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## Women in SDGs 5: An Analysis of Ex-Migrants in Indonesia

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### Abstract:

This study aims to describe the shifting status of the economic role of ex-migrant women in family economic coercion for the sake of life sustainability. The shift in the economic behaviour of ex-migrants is the concentration of this paper, using a qualitative approach. Primary data were obtained through interviews and observations, while secondary data were obtained from similar articles. The findings show that 1) ex-migrant women can manage long-term finances by applying the concept of self-employment or micro, small and medium enterprises (MSMEs), as discussed in the SWOT and vensim PLE (Personal Learning Edition) analysis points; 2) recommending business trust savings. The novelty of this research lies in the methods used, namely a combination of interviews and observations, which provide an in-depth understanding of the shifting economic behaviour of ex-migrant women. The implications of this study can contribute to the sustainability of ex-migrant women's businesses by providing better insights into long-term financial strategies that can be applied in the context of family economic duress.

**Keywords:** *ex-migrant women, shifting economic behaviour, business deposit savings, SWOT and Vensim PLE analysis*

## I. Introduction

Sometimes becoming a migrant worker is not an aspiration.<sup>1</sup> Women with limited education sometimes make migrants work their goal<sup>2</sup> limited education is an obstacle to earning a large income in a foreign country. The environment of friends, parents, and immediate family also encourages women to work abroad.<sup>3</sup> The work obtained is limited to domestic affairs and factory labour abroad.<sup>4</sup> In addition, from several studies, the opportunity for women to work abroad is greater than that of men.<sup>5</sup> Data from the Indonesian Migrant Workers Protection Agency (BP2MI) states that in the first half of 2023, BP2MI dispatched and placed 135,791 workers, with about 6 out of 10 of them being women.<sup>6</sup>

Ideally, a man with the status of a husband in the family is the head of the household, his dignity is so obvious in the economy, as stated in the Al-Quran letter An-Nisa 34. However, this position is sometimes shifted when there are few job opportunities for men and so many job opportunities for women. There is a shift in the role of the main job seeker that can make women dominant in the household. Even now many women are leaders in bona fide companies. And women's leadership is an added value in the company.<sup>7</sup>

Previous research suggests that women who choose to become migrant workers have unfavourable economic conditions in their neighbourhoods.<sup>8</sup> Economic pressure makes women prefer to work abroad as migrant workers, plus the lure of higher salaries, and

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<sup>1</sup> Pratima Sambajee dan Dora Scholarios, "Migrant Worker Well-Being as a Struggle for Meaningful Work: Evidence from Bangladeshi Migrants in a Developing Country," *Organization* 30, no. 3 (Mei 2023): 528–50, <https://doi.org/10.1177/13505084221145631>.

<sup>2</sup> United Nations, "International Migration: A Force for Equality, Under the Right Conditions," dalam *World Social Report 2020*, oleh United Nations (UN, 2020), 127–46, <https://doi.org/10.18356/86fe2d7b-en>.

<sup>3</sup> Irene Padavic, Robin J. Ely, dan Erin M. Reid, "Explaining the Persistence of Gender Inequality: The Work–Family Narrative as a Social Defense against the 24/7 Work Culture," *Administrative Science Quarterly* 65, no. 1 (Maret 2020): 61–111, <https://doi.org/10.1177/0001839219832310>.

<sup>4</sup> Donika Limani dan Marie-Claire Sodergren, "Where Women Work: Female-Dominated Occupations and Sectors," *ILOSTAT*, 2023, <https://ilostat.ilo.org/where-women-work-female-dominated-occupations-and-sectors/>.

<sup>5</sup> Fine Cordua dan Nicolai Netz, "Why Do Women More Often Intend to Study Abroad Than Men?," *Higher Education* 83, no. 5 (Mei 2022): 1079–1101, <https://doi.org/10.1007/s10734-021-00731-6>.

<sup>6</sup> Gamma Shafina, "Kabar Pekerja Migran Indonesia (PMI) Tahun 2023," *GoodStats*, 2023, <https://goodstats.id/article/kabar-pekerja-migran-indonesia-pmi-tahun-2023-Db6O1>.

<sup>7</sup> Ahmad Munajim dkk., "Menyandarkan Pada Kepemimpinan Perempuan: Bukti Kepemimpinan Perempuan Di Perusahaan Asuransi Jiwa Di Cirebon, Jawa Barat," *Al-Mashlahah Jurnal Hukum Islam dan Pranata Sosial* 10, no. 001 (2022): 37–50, <http://jurnal.staialhidayahbogor.ac.id/index.php/am/article/view/3600>.

<sup>8</sup> Izza Mafruhah, Waridin Waridin, dan Deden Dinar, "Analyze The Social Economy Condition of Indonesian Migrant Workers, the Way to Improve the Welfare: A Case Study in Hongkong," *International Journal of Economic Research* 14, no. 8 (2017): 229–36.

aspirations to improve their economic lives. Women become the centre of the family (parents), the family they built themselves, even when they have grandchildren. The "sandwich" generation of workers, supports several families economically while having limited education and skills. In this phase, becoming a migrant worker is one of the instant choices women make to solve their economic problems.

Other problems often arise when someone commits human trafficking, especially against the limited knowledge of women, especially village women who are far from information and literacy about migrant work, so they become illegal migrants. Another is the problem after the contract ends. The government must pay more attention to migrant workers. Ideally, the regulation of migrant workers is clear in Law Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers (PPMI) as a replacement for Law Number 39 of 2004 concerning the Placement and Protection of Indonesian Workers Abroad, strengthened by the Regulation of the Indonesian Migrant Workers Protection Agency of the Republic of Indonesia Number 7 of 2022 concerning the Process Before Working for Prospective Indonesian Migrant

Workers, however, the lack of information and literacy is an obstacle in itself. Small problems occur when information is obtained from sufficient education, especially for women. But still, problems always exist. The phenomenon of human trafficking also occurs among intellectuals in Indonesia with various modes, such as scholarships. It all starts with efforts to improve the economy and ends with the economic independence of ex-migrants.

In previous studies, it has been found that there is an inability or lack of political will on the part of the government to address labour migration issues from the perspective of migrant workers' welfare, so it is up to non-state actors, such as NGOs, to take on the role of advocates to put pressure on policymakers<sup>9</sup> which is still the case today. The role of civil society in helping address the problem of illegal migrants is increasingly visible. A study in the Philippines proved that the percentage change in the destination country's GDP is large (about 1:1) to the percentage change in the flow of migrants, but on the contrary, it has no impact on the wages of migrant workers themselves<sup>10</sup>, this is especially true when they return to their countries of origin. Upon return, there is not much impact on ex-migrants

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<sup>9</sup> Nicola Piper, "Bridging Gender, Migration and Governance: Theoretical Possibilities in the Asian Context," *Asian and Pacific Migration Journal* 12, no. 1-2 (Maret 2003): 21-48, <https://doi.org/10.1177/011719680301200102>.

<sup>10</sup> David McKenzie, Caroline Theoharides, dan Dean Yang, "Distortions in the International

Migrant Labor Market: Evidence from Filipino Migration and Wage Responses to Destination Country Economic Shocks," *American Economic Journal: Applied Economics* 6, no. 2 (1 April 2014): 49-75, <https://doi.org/10.1257/app.6.2.49>.

if they do not have sustainable financial management skills. Therefore, the need for financial restrictions, migrant worker networks, adaptation to changes in the structure of migrant worker destination communities, and the need for migrant residence preferences can help ex-migrants survive in migrant worker destination countries.<sup>11</sup> Good financial management skills of a migrant worker to get income, even by giving up everything that is owned in Indonesia. Building houses, and vehicles, and sending children to school are the achievements of female migrant workers.

Therefore, the ability to manage finances is at stake in her old age. Many fail to manage finances, but some succeed so that they can continue their lives properly in their home countries. Running a small business within the framework of MSMEs is one option for female ex-migrants. With minimal education, limited abilities, and only work skills, small businesses are the best choice to continue living with their families.

Government regulatory support is crucial, both before, during, and upon the return of female ex-migrants. According to the IOM (International Organization for Migration), reintegration is said to be sustainable when returnees are economically

independent, socially accepted, and enjoy psychosocial well-being.<sup>12</sup> A safe and stable environment includes access to resources, adequate infrastructure, available health services, accessible education, and institutions capable of upholding respect for basic rights.

Our observation in Gintunglor Village, Susukan District, Cirebon Regency, is a real example of ex-migrants managing their finances. Armed with independence, and survival, as well as continuing their lives, ex-migrant women managed not to return to being migrant workers again. Besides the age factor, there are also more promising jobs in the area of origin. The support of the government, especially in the village, is another strength for the continuation of life. Another phenomenon is that in many areas, such as migrant enclaves, such as the Indramayu region, there are many ex-migrants with luxurious houses, but upon returning to Indonesia, they are declared as recipients of government social assistance, which is sad, but a reality in Indonesia. Based on the above description, we analyze and see a gap to be given an alternative to the financial management of these female ex-migrants, by recommending savings as a business trust, as managed by BPKH (Haji Financial Management Agency) in Indonesia with government policy

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<sup>11</sup> Michael Vogler dan Ralph Rotte, "The Effects of Development on Migration: Theoretical Issues and New Empirical Evidence," *Journal of Population Economics* 13, no. 3 (7 September 2000): 485–508, <https://doi.org/10.1007/s001480050148>.

<sup>12</sup> Kathleen Newland, *Migrant Return and Reintegration Policy: A Key Component of Migration Governance* (Geneva: International Organization for Migration, 2017), 1.

support. More than just a Business Trust Fund (DTU) launched by the Ministry of Manpower in 2018, this program allows migrant workers to deposit a portion of their salary into a designated bank account. The funds can then be used to start a business after they return to Indonesia, which is vulnerable to embezzlement. The Micro Business Credit (KUR) Program for Migrant Workers launched by Bank Rakyat Indonesia (BRI) in 2019, which provides business capital loans for migrant workers who have returned to Indonesia. But programmed like the management of Hajj funds by a separate institution.

This article concentrates on how ex-migrant women manage their finances during their time as migrant workers for various reasons, such as family economic pressures, and as sandwich generation women who must be able to continue their lives after returning to Indonesia, as well as the policies that support them, by recommending savings as a business trust.

## II. Legal Materials and Methods

This research was conducted with West Java female ex-migrants in the Cirebon and Indramayu regions to provide insights into the economic sustainability strategies of migration. The qualitative data collected was analysed using a SWOT approach by constructively discussing qualitative modelling and its benefits.<sup>13</sup> Data collection techniques include interviews, discussion groups, Delphi studies, and participant observation.<sup>14</sup> Individual interviews or group problem identification with stakeholders were conducted to understand the problem and identify key variables.<sup>15</sup> Semi-structured interviews and discussion groups can help manage system complexity with feedback.<sup>16</sup>

Therefore, this study applied a qualitative method of dynamical system modelling to explore the survival and economic sustainability strategies of ex-migrant women to come up with recommendations. The use of PLEs qualitatively elicits the perspectives of stakeholders directly involved in policies and practices related to ex-migrants.<sup>17</sup>

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<sup>13</sup> Luis Felipe Luna-Reyes dan Deborah Lines Andersen, "Collecting and Analyzing Qualitative Data for System Dynamics: Methods and Models: Collecting and Analyzing Qualitative Data," *System Dynamics Review* 19, no. 4 (Desember 2003): 271–96, <https://doi.org/10.1002/sdr.280>.

<sup>14</sup> Luna-Reyes dan Andersen.

<sup>15</sup> Thanh Mai dan Carl Smith, "Addressing the Threats to Tourism Sustainability Using Systems Thinking: A Case Study of Cat Ba Island, Vietnam," *Journal of Sustainable Tourism* 23, no. 10

(26 November 2015): 1504–28, <https://doi.org/10.1080/09669582.2015.1045514>.

<sup>16</sup> Luna-Reyes dan Andersen, "Collecting and Analyzing Qualitative Data for System Dynamics."

<sup>17</sup> Laurens Reumers dkk., "Qualitative Modelling of Social Determinants of Health Using Group Model Building: The Case of Debt, Poverty, and Health," *International Journal for Equity in Health* 21 (19 Mei 2022): 72, <https://doi.org/10.1186/s12939-022-01676-7>.

The main contribution of this research is a further empirical assessment of the usefulness of qualitative system dynamics as an approach to examine the survival and sustainability strategies of ex-migrant women holistically after being analysed with SWOT, so that local governments, especially, can provide appropriate policies regarding their migration.

The initial step was carried out by searching for data on the internet, obtained data from the Indonesian Migrant Workers Protection Agency (BP2MI) that there were 274,965 migrant workers throughout 2023. Indramayu is the district of origin of most Indonesian migrant workers, with a total of 19,178 workers. The following data is shown in Figure 1.

Figure 1  
Most Indonesian Migrant Workers in 2023



Source: <sup>18</sup>

From this initial data, the author took data from West Java PMIs represented

from Indramayu and Cirebon. In the second step, observations were made to several migrant enclaves in Cirebon and Indramayu, and interviews were conducted. Step three, the collected data were separated according to the code prepared. Step four Compile SWOT and analyze in depth. Step five Develop the first PLE from SWOT data and analyze. The sixth step compiled the second PLE to develop opportunities, then analyzed. The last step is data presentation.

### III. Result and Discussion

The discussion began by analysing the strengths, weaknesses, opportunities, and threats (SWOT) for the sustainability of the lives of ex-migrant women/migration. From the results of observations in the West Java-Indonesia region such as Cirebon and Indramayu, the analysis is shown in Table 1 below.

Table 1 SWOT

IFAS	Strategy	
	<u>Strength (S)</u>	<u>Weakness (W)</u>
	1. Financial Independence	1. Business Setbacks
	2. Skill Development	2. Employment Issues
	3. Education	3. Family Problems

<sup>18</sup> Agnes Z. Yonatan, "10 Kabupaten Asal Pekerja Migran Indonesia Terbanyak 2023," GoodStats Data, 2024, <https://data.goodstats.id/statistic/10->

[kabupaten-asal-pekerja-migran-indonesia-terbanyak-2023-IdRuL](https://data.goodstats.id/statistic/10-kabupaten-asal-pekerja-migran-indonesia-terbanyak-2023-IdRuL).

EFAS	Support	4. Reintegration	Community Awareness	Education	3. Asset Acquisition:
	4. Work experience of migrant workers	5. Gender Inequality	5. Empowerment Program Development	3. Education Support and Asset Acquisition	4. Addressing Reintegration Challenges Through Local Skills Development Programs
	5. Women's Empowerment	6. There is no sustainable financial planning.		4. Utilizing Migrant Workers' Work Experience to Raise Public Awareness	5. Reducing Gender Inequality Through Education and Awareness Programs
	6. Job Flexibility	7. Business financial record - keeping issues		5. Development of an Experience-Based Empowerment Program	6. Using Technology to Address Cultural Challenges
	7. Recognition from the environment			6. Development of Community Awareness-Based Gender Empowerment	7. Partnerships

**Opportunities (O)**

**Strategy (S-O)**

**Strategy (W-O)**

1. Business Ventures
2. Education and Skills Transfer
3. Asset Acquisition
4. Increased

1. Financial Independence and Business Ventures
2. Skills Development and

1. Business Setbacks and Business Ventures:
2. Employment and Education Issues:

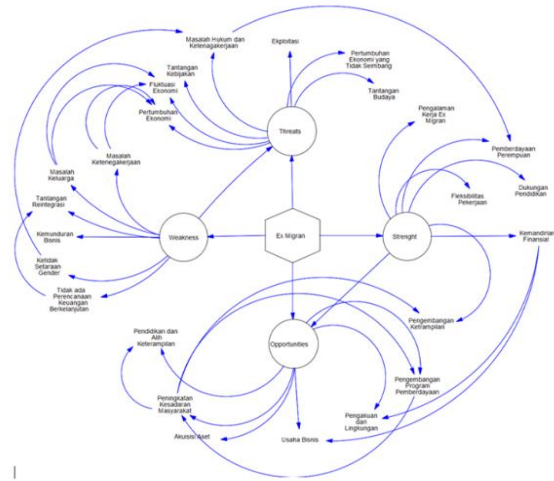
6. Development of Community Awareness-Based Gender Empowerment

6. Using Technology to Address Cultural Challenges
7. Partnerships

- |  |   |  |   |   |
|--|---|--|---|---|
| <p>nt<br/>Progra<br/>m<br/>7. Explor<br/>ing<br/>New<br/>Busine<br/>ss<br/>Oppor<br/>tunitie<br/>s<br/>Based<br/>on<br/>TKW<br/>Work<br/>Experi<br/>ence<br/>8. Financ<br/>ial<br/>planne<br/>r<br/>trainin<br/>g and<br/>simple<br/>financi<br/>al<br/>system</p> | <p>with<br/>Empo<br/>werme<br/>nt and<br/>Develo<br/>pment<br/>Organi<br/>zations</p> | <p>5. Cultur<br/>al<br/>Challe<br/>nges<br/>6. Unbal<br/>anced<br/>Econo<br/>mic<br/>Growt<br/>h</p> | <p>Exploi<br/>tation<br/>3. Educat<br/>ion<br/>Suppo<br/>rt and<br/>Econo<br/>mic<br/>Fluctu<br/>ations<br/>4. Divers<br/>ifying<br/>the<br/>Skills<br/>and<br/>Experi<br/>ence of<br/>Migra<br/>nt<br/>Worke<br/>rs to<br/>Addre<br/>ss<br/>Policy<br/>Challe<br/>nges<br/>5. Formi<br/>ng<br/>Indust<br/>ry<br/>Allian<br/>ces to<br/>Meet<br/>the<br/>Challe<br/>nges of<br/>an<br/>Unbal<br/>anced<br/>Econo<br/>my<br/>6. Explor<br/>ing<br/>New</p> | <p>3. Family<br/>Proble<br/>ms<br/>and<br/>Econo<br/>mic<br/>Fluctu<br/>ations<br/>4. Collab<br/>oratio<br/>n to<br/>Addre<br/>ss<br/>Policy<br/>and<br/>Cultur<br/>al<br/>Challe<br/>nges<br/>5. Streng<br/>thenin<br/>g<br/>Suppo<br/>rt<br/>Netwo<br/>rks to<br/>Addre<br/>ss<br/>Reinte<br/>gratio<br/>n<br/>Challe<br/>nges<br/>6. Traini<br/>ng and<br/>Educat<br/>ion to<br/>Reduc<br/>e<br/>Gende<br/>r<br/>Inequa<br/>lity<br/>and</p> |
|--|---|--|---|---|

<u>Threats (T)</u>	<u>Strategy (S-T)</u>	<u>Strategy (W-T)</u>
1. Legal and Labor Issues	1. Financial	1. Business
2. Exploitation	Independence and	Setbacks and
3. Economic Fluctuations	Legal/Labor Issues:	Legal/Labor Issues.
4. Policy Challenges	2. Skill Development and	2. Labor and Exploitation Issues

- Business Opportunities Based on TKW Work Experience
7. Collaboration with Related Parties to Address Policy Challenges
8. Advocacy to Address Cultural Challenges and Gender Inequality
- Cultural Challenges
7. Technology Innovation to Address Cultural Challenges



**Explanation of Table 2 and PLE Implementation Figure 2**

**Strength:**

1. Financial Independence: These individuals can generate income that allows them to achieve significant financial milestones, such as building a house, buying land, and starting a business;
2. Skill Development: Working abroad as a TKW provides an opportunity to develop skills in various fields, which contributes to their personal and professional growth;
3. Education Support: Many of them can pay for their children's education, some even sending them to become professionals such as engineers and accountants.

**Weakness:**

1. Business Setbacks: Some faced challenges in business, experiencing bankruptcy and significant debt, highlighting the risks associated with entrepreneurial ventures;

Source: Primary data, 2024 (Edited).

Figure 2  
Analysis of SWOT implementation in PLE

2. Employment Issues: Cases of problematic employers and delayed or unpaid wages demonstrate the vulnerability of migrant workers to exploitation and abuse;
3. Family Issues: Separation from family and marital problems, as seen in cases of divorce and raising children alone, can be considered a weakness.

#### **Opportunities:**

1. Business Ventures: Despite some failures, there are opportunities for successful business ventures, as seen in cases where individuals can open shops and farms;
2. Education and Skills Transfer: The experience of working abroad provides opportunities for knowledge and skills transfer, as seen in cases where individuals support their children's education and skills development;
3. Asset Acquisition: TKWs have the opportunity to acquire assets such as land, houses, and vehicles, which contribute to their overall financial stability.

#### **Threats:**

1. Legal and Labor Issues: Problematic employer cases and labour contract issues are potential threats to the welfare of migrant workers;
2. Economic Fluctuations: The impact of economic factors, such

as changes in the value of the dollar, can pose a threat to income stability;

3. Exploitation: The vulnerability of migrant workers to exploitation and abuse from employers is a threat that needs to be addressed.

#### **SWOT Framework and PLE Identification**

##### **Strategy (S-O)**

1. Financial Independence and Business Ventures:
  - a. Using strong finances to further invest in promising businesses;
  - b. Implement business expansion strategies, such as opening new branches or product diversification.
2. Skills Development and Education:
  - a. Apply the knowledge and skills gained while working abroad to support children's education;
  - b. Provide additional training or education programs for family members based on experience and expertise.
  - c. Financial planner training and simple financial system; determining the percentage of business results in the financial plan, separating family and business financial systems.

3. Education Support and Asset Acquisition:
  - a. Building an education-based investment portfolio to support the financing of children's education;
  - b. Utilize the wealth acquired to continue acquiring productive assets, such as property or high-potential businesses.
4. Utilization of TKW Work Experience for Community Awareness Raising:
  - a. Encourage TKWs to share their positive experiences in women's empowerment and job flexibility through various platforms, such as seminars, social media, or public awareness campaigns;
  - b. Engage the mass media to publicize the success stories and contributions of migrant workers in women's empowerment and economic development.
5. Development of an Experience-Based Empowerment Program:
  - a. Develop an empowerment program that leverages the work experience of migrant workers to provide relevant training and skills to local communities;
  - b. Collaborate with education and training institutions to create programs that are responsive to the needs of returning migrant workers.
6. Development of a Community Awareness-Based Gender Empowerment Program:
  - a. Develop specific empowerment programs to address gender inequality by involving community awareness as an integral part of the program;
  - b. Organize awareness campaigns to change perceptions and social norms related to gender roles in society.
7. Exploring New Business Opportunities Based on TKW Work Experience:
  - a. Identify new business opportunities that can be leveraged based on TKW skills and work experience, while reducing the impact of policy challenges and unbalanced economic growth;
  - b. Engage TKWs in the development and launch of new ventures to maximize business potential.

#### **Strategy (W-O)**

1. Business Setbacks and Business Ventures:
  - a. Implemented business strategy changes based on new market opportunities to overcome previous failures;
  - b. Seek business partners or consultants to provide

- insight and guidance in restructuring or restarting business ventures.
2. Employment and Education Issues:
    - a. Using income earned from overseas employment to support new skills training or additional education.
    - b. Establish partnerships with education or training institutions to support families in addressing education and skills development issues.
  3. Family Matters and Asset Acquisition:
    - a. Involve family in financial planning and investment decisions to mitigate the emotional impact of family issues.
    - b. Allocate a portion of income for the acquisition of assets that have the potential to improve financial stability and family well-being.
  4. Addressing Reintegration Challenges Through Local Skills Development Programs:
    - a. Design specific training and skills development programs for returning workers, focusing on skills that match local labour market needs;
    - b. Collaborate with relevant parties, such as government and non-government organizations, to create a holistic and targeted reintegration program.
  5. Reducing Gender Inequality Through Education and Awareness Programs:
    - a. Engage women in educational programs that can improve their skills and knowledge, and promote awareness of gender rights;
    - b. Establish partnerships with women's organizations and educational institutions to organize awareness campaigns and educational programs.
  6. Using Technology to Address Cultural Challenges:
    - a. Using technology to provide online education and training resources that can be accessed by the returning workforce, helping them adapt to cultural changes;
    - b. Using digital platforms to facilitate dialogue and cultural exchange between the labour community and local communities.
  7. Partnerships with Empowerment and Development Organizations:
    - a. Build partnerships with organizations that focus on empowerment and development, to increase capacity to address specific weaknesses and take

advantage of emerging opportunities;

- b. Organize workshops and trainings together with partner organizations to improve the effectiveness of empowerment programs.

### Strategy (S-T)

1. Financial Independence and Legal/Labor Issues:
  - a. Utilize financial stability to pay for legal resources required in the case of labour disputes or issues;
  - b. Establish a legal support network or join an organization that defends the rights of TKWs to mitigate the risk of legal issues.
2. Skill Development and Exploitation:
  - a. Build critical skills and legal knowledge to protect themselves from exploitation by employers;
  - b. Use the skills acquired to provide training or coaching to other TKWs on their rights and responsibilities.
3. Educational Support and Economic Fluctuations:
  - a. Build an emergency fund to cope with economic fluctuations or uncertainty in income;
  - b. Leverage children's educational success to create family support that can help

overcome economic challenges.

4. Diversifying the Skills and Experiences of Migrant Workers to Address Policy Challenges:
  - a. Develop training programs that help migrant workers develop diverse skills so that they can more easily adapt to policy changes;
  - b. Actively engage in dialogue with the government to ensure that policies take into account the positive contributions that TKWs can make.
5. Forming Industry Alliances to Meet the Challenges of an Unbalanced Economy:
  - a. Establish industry alliances or consortia that can collaborate to address economic imbalances and ensure a fairer distribution of benefits;
  - b. Participate in policy initiatives that support more equitable economic growth.
6. Exploring New Business Opportunities Based on TKW Work Experience:
  - a. Identify new business opportunities that can be leveraged based on TKW skills and work experience, while reducing the impact of policy challenges and unbalanced economic growth;

- b. Engage TKWs in the development and launch of new ventures to maximize business potential.
7. Collaboration with Related Parties to Address Policy Challenges:
    - a. Actively participate in a dialog with the government and relevant institutions to ensure policies that support women's empowerment and employment flexibility;
    - b. Establish an advocacy group to monitor and provide input on policies related to reintegration and empowerment.
  8. Advocacy to Address Cultural Challenges and Gender Inequality:
    - a. Engage in advocacy activities that aim to address cultural challenges and gender inequality, involving TKWs as agents of social change;
    - b. Organizing awareness campaigns to support cultural changes that support women's empowerment and gender equality.
- address possible failures or legal issues that may arise;
  - b. Obtaining legal counsel to understand rights and obligations, and formulate strategies in dealing with labour issues.
2. Labor and Exploitation Issues:
    - a. Establish partnerships with organizations or institutions that fight for workers' rights to get support and protection;
    - b. Seek information on labour laws and regulations in the destination country to minimize the risk of exploitation.
  3. Family Problems and Economic Fluctuations:
    - a. Build a social support network to help address family issues and work with families on financial planning;
    - b. Create an adaptive financial plan to cope with economic fluctuations and minimize their impact on family stability.
  4. Collaboration to Address Policy and Cultural Challenges:
    - a. Form partnerships with government agencies, non-government organizations, and local communities to address policy and cultural challenges that may affect

#### **Strategy (W-T)**

1. Business Setbacks and Legal/Labor Issues:
  - a. Develop business contingency plans to

- the reintegration of the returning workforce;
- b. Organize dialogue forums and meetings to discuss and find joint solutions to policy and cultural barriers.
5. Strengthening Support Networks to Address Reintegration Challenges:
- a. Establish a support network involving government, communities and the private sector to provide assistance and guidance to workers facing reintegration challenges.
  - b. Develop a mentorship program to help returning workers overcome reintegration barriers.
6. Training and Education to Reduce Gender Inequality and Cultural Challenges:
- a. Develop training and education programs that specifically address gender inequality and cultural barriers, with a focus on the role of women in society;
  - b. Engage local communities in training and education to promote a better understanding of cultural differences.
7. Technological Innovation to Address Cultural Challenges:
- a. Using technology, such as online platforms or apps, to provide resources and

information that can help the returning workforce adapt to cultural challenges.

- b. Integrate technological elements in reintegration programs to provide wider and deeper access to necessary information and support.

A key strength of these individuals is the ability to achieve financial independence through their work as a TKW, which allows them to build houses, buy land and even open businesses, but on the other hand, their success is a source of *prestige* or a sense of pride in the demands of the environment. The TKW experience provides opportunities for the development of diverse skills, which can be used for investment in children's education and the development of business ventures. Despite business failures and labour issues, there are opportunities to expand businesses, invest in productive assets, and support children's education, which is why they do not want to go back to being migrant workers by trying to establish themselves financially in their own country.

Major challenges arise from legal and labour issues, requiring a cautious approach and legal preparation to protect the rights of TKWs. Family Support is an important aspect in dealing with family issues and economic fluctuations, family support and wise

financial planning are essential to minimize negative impacts.

The proposed strategies illustrate a holistic approach to optimizing the potential and addressing the challenges returning workers face. Through leveraging TKW work experiences to raise community awareness (S-O), organizations can create an enabling environment for women's empowerment. Collaboration with relevant parties to address policy challenges (S-T) demonstrates efforts to influence positive changes in policies that support empowerment and employment flexibility. Strategies to address reintegration challenges through local skills development programs (W-O) indicate an approach focused on concrete solutions, while efforts to reduce gender inequality through education and awareness programs (W-O) lead to social change and women's empowerment. The use of technology to address cultural challenges (W-O) provides insight into innovations in providing resources and information, while partnerships with empowerment and development organizations (W-O) indicate the importance of collaboration to achieve sustainable empowerment. Taken together, these strategies create a comprehensive foundation that leverages strengths, addresses weaknesses, and capitalizes on opportunities to achieve the goal of empowerment and integration of migrant workers.

The novelty of the (S-O), (S-T), (W-O) and (W-T) strategies is reflected in the integrated and proactive approach to managing potential and risk in the context of returning workers. Utilizing the work experience of migrant workers to raise public awareness (S-O) presents innovation by opening up space for the positive influence of migrant workers on society through sharing positive experiences, thus creating a better understanding of the role and contribution of migrant workers. Collaboration with relevant parties to address policy challenges (S-T) highlights a responsive and proactive approach to changes in the policy environment, ensuring that the organization plays a key role in shaping policies that support empowerment and employment flexibility. Addressing reintegration challenges through local skills development programs (W-O) reflects an action-oriented solution approach that empowers TKWs by providing local skills training that matches the needs of the job market. Meanwhile, the use of technology to address cultural challenges (W-O) creates breakthroughs by utilizing digital innovations to facilitate cultural exchange and help TKWs adapt to cultural changes. Overall, these strategies provide novelty through an integrated, adaptive and solution-oriented approach to achieve sustainable empowerment and integration outcomes within the dynamics of complex work environments.

## The Novelty of Ex-Migrant Women's Ability

### 1. Financial Independence as the Main Foundation:

Financial independence is the main foundation of success, but it needs to be continuously improved and optimized with wise investment choices and more proactive financial strategies. There are several alternatives that can be taken to achieve financial independence such as creating a financial planner, saving, productive investment but must be accompanied by hard work, dedication, commitment and careful planning so as to build a more stable life when returning to Indonesia.

### 2. Skills Development and Education as a Long-Term Investment:

It is expected that by improving skills and education as a long-term investment to build a better life for oneself or his family upon returning to Indonesia, there are several ways, namely by participating in several skills and education activities according to interests that can be widely accessed either organized by the government or private parties, learning to utilize technology to develop skills and education such as taking online digital marketing courses, viewing educational videos and then being able to widen access to cooperation by joining various communities to get various information, business networks or

other opportunities to improve a better quality of life.

### 3. Opportunities through Business Diversification and Education:

One of the efforts to change a better life through business diversification and education with a note must do market research first, do good planning also use capital that is not excessive then enthusiasm and hard work to achieve a better life. There are several ways when ex-migrant workers diversify their business, for example by joining a franchise as an easy step to start a business because it already has a known system and brand, then investing in various forms. Education is the next opportunity to improve skills and knowledge to open up new opportunities for employment, other things that can be done are by following various skills according to interests and needs or by learning other foreign languages to be able to get jobs and business opportunities from abroad. Business diversification and education are two important things to help ex-migrant workers in improving their quality of life, opening up new opportunities in getting a job, increasing self-confidence which ultimately increases their income as well.

### 4. Challenges in Legal and Labor Issues:

The challenges of legal and labor issues require special attention. More thoughtful plans and strategies are needed, including

regular legal consultations and an in-depth understanding of workers' rights. However, some things can be done to avoid getting into legal trouble such as choosing a legitimate and well-established agency, ensuring a good employment contract, keeping copies of important documents such as visas, passports in a safe place or file, learning and understanding the laws and justice system in the destination country, understanding the rights and obligations of migrant workers, knowing how to seek legal assistance when in legal trouble.

5. The Role of Family Support as the Key to Success:

The role of family support is recognized as an important element. Success is not only seen in financial terms but also from the stability and well-being of the family as a whole, this support is important because ex-migrant workers sometimes experience culture shock with a new environment, being a worker abroad for a long time is an obstacle so good communication with the family is needed to build a strong sense of family even though physically separated by distance and time.

6. Competency development with the SDGs (Sustainable

Development Goals) approach for ex-migrant workers.

The SDGs (Sustainable Development Goals) approach which includes economic dimensions, social dimensions, environmental dimensions as an approach to achieving a good future to be more just, prosperous and sustainable. For ex-migrant workers related to SDGs (Sustainable Development Goals), it covers more of the economic dimension, namely to create a better economic situation through a trust fund program deposited through a separate institution such as the Hajj Financial Management Agency (BPKH) which is considered trustworthy because even without guarantees it is maintained and can be trusted. This entrusted fund is in accordance with an agreement, for example, a minimum amount of 2.5% or depending on the type of business to be undertaken, a minimum of 3 years of intense business assistance and ensuring that the business can run well. This institution remains connected to ex-migrant workers, the government, and financial institutions so that when these foreign exchange heroes return to Indonesia they already have capital for businesses originating from this entrusted fund,

ensuring that they have a business that is assisted by related parties such as the Ministry of Cooperatives and SMEs, the Ministry of Manpower, the Ministry of Tourism and Creative Economy, business communities and business incubators.

**Development Recommendations:**

1. Continue to improve financial management, focusing on investment diversification and monitoring global financial markets;
2. Actively follow developments in skills relevant to the job market and ensure children's education continues to be a priority;
3. Seek innovation in business to mitigate the risk of failure and capitalize on new opportunities that may arise;
4. Improve your understanding of labour law and continuously update your legal risk management strategy;
5. Prioritize the balance between financial success and family well-being, by ensuring family support and sound financial planning;
6. Savings deposits can be made by the government, financial institutions as an effort to improve the welfare of ex-migrant workers.

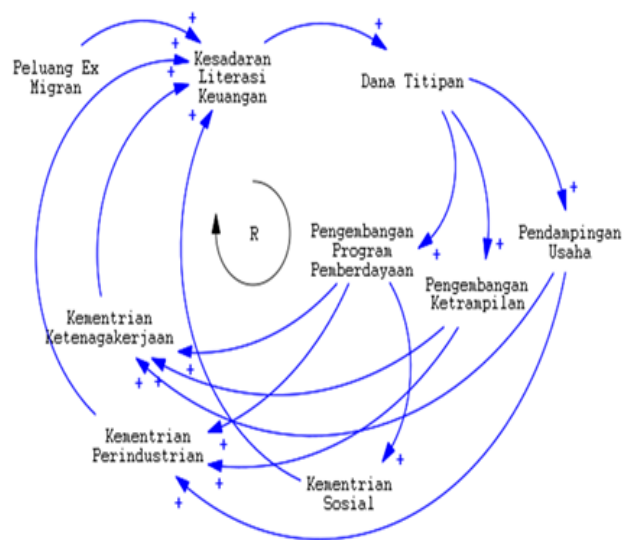
**Development Analysis of Business Sustainability Opportunities**

Figure 2 shows the PLE of independence and business

sustainability of ex-migrant women. Several stakeholder commitments become a support system. Here is the picture.

Figure 3

PLE Opportunities for Independence and Sustainability of Women Ex-Migrant Businesses



**Description:**

The following is an explanation of Figure 3 on how the various factors in the diagram interact with the 'Trust Fund':

1. Ex-Migrant Opportunities: The opportunities available to ex-migrants can affect the amount of funds deposited. For example, if ex-migrants have good employment opportunities, they may have more funds to deposit. These opportunities could be new jobs, business opportunities, or even educational opportunities that could increase their income potential in the future.
2. Financial Literacy Awareness: The level of financial literacy

awareness can affect how funds are deposited and used. People who have good financial knowledge are more likely to deposit and invest their funds wisely. They may better understand the importance of saving, investing and financial planning for the future.

3. **Development of Empowerment Programs:** Empowerment programs can help improve the skills and knowledge of individuals, which in turn can affect how they handle their trust funds. These programs can be job training, further education, or mentorship programs that help individuals build the skills and knowledge they need to succeed.
4. **Skill Development:** Skill development can help individuals get better jobs or start their businesses, which can increase the amount of funds they deposit. These skills can be technical skills, such as programming or engineering, or soft skills, such as communication or leadership.
5. **Business Assistance:** Business mentoring can help individuals use their trust funds to start or grow their businesses. This can be in the form of business advice, assistance in creating a business plan, or even support in seeking funding.
6. **Ministries of Social Affairs, Industry and Labor:** The

Ministries of Social Affairs, Industry, and Labour can influence deposit funds through their policies and programs. For example, they may have programs that encourage depositing funds or provide incentives for it. These policies could be tax incentives, grants, or other programs designed to encourage the deposit and use of funds.

Overall, this diagram shows how various factors can affect and be affected by the 'Titipan Fund' within a system. It shows that trust fund management is not just about handling money, but also involves various other aspects such as education, employment opportunities, and social awareness. It shows that to truly understand and manage the trust fund, researchers must consider all of these factors and how they interact with each other within the larger system.

#### **IV. Conclusion and Suggestion**

The main strength is the ability to achieve financial independence through employment as a migrant worker, building a house, buying land, and opening a business, but on the other hand, their success is a *practice* for environmental demands. Major challenges arise from legal and labour issues. Family Support is an important aspect of dealing with family issues and economic fluctuations, and wise financial planning is essential to minimize negative impacts. These

strategies illustrate a holistic approach to optimizing potential and overcoming challenges faced by returning workers. The novelty of the (S-O), (S-T), (W-O), and (W-T) strategies is illustrated in the integrated and proactive approach to managing potential and risk in the context of returning workers.

Financial independence and investment are key foundations for success in proactive financial strategies, skills development and education as long-term investments, and opportunities through business diversification and education. Challenges in legal and labour issues require careful planning and strategy, including labour law consultation. Developmental recommendations continue to improve financial management, actively follow developments in skills, seek business innovation, and prioritize the balance between success and family well-being. This paper was not funded by any party, other than the author's desire to contribute to the improvement of the ability of ex-migrant women to continue to strive in their lives.

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