

The Independence of The Migrant Worker Wives through Economical Strengthening Program of Grameen Bank: Case Study of Remittance Fund Management in Malang and Sumenep

By:

Iskandar Dzulkarnain

Most parts of Madura region is an island so that the majority of the people depend on marine life. Archipelago society is one of the social communities whose survival is supported by its ability to manage marine resources. Due to the huge challenges in the ocean, it is quite common for the people to be economically poor. To overcome such problem, the coastal Madurese women take the initiative to work in the public realm as a form of assistance to her husband. The uncertain result and time in fishing leads the husbands to work out of the island and even overseas as a migrant worker. These become the main factors in enforcing the women to work in domestic and public area. Their economic reality somehow obliges them to go against the common traditional Madurese culture. The good thing is that this independence can lead them to be a strong woman ready to face the challenge of injustice treatment from their husband and society.

On the basis of this, the author tries to empower coastal Madurese women to be independent economically and socially, eventhough their independence is not coupled with gender justice for them. Therefore, the researcher argues that it is necessary to empower the women through strengthening the economy which will lead to independence of women in the realm of economy, society, culture, and religion through Grameen Bank, a program through which the money is sent by their husbands from abroad (remittances).

The contradictory case happens in South Malang Regency, Donomulyo Subdistrict, Gedungsalam village. In this village, most of the families of the migrant workers are economically, socially, and culturally well established. Based on these two cases, the researcher will try to compare the financial management pattern of the migrant worker wives through the remittance of Grameen Bank program.

Keywords: remittance, Grameen Bank, Independence Women

A. Preliminary

Traditionally, the pattern of the patriarchal family as the wife put in charge of the domestic work. Patriarchal system in the history of gender is a system that puts the power of men over women in all aspects of life. In the aspect of economic management to drape all concessions to the survival of a family man (husband), while the women (wife) put themselves at the reception as well as a family spending. Women are considered as an important part of the domestic factors, while the men (husbands) are placed in a public

position. If the role can be performed by a woman so he played a double role. That kind of double role of women can be seen in the activities of coastal communities and women Madura South Malang. The double role of poverty and underdevelopment due to coastal communities. The involvement of women in public areas in a coastal family is not only beneficial for the survival of the household, the capacity of self-improvement, and social status in the social structure of society, but to contribute to the socio-economic dynamics and culture of local communities. Therefore, women (wives) is not only a social-cultural potential, but also great potential in economic development.

Therefore any attempt to do in order to alleviate poverty in coastal communities Sumenep Madura islands is through the strengthening of community-based financial management of resources and the local culture. In addition it should also be strengthening of local institutions to support efforts to strengthen the local economy. In addition, look for patterns of financial management remittances ratio better social strata so as to raise their families, and the authors looked at and assess areas that South Malang District Donomulyo Village Kedungsalam precisely the families left behind his wife working abroad relatively more independent and able to manage remittances her well so that they can raise their families social strata towards the better.

Images of Labor Women In Malang

Intercession et al (2002: 137) divides the process of migrating to 6 (six), namely: (1) recruitment, (2) shelter, (3) departure, (4) while in the country of destination, (5) return and (6) yield management. This division is based on the perspective of local government policy. However, 6 (six) stages can be simplified into three stages, namely: (a) before leaving (pre - recruiting), (b) when the country of destination (destination), and (c) when it returns in the family (reintegration). It is as specified in Article 77 paragraph (1) and (2), which raised about the protection of workers from the entire process, from pre-placement, during placement and after placement (Hilmy, 2008).

In the process of migrating a lot of the problems experienced by the workers, especially women workers. Cases may include: wages, long working hours, salary deductions, communicating ban, ban out of the house, assault, sexual abuse, repatriation without errors, and much more. But among these problems, the problem of high cost of recruiting by cutting salaries at the beginning of the TKI work is very important, because it is very detrimental to the high cost of workers, especially women workers, and this is experienced by many migrant workers in the village of Kedungsalam Donomulyo Malang. In addition, insurance for the workers is the next issue, as well as Terminal 3 which is always passed by migrants upon departure and return. Last issue is the problem of the use of remittances. This injustice pattern occurs in other forms of exploitation of women, subordinating women, up to the stereotype of female migrant workers with negative labels. Weakness is also closely kaitanya with power. Power to dominate and destroy the desire and initiative of women. The power associated with TKW environmental context, cultural values in which migrant workers live, the people around the maids, to the things that are very macro

as state regulations related to the migration process, state policies, local government officials and national (Fakih 1999).

Images of Women in Sub Islands Independence Sumenep

Islands were women (coastal communities) who left her husband works abroad, which is one class of people who are 'accidentally' made subject which is a fraction of the other women's groups. Woman who left her husband islands to work abroad is identified as an independent woman, who in their daily interactions with a variety of roles attached to the typical. As part of the coastal communities, he has a role as a wife, mother, and worker (breadwinner). In that sense he is also a small part 'organ' in the 'body' of society. Therefore, in a role he also penetrated the plains as well as domestic and public.

Independence of women archipelago Sumenep her husband left to work abroad socially and economically, it appears from the position that occupies two realm of understanding of work activities that work in the household (domestic) and working in a job that generates revenue (public). As with the other wives on the island Sumenep and in the general population, household or domestic work done by their total, even though their husbands were not at home to work abroad as well as home. Like the other wives in the archipelago Sumenep, total housework done by their wives. After all the activity is completed household (domestic), some starting at 8 am or even 7 am they began to carry out activities outside the home. Activities undertaken by the wives left behind her husband works abroad quite a wide range, including work to supplement the family income or family needs that are not fulfilled by her husband shipment from overseas or even community activities to be done as a form of replacement responsibility of her husband.

Data were obtained from the Manpower Sumenep departure in 2012 to as many as 501 people abroad, the majority is dominated by men who are married. By sharing Arjasa Islands as 271 people, Kangayan 46, Sapeken 7 people and Raas by 1 person (Manpower, 2012). However, this data is the data that needs to be debated. Because of the observation and survey the authors found that the number of migrant workers from Sumenep island very much, if not Want practically almost all the families in the islands Sumenep there must be one member who is a migrant worker, especially in Sub Arjasa Sumenep, so the researchers decided to make the cooperative management of Grameen Bank fund remittance patterned islands Arjasa Sumenep district. Thus the majority of the workers are illegal Sumenep Kabupeten islands.

On the other hand, the wife of the archipelago Sumenep also plays a role as an employee because of the uncertainty of her husband working shipment overseas shipment or due to insufficient husband. In the sense that their motivation to work in the public most is to supplement the family income. Wives kawajiban assume that they have done this, especially if their household needs so much while earning her consignment can not be certain when and how. Thus, the wife had a role in improving the welfare of his family and this is where lies the independence of one of the wives of the islands Sumenep

The husband left to work abroad. Within thirty family households whose husbands work abroad are used as informants or sampled by the authors is clear that the impact of increasing prosperity in the household when his wife works too, although it was evident from her well-being (40%). Although it is generally considered the worse (33%) and remained the family economy (26.7%).

Management of remittances through the Grameen Bank in Malang Donomulyo Kedungsalam

The use of remittances is not regulated at all in the legislation providing for the migrants, because it was regarded as the private sphere, but in the legislation, such as the division of property when the divorce occurred or regulations regarding the use of inheritance, of course. Similarly mores and folkways that developed in the area (Hilmy, 2008). Though remittances is one important thing that can not be separated in the entire migration process. Remittances is a product produced by workers who are highly anticipated reward and expected by migrant families in their homeland. However, actual remittances are not only anticipated by migrant families but are not the direct result of migrants is also useful for the country of origin and even Indonesia.

One of them Juwayrah, after returning from working in Hong Kong, even dare to reveal his proposals related to family interests such as building houses and organize parenting. Juwayrah admitted if consulted about it with her parents and husband, she was beginning to dominate the conversation. In fact he was able to convince him that his opinion was right. For Juwayrah reveal things that are rational and can be accepted by their husbands, rather than adhering to the values of irrational, is a strategy so that she can make decisions on certain domains in a family environment. Nevertheless, the position of women still take more decisions on things that are still domestication, such as child care, household purchases of materials purposes, keep house, and so on.

After leaving several maids who have expressed a holiday they usually spend their holidays in a park called Victoria Park. On this occasion they met with fellow workers from Indonesia, telling stories and exchanging information. Juwayrah is a former migrant worker who had initiated gather his friends in a container or teaching activities 'tahlil'. Juwayrah told me that when she was in Hong Kong managed to gather 50 people among migrant workers who came from the village to hold tahlil Kedungsalam every week in the park Victoria Park. At the beginning of group formation tahlil is intended to support solidarity among migrant workers from his village.

When returning home to the village Kedungsalam, TKW back to face socio-cultural situation of the villagers are far different from the big cities like Hong Kong. One of the rights of migrant workers of concern is access to and control over the management penghasilannya (remittances). When back in the house her village to take initiative on behalf of all the results obtained through work in Hong Kong with his name. Certificate on the land he purchased, as well as furniture items in the house. The house is currently occupied also the result of his labors. Strategy of creating a certificate in his name made him not being played by men or exploited by men. Although her husband is still regarded as the head of the family,

the village women Kedungsalam strategy, facing the power behavior of injustice against the maid in order to realize insiatif mostly sourced from within the individual their (ex TKW). This means that women have to deal with class structure. There was also cultural values, economic conditions, stereotypes, and so on.

Activities in the tahlil also growing. This activity is no longer limited to the activities of teaching and understanding teachings of Islam, praying for the souls of the dead family. In the tahlil also been started gathering, the women in the village according to Kedungsalam is part of a learning tool to save. Former migrant worker also recalled that in his village tahlil group has become a means of exchanging information about various things.

This is the driving force of the agent of change is to take advantage of social gathering is not just a routine tahlil recitation. However, it could be useful to create a pattern of yield management that their wages be as maids in Hong Kong. Starting in 2009 the plan was agreed upon by all members gathering tahlil to make women's cooperative with the name "Self Development", as an effort to manage the funds of the former migrant worker remittances Kedungsalam village, headed by Latiyah, with a total membership of 22 people.

Starting from the process of gathering these tahlilan mothers and former migrant worker trying to make a cooperative. Establishment of a cooperative process actually began a long time since 2002, but this new 2009 gathering tahlilan truly cooperative process of creation by the name of 'Bina Mandiri, the chairman Latiyah and attended by 22 people, with an address Jl. Kingdom Ngliep Coastal Rt 20 Rw 4 Village Kedungsalam Donomulyo Malang District, the notary Itta Andrijani, SH, and it was not until March 30, 2010 cooperatives 'Self Development' gets the deed of establishment of the Department of Cooperatives and SMEs Malang with No. 183/BH / XVI.14/III/2010, the shape of women's savings and credit cooperatives (KSP).

Currently cooperatives 'Bina Mandiri' already has 47 members with principal savings of Rp 50,000. and mandatory savings at least Rp 10.000-./bulan. From this then it develops cooperative and have a variety of other forms of business, the business of which is banana chips, potato chips, and tree planting sengon, typing and computer rental and cafe, with the help of Windows in 2011.

Each member of the cooperative is allowed to borrow funds amounting to Rp 1 million to 2 million-. per member, the reason for the need for family business and family interests. Of borrowing each member is required to pay per week for their abilities. And the results of these payments seikhlasnya profit cooperative members who borrow. Even this pattern better and equitable than the pattern in which the pattern of Grameen Bank is a bank owned by the poor borrowers of Grameen Bank the bank, most of whom are women. And approximately 94% owned by the borrower, and the remaining 6% is owned by the Government of Bangladesh. Even the end of each year, the members of the cooperatives 'Bina Mandiri' can get the balance of the (SHU) of Rp 150,000. evenly, with no regard to the management structure of its membership. In terms of both the seat as the head or get SHU same subordinates.

This pattern is in accordance with the form of the Grameen Bank, which is the method used in the form of Grameen Bank group lending, group or collateral sanction. Unlike conventional bank system and principles, how to work through the Grameen Bank lending to the poor, who are largely fixed income. Grameen Bank microcredit design-based trust is not a legal contract. Concretely, the borrower is required to make the consisting of five people with one leader. Loans granted in order to record the second person can only borrow after the first loan is returned. Payments made Grameen Bank loan given to a group of poor, and payments also through the group. If there are clients who can not afford to pay, then the friend in the group must help so that the person is able to pay. In addition, the borrower is required to make various social agendas that benefit the surrounding community. There is a combination of financial capital and social capital. By applying social capital, repayment of debt to the Grameen Bank could reach 99%. For intergenerational sustainability, Grameen Bank lending focused on women. There are two missions of this action: First, the empowerment of women by increasing their bargaining position, both in the private and public spaces. Second, improving the quality of life of children (Mudrajad Kuncoro, 'Grameen Bank and Micro Finance Institutions' Sovereignty of the People, 02 August 2008).

This is done by the members of the cooperatives 'Self Development', especially the former maids, where the income they get from Hong Kong have been exhausted, because buy land, home improvements, vehicles, and other businesses. So the result of this spending, such as land planted with bananas, sengon trees, cassava, and others, the profit earned is usually to cover their daily needs, and the rest to ditabungkan to cooperatives' Bina Mandiri 'or to repay loans to cooperatives' Bina Mandiri '.

So until now, almost the majority of former migrant worker from the village after the full Kedungsalam so maids can be categorized as a former migrant worker capable of elevating socio-economic families. In fact they've been able to improve the economic condition of the village through compulsory contributions required by village officials. Economic stability and independence of former migrant workers is increasingly strengthening the base village public awareness Kedungsalam Donomulyo to better appreciate the importance of science education through formal education. So when this young rarely Kedungsalam village school only to junior. Even according to Mr. Misdi (Village Head Kedungsalam/25 July 2012) says that it is 60% more young people in the village Kedungsalam both male and female schools to universities, especially in the area of Malang.

The pattern of the benefits and risks are balanced in a pattern of savings and loans is the main foundation of the birth of co-operatives 'Self Development', which is based on a sense of community and trust in the individual officers and members of the cooperative. Sense of injustice suffered due to their behavior when a maid and poverty and lack of education being the foundation of tremendous strength in the process of establishing, implementing, and promoting cooperative 'Bina Mandiri' this. The process of remittance of funds management for system modeled by Grameen Bank as in cooperatives 'Bina Mandiri' is still a long process, in which the Grameen Bank could be categorized as a pattern of development of the banking system which may be called the popular banking system, among which is the model of Grameen Bank in Bangladesh. As stated by Manurung (1998), in lieu

of collateral scarcity experienced economic enterprises of the people, the alternative offered by the Grameen Bank is to organize the prospective debtors through the formation of a group or center. Conclusion

The conclusion that can be drawn are: 1) almost all of the family migrants come from economically poor families, 2) the departure of the migrant workers in Malang much done legally and its main purpose to Hong Kong, 3) the majority of workers in the islands Sumenep illegal, with the aim of Malaysia and the Middle East, 4) management of workers by Manpower Malang regency was relatively good, it is seen from the data are very complete departure workers, 5) data TKI Disnakertrans departure Sumenep invalid, because it is the workers who recorded the legal and data used already past the year 2009, 6) fund management remittances in the village Kedungsalam been very good with the formation of cooperatives 'Self Development', with management patterned Grameen Bank, 7) in the village of remittance funds Kedungsalam done a lot for the purchase of agricultural land, home improvements, purchasing vehicles, and venture capital, as well as for deposits in cooperatives 'Bina Mandiri', 8) the workers in the islands Sumenep in managing remittances mostly to repay debt departure, and daily needs, as well as to build a house with a very majestic with all the facilities in it.

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