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**Developing A Model for Women Economic Empowerment for
Indonesian Former Migrant Workers**

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Abstract

Transnational domestic work is considered a multi-billion business that involves mostly women as workers, but requires cooperation between sending and receiving countries. It is also supported by private sector recruitment agents and institutions that provide services such as transportation, banking, and health. At the local level, this business is maintained by social, cultural, and economic factors that keep the flow of worker migration. This paper specifically focuses on the life of returned transnational domestic workers living in Bondan village of the Indramayu district (West Java province, Indonesia) including two main points of women's experience on working overseas and its impact to the life of the women. Applying participatory action research method, the study involved fifty female participants (n=50) in in-depth interviews. The study shows that due to work-related issues, not all of the women are successful to achieve their dreams of helping their families. Furthermore, applying theory of change and action, the study introduces a model of community economic development (CED) that aims to help women and families. The model has been developed in a form of CED project aiming to improve the women's knowledge, entrepreneurial skill and experiences, business management, teamwork and collective responsibilities.

Keywords: transnational domestic work, female migrant domestic workers, community economic development

Introduction

Transnational domestic work becomes a business that has contributed positive and negative impact to the workers. In fact, the women could support financially to their family life whereas in other cases the repercussions of being a domestic worker still happen. It is considered to be negative sides of transnational work and a significant number of female migrant domestic workers examined physical injuries when working in a variety of work countries (Migrant Care, 2011; Moniaga, 2008).

Jureidini and Mourkarbel (2004) described the life of Sri Lankan female domestic workers who experience a lack of freedom while dealing with the necessity of earning money for their families back home. Such conditions render them extremely vulnerable to abuse and exploitation. Similarly, Philippines work overseas to serve households and their nation. Their situation is maintained by structural oppression as experienced by other East Asian domestic workers. A lack of freedom and being extremely vulnerable to abuse and exploitation (Jureidini and Mourkarbel, 2004; Parrenas, 2005).

In Indonesia, the National Agency for Placement and Protection of Migrant Indonesian Workers (BNP2TKI) reported the number of cases of violence against female migrant workers. In 2012, there was 328 female migrant domestic workers died overseas. The Indonesian government has made significant attempts to increase the protection of migrant worker rights through policies such as law No.39 of 2004, which focuses on the placement and protection of Indonesian migrant workers, and the Presidential Instruction No.6 of 2006, which focuses on encouraging nation-wide support to increase protection for migrant rights.

In October 2018, two cases were examined by Tuti Tursilawati from Majalengka and Zaini Misrin from Madura. The cases cause the cancellation “one cancel” agreement of sending 30.000 Indonesian migrant workers to Saudi Arabia (Kompas, 2018). Previously, in August 2011 the Ministry of Manpower and Transmigration (*Kementerian Tenaga Kerja dan Transmigrasi*) renegotiated the policy with the Saudi Arabian government to ensure the protection of the rights of Indonesian female migrant workers.

At the international level, the International Labor Organization (ILO) conference adopted the convention concerning decent work for domestic workers and a recommendation supplementing it, referred to as the Domestic Workers Convention (No.189) and Recommendation (No.201) produced in 2011 that contain specific standards and minimum protection for domestic workers. However, protection to migrant domestic workers is still considered insufficient.

Therefore, collaboration is needed involving sending and receiving countries, and other institutions and organizations at local, national and international levels (Breton, 2004; Novirianti, 2010; Silvey (2004)). Networks and coalition building have been extremely important for political change and to make the policies more effective. Furthermore, non-governmental organizations (NGOs) and community-based organizations (CBOs) in Asia have initiated the first step for immigration cooperation (Yamanaka & Piper, 2005) and channel services and support female migrant workers in several destination countries (Bell & Piper, 2005). The NGOs in Indonesia have developed network, shared experience, taken collective actions, and expressed their concerns and interests (Riker, 1998; Novirianti, 2010). Migrant Care and Solidaritas Perempuan, for instance, provide legal assistance, economic empowerment, advocacy and economic empowerment programs for female migrant domestic workers.

To sum up, the collaboration and partnership among related sectors of transnational domestic work is necessary as effective support system available for the migrant workers initiated in sending and destination country of work. The next part explains mainly the research’s method and findings examined by the participants that of working domestically in some countries (Qatar, United Emirate Arabs, Taiwan, Hong Kong, Saudi Arabia, and Malaysia).

Theory in Use

The theoretical framework is framed with two theoretical frameworks including human capabilities approach and women economic empowerment perspective. These two main frameworks are discussed due to their ability to holistically address the context of helping Indonesian migrant domestic workers.

Human Capabilities Approach

The discussion of capabilities has been discussed by various scholars. Clark (2006) states that the conceptual foundations of the capabilities approach can be found in Amartya Sen’s critiques of traditional welfare economics. Sen challenges the welfare, or utility, approach that concentrates on happiness, pleasure, and desire-fulfillment. He emphasizes that there are many other things of intrinsic value (rights and positive freedoms) that are neglected by the utility approach (as cited in Clark, 2006, p.3-4).

The capabilities approach can be used to evaluate a wide range of aspects including social justice, inequality, and poverty (Nussbaum, 2000; Robeyns, 2003; Sen, 1987, 2000). Poverty is one of the major reasons that female domestic workers migrate. Severe economic conditions in their native villages,

coupled with the opportunity to financially contribute to family life, force women to leave their homes. The decision to work domestically overseas might violate women's process freedom (being forced to do something, with no freedom of choice) or their substantive opportunity (being obligated to do something that is not what one would choose to do if they had any plausible alternative) (Sen, 2005).

Furthermore, Martha Nussbaum (1995, 2000) further elaborated the ideas around the capabilities approach bringing more attention to people's skills and personality traits as aspects of capabilities (Robeyns, 2003). She outlined a capabilities approach that can be used to analyze the issues related to transnational domestic work. The following is Nussbaum's list of central human capabilities that can be applied to the lives of female migrant domestic workers:

- i. Life: Being able to live to a human life of normal length; not dying prematurely.
- ii. Bodily health: Being able to have good health, including reproductive health, to be adequately nourished; and to have adequate shelter.
- iii. Bodily integrity: Being able to move from place to place; to be secure against violent assault including sexual assault and domestic violence; and having opportunities for sexual satisfaction and for choice in matters of reproduction.
- iv. Senses, imagination, and thought: Being able to use senses to imagine, think and reason; and being able to have pleasurable experiences and to avoid non-beneficial pain.
- v. Emotions: Being able to love, to grieve, to experience longing, gratitude, and justified anger, not having one's emotional development blighted by fear and anxiety.
- vi. Practical reason: Being able to form a conception of the good and to engage in critical reflection about the planning of one's life (this includes liberty of conscience and of religious observance).
- vii. Affiliation: Being able to live with and toward others, to engage in various forms of social interaction (this includes freedom of assembly and political speech); and to be treated as a dignified being whose worth is equal to that of others (this includes non-discrimination).
- viii. Other species: Being able to live with concern for and in relation to animals, plants, and the world of nature.
- ix. Play: Being able to laugh, play, and enjoy recreational activities.
- x. 10. Control over one's environment including:
 - a. *Political*: Being able to participate politically, have the rights protecting free speech and association;
 - b. *Material*: Being able to have the right to seek employment on an equal basis with others; and having the freedom to work as a human being, exercising practical reason and entering into meaningful relationships of mutual recognition with other workers.

The first capability from the ten points of capability is a practical reason. Female domestic workers are not able to form a conception of goodness and reflect critically on their lives. A lack of education and support systems affect the women's condition to find alternative income while stay or decide to stop working in overseas. This capability influences women's ability to use their senses, imaginations, and thought; namely to have pleasurable experiences and to avoid non-beneficial pain. This situation might affect the other four capabilities (life, bodily health, play, and bodily integrity). These four capabilities need to be taken into account in the empowerment process throughout the implementation of the CED Project.

Human capabilities are a key issue for understanding transnational domestic work. However, there is limited consideration of the capabilities of the female migrant domestic workers in current policies. Therefore, any attempts for developing capabilities of the women must coincide with improving the individual capabilities of the women in aspects, especially for having sufficient education and skills (Esim & Smith, 2004).

On the other hand, families of migrant domestic workers often interfere in a woman's success in establishing and developing business or home-based industry. Then, the needs for assisting individuals and families must be taken into account in social and economic development agendas. Such an effort helps address social isolation, poverty and its correlates, as well as eliminate structural exclusion existing in social, political, and economic life (Briar-Lawson et al., 2001). Finally, empowerment programs for

enhancing the capabilities of the women should be followed by creating systems that are more protective for the women.

Economic Empowerment for Women

Working with women and community highlights the importance of empowerment that occur through participation and commitment for creating fundamental change. The empowerment process reflecting a democratic relationship could help establish gender equality that might be achieved by providing sufficient knowledge for the women. Furthermore, Breton (2004) argues that the empowerment process has to conceptualize the work as collaborative action between the social worker and the service users rather than just understanding the work as an 'intervention' given to the service users.

Social workers also use the empowerment framework to help oppressed groups gain power and authority and to pursue the fulfillment of their intervention goals (Lee, 1996; Maton & Saleem, 1995; Rappaport, 1987); and to relieve clients of social, economic, and personal privation by relocating power from the environment and systems that affect the clients' lives (Feste & Anderson, 1995; Gibson, 1991; Payne, 2005). Using the empowerment perspective, the women should have equal opportunity to access resources (public facilities, education and trainings, capital, natural resources, etc.). By implementing empowerment programs, clients can develop their capabilities, self-efficacy and competence to access resources, make decisions, and take actions for their own lives (Cattaneo and Chapman, 2010; Zimmerman, 2000); creating psychological empowerment intended to enhance resilience and capacity for community mobilization or collective action (Christens, 2012a).

The study shows empowerment programs that have been set up for female migrant domestic workers might consider the psychological aspect (increasing cognitive, emotional, behavioral, and relational capacities) of empowerment. These psychological aspects can be acquired through the women's participation in collaborative empowering community settings, particularly in efforts to change collectively social and political systems (Christens et al., 2012). Through this process, women are expected to develop their involvement as active learners, leadership abilities, interpersonal relationships and networks.

Moreover, incorporating the empowerment perspective into this study the goal aims to explore the extent to which the current policies and programs to empower or support the life of former female migrant domestic workers and families. by capturing their experiences before, during, and after working abroad. The women's experiences refer to empowerment programs that aim to develop the women's capabilities, self-efficacy, leadership, knowledge, competence, and action. In other words, this book discusses both empowerment as a process and an outcome. Finally, it is expected that through the empowerment process the female migrant domestic workers will develop a sense of ownership of the programs designed for them. This sense of ownership can sustain the programs if they reflect the women's aspirations, needs, and interests.

At this point, training programs for capacity building and distributing micro-credits are mainly provided to improve people's living conditions. Some studies have shown that such programs help the people in need, especially those who are poor living in rural areas (Gobezie, 2010; Hashemi, et al, 1996; Islam & Ahmed, 2008; Parveen, 2008). Programs for providing funds or micro-credits have been applied in developing countries such as Bangladesh, India, and Indonesia. For instance, Grameen Bank's micro-credits have contributed to improve living standards of its clients, compared to non-borrower households, and have improved the women's participation in overall family income and the number of female workers, as well (Hossain, 1988, 2002). Empowering women living in the rural areas of Bangladesh means more than accessing capital, but also the extension of services and training, technologies, production inputs (fertilizer, water supply, etc.) and livestock rearing, and rural institutions (Parveen, 2008).

In Indonesia, distributing micro-credits through such programs is one of the governmental programs to reduce or eliminate the poverty level and decrease the number of unemployed. The government and non-governmental organizations have implemented various programs including credits to fund people's

businesses (*Kredits Usaha Rakyat*) and distributing micro-credits through social assistance programs available for women. These community economic development (CED) programs might be a viable solution for the financial issues that former workers experience when they return home.

Currently, Indonesia's Ministry of Manpower offers programs on financial education, banking for business, People's Business Credit (KUR), remittances, and empowerment of Indonesian migrant workers. These programs involve inter-ministries and agencies (BNP2TKI, 2013; Kemenaker, 2017). Some ministries conduct program of micro-credits to help needy individuals or families to access capital (e.g., Ministry of Social Affairs, Ministry of Finance).

At the grass-roots level, NGO-based economic empowerment programs focused on entrepreneurship and distributing micro-credit loans assist former migrant domestic workers in establishing or developing businesses.

Furthermore, the CED programs could provide funds for women to borrow and help them develop knowledge on entrepreneurship and small business management. These programs could also strategically develop women's leadership and teamwork skills, requiring them to support one another. Christens et al. (2012) argues that a sense of collectivism improves women's participation in collaborative community settings – possibly producing broader social and political change.

A model of economic empowerment has been developed involving transnational domestic work in Bondan village, Indramayu district at West Java province of Indonesia. The program emphasizes on women economic empowerment, collective commitment and responsibility for achieving collective success of the women's groups (Tandos, 2017). These CED programs involve strategic stakeholders, particularly women, who decide to stop working abroad and establish their own businesses at home. By enhancing women's capabilities through a community economic development program would provide women with capital to establish their own businesses. Moreover, learning how to run a small business or home-based industry would serve to empower domestic worker groups. Such programs could support women as they strive to continue financially contributing to their families.

The Economic Empowerment perspective discusses efforts to enhance economic conditions by ensuring women's participation as the main actors, as women are among the poorest and the most vulnerable group in society (Swain & Wallatin, 2007). In fact, microfinance institutions prefer female members to borrow money, as they are more reliable (Aghion & Morduch, 2005).

Similarly, the study of the CED Project in Bondan village, available for former female transnational domestic workers living in Bondan, shows that most of the participants can successfully pay back their loans. In addition, they have shown their motivation and capabilities for leadership, as well as developing and managing their business. Regarding the topic of micro-credits for empowering women, there are three main points that enter the discussion:

Firstly, *economic empowerment* is the main objective of the micro-credit program. A program such as community economic development might be a solution for the financial issues experienced by many workers. In addition, the empowerment process is shown through the development of women's businesses (Johnson, 2005). Using Chen's framework (Chen, 1997), the impact assessment of empowerment programs such as distributing microcredits include four points of material, cognitive, perceptual, and relational considerations. The material pathway covers change in access to or control over material resources such as level of income, satisfaction of basic needs or earning capacity. The enhancing cognitive pathway is concerned with how far a participant's skills, knowledge, and awareness of the wider environment have changed as a result of their involvement in the program. The perceptual pathway encompasses changes in self-confidence, self-esteem, and vision of the future, as well as recognition in self-confidence, self-esteem and vision of the future, as well as recognition by others. The relational pathway refers to the impact that the programme may have had in changing decision-making roles, bargaining power, participation in non-family groups, dependence on others and mobility (Johnson, 2005).

Additionally, some studies using quantitative method applied measurement of variables of empowerment. Parveen and Leonhauser (2004) in their study of empowerment of rural women in Bangladesh mentioned six indicators including: a) *Contribution to household income* refers to the wife's contribution in terms of per cent involvement in subsistence productive activities that are not rewarded in cash or kind to household income. The activities are divided into farm activities and non-farm activities; b) *Access to resources* refers to the right, scope, power or permission to use and/or get benefits from ten selected resources that were divided into mainly two types. These are: 1) household resources – equal consumption of nutritious food, handling and spending money, selling of minor agricultural products, interpersonal communication, hiring of helping hands and utilization of credits money if they receive; and 2) social resources – education/ training, credit, rural cooperative and bank. It was applied using a four-point scale – 0 for 'no access', 1 for 'low access', 2 for 'medium access', and 3 for 'high access'; c) *Ownership of assets* refers to the ability of a woman to control her own current assets and enjoy benefits accruing from them. Two categories of assets comprising nine items were selected for the study. They include: 1) productive – land, cattle, goat, poultry and cash and savings; and 2) non-productive- jewellery, television, radio and small vehicle. It was measured in terms of money considering the current values of each item that a woman possesses; d) Participation in household decision-making (PHDM) refers to the extent of women's ability to participate in formulating and executing decisions regarding domestic, financial, child-welfare, reproductive health, farming and socio-political matters in coordination with other family members. Twenty items in six major dimensions was analyzed and a four-point scale was used to measure women's PHDM – 0 for 'no participation', 1 for 'low participation', 2 for 'medium participation' and 3 for 'high participation'; e) Perception on gender awareness refers to a woman's ability to express her opinion with regards to existing gender inequality and discrimination against women in the society. Fifteen crucial gender issues were selected that include: under-value, education, economic opportunity, inheritance property rights, reproductive choice, early marriage, dowry, divorce rights, son preference, attitude towards female child, birth registration, feeding priority, wage differentiation, political awareness and violence against women. It was ascertained through a five-point scale having 15 statements, of which seven were positively and eight were negatively stated. The rural women's responses were expressed by 'strongly agree', 'agree', 'undecided', 'disagree' and 'strongly disagree'. A score of 5, 4, 3, 2, 1 was assigned respectively to each positive statement, whereas it was in reverse in case of negative statements; f) Coping capacity to household shocks refers to a woman's ability to face sudden risks, crises and periodic stresses (threats to life or happiness) in the household. A four-point rating scale (1-4) was used to measure the coping capacity where 1 indicates 'the best strategy' and 4 'the last suitable strategy'.

Hashemi, et al. (1996) used measurement of empowerment's level of rural credit programs and women's empowerment living at rural Bangladesh. The operational measures of the survey variables of empowerment indicators that consist of: mobility, economic security (owning property, productive assets, and cash saving), ability to make small purchases, involvement in major household decisions (individually or jointly with the husband), relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests.

Similarly, another study of microcredit and rural women entrepreneurship in Bangladesh by Afrin, et al. (2008), using the same operational measures of the survey variables of empowerment indicators applying a multivariate analysis, raised findings that the financial management skills and the group identity of the women borrowers have significant relationship with the development of rural women entrepreneurship in Bangladesh. In addition, this study shows some findings of previous studies that microcredit programs have significant impact to the improvement nutrition and health conditions of the women who become the participants and their family members (Srinivasan & Bardhan, 1990; Hossain, 1986).

A better healthy life shows from accessing to clean water, having better nutrition status compared to the children of non-borrowers. Furthermore, rural credit increased education and awareness among the rural women. The involvement of women in income-generation activities changes their attitudes (Ahmed, et.al., 1997). The last point of increasing education and awareness also becomes a main concern of the participants in Bondan village, in which many women emphasized that their decision to work as domestic workers in overseas is to fulfill the education needs of their children or siblings. Such

awareness comes as the women do not want their children to work as migrant domestic workers. They also realise that the demand of female workers 'push' them to choose such easy type of profession. Therefore, their male siblings are expected to have good education and take care of their families while the women working abroad.

The third point of empowerment is related to social capital. It becomes another important issue in empowering women groups, increasing from various effective development programs, especially economic empowerment programs. The notion then applies for women and the members of the whole community. In other words, the program aims to develop a network among people and mobilize local resources. Such an effort covers the broad meaning of social capital that facilitates collective action for mutual benefit, referring specifically to the quality of human relationships existing within some well-defined social groups that has an impact on achieving mutual benefits (Basargekar, 2010).

Putnam (1995) describes social capital as features of social organization such as trust, norms, and networks; while the World Bank (2009) defines social capital as the norms and network that enable collective action and shapes the quality and quantity of society's social interactions. According to Basargekar (2010), social capital promotes and protects relationships and improves welfare, trust, and solidarity by fostering the assumption that others will respond as expected, with collective action and cooperation to address social issues, social cohesion, and inclusion.

Literature review

This part includes two main points of literature review. The first part discuss factors affects the women's decision to work domestically in overseas, followed by a discussion of life of transnational domestic workers and the need for protection and empowerment programs for the workers.

Factors influencing the women's decision

Indonesian women play a significant role in their families although most of them still have double-burden and responsibilities (domestic and public sphere). For several of Indonesia's ethnic groups, women have traditionally played a significant role in generating household income through productive work both within and outside the household (Williams, 1990). The first factor influencing women's decision to work in overseas is performance on gender equality scales in Indonesia still lags behind other developing countries. In 2002, a combination of women's lower literacy rate (86% as opposed to 94% for men), fewer mean years of schooling (6.5 years compared to 7.6 years for men), and a smaller share of earned income (38% compared to 62% for men) worked to counteract advances in life expectancy for women (World Bank, 2010).

A second factor arises from cultural values that emphasize children's responsibilities for supporting their family. In traditional and patriarchal families, priority is given to educating the boys because of their broader responsibilities as future husbands and fathers. This inherent attitude in a community gives rise to female domestic helpers who are uneducated and unskilled, and who must therefore accept lower-paying jobs. Such social constructions have negative effects on women's options and outcomes, and yet the women are also 'praised' as heroes for supporting their families and country with their income.

The third factor comes from the combination of high rates of unemployment and intense competition for desirable and skilled jobs. The unemployment numbers in Indonesia rose from 10.3 million in 2003 to 11.19 million in 2005 and the number of Indonesian migrant workers leaving the country increased at the same time. This condition was intensified by the lingering economic crisis of 1998 (Kimura, 2006; Stiglitz, 2003) that led to more Indonesian women working overseas.

The fourth and final factor is political in nature. It is the illegal recruitment of migrant workers, supported by illegal immigration procedures, and a lack of border protection between Indonesia and other neighboring countries. Liow (2003) states that the long-term and undocumented Indonesian migration to Malaysia is arguably the second largest episode of illegal migration; coming in just behind the number

of immigrants crossing the Mexican border into the United States. Additionally, Indonesian governmental policies and regulations for sending and protecting immigrants have not effectively eliminated the existing problems and are still criticized for a lack of attention, commitment, and control. According to Briar-Lawson, et al. (2001), there are four additional factors (pull, push, network, and keep factors) that are interconnected, affecting transnational domestic work. In this study of women from Bondan shows that the pull factor of transnational domestic work refers more to the increased demand for female migrant domestic workers. The factor is affected by economic reasons which are caused by active recruitment and demand structures of transnational domestic work (Briar-Lawson, et al., 2001). Such phenomena occur as countries with a highly educated and skilled workforce often have difficulty finding local workers to fill low paying-jobs. Consequently, host countries often adopt immigrant friendly policies to entice female domestic workers (Albin & Mantouvalou, 2012). This creates extensive opportunities to work overseas, either legally or illegally, and results in immigration becoming an option for women to improve their economic conditions. In addition, stories told by previous female migrant domestic workers influence new women to immigrate. The message they receive is that successful workers can provide education for their children, fulfill their family's needs, and build a new family home (Anggraeni, 2006).

Furthermore, the network factor significantly affects the flow of people gaining employment. Having a network of sponsors, families, and friends who migrated earlier has influenced female domestic workers to follow the same effort. Finally, the final factors to consider are the factors that keep female migrant workers returning because their families live in their home countries. These factors deal with cultural differences and preferences, such as abandoning infants, children, and elders.

Downsides of Transnational Domestic Work

The abusive conditions experienced by many female migrant domestic workers are considered to be one of the negative sides of transnational work. Female domestic workers' rights are still violated as evidenced by the number of abuse cases (Migrant Care, 2011; Moniaga, 2008). Some female migrant domestic workers still come home with physical injuries. Currently, the National Agency for Placement and Protection of Migrant Indonesian Workers (BNP2TKI) in 2012 reported that 328 female migrant domestic workers died overseas, with their bodies being returned home.

In Taiwan, Indonesians often have the double burden of working two jobs: helping the employers' family business and working as maids at home. Such situations are the result of a socio-cultural lack of distinction between duties within the home and those outside of the home. Ironically, other parties such as brokers, bureaucrats, police, and the public at large seem to be fully cognizant of the illegal double-utilization of migrant workers (Loveband, 2003).

Ito (1992) and Hugo (2000) confirmed that incidents of unfair treatment such as physical and psychological abuses are commonplace and politically sensitive. Female domestic migrant workers are trapped in the power dynamics between the sending and receiving countries, as well (as cited in Piper, 2004, p.223-224). For example, threats of abuse and violence received by Indonesia migrant workers in Malaysia become a trigger for political tensions of both governments (Media Indonesia, 2013). This situation is worsened when the media exposes it causing the political climate between the two countries to become worse. Their situation is maintained by structural oppression as experienced by other East Asian domestic workers.

The need for improving life condition

Efforts to protect and empower female migrant domestic workers have also been conducted by non-governmental organizations (NGOs). Silvey (2004) found that NGOs in both sending and receiving countries are taking up the issue of protection and empowerment to support foreign migrant workers. Based on these findings, transnational linkages among NGOs and researchers should be encouraged to facilitate the exchange of information and knowledge. Furthermore, collaboration between academics, NGOs, and individual migrants aims to improve the condition of migrant workers and protective legal mechanisms.

In Asia, NGOs and community-based organizations (CBOs) have initiated the first step for immigration cooperation. This is due to the absence of state involvement and public ignorance of migrant workers' welfare and rights (Yamanaka and Piper, 2005). These organizations channel services and support female migrant workers in several destination countries (Bell and Piper, 2005). In Indonesia, several organizations and institutions have provided programs and services to help migrant domestic workers by protecting their rights as workers and/or empowering them when they return to the home country. For instance, Migrant Care, one of the NGOs that provides legal assistance and economic empowerment programs for female migrant domestic workers, Dompot Duaafa, that offers advocacy and empowerment programs by distributing financial support for the women, and the Union of Indonesia Migrant Workers that improves knowledge and assists migrant workers overseas.

A feminist social work perspective emphasizes the need to recall and reconstruct stories of transnational domestic work through the eyes of female workers and should include the real causes, silence of local communities, power inequality and social imbalances (Dominelli, 2002; Pyles, 2009b).

The main factor that push the women to migrate is financial issue that is why the need for a program to develop their economic condition. Therefore, Community Economic Development (CED) Project is expected to propose solution for the financial issues that many workers experienced when they return to home country. The CED project could not only provide funds that could be borrowed, but also help the women to develop knowledge about entrepreneurship and small business management. Such program has to develop leadership of the women and team-work to support each other. It also has to emphasize that the success of the program's participants and could be transferred, shared, and replicate to the others who examine similar issues of transnational domestic work at Bondan village.

Method

In this part, to reflect the issue of transnational domestic work and the community economic development (CED) project, this study applied Participatory Action Research approach (PAR) that focus on problem, result and action. Herr and Anderson (2005) defined PAR as "inquiry that is done *by* or *with* insiders of an organization or community, but never *to* or *on* them. It is a reflective process ... best done in collaboration with others who have a stake in the problem under investigation" (pp. 3-4). Collaboration between insiders and outsiders involves relevant skills and resources, and the perceived need for change should initially come from within the setting. To this end, the proposed study explored the main points above by talking to former female migrant domestic workers. The sample of the research was women that live at Bondan village, Indramayu district (West Java province, Indonesia).

As mentioned previously, the study considered theories of action in protection and empowerment available for former female migrant domestic workers in relation to economic empowerment programs for the women by improving participation or ongoing feedback and partnership with the women, ensure a democratic outcome, and provide an alternative source of explanations (Argyris & Schon, 1996). The study noted PAR core values that consist of valuing multiple perspectives, focusing on social change and economic justice, and enhancing partnership and collaboration with all stakeholders (Esim & Smith, 2004; Foster-Fishman & Watson, 2011; Herr & Anderson, 2005; Lawson, et al., 2001, 2010; Lawson, 2013).

The values, principles, and strategies of PAR were reflected in data collection and analysis processes. Such effort helped to promote change in two ways: first, by developing a plan of action (the CED project improving what is already happening and creating desirable changes and innovation); and second, dealing with issues that possibly occur in applied research (lack of participatory and democratic research settings). Therefore, using PAR method in the study aimed to address dilemmas in terms of power, authorship, and scale (a limited number of participants) as mentioned by Nygreen (2010).

The data collection phase recruited 50 participants (n=50) for each category who joined in-depth interviews and focus group discussions. Most of the participants have been involved in the program at

least for one year (each year the CED project held 2 rounds). The participants had the option to participate or withdraw during the interview process, and the informed consent was provided before beginning the data collection process. Through the interview process and answering the questions, the participants were able to tell their stories and how to solve the current issues on their own perspectives. In this case, some of them prefer to be interviewed individually.

Findings

Life of the Women and CED Project

This part focuses on the discussions of empowering groups of women connected with the description of the project of community economic development (CED), followed by some recommendations for future work.

Being Migrant Domestic Workers

Most of the women mentioned that severe economic condition became the main factor of their decision to work as migrant domestic workers. In addition, this type of work does not require high level of education and most of the women just finish junior high school or elementary school. Few of the participants migrated in young age (< 18 years old), sacrificing themselves for the sake life of their families. In the current regulation, the minimum age of the workers are 18 years old (BNP2TKI, 2018). They are recruited by local agents (some of the sponsors are their own families) and brought them the agents in the cities (e.g. Jakarta and Bogor). They spent some months at the agent's place waiting for calls to work in overseas. They learned language and skills needed to handle household tasks. However, some of them said that the language lesson didn't not extremely help the women to understand the language used by employers. Then, they used body language to communicate and this cause some problems, such as misunderstanding and did not following what employers asked them to do.

Furthermore, the participants described several issues or challenges, particularly in their relationships with employers. Some women mentioned that the way to solve a problem with employers was by promising to work better and not repeating the same mistake. In addition, they mentioned some issues with the overseas agents such as not being paid or a reduction in salary, selling the worker to another employer prior to the end of the work contract, and a lack of accountability to the women.

To face the issues, personal strength and family support helped the women get through the challenges of the work. Having personal resilience and family support were the best ways to deal with the problems since there was often no one else who could help them. Another support system for the women was from their friends who also worked as domestic workers.

When the women faced a very serious problem such as abuse from their employers, they often escaped the employer's home and went to the place of a friend. Additionally, the disadvantages of working overseas included the fact that the women often felt homesick and isolated, they were not always paid fully, they had to work extreme overloads, and they might experience verbal, physical, and/or sexual abuse. In addition, working overseas might not be enough to help their families out of financial debt, leading to a life cycle of poverty experienced by the women and their families.

On the other hand, a few of the female participants explained that they did not experience any serious problems as their employers were very kind or had many maids at home, so they were not required to work so hard. Having a good employer was the workers' big hope and something they prayed for as they traveled to a new job overseas. For some women, working overseas were being able to financially contribute to their families, building a home, paying for children's or siblings' educations, or buying land for a rice field.

Some participants added that overseas agents or employers cut or did not pay their salaries. A few of the participants expressed difficulties in returning home and integrating back into their community in Indonesia and many of them could still not achieve their dreams of having enough capital to start a new business or cultivate their lands. Therefore, the impact of being a transnational domestic worker was positive for some of the women and negative for others.

After finishing work contracts and returning home and reuniting with families and communities can bring happiness, but can also come with a variety of challenges related to fears about marital status, family health and safety, and having unfinished or new debt. Some of the participants re-experience 'a cycle of poverty' that push the women to re-migrate and continue working as migrant domestic workers. At the end of the focus group discussions, the participants were allowed to raise their voices on main solutions to their problems. As a result, they identified that unfinished debt and lack of financial support, such as access to capital to start a new business, were main solutions in their eyes. They hoped to continuously support their families when returning back home. Community economic development (CED) programs are considered part of the main solution, particularly for the financial issue. As a result, a CED project has been developed after completing the study and has become an action to help the women and their families.

Community Economic Development (CED) Project

As mentioned previously, a community-based project was proposed based on recommendations of the research. It was named "Community Economic Development (CED): Providing Training and Micro Credit Programs for Returned Female Migrant Domestic Workers". The women were recruited directly in their village called Bondan of the Indramayu district. This village was chosen because it is well known as the main source of Indonesian female migrant workers. Additionally, the participants were those women who finished a contract and/or were waiting for the extension of their work contract and living in their homes at the time of the study.

The CED Project itself was an action part of the research and has been held since September 2015. Until August 2019, the project has been conducted in 11 rounds involving 700 female participants (n=700) that join the two main programs of training entrepreneurship and distributing microcredits or loans for developing small businesses. The average age of the participants is mostly around 30 – 50 years old. The women run small business for every day needs, such as traditional cake, crackers, vegetables and open a small shop.

The two main programs of the CED project are considered successful to empower the women using some empowerment's indicators. In addition, the project could gain the desirable outcomes and impacts. The discussion of recommendations for developing future work is provided at the end of this part.

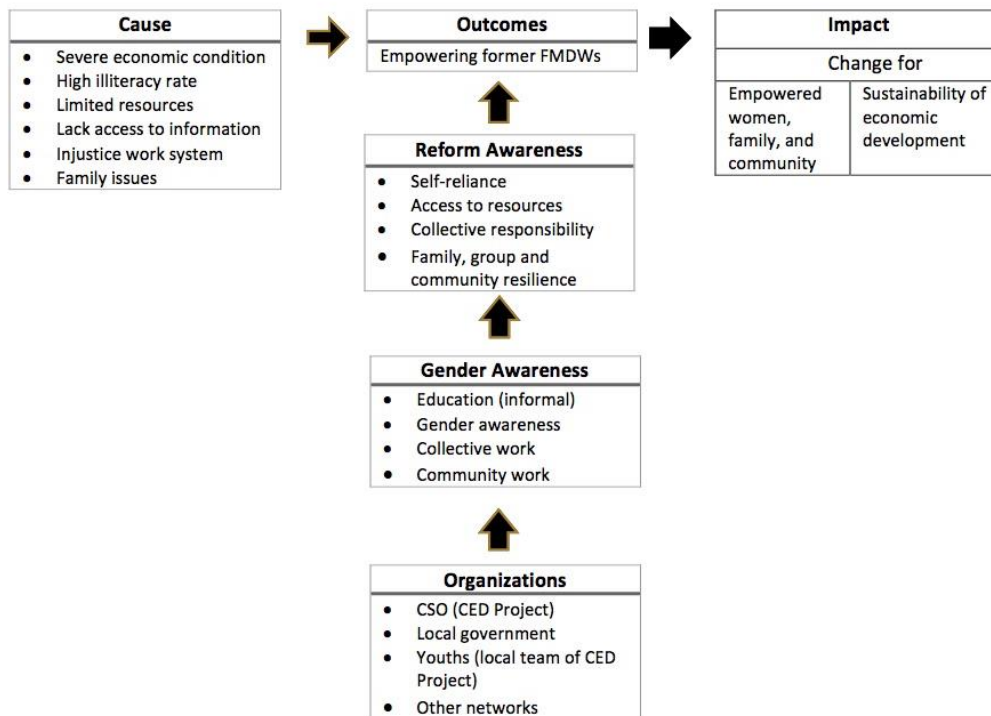
Measuring women empowerment

The study found that the microcredits program has empowered the participants. According to Gobezie (2010), the measuring should be participatory since no one can better know how empowered subjects feel than the subject themselves. The study found that the use of a participatory to measure the CED project's empowerment to the women living in Bondan village is mostly related to improvement of quality of life, particularly in gender awareness, relational empowerment, and changing economic life. These points of women's empowerment are illustrated in figure 1.

It can be seen from figure 1, a developed framework from Gobezie (2010), that the first point of empowerment is that women can contribute economically to the household. In fact, gender inequality could influence economic growth and development since women often become objects without a significant role in society. According to Cheston and Kuhn (2002) the greater the level of gender discrimination, the more likely the society is to experience higher levels of poverty, stagnant economic growth, weaker governance, and lower standards of living. Moreover, women's financial dependency on their husbands could potentially cause a breakdown of the marriage in the form of accommodating the husband's interest. He added that a woman's weaker bargaining position gives more power to the

husband to both control her and the family's life (Gobezie, 2010).

Figure 1: Conceptual Framework of the Study



The first outcomes of CED besides the ability of the women to improve family income, having *assets* is another indicator of economic empowerment of the women living in Bondan village. The participants of the project could diversify business products and develop the capital they own. In addition, they have more facilities to support their business, such as purchasing a place for selling products, equipment to make business products, refrigerator to keep food products, and bikes or 'becak' a traditional bike with three wheels, used to sell products around the village. In addition, some of the women have mobile phone to market their products online and learn to make various business product from you tube, facebook and other social media.

Gender awareness is another important indicator that should be integrated in the EEP for women. It refers to a woman's ability to express her opinion with regard to existing gender inequality and discrimination against women in the society (Johnson, 2005; Parveen & Leonhauser, 2004). Certainly, during the implementation of the CED project gender awareness shown in the form of supports and activities that involve not only women, but also their male counterparts that help women in joining the training sessions and making business products. Such combination of knowledge and critical understanding, self-confidence and gender awareness seems to be a powerful impetus for action and change (Gobezie, 2010).

Additionally, the women have awareness to gain collective success by enhancing networks and supporting one another. For instance, those who just can produce food could market the products by cooperating with those who have a shop (*warung*). Cooperation in doing business is a point of the CED project that should be taken into account by all participants. This sense of collective responsibility becomes a consideration for the women to be continuously supported under the project.

In relation to family life, a rationale for such economic empowerment programs (EEP) for women is to improve the position of women in at least two ways: that the women will not have to be dependent on the income generated by their husbands; and at the same time, they can participate in improving the economic condition of their families.

Impacts of the CED project

The successful points of the project depict two main successful points of the CED project's programs: empowered women (participation of the women, enhancing individual capabilities and partnership), and sustainability of the programs

Participation

A number of participants of the the CED project were very enthusiastic in joining all the programs. For the training programs, around 70 women attended every session to share their knowledge of how to start and develop a business, as well as to provide some useful skills to make products. The entrepreneurship program was held in the open space so that everybody was welcomed to join and had a lunch after the end of the session. This strategy is important to motivate women for having business, develop social bound, and learn the others' success.

The demands on the micro-credit programs increased, as many women have been motivated to have their own businesses. Therefore, the CED team made a selection process at the beginning of the next series of programs. Three main criteria are applied in order to be eligible: 1) they should show their commitment, 2) being discipline by joining all the programs of the CED project, and 3) they should feel the social responsibility to grow, develop, and achieve success together.

Developing capabilities

The CED project develops personal capabilities in the ways of: 1) Motivation and belief for future success. Most of the participants could show their high motivation to develop a business and belief that they could gain success in the future; 2) Commitment to the programs. Most of the participants had already been involved many times in the project showing their commitment to improve their knowledge, skills, experiences, and to develop their businesses; 3) being disciplined. The participants were disciplined in joining all stages of the training programs and in paying back the funds from the micro-credit programs; 4) Developing leadership that can be seen from joining the programs, managing their business, and involvement in the informal organization (*Paguyuban*); 5) Being responsible to others as shown by the participants' ability to learn from the other successes, as well as to share and support one another; 6) Networking that help them to improve their knowledge in using technology to diversify market their products. For instance, some of them could learn new business products and market them online (using social media), even they could export the product to their friend in Hong Kong.

Partnership

Strategic stakeholders are involved to support the implementation and the development of the CED project. The most important point related to partnership is when the CED project could gain trust and support from the local government and other community members. Since November 2016, the CED project has also received support from the Youth Organization (*Karang Taruna*). The youths have been actively involved in conducting whole programs.

Furthermore, the partnership with Balqis Foundation Indonesia, which is a non- governmental organization (NGO), helps to implement the project's programs and activities. The network has been involved with the local government, youths and community that continuously support the project as local team, and other organizations to develop additional programs, especially for training teachers of "*Rumah Belajar*" by introducing a model of 'effective and fun learning processes' for the children. The cooperation and partnership also helps with the publication and dissemination of the success of the CED project and develop activities expected to respond more and more to the aspirations and the needs of the women.

Sustainability

In the first period of the CED project (September 2015 – November 2016) the CED project focused on female participants (former female migrant domestic workers). Since the second period (December 2016), the CED project has provided also for the families of the women (their daughters and siblings). The project's fund for the microcredit program has been continuously distributed, supported by the local team at Bondan village and 'Paguyuban TKW Indramayu' (an informal Community-based Organization established during the implementation of the Project whose members are from the project's participants). In addition, at the first two years of the project the entrepreneurship trainers were from outside Bondan village, after that the women could be the trainers showing how to make business products and sharing points of success. This local knowledge is important to sustain the project.

Recommendations for future work

The CED project aims to increase the number of participants and the coverage of its programs, not only to the groups of women, but also to other community members. Those who have been in the programs for a long time could still join the programs, but should show their progress, discipline, and willingness to contribute for 'collective' success. The new participants are prioritized to receive microcredits or loans for business while all people could join for entrepreneurship training. In addition, men are expected to be involved more in future work or programs in the form of group empowerment to make or develop their home-based industry and work with their wives, or other family members in 'work shops' to make souvenirs or other business products. Lastly, collaboration and partnership are expected to be developed at local, national, and international levels to change policies and develop programs and services for transnational domestic workers.

Conclusion

Given the variety of challenges that female migrant workers face, the participants mentioned the need for protection and empowerment before, during, and after working abroad. Developing the women's knowledge, skills, and experience is heartily needed to help them achieve their main dreams of financially supporting their families.

Another main issue is the importance of both sending and receiving countries to intervene at all points in the processes of transnational domestic work to ensure that female migrant domestic workers are able to work well and live in safe and healthy conditions. Cooperation among entities benefitting from transnational domestic work is necessary, especially considering the women's contribution to the economic and social welfare of both countries through foreign exchange, paying taxes, and taking over some portion of the state's responsibilities to provide child and elderly care for their citizens.

At the local level, families, village leaders, and local government should be involved in addressing issues faced by the women and their families. With such support, women would be better able to manage remittances, use money for future investments, and address various issues when recruited and return to families and communities. Moreover, national and international support should ensure that women participate in creating policies and systems that are more responsive to their lives and needs, in line with the existing bilateral and multilateral coordination and partnership between countries to enhance the protection and empowerment of transnational domestic workers.

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