

The dynamics of the role of women workers abroad to improve the family economy: The perspective of Islamic economics

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Abstract

Family economics is a branch of microeconomics that focuses on managing resources to ensure an individual's or small-scale family's survival. It examines how a family's economic status influences their consumption level. It is assumed that as the economic level of a family improves, their expenditures also increase. As household income increases, families tend to purchase more goods and may adopt a more materialistic lifestyle, seeking higher-quality products. This study aims to explore the economic conditions of families with female overseas laborers (TKWs) and understand how their participation in work abroad affects their family's income. The qualitative research method employed in this study utilizes a phenomenological approach, which involves structured interviews, participant observation, and documentation. Primary and secondary data sources are used to collect data. The research findings suggest that the involvement of TKWs has been beneficial in enhancing the family economy. The condition is evident from comparing income levels before and after individuals become TKWs. Women's primary motivation for overseas work is to boost their income.

Keywords: Role of migrant workers, Family economy, Islamic economics

Abstrak

Ekonomi keluarga merupakan salah satu cabang ilmu ekonomi mikro yang berfokus pada pengelolaan sumber daya untuk menjamin kelangsungan hidup individu atau keluarga berskala kecil. Ini mengkaji bagaimana status ekonomi suatu keluarga mempengaruhi tingkat konsumsi mereka. Diasumsikan bahwa semakin membaiknya tingkat perekonomian suatu keluarga, maka pengeluarannya juga akan meningkat. Ketika pendapatan rumah tangga meningkat, keluarga cenderung membeli lebih banyak barang dan mungkin mengadopsi gaya hidup yang lebih materialistik, mencari produk dengan kualitas lebih tinggi. Penelitian ini bertujuan untuk mengetahui kondisi perekonomian keluarga yang mempunyai TKW perempuan dan memahami bagaimana partisipasi mereka bekerja di luar negeri mempengaruhi pendapatan keluarga mereka. Metode penelitian kualitatif yang digunakan dalam penelitian ini menggunakan pendekatan fenomenologis yang melibatkan wawancara terstruktur, observasi partisipan, dan dokumentasi. Sumber data primer dan sekunder digunakan untuk mengumpulkan data. Temuan penelitian menunjukkan bahwa keterlibatan TKW bermanfaat dalam meningkatkan perekonomian keluarga. Hal tersebut terlihat dari perbandingan tingkat pendapatan sebelum dan sesudah individu menjadi TKW. Motivasi utama perempuan berpartisipasi dalam pekerjaan di luar negeri adalah untuk meningkatkan pendapatan mereka.

Kata Kunci: Peran pekerja migran, Ekonomi keluarga, Ekonomi Islam

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1. Introduction

Natural resources abound in the nation of Indonesia. Nonetheless, a sizable portion of Indonesians continue to live in poverty. While discussing the many strategies and initiatives implemented by national and local governments to combat poverty is fascinating, only a few change year over year. Given the high percentage of poverty in rural areas and the challenges associated with getting material pleasures such as food, housing, and clothes, improving the family economy necessitates the cooperation of all family members, especially women (Ghofur, 2013). The role performed by a woman is intended to fulfill the family's economic needs (Warsiah, 2019). The task of obtaining family income is traditionally assigned to the husband as the head of the family. At the same time, the wife's role, in this case, is considered to be a family income enhancer. Compared to the middle class, in the low-income group, the wife participates more in earning income for the family (Suryono, 2010).

Claims that married women in rural areas make more complex decisions since they are expected to fulfill domestic responsibilities, such as caring for their families and children. The family's well-being has benefited immensely from women's employment, particularly in the family economy (Syarifudi et al., 1994). Everyone in the family must be involved if the family's economy falls into the lower middle class; this will undoubtedly benefit the family's finances (Khafiyani, 2022).

Islam allows women to engage in a variety of commercial occupations. As long as the work is done in an environment of decency and respect, in a way that respects the woman's religious convictions, and is accessible from the demands of religious harassment, women are welcome to work in a variety of business sectors that are active both inside and outside the home, either by themselves or with others—negative impact (Nurdin, 2009). Take care of their families and themselves. In other words, Islam allows women to fulfill their job as workers, provided that they do so when called upon and do so in a way that does not interfere with their other responsibilities, such as being human (Warsiah, 2019).

This issue in the concept of Islamic teachings shows an interesting side when associated with the Indonesian Marriage Law No. 1 of 1974. "The husband is the head of the family, and the wife is the housewife (article 31, paragraph 3)". As the head of the household, the husband must protect his wife by providing all the necessities of household life according to his ability. "Then, as a housewife, the wife is obliged to manage household affairs as well as possible (D. P. Sari, 2017).

In Islam, women are allowed to work as long as their work does not exclude their families. As explained in the Qur'an Surah An-Nisa' verse 32, It means: "And do not envy what God has given to one part of you more than others. (for) for men, there is a part of what they earn, and for women (also) there is a part of what they earn, and ask Allah for a part of His gift verily Allah knows all things" (Wijianto & Ulfa, 2016).

The Qur'an, as a reference to the basic principles of Muslims, shows that basically, it has recognized that the position of men and women is "fair," as explained in the

Qur'an Surah An-Nisa verse 32 (Syahatah et al., 1998). Where one does not have superiority over the other so that the position and status are the same, based on this, the Qur'anic principle of the rights of women and men is the same, where the rights of wives are recognized equally with the rights of husbands. In other words, men have rights and obligations towards women, and vice versa; women have rights and obligations towards men (Nasution, 2007).

However, with the discovery of lucrative fields of labor, specifically as Women Workers Abroad, women who work outside the home have peaked at this time. As was the case in Bandar Surabaya Subdistrict, women's decision to work as migrant workers abroad is driven by their husbands' meager salaries, the high expense of children's education and health care, and the economic element, which is still insufficient. Getting a better economic position is achievable by becoming a TKW overseas (Khafiyani, 2022). The majority of TKWs who work overseas are driven by both non-economic and economic considerations that are anticipated to have an impact on their families and workers' lives. The degree of education of TKW operating overseas (Octavia, 2023)

The positive aspects obtained from TKW are not only in terms of the family economy; at a macro level, the government considers that the presence of TKW can earn considerable foreign exchange, reaching 1.3 trillion per year (Purnamaningsih, 2011). So, it is not excessive if the government considers TKW as foreign exchange heroes, and every problem that befalls TKW always gets a considerable response and attention from the government (Ariani & Darwanto, 2013). Economic motives and social encouragement from people who have worked abroad cause mothers to prefer to work abroad and leave their husbands and children in the village (ED Kurniati, 2015).

A person's age will affect their income level. As a person ages, his or her skills in a particular field generally improve, and his or her physical strength increases, increasing the income he or she can earn. The age variable will strongly influence informal sector work that relies heavily on physical ability. Age positively influences family income (D. P. Sari, 2017).

The following is data on the number of TKW in several districts based on data from the Indonesian Migrant Workers Placement and Protection Service Agency (BP3TKI):

Table 1. Migrant Worker Data

No	Regency	Total	No	Regency	Total
1	Lampung Timur	4.034	9	Bandar Lampung	418
2	Lampung Tengah	1.932	10	Pringsewu	412
3	Lampung Selatan	1.024	11	Mesuji	233
4	Tulang Bawang Barat	729	12	Metro	201
5	Pesawaran	649	13	Way Kanan	150
6	Tanggamus	592	14	Lampung Barat	35
7	Tulang Bawang	458	15	Pesisir Barat	9
8	Lampung Utara	418			

Source: Indonesian Labor Placement and Protection Service Agency (BP3TKI)

This data shows that Central Lampung Regency is ranked second, behind only East Lampung Regency. This indicates an intense desire among Central Lampung Regency residents to work overseas (Salmasetri, 2021). The Central Lampung Regency's population is interested in working overseas for various reasons, including economic and job prospects (Sundari, 2019). One of the urban villages in Lampung Regency, situated in the heart of Surabaya City, is Sidodadi Urban Village. Sidodadi Urban Village is the top-ranked urban village in Surabaya out of 14 urban villages, based on the researcher's interview with the sponsor (broker). The tenth urban area of Surabaya (Sundari, 2019).

The following is data on overseas female workers from Bandar Surabaya Village, Bandar Surabaya Subdistrict, Central Lampung Regency.

Table 2. Number of Female Workers Abroad in Sidodadi Village, Bandar Surabaya District

No	Year	Taiwan	Singapura	Hongkong	Total
1	2020	2	1	-	3
2	2021	2	1	-	3
3	2022	6	2	1	9
4	2023	6	2	2	10

Source: Data on Female Workers Abroad in Sidodadi Village, Bandar Surabaya District, Central Lampung Regency

Based on initial research findings in Sidodadi Village, Bandar Surabaya Sub-district, Central Lampung Regency, it has been observed that women in the community have a strong inclination towards working as overseas domestic workers (E. K. Sari & Simanunsong, 2004). This preference stems from their desire to secure a substantial income and attain societal recognition, particularly after working abroad for a year and being able to construct a lavish house in their hometown (Dewi, 2012). Notably, the perception of these women within the community undergoes a complete transformation once they achieve this milestone (Tatapangarsa, 1995). The community's perception of them changes significantly when they successfully establish their own homes, acquire properties, educate their children, and support their relatives (Lestari, 2019).

The following is data on overseas female workers from Bandar Surabaya Village, Bandar Surabaya Subdistrict, Central Lampung Regency (Van Manen, 2016).

Table 3. List of Female Workers Abroad in Sidodadi Village. Bandar Surabaya District, Central Lampung Regency 2022-2023

No	Name	Destination	No	Name	Destination
1	Lutfiah	Taiwan	6	Sanimah	Taiwan
2	Sri Astuti	Singapura	7	Sukarmi	Taiwan
3	Endang	Taiwan	8	Somi	Hongkong
4	Suryanti	Singapura	9	Rumiyanti	Hongkong
5	Ernawati	Taiwan	10	Tukiyem	Taiwan

Based on the data in Table 2, we can see that from the results of the researcher's pre-survey, many homemakers take part in earning a living as TKW abroad. This is similar to what was done by Mrs. Kurniasih and Mrs. Watini, who decided to work as

housemaids and caregivers abroad in the hope of helping improve the family economy (Zainuddin Ali, 2009). This work is carried out because of the economic impetus that is felt insufficient because the husband does not have a permanent job, and even the husband does not work; this results in many household needs that are not balanced with family income or income (Lestari, 2019). This situation makes women from Bandar Surabaya District, Central Lampung Regency, migrate abroad to achieve family welfare by becoming migrant workers (Ayu Rahmita et al., 2021).

Table 3 shows that Taiwan is the country's largest destination for TKW from Sidodadi Village, Bandar Surabaya District. This is because Taiwan has a relatively high wage/salary standard compared to other countries; there is a guarantee of protection of female labor by the state, and there are holidays on Saturdays and Sundays (Lestari, 2019). While the type of work of the average husband is low level, most of them work as farmers, agricultural laborers, and traders (Rahmita et al., 2021).

Keynes states that the ratio between consumption expenditure at a certain income level and income itself is called consumption bias. The greater the income, the greater the consumption expenditure. Because income is an essential determinant in influencing the level of household consumption, the acquisition of household income comes from the delivery of inputs of labor, capital, land, and so on (Khafiyani, 2022).

The research focuses on the implications of the role of overseas female labor in improving the family economy from an Islamic economic perspective located in Sidodadi Village, Bandar Surabaya District, and Central Lampung Regency.

2. Research Method

The methodology in this study uses qualitative research based on the patterns that arise in this study, which require researchers to conduct exploratory studies to understand and explain the role of the dynamics of the role of female labor (Kumalasari et al., 2008).

(Denzin, 2011) describes qualitative research as a located activity that places placement in the world. Qualitative research consists of material interpretation practices that make the world visible. The research uses a phenomenological model; this model seeks to describe the general meaning of some individuals on various general meanings of several individuals on their various life experiences related to concepts or phenomena (Creswell, 2021). Van Manen (2016) added that the primary purpose of phenomenology is to reduce individual experiences of phenomena to a description of the essence or universal essence.

Data analysis was carried out in this study using three stages (Miles, 1993).

1. Reduction is paying attention to simplifying, abstracting, and transforming data that emerges from the notes. Data reduction takes place continuously during a qualitatively oriented project.

2. Data presentation is organized information that allows concluding and taking action. The presentation most often used in qualitative data is the form of narrative text
3. Concluding or verification is a qualitative analysis process that seeks meaning from the objects recorded to identify regularities, patterns, and explanations.

3. Results and Discussion

3.1. Results

By working as a TKW, household needs can be met. Even though it can be seen by looking at this work, the situation does not allow the wife to carry out her obligations as a wife and mother to her children, even though it is only temporary. Starting from this, it will impact the family (Rivai & Buchari, 2009).

In the author's research results, those who work as TKW have a positive and negative impact. The positive impacts include the following:

- a. For the family economy, the number of women who work as TKW abroad allows wives to increase or even increase their income to meet the family's needs for clothing, food, shelter, and education for children. This happens because the income earned is classified as high or even very high. With such a large salary, of course, they can help the family economy, especially if it is added to the husband's income, of course, not only to meet daily living expenses but they can also send their children to college, buy jewelry, rice fields, gardens, build houses, open businesses, and be able to allocate the remaining balance for the benefit of zakat, and sadaqah. However, even though the wife's income is much greater than the husband's, it does not mean the wife is free to use or spend her finances. The husband is the family's leader and has become the household's basic foundation (Nasution, 2007).
- b. Apart from wanting to earn a higher salary/wage, they can also influence other informants to work as TKW abroad. Apart from economic factors and social status, most women who choose to work as migrant workers abroad are influenced by women who have already worked as migrant workers abroad who have experience and earn their income so that they can buy whatever they want without having to ask their husbands and parents (Purnamaningsih, 2011)
- c. there is a view that working abroad as a migrant worker is very profitable. With higher wage standards than those in the country and differences in currency exchange rates, TKWs who work abroad earn more money than the wages received in the same job in the country. The expectation of a higher income is what encourages TKWs to work abroad. The existence of TKW abroad has contributed to reducing the problem of unemployment and poverty in Indonesia (Amirin., 1990).
- d. Improved education levels for the children left behind. Families can use the proceeds of remittances to pay for their children's education so that they can

have a better education. Previously, most of their children could only pursue a senior high school education due to financial constraints. However, since their wives have been working as migrant workers abroad, they have been able to send their children to college.

The negative impacts include the following:

- a. For husbands, it is not impossible to be proud if they have a brilliant, active, advanced wife and are needed by the community. However, on the other hand, they have complicated problems with their wives due to financial problems and status changes, so in the end, they choose to divorce.
- b. For children, the impact is that children can fall into negative things, such as criminal acts committed as a result of the lack of love and attention given by parents, especially mothers to children. However, not all children in the community misbehave. Some entrust their children to their closest relatives so that even though parents cannot monitor their children, some relatives always supervise their children's behavior and development.
- c. Against Households Another negative possibility that needs attention from women who work abroad is household harmony. Household failures are usually associated with a lack of communication and trust between husband and wife.
4. The low level of education of prospective TKWs can make them victims of fraud both from the time of processing documents to when they return to their homeland.
- d. Shifting cultural norms, TKW who have returned are accustomed to the destination country's culture, which is sometimes not Indonesian. However, in addition to the many negative impacts, there are also positive impacts where the role of women who work as TKW abroad has more positive implications for the economy and welfare of their families.

3.2. Discussion

According to them, choosing to work as an Overseas Indonesian worker was the right decision. However, this option is not without risks and challenges. Being a migrant worker means being separated from your family, including your partner and children (Nurdin, 2009). As a result, the wife cannot fulfill her responsibilities even temporarily. Happiness in the family can flourish when the wife can fulfill her obligations towards her husband and children. This task has enormous value and glory because it contributes to the welfare of the next generation by providing full attention and quality education. Research conducted on TKW families in Sidodadi Village revealed how important the role of women is in the household. The wife's involvement in working as a migrant abroad positively impacts the family's financial condition, increasing income. Additionally, it also increases the overall durability and strength of the household.

According to the researchers, by what is explained above, women earning a living are allowed with the provisions that apply in Islam, so from the results of research in the field, researchers found that women who work as migrant workers abroad have

received permission from their husbands, parents, and can carry out the conditions and the results are needed by the family. Thus, women have a sunnah position in work, and women are obliged to earn a living, namely for women in single-parent conditions, due to the motive that is the basis for women's involvement in the survival of themselves and their families.

4. Conclusion

Based on the research that has been done, several conclusions can be drawn, namely:

1. The financial status of TKW families in Sidodadi Village, Kota Surabaya Subdistrict, Lampung Regency, before the wife worked as a TKW abroad, her financial life was mediocre, even for food was not enough, let alone to fulfill other needs such as home repairs, paying children's school fees. They also had to pay for their children's school fees. Although they have tried hard by working, their income is insufficient to meet their daily needs. One way to meet the needs of life is by becoming a TKW abroad because the promised salary is more significant than working domestically. After the wife became a TKW, their economic life changed. The income earned is much more than before. They can fulfill their daily needs and even more than that. They can buy the things they need with their income, and their lives are classified as prosperous. They can fulfill the needs of life, such as daily food needs, building houses, buying vehicles, and so on. With the advancement of the times, women now play a role in increasing the fulfillment of family needs in the sense that women now have the freedom to work and no longer depend on husbands or parents.
2. From the perspective of Islamic economics, the impact of female migrant workers abroad on improving the household economy in Sido Dadi Village, Surabaya Subdistrict, Central Lampung Regency is based on observations of the role of women in Sita Dadi Village, Surabaya City, in improving the household. Income The family's socio-economic status has a positive impact and is based on Islamic principles. Women working for a living can increase family income to meet the needs of family life, clothing, food, shelter, and education for children. Where the wife prioritizes basic needs over other needs. Because the Muslim household economy holds the principle of prioritizing basic needs in spending their wealth over other needs, the impact of women working as TKWs on their families can be seen in positive and negative terms. From a positive point of view, the socio-economic status of the TKW family in Sidodadi Village, Bandar Surabaya sub-district, Central Lampung Regency, is improving. However, a negative aspect arises, prone to conflict between families, including husband and wife.

Based on the research problems, the researcher will submit suggestions, namely as follows: 1) For women involved in family economic income-seeking activities abroad, they must pay more attention to the aspects shown in the teachings of Islam so that they can conform to behavior by principles and moral values. The family economy's role in Islamic law's teachings must continually improve and maintain it. 2) For men,

the head of the household must be able to bear the physical and mental responsibility for his family by Islamic sharia.

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