

Entrepreneurship Training Program for the Indonesian National Army (TNI) and Its Relevance after Retirement: Opportunities and Challenges for Self-Reliance

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ABSTRACT

This research focuses on the problem of how the significance of entrepreneurship training programs for the Indonesian National Army (TNI) and what are the opportunities and challenges for post-retirement independence. In this research, the type of research used is a literature study, by looking for various theoretical references that are relevant to the problem at hand and have similarities. The approach used in the research is descriptive qualitative method. Researchers collect, analyze, and describe all the potentials and challenges faced by retired Indonesian National Army (TNI) in undergoing entrepreneurial activities. As an opportunity and challenge faced by entrepreneurs from among military retirees is to find ways to run an independent business in the right way. The first thing that needs to be done is to recognize and choose the type of business that can be managed properly. The difficulties faced by entrepreneurs can be overcome with entrepreneurship training and policy development programs designed to create positive outcomes, by providing essential information that supports business formation and entrepreneurial success. To encourage entrepreneurship, it is important for the government to ensure that there are favorable policies in place for these retired army entrepreneurs.

INTRODUCTION

Becoming an Entrepreneur/entrepreneur is the most efficient way to deal with the increasing economic pressure and limited job opportunities to revive the economy of society. David Mc Clelland wrote in his theory that a country can achieve prosperity if it has at least 2% entrepreneurs from the total population. The latest data submitted by Bank Mandiri, (2024) regarding the 2024 entrepreneurship ratio is 3.35% or equivalent to 4.9 million of the national workforce. The trend of this ratio moved significantly from 2023 which amounted to 2.04%. The Ministry of Cooperatives and SMEs explained that the increase in this ratio is evidence of the self-actualization of an entrepreneur who continues to develop his business. When the Covid-19 pandemic hit Indonesia, the entrepreneurship ratio experienced negative growth of 7.16% so that the ratio fell to 2.93% in 2020.

If we relate the above data with the potential of new entrepreneurs being initiated by the Ministry of Cooperatives and SMEs, then what also needs to be considered and implemented on an ongoing basis by the Ministry of Defense of the Republic of Indonesia or the institution that houses the national army (TNI Headquarters) is how to prepare an entrepreneurship training program that can be provided to the Indonesian National Army (TNI) as preparation for retirement so that when these soldiers finish their active period, they can be more independent in filling their respective life sustainability as a potential economic contribution to the country. Currently, TNI retirees face serious challenges to find alternative activities to fill their lives, especially considering the fact that pension funds tend to be smaller than the remuneration/income they received when they were still active soldiers.

Furthermore, according to Hope, Oh and Mackin (2011) in (Tar & Wapmuk, 2021) they argue that retired soldiers are more likely to engage in entrepreneurial activities compared to other working people because the pension they receive is lower than their salary when they were still actively serving as soldiers. Faced with this situation, the choice to keep earning is the highest option that retired soldiers can decide on. However, there is a feeling that haunts these retired soldiers, namely how to manage a successful and effective business while during their active period they never experienced knowledge or experience in managing a business or experience in making investments in the business sector.

If you look at the experience and productive period of these soldiers while they are still on active duty, it is equally known that they have very valuable provisions that are ultimately inherent in the soldiers, including leadership skills, high discipline, courage and great things that are formed from the education period to the deployment tasks they carry out and in the end this attitude continues to be carried over until these soldiers enter their free duty or retirement period. According to Fallon (2020), who conducted research on several businesses managed by retired US armed forces, it was concluded that military retirees are very suitable and capable of managing business activities. He further stated that during their service, these military members acquired a variety of skills that are important in entrepreneurship. They learned to build and manage a team, solve problems quickly and effectively and be able to complete tasks even

under high pressure conditions. Many retired military members nowadays choose to start their own businesses.

In a study on Entrepreneurial Aspirations and Expectations for Sri Lankan Military Retirees conducted by Quarters et al., (2016) it was found that, returning to civilian life after retirement provides new opportunities and challenges for retired soldiers. Many retirees already have new plans for what post-retirement activities they will do in the future but many are still confused about what activities or jobs are suitable for them to do in filling their daily lives as post-retirement civilians.

If we draw a red thread in the context of Indonesia, we can find several examples of TNI retirees who have succeeded in taking on a new role as entrepreneurs and this is categorized as the best example because these TNI retired entrepreneurs have succeeded in managing a business or becoming commissioners in several large companies. There are several examples written by Richard (2021) in his article about a number of TNI retirees trying their luck in the business world after no longer being active in the military. Some manage a business related to energy, automotive companies, or serve as commissioners in several state-owned companies (BUMN). Or there is also an interesting example of a retired TNI who owns an agricultural garden business and manages dozens of hectares of land to be used as a tourist destination, agricultural garden, cattle and goat breeding and for other productive land. This business is persistently carried out even though it has experienced ups and downs, but this TNI retiree continues to do his best until the business he is running now has paid off. This example was published in Kumparan Bisnis (2022).

The Indonesian National Army, like other workers in Indonesia, should also be considered and given about the aspect of their readiness in facing retirement with new skills, especially entrepreneurship training long before they officially finish serving as a soldier. But unfortunately, this entrepreneurship training program is never given except when approaching the retirement preparation period and this is still considered insufficient, especially if it is attached to the duration of implementation, material emphasis, assistance and so on.

If only this entrepreneurship training program was provided comprehensively, this would provide opportunities for prospective TNI retirees to succeed as *entrepreneurs* and of course they are better prepared to enter a new chapter of post-duty life as *entrepreneurs*.

Research that specifically discusses the provision of entrepreneurship training programs in preparation for the Retirement Preparation Period (MPP) for the Indonesian National Army has not been conducted. In fact, this related discussion should be of full attention to stakeholders as part of efforts to stimulate Indonesia's economic growth if these retirees take on the role of entrepreneurs later. The broader aspect that is expected is that if national economic growth continues to grow from the stretching role of MSMEs or entrepreneurs who professionally run their businesses, it is certain that national defense will also be positively correlated. This research focuses on the problem of how the significance of entrepreneurship training programs for the Indonesian

National Army (TNI) and what are the opportunities and challenges for post-retirement independence. In this paper, the researcher wants to answer the following aspects, first is an understanding of the theoretical basis related to the concept of entrepreneurship and entrepreneurship training, second is an explanation related to retirement or retirement and the transition from active military to a new role as a business manager and third is the opportunities and challenges of entrepreneurship training and its implications for post-retirement independence.

LITERATURE REVIEW

According to Suryana citing research Suharyono, (2017) the definition of *entrepreneurship* is taken from the word *entrepreneurship* which is adapted from the word *between taker* or *go between*, this word was popularized in medieval times used to describe an actor who leads a production project. Generally, entrepreneurship is understood as an attitude, spirit, and skills to produce something innovative, which has high value and is beneficial both for oneself and for others.

Another opinion expressed by Schumpeter in Kurniati (2015), entrepreneurship is an individual who changes the existing economic system by bringing new products and services through the incorporation of innovative ways to form different organizations or process raw materials that have not been used. One of the key factors of an entrepreneur's success is having a special character. This character sometimes makes him or different from other people.

The definition of entrepreneurship presented by (Dzulfikri & Kusworo, 2017) emphasizes four main aspects associated with an entrepreneur: 1) Involves the process of innovation and generating new value, 2) Requires a necessary commitment of time and effort, 3) Involves the individual becoming an entrepreneur, where freedom is the most important reward, followed by self-satisfaction, 4) An entrepreneur will respond to and create change through the actions taken. Entrepreneurial action is tied to behavior in response to decisions based on consideration of uncertainty regarding opportunities for profit.

We can infer from this that entrepreneurship is an important approach to creating employment opportunities and improving economic well-being and independence, not only for retirees, but also for the younger generation. From this, we can conclude that there are some important characteristics of entrepreneurship that are necessary for an independent venture to succeed. These characteristics include: recognizing unmet needs and desires, formulating ideas, innovating and creating, willing to take risks, thinking strategically, having the ability to organize and manage resources, a spirit of cooperation, and funding and leadership skills.

(Njoroge & Gatungu, 2013) explains training as an effort designed and assigned to expand understanding or change existing knowledge and skills, through learning experiences to achieve results in an activity or a series of specific activities. Furthermore, according to (Isaacs et al., 2007), entrepreneurial training is an effort made intentionally by an instructor in the lives of participants to understand how to survive in the business world

Other researchers (Putta, 2014) see entrepreneurship training as a practical step where workers can gain knowledge through experience in the entrepreneurial process, reflect on learning, consider how to learn, and act on lessons learned. A crucial set of entrepreneurial skills for the 21st century may consist of the ability to solve problems analytically, innovation and creativity, initiative, adaptability and flexibility, critical thinking, and communication and collaboration skills

Furthermore (Putta, 2014), conveyed the purpose of providing information to employees regarding entrepreneurship, as well as recognizing and improving entrepreneurial skills. In addition, the goal is also to obtain information about entrepreneurship related to the use of techniques, analyze business situations, and design action plans for ventures. It also aims to build empathy, maintain the entrepreneurial spirit, be mature in the face of uncertainty and change, and provide encouragement for new ventures that can create jobs for future entrepreneurs. It is expected that these efforts can generate the skills, creativity, innovation, competence, confidence, motivation and courage to create employment opportunities for oneself and others. It empowers individuals to create real wealth through the establishment of small or micro enterprises, thereby supporting the country's economic development.

In this further literature review, we will source from the dynamics theory with two issues emphasized in the form of retirement and entrepreneurship with the theory offered by Hobfoll (2002) and updated by Wang (2011). According to (Hobfoll, 2002) defines resources as a person's total ability to fulfill needs and achieve goals that are considered important. Moreover, he adds that the life situation after retirement is highly dependent on the availability of resources that the individual considers important. The main basis of resource-focused dynamics theory is that levels and changes in well-being during the retirement transition are directly influenced by an individual's access to resources.

Inspired by Hobfoll's theory of resource conservation theory, (Wang et al., 2011) categorizes different types of personal resources into six categories. These include: physical (health, body strength), financial (investments, retirement funds), social (community support, social relationships), emotional (feelings, emotional state), cognitive (perceived control, memory ability, thinking speed), and motivational resources (adaptability and agility in achieving goals).

According to the resource-focused dynamics theory, the quality level of retirement adjustment varies depending on the amount of resources available and the total change of all resources during the retirement transition. More specifically, there are three possible patterns in adjustment outcomes: (1) Retirees will maintain their well-being if total resources remain little changed after retirement. This means that when retirees experience a decrease in resources, they will experience poor adjustment and mental distress. Second, if retirees receive more resources after retirement, especially if they engage in productive activities, they will show positive adjustment to retirement life (Wang et al., 2011). Another point made by (Wang et al., 2011) that retirement is a process that evolves over time, where one's well-being is influenced by the resources at hand and changes over time. This is a theory proposed as a relevant integrative

framework for analyzing retirement and the transition to entrepreneurship and the underlying ways in which training impacts the retirement phase.

Factors at multiple levels, including individual, family, work, organizational, and macro elements, are thought to influence the availability and changes in personal resources, which serve as drivers of changes in quality of life. Emotional, motivational, social, physical, cognitive and financial resources are considered to be critical in this process. Resources are seen as tools or assets that can be utilized to deal with the challenges that arise during transition. Resources are considered an important factor as they influence conditions in retirement and determine an individual's physical and financial capabilities. For example, someone who lacks financial resources and has poor health may find it difficult to maintain the same lifestyle as before retirement and may be limited in taking on new activities in retirement. Increasing the amount of resources is expected to reduce adjustment problems and improve quality of life (Wang et al., 2011) .

The new chapter of retirement is similar to every other change that needs to be understood in one's life journey. It is a natural process involving self-renewal as well as experiences of disorientation and reorientation, which mark important moments in personal development. Life for military members during their service and afterwards has clear differences. While some come to terms with the low income of retirement, others look for new jobs, and many choose to engage in independent endeavors to earn more income for themselves and their families.

Studies presented by (Smaliukiene, 2013) that the number of military personnel retiring is as high as it was two decades ago when compared to civilian counterparts in Europe and the United States. Another study by Henning (2011) suggested that military members may tend to retire 15-20 years earlier in the US, and one in seven retirees are entrepreneurs or small business owners. This is in contrast to the European view, which places more emphasis on reintegrating ex-service members into civilian life through employment in the public sector or large corporations rather than setting up their own businesses. Transition-to-retirement practices for the military comparatively showcase two best practices that exist around the world. They are preparing to bridge the link to employment or alternatively, training them to learn how to start a new business by being provided with entrepreneurship training.

Furthermore, (Smaliukiene, 2013) conveyed that different practices in the transition from military service status to retirement in various European countries were studied. European countries were divided into four categories. The first group includes Lithuania, Great Britain, Croatia, France, Ireland, Romania, Poland and Germany. A common feature of these countries is that soldiers who retire early receive support for rejoining the job market or entrepreneurship organized by a National Defense agency. For example, in the UK and France, the process of returning to civilian life places more emphasis on helping retirees become employable or providing direction to pursue self-employment. Training is usually provided by a service provider - a private company that successfully wins a public tender. Previously, each member of the

armed forces was expected to speak to his or her superior who would give general direction on the training process for returning to society after retirement.

The second group consists of Belgium and Germany. In Belgium, there is a five-year gap between the retirement age for military members and the full retirement age, and a 15 percent gap between the pension and the previous salary. Integration programs are only offered to those who leave the service voluntarily between the ages of 40 and 45, and pensions are usually not granted until a certain age, such as 60.

The third group includes Estonia, Slovakia, Latvia and Finland, which have no specific plans for the reintegration of retiring veterans. Soldiers are expected to participate in existing entrepreneurial development programs, both at the national and local level, just like any other citizen.

The fourth group studied consists of Denmark, Luxemburg and the Netherlands. These countries do not implement early retirement or reintegration programs for the armed forces. Individuals who choose voluntary early retirement can get assistance for national entrepreneurial skills development programs, just like other civilians.

METHODOLOGY

In this research, the type of research used is a literature study, by looking for various theoretical references that are relevant to the problem at hand and have similarities.

The data used in this study come from secondary sources. Secondary sources are data that researchers collect indirectly through other media (obtained and recorded by others). Generally, secondary data is in the form of evidence, records, or historical reports that have been compiled in archives (documentary data), both published and unpublished. This secondary data can be in the form of books, reports, or previous research results related to the issues raised. In this study, researchers obtained secondary data through literature studies using print media and the internet, such as journals.

The data collection method applied is a literature study, which is a way to collect data or sources related to the topic under study. Literature studies can be found in various sources such as journals, documentation books, the internet, news, and libraries.

The approach used in the research is descriptive qualitative method. Researchers collect, analyze, and describe all the potentials and challenges faced by retired Indonesian National Army (TNI) in undergoing entrepreneurial activities. The analysis technique used in this research is descriptive qualitative analysis, namely by analyzing or interpreting written materials or references to get an overview of the object under study, namely published journals related to entrepreneurial aspects, by collecting and comparing information or data obtained in order to provide an accurate and clear explanation of the problem being studied.

In addition, researchers also conducted a literature study using the methodology of searching and collecting various information and data needed

from media that are literature. These media include national and international journals, as well as online articles or news that support this writing.

RESULTS AND DISCUSSION

While retired-owned businesses have traditionally contributed greatly to the economies of various countries, there has been limited understanding of this in recent years, especially in relation to entrepreneurship. According to (Academy, 2018) , the origins of retired entrepreneurship can be traced to the United States, where retired officers started doing business after retiring from military service. To explain retired entrepreneurship, it is important to know who a retired person is and what entrepreneurship is. A retired officer is an individual who has served in the armed forces, including those who served only in the reserve components. Entrepreneurship has various definitions, but in general it means taking risks in starting a business with a way of thinking that focuses on solving problems, to transform ideas into products or services that have economic value.

As both an opportunity and a challenge faced by retired military entrepreneurs, finding a way to run an independent business in the right way is crucial. The first thing that needs to be done is to recognize and select a type of business that can be managed properly. When this step is taken, one of the major obstacles has already been overcome. While this may seem easy, it is often difficult to realize. Given that the focus of this discussion of results is on retired Indonesian Armed Forces (TNI), our main concern will be with small and micro enterprises that can be run by retired soldiers. The potential for small and medium enterprises is currently huge, especially in the existing global context. However, in the Indonesian context, and for the sake of analysis, we divide the various types of small and medium enterprises into four sectors, namely agriculture, small-scale manufacturing, services or commercial, and security and security consulting.

Agriculture & Agribusiness Sector

The agricultural sector remains a key foundation for all countries in the world. It ensures the availability of food and raw materials for the industrial sector. Agribusiness industries or industries that focus on agricultural products are industries that rely on agricultural products as their main basic material. Given the important role of the agricultural sector, there are significant opportunities for retired military personnel to run their own businesses (Yusuf & Minai, 2016) . Opportunities in this sector include crop cultivation, fish farming, dairy farming, poultry, pig farming, sheep rearing, goat fattening, cattle fattening, grass cutter rearing, plantain flour, cassava flour, gari processing, ginger powder, herbs and spices, cassava chips, plantain chips, and many others. Apart from requiring a relatively small initial investment, most of the small and medium-sized business opportunities revealed have a wide market share at various levels in the country.

Manufacturing Sector

Military retirees as entrepreneurs also have many opportunities to expand their businesses in the small manufacturing sector. Small manufacturers are indeed able to deliver more compared to their larger counterparts, so the demand for them is very high worldwide. This is mainly due to their flexibility and availability. Smaller manufacturers tend to take an active role in the manufacturing process, as well as organize their production to suit customer needs and specifications. They utilize their small size to provide services that large manufacturers may find difficult to provide with the same timeliness. Some opportunities in this area that are relevant to the Indonesian context include: soap and detergent manufacturing, cosmetic product manufacturing, clothing and textile production, raincoats, shower curtains and covers, envelopes, umbrellas, pastries, ice cream, plastic goods production, bottled and sachet water manufacturing, and brick and woodworking production (crampton, 2020).

Services & Commercial Sector

According to Smaliukiene (2013), another area that offers great opportunities for retired military entrepreneurs who need basic resources is the service sector. This is a type of business that serves the needs of customers through the expertise of individuals or groups. Generally, service businesses offer intangible products, such as consulting, cleaning services, lawn care, education, medical services, and transportation, among others. The main benefit for retired soldiers in service-based businesses is that they can utilize their pre-existing skills and earn profits. Examples of areas to develop service businesses in Indonesia include laundry services, cleaning services, pest control and fumigation, electrical and electronics businesses, and technology-related information and communication services such as website design and development, and sales of computers and accessories. In addition, there are also services such as supplementary courses, horticulture and garden services, car washes, modern restaurants, plumbing services, childcare, nursing homes, and many others.

Security Services & Security Consultants Sector

Retired military entrepreneurs also have the opportunity to establish businesses in the private security sector, such as security companies and security consulting services. The US Bureau of Labor recognizes *Private Security Outfits (PSOs)* as entities in the private security field that generally focus on providing guard and patrol services (Sobota, 2017) . There is a view that the increasing complexity of threats, challenges, obstacles and disruptions in Indonesia makes it difficult for security forces to properly handle security challenges in the country today. In this context, by setting up a security company as a business, the experience of the ex-military can be utilized to deal with the significant security threats facing Indonesia.

The activity of setting up private security companies, escort service providers, and security consulting firms is still new in Indonesia, but it provides a great opportunity if it is to be a new venture worth trying. Large companies such as financial institutions, insurance companies, industrial plants, hospitals,

shops, universities, oil companies, private schools, places of worship, as well as other collaborative organizations and private individuals make use of private security services, security companies, security consulting services.

Challenges Faced Post-Retirement

As part of society, military retirees are not immune to the challenges associated with entrepreneurship. Starting a small business may seem easy in theory, but in practice, it can be difficult. As such, it is no surprise that many businesses that start with great potential end up failing within a short period of time due to various factors. These include, but are not limited to, poor business concept, absence of a clear business plan to guide operations; mix-up between personal and business accounts, poor record-keeping and filing; ineffective management; insufficient funds including working capital; lack of dedication and loyalty from employees; minimal market knowledge and inability to compete; and unsatisfactory customer service.

Retired military entrepreneurs may also have plans to invest in rural areas are likely to face various difficulties, such as being far from market access and services, limited capital, lack of basic facilities such as electricity and clean water, as well as the lack of other entrepreneurs (Sobota, 2017).

Other challenges that retired military entrepreneurs may also face are:

1) Personal Challenges

The main challenge faced by ex-service members is the transition from a regimented and dangerous military life to a more secure and stable one. Likewise, the adjustment of personal, family and career perspectives to a new environment is characterized by dynamics and influences coming from the political and social spheres. Another way to illustrate this issue is when these retirees have to adapt the skills they acquired in a military culture that emphasizes candor, speed, decisiveness, and decisive action to a civilian culture that favors team decisions, systematic approaches to problems based on data analysis, and a more supportive and collaborative environment. It is important to remember that entrepreneurship in every field has an element of innovation reflected in the ability to imagine, invent, explore, discover, pioneer and innovate, which are essential skills in both military and civilian contexts. However, military structures are often perceived as less innovative, characterized by hierarchy in decision-making processes.

2) Institutional Challenges

A major challenge in the institutional structure faced by military entrepreneurship is the fundamental changes in the interconnected global economy. The advent of globalization has eased trade interactions between countries by removing trade barriers, taxes, and various other structures that international trade has to face. The result is an increasingly unavoidable demand in the global market for product brands from different countries in almost every corner of the world. This trend shows that entrepreneurs are now not limiting themselves to the domestic market alone, but are reaching out to the global market share; this means that competition is not only from local brands, but also from internationally recognized brands. The imperfections brought about by the

forces of globalization also facilitate the worldwide movement of labour as well as production facilities to more efficient areas of the economy, where labour productivity allows the cost of producing goods and services to be lower. As such, it suggests that military entrepreneurs should be prepared to compete with more affordable alternative products from other countries.

3) Systemic Challenges

Retirement is a period in an employee's life that is regarded with great hope in developed countries. However, the reality in Indonesia is quite different. This is due to the difficulties that retirees face in obtaining their rights and benefits. Pension system reform efforts introduced to alleviate the problems faced by retirees are often fraught with inconsistencies. The perseverance of retirees exemplifies why retirement is unwanted and even resented by many workers in Indonesia. As a result, many people choose to fake their age and even rig their service records until they die on the job. These allowances are also the first step of investment for post-military retirees who want to start a business; in some situations, they also serve as support for military retirees until they are ready to enter the world of self-employment.

Finally, the lack of professionalism is recognized as one of the major structural hurdles hindering the growth of entrepreneurship among military personnel. The entrepreneurial success experienced by retirees in America may be closely related to the high level of professionalism in the military. The level of professionalism also serves as an indicator of progress in the military context; an armed force that has good relations with civil society has become a symbol of military efficiency and progress around the world. America has a highly dynamic economic system, which is driven by an active and sophisticated private sector by any measure; therefore, it can be expected that the spirit of entrepreneurship in civil society has been influenced by the military experience. Based on this statement, this research theoretically proposes that the closer the relationship between the armed forces and civil society, the more solid their position in the business world that drives economic growth.

CONCLUSION AND RECOMMENDATION

Sustainable economic development occurs when the private sector acts as the main engine of the economy. Entrepreneurship has demonstrated its contribution to sustainable economic development, especially in more developed countries. All sectors of the economy need to be engaged to achieve development and provide jobs for a large population, ensuring that every opportunity is optimized. In Indonesia, the quest for entrepreneurial development by retired soldiers is often overlooked. The number of military officers leaving service at a young age is increasing, driven by the availability of capital and supportive networks, so it is important to provide academic attention and appropriate policies to ensure they contribute to economic development through job creation and value creation.

For a well-managed venture to succeed, retired soldiers need to conduct a detailed analysis of the entrepreneurial opportunity before jumping in and then adopt a systematic approach when engaging in entrepreneurship. The difficulties faced by entrepreneurs can be overcome by entrepreneurship training and policy

development programs designed to create positive outcomes, by providing critical information that supports venture formation and entrepreneurial success. To encourage entrepreneurship, it is important for the government to ensure that there are favorable policies in place for these retired army entrepreneurs.

ADVANCED RESEARCH

Further research should focus on the role of retired soldiers in fostering entrepreneurial development in Indonesia, as this group's potential for contributing to sustainable economic growth is often overlooked. With an increasing number of military officers leaving service at a young age, there is a significant opportunity to channel their skills and experience into entrepreneurship. However, to ensure their success, it is crucial to develop targeted training programs, policies, and resources that help them transition into the private sector. Research should explore the challenges faced by retired soldiers in identifying and seizing entrepreneurial opportunities, and how systematic training, policy support, and capital access can mitigate these barriers. Additionally, investigating the impact of favorable government policies on retired military entrepreneurs could provide valuable insights into how such initiatives can drive economic development, create jobs, and enhance value creation in the economy. By addressing these gaps, future studies can inform strategies that empower retired soldiers to thrive as entrepreneurs, contributing to Indonesia's overall economic growth.

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