered capable of maintaining and providing a better life.

4. Smart Entrepreneurship Program Training

The training provided includes some basic training and advanced training, where this basic training is given as a business introduction to program participants so that they have an idea of the steps that must be taken when running a business. Then advanced training is training given by paying attention to several broader things such as business management processes to marketing management.

The training provided is related to business planning, business implementation, quality management, and marketing. PT TASPEN held this training is partnering with Bank Mantap, but the one who provides training is a third party who is considered to have experience, expertise, and skills in specific business fields. Regarding the training provided, participants are grouped based on the type of business activity to be carried out, and the training provided also includes theory and practice in order to make it easier to provide training materials to program participants and to make it easier for program participants to understand the training materials delivered.

This business planning preparation training is given so that program participants have an idea of how the business will run in the future, or it can be said to see future business prospects. So that in preparing a business plan, participants in the smart entrepreneur program must have a vision and mission in running their business so that it is clear what must be done and achieved when the business is running.

The next training provided is quality management and marketing training. This training is given to support the quality of products owned by participants of the smart entrepreneur program. This training is carried out with the aim that the participants of this smart entrepreneur program can have an overview and knowledge of how to package products and improve product quality to be liked by the community and reach a broader market. In addition to product packaging, several other things conveyed during this training were how they could attractively market their products, either through attractive visual video ads or marketing through images such as through social media.

In addition to quality management and marketing management so that program participants are not arbitrarily using their finances. Materials provided in the financial management training include personal financial management, business financial management, production calculations, and profits derived from the overall production. Financial management also makes it easier for program participants not to mix personal and business finances because this often happens to entrepreneurs running a business.

5. Business Assurance Guarantee Protection

The protection of business certainty guarantees is one of the essential things in establishing a business because the business feels that it is not an illegal business and is recognized by the state. PT TASPEN provides a form of protection so that participants are more confident in the program to be followed, and it is easier to run the business that has been proposed. One of the guarantee protections provided by PT TASPEN to the participants of the smart entrepreneurship program is to provide facilities and infrastructure in the form of tools and goods needed to run a business.

In addition to the facilities and infrastructure needed, PT TASPEN provides an easy way to get loan funds. The loan funds given to the participants are used for initial activity capital to set up a business. The loan funds provided are divided into two, namely 25 million and 40 million. The loan funds are given not in money but goods that will later be used for their business needs. PT TASPEN itself has collaborated with PT JSS, where the company is a supplier of tools and goods to support business activities carried out by the participants of the smart entrepreneurship program.

The difference between a loan of 25 million and 40 million lies in the form of business, scope plan, level of ability to repay, and interest determined. The submission sees the difference in the provision of loan funds of the need for tools and goods. The more tools and goods needed in a business, the more loan funds will be of 40 million, but the submission also pays attention to the financial capabilities of the participants of the smart entrepreneur program.

The guaranteed protection of the entrepreneurship program also get other benefits, namely, the ease of obtaining tools and goods that support the running of the business. For the kiosk business, the residents themselves get business support tools. PT TASPEN has collaborated with PT JSS as a consolidator that provides goods and services. The role of PT JSS here is helping in preparing tools such as storefronts, cash registers, and assisting in the supply of goods. So for program participants who choose to run a community kiosk, there is no need to supply goods from the market because PT JSS has provided it.

During the process of implementing business activities, PT TASPEN conducts monitoring, where this monitoring is another form of guarantee protection carried out by PT TASPEN. The monitoring results will be reported by the service division of PT TASPEN every six months to the head office as a form of entrepreneurship assistance report. The reporting every six months is carried out since the participants of the smart entrepreneur program start their business. Assistance reporting will be carried out on an ongoing basis until the participants can survive and develop the business and pay off the loan funds that have been received.

The report is also an evaluation of the results of the implementation of the smart entrepreneurship program. This report can also be used as an assessment from the center to see the process of business development carried out by the participants of the smart entrepreneurship program and the success or failure of the head office in running the smart entrepreneurship program.

Barriers to Empowerment of ASN Retirees through the Smart Entrepreneurship Program by PT TASPEN Malang

Some obstacles will be experienced; in this smart entrepreneur program, there are external factors caused by the program participants themselves, namely debt dependents owned by retirees.

Most of the prospective participants of the smart entrepreneurship program think that by participating in the smart entrepreneurship program, they can get financial assistance in the form of money, which will later be used to pay their debts. Complaints from retirees because they have debt, so most of them apply for participation in the program to pay for it, not based on interest in joining the program.

Several cases have often been experienced by the makers of the smart entrepreneurship program, as explained by the resource person that at the beginning of the program, PT TASPEN could assist in the establishment of entrepreneurship in the form of money or services. However, along with the program's implementation, most of the program participants who chose financial assistance misused the assistance provided by PT TASPEN. The abuse is not using the money to establish or develop their business but to pay off debts. It causes the business established by the beneficiary party not to experience significant development and can even cause the business to go bankrupt.

In contrast to program participants who receive financial assistance in goods, all material needs can be submitted to PT TASPEN to develop their business. The businesses founded by the participants with the assistance of these goods are much more able to develop better as expected. It is because their business is provided with material assistance, which can be more helpful and develop their business to a better level.

In addition to sorting out the forms of financial assistance, PT TASPEN also conducts direct monitoring or assistance at the initial stage of business establishment carried out by smart entrepreneurs. Monitoring or direct assistance is a form of effort made by PT. TASPEN to reduce efforts to abuse the assistance that has been given. Through direct assistance, the program participants feel that they receive direct direction and supervision from PT TASPEN so that the participants can better use the assistance provided as well as possible and cannot take actions that can later lead to misuse of the assistance provided.

On the other hand, from the observations made, there is an updated version of the Taspem application, which contains the latest features that make it easier for users, brilliant entrepreneur participants, namely the existence of merchant information to find out what discount info is offered by merchants who have collaborated with TASPEN. In addition, participants can also see what entrepreneurial events are currently or will take place, and participants who have businesses can apply for a partnership program by filling in the registration column consisting of individual details and business details without having to go to the Taspem office first. However, in practice at Malang, this has

not yet been implemented. In the sense that this information has not been conveyed to all participants of smart entrepreneurs, even though the latest features offered are very beneficial for participants of smart entrepreneurs.

CONCLUSION

The smart entrepreneurship program starts from the condition that most retirees experience various problems when facing retirement due to lack of preparation, resulting in decreased mental and physical health and reduced economic income. Therefore, this smart entrepreneurship program is expected to overcome the problems faced by retirees and improve the welfare of retirees.

The implementation of the smart entrepreneurship program is per the concept of empowerment which has three indicators, namely enabling, empowering, and protecting. These three indicators are broken down into five stages: potential mapping, empowerment model planning, socialization, training, and business guarantees. These five stages are designed so that retirees and prospective retirees can receive and understand the information quickly.

This program is indeed quite ideal for preparing income guarantees for retirees. Nevertheless, it is constrained by the weak bureaucracy readiness regarding socialization, assistance, and recipients' response. These two obstacles have indeed become a latent problem in almost all program implementations made by the government. For participants who misuse money to pay off debts, socialization, assistance, supervision, and strict punishment if needed from PT Taspen is very much needed so that the business activity assistance that is financed matches the criteria set. It can also be circumvented by changing the type of assistance from cash to goods. In addition, for participants who fail to run their businesses, apart from mentoring or re-training, PT TASPEN should also evaluate the failures experienced by smart entrepreneur participants so that this can be used as a reference in the future in order to minimize failures that occur.

REFERENCES

- Adamson, D., & Bromiley, R. (2013). Community Empowerment: Learning from Practice in Community Regeneration. *International Journal of Public Sector Management*, 26(3), 190–202. <https://doi.org/10.1108/IJPSM-08-2011-0105>
- Allen, S., Winston, B. E., Tatone, G. R., & Crowson, H. M. (2018). Exploring A Model of Servant Leadership, Empowerment, and Commitment in Nonprofit Organizations. *Nonprofit Management and Leadership*, 29(1), 123-140. <https://doi.org/10.1002/nml.21311>
- Anita, A., Dwi, F. P., & Akmal, A. (2021). *Pengaruh Kepemimpinan Etis Terhadap Keterikatan Kerja Dengan Variabel Mediasi Pemberdayaan Psikologis dan Orientasi Jarak Kekuasaan Sebagai Variabel Moderasi Dan Dampaknya Terhadap Perilaku Kerja Inovatif Pada Aparatur Sipil Negara (ASN) di Kabupaten Padang Pariaman*. Tesis: Universitas Bung Hatta. <http://repo.bunghatta.ac.id/6096/>
- Apriyanto, A. (2020). Pemberdayaan Pegawai Non PNS Dalam Meningkatkan Kinerja Dinas Penanaman Modal dan Pelayanan Terpadu Satu Pintu Kota Mojokerto. *Jurnal Ekonomi dan Manajemen*, 21(3), 12-25.

- Arsyad, A. R. (2019). Pengelolaan dan Pemberdayaan Guru Non-PNS Madrasah Negeri di Kota Gorontalo (MIN, MTSN, MAN dan MAN Ic). *Educandum*, 5(2), 221-233.
- Badruzzaman, B. (2020). Pemberdayaan Guru Non PNS: Kebijakan Responsif Madrasah Negeri di Kalimantan Timur. *EDUCANDUM*, 6(2), 236-248.
- Baird, K., Tung, A., & Su, S. (2020). Employee Empowerment, Performance Appraisal Quality and Performance. *Journal of Management Control*, 31(4), 451-474. <https://doi.org/10.1007/s00187-020-00307-y>
- Dust, S. B., Resick, C. J., Margolis, J. A., Mawritz, M. B., & Greenbaum, R. L. (2018). Ethical Leadership and Employee Success: Examining the Roles of Psychological Empowerment and Emotional Exhaustion. *The Leadership Quarterly*, 29(5), 570-583. <https://doi.org/10.1016/j.leaqua.2018.02.002>
- Fahmi, R., Nurdin, S., Asnawir, A., & Amanda, T. (2016). Sikap Aparatur Sipil Negara Tentang Kebijakan Pensiun Dini dan Dampak Psikologisnya (Studi Komparasi di PTU dan PTKI Sumbar). *Turast: Jurnal Penelitian dan Pengabdian*, 4(2), 153-161. <https://doi.org/10.15548/turast.v4i2.343>
- Fardila, N., Rahmi, T., & Putra, Y. Y. (2017). Hubungan Dukungan Sosial Keluarga Dengan Kesiapan Menghadapi Pensiun pada Pegawai Negeri Sipil. *Jurnal RAP (Riset Aktual Psikologi Universitas Negeri Padang)*, 5(2), 157-168. <https://doi.org/10.24036/rapun.v5i2.6630>
- Fischer, A., & McKee, A. (2017). A Question Of Capacities? Community Resilience and Empowerment Between Assets, Abilities and Relationships. *Journal of Rural Studies*, 54, 187-197. <https://doi.org/10.1016/j.jrurstud.2017.06.020>
- Guerrero, S., Chênevert, D., Vandenberghe, C., Tremblay, M., & Ayed, A. K. B. (2018). Employees' Psychological Empowerment and Performance: How Customer Feedback Substitutes for Leadership. *Journal of Services Marketing*, 32 (7), 868-879. <https://doi.org/10.1108/JSM-09-2017-0325>
- Hakim, S. N. (2007). Perencanaan dan Persiapan Menghadapi Masa Pensiun. *Warta LPM*, 10 (1), 96-109 . <https://doi.org/10.23917/warta.v10i1.3217>
- Handayani, I. T., Irwani, I., Yopiannor, F. Z., & Suffianor, S. (2018). Pemberdayaan Aparatur Sipil Negara dalam Meningkatkan Kinerja Pegawai di Sekretariat Daerah Kabupaten Katingan (Implementasi UU No. 5 Tahun 2014 tentang ASN). *Anterior Jurnal*, 18(1), 23-29.
- Hendrawanto, T. (2016). Pemberdayaan dan Pengembangan Potensi Lansia menghadapi Masa Pensiun. *Jurnal PKS*, 15 (4), 349 - 356.
- Hijri, Y. S., Kamil, M., Sadewo, B., & Sihidi, I. T. (2021). Network Governance dalam Pemenuhan Ketersediaan Pangan di Kota Malang. *Jurnal Ilmiah Tata Sejuta STIA Mataram*, 7(2), 207-229. <https://doi.org/10.32666/tatasejuta.v7i2.217>
- Hutagaol, R. G., Sudarya, A., Khoerudin, K., & Saptono, E. (2019). Pemberdayaan Pegawai Negeri Sipil (PNS) Kementerian Pertahanan Setelah Mengikuti Pendidikan dan Latihan Bela Negara Dalam Rangka Penguatan SDM Pertahanan Indonesia. *Manajemen Pertahanan: Jurnal Pemikiran dan Penelitian Manajemen Pertahanan*, 4(2), 25-45. .

- Indonesia, P. R. (2014). Undang-Undang Republik Indonesia Nomor 5 Tahun 2014 Tentang Aparatur Sipil Negara.
- Israpil, I. (2020). Pengelolaan dan Pemberdayaan Guru Non PNS pada Madrasah Negeri di Kota Kendari. *EDUCANDUM*, 6(1), 22-30.
- Jing, Y. (2015). Between Control and Empowerment: Governmental Strategies Towards the Development of the Non-Profit Sector in China. *Asian Studies Review*, 39(4), 589-608. <https://doi.org/10.1080/10357823.2015.1090394>
- Joo, B.-K. B., Bozer, G., & Ready, K. J. (2019). A Dimensional Analysis of Psychological Empowerment on Engagement. *Journal of Organizational Effectiveness: People and Performance*, 6 (3), 186-203. <https://doi.org/10.1108/JOEPP-09-2018-0069>
- Kemenpan, R. (2019). *Hingga 2020, Sebanyak 752.271 PNS akan Pensiun*. <https://www.menpan.go.id/site/berita-terkini/hingga-2020-sebanyak-752-271-pns-akan-pensiun>. Jakarta: Kemenpan RB.
- Kristanti, H. (2019). Jelang Pensiun, ASN Kabupaten Pasuruan Dapat Pelatihan Hidroponik. <https://suryamalang.tribunnews.com/2019/08/15/jelang-pensiun-asn-kabupaten-pasuruan-dapat-pelatihan-hidroponik>.
- Kundu, S. C., Kumar, S., & Gahlawat, N. (2019). Empowering Leadership and Job Performance: Mediating Role of Psychological Empowerment. *Management Research Review*, 42(5), 605-624. <https://doi.org/10.1108/MRR-04-2018-0183>
- Malik, M., Sarwar, S., & Orr, S. (2021). Agile Practices and Performance: Examining the Role of Psychological Empowerment. *International Journal of Project Management*, 39(1), 10-20. <https://doi.org/10.1016/j.ijproman.2020.09.002>
- Mantap, B. (2018). Bank Mantap Perkuat Komunitas Wirausaha Malang. <https://www.bankmantap.co.id/article/137-Bank-Mantap-Perkuat-Komunitas-Wirausaha-di-Malang>.
- Nicholls, A. (2018). A General Theory of Social Impact Accounting: Materiality, Uncertainty and Empowerment. *Journal of Social Entrepreneurship*, 9(2), 132-153. <https://doi.org/10.1080/19420676.2018.1452785>
- Putra, D. (2018). Bank Mantap Bangun Rumah Hidroponik. <https://infobanknews.com/bank-mantap-bangun-rumah-hidroponik/>.
- Putri, F. D., Yanis, A., & Syamsir, E. (2015). Prevalensi Depresi pada Pensiunan Pegawai Negeri Sipil yang Mengambil Dana Pensiun di Bank BTPN Cabang M. Yamin Padang. *Jurnal Kesehatan Andalas*, 4(2), 382-386. <https://doi.org/10.25077/jka.v4i2.258>
- Rye, J. J. (2016). The Power of Peer Support: the Development of the Empowerment Center. *Journal of Policy Practice*, 15(1-2), 25-35. <https://doi.org/10.1080/15588742.2016.1109961>
- Schermuly, C. C., Büsch, V., & Graßmann, C. (2017). Psychological Empowerment, Psychological and Physical Strain and The Desired Retirement Age. *Personnel Review*, 46 (5), 950-965. <https://doi.org/10.1108/PR-06-2015-0159>
- Sihidi, I. T., Sugiharto, M. A., & Nurkhanifah, L. (2021). The Effectiveness of Smart City Program Through Batu Among Tani Teknologi (BATT) in Batu City, Indonesia.

- Publik (Jurnal Ilmu Administrasi)*, 10(1), 1-17.
<http://dx.doi.org/10.31314/pjia.10.1.1-17.2021>
- Strauss, A., & Juliet, C. (2003). *Dasar-Dasar Penelitian Kualitatif*. Yogyakarta:Pustaka Pelajar.
- Strzelecka, M., Boley, B. B., & Strzelecka, C. (2017). Empowerment and Resident Support for Tourism in Rural Central and Eastern Europe (CEE): the Case of Pomerania, Poland. *Journal of Sustainable Tourism*, 25(4), 554-572.
<https://doi.org/10.1080/09669582.2016.1224891>
- Subagyo. (2019). Taspen raih penghargaan TOP 45 Inovasi Layanan Publik. <https://www.antaraneews.com/berita/1113752/taspen-raih-penghargaan-top-45-inovasi-layanan-publik>.
- Tao, W., Song, B., Ferguson, M. A., & Kochhar, S. (2018). Employees' Prosocial Behavioral Intentions Through Empowerment in CSR Decision-Making. *Public Relations Review*, 44(5), 667-680. <https://doi.org/10.1016/j.pubrev.2018.07.002>
- Taspen. (2018). Profil Taspen. <https://www.taspen.co.id/>.
- Tobari. (2019). Program Wirausaha Pintar PT Taspen, Menuju Kesejahteraan Pensiunan ASN. <https://infopublik.id/kategori/nusantara/350250/program-wirausaha-pintar-pt-taspen-menuju-kesejahteraan-pensiunan-asn?show=>.
- Tsai, W.-H. S., Shata, A., & Tian, S. (2021). En-Gendering Power and Empowerment in Advertising: A Content Analysis. *Journal of Current Issues & Research in Advertising*, 42(1), 19-33. <https://doi.org/10.1080/10641734.2019.1687057>
- Van Steenbergen, E. F., & Ellemers, N. (2009). Is Managing the Work–Family Interface Worthwhile? Benefits for Employee Health and Performance. *Journal of Organizational Behavior*, 30(5), 617-642. <http://www.jstor.org/stable/41683856>
- Wang, Y., Cao, H., Yuan, Y., & Zhang, R. (2020). Empowerment Through Emotional Connection and Capacity Building: Public Participation Through Environmental Non-Governmental Organizations. *Environmental Impact Assessment Review*, 80, 1-9. <https://doi.org/10.1016/j.eiar.2019.106319>
- Yu, M., Vaagaasar, A. L., Müller, R., Wang, L., & Zhu, F. (2018). Empowerment: The key to Horizontal Leadership in Projects. *International Journal of Project Management*, 36(7), 992-1006. <https://doi.org/10.1016/j.ijproman.2018.04.003>
- Yudistira, G. (2019). Taspen: 70% pensiunan hidupnya bergantung pada orang lain. <https://keuangan.kontan.co.id/news/taspen-70-pensiunan-hidupnya-bergantung-pada-orang-lain>