



LIVELIHOOD STRATEGY OF FORMER FEMALE MIGRANT WORKERS

DOI: 10.31002/rep.v6i2.3662

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Abstract

The life of female former migrant workers after working abroad is an interesting phenomenon to study. The contradiction in the conditions of life when working as a TKI and after working demands a strategy to maintain its survival. The purpose of this study is to analyze the survival strategies of women migrant workers after not working abroad. This type of research is a qualitative descriptive study and was conducted in Sarimulyo Village, Kebonagung District, Demak Regency. The type of data used is primary data. The technique of collecting data by interviewing direct sources. The research findings show that women former migrant workers use the livelihood strategy, namely human capital by relying on foreign language skills to teach lessons and courses as well as baking skills. Natural capital by managing rice fields and gardens. Social capital by borrowing from relatives and cooperatives. Financial capital using savings. Physical capital is by utilizing the paddy slip tool left by our parents and cake-making equipment to make pastries.

Keywords: *livelihood strategy, migrant worker, the survival strategy*

Received: February 15, 2021

Accepted: August, 13, 2021

Published: October 22, 2021

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INTRODUCTION

Poverty is considered as the situation under limited conditions against one's will (Supriatna, 2007). A community is considered as poor, indicated by the low education, work productivity, income, health, nutrition, and life welfare that shows the circle of vulnerability. Generally, the poverty concept could be differentiated in two types, which are absolute poverty and relative poverty (Rahmawati et al., 2021).

The poverty problem in Indonesia has become the most-discussed topic by media, as released by Tempo on January 15, 2020, reported that Statistics Indonesia recorded the poverty numbers in September 2019 hit 9,22 percent. The figure decreased by 0,19 percent towards the poverty level in March 2019, and 0,44 percent in September of 2018. In the meantime, numbers of the poor in September 2019, reached 24, 79 million. The figure demonstrates the decrease of as many as 0,36 million people from March 2019. In 2019, the number was decreased by 0,88 million people in September 2018 (Tempo, 2020).

The poverty condition leads to a gap between suburb and urban. This particular condition motivates the villagers to become migrant workers abroad (Irawati, 2011). Becoming the migrant workers abroad is one of the options by some of the Indonesian people, in which low educated people could easily work abroad (Mandalika, 2011). They also earn a quite high income, hence working as migrant workers are still favored by

Indonesian people, particularly the rural people. Indonesian migrant workers are employed in the low informal sector or blue-collar workers, such as factory workers, household assistants, babysitters, and waiters (Hakim, 2011).

Yet, it is not a final and endlessly option to become migrant workers. It is the time when the women leave their job as migrant workers and return to their families. By the time they return to their homeland without significant income, if compared to their previous pay working abroad, they are no longer able to take a role as family's economic supporter (Vitria, 2019). The problem occurs when severance pay and the remaining payment are allocated for consumptive purposes that lead to struggles in life survival (Hakim, 2011). Therefore, to survive, the former female migrant workers find strategies for livelihood. Uphoff (2002) stated that the livelihood approach is a strategy in earning sustenance, defined as the effort to utilize one's existing resources to earn the income so that life sustainability can be maintained.

From 2014 - to March 2019, the quantity of Indonesian Migrant Workers (PMI) reaches 1,55 million workers. Particularly on the first quarterly in 2019, the population hits 64.062, consisting of 19.597 (31 percent) male workers and 44.465 (70 percent) female workers. The realization of Indonesian migrant workers from January to March this year decreases 3,07 percent

compared to the same period in 2018, which is 66.090 workers (Katadata, 2019).

The research about livelihood has been conducted by several researchers, among others Kumesan (2016), with the study on livelihood strategy of farmworkers in Tombatu Dua Utara, Tombatu Utara Regency. The research shows that by doing odd jobs, farmworkers can increase their income, even only sufficient to fulfill their basic needs. The most dominant strategy used by farmworkers is Consumption Control and Food Production by utilizing the entire existing resources to suppress the expenses. The farmworkers often offered help from neighbors or close relatives, as well as the government, which are so supportive in fulfilling their daily needs and school expenses. Kurniawan (2018) studied the livelihood of the poor, especially the people who work as pedicab drivers. The research demonstrated the livelihood strategy of pedicab drivers who add the extra time for working, doing the odd job as construction workers, and joining the pedicab community.

While, other research about the livelihood of female former migrant workers was conducted by Hakim (2011) who studied the strategy of livelihood of former female migrant workers in Kaliwedi, Cirebon Regency. To maintain the livelihood, they perform the livelihood strategies, as follows the utilization of social networks, girl's mobilization, minimalization of child's number, saving money, subsistence

production, finding an additional job, suppressing the living cost, and finding a loan.

The research conducted by Adista (2016) stated that, in the beginning, the former female migrant workers experience confusion to relive their life in the village. Due to the absence of incomes and the escalation of daily needs. The strategies are opening grocery shops, boutiques, and internet cafes.

This research aims to study the migrant workers from Sarimulyo village, Kebonagung district, Demak Regency. Most of the Sarimulyo people who work as migrant workers abroad are dominated by female workers. Poverty is one of the problems, which urge them to become migrant workers abroad. The age of the workers is varied from 17 to 40 years old. The duration of work is a minimum of 2 years. The working destination countries are Hongkong, Taiwan, Singapore, Malaysia, and Saudi of Arabia with minimum wage adjusted based on each country's policy. After contract termination, the female migrant workers return to their hometowns. When they decided not to return abroad for working, they should have savings from their work as migrant workers. Yet, it cannot be guaranteed for the existence of the savings, considering the expenses that are often bigger than the income.

The condition alteration of the migrant workers after their return requires a certain strategy for supporting and maintaining their life's sustainability. Fewer

research studies the condition of how the migrant workers deal with life's problems related to the alteration. From the above background, the problem formulation could be withdrawn, how the livelihood strategy of the former female migrant workers after resigning as female migrant workers (TKW). The purpose of the research is to describe the livelihood strategy of a former female migrant after resigning as a female migrant worker (TKW).

It is expected that the research gives benefits as understanding for the formal institution, exclusively to the village government or local district and informal institution, about the condition experienced by former female migrant workers after their return from abroad. Besides, this research is expected to contribute in the form of a proposal, for the local policy associated with the empowerment of former female migrant workers.

THEORETICAL REVIEW

Workers

A literature review is an activity that covers searching, reading, and examining the research report and reading materials that include relevant theories with ongoing research. Literature study in scientific research is an important part of the entire steps of the research method. Cooper in Cresswell specified that literature research has several purposes, such as: Informing the readers on other results that are highly related to the current research, associating the

research with existing literature, and filling out the gap on previous research.

Migrant Workers

According to Law No. 39 of 2004, a migrant worker is defined as a person who works as labor abroad. The migrant worker has a broader definition than migrant labor. Indonesian migrant labor often called "konsikong" in Malaysia, refers to a person who works as an assistant in various fields of construction work, also often defined as a worker who takes the odd jobs, only a few of the *konsikong* is female.

Livelihood

Uphoff (2002) defined livelihood as a strategy to find sustenance, the efforts performed by a person to utilize the existing resources in earning the income to maintain one's life sustainability. Livelihood strategies are a combination of activities and selections made by a household to meet the welfare, as the actualization of the better stage of life. Livelihood strategies cover how household strings up a series of activities to earn the income, how to utilize the available assets, asset selection for investment, and how a household maintains the assets and incomes (Scoones, 1998).

Chambers and Conway, (1991) defined that livelihood includes one's methods to collect and earn the incomes involving the capability, countable assets, available resources, and uncountable assets, such as claim and access. The definition of

uncountable assets covers the social capital as well.

The idea that is stated in the livelihood reveals each individual and group try to earn the living, give efforts to cover up the consumption and economic necessities, to overcome the uncertainty, to respond to the new opportunity, and choose on multiple different selections (Legesse, 2006). While, Carloni (2005), analyzed that life, on the other hand, is associated with various shocks, vulnerability context, and changes, either due to policies or by nature; besides, livelihood is highly related to existing provisions owned by economic units that enable or disable them to expand the strategy of survival.

Livelihood Strategy

Chambers and Conway (1991) revealed that the livelihood strategy that is commonly used for life sustainability involves several capitals, such as human, nature, social, financial, and physical. While Dharmawan (2006) mentioned that livelihood strategy discloses a softer definition than only means of living, which only refers to bread and butter. In terms of sustenance sociology, living strategy is preferred to the definition of livelihood strategy instead of means of living strategy. Definition of livelihood strategy, which is being generalized with the strategy of means of living (in Indonesian), is defined bigger than only “the activities of earning the living”. It is interpreted as a strategy to establish the living system, hence it can be

approached through various ways or individual or collective manipulation actions.

Living strategy is tactics and actions that are established by individuals or groups in terms of maintaining the social infrastructure existence, social structure, and applied culture value system.

Furthermore, Dharmawan (2006) stated that generally the livelihood strategy can be classified in two forms, which are normative living strategy and illegal living strategy. The strategy of normative livelihood is based on economic social activities that are classified in the positive activities, such as production activities, trade system, migration, or social strategy on the development of the social network. This type of livelihood strategy is called peaceful ways or legal in performing living strategy. While, the illegal livelihood strategy includes the action of economic social that violates the law, such as fraud, stealing, robbery, prostitution, and others. This category is called non-peaceful since it deals with violence or involves criminal activities.

The livelihood strategy is highly determined by the availability of resources and the capability in accessing various living sources for households (multiple sources of livelihood) since it is insufficient for one source of livelihood to cover the entire needs of a household.

The livelihood strategy used in this research, according to Chambers and Conway

(1991), refers to activities that generate income.

Conceptual speaking, according to Chambers and Conway (1991), five types of capital could be utilized to increase households' income, as follows:

1. The human capital covers the quantity (population), level of education, skills, and health.
2. Nature Capital includes the entire resources that can be applied by a human for their life's sustainability, in the forms of water, soil, animal, air, trees, and other sources.
3. Social capital covers the social network and institution, in which a person is involved and participated, and obtains the support for life sustainability.
4. Financial capital in the form of accessible credit and cash supply for production and consumption purposes.
5. Physical capital is materials required for the production process that cover tools, instruments, and other physical materials.

Previous Research

Hakim (2011) studied the strategy of livelihood of former female migrant workers from Kaliwedi, Cirebon Regency. The result of research demonstrated, in order to maintain life's sustainability, they apply certain strategies, such as the utilization of social networks, girl's mobilization, minimizing child's number, saving money, subsistence production, finding an additional job,

suppressing the living cost, and finding a loan, yet their language skill during abroad is not subjected as one of the means for living strategy.

Adista (2016) who studied the livelihood strategy of former female migrant workers from Pardasuka District, Pringsewu Regency discovered that, in the beginning, they experience confusion to relive their life in the village. Due to the absence of incomes and the escalation of daily needs. The strategies are opening grocery shops, boutiques, and internet cafes.

Kumesan (2016), came up with the study on the livelihood strategy of farmworkers in Tombatu Dua Utara, Tombatu Utara District. The research shows that by doing odd jobs, farmworkers can increase their income, even only sufficient to fulfill their basic needs. The most dominant strategy used by farmworkers is Consumption Control and Food Production by utilizing the entire existing resources to suppress the expenses. The farmworkers often offered help from neighbors or close relatives, as well as the government, which are beneficial in fulfilling their daily needs and covering school expenses

Suryani (2017) studied the livelihood strategy of traditional fishermen in overcoming poverty in Bagan Cempedak Village, Rantau Kopar District. The result of the research demonstrated the strategies that are run by traditional fishermen households, such as performing active strategy,

passive/reducing and network strategy. Active by extending the working hour, passive/reducing by dropping the expenses in the no-fish season, saving money in the low-work season, and network strategy by asking for a loan from relatives or *toke*, and taking a loan for business capital to overcome their poverty problem. The main reason why they remain the job as traditional fishermen are due to low education, difficulties in finding a new occupation, and old age that prohibit them from dealing with the heavy job.

Kurniawan (2018) studied the livelihood of the poor, especially the people who work as pedicab drivers. The result of research demonstrated the livelihood strategy of pedicab drivers who add the extra time for working, doing the odd job as construction workers, and joining the pedicab community.

Abubakar (2019), studied the sustainable livelihood of Fonae fishermen in Koloray island. The research indicates that social capital is an important aspect of sustainable livelihood. There are two capitals involved in the life of Fonae Koloray fishermen, which are the bridging capital and continuing capital. The first capital is designated to maintain the relationship among members of a group of fishermen. The second capital is the correlation between fishermen to avoid conflict, in the utilization of natural resources. While, their relationship with the market, is simply a means of earning money for their family.

RESEARCH METHOD

Types of Research

This research is considered qualitative descriptive. Moleong (2007) stated that qualitative descriptive is the research procedure that generates descriptive data in written or verbal originating from subjects or observed behavior. The data are taken directly from research informants, which are the former migrant workers from Sarimulyo village, Kebonagung District, Demak Regency.

Research Location

This research was taken place in Sarimulyo village, Kebonagung District, Demak Regency. The researchers select this location as a place of research due to the existence of 20 former migrant workers, as Demak is one of the biggest labor contrMrs.tors in Central Java, particularly the Kedungsepur area.

Data Types and Sources

Primary data is used for this research. Primary data is defined as direct data taken from informants, through interviews. Former female migrant workers are employed as informants. During the data collection, most of the sources refuse to be interviewed, while some of them already moved to other regions. Then, the researchers only found four sources, with the following criteria, females with children, age above 40 years old, had worked as migrant workers for at least 3 years. 3-years working time is sufficient for research data

since the duration is considered enough to fulfill the family's needs

The technique of Data Collection

1. Interview

An interview is data collection obtained in the form of words, through a direct question-and-answer session to informants (Moleong, 2007), the former female migrant workers from Sarimulyo village, Kebonagung District, Demak Regency. The interview is subjected to dig information about livelihood strategies of former female migrant workers after resigning from the job as female migrant workers (TKW). The key informant is a former female migrant worker who continues her life by working, either in a factory or trading. There are four informants available in this research.

2. Observation

Observation is defined as examining the object and performing the recording towards targetted occurrences. The researchers conduct direct observation in Sarimulyo village, Kebonagung District, Demak Regency, hence the researchers can capture the real condition of former female migrant workers. The observation is useful if, during the interview, the informants provide a less open and subjective answer. Observation is performed to fulfill researchers' needs on livelihood strategies

of former female migrant workers after resigning from working abroad (TKW).

Stages of Data Analysis

The analysis technique is used in this research as suggested for qualitative research by (Sugiyono, 2012):

1. Data selection, when the researchers perform interviews, observation, and documentation.
2. Data reduction, when the researchers perform the selection process on which parts will be presented as information in the data presentation section, in this case, it is possible to exclude irrelevant information identified during field observation. The output is the results of the interview and observation. The researchers select the data that is relevant to the recent theme, about the livelihood strategy of former female migrant workers after resigning from working abroad (TKW).
3. The data are presented in the form of a description or narration and a simple table, for better understanding. Later, it is easier to withdraw the conclusion incorporated into the livelihood strategy of former female migrant workers after resigning from working abroad (TKW).
4. The conclusion is composed after the data are arranged properly. Hence it is understandable and able to answer the

problems and accomplish the research objectives.

Following is the table, which presents the profile of source persons, the former female migrant workers from Sarimulyo Village, Kebonagung District, Kudus Regency.

RESEARCH RESULT AND DISCUSSION
Profile of Source Persons

Table 1. The Profile of Source Persons

Name	Age	Recent Education	Income	Numbers of Children	Duration of Work as Migrant Workers
Mrs. Ngatinah	54 years old	SLTP	< Rp. 2 Million	2 Children	4 years
Mrs. Sudarti	30 years old	SLTA	< Rp. 2 Million	1 Child	4 years
Mrs. Sofiatun	38 years old	SLTA	< Rp. 2 Million	2 Children	7 years
Mrs. Nartini	45 years old	SLTP	< Rp. 2 Million	2 Children	5 years

Source: primary data

From the table, it can be explained that the informants' age is ranged more than 30 years old, the youngest is aged 30 years old and the oldest is 54 years old. Based on the data from Statistics Indonesia (BPS) of 2018, the informants are included in the productive age category. 0-14 age category is included in the group of economically not productive, 15-64 age category is included in the group of economically productive, while 64 above is categorized as non-productive group (BPS, 2018).

In terms of income, after becoming migrant workers, the informants earned less than Rp. 2 million. 1 person is recorded with SLTP as the recent education, while 3 persons are recorded with SLTA as the latest education. It is indicated that their education level is not too low, as they have accomplished 9-years education promoted by the government.

Most of the informants have 2 children, also aligned with the government program, which is the family planning (KB) program. In terms of work duration, the informants have spent 4-7 years working as migrant workers.

Livelihood Strategy of Former Female Migrant Workers after Resigning as Female Migrant Workers (TKW)

Below is the livelihood strategy of former female migrant workers after their resignation as TKW.

Mrs. Ngatinah

A brief story about Mrs. Ngatinah's journey to becoming the migrant labor in Saudi Arabia. The process was quite easy and was facilitated by the agent in Jakarta speeded up the process of work acceptance in Saudi Arabia. She started the job from 1999 to 2003. Afterward, Mrs. Ngatinah decided to quit the job as TKW. In that time, she helped her late husband to find the paddy to be resold. In the early time of her return, the family's condition

was still fine economically, because she brought plenty of money from previous earnings. In addition, Mrs. Ngatinah also built a new home located right behind the old one. Another asset owned by her was the 3 Ha rice field, part of recompense as a village official.

But, when her late husband started to abuse the family finance by practicing gambling and got sick, the financial condition started to collapse. Later, the old house was demolished due to its land already being sold. As the result, her family temporarily moved with her parents-in-law while waiting for the complete construction of the new house.

After her husband (the late Mr. Sugiharto) passed away, the rice field no longer become his. Recently, Mrs. Ngatinah has to work as a farmworker which is enough for her daily expenses and savings. Mrs. Ngatinah is a 54 years old widow with 4 children. Currently, she lives with two kids, Bagus and Erni, while the other two children already got married and live with their own families.

Mrs. Ngatinah is a widow. The husband, Mr. Suiharto was passed away in 2016. She resigned from being a TKW in 2003 due to the condition of his husband. She became a housewife ever since while managing the rice field temporarily owned by the husband due to his position as a village official.

Mrs. Ngatinah is assisted by her daughter, Erni who works at Alfamart

Semarang. With the salary of Rp. 2.300.000/month, Erni allocates Rp. 500.000/month for her mother. By relying on her daughters, she also responds to several jobs on construction that currently employ housewives. In her spare time, she also produces crackers with the help of the children. She uses the existing tools owned before her leaving as a migrant worker. Later, the crackers are deposited to the neighbor's shop and markets, as she also receives orders. Mrs. Ngatinah ever takes a loan from relatives and the cooperative to support her daily needs. She borrows 2 million from relatives and 3 million from the cooperative. To install her debts, she has participated in construction work for building Demak hospital as *rewang* (in Javanese), assigned to cook for construction workers with payment of 1.700.000/month. From September to December 2017, Mrs. Ngatinah admitted that some of the money is saved. For personal expenses, Mrs. Ngatinah and her son Bagus who is in 6th grade of elementary school, spend Rp. 15.000/day. Bagus is allocated with Rp. 2000/day for pocket money, which is directly allocated to his saving.

Interviewed regarding the process of being a TKW, Mrs. Ngatinah found no difficulty at all and she claimed to choose the Jakarta agent instead of the Demak agent on her behalf. She stated that the Jakarta agent processed her quickly and easily.

Based on the result of the interview, Mrs. Ngatinah employs four livelihood strategies, which are human capital, natural capital, social capital, and financial capital. Human capital is demonstrated by the ability to produce crackers, which are later to be deposited at the neighbors and surrounding markets and join the construction jobs as the cook for construction workers. The natural capital by running and managing the field rice was temporarily owned by the late husband who was assigned as the village official. Social capital by taking a loan from relatives and the cooperative. Financial capital by buying the paddy and reselling it, and finally the physical capital by utilizing the cake maker tools for producing the crackers to be later distributed to the neighbors and markets, and accomplishing orders.

Mrs. Sudarti

She is the second child of (the late) Mr. Sugiharto and Mrs. Ngatinah. After graduating from junior high school, Mrs. Sudarti took academic leave and learned Mandarin and English language. In 2006, Mrs. Sudarti established herself to work as the female migrant worker (TKW) in Singapore for her first period, with a 4-years contract, and the second period of a 4-years contract in Hongkong. She was urged to work as TKW due to the economic condition and medical expenses of (the late) Mr. Sugiharto, the father of Mrs. Sudarti. During her working period as TKW, the income of Rp. 5.000.000 was

allocated to parents for debt payment, daily needs, school expenses, and medical purposes.

Difficulties were found by Mrs. Sudarti on the process to become TKW, such as the complicated permission process from the government. According to Mrs. Sudarti, the local government of Demak, forbid the people to work as TKW due to specific reason, why not work in Demak instead. Due to difficulty, the address of Mrs. Sudarti was altered to Grobogan Regency.

Return home in 2014, Mrs. Sudarti worked as a Mandarin language teacher in Purwodadi, Grobogan, Central Java for two months with the payment of Rp. 1.000.000/month, later she was resigned from the job. Next, she worked as a factory worker in PT. DELTA, Sayung, Demak for 6 months with the payment of Rp.1.500.000/month. In 2015, she decided to get married and in 2016 gave birth to a baby boy.

Recently, Mrs. Sudarti lives with her husband Adi Sutopo (44) and first son, Albert (2), and shares the same house with Mrs. Ngatinah, the mother, and Bagus, the brother. The house is partitioned to separate the rooms.

When she was asked, whether or not she will return to work as TKW, Mrs. Sudarti answered with no plan for going back to working as the migrant worker, since the husband prohibit her from doing so. Recently, Mrs. Sudarti only relies on the payment of her husband, who works in Jakarta. To maintain

her life, Mrs. Sudarti utilizes the leaving from the parents, which is a rice mill. The machine still works properly and can be used to serve her surrounding people. The payment is counted based on the weight of the paddy. Minimum 10 kg of paddy is valued at Rp. 20.000. Before utilizing the rice mill, she has borrowed Rp. 3 million to relatives for fixing the rice mill machine, the remaining money is used to cover the family's needs.

Based on the result of the interview, only four livelihood strategies are employed by Mrs. Sudarti, which are human capital, physical capital, social capital, and financial capital. Human capital by using her ability or skills that were obtained when becoming migrant workers, such as the ability to speak Mandarin. Unlike Mrs. Ngatinah who has the ability in cooking, particularly producing the crackers.

Mrs. Sudarti utilizes physical capital from the parents, which is a rice mill machine. While Mrs. Ngatinah uses the cake maker equipment. The similarity is found in the social capital, both were borrowing the cash allowance from relatives, to fix the rice mill and to cover daily needs. Financial capital was used by Mrs. Sudarti for daily needs not as business capital, unlike Mrs. Ngatinah who used the financial capital of savings or earnings from works to buy the paddy and resell it.

Mrs. Sofiatun

Recently, Mrs. Sofiatun lives with her husband, Hamdan (45), her first daughter Sasabila (4), and her second child Mahardika (17 months). No longer working as TKW since 2013. Mrs. Sofiatun has worked as TKW since graduating from junior high school from 1994 to 2013. Mrs. Sofiatun has participated in 6 times of working periods. Mrs. Sofiatun married Mr. Hamdan in 2011, but when the marriage was about to enter the first year, she had to leave and worked as TKW to accomplish the contract of the last period. In 2013, Mrs. Sofiatun return home and resigned from being a migrant worker. Before marrying Mr. Hamdan, Mrs. Sofiatun earned Rp. 5.000.000/month and allocated to the parents for paying the debts, daily needs, home renovation, marriage savings, and after the marriage, she has 1875 m² land assets and rice field.

After leaving the period as the migrant worker, Mrs. Sofiatun runs the business "cooking equipment" that is managed by her sister with profit-sharing 90 percent: 10 percent. Besides, Mrs. Sofiatun relies on her husband's income, who works in PT. Malindo, Grobogan, Central Java, with Rp.1.735.000/month. Mrs. Sofiatun has a 1.875 m² land asset that is leased to her neighbor to be planted, also employed for self-use by Mrs. Sofiatun for planting the vegetables. There was a time when Mrs. Sofiatun borrowed 1 million from relatives and 2 million from the cooperative using BPKP as the collateral. All

the debts are currently settled. Previously used to family's needs, such as food and beverages. The debts are settled with the money earned from leased land.

Based on the result of the interview, it can be concluded that the livelihood strategy of Mrs. Sofiatun consists of three capitals, which are financial, natural, and social.

The result of the interview with Mrs. Sofiatun reveals the similarity with Mrs. Ngatinah, utilizing the income from working as the migrant worker for business, unlike Mrs. Sudarti who used the remaining income to cover daily needs.

Another similarity between Mrs. Sofiatun and Mrs. Ngatinah is on natural capital. Both run either rice fields or farms left for their supervision from husband or parents, to be rented or planted. Unlike Mrs. Sudarti, natural capital has never been utilized, directly sold to settle her husband's medical expenses.

Three source persons, Mrs. Ngatinah, Mrs. Sudarti, and Mrs. Sofiatun, utilize social capital, by borrowing money, from relatives or the cooperatives.

Mrs. Nartini

Currently, Mrs. Nartini lives with her husband Mr. Salam (48), her first daughter Nunung (25), and her second son Putra (13) as well as a first grandchild named Azura, who was born on June 20, 2018. The son-in-law is Prans Simanjuntak (33).

Mrs. Nartini has no longer worked as TKW since 2002. Mrs. Nartini told in brief about her leaving abroad. In that time, she had to spend 5 months with other friends in the shelter in Jakarta while waiting for job opportunities from abroad. In the shelter, Mrs. Nartini must sleep in the narrow space with friends and eat lightly. During her time as TKW, she had to transfer the money to her family only on the rice field buying and selling period, for the field that eventually will be cultivated personally. As her husband worked as a farmworker at that time, and sufficient to cover daily expenses.

After resigning from the migrant workers, in 2002, she succeeded to collect Rp. 105.000.000 from saving the 6 years salaries, from 1996-2002. By using the above saving, Mrs. Nartini was able to buy a rice field with 3750 m², land for 9x10 m², renovate the house, buy 1 unit of motorcycle, and capital for her husband's business as the rubbish collector. Some of the rice fields are rented and some are self-managed. The result is enough to fulfill the family's needs.

Until recently, the business is running well. Mrs. Nartini can buy a pick-up type car to expand and to ease the business. The car is employed for extra tasks, such as: to take the people for a religious purpose, picnic, and other delivers. This business could send their kids to graduate the vocational school (SMK)/equal. For the rubbish collector business, Mrs. Nartini is usually contacted by

the customers to pick up their rubbish at home.

Based on the result of the interview, Mrs. Nartini implement the financial capital as her livelihood strategy by utilizing her savings to initiate a business and buy the rice fields. Natural capital by managing the rice field, rented and self-planted.

Based on the result of the interview, the conclusion can be withdrawn that livelihood strategies that are developed based on capitals by Chambers and Conway (1991), such as human capital, natural capital, social capital, financial capital, and physical capital are implemented similarly or differently by one source person over others. Mrs. Sofiatun applies three capitals, which are financial, natural, and social. The result of the interview indicated that Mrs. Sofiatun and Mrs. Ngatinah share the similarity in using

financial capital, by exploiting the previous saving as migrant workers (TKI) as business capital, which is unlike Mrs. Sudarti who used the remaining income to fulfill her daily needs. Another similarity between Mrs. Sofiatun and Mrs. Ngatinah is in the natural capital, in which they both run either rice fields or farms from the late husband or parents to be rented or self-managed. On the opposite, Mrs. Sudarti cannot utilize the natural capital in the form of land, since it is directly sold to cover up her husband's medication. Three of them also employ social capital by borrowing money either from relatives or the cooperatives.

DISCUSSION

Based on the result of the research, it can be summarized the livelihood strategies of four source persons, as follows:

Table 2. The Summary of Livelihood Strategies

Source Persons	Human Capital	Natural Capital	Social Capital	Financial Capital	Physical Capital
Mrs. Ngatinah	Skill in making the crackers and construction job as a construction worker	Running a rice field	Borrowing money from relatives or the cooperative	Utilizing the savings to but back the paddy and to resell it	Utilizing the cake-making tools for producing the crackers
Mrs. Sudarti	Ability to speak Mandarin	None	Borrowing money from relatives or the cooperative	Utilizing the savings for daily needs	Utilizing the parent's tools, which is rice mills.
Mrs. Sofiatun	None	None	Borrowing money from relatives or the cooperative	Utilizing the money originated from previous income as a migrant	Running the rice fields and farms

Source Persons	Human Capital	Natural Capital	Social Capital	Financial Capital	Physical Capital
				worker (TKI) to initiate a business	
Mrs. Nartini	None	None	None	Utilizing the cash from the savings to open the rubbish collector business and buy the rice fields	Utilizing the rice fields, to be rented and self-planted

From the above table, it can be explained that the livelihood strategy of human capital performed by former female migrant workers (TKW) after their resignation is implemented by using the ability or existence skill, as demonstrated by Mrs. Ngatinah who could make crackers, slightly different with Mrs. Sudarti who implements her ability or skill that is obtained during his time as the migrant worker, such as the ability to speak Mandarin. In the meantime, Mrs. Sofiatun and Mrs. Nartini prefer to skip human capital. The result of this research demonstrates a similar result with a study made by Hakim (2011), which stated that female migrant workers usually study the language from the country of origin. Yet, on the opposite from the research result of Hakim (2011), the former female migrant workers are only familiar with the language yet unable to utilize the skill by teaching at the language courses. But this research reveals that human capital in the form of the ability of foreign language could be used at the teaching facilities or courses. In which that activity will

promote income to the family. As stated by Chambers and Conway (1991), the livelihood strategy employed by Mrs. Sudarti is based on ability or skill. Consequently, it will raise one's pride and dignity indirectly will enhance the family's welfare.

Natural capital is employed by the former female migrant worker to manage or utilize the natural resource, as performed by Mrs. Ngatinah and Mrs. Sofiatun, who run their rice field. It is slightly different with Mrs. Nartini who let others manage it with renting method, while some other rice fields are still self-managed. Unlike Mrs. Sudarti, who decided to sell the rice fields for her husband's medication. The result of this research discloses the same result as research conducted by Mavendra (2016), found that livelihood strategies that are commonly used by the former female migrant workers, which are rice fields or farm management originated from the parents. It is quite different from the result of research by Mavendra (2016), which found that in the utilization of natural capital, in this case, rice fields and farms, mostly are

rented to neighbors and some of them are self-managed. It means that the natural capital is used by the household for livelihood, by utilizing all surrounding resources, such as natural resources, water, trees, land, and animals (Chambers and Conway, 1991). As described by Suharto (2009), the livelihood strategy can be conducted by utilizing the networking, by a formal or social circle and institution, such as taking a loan from the bank, relatives, from friend's or neighbor's shop)

For social capital or network capital, the former female migrant workers take a loan from relatives or the cooperatives. In this research, there is a difference in the amount of loan, Mrs. Ngatinah borrowed 2 million from the relative and another 3 million from the cooperative. While Mrs. Sudarti only borrowed a total of 3 million from her relative to fix the rice mill machine, the remaining loan was designated for the family's expenses. Mrs. Sofiatun borrowed money from her relative for 1 million and from the cooperative for 2 million with BPKB as the collateral. Unlike others, Mrs. Nartini borrowed nothing, either to the relative or the cooperative. The result of this study shares the similarity with the research of Kumesan (2016) and Suryani (2017), regarding the livelihood with network strategy, by borrowing money from relatives or the cooperatives. It becomes the main strategy and the most useful by proposing a loan to the employer, neighbor, and relatives.

Yet this research shows differences with the study conducted by Kumesan (2016) and Suryani (2017), in which according to their research, not only the migrant workers utilize their network, relative and the cooperative, to borrow money, but also participate in women's lottery club (*arisan*) that will be used as savings and additional sources for family's needs.

For financial capital, the former female migrant workers employ cash from their savings to establish the business, as demonstrated by Mrs. Ngatinah who buy the paddy to be resold. It is slightly different with Mrs. Nartini who used her cash from savings to initiate the rubbish collector business and to buy rice fields. This research is similar to the study conducted by Intan (2018), who found that the former female migrant workers employ the livelihood strategy by using the remaining savings from previous work to initiate the food stalls and others. The difference results with the research of Intan (2018) lied on the tendency of social capital to be used for food stall businesses. Yet, this research discovers that the savings could be also used for another business, the business that rarely interests other former migrant workers. The success in utilizing financial capital could help the former female migrant workers to maintain their life, by utilizing their remaining savings as the capital to initiate the business or fulfill daily needs, school expenses, and others, in the purpose of

life sustainability (Chambers and Conway, 1991)

The physical capital is used by the former female migrant workers by utilizing the existing instruments or tools, as demonstrated by Mrs. Sudarti, who uses the rice mill machine, and Mrs. Ngatinah who uses the cake-making tools for producing crackers. This research shares the similarity with the study was initiated by Setyaningrum (2015), which revealed the livelihood strategy of former female migrant workers who utilized the existing tools or instruments. Yet, the difference also appears in types of tools and business. In the research by Setyaningrum (2015), this research states that the tools were originated from the parent's inheritance, which is the rice mill machine. Physical capital is a basic infrastructure and facilities that were originally built to support the community's life process. They include the development of physical environment that helps the people to run the productive life tasks. Commonly, infrastructure is defined as public facilities without direct fare (DFID, 2001).

CONCLUSION AND SUGGESTION

Conclusion

The result of research indicates that the former female migrant workers utilize the livelihood strategy by using five capitals. Human capital by relying on the ability to master the foreign language to teach the language classes and courses, as well as relying on the ability to produce the crackers. Natural capital is all about managing the rice

fields and farms. Social capital is by borrowing money from relatives and cooperatives. The financial capital is by using the savings to establish the rubbish collector business and buying the paddy to be later resold. While the physical capital is actualized by utilizing the rice mill machine from the parents and cake-making tools to produce crackers.

Suggestion

The former female migrant workers must be more creative to explore other alternatives for additional incomes. The consideration for saving money should be enhanced to deal with urgent needs. Besides, based on the findings on financial capital, they have a cooking skill that might be employed as an addition to income. In terms of natural capital, the source persons are inherited with rice fields and farms, which can be self-managed or rented with sharing system. For social capital, it is suggested for the cooperative, bank, and local government to help these former female migrant workers by providing business capital and appropriate training, to empower them.

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