

ARTICLE

The Role of Institutional Collaboration Between Actors in Protecting the Economic Security of Indonesian Migrant Workers With Financial Literacy

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Abstract: This study focuses on the collaboration between the Ministry of Education, Culture, Research and Technology of the Government of Indonesia, the Bhakti Jaya Indonesia Foundation, and the Universitas Pembangunan Nasional “Veteran” Jawa Timur to improve the economic protection of Indonesian migrant workers in Taiwan. The three actors are representatives of state actors and non-state actors. The financial condition of Indonesian migrant workers is often in the spotlight with their inability to get out of the debt trap and consumptive financial management. Moreover, this condition finally seemed to throw away all the hard work of PMI while working abroad. Based on this fact, an institutional collaboration between state and non-state actors has initiated a financial literacy program for Indonesian migrant workers, which is indeed the implementation of the normative law of economic protection in accordance with the mandate of state law. This research was conducted using a qualitative descriptive approach which aims to describe the phenomena raised by the researchers through contextual studies. Researchers also use a literature review instrument to complement the research approach. Meanwhile, researchers used qualitative data analysis that took primary and secondary data for data analysis. This study highlights how the gaps in Indonesian migrant workers’ inability to manage their finances can be addressed with good collaboration between state and non-state actors. It is hoped that from this research, there will be many similar programs to improve Indonesian migrant workers’ welfare, especially in Taiwan.

Keywords: financial; Indonesian migrant workers (PMI); literacy; economic protection

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1. Introduction

The COVID-19 pandemic has become an obstacle for all sectors, especially in the economic sector. The existence of restrictions brought many economic activities to a standstill and created insecurity for business actors and the public. The dispatch of Indonesian migrant workers (PMI) has also drastically decreased due to the pandemic. In 2020, the number of Indonesian Migrant Workers had decreased. A significant decrease occurred in Taiwan; before the pandemic, PMI departing could reach 79,573, while after the pandemic Indonesian Migrant Workers who departed only reached 7,789. In percentage terms in 2021, there was a decline of 90% from 2019.

Meanwhile, there was an increase in Italy, Singapore, and Poland. The number of Indonesian Migrant Workers in 2021, but the number in these three countries is still not as much as the acceptance of Indonesian Migrant Workers in Hong Kong and Taiwan. Panyaman as a labor observer, said that this decline was the impact of the COVID-19 pandemic. The main reason is the decreasing demand and the limitation to training Indonesian Migrant Workers candidates before departure (Kamalina, 2022). When viewed from the receiving country, they have a fairly high number of COVID-19 cases and require the government to limit foreign travel to prevent the spread of the virus due to human mobilization on international routes. This happened in Taiwan. The Taipei Economic and Trade Office (TETO) explained that there were 70 imported COVID-19 cases from October 18, 2020, to November 18, 2020, and 28 were Indonesian Migrant Workers. Both parties, Indonesia and TETO, understand that there is no intentional element to sending a positive PMI to Taiwan (Sani, 2020).

Indonesia and Taiwan do not have diplomatic relations like other countries with embassies because Indonesia still recognizes the One China Policy. Although Indonesia still recognizes this policy, Taiwan is one of the influential actors in establishing economic cooperation. TETO represents Taiwan's diplomatic representatives in Indonesia, so if there is a foreign agenda between the two countries, the responsibility is TETO and the Indonesian Economic and Trade Office in Taiwan (IETO) (Shintia & Pahlawan, 2019). Taiwan's rapid economic development has driven good relations between Indonesia and Taiwan since the late 1960s. At that time, Indonesia also felt that Taiwan had superior technology so that it could offer the transfer of resources between the two parties (Maksum et al., 2020).

Indonesian migrant workers can be understood as one of the efforts of the Indonesian government to implement Law Number 13 of 2003 concerning Manpower. This law explains everything that binds employment from before, during, and after and is a form of ratification of the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (through Law Number 6 of 2012). The state (central/local government) has the duty to ensure that all processes, rights, and obligations of Indonesian Migrant Workers run smoothly and fairly, including protecting Indonesian Migrant Workers (Solechan et al., 2020). Protection of Indonesian Migrant Workers is not only limited to legal protection. On the other hand, protection also includes improving the quality and capacity of human resources with knowledge and experience (Soleh, 2017). On this side, then, transnational actors, such as the Bhakti Jaya Indonesia Foundation (BJI), provide opportunities and their role in the protection of Indonesian Migrant Workers, especially in Taiwan.

In the context of PMI in Taiwan, Indonesia, represented by the Indonesia Economic and Trade Office (IETO), has ratified the MoU with the Taipei Economic and Trade Office (TETO). This MoU was signed in 2018 and discussed better recruitment, placement, and protection for PMIs in Taiwan so that the security of citizens working in the region gets better protection (Iqbal et al., 2021).

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When COVID-19 hit, it was not only protection in traditional security that needed to be improved but also economic security for PMI. Economic security is defined as the ability of individuals, households, or communities to meet their essential needs in a sustainable and dignified manner. This may vary according to the individual's physical needs, the environment, and the prevailing cultural standards (ICRC, 2015). One form of economic security protection is to provide financial literacy education. Therefore, in this study, the author will discuss the state's role in protecting the economic security of PMI in Taiwan with financial literacy.

2. Methods

The research team chose the descriptive qualitative approach to write the research results in this article. The descriptive approach provides an overview of the present time frame. In its conventional use, descriptive methods are often presented with additional numerical tables or numerical analysis, whether they are concluded as trends or trends. The table or numerical analysis describes the phenomenon or issue raised by the researcher (Zega et al., 2018).

On the other hand, the qualitative approach applied in this research highlights the problems of Indonesian migrant workers in Taiwan, both from the side of migrant workers and from the side of government actors. Some of the problems outlined in this article are the problems of the welfare of migrant workers and how government actors are trying to help improve the welfare of PMIs in Taiwan. Researchers chose this method because it was considered suitable for the data search process to answer existing problems and support the research's needs. The qualitative approach is a series of researches that produce descriptive data in the form of written and oral narratives about the nature of individuals, situations, group symptoms, or even certain groups being observed (Iqbal et al., 2021). A qualitative approach is also used to analyze the socio-political context of the problems of improving the welfare of PMIs in Taiwan, both those carried out by the government and those that the PMIs themselves have attempted. In addition, to complement the qualitative approach, the researcher also uses a literature review or literature review. A literature review is a systematic procedure for reviewing or assessing printed and electronic library sources (Bowen, 2009). The literature review is then analyzed using the socio-political dimension, which will later produce a socio-political context in a study.

The data analysis technique used in this research was qualitative data analysis. The types of data used in this study were primary and secondary data obtained from interviews, questionnaires, and literature studies such as books, journals, theses, newspapers, internet articles, state documents, and so on. Textual information will be cross-checked with interviews and questionnaires for a more accurate and comprehensive explanation (Suksmawati et al., 2020). Interviews with resource persons and questionnaires were distributed virtually/online via the Zoom and Google Forms platforms. Meanwhile, questionnaires were distributed to PMIs in Taiwan, which were reviewed through the purposive sampling technique. Purposive sampling is a sampling technique by selecting a sample among the population following what the researcher wants in a particular issue or phenomenon (Ashari & Widayanto, 2018). So the research data taken and used are respondents who know the context of the research and are continuous with the goals and objectives of the research (Setyaningrum & Yanuarita, 2020).

Table 1. Benchmarks for Comparison of PMI's Legal, Economic, and Social Normative Protection

	Normative		
	Legal	Economic	Social

Law 18 of 2017	PMIs can only work as migrant workers in countries with migrant worker laws and regulations and cooperate with the Indonesian government.	Economic protection in the form of remittance management, financial education, and entrepreneurship education	Social protection is carried out by improving the quality of education, social reintegration, social security, protection for women and children, and providing PMI protection institutions.
Law 13 of 2003 concerning Manpower	Providing legal protection for the placement of workers	Wage protection is provided for every worker	Protection of workers for personal safety and welfare
Facts at the Indonesian Ministry			
Ministry of Manpower	There are still shipments to countries where cases of violence against PMI have occurred, such as Saudi Arabia and Malaysia, so they must be able to close the space for it to happen again, especially by closing the door to illegal PMI.	Training is only made before departure, while remittance management is rarely carried out	The ministry is still unable to accommodate all PMIs to improve the quality of their education; in general, only language training is often carried out
The Indonesian Migrant Workers Protection Board of the Republic of Indonesia (BP2MI)	Still can't help to reduce the departure of illegal PMIs	The only effort to make is to collect remittance data and PMI financial projections after working outside	The activity that is often carried out is the dissemination of information to PMI
Facts on the Field by NGOs			
Bhakti Jaya Foundation of Indonesia	Trying to help the government with the selection of employers/users in accordance with the normative legal protection	Conduct financial literacy training so that PMIs understand financial management	Strive to provide quality improvement services for formal education through the package pursuit program
Migrant Workers Facts			
Maksum (2021)		There are still many Indonesian migrant workers who lack capital and cannot manage their finances after returning from working as PMI.	Cross-sectoral programs are less likely to have a large social impact
Brahmana and Brahmana (2016)		The lack of financial literacy of PMIs is the answer to why PMIs are still experiencing economic difficulties	Indonesian ex-migrant workers prefer to get instant loans to meet their needs instead of managing post-employment finances
Atkinson and Messy (2015)		There is a comprehensive understanding guide on financial literacy that can be applied to PMIs in Taiwan	
UPN "Veteran" East Java Team	Taiwan is a safe country because Taiwan has foreign labor protection laws, and Taiwan has a social culture that can accommodate the protection of migrant workers.	The steps taken by BJI are in line with the existing legal normative in Indonesia because they also support the government's efforts to accommodate the economic protection of PMIs.	There is still no good social protection collaboration between BJI and the Indonesian government. There needs to be a collaboration that impacts the social protection of PMIs in Taiwan.
Conclusion and Recommendations			

Source: Research team data articulation (2021)

3. Results and Discussion

The Indonesian government has ratified the Law of the Republic of Indonesia Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers. The law was formed to protect PMIs, both those working abroad and PMIs who will work abroad. In article 1 paragraph (5), it is stated that "Protection of Indonesian Migrant Workers is all efforts to protect the interests of Prospective Indonesian Migrant Workers and/or Indonesian Migrant Workers and their families in realizing the guaranteed fulfillment of their rights in all activities before work, during work, and after work in legal, economic and social aspects." Previously, there was also Law Number 23 of 2003 concerning Manpower in general (*lex generalis*) and Law Number 39 of 2004 concerning the Placement and Protection of Indonesian Workers Abroad as specific provisions (*lex specialis*). Some of the comparisons we wrote in this study can also be seen in Table 1.

Maksum concluded that PMIs still find it difficult to manage their finances after returning from working abroad. Most of these PMIs, in the end, often fail to develop their businesses and spend their severance pay. The failures and difficulties of these PMIs are allegedly due to the lack of financial knowledge by PMIs. The Indonesian Migrant Workers Protection Board of the Republic of Indonesia (BP2MI) also acknowledges that there are still weaknesses in the program and social reintegration system for retired PMIs. In the end, the Indonesian Migrant Workers Protection Board

of the Republic of Indonesia recommended many PMIs who had retired return abroad as migrant workers (Maksum, 2021).

Often PMI's financial problems occur when the PMI departs to the destination country and as long as the PMI is in the destination country. They sometimes still believe in the services of brokers and some illegal fees that exist throughout their management to work abroad (Maksum et al., 2020). Data from the World Bank states that around 33% of female migrant workers and 19% of Indonesian men spend their money on loan repayments during the recruitment process (World Bank, 2017). This increases their debt, and these PMIs have to pay their debts by borrowing capital or repaying it with most of the severance pay they get while working in the destination country.

No	Placement cost	Formal Work			Informal Work
		Factory	Ship Crew	Old Fall: Home	Domestic Workers
1	Placement fee in Taiwan (Chain Trust)	NT\$ 8,750 x 10 months	NT\$ 4,500 x 9 months	NT\$ 4,500 x 9 months	NT\$ 8,725 x 9 months = NT\$ 134,800
2	Health insurance (From Taiwan Gov)	NT\$ 283 Per month	NT\$ 283 Per month	NT\$ 283 Per month	NT\$ 283 Per month
3	Accident insurance (From Taiwan Gov)	NT\$ 307 Per month	NT\$ 307 Per month	NT\$ 307 Per month	NA
4	Accommodation fee	NT\$ 4,500-NT\$ 2,500			NA
5	Broker's fee (legally by Taiwan Gov)	First year NT\$ 1,000 x 12 = NT\$ 12,000 Second year NT\$ 1,200 Third year NT\$ 1,500			
6	Tax (From Taiwan Gov)	- Before 1 July 0% NT\$ 1,640 - After 1 July 20% (NT\$ 3410x 6 months) after 6 months NT\$ 1,040 per month.			
7	Medical body check (From Taiwan Gov)	NT\$ 2,000 per year			
8	Identity card (ARC) (From Taiwan Gov)	NT\$ 1,000 per year			
9	Saving (Giat asset for asset)	NT\$ 1,000	NT\$ 1,000	NT\$ 1,000	NT\$ 1,000
10	Placement fee in Indonesia pay to BHTKI (average*)	NT\$ 30,000	NT\$ 20,000	NT\$ 40,000	NT\$ 30,000

Figure 1. Placement Fees for Indonesian Workers in Taiwan

Source: Yuniarto (2015)

Some families or PMIs who have retired prefer to spend the proceeds obtained from working abroad for consumptive needs such as buying a motorcycle or car. However, these purchases usually cannot increase their productivity because they use this mode of transportation as consumption, not as a production asset. Therefore, this proves a financial understanding gap between retired PMIs (Brahmana & Brahmana, 2016). As a result, PMIs are less able to provide available manpower and materials for opening micro-enterprises. This is why the assumption arises that the level and quality of education of PMIs are important so that the lives of PMIs after retirement are still guaranteed (Maksum, 2021).

This problem is one of the concerns of the Indonesian government. This is evidenced by the existence of central and local government programs. The post-migrant workforce empowerment program is officially designated as a program of the Indonesian Ministry of Manpower and implemented across institutional sectors, such as the Ministry of Social Affairs, the Ministry of Women's Empowerment and Child Protection, the Ministry of Villages, Development of Disadvantaged Regions and Transmigration, and others. The Village Care for Migrant Workers or Desbumi program developed by Migrant CARE and Productive Migrant Desmigration Village is an effort from the central and regional governments who view the quality of the welfare of PMIs should be helped to improve. However, the impact of these programs is still not effective enough (Maksum, 2021). There are still many PMI who are trapped in poverty and return to work as migrants because these programs have not been able to accommodate all existing PMIs (Ananta & Arifin, 2014).

The explanation above reflects how financial literacy, which is one form of economic protection, is very important for PMIs to continue to be used as programs and developed (Brahmana & Brahmana, 2016). The central and local governments have followed the

example of The Organization for Economic Co-operation and Development (OECD), one of the institutions in Europe with a high awareness of financial literacy (Świecka, 2019). According to Świecka (2019), several things are the essence of financial literacy, namely: 1) financial knowledge, namely knowledge, and understanding of economic concepts about money management with different uses; 2) financial abilities and skills, namely the application of economics to manage desirable or unpredictable situations in solving financial problems and making them opportunities and benefits for others; 3) financial attitude or behavior, namely motivation and readiness to use financial knowledge and skills in various situations that indicate a person's tendency to perform a behavior; and 4) financial behavior, namely behavior in certain situations in the financial market.

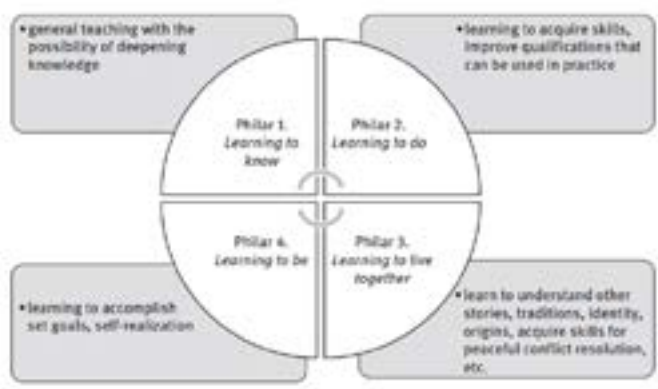


Figure 2. Pillars of Financial Education

Source: Świecka (2019)

The government has worked through the Financial Services Authority (OJK) as the basis for defining financial literacy as knowledge, skills, and self-confidence, which influence individual attitudes and behavior to improve the quality of decision-making and financial management to achieve prosperity (Rahayu & Rahmawati, 2021). The Financial Services Authority has also recognized the importance of designing financial education materials and programs for PMIs and their families according to the stages of the migration process: pre-departure, during, and post-migration. In particular, the Financial Services Authority focuses primarily on pre-migration and during migration (Atkinson & Messy, 2015). The pre-departure financial education program includes financial planning and basic financial management, such as savings and microcredit. During the migration period, remittance transfer becomes a major issue in financial education (Atkinson & Messy, 2015). At this stage, financial education also pays attention to the program's sustainability and its impact on the families of PMIs. However, a program like this needs to be improved again with the hope of a bigger and wider impact.

The presence of non-government actors such as the Bhakti Jaya Indonesia Foundation (BJI) is one of the civil strategies in targeting the needs of PMIs in Taiwan, as well as being a partner of the government in improving the quality of education for PMIs. The pattern adopted by BJI in protecting PMIs in Taiwan is engaged in improving the quality of human resources (HR), such as providing formal education services, certification of skills, and various other skills training. Improving the quality of human resources in the forms described above is a translation of BJI as a government partner for the legal, economic, and social protection of PMIs. Especially the PMI in Taiwan. BJI is also entering financial literacy training combined with language starting in 2021. This further increases the opportunities for the Indonesian government and its partners to fulfill the mandate of the law.

According to a survey conducted by the research team, several PMI groups in Taiwan still rely on their personal and family finances to arrange departures. Researchers collected data through a field survey of PMI in Taiwan with a total of 89

PMI respondents from 123 population (BJI students) 67% of PMI still pay for departure tickets with personal money without being borne by the employer, and some even cut their salaries for tickets departure to Taiwan. This is certainly a big homework for the government and BJI as a working partner to be able to provide more services.

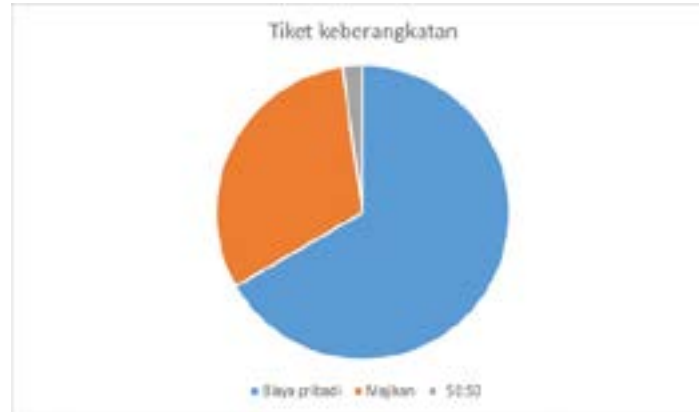


Figure 3. Insurers of PMI Transportation Financing in Taiwan

Source: Articulation of research by UPN "Veterans" East Java team (2021)

As one of the transnational actors that assists the government's role in fulfilling the law's mandate, BJI also tries to optimize efforts to protect PMI by providing support for equality education while working in Taiwan. This activity is intended for students of Equality Pursuing Education Packages A (SD), B (SMP), and C (SMA). In 2021, BJI's Community Learning Center (CLC) has held graduations for 168 PMIs who have received equivalence diplomas in packages A, B, and C. The activity was carried out in Taiwan in collaboration with the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia for an equalization program. The education program provided by BJI is a form of academic and moral support in overcoming social segregation. There is a stereotype of PMI citizenship in Taiwan.

Vietnam, Thailand, and Indonesia are the three highest countries that send migrant workers to Taiwan. PMI is attached to the image of being obedient and obedient and friendly. Migrant workers from these three countries are then placed in services and nursing jobs, including caring for babies and the elderly. The female migrant workers from the three countries also often like it because they have work discipline. Unlike migrant workers from the Philippines, they are known to be more educated because they have good English skills. However, migrant workers from the Philippines are known to be more daring to sue their employers (Setyaningsih, 2016). The existence of social segregation as described is allegedly due to the low quality of education of PMIs. However, even PMIs sometimes still suffer losses, such as withholding wages, deductions exceeding the provisions, salaries not being paid off, difficult insurance claims, human trafficking, etc. (Hollifield & Wong, 2014). BJI catches this phenomenon and tries to provide solutions with programs to improve the quality of education for PMIs in Taiwan.

Due to assistance from BJI in collaboration with the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) of the Republic of Indonesia, PMIs not only get Equality Education, but PMIs in Taiwan also receive various non-formal education mentoring programs to improve their skills and experience, such as:

- a. Joint Course Program, Catering Course Class in Collaboration with the University of Muhammadiyah Tangerang and Taipei University of Marine Technology,
- b. Matching Fund Program – Kedaireka from Kemdikbudristek, Online Entrepreneurship Training for Indonesian Workers in Taiwan in collaboration with Muhammadiyah University of Gresik,

- c. Matching Fund Program – Kedaireka from the Ministry of Education and Culture, Financial Literacy Training for Indonesian Migrants in Taiwan, in collaboration with the National Development University “Veteran” East Java.

The non-formal financial literacy education also pursued by BJI targets female PMI participants in Taiwan. Female PMIs are the program’s main target because they consider their vulnerability from a financial and macroeconomic perspective. The female PMI who participated in the program consisted of those who worked in Taiwan for 1-5 years (62.8%), 5-10 years (27.7%), and 10-15 years (9.6%). The female PMI who participated also had various educational backgrounds; the majority were high school/MA graduates (51.7%). The participants came from various family backgrounds, from unmarried (37%), married (34%), to widowed (29%).

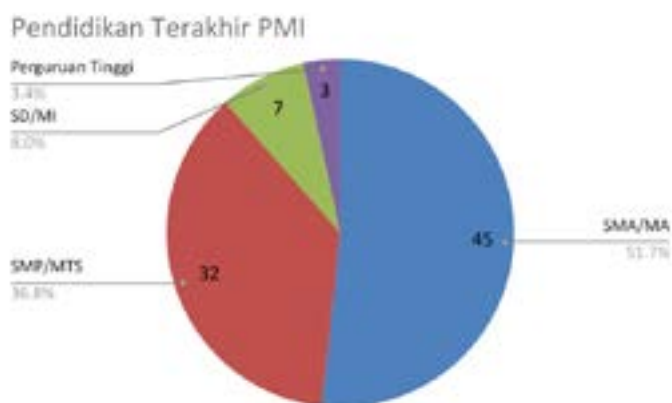


Figure 4. PMI’s Latest Education in Taiwan

Source: Articulation of research by the UPN “Veterans” East Java team (2021)

Financial literacy education and training programs by BJI, Kemendikbudristek RI, and UPN “Veteran” East Java are carried out online with the consideration that this program can be more flexible and make it easier for PMIs. The program implementation time is also 20.00 Western Indonesia Time (WIB), considering that the PMI women have finished working. Apart from this, the focus of the training is to help female PMIs manage their income. In this study, about 52.1% of female PMIs have debts they currently bear, and 17.7% do not have sufficient savings to pay these debts. This means that the debt trap still haunts PMI in Taiwan. This issue can become the focus of future educational programs, both by government agencies and by Bhakti Jaya Indonesia.

The female PMIs are very enthusiastic about this program. The interesting thing is, apart from the enthusiasm of PMIs who are indeed high, women PMIs are indeed the focus of this program because women PMIs in Taiwan are proven to be able to manage their finances quite well. This is reflected in the number of remittances sent by women PMIs in Taiwan to Indonesia, which is larger than the male PMI in Taiwan. Hopefully, this program can provide more awareness of managing their finances. The position of women, in general, is considered to be very altruistic in sending remittances and only function as money collectors, so they cannot have vital decisions to achieve financial inclusion. Yesyca challenges this simplistic view, which is more or less saying that women migrant workers voluntarily send part of their income to their families and use them to support male family members in their hometowns, children, and parents, as well as building security, creating assets, and status for the family (Yesyca, 2013).

Table 2. Trends in the Largest Expenditure of PMI Remuneration

Needs	Percentage
Food and drink	4.3%
Daily Necessities Shopping	9.6%
Remittance	71.3%

Needs	Percentage
Entertainment	1%
Others	13.8%

Source: Research Articulation by the UPN “Veterans” East Java team (2021)

The background of the existence of financial literacy and entrepreneurship education programs by BJI, the Indonesian Ministry of Education and Culture, and UPN “Veteran” East Java is to help PMIs in Taiwan to be able to manage finances while still getting income. So that when they return to Indonesia, they already understand how to manage finances if they decide to open a micro-enterprise or something else. The majority of PMIs still choose business as the work they will do after returning to their home country, namely Indonesia. Therefore, financial literacy education, which also includes business planning, is intended to improve the capabilities of PMIs to prepare better and manage what they will run in the future. Moreover, many PMIs in Taiwan still don’t know what concrete steps to take so their business can succeed.

BJI, as a partner of the government, also pays special attention to the fate of PMIs after their retirement because many of the PMIs in Taiwan who have retired cannot manage the benefits they get when working as PMIs in Taiwan. Some PMIs did start a local business in their respective hometowns in the end. However, according to the information generated from this research, within 1-2 years, the business cannot grow any bigger. Moreover, the condition of PMIs in Taiwan who have digital assets or infrastructure but still do not fully master how to manage these assets to run their business. One example that can be taken is the quality of PMI’s cellphones, which are very qualified to be one of the marketing tools and sales of goods. However, they still find it difficult to use the cellphone for marketing and selling their products.

Table 3. Post-working Business Plan As PMI

Business Plan	Percentage
Opening a Business	56%
Setting Up Store	14%
Buying Land	4%
Agriculture	7%
Farm	7%
Stock/Mutual Fund Investment	8%
Others	5%

Source: Research Articulation by the UPN “Veterans” East Java team (2021)

BJI, managing PMI quality improvement services in Taiwan, is also aware that PMIs in Taiwan are not yet financially secure. This is because the PMI profession has

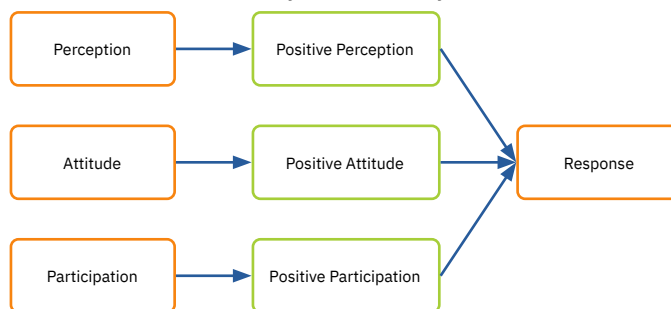


Figure 5. Theoretical Framework

Source: Results of research data processing, 2021

a maximum assignment period for PMIs in Taiwan, which is 15 years. Unfortunately, during the pandemic, some PMI service users in Taiwan applied this period even though the PMIs were still in Indonesia. On average, these PMIs are hampered by international aviation regulations and health protocols in the destination country. However, even though time is still running, the wages received by PMI are not running

as they should. BJI realizes this and collaborates with colleagues from academia/ universities and government institutions that can contribute to efforts to protect the rights and obligations of PMIs in Taiwan.

The Matching Fund program conducted by BJI and the National Development University “Veterans” East Java and supported by the Indonesian Ministry of Education and Culture focuses on financial literacy education for PMIs in Taiwan. The curriculum is focused on financial management, introduction to types of investments, managing debt payments, and mentoring business ideas for PMIs. It is this financial literacy that is expected to help PMIs in Taiwan achieve financial capability, namely the ability to apply appropriate financial literacy and perform the desired financial behavior to achieve financial goals and improve the financial well-being (Świecka, 2019).

4. Conclusion

This study concludes that the presence of Bhakti Jaya Indonesia as a partner of the government of the Republic of Indonesia in targeting the financial education needs of PMI in Taiwan has a crucial role. These roles include establishing a PMI financial agency in Taiwan to achieve financial security and better planning for their return home and post-employment economic reintegration. However, it must be acknowledged that there is still a lot of homework for the government and partners, such as Bhakti Jaya Indonesia, to provide legal, economic, and social protection for PMIs, especially in Taiwan. However, the steps taken by the Indonesian government as the first actor and BJI as the second actor in discussing this issue deserve appreciation. Especially with the increasing number of trainings being held to improve PMI’s human quality capacity. One such training is financial literacy training and education. With financial literacy education, it is hoped that PMIs in Taiwan can better manage their income so their retirement years will be more economically secure. Thus, the law’s mandate to provide economic protection will convey more.

However, it should also be realized that this study is still a small step towards realizing the welfare of PMIs in Taiwan. The research team hopes that many more studies on PMI in Taiwan will explore this issue and phenomenon from another point of view. The research team also saw that there were still many issues and phenomena related to PMI in Taiwan that had not been studied further, for example, regarding the socio-cultural aspects of PMIs in Taiwan and the role of the state of Taiwan in the protection of PMIs, and others. It is also necessary to discuss in more depth the role of the Indonesian government in providing legal and social protection to PMIs, especially in Taiwan.

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