

## Economic Reintegration: How Do Gumelar Migrant Workers Achieve Sustainable Economic Welfare?

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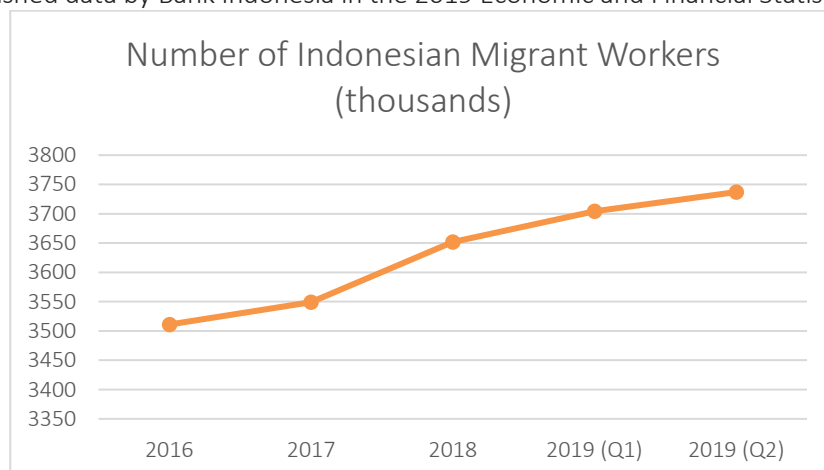
### Abstract

This research was held in Gumelar, one of the largest migrant communities in Central Java Province. The research was done by combining fieldworks and literature reviews to meet Gumelar migrant workers and the government perspective. Data was collected by using in-depth interviews and Focused Group Discussion (FGD) methods. The interviews conducted involved 10 family members of migrant workers and 14 former migrant workers. Meanwhile, in the three FGDs, there were 10 former PMIs (Indonesian Migrant Workers) involved and 6 PMI candidates. This qualitative research produces a Causative-Pathway Model for Migrant Labor Economic Reintegration. It was found that the social values upheld by the participants influenced their financial planning patterns. Meanwhile, based on a study of various official media, there were three potential government supports related to PMI's economic reintegration in the form of policies and systems related to three domains; They are: financial planning, job opportunities and business opportunities. The implication of this research is that managing personal finances is crucial for migrant workers to achieve a stable income through their businesses or other employment after they return. The researcher also emphasizes the government's responsibility for establish regulations and putting programs in place that will support their economic reintegration.

**Key Words:** Economic Reintegration, Migrant Workers, Financial Planning, Job Opportunity, Business Opportunities, Social Values.

### INTRODUCTION

The Migration cycle occurring in Indonesian society is a form of imbalance between the level of need and the amount of income obtained from working the country. Thus, proposing to be a migrant worker is a promising alternative income for some people, as it is considered to improve welfare and meet increasing needs. This fact was approved to many numbers of Indonesian Workers (TKI) who increased from year to year. It is taken from published data by Bank Indonesia in the 2019 Economic and Financial Statistics as follows:



Picture 1. Number of Indonesian Migrant Workers (Thousand)

Source: Bank Indonesia Economic and Financial Statistics 2019

Based on economic and financial statistics data published by Bank Indonesia in 2019, an increasing number of migrant workers will encourage remittances, which play an important role in the national economy. Indonesia experienced a significant increase in remittances in 2018 at USD 2,213 million compared to the previous year based on Economic and Financial Statistics data published by Bank Indonesia in 2019. The higher remittances reflect the higher nominal amount of funds received by families of migrant workers. Despite the high level of remittances, which unguarantee sustainable economic welfare of migrant workers, when they return home to their countries, they will have various problems, such as physically, psychologically, economically, socially, and culturally (Bachtiar & Prasetyo, 2015). One of the economic challenges they have is the cessation of their regular income. Therefore, they are preparing alternative strategies sources of income in their home country. The Process of re-engaging community economic activities is what is known as economic reintegration. This process is declared sustainable once economic needs are met without having to leave family behind while working abroad. Otherwise, migrant workers who return but are unable to avoid economic vulnerability will be encouraged to return to work (Wickramasekara, 2019). When the level of consumption increases immediately after returning home, it does not always reflect on their welfare continuity. In fact, the aim of migrant workers from Gumelar, the majority of whom are low-skilled workers, is to get out of poverty. During the New Order era, Gumelar was one of the most prosperous clove-producing centers. However, the price fell after the Clove Support and Marketing Agency (BPPC), led by Hutomo Mandala Putra (son of the 2nd President of the Republic of Indonesia, Suharto), founded in 1992, controlled the clove trade in the country. The fall in clove prices had created a poverty problem in the region, which prompted residents to seek their fortune in big cities and abroad.

Cihonje then became a "kantung" (pocket) village for migrant workers located in Gumelar sub-district, Banyumas district, Central Java province. It is known as a "kantung" village due to the large number of placements of migrant workers compared to other areas in the district. according to the placement data for 2019 (a year before the pandemic), there were 3,886 migrant worker placements in Banyumas. Therefore, Banyumas is the district in Indonesia with the highest PMI, ranking 17th overall. While the number of PMI placements from Cihonje itself in the same year reached 200 placements or 12.9% of the total departures in Banyumas (Village Government data). The main cause for the villagers' migration is economic benefit. However, if migration is not managed properly, poverty will remain a problem. It was exacerbated by the COVID-19 epidemic in 2020. According to data gathered from the village government in Cihonje, there were around 181 residents who migrated to big cities returned (early homecoming) because they were laid off by employers. Departure of prospective workers abroad was postponed. As a result, the velocity of money slowed down, the level of consumption fell, the poverty rate in this village increased sharply. Economic reintegration became a problem that is becoming increasingly difficult to overcome.

Therefore, an understanding of how this migrant societies can achieve effective and sustainable reintegration is urgently needed. This topic rarely become the subject of scientific study by academics in Indonesia, considering this country is one of the largest migrant workers providers in the world. However, it is not only difficult to find locally, but international scholarly studies on migrant worker reintegration are also still scarce. One interesting new article we found discussing return migration and reintegration is Saguin (2020). It is unfortunate that this topic has gone unnoticed by academics, considering that reintegration has long been a part of policies in global forums and institutions such as the Columbia Process, the ILO (International Labor Organization), and the IOM (International Organization of Migration). Based on awareness of the importance of studies on migrant workers reintegration, we formulated the following research questions: what are these migrant workers' perceptions of economic reintegration? How do they achieve sustainable economic prosperity? And the answers to these research questions have been explored using qualitative research methods, the results of which are discussed at the end of this paper.

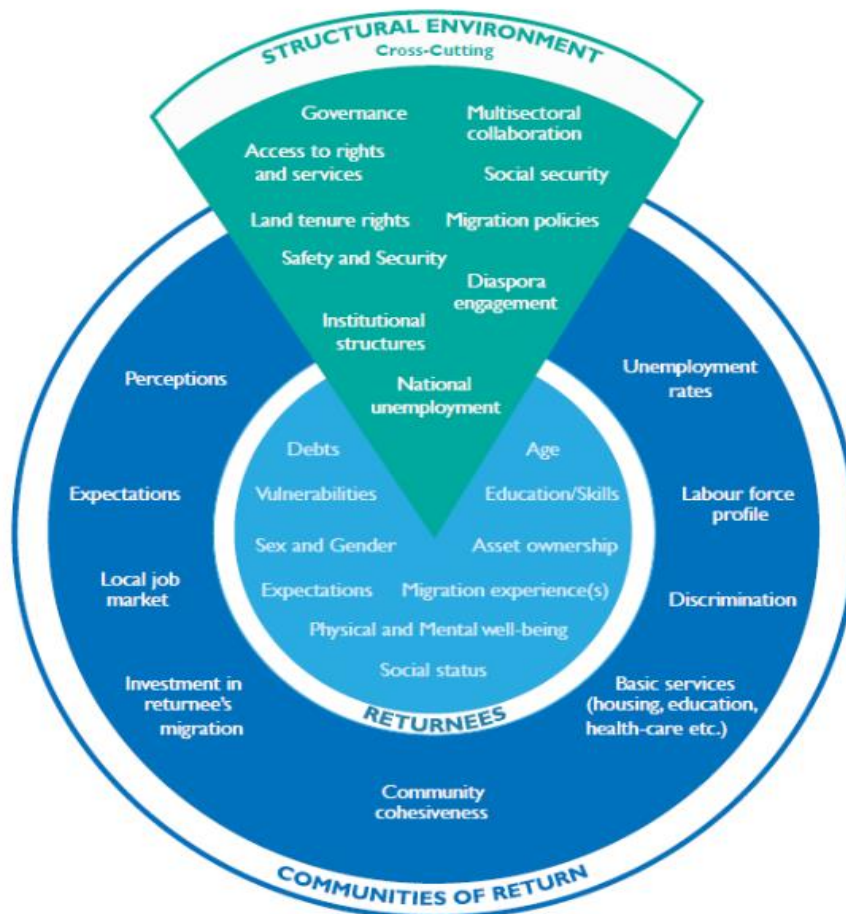
## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Economic Reintegration

The term "reintegration" has long been used in criminology studies and conflict resolution. This term is usually associated with ex-convicts or former combatants, and also with the way they adapt once returning to

society. Meanwhile, discussions on the reintegration of migrant workers only started a decade ago (IOM, 2010). In 2010, IOM formulated a manual skill recognition program, the aim of which is to reintegrate migrant workers who have returned to their homes. Afterward, several models of migrant worker reintegration were proposed in various reports in international forums, one of which is The Underlying Factors of Sustainable Reintegration (IOM, 2016).

The model states number of levels of factors influencing sustainable reintegration, they are; individual level of migrant workers, community, where the migrant worker returns, and structural environment. As for the individual level, influencing factors can include: debt, age, education / skills, vulnerability, gender, asset ownership, expectations, migration experience, physical and mental well-being, and social status. Perceptions, expectations, the local labor market, migrant workers' investment goals, community cohesiveness, services (such as health insurance and education), discrimination, labor force profile, and unemployment rates are all influencing factors at the community level. Whereas, in the structural environment, influencing factors can include: governance, access to rights and services, land ownership rights, safety and security, institutional structure, national unemployment rates, multisectoral collaboration, social security, migration policy, and other organizations involvement (IOM, 2016). In line with this model, we use three levels of perspective in our research, individual, social, and government perspectives. However, of the many influencing factors, our focus is set on factors related to the economic conditions of migrant workers' families, such as financial planning (at the individual level), social values, employment and business opportunities (at the community level), and government's role in supporting reintegration (at the level of structural environment).



Picture 2. The Underlying Factors of Sustainable Reintegration (ILO, 2016).

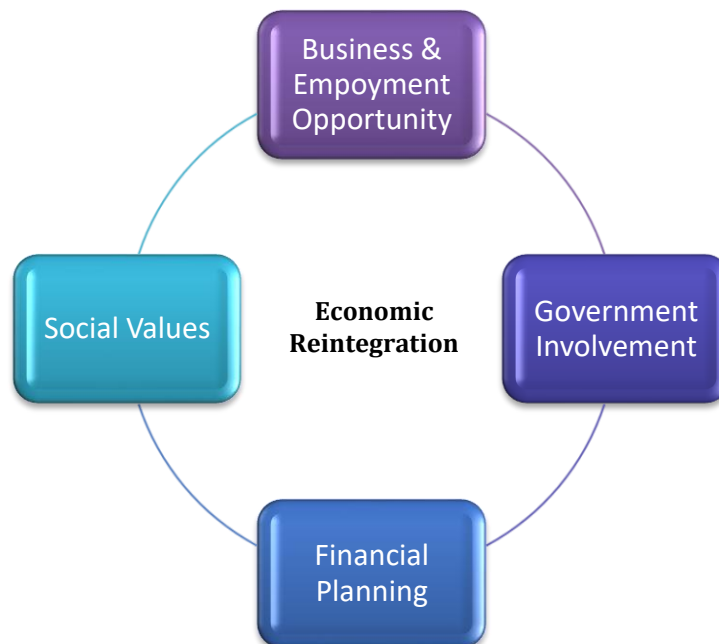
**Social Network Theory**

The Theory that underlies the reintegration of returning migrant workers is the Social Network Theory, which explains individuals or actors in social relationships. The actors are depicted as knots (nodes), while relationships between the knots are depicted as ties. According to Damsar & Indrayani (2009), social networks are relationships formed between actors in a group, or between a group and another relationship. These relationships are considered formal or informal. Social network belongs to an entity (which can be an individual, community, or organization) and is related to social capital. Social capital is a resource that has the potential to be rooted in social relations. Apart from financial capital, social capital can also simplify actors' action and achieve goals under certain conditions. According to Cassarino (2004), when returned migrant workers find out about their insufficient social and financial capital, they are motivated to strengthen their social and economic networks. In addition, Cassarino also explains that the existing social structure also affects the behavior and expectations of the returnee. Social interactions and the mechanisms inside them can impact changes in attitudes and behavior (Liu et al., 2017).

**The Life Cycle Hypothesis**

To this day, there is no single theory that discusses total financial planning. Early on, Altfest (2004) built a discourse on the importance of building a theory of personal financial planning, but it has not crystallized to the present. However, this concept is rooted in theories and concepts that were coined before the birth of the term personal financial planning, such as the Life Cycle Hypothesis (LCH), Efficient Market Hypothesis (EMH), Modern Portfolio Theory (MPT), Capital Asset Pricing Model (CAPM), and so on (Acharjya, 2018). LCH is considered a conspiracy of the personal financial planning concept (Altfest, 2004). This theory is actually similar to economics Keynesian Consumption Theory which argues that everyone tries to perpetuate their consumption / purchasing power at every stage of their life. That is, people will go into debt when their income is low and save when their income is high. Therefore, saving in productive years will support their retirement.

**DEDUCTIVE CONCEPTUAL FRAMEWORK**



Picture 3. A deductive conceptual framework for Migrant Labor Economic Reintegration

A Deductive Conceptual Framework was formulated before field data was collected. This framework is based on deductive reasoning of an abstract concept based on the theory and model. Hennink et al. (2011) explain that a Conceptual framework is essential to researchers for some purposes: to focus and do the research well - structured; to clarify the concept under investigation; to guide research questions ; to clarify theoretical assumptions and referred concepts; and to clarify relationships among concepts studied. The framework in line with the IOM (International Organization for Migration, 2016) model regarding the factors that influence sustainable reintegration in Picture 2 (IOM, 2016). The model divides these factors into three areas, namely: individual returnees, society, and structural factors in the external environment. In the area of individual returnees, we focus on the knowledge and attitudes that shape behavior especially with regard to financial planning. In the community area, we adapt community support factors in terms of job and business opportunities, as well as social values related to perceptions and expectations. Meanwhile, in the area of the structural environment, we more specifically analyze the role of the government in supporting the reintegration of returned migrant workers.

The developed deductive conceptual framework illustrates how financial planning can help people achieve effective economic reintegration. Migrant workers with this set of abilities can create goals and allocate their finances wisely. They understand the essence of sustained income after returning home. They make a conscious decision to save money for a planned business while working abroad. They understand the significance of investing in skills and education for their future jobs after returning home. Job and business opportunities are solutions to their future income. In other words, if domestic income is available domestically, there is no reason to return to working abroad to meet family needs. It does not mean returning abroad in the future is impossible, otherwise, for reasons of study or a better job. Once a person has experienced such a condition, this is what is called "effective economic reintegration." The process of economic reintegration cannot be isolated from the involvement of the government. The Government can act as a regulator as well as a facilitator. A regulator means that the government can formulate policies that support financial education, skill recognition, linking and matching between skills with industry, business capital, scholarships, and other variables supporting the economic reintegration of migrant workers. As a facilitator, the government provides fundamental facilities and systems for implementing these policies.

Furthermore, social values play a role in economic reintegration.. A Village community is a communal group or *geishelschaft*, or commonly referred to as the "paguyuban" community in Indonesian. Such social groups have common values and close kinship manifested in each members behavior (Tonnies, 2001). To continue, social control can be strong in rural societies. This concept is in line with the Social Network Theory, where social relationships and the mechanisms within them can influence changes in attitudes and behavior (Liu et al., 2017). Therefore, returning migrant workers are in favor of assisting their attitudes and behavior adjustments in accordance with the expectations of the social group in order to be accepted and participate in that group.

## RESEARCH METHODOLOGY

### Method

The research for this fieldwork was done using qualitative approach. We combined efforts to capture migrant workers' perspectives on how they maintain their income with a literature study to obtain perspectives on world institutions (such as the IMO and WHO) and the government in pursuing the reintegration of Indonesian migrant workers. Interviews and Focused group discussions were used to gain an emic (insider) perspective on the picture of reintegration experienced by Gumelar migrant workers. This qualitative research consists of three cycles which are connected to each other, they are: the design stage, data collection stage, and the analysis stage. As Hennink et al. (2020) suggested, we regard the research process as a cycle instead of a linear stage. That is, every activity in the cycle that we run through is not a static stage, thus allowing improvement, even in the prior actions. Through this, implementation of our research was drawn into an interactive and flexible fact field absorption.

## **Design Research**

In this qualitative study, we use exploratory analysis because the topic of economic reintegration of migrant workers has received little attention in the scientific literature. Shahi et al. (2021) explains that research that has never been done or is rarely done before can use an exploratory approach. This method is useful for researchers who do not have a thorough understanding of the essential factors being researched since the topic is still new or rarely discussed (Creswell, 2009). There are four main steps of this research, namely, formulating research questions, conducting literature and theory studies, building a conceptual framework, and determining the fieldwork approach. Research questions are aimed at serving as guidance in building a conceptual framework and determining a fieldwork approach. We have refined these questions four times due to our growing understanding of literature and theory studies as well as studies themselves. The design cycle for this paper was outlined earlier.

## **Sampling Method**

Purposive or non-random sampling was conducted in the data collection process. In conducting purposive sampling, the authors pick participants who are accessible and able to provide information from the perspective of migrant workers and their families. However, ease of access is also an important reason for us to choose participants, as the COVID-19 pandemic situation postponed our observations. Furthermore, we are unable to face the participants directly during interviews and during the interview itself. It is necessary to underline that we conducted two field studies, the first in December 2019 and the second in April - July 2020. In the second field study, a local activist was also involved as our key informant in this study, facilitating in-depth interviews and Focused Group Discussion (FGD).

## **Data Collection Techniques**

In-depth interviews were chosen due to the need for participant subjectivity for this research topic to gain a more reliable interpretation given by participants. In two phases of the field study, we interviewed 10 family members of migrant workers and 14 former migrant workers in two phases. We decided to take these two perspectives in depth to explore perceptions of economic reintegration and how to live it. Since the research received funding from the Institute for Research and Community Service at the university where we worked, we provided cash assistance of IDR 75,000 for each person involved as a participant. The interview questions explored how migrant workers and their families live their lives after returning home, including their life goals and how they determine them. In addition, we also asked about how they manage their finances earned while working abroad. These questions are derived from the research questions that have been formulated in the research design cycle.

FGD were chosen as one of the data collection methods to obtain unique individual and group perspectives, that were missing from in-depth interviews. We conducted two FGDs on two groups of former migrant workers and one FGD on a groups of prospective migrant workers. FGDs were destined or groups of former migrant workers and were conducted to gather information on attitudes, behaviors, and experiences. Meanwhile, the FGD conducted on prospective migrant workers was aimed at exploring their attitudes and intentions in relation to the research questions that had been developed. There were some volunteers we included to participate in the FGD by posting announcements on social media like whatsapp groups of the migrant worker community. Members of these groups can register themselves and/or other people who meet the criteria requested. We also provided cash assistance of IDR 75,000 for each participant attending the FGDs. Each of us involved five different participants in two FGDs of former migrant workers, as well as six participants in the FGDs of prospective migrant workers. We conducted two FGDs for retired migrant workers to refine the FGD questions and to enrich the analyzed information.

## **Literature Review**

The literature review undertaken here is an analytical summary of the material relating to the full reintegration of migrant workers. Bangert-Drowns (2005) explains the possibility of a literature review being done to answer questions not only about theory, but also about policy and practice. Reardon (2006) divides literature into two categories, namely published and unpublished, and both are available for use for their



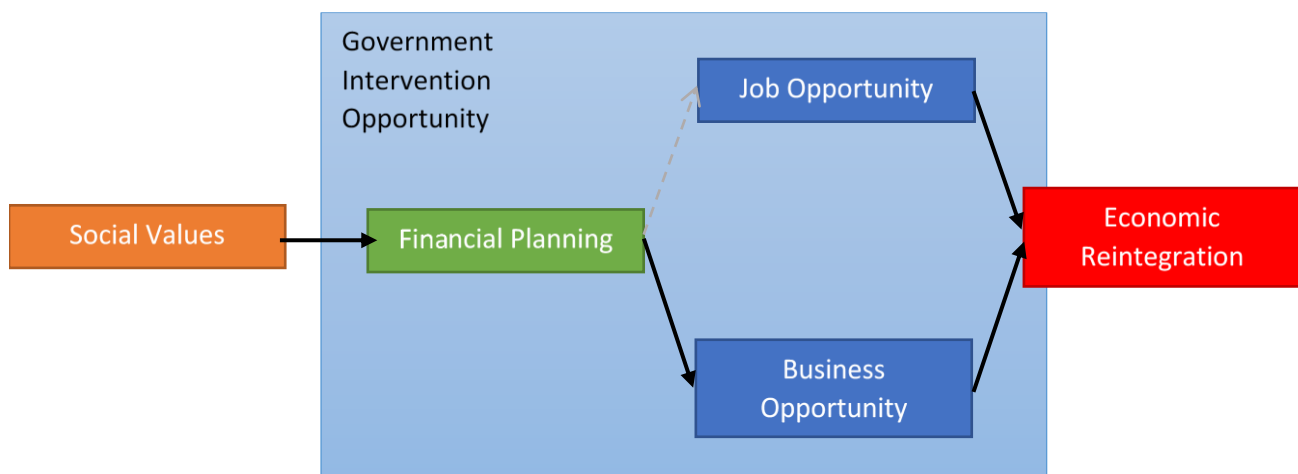
relevancy and accessibility. According to him, literature that can be used might be in the form of journal articles, papers, reports, books, internet publications, and other sources in audio, video, and electronic formats. In this research, we conducted a literature review to understand the policies, roles, and practices of reintegration by the Indonesian government and other countries, as well as world institutions. We extract information through scientific articles, reports from world institutions (such as the ILO and IOM), government regulations, as well as newspaper articles and websites from related institutions (such as Bank Indonesia [BI], the Financial Services Authority. [OJK], and the Indonesian Migrant Workers Protection Agency (BP2MI).

**Data Analysis Techniques**

The qualitative data analysis was the footsteps suggested by Hennink et al. (2020). First stage is to transcribe interview data and the FGD from audio format into written verbatim transcripts. We anonymized participants' identities to comply with ethical principles of research. Then, we identify the code which is recorded and defined in the code collection book. The codes listed in the book were used when coding the data, and their numbers continued to grow as the connection got stronger with the data. The following stage is to describe the findings from the field data that contains the essence of the analysis, revealing the context of the social actor's behavior. Next, we accumulate comparison data to further define and explore issues, and figure out the patterns in the coded data. After that, we grouped the codes that had been generated into several categories. Finally, we conceptualize and develop an inductive theory that is a synthesis of our understanding of the study issue.

**Data Credibility**

Of the eight validation strategies suggested by Cresswell (2007), triangulation is used to strengthen qualitative rigor. According to him, triangulation means combining data from various sources. Meanwhile, Sugiyono (2012) defines triangulation as checking data from several sources in various ways, across several time frames. This research, in fact, is a triangulation of sources and techniques to build credible data. This method is carried out by checking data obtained from four sources, such as: former migrant workers, prospective migrant workers, their families, and the literature reviewed. Meanwhile, the technical triangulation was achieved using three methods of data; they are: in-depth interviews, FGDs, and literature review.



Picture 4. A Causative-Pathway Model for Migrant Labor’s Economic Reintegration

## RESULT AND DISCUSSION

This exploratory research aims to find out why migrant worker social groups in Gumelar experience a migration cycle. The causative model shown in Picture 4 is the result of the researcher's synthesis of the collected data. The model describes interacting variables and the causes of Economic Reintegration. Social values held by the participants influence their financial planning patterns. Then, migrant workers' financial planning can have an impact on business plan when they return home, especially with regard to the determination of financial targets and the allocation of funds to capital, both material and non-material. We do not link participants' financial planning to their job opportunities. The reason is that almost all participants have not come to a decision on whether to acquire skills or education. Furthermore, they tend to plan to raise capital by opening a business upon returning to their hometown. A more detailed explanation can be found in the discussion on job opportunities.

In addition, from the details of the literature review, it is clear that the government can play a role in the economic reintegration of migrant workers in three subpoints: first, financial planning, job opportunities, and last, business opportunities. The Government can formulate policies and build systems to increase the skills of migrant workers in these three areas. Apart from the skill recognition program, the government also needs to facilitate industries and migrant workers who enter the local labor market after returning from abroad. Capital and marketing assistance are also needed to expand business opportunities for former migrant workers. The various roles of government are discussed in more detail in discussions on financial planning, job opportunities, and business opportunities.

### Economic Reintegration

Literally, integration means blending to unite. With regard to the welfare of migrant workers, reintegration means the process of assimilating migrant workers socially, culturally, economically, legally, and politically after returning home (Wickramasekara, 2019). Effective reintegration is the key to achieving sustainable prosperity. Once they experience prosperous lives, returning migrant workers will be encouraged to not return abroad unless they have compulsion. Economic reintegration is the process whereby returned migrant workers are able to participate in the economic activities in their native area. A migrant worker can be said to achieve this condition if they successfully provide for their needs through decent and sustainable work and income. Economic reintegration should be considered an important concern, given that the main motivation of participants working abroad is related to the economic conditions of their families. Reintegration can be said to be achieved when they are finally able to return to work abroad to provide for their family needs, as this has already been fulfilled through the income earned in their own country.

The objective of economic prosperity, according to them, is to work abroad. Evidently, they can achieve their various financial goals, such as: a house (permanent and sturdy), land (rice fields or gardens), a school for their children or younger siblings, and wedding parties. However, the problem is how they maintain this welfare without having to repeatedly leave their families to work abroad. As previously discussed, the participants' perceptions of welfare were not only a matter of money and livelihoods, but also living with family in their hometown. Talking about returning migration, participants think that remigration to the country where they worked before is something considered normal, though they might avoid it. Remigration is considered normal since it happens to the majority of them and other migrant workers. They appear to have the opinion that working abroad is more feasible than working or doing business in their own country. Some of them also think it is possibility to happen once they do not manage their income properly.

Participant # 4 FGD III (former migrant workers):

*"Generally, working abroad is exciting, for the first time in 2008, I was working abroad and return home, but for a few months I wanted to return there... One reason, perhaps due to the lack of opportunity and difficulty, and the passion of getting a bigger income is the reason to return. There is still a chance, so we will go there again sometime, since we have not found a better option here."*



In the first FGD, mostly women, migrant workers admitted to having large amounts of savings before it came to an end over time due to fulfilling their daily lives. This situation almost always happens as they cannot make a life once they return home. The fact is, what leads them to return to working abroad is the unemployment status.

Participant # 3 FGD I (former migrant worker):

*"In the 2000s, there was a small amount (of deposits) ... but now I am unemployed, and it has gradually eroded my savings."*

Married female participants are usually established business owners, farmers, employees, or migrant workers. Indeed, after returning home and getting married, most women migrant workers decide to be housewives. In line with this, on one occasion, in an interview, the husband ought to be the one to get income for the family. And this was confirmed as the explanation of the PMI husbands who actually agreed to return to work abroad.

Participant # 18 Interview (Husband of PMI):

*"Yes, ... a man is responsible for working and feeding his family. Even though there is a savings account, the husband still has to work ... Yes, I wanted to (wife does not return abroad). But if you just return home to be a maid, I don't allow it because of an aged reason ... so opening a business is an option."*

### Social Values

According to Tsirogianni et al., (2014), social values are standards that are certified firmly by individuals and social groups on how to define life goals and apply collective norms. Tsirogianni added that such value categories are either explicit or implicit and can be reflected in individual behavior. Tsirogianni & Gaskell (2011) described that social values are beliefs that firmly certified to be used as guidance for the collective life of a social group. Tsirogianni & Gaskell (2011) also explained that that in addition to having social norms, social values also include social mechanisms. Social norms are collective standards of what is considered right or wrong, good or bad, and about what is expected or not expected. Social values are also related to social mechanisms, whether in consensus or agreement, which is implicit or explicit. Consensus within social groups is what shapes the social values adopted.

We managed questions about the meaning of welfare as a terminal value to be achieved in the lives of the participants. According to participants, the meaning of prosperity is living well, being healthy, having a family that "gets along" (in harmony), being able to live together with family, being able to be devoted to their parents, having a house (sturdy, structured of bricks), and being able to meet social expectations. In this discussion, we focus on the last three values because they are unique and influence participants' financial decisions. Based on the result of the interview and Focused Discussion Group (FGD), it is shown that having a house is the symbol of working abroad. Most of the participants stated that house is the goal of working abroad. On the occasion, one of the participants clearly defined that their home as the identity of success in working abroad. Some participants also required houses and land as proof of their success in working abroad.

The results of interviews and a Focused Discussion Group (FGD) define that house is a symbol of success of working abroad, which is also supported by almost all the participants' clarification of their first financial goal to achieve while working abroad. One participant even clearly defined "home" as the identity of success in working abroad. The rest of the participants claim that the house and land are another "proof" of the success of working abroad.

Participant # 24 Interview (former PMI):

*"Once you returned from working abroad, people would definitely say that she or he brought a lot of money' ... Then the family usually share the news to people around including neighbors... (for example) one returned from Hong Kong then builds a luxurious house ... In Cihonje (a village in Gumelar Subdistrict) it's a public secret. The absolute "proof" for former migrant worker"*

A Majority of participants also discussed the strength of social values by using the terms "like a friend in common friend". Friends here also mean neighbors, relatives, and the whole family around us. This social value is so inherent, some participants even explained that the meaning of being prosperous is to be able to live "rich in soul".

Almost all participants stated that working abroad is expected to gain wealth and success similar to others, particularly those who choose the same country as their destination. It is clear that the urge to follow what they want to do and achieve what is achieved by this "friend" greatly influences various important decisions in the lives of participants. including financial objectives and allocations-related plans.

Participant # 14 Interview (former PMI):

*"Were I didn't go abroad, I would have left far behind ... The case is that being prosperous is clearly important, like in general, ... For finding an in-laws, because I went to Bogor, thank God, 'like other friends', I brought 24 grams of gold (for marriage), (this is a tradition in Gumelar)...then the father (my husband) said that his son is very poor and disabled, yet he wants to be healthy, like others. It's just normal. This is what motivated about working to fulfill his father's vows (providing for his child's circumcision party)."*

In another discussion, the Gumelar community maintains strong Javanese values of filial piety toward parents. Unmarried participants admitted sharing their income for their parents' needs. Most of the participants also stated that they still send money to their parents even though they are already married. Financial contributions to parents are varied and including: daily needs, education costs for younger siblings, medical expenses, house construction, and business capital. The results of our studies show very clearly that the value of "filial toward parents" greatly influences participants' financial planning in terms of objectives, allocations, and financial priorities.

Participant # 1 FGD II (Prospective PMI):

*"Fullfilling parents' needs come first ... (the priority). For example, when my mother was sick, and needs surgery, of course I assisted her first... Yes, so parents can enjoy what I've earned from working abroad."*

Our findings are supported by the Theory of Planned Behavior (TPB), which was first declared by (Ajzen, 1991). The theory explains the social influence on human behavior. Social influence as described in this theory is a subjective norm. In this case, it is a person's beliefs or perceptions of social pressure that he could have experienced once he or she does or does not perform an action. In other words, if a person has strong subjective norms, he will be motivated to align his behavior with what he perceives as social expectations.

### **Financial Planning**

(Altfest, 2004) defines personal financial planning as a way to efficiently prepare for the future economic needs of the family. Individuals with these skills can identify financial goals and develop strategies to achieve them (Gitman et al., 2014). Proper financial planning will have an impact on economic well-being at every stage of human life. These skills and financial inclusion are things two urgently needed by migrant workers to improve their quality of life (ILO, 2015). Chieffe & Rakes (1999) divide personal financial planning into four areas: money management (short-term planning), emergency planning (anticipating emergencies), investing for goals (strategies to achieve medium and long-term goals), and transference planning. (planning for an infinite number of purposes, such as an inheritance plan). Meanwhile (Altfest, 2004), he describes six areas of financial planning. They are: tax planning, cash flow planning, investment, risk management, retirement planning, and inheritance planning. There is no significant difference between the two opinions above.

According to participants, financial planning means managing family finances for short term and long-term goals. In short term planning, simple budgets are created without having them detailed, so when the income is received, they would provide an allocation plan for expenses and savings. The term commonly used is "splitting," which means dividing the money received according to an allocation plan. When living abroad, participants usually divide it into three categories: parents' needs, daily needs, and savings. The money distribution conducted by the family receiving the remittance is usually even more complex. This is because there are many

types of needs in the village, such as: basic needs (food), school fees for children or younger siblings, electricity costs, invitation fees, arisan costs, savings, and so on.

Participant # 16 Interview (Wife of PMI):

*"Some amount of money ... for example, 5 million (IDR) yes... given to me for 5 million (IDR). I kept the rest, saving it ... 500 won is similar to 5 million rupiahs. It's for a month. For example, if his salary is 2 million (won), for me it is 5 million (rupiah) for him it is 5 million (rupiah), and now, the 5 million (Rupiah) is not only for myself, but also for my parents. Just like that"*

Apart from that, participants also admitted to setting priorities in budgeting. Prioritization is related to what needs will be prioritized. Taken from the data, most of the participants explained their priorities were: basic needs (food) and school fees for their children. Some of them also admit that they give priority to their parents, both unmarried and married. To be underlined, in the first year of working, most of the money earned is used to pay off debts such as departure fees or training fees.

Participant #21 Interview (husband of PMI):

*"The hope is to fulfill school needs. That's the priority, the rest will be useful to other needs... "*

Participant#1 FGD I (former PMI):

*"The first, of course, is a house for family shelter... the first investment is a house."*

Saving is the purpose of participants in achieving a financial goal to access financial products, mostly for those working in Taiwan and Hong Kong. Those who don't have access to financial products make saving in cash or leave it to their employer (those who work in Eastern Asia). In addition, some participants save their income in pension fund due to the country where they are working enforcing the pension fund program for migrant workers (those who work in South Korea).

From the study, it was found that a precautionary saving motive was observed while working abroad, in which participants considered all the proceeds to be sent their hometowns, in which they could experience a run out of money due to improper family financial spending management. As it has been explained previously, the employment agency discourages for not sending all the income to their families, yet they save it on the amount of money or income from working abroad at the end of the working period.

Participant # 11 Interview (PMI):

*"... In the past, from the two-year contract, I only got seven million rupiah (left for Saudi Arabia in 1998-2008) the income was saved and brought home, it was not sent regularly monthly ... otherwise, it is sent every month, it will run out and I won't have any savings by the end "*

In line with LCH (Life Cycle Hypothesis), retirement planning is crucial for the welfare of migrant workers at the end of a termination or discontinuity contract that would result in stopping their income. Based on field data, living and gathering with family is one of the best ways to achieve prosperity compared to returning to work abroad. On the other hand, they can still make money from many sources, such as jobs or having small businesses they established. Financial planning is made to allocate financial resources to achieve these goals in terms of business capital allocations, education and job training, business training, and so on.

Furthermore, financial planning cannot be discussed in isolation from financial literacy and education. Unfortunately, the majority of participants have never received formal education on personal financial management and only one participant claimed to have attended a financial management seminar held in 2018. Having said that, the government's financial literacy program has been launched since 2013 (Otoritas Jasa Keuangan, 2013) yet has not reached migrant workers and their families, which is ironic.

However, some participants admitted to receiving simple, non-formal education from family, friends, and "agency" (the employment agency), employers, consular office employees, and fellow migrant workers. There

are several interesting things related to the informal education they received, like the agency that gave them a teaching for not sending all income home to prevent mismanagement of finances, especially by a "naughty" husband (a husband who likes to spend money for fun).

Participant # 1 FGD I (former PMI):

*"It has been told from the agency ... if the money is sent to home, I'm afraid that I would not have left the money later on, or I won't bring any money ... sometimes, husband spent it all, for fun... (laughing)"*

In addition, they also get information from their employer about exchange rates and how to deal with them. This knowledge is considered important to determining when to send money home in order to avoid losses due to the exchange rate of the country where the work is depreciated. PMIs working in Saudi Arabia usually get this information from their employers because of the very limited access outside the home. Meanwhile, PMI who have more flexibility to leave the house (usually during a "holiday", or vacation), such as those working in Hong Kong, usually get this information from the consular office or fellow PMI.

Participant # 2 FGD I (former PMI):

*"(About the exchange rate) employer tells us ... and once they said, for example, we have been asked to serve for 3 months, the employer will order us to send money or not to home? While telling us about the exchange rate."*

### **Employment Opportunity**

When discussing job opportunities, several participants revealed the difficulties of finding jobs in Gumelar or its surrounding areas. However, most participants admitted that some alternative jobs would be even better than being a migrant worker, in spite of the insufficient income compared to working abroad, which, of course seems to be tempting. Some common alternative jobs that are available in Gumelar and its surroundings are farming or working as illegal gold mine workers in the Cihonje area. In addition, job options available for the retired PMIs include working in the informal sector, such as domestic helpers or going to Jakarta and working in the factories.

The field data obtained that participants are in high demand for getting jobs after returning from abroad will face various problems such as age, education level, work skills, and work experience that have to meet requirements. In contrast, almost all the participants admitted that they had no view of getting a new job in the country after returning home, while others explained that job opportunities were closed to them because of improper age and education. Therefore, they are more inclined to build a business rather than look for another job after returning home.

Participant # 6 FGD II (former PMI who plans to return working):

*"There are actually job offers every month... The company is sure to come. That's Job Training Institute required us to have at least under graduate degree. if we use Suyaku. From here we bring it to Japan and looking for some companies, yet our position is as brokers there. Then we are looking for a company to let us know the Job training institute, with under graduate certificate, if only I had the language skill, level 2 (pre-advanced level) on the other hand, the levels of Nikyu, Yokyu, Sankyu... and my level was only in Sankyu or level 3 (middle level)."*

Referring to the previously described concepts, financial planning is expected to direct the allocation of resources owned by individuals to achieve predetermined financial goals. ILO (2015), explicitly encourages migrant workers to invest their income in education and skills to increase employment opportunities and expand access to better jobs. The world institution mentioned the importance of training in remittance management to allocate productivity and education assets in the hope that migrant workers from or in Indonesia would not be trapped in "hazardous migration cycles".

However, education or job training, which is aimed at obtaining new jobs in the country, is not yet an important financial goal for participants, as shown by the FGDs (prospective PMIs), who plan to continue his education to a higher level after returning home. Finding work alternatives is not a popular choice considering

the lower income they might get when compared to working abroad and also some difficult requirements (such as age and education level).

Preferences on education can be related to the concept of social remittance that is a cultural diffusion caused by group migration movement to another region or country (Levitt, 1998). This would take the form of new ideas, behaviors, and identities brought by migrant workers to their hometowns, so they can also bring new skills and new perceptions about education. As it is seen from the field studies, the participants admit that children's schooling into tertiary level is one of their priorities, despite continuing school or taking courses to find work in the country after returning home, which has never been a goal for most participants.

### **Business Opportunities**

Most participants believed in opportunity in their hometown and were more likely to run their own businesses rather than look for alternative jobs after returning home. However, it would be a matter of difficulty to establish a business as it requires several requirements, such as: business capital, business knowledge, determination, and entrepreneurial skills.

Participant # 19 Interview (Husband of PMI):

*"... well, the first time (the wife) was in the Job Training Institute, I looked after the shop. In the end, you might see people enjoying opening a business. Finally, he wanted to make a stall (by himself). The problem was then how to run it. I don't have the courage to discuss it because of a lack of capital ..."*

Business capital is an important prerequisite, although it is not the only thing determining the success and sustainability of a business, yet personal financial literacy is essential to reintegrate focus on the allocation of personal financial resources for business capital. Meanwhile, business managerial knowledge and skills are needed to find opportunities in the form of external financial sources with low capital and management. "Cheap" external sources of finance can include loans from relatives, revolving funds, and people's business loans.

Some poor business management had caused some participants to stagnate, as it was told by one of the participants that he had the skills to produce tempeh or soybeans and assure that the market demand for the product would always be high. However, the lack of business management in business interests and personal interests has caused turbulence, in other words, was unable to manage the supply of raw materials, so he finally handed over the business to his younger brother. Another example was a participant who had significant business intentions and decided to allocate a large amount of capital after returning home but went bankrupt due to a poor management of the business.

Participant # 9 Interview (former PMI):

*"... I used to have a soybean or tempeh business, running the business with my father, but when my child got married, it stopped ... just at home, people (customers) call (me) to deliver the soybean and take it to the customer. It was good business but tiring (laughing). Especially providing leaves for it (as a tempeh wrap), it was far and tiring,"*

According to the International Labour Organization (2015), migrant workers should direct a portion of their remittances toward productive investment in order to avoid becoming trapped in long-term labor migration. And therefore, before leaving to work overseas, workers and their families should have had guidance on personal finance training/courses with the inclusion of related financial services, as it had already recommended the type of productive investment into small businesses that run after returning home. However, keep in mind, building, developing, and sustaining a business requires well-managerial skills.

### **Government Intervention**

*Financial Literacy*

The Indonesian government has been promoting the Financial Literacy movement to all levels of society since 2013 (Otoritas Jasa Keuangan, 2013). Despite the liberalization of global financial markets, this platform is aimed at surviving and also building prosperous societies economically, as well as managing family finances. This Financial Literacy Movement was followed by the National Strategy for Financial Inclusion in 2016, which opened the widest possible access for all groups of society to various financial products (Peraturan Presiden Nomor 82 Tahun 2016 Tentang Strategi Nasional Keuangan Inklusif, 2016). The Government, together with the Financial Services Authority (OJK) and Bank Indonesia, has a special financial inclusion and education program for Indonesian migrant workers through collaboration with other relevant institutions (Alamsyah, 2015; Bank Indonesia, 2017; BNP2TKI, 2019; BP2MI, 2020; Mahrizal, 2017).

The importance of financial literacy for migrant workers and family welfare has long been echoed by the Indonesian government. Indonesia has even become one of ASEAN's best practices in implementing financial literacy training for migrant communities (Wickramasekara, 2019). Indeed, several training and personal finance seminars for migrant workers and their families have been carried out by government institutions (such as the Financial Services Authority, the Ministry of Communication and Information Technology, and the Indonesian Migrant Workers Protection Agency, etc.) in collaboration with various financial institutions. (such as PT Pegadaian (Persero), both private and government-owned banks, insurance companies, financial institutions, and so on). However, these efforts were only incidental, with no systematic grand design.

Furthermore, the Indonesian government has appointed the Indonesian Migrant Workers Protection Agency (BP2MI) through Republic of Indonesia Government Regulation Number 10 of 2020 to carry out a Pre-Departure Orientation (PDOOPP) for prospective migrant workers. The implementation of this is borne by the State Revenue and Expenditure Budget. Unfortunately, government regulation has not made financial literacy training an important part of the PDO/OPP curriculum. In fact, should an open opportunity be managed properly, prospective migrant workers would be directed to set financially goals and invest their income in some productive assets. Reintegration and sustainable return should no longer be a mere discourse on the future of prospective migrant workers today.

An intensive course or training focusing on financial planning skills will definitely be more effective than seminars held by various institutions early on. The courses and training can also be done by various universities since the science of financial planning is also funded by academics. Financial literacy and planning are currently issues of study, especially in the field of financial management. Major universities in Indonesia, such as the University of Indonesia and Gajah Mada University, have even held certification programs for financial planners. Reluctance to synergize with some universities on building personal financial education systems for migrant workers and families will eventually be a sad irony amid the growing profession of financial planning.

### *Employment Opportunity*

The concern of employment opportunities for retired migrant workers who decide to return permanently has actually been a topic since 2010. The ILO has developed a skill recognition program guide for migrant workers (Guidelines for Recognizing Returning Migrant Workers, 2010). The guidelines underline the importance of recognition for low-skilled workers. Apart from dominating the international migrant labor market, low skilled workers also often experience some distractions when accessing new jobs in their home countries.

Wickramasekara (2019) explained that skill recognition programs have progressed very slowly because of a lack of integrated skills information and certification systems. This is indeed not a simple job, knowing that it requires compact cooperation between various countries, both in sending and receiving workers. A strong “link and match” between the specifications required in the local labor market and the skills acquired is urgently needed.

Several ASEAN countries have taken the initiative to spearhead skill recognition programs, such as Cambodia, Philippines, and Singapore. The Philippine government established the Technical Education and Skills Development Authority (TESDA), which targets vulnerable groups of migrant workers, such as domestic helpers. The government of Cambodia, through the National Committee for Tourism Professionals (NCTP), is conducting a housekeeping certification project and other skills required in the tourism sector for returning migrant



workers. Several non-governmental organizations in Singapore also conduct courses and certifications in such areas as culinary skills, fashion, baby and elderly care, computer literacy, and many others.

The Indonesian government has participated in the world forums' discussion. Indonesia is involved in the Colombo Process with 12 other sending countries of migrant workers (Purnama, 2016). The forum produced five Thematic Area Working Groups (TAWGs), one of which focuses on skills and qualification recognition. The aim of this TAWG is to increase the working ability and availability of migrant workers that are members of the Colombo Process (International Organization for Migration, 2019).

Government efforts are not only bringing campaigns in international forums but also through BP2MI (Indonesian Migrant Worker Protection Agency) collaborating with the National Professional Certification Agency (BNSP) to facilitate various training and certifications for PMI (BP2MI, 2020), which is expected to be a bright spot for migrant workers to obtain decent work both abroad and after returning home. However, a comprehensive framework for synergizing the skills needed to accommodate labor demand is required. Likewise, monitoring from stakeholders, such as communities, academia, non-governmental organizations, and migrant worker communities, will ensure the goal reaches the grassroots.

### *Business Opportunities*

The Government of the Republic of Indonesia, through the Ministry of Manpower, has paid massive attention to the productive efforts of migrant workers and their families through the Productive Migrant Village (Desmigratif) program since 2017 (Amiranti, 2017). It was approved by the Decree of the Minister of Manpower of the Republic of Indonesia No. 59 of 2017 concerning Productive Migrant Villages (Kementrian Tenaga Kerja RI, 2017). Desmigratif carries four main pillars. They are: Migration Service Center, Productive Business Development, Community Parenting, Cooperative Development, and Small and Micro Enterprises.

In Gumelar Subdistrict itself, there are two migrant villages supported by the government: Cihonje Village (2017-2019) and Cilangkap Village (2018-2020). Business groups whose members consist of former and family migrant workers are established, trained and assisted by the Office of Manpower, Cooperatives and MSMEs. Banyumas Regency. Unfortunately, based on an investigation done in both villages, the descriptive program only lasted for two years in each village. In fact, new businesses can reach a steady and profitable condition, usually not only in a matter of months, but also for years (Reynolds, 2012).

According to the admission of one of the Desmigratif officers, members of the productive business group beneath the Desmigratif Education House have received various business training during those two years. However, he also acknowledged the lack of appropriate assistance for existing business groups. Intensive assistance is still very much needed, given the low level of readiness of members such as capital, experience, knowledge, and skills. In current days, it is difficult to establish a business without other parties' assistance.

### *Economic Reintegration*

The welfare of PMIs returning from working abroad should not only be a burden to individuals, including how they can compete in the domestic labor market. The International Labor Organization and the Ministry of Manpower of the Republic of Indonesia have discussed reintegration for returning migrant workers (Wickramasekara, 2019). Reintegration is a process by which migrant workers can adapt to the social, cultural, economic, and political context of their lives after returning home (Cassarino, 2014). Their welfare is greatly influenced by their ability to go through this process.

Economic reintegration of employment opportunities in countries of origin is a major challenge for migrant workers (International Labor Organization, n.d.). Although the Productive Migrant Village program includes economic pillars such as productive enterprises and cooperatives, this program has not yet answered how these former migrant workers are able to compete in the existing labor market. In fact, the ASEAN Consensus on Protection and Support for the Protection of the Rights of Migrant Workers states that the sending state needs to build an economic reintegration program, including job opportunities, taking into account the skills they have acquired abroad (ASEAN, 2018).

Explicitly, the results of these investigations indicate that economic reintegration remains a major challenge for the government, both central and regional. Strategic policies that can stitch together the collaboration of various related parties are still very much needed. A framework with a plausible timeline for

achieving the goals of economic reintegration of migrant workers should be developed urgently. The framework includes skills development related to personal, employment, and business financial planning, capital assistance (in the form of grants or soft capital); small business assistance; a skill recognition system (including certification and job placement); and many more.

## CONCLUSION

By combining fieldworks and a literature review in comprehending the issues, this qualitative research produces a Causative-Pathway Model for Migrant Labor Economic Reintegration, which is described in Figure 3. The model explains how social value held by the participants affects their financial planning patterns, which results in their financial planning influencing business opportunities to accomplish economic reintegration. Unlike the conceptual framework created through theoretical studies in the early stages of this research process, job opportunities are not related to the financial planning carried out by the participants. In addition, through our literature review, there were three potential government supports related to PMI's economic reintegration, including the form of policies and systems related to three domains. They are: financial planning, job opportunities, and business opportunities. Apart from gaining skills for these three areas, the government also needs to provide assistance on "link and match" to those like former PMIs in the labor market, as well as capital assistance and marketing networks for migrant entrepreneurs. Finally, a strong framework is needed to complete a sustainable and flexible program that goes beyond the succession of the country.

## Implication

Migrant communities in Cihonje are still struggling to achieve effective economic reintegration. This happens mainly because of their difficulty in obtaining new sources of income after they return to their homeland. The inability to plan financially can be one of the barriers to reintegration. Based on the collected data, participants have never received systematic education about personal finance. In fact, financial knowledge enables migrant workers to manage investments, both material (such as business capital, gold, and productive land) and non-material (such as experience, networks and education). Such investments can be used to build a business or find a different job upon their return. Economic reintegration is also determined from job opportunities and business opportunities in the home country. Apparently, the almost all participants chose to open a business after returning instead of looking for a substitute job at home. This is a result of the scarcity of employment opportunities that would pay them decent salary suitable with their qualifications. However, even though they have sufficient business capital, they will find it difficult to build a sustainable business if they lack strong managerial abilities. The government plays a significant role in helping returned migrant workers reintegrate economically, particularly in relation to three areas: financial planning, employment prospects, and business opportunities. The government has power to create policies and develop targeted systems to improve the skills of migrant workers related to these three areas. With regard to business opportunities, the government is also able to take a role as a facilitator to develop a link and match between the former migrant workers qualifications and the needs of the industry. In addition, capital support and access to low-cost finance are also needed in order for them to grow a business.

## Limitation

This study's primary weakness is that it does not collect data using the observational approach. Through direct observation, researchers can obtain information that is not revealed verbally in interviews and FGDs. This technique is one of the most fundamental methods used in qualitative research, according to Smit & Onwuegbuzie (2018). This approach can produce rich information and may result in unanticipated discoveries. Observational data can also reinforce study findings if they are consistent with those of other data gathering techniques, considering that the validity of the data may also be checked using triangulation techniques. Additionally, the data for this study are currently being coded manually. Further research is advised to utilize programs such as MAXQDA and NVIVO to improve the accuracy and quality of data analysis.

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