



**Financing Migration, Generating
Remittances and the Building of
Livelihood Strategies:
A Case Study of Indonesian Migrant
Women as Domestic Workers in
Singapore**

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List of Abbreviations

ACMI	Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People
BNP2TKI	Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (National Board for the Placement and Protection of Indonesian Overseas Workers)
FDW	Foreign Domestic Worker
ILO	International Labour Organization
IOM	International Organization for Migration
MOM	Ministry of Manpower
NGO	Non-Governmental Organizations
UNIFEM	United Nations Development Fund for Women

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List of Respondents who took part in the qualitative in-depth interviews (N=30)

Pseudonym	Age (years)	Education	Marital Status	No. of children (if any)	Any previous migration stint in Singapore	Year of first arrival in Singapore	Length of previous migration stint(s) in Singapore (years)	Length of current migration stint in Singapore (years)	Monthly salary (\$)	Enjoys a day off	Frequency of day off	Own cell phone	Access to Internet	Comments
Ramidah	31	Senior High School	Married	1	No	2010	N.A.	3	400	No	N.A.	Yes	Yes	
Maesarah	42	Senior High School	Married	2	Yes	2000	10.5	1.5	550	Yes	Weekly	Yes	Yes	
Hera	25	Junior High School	Single	N.A.	Yes	2007	3	1.5	450	Yes	Fortnightly	Yes	Yes	
Nur	43	Senior High School	Widowed	1	Yes	1995	10	1.5	550	Yes	Weekly	Yes	Yes	
Una	32	Junior High School	Married	N.A.	Yes	1996	16	1	650	Yes	Weekly	Yes	Yes	
Rosita	32	Primary School	Married	1	Yes	2007	2	3	450	Yes	Fortnightly	Yes	No	
Seniwati	35	Junior High School	Married	1	Yes	2004	8	1	500	Yes	Fortnightly	Yes	No	
Sapni	37	Primary School	Married	1	Yes	1997	3	7	450	Yes	Monthly	No	Yes	
Eni	34	Diploma	Single	N.A.	No	1998	N.A.	15	650	Yes	Weekly	Yes	Yes	Obtained her diploma in Singapore while working as a domestic worker
Seti	31	Senior High School	Married	1	No	2009	N.A.	4	350	No	N.A.	Yes	Yes	
Ani	31	Junior High School	Single	N.A.	Yes	2006	2	1	500	Yes	Fortnightly	Yes	Yes	
Eka	27	Senior High School	Single	N.A.	No	2003	N.A.	9	450	Yes	Weekly	Yes	Yes	
Yati	37	Primary School	Separated	1	No	1997	N.A.	15	400	Yes	Weekly	Yes	Yes	
Nining	31	Junior High School	Married	1	Yes	2003	2	5	450	Yes	Weekly	Yes	Yes	
Kartini	37	Junior High School	Married	N.A.	Yes	1997	7	2	480	Yes	Fortnightly	Yes	No	
Reni	42	Junior High School	Divorced	1	Yes	1995	2	14	500	No	N.A.	Yes	No	
Muni	31	Junior High School	Divorced	2	No	2007	0	5	450	No	N.A.	Yes	Yes	
Sri	38	Junior High School	Single	N.A.	No	1996	N.A.	17	700	Yes	Weekly	Yes	Yes	
Putri	27	Senior High School	Single	N.A.	Yes	2005	4	3.5	460	Yes	Monthly	Yes	Yes	
Titi	42	Primary School	Divorced	3	Yes	2001	9	3	500	Yes	Monthly	Yes	No	
Marwa	33	Junior High School	Single	N.A.	Yes	1995	2	6	400	Yes	Monthly	Yes	No	
Nina	36	Primary School	Married	2	Yes	1998	8	1	450	Yes	Fortnightly	Yes	Yes	

Pseudonym	Age (years)	Education	Marital Status	No. of children (if any)	Any previous migration stint in Singapore	Year of first arrival in Singapore	Length of previous migration stint(s) in Singapore (years)	Length of current migration stint in Singapore (years)	Monthly salary (S\$)	Enjoys a day off	Frequency of day off	Own cell phone	Access to Internet	Comments
Melati	42	Senior High School	Married	1	Yes	1995	4	1.5	450	Yes	Monthly	Yes	No	
Ana	26	Junior High School	Married	1	No	2010	N.A.	2	400	No	N.A.	Yes	Yes	
Evi	44	Senior High School	Married	4	No	2005	N.A.	7	450	Yes	Bi-monthly	No	No	
Ina	45	Senior High School	Single	N.A.	No	2002	N.A.	10	650	Yes	Weekly	Yes	No	
Rian	33	Junior High School	Married	2	No	2009	N.A.	3	450	Yes	Weekly	Yes	No	
Muni	32	Junior High School	Single	N.A.	No	2005	N.A.	8	500	Yes	Weekly	Yes	Yes	
Saknah	28	Junior High School	Married	N.A.	No	2008	N.A.	5	430	No	N.A.	Yes	Yes	
Ira	40	Primary School	Widowed	1	No	2002	N.A.	10	450	Yes	Monthly	Yes	No	

Summary of Findings

In the context of growing female labour migration in Southeast Asia, it has been argued that migration represents an important livelihood strategy for poverty alleviation amongst migrants and their families. Using the case study of Indonesian women migrating as domestic workers to Singapore, this paper draws on a quantitative survey (n=201) and qualitative in-depth interviews (n=30) to examine the migration trajectories of these women — in particular, their experiences of recruitment and placement in Indonesia and Singapore respectively, as well as remittance-sending behaviours — concerning whether or not there are significant discrepancies between the costs of migration and benefits of employment through remittances (both economic and in-kind). It also examines the mediating role of communication technologies in reducing the transaction costs of migration and remittance-sending, as well as contributing to the maintenance of family ties across borders.

In the survey, we found that the majority of respondents (nearly 90 per cent) did not pay any recruitment fees to a training centre or intermediary prior to their arrival in Singapore, but instead paid them via monthly salary deductions once they started work. Although this route of migration might appear attractive, particularly amongst those with little access to capital, it was observed that these fees often fluctuated, with the majority (64 per cent) taking between seven and nine months to complete their salary deduction period. During this time, workers received a nominal monthly sum of S\$10 to S\$20 to cover the most basic expenses. It was reported that approximately two-thirds (61 per cent) of respondents received a meagre S\$10 or less, whilst 16 respondents (8 per cent) received no allowance at all. This practice has served to hinder women's ability to remit for a significant period of their initial contract whilst reinforcing their lack of mobility, both physically and financially.

Along a similar vein, the monthly salaries of respondents ranged substantially between S\$150 and S\$750 (median=S\$450). The salary women received did not seem to correlate with any previous experience, such as one's educational background, occupation, or marital status, apart from prior experience of working in Singapore. It is evident from these findings that recruitment and placement procedures exhibited a certain homogenising effect on workers' salaries and employment conditions. Although the majority (79 per cent) reported having received a salary increase since the time of first arrival, it was observed that these increments tended to be highly subjective and often at the behest of employers in the absence of formally stipulated guidelines. Through the interviews, we found that workers were often hesitant to broach the issue despite acknowledging the possibility of being able to do so. This further highlights the inherent power imbalance at play between employers, agents, and workers.

Concerning remittances, we found that respondents remitted an average of 55 per cent of their monthly incomes upon completion of their debt deduction periods. These remittances went primarily towards paying for basic needs and children's education. In the interviews, some workers reported that family members found difficulty coping with everyday expenses despite receiving remittances, noting how salary levels for domestic work in Singapore have not increased in tandem with rising living expenses in Indonesia. The often uncertain nature of domestic work as a livelihood strategy is seen in the protracted nature of women's migration trajectories, with many finding it necessary to undertake multiple two-year

contracts to fulfil their financial goals. It was observed that women tended to remit more during the early stages of their migration period (to finance children's education or household assets such as agricultural land or houses), after which emphasis is placed on acquiring capital to fund future business ventures back home.

It is important to note that women in this survey have higher than average levels of education. Moreover around two-thirds were employed (albeit in often poorly paid forms of employment) prior to migrating. While these women do not represent 'the poorest of the poor', the fact that they are going into debt to finance their overseas migration suggests that they are financially disadvantaged and as such remittances were important for potentially creating future forms of livelihood for themselves and their children.

The research shows that despite the precarious and unregulated nature of recruitment and employment processes, with employers and agents exercising a great deal of power over workers, 66 per cent of the migrants in the sample said that remittances had contributed to the education of their children. Other productive and livelihood enhancing use of remittances, such as investing in land and housing (39 per cent), health (10 per cent), enterprise (9 per cent) and debt repayment (3 per cent) were also reported in addition to improved consumption (73 per cent). All of these outcomes have the potential to reduce poverty and improve well-being in the longer term. However, the impacts of such migration on poverty would be significantly faster and greater if the industry could be better regulated and the study offers a number of policy recommendations to this end.

Although a large proportion of survey respondents (nearly 90 per cent) owned a mobile phone, no significant relationship was found between ICT (information and communications technology) use and the reduction of costs concerning remittance-sending. Instead, access to ICTs played an important role in the maintenance of family ties, as well as aided in the monitoring of the use and receipt of remittances for about half the respondents (51 per cent). In some cases, social media platforms such as Facebook served as useful channels of communication to repair strained relationships with loved ones at home. For others, ICTs facilitated access to information and resources concerning relevant policies affecting their work and daily lives in Singapore, as well as available skills training courses that offer the potential to translate into sustainable employment opportunities upon return.

The paper concludes with a list of policy recommendations to help reduce the costs and risks of migration for domestic work, whilst increasing its benefits for individual migrants and their families. Building upon recent reforms introduced by the Indonesian and Singapore governments to enhance the regulatory framework for training, recruitment, and employment practices concerning migrant domestic work, we suggest the following as a potential way forward: a) encouraging skills differentiation within the industry by incentivising skills acquisition based on higher remuneration and/or reduced levies; b) enhance workers' access to information about basic rights and entitlements through ICTs; c) ensure greater transparency and accountability in placement procedures to curb the risks of contract substitution and exploitation; d) establish proper channels for workers to seek redress in cases of employment difficulties; and e) reform the current sponsorship system to ensure better access to job mobility.

Introduction

The growing significance of migration as a family-based strategy for alleviating poverty and improving livelihoods in Southeast Asia over the last two decades is reflected in the accelerated pace of female migration in the region, as Southeast Asian women respond to the global demand for domestic and care-related work.

Gender	1996		2000		2004		2007	
	Total	%	Total	%	Total	%	Total	%
Men	228,337	44	137,949	32	84,075	22	152,887	22
Women	288,832	56	297,273	68	296,615	78	543,859	78
Total	517,169	100	435,222	100	380,690	100	696,746	100

Table 1: Placement of Indonesian migrant workers by gender (Source: BNP2TKI 2006 cited in IOM 2010b)

As seen from Table 1, there has been a steady increase in both the absolute numbers and the proportions of women migrating out of Indonesia. Between 1996 and 2007, the number of Indonesian women migrating overseas has almost doubled while in the same time period there is a one-third decrease in the number of male migrants. As a result, women migrants accounted for 78 per cent of all Indonesian migrants in 2007, a 22 per cent increase from 1996.

Destination Country	Total
Saudi Arabia	257,217
Malaysia	222,198
Taiwan Province of China	50,810
Singapore	37,496
Hong Kong SAR	29,973

Table 2: Placement of Indonesian migrant workers in top 5 destination countries in 2009 (Source: BNP2TKI 2009 cited in IOM 2010b)

Saudi Arabia and Malaysia are the top destination countries for Indonesian migrant workers, accounting for around 39 and 36 per cent of all Indonesian migrant workers respectively. Almost all of the Indonesian migrant workers in Saudi Arabia and one-quarter of those in Malaysia work in the household sector (IOM 2010a).

The extent to which the ‘feminisation of migration’ can work as a poverty alleviation strategy depends on many factors, including the balance between the financial ‘costs’ of migration and the potential ‘gains’ through remittances within a migration context highly dependent on the role of contemporary migration regimes, as well as recruitment and placement agencies and other commercial intermediaries. Contemporary migration regimes are often highly restrictive and play a central role in influencing the transient and often precarious nature of

migrant work. In Singapore, foreign labour policies towards the domestic work industry are premised on ensuring short-term labour immigration (e.g. foreign domestic workers found pregnant will be repatriated without exception, preventing them from settling down in Singapore) and foreign domestic workers are excluded from the legal protections under the Employment Act (Yeoh 2006) due to their private nature of work in the domestic sphere, leaving them to negotiate their working conditions with their agents and employers, with little formal legal protection.

Using a case study of Indonesian women who migrated to Singapore as domestic workers, this project draws on a **quantitative survey (n=201)** and **in-depth interviews (n=30)** to highlight the perspectives of migrants in embarking on migration as a livelihood strategy. It investigates the significance of ‘money’ at different points of the migration process – that is, how families finance the migration of a wife, mother or daughter; what and how migration brokers charge to facilitate the move; and what amounts of remittances are generated over the course of a labour contract. The study also gives special attention to the role of communication technologies – in particular the mobile phone and the Internet – in facilitating communication and reducing transaction and remittance-sending costs.

Background/Literature Review

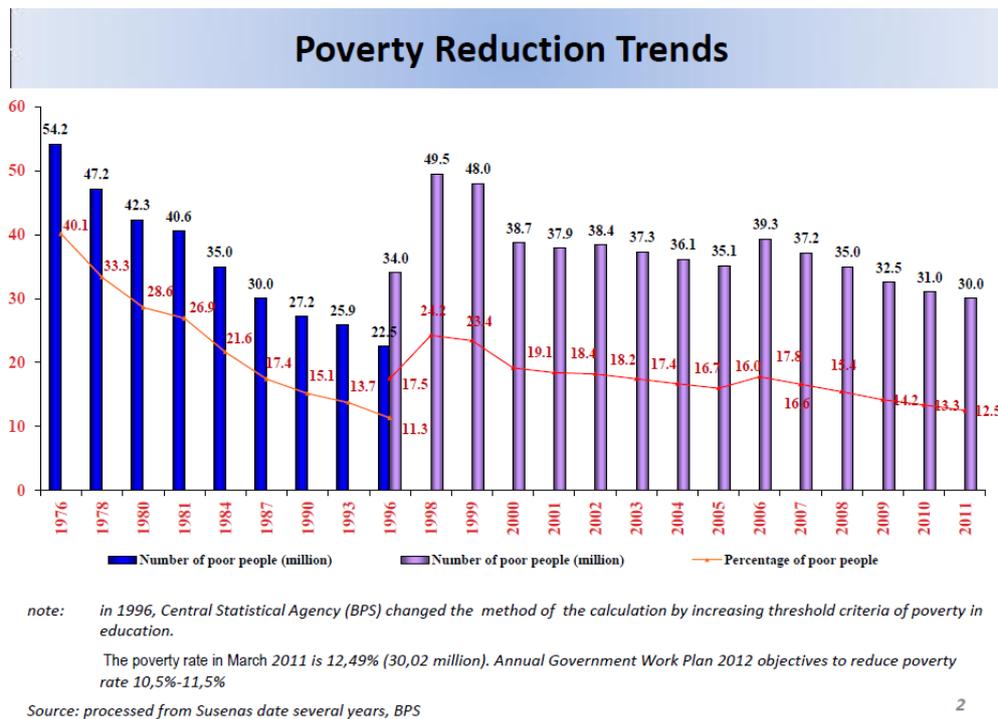


Figure 1: Poverty reduction trends in Indonesia (Source: Iriana et al. 2012)

As one of the most rapidly developing economies with forecasts of being the 8th largest global economy by 2050 (Pricewaterhouse Coopers 2013), poverty reduction rates in

Indonesia, in both absolute and comparative terms, have not been in tandem with its rate of economic growth.

Figure 1 indicates a downward trend in the rates of poverty reduction in the millennium years (2000-2011). However, the rate of poverty reduction has been noticeably slower compared to the pre-Asian Financial Crisis period (pre-1997).

It is also important to note that since 1996 Indonesia has adopted a fairly different and complex definition of poverty, which is based on the ‘basic needs approach’ (BPS 2013a), taking into account the minimum food expenditure requirements (that is needed to obtain 2,100 calories per capita per day) and the minimum non-food expenditures requirements (e.g. housing, clothing, education, health). This methodology has been frequently criticised by NGOs and the media as a tool of the Indonesian government to ‘manipulate its poverty line for political purposes’ (*The Jakarta Globe*, 27 October 2011). As a result, the government’s official poverty statistics have usually been significantly lower than other measurements such as those by the Asian Development Bank, which estimated the number of poor people in 2011 at 43.1 million (*The Jakarta Globe*, 27 October 2011) compared to the official statistics of 30.0 million (see Figure 1).

Country	Poverty Incidence (%)		Average Reduction Per Year (%)	Number of Poor (million)		Average Reduction Per Year (million)
	1990	2005		1990	2005	
Indonesia	51.3	21.4	1.99	96.7	47.3	3.29
Cambodia	77.3	40.2	2.47	7.5	5.6	0.13
Laos	65.9	35.7	1.99	2.7	2.0	0.05
Viet Nam	34.2	22.8	0.76	22.6	19.0	0.24

Table 3: Comparative poverty incidence and number of poor in developing Asian economies (USD 1.25 at 2005 PPP) (Source: Asian Development Bank cited in IOM 2010a)

From a regional perspective, Indonesia’s poverty reduction rates have not been significantly higher than other developing economies in Asia despite its rapid economic development and introduction of several nation-wide poverty reduction programmes (see Iriana *et al.* 2012).

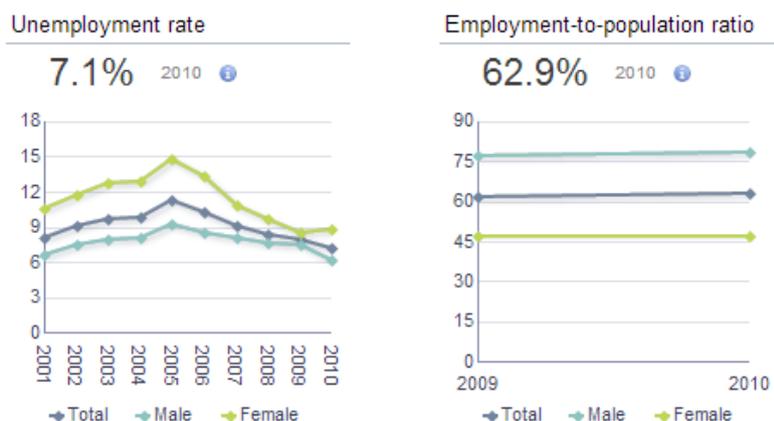


Figure 2: Unemployment rate with gender breakdown in Indonesia (Source: ILOSTAT Database)

Apart from the low poverty reduction rates, unemployment rates have also remained on the high side over the past 10 years. As can be seen in Figure 2, the unemployment rates are significantly higher for women, where the rates have failed to dip below the 9 per cent mark in the 10-year period between 2001 and 2010. The above discussion provides a good contextual understanding for Indonesia’s emergence as a leading exporter of migrant women over the past decades, mainly to highly industrialised economies throughout Asia and the Middle East, where these women are employed as domestic workers, nannies, and elder-care workers in (IOM 2010a; Kaur 2010).

In major destination areas such as Hong Kong, Taiwan, Singapore, Malaysia, and Saudi Arabia, the rapid expansion of middle-class households due to rising levels of education and affluence has produced a growing (and highly gendered) demand for paid domestic work and other low-wage care services (Yeoh and Chang 2001; Huang, Yeoh and Rahman 2005; Young 2006). This dependency is especially acute in Singapore, where the increase in the number of foreign domestic workers (see Table 4) is such that one in five households employs a live-in domestic worker, of which the majority (57 per cent out of an estimated total of 209,600 workers) are from Indonesia (MOM 2013a; *The Straits Times*, February 10, 2013).

Year	2007	2008	2009	2010	2011	2012
Total Foreign Domestic Workers	183,200	191,400	196,000	201,400	206,300	209,600

Table 4: Number of foreign domestic workers in Singapore from 2007 – 2012 (Source: MOM 2013a)

This phenomenon can be explained partly by the observation of an upward trend of middle-class Singaporean women returning to the workforce after childbirth. Due to the availability of universal education opportunities, women tend to be educated in Singapore and have expectations of pursuing a career (Rahman *et al.* 2005) and hence more are returning to the workforce after giving birth. Yet, the context of a gendered sphere of reproductive labour

remains relatively unchanged, which includes the Singapore government's 'family-first' approach where social security provision is largely privatised and responsibility in the hands of the individual and family (Reisman 2009). The result is the (large-scale) employment of poorer migrant women to *replace* the more affluent Singaporean women in filling up the reproductive labour gap (Kaur 2007; Devasahayam 2010) in that the latter are expected to provide for the household, such as doing housework and taking care of their elderly parents and young children.

For many Indonesian domestic workers, migration is seen as an important livelihood strategy for poverty alleviation and upward social mobility (Ford 2001; Anggraeni 2006). In response to the global demand for waged domestic labour, the Indonesian government has increasingly promoted overseas labour migration as a development strategy to address issues of poverty, domestic unemployment and underemployment, as well as to encourage foreign direct investment through remittances. Given the highly gendered nature of domestic work, women currently form the bulk (79 per cent) of Indonesian migrants abroad, which makes them the main contributors of international remittances to Indonesia (IOM 2010a). In 2008, the country's total inflow of remittances was approximately USD 6.6 billion, comprising over a third of its annual foreign direct investment (IOM 2010a).

Recent reports released by NGOs and the media have drawn attention to the precarious nature of migrant domestic work by highlighting the various forms of abuse and exploitation often faced by these women (Human Rights Watch 2005; HOME and TWC2 2010; *The Jakarta Post*, 1 April 2011). Whilst a large measure of public scrutiny has been centred on these common injustices, little is known about whether the migration has been beneficial (or not) for poverty alleviation and social mobility. This research provides timely and critical intervention into the current 'policy window' where the Indonesian government is reviewing its policy on domestic workers abroad (*Channel News Asia*, 21 July 2011).

In Singapore, recent policy developments introduced by the Ministry of Manpower (MOM) include establishing a weekly rest day for domestic workers (effective for work permits renewed or issued on or after 1 January 2013), as well as replacing its previously contentious (and costly) English language entry test requirement with a mandatory one day Settling-In-Programme (SIP), which aims to provide practical information and skills for living and working in Singapore for foreign domestic workers arriving for the first time (MOM 2012a). In many ways, the mandatory day-off policy functions largely as a signalling measure from the government (arguably as a result of increasing pressure placed by international bodies and local NGOs), as MOM has publicly acknowledged that 'instead of mandating rest days, the Government has adopted a more *flexible* approach of allowing households to work out a mutually agreeable employment arrangement' (*The Straits Times*, June 22, 2011; emphasis added). In this regard, employers may opt to compensate their domestic workers in lieu of a weekly rest day, which is typically charged at S\$17.50 per day (MOM 2012b). Stemming from increasing rates of fatal accidents involving falls from high-rise buildings, particularly amongst Indonesian domestic workers, MOM has also issued a ruling to state that foreign domestic workers are not allowed to clean window exteriors unless specific safety requirements are

met.¹ At the same time, the Indonesian government introduced a new bank scheme for domestic workers in Singapore, known as the People Business Credit for Indonesian Migrant Workers, to help facilitate savings and reduce the initial costs of placement (*The Straits Times*, November 30, 2011). Average placement fees ranged approximately between S\$3,000 and S\$3,600 — covering a range of fees for medical check-ups, document processing, and training, as well as commissions earned by different recruitment intermediaries at both sending and receiving ends — which is paid for upfront by employers to be reimbursed later through monthly salary deductions (typically over the span of eight months). The new scheme represents an effort by the government to reduce (or at least regulate) the various commission fees charged by agents and other intermediaries, whilst shifting the financial burden of these costs from migrant domestic workers to employers. Specifically, it has been proposed that placement fees will be reduced to S\$1,600 for domestic workers with no previous experience, and S\$800 for those with experience, by stripping out commission fees for agents (and charging them to employers), which workers will then finance through low-interest bank loans (*The Straits Times*, April 4, 2012). Additionally, the government has also raised the stipulated amount of pre-departure training hours to 400 hours (or 40 days) for those without prior experience in a concerted effort to formalise and raise the standards of domestic work.

Domestic work in Singapore is regulated by a range of rules and guidelines stipulated by MOM. Domestic work contracts are typically two years in length, and during this time domestic workers are required to reside at their place of employment. In addition to a monthly salary, employers of domestic workers are also required to pay a monthly levy to the government. The levy is typically around S\$265 although subsidies are available in some circumstances, for example when hiring a domestic worker to care for a person with a disability.

During approximately the first eight to nine months of her contract, a domestic worker undergoes a salary deduction period where her employer recoups the costs of agent and placement fees. As our study demonstrates, during this period it is common for a worker to receive only a nominal sum of S\$10 to S\$20 per month to cover personal expenses. Prior to 2010, employers would forfeit their S\$5000 security bond if their domestic worker violated the following obligations under work permit conditions: became pregnant, absconded or married a Singaporean or Permanent Resident. Since 2010, rules have been changed so that employers are now only liable to pay S\$2500 in the instance that their employee absconds, as long as the employer has made reasonable efforts to locate the worker (MOM 2009). Employers are no longer liable for lapses in their domestic worker's behaviour, such as those relating to marriage with a resident or pregnancy. However, a domestic worker can still be repatriated for any of the above transgressions, and a bi-annual medical examination, which includes tests for pregnancy and sexually transmitted infections, are required for all domestic workers.

¹ For foreign domestic workers employed from 1 December 2010 onwards, employment agencies will also be required to facilitate the signing of a safety agreement between employers and their foreign domestic workers, particularly concerning the cleaning of window exteriors (MOM 2012b).

Up until recently, there have been no clear guidelines regarding a rest day for domestic workers, and it has been possible for women to fulfil their entire two-years contract without a day off. Once a woman has completed her two-year contract, her employer typically must pay her airfare home. In the instance where the domestic worker wishes to renew her contract, the employer provides a return airfare; should she wish to return home permanently, the employer only needs to pay for a one-way ticket. Therefore, women who have worked continuous contracts over a period of several years should theoretically have the right to return to Indonesia to visit family and friends every two years.

In view of these contextual factors affecting domestic work in Singapore, strong evidence-based research that examines migration through a gender-specific lens will be valuable to both policymakers and relevant stakeholders. The gender-sensitive approach that this project adopts is particularly useful in understanding women's changing roles in the social reproductive sphere through migration and remittance-sending, especially when many have now taken on the role of chief breadwinner in the family. Understanding the implications of these shifting configurations will provide an important starting point through which to rethink policy development in a world that is increasingly reshaped by feminised streams of migration.

Research Questions

The export of Indonesian domestic workers into advanced economies in Asia and the Middle East has important development implications that are not solely economic, but also deeply intertwined with social hierarchies of gender, class, ethnicity, and age. This project focuses on Singapore as a key recipient of female domestic workers from Indonesia, and examines the extent to which migration has been an effective poverty alleviating strategy for these women and their families. Specifically, it explores their decision-making processes in relation to the financing of migration, their recruitment and placement experiences in Indonesia and Singapore, and their remittance-sending behaviour in order to investigate whether there are significant discrepancies between the costs of migration and the benefits of employment through remittances (both economic and in-kind). It also looks at the mediating role of communication technologies in reducing the transaction costs of migration and remittance-sending. The project provides an evidence base to better clarify which circumstances have the potential to lead migrants and their families out of poverty, and which may instead result in a downward spiral into indebtedness. In particular this study sought to answer the following questions:

1. In the context of growing female labour migration from Indonesia to Singapore, what is the interplay between the financial costs of migration and the potential income gained through remittances, and how effective is 'domestic work migration' as a strategy of poverty alleviation for Indonesian families?
2. What is the mediating role of communication technologies in terms of reducing the transaction costs of migration and remittance-sending?

Methodology

The project adopted a mixed methods approach combining both quantitative and qualitative methods through the use of questionnaire surveys (n=201) and in-depth interviews (n=30). The survey component enabled us to identify important trends and issues in women's migration experiences and remittance-sending behaviours, which were then explored and analysed more intensively through qualitative investigation. The purpose of utilising this sequential approach was to develop a more nuanced and comprehensive analysis of migration as a complex and multiscalar phenomenon. Furthermore, this methodology is particularly suitable for policy relevant research as policymakers and practitioners often require multiple forms of evidence to inform decision-making practices.

We chose to sample migrant domestic workers from Java to maintain a level of comparability with the previous CHAMPSEA survey.² Importantly the region has a long history of migration, the largest population size, as well as the highest rate of international outmigration in Indonesia. The Ministry of Manpower and Transmigration in Indonesia reported over 333,000 Javanese who migrated overseas in 2012. Comparatively, the second highest region in Indonesia for international outmigration was Sumatra with 33,000 people, less than 10 per cent of the total Javanese outmigration rate. Singapore was selected as a survey site as the city-state is a major recipient of migrant domestic workers (one of the top four destination areas; see

Table 2) from Indonesia. Whilst we recognise that a sample size of 201 remains relatively small and non-representative, the study was designed to dovetail into the CHAMPSEA project as a supplementary study, allowing for the possibility of comparing a larger dataset on the management and use of remittances. Presently, the findings presented in this paper remain preliminary with regards to comparison to the CHAMPSEA data. It is anticipated that further analysis, incorporating insights from the CHAMPSEA data will be conducted in the near future.

Survey respondents were obtained through a sampling strategy that utilised a mix of stratified and snowball sampling techniques. Specifically, our sampling strategy took into account the following variables: (a) contract term in Singapore; (b) whether or not the domestic worker has a day off; and (c) her marital status (and number of dependents). In addition to the sampling matrix, study participants needed to be: a female domestic worker aged 18 years and above; have worked in Singapore for at least 12 months; and have migrated from Java, Indonesia.

In adopting this sampling strategy we ensured that the project captured a well-rounded pool of respondents from different family backgrounds, at different stages of their work contracts and who have experienced various work condition while in Singapore – all which have significant bearings on their remittance-sending behaviour. The requirement of debt bondage

²The project's quantitative component built on existing cross-sectional datasets derived from the Child Health and Migrant Parents in South East Asia (CHAMPSEA) study conducted between 2007 and 2010, which contain rich information on household arrangements, parental migration, and remittance-sending behaviours in East and West Java, Indonesia. A total of 1,033 households were sampled in the CHAMPSEA study, of which 533 are migrant households.

in the brokerage process, for example, often means that the domestic worker receives little or no salary during the initial nine months of her contract, and is thus unable to remit.

The qualitative component of the study involved conducting in-depth interviews with 30 respondents within the survey sample. In-depth interviews delved deeper into exploring the gendered meanings that inform migrant aspirations/obligations, remittance-sending behaviours, as well as the use of communication technologies amongst Indonesian domestic workers in Singapore. The interviews were conducted in Bahasa Indonesia and English (where appropriate), or a mixture of the two languages. Data obtained in Indonesian language was transcribed and translated into English before being coded and analysed.

Demographic and Socio Economic Profile of Study Participants

Sample overview:

Of the 201 respondents surveyed, the vast majority were in the economically active age group with over 90 per cent aged between 23 and 40 years old. Fitting with Indonesian social norms which value the importance of marriage and having children, around two-thirds of women (64 per cent) had ever married and more than half (56 per cent) have children. In half of the cases (53 per cent) of women with children, women had one child. Women typically came from small households, with 48 per cent from households with 3 or 4 other household members.

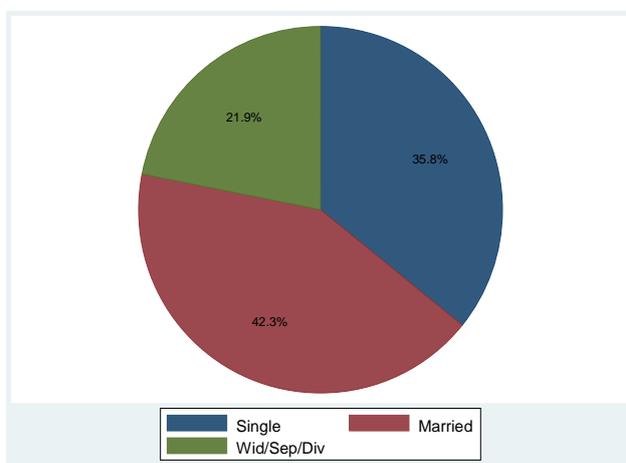


Figure 3: Marital status of study sample (N=201)

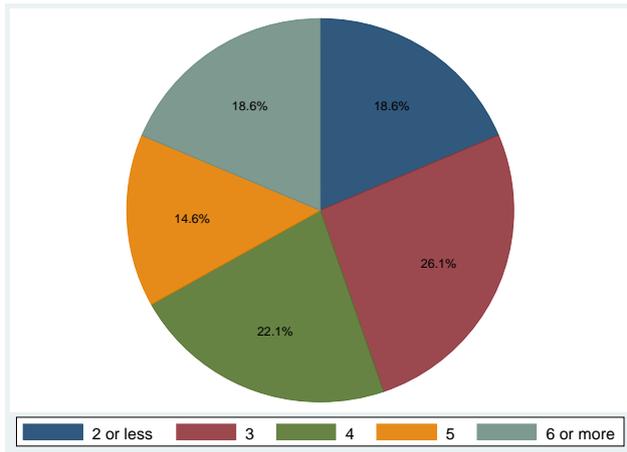


Figure 4: Number of household members in Indonesia (N=201)

The distribution of place of origin amongst our respondents is reflected in Figure 5 and Figure 6. The majority of women (62 per cent) were from Central Java, with the remaining 28 per cent from East Java and 10 per cent of women from West Java.

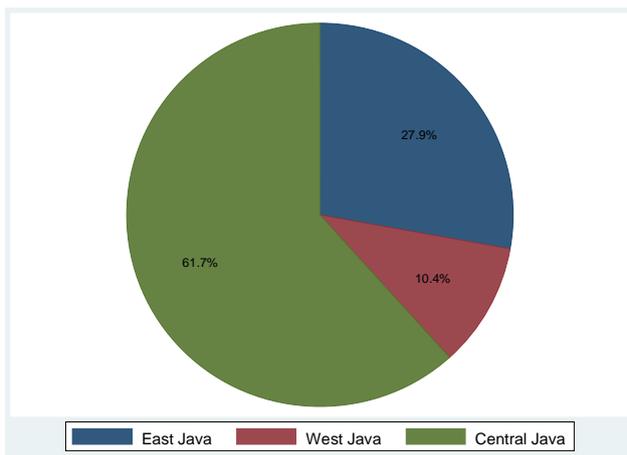


Figure 5: Women's place of origin (N=201)



Figure 6: Map of Java

Women's main occupation in Indonesia before leaving for Singapore tends to reflect the gendered nature of livelihoods with the majority identifying as housewives (22 per cent),

domestic workers (23 per cent), and factory workers (18 per cent). The remainder worked in a range of occupations such as service work and farming. Among our respondents, there was a substantial figure of 34 per cent who were previously unemployed or engaged in unpaid work (housework) before coming to Singapore.

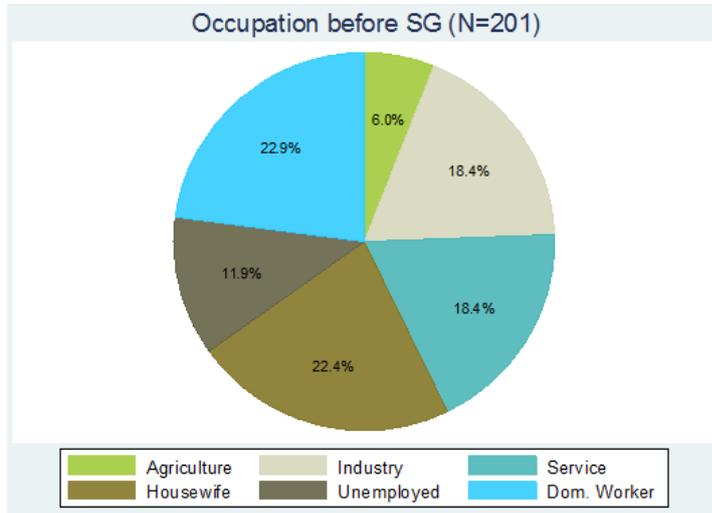


Figure 7: Previous occupation before coming to Singapore (N=201)

The occupational breakdown in Figure 7 shows that domestic work largely appeals to a non-professional and relatively unskilled group of women. Silvey (2003) highlighted that factory jobs are typically low-wage and low-status in Indonesia while the International Labour Organisation (ILO 2012) reported that an overwhelming majority of domestic workers in Indonesia are females who come from poor rural families and are relatively low-skilled. Therefore, 47 per cent of our respondents worked in typically low-paid occupations (agriculture, industry and domestic work) in Indonesia before migrating to Singapore. This is fitting with general migration trends in Indonesia, which sees a predominance of low-skilled workers migrating, despite the fact that all sectors within the Indonesian economy are beleaguered by underemployment and unemployment (IOM 2010a).

A substantial proportion of women who participated in the survey have above average levels of education, which is fitting with previous studies which highlight the positive influence education has upon Indonesian women’s decision to migrate (Syafitri and Knerr 2012; Syafitiri 2012). As

Table 5 below highlights, the educational attainment of women in this sample, particularly at primary and lower secondary levels, is well above that for the Indonesian population as a whole.

Highest Educational Qualifications	Respondents (%) from survey sample (N=201)	General Indonesian population (%)
Primary school or less	15.0	48.2
Junior High School	52.5	20.7

Senior High School or above	32.5	31.1
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Table 5: Comparison of educational attainment of survey sample with general Indonesian population

Yet given limited opportunities available in Indonesia, especially where there has been little development and promotion of skills-based employment, looking for opportunities abroad becomes all the more important for people’s livelihoods. Facing a similar high unemployment situation, one-third of the overseas migrant workers from the Philippines has ever attended college but a large proportion of them are employed in the domestic work industry or other industries unrelated to their academic training (IOM 2013). Thus migrant work constitutes a key development strategy on behalf of the Indonesian government which has long seen ‘the deployment of Indonesian workers overseas as a way of easing domestic unemployment and underemployment’ (IOM 2010a: 10).

Figure 7 above shows that 66 per cent of women were employed (albeit many in low paid occupations). From the interviews it was clear that some women relocated to large cities such as Jakarta for employment prior to embarking on their migration to Singapore. However with the active role of recruiters/middlemen (known as *calo*), many women in Indonesia are recruited directly from their home village and need not go to a large centre to encounter the opportunity to migrate (Hugo 1995; Lindquist 2010). Women’s involvement in employment, combined with their higher than average levels of education (see Table 5) means that those who migrate to Singapore are unlikely to be considered the poorest of the poor. Indeed it has been noted that abject poverty often precludes migration (Waddington and Sabates-Wheeler 2003), and this appears to also be the case in Indonesia. However, it is important to note the precarious nature of women’s lives, which is underpinned by a context of low employment opportunities (refer to Figure 2) and a relatively volatile cost of living (refer to Figure 17 below). Thus in some cases, women’s entry into domestic work was precipitated by divorce, retrenchment or death of their husband, suggesting that these women, while not the poorest of the poor, are indeed economically vulnerable. Therefore migration for these women appears to constitute in part, both a step toward poverty alleviation as well as a path to social mobility.

Our survey data supports the notion that women use domestic work as a means to seek out a basic living for themselves given the dearth of employment opportunities for women in Java in general. From the survey we ascertained that women’s three key reasons for seeking work in Singapore were to accrue personal savings (30 per cent), to provide for basic needs (15 per cent) and to purchase land or a house (10 per cent). As one interview participant, Nina, a 36-year-old married woman in her second migration period to Singapore, noted, these aspirations really boil down to the notion of a better life.

‘My motivation [for coming here]. I want to change my life and I want to change my family’s future, especially the children’s future, to be able to pay for their education that is number one’.

Findings: Benefits of Migration

For most Indonesian women who aspire to become domestic workers in Singapore, their migration journey involves a multistep process whereby women are brought to training centres via middle men or 'sponsors'. Women's stay at the training centre typically lasts between one to two months. During their time at the training centre they learn domestic skills and how to operate household appliances such as washing machines, as well as other practical skills deemed necessary for life in Singapore including basic English. Once they are considered 'ready' for employment, the women then fly to Singapore where they are met by an agent who matches them with a local employer. Around 90 per cent of the women did not pay any fees to a training centre or middlemen prior to their arrival in Singapore, but paid their placement fees via monthly salary deductions after they begin work in Singapore instead. The survey showed that despite incurring hefty agent's fees of several thousands of dollars, women had little knowledge of the breakdown of costs for training and placement fees. Of the 201 women surveyed, only two women could give an approximate breakdown of the costs they incurred while staying in the training centres in Indonesia. Instead most women seemed to accept these costs that are paid back via salary deductions upon arrival in Singapore.

The fees associated with training, recruitment and placement of Indonesian domestic workers tend to fluctuate. A recent newspaper report has noted that around the fasting month of Ramadan, when it is hard to recruit new domestic workers, recruiters' commissions have gone up an additional \$700 to \$1000 due to the short supply (*The Straits Times*, June 29, 2013). These fees are typically passed onto the employer, who subsequently deducts them from their domestic worker's salary. Thus, fees charged by recruiters and agents in both Indonesia and Singapore are neither fixed nor transparent. However Ina, a 45-year-old woman from Ponorogo in Central Java, notes women's general acceptance of the deductions given that they are embedded into the employment arrangement between agents and employers: 'I..I just accepted. Because it was already part of the conditions...so I accepted it all'.

Salary

The viability of domestic work as a means of assisting women and their families to migrate out of poverty is challenged by the typically low level of wages offered in Singapore relative to other destinations such as Taiwan and Hong Kong (*The Straits Times*, December 17, 2012). The mean monthly salary that respondents received was S\$444, with the median monthly salary being S\$450. A significant proportion of women (62 per cent) earned a monthly salary in the range of S\$400 to S\$500. Beyond their monthly salary, the majority of women (82 per cent) also received small bonuses from employers or their employers' family and friends. However, these were small amounts and formed only a small percentage of their salary (the mean amount of bonus received was S\$271 per year and the median S\$150 per year).

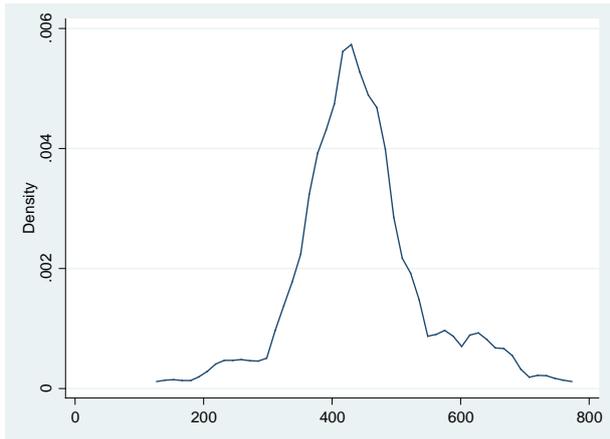


Figure 8: Monthly salary of survey participants in S\$ (N=201)

The salary for domestic workers in this study ranged between S\$150 and S\$750 per month (see Figure 8). Through our analysis of the quantitative data, we found that the level of salary women received did not correlate directly with their previous education levels, previous occupation, marital status or number of children they have (the latter two factors are significant if we consider that married women with children are likely to have previous relevant experience for domestic work). In fact these variables had little bearing on the salary domestic workers can expect to receive. Thus the migration trajectories of domestic workers, via training centres and employment agencies in Singapore, do little to differentiate between women based on their previous experience. This is also true of women who had previous overseas work experience, both as a domestic worker and in other professions. Our survey found that women with previous overseas experience (n=45) did not receive any financial advantage in terms of a higher salary. In fact, as Figure 9 below highlights, those women who have actually had overseas work experience typically command a lower mean (S\$437) and median (S\$430) salary compared to those who have no overseas experience where the mean was S\$445 and median was S\$450. It is unclear why this is the case. The lack of remuneration for overseas work experience is ironic if one considers that employment agents often market 'ex-Hong Kong' or 'ex-Taiwan' domestic workers as more skilled and thus a better quality employee.

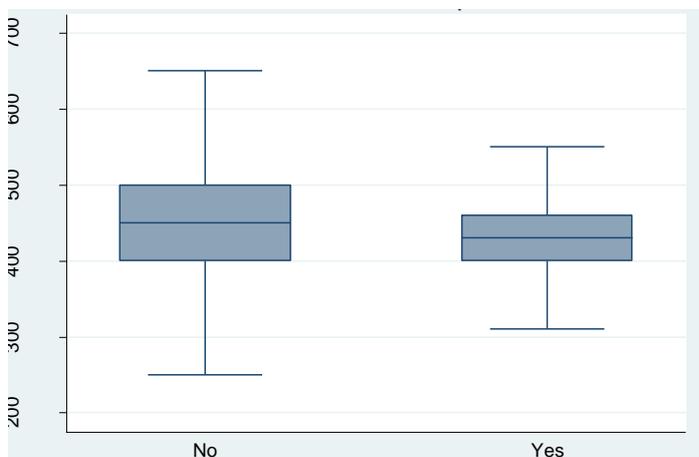


Figure 9: Previous overseas work experience (N=201)

Ironically while previous work experience overseas did not appear to have a positive influence on women’s salaries, previous experience in Singapore did. This is reflected in both Figure 10 and Figure 11 below. Figure 10 demonstrates that a woman who has had a higher number of employers is likely to command a higher salary. Similarly those who have had a greater number of employment contracts are able to remit more (Figure 11). These two facts combined suggest that changing employers may in fact be a strategy to obtain a higher salary. In effect, prioritising only local prior experience reinforces the homogenising effect of migrant domestic work in Singapore, with only this specific factor taken into account when determining salary. However as the salary range for domestic workers tends to be quite narrow this means that women with previous experience are only able to command a salary of perhaps S\$50 to S\$100 more per month than their inexperienced counterparts.

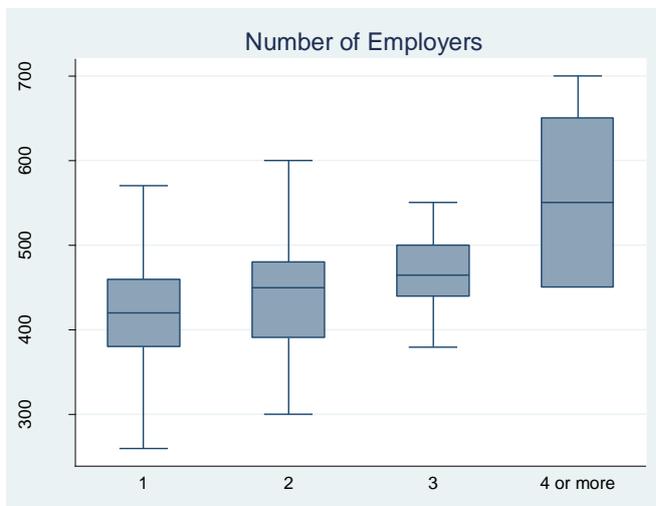


Figure 10: Amount of salary received in S\$ by number of employers domestic worker has had during their migration period (N=201)

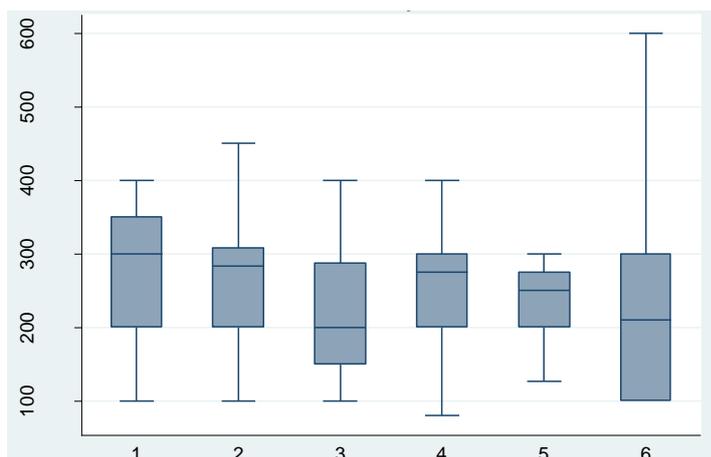


Figure 11: Amount of remittances in S\$ by number of employment contracts (N=201)

The lack of regard for previous overseas experience and other relevant factors such as education highlights the homogenising effect of current recruitment and placement practices for Indonesian domestic workers. This has implications for the potential for domestic work to act as meaningful route to alleviate poverty for Indonesian women and their families. Such an approach also seeks to further reinforce domestic work as a low skilled, low paying job

with little scope for remuneration commensurate with an individual's skills or experience. This is despite the Indonesian government's recent call to see migrant workers, including domestic workers, enter skilled industries (BNP2TKI 2011). However, a range of barriers exist within Singapore's current migration regime which make professionalisation of such workers difficult. These include the fact that domestic work remains considered an informal occupation and as such domestic workers are not offered any formal protections under the Employment Act (Kaur 2010). Moreover, the lack of ability to both recognise and encourage skills diversification, and pay employees accordingly, remains a significant barrier. Consequently, the salaries that domestic workers can command are limited.

As of 2013, the current starting salary for a newly arrived domestic worker is approximately S\$450 per month. This amount is based on the current market rate offered by many agencies throughout Singapore. However, there is no legally enforced standard salary for domestic workers in Singapore. MOM, which oversees the employment conditions of domestic workers in Singapore, merely recommends that 'A FDW's wages should reflect the scope of work agreed upon' (MOM 2012c). Thus a domestic worker's salary is supposedly commensurate with the duties she undertakes in the household. However, the duties that a domestic worker can undertake in her contract are varied and largely dependent upon the requirements of the employer. Therefore it is not unusual for a domestic worker to take on childcare duties, be responsible for cooking, housework and shopping, as well as miscellaneous duties such as gardening, washing cars, and basic household repairs. A recent Asian Trends Monitoring Bulletin (2011) shows that domestic workers typically undertake an 84-hour working week. Based on these working hours and the current starting salary of S\$450, a domestic worker's pay is equivalent to roughly S\$1.30 an hour. The live-in nature of domestic work means that employees can be expected to work around the clock, and as Devasahayam (2010: 49) notes, the costs involved in hiring a domestic worker can make employers feel entitled to use domestic workers 'however they wish'.

Salary Increases:

The majority (79 per cent) of women surveyed has had a salary increase (mean=S\$125; median=S\$75) since arriving in Singapore (see Figure 12). However, salary increases are arbitrary in nature and often at the behest of the employer, as there are no formal guidelines or standards about providing domestic workers with a raise. For example, one woman named Marwa, who is 33 years old and single and has been working for the same employer for 6 years, has only received a S\$20 pay increase during the entire time that she has been in Singapore. With a monthly salary of S\$400 at the point of interview, Marwa receives less than the typical starting salary of S\$450 for a newly arrived domestic worker.

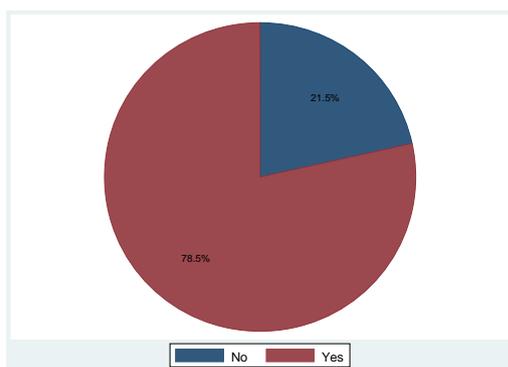


Figure 12: Salary increase since arriving in Singapore (N=201)

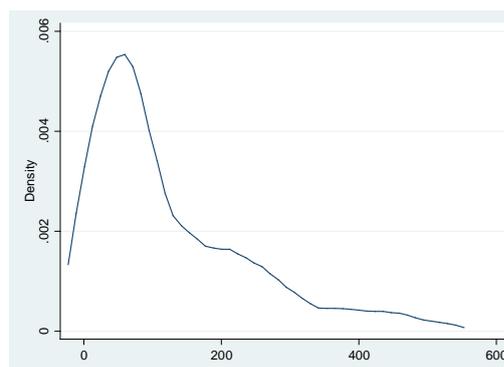


Figure 13: Amount of salary increase in S\$ (N=201)

Encouragingly, our survey results indicate that about half of the women in our sample (51 per cent) reported that they had the ability to negotiate their salary with their employers. However, qualitative interviews revealed that asking for a pay rise is still somewhat of a difficult topic to broach with one’s employer. This difficulty may be for cultural reasons, where making such a direct request to one’s employer can be considered impolite. Even when domestic workers do request for a salary increase it can be hard to enforce as we can see from the following example.

Reni is a 42-year-old divorcee who has had two migration periods in Singapore. In the mid-1990s she worked in Singapore for two years. After briefly going back to Indonesia for a few years, she returned to Singapore and has been working for the same employer for the past 14 years. Reni’s initial salary when she arrived in 1998 was S\$240. During her entire time of employment she has only received a gradual increase of S\$180 in increments of S\$10 to S\$20 at a time. Reni recalls the lack of consultation when her employer renewed her contract after she had been working with her for 10 years. At that time her employer told her she would be renewing her contract with a monthly salary of S\$300. When Reni complained that newcomers got S\$350, her employer went ahead anyhow and renewed her contract at S\$300. After hearing how the Indonesian Embassy was willing to assist domestic workers with work-related complaints, Reni, feeling unhappy with her lack of ability to negotiate salary, invited her employer to come to the embassy in an attempt to remedy the situation. After being asked by embassy staff why after 10 years she was still only paying her domestic worker S\$300 a month, Reni recalls that her employer said she did not know what the going rate for domestic help was. Upon hearing her employer say this, Reni described the disappointment she felt:

‘In my heart, I am saying... “every day you read newspaper, why do you pretend to not know it?” ...Then, my employer said to the embassy staff, “How much [do] I have to pay my maid?” He replied “[It’s] up to you”. So, I still get S\$300. After that, I said that why I only get this salary. Then, after a year, I ask for the increase.....”Ma’am, can you give me additional 50 dollars”. After that I got S\$350’.

Reni’s experience highlights the difficult nature of salary negotiations and the laxity of implementation of labour laws. This is made all the more difficult due to the fact that

domestic work occurs in the private sphere and employees are required to live in with their employers. Thus negotiations tend to be complicated by the dynamics live-in employment creates, which provide the domestic worker with little opportunity to detach herself from her place of employment while such negotiations take place. Salary increases are further problematised due to the unwillingness of outside parties, including embassy staff, to try to enforce a basic minimum wage for domestic workers. For other women such as Marwa, the prospect of confronting their employer about a salary increase was out of the question:

‘... I don’t want to talk about money with the employer. I want the employer to know on his own... But if I talk about money or a day off with the employer, I will not talk about it and I will not ask. Because I do not like talking about money... I think the employer should know himself already, how this is supposed to work...’

While Marwa harbours an expectation that those who employ domestic workers really should know better and initiate a regular pay increase, the reality is that without enforcement of such standards it is difficult to achieve more favourable remuneration for domestic workers.

Aside from negotiations with current employers, it is also possible for domestic workers to receive salary increases by changing employers. This can be done either by moving to another employer when their two year contract expires, or in some instances by transferring to another employer before the two year employment period has finished. Data from the survey seems to suggest that changing employers may indeed be a means by which women can increase their monthly salary. As the graph (Figure 10) above shows, there is a direct relationship between the mean salary earned by domestic workers and the number of employers they have had. From this we can infer that the more employers a domestic worker has had, the more experience and knowledge she has about the nature and conditions of employment in Singapore. As the graph shows, those who have had four or more contracts receive a salary of at least S\$450 per month. When domestic workers change employers through an agent, they make themselves liable to pay agents fees again. These fees can vary depending if a woman is transferring or taking out a new contract with a new employer. A transfer occurs when the domestic worker’s current work contract is yet to expire but she changes employers, possibly due to problems with an employer, or in the instance that their employer relocates overseas. Alternately, women can also choose to move to a new employer once their two year contract period is over. By going through an agent to find a new employer, it appears that women have the ability to negotiate their salary again and typically receive at least the going rate for a newly arrived domestic worker (approximately S\$450).

At the time of the transfer or new work contract, the amount of salary deductions can vary from one to two months’ salary. In the period between finishing with one employer and beginning with another, the domestic worker may stay at accommodation provided by the agent. Depending on how long she is there, she can be charged around \$10 a day to cover her costs, or if she is there for prolonged period, she may find that the salary deduction upon finding a new employer is increased to two, or possibly three, months. In the instance that a domestic workers’ work permit expires before she is able to find a new employer, she then has to exit Singapore and re-enter again. In these circumstances agents can then ask for the full eight to nine months’ salary deduction, treating the domestic worker as if she is a new arrival.

Thus while changing employers presents domestic workers with the ability to negotiate a higher salary, there are various opportunity costs involved. Like much of the migration process, fees and costs associated with changing employer are neither fixed nor transparent, and thus domestic workers face potential exploitation at the hands of agents.

With that said, results from the qualitative data suggest that when women transfer to a new employer whilst in Singapore the salary deductions are nowhere as onerous as they are for newly arrived domestic workers. Many women recounted paying an equivalent of one or two months' salary in order to transfer to a new employer or renew their existing contract. In addition, 4 of the 201 (2 per cent) women who, through social networks, are able to find new employers and organise the employment contracts through MOM, and thus avoid agent fees altogether. In particular 'upgrading' to an expatriate (usually western) employer is seen as a desirable way to ensure better salary and working conditions along with greater physical and social freedoms. Unlike local employers, expatriate employers are perceived to provide more liberal work conditions, as well as generous remuneration and bonuses for domestic workers. Una, a 32-year-old recently married woman who has been working in Singapore for 17 years, deliberately sought out a western employer some years ago. The idea that she could obtain better working conditions was at the forefront of her mind as she attests:

'And ... [at that]...time, I am not looking for local employer anymore. I have experience, I have confidence already, I know how to speak English, I know how to talk to people, you know, I know how to cook... I might get bigger salary, I might get a day off every week. So here we go. I get choose [sic] by this employer, and I work with them [for] 6-7 years. And they gave me high salary...twice [the] salary [I get] before... And then weekly day off ... public holiday off'.

For Una the move to an expatriate employer seemed to have paid off. She has recently married a Malaysian man who is also residing in Singapore. Una's employers often allow her to have two days off a week. As Una noted, it's 'very rare to find in Singapore, [a] kind of employer like that'. When women like Una share stories of their working conditions, it helps to encourage some women to explicitly seek out expatriate employers in order to achieve similar working conditions. However, as noted earlier, transferring before an employment contract has expired can also be a risky venture for domestic workers. In the instance a worker wishes to leave before the contract has ended, or is forced to transfer due the relocation overseas of her employer, she can only transfer if her work permit is still valid. If her work permit expires she is required to go out of Singapore and re-enter, and is sometimes treated as a new arrival by agents. Alternately, if the relationship between the domestic worker and her former employer is amicable, the employer can agree to extend her work permit by a few weeks in order to give the worker a chance to find a new employer without being required to exit Singapore. This system highlights the power imbalance at play for domestic workers in relation to their employment and ultimately their ability to negotiate salaries and better employment conditions.

The majority of women (64 per cent) took between seven and nine months to fulfil their salary deduction period, although for several women (n= 5 or 3.5 per cent) the debt deduction period was substantially longer (between 11 and 18 months). At the other end of the spectrum, 4 of the 201 domestic workers managed to circumvent the need to pay agent's fees

by finding employers through their own social networks or by being directly recruited from Indonesia by their employer with whom they had a pre-existing relationship. As noted earlier, agents' fees often fluctuate and can vary, as depicted in Figure 14, which shows a large discrepancy in the amount of time women in this sample took to repay their agents' fees (this sample did not include the four women who reported paying S\$0 in agents' fees). Thus the salary deduction period can pose a significant barrier to those wishing to remit, particularly when the deduction period cited by the agent changes, prolonging the amount of time women receive negligible remuneration for the work they provide, as happened in the case of Putri, a 27-year-old single woman who has worked in Singapore during two separate migration periods. During Putri's second migration period, her agent had misled her on both the expected salary and salary deduction period:

'...when I got here, I was told the salary would be reduced by S\$20. Before I was told that it'd be S\$380, but when I got here suddenly I was told the job would only pay \$360, with no off day. Besides that, the deduction was supposed to be only over 7 months, but ended up over 8 months, with the 8 times \$20 deduction [reduction in salary] on top of it'.

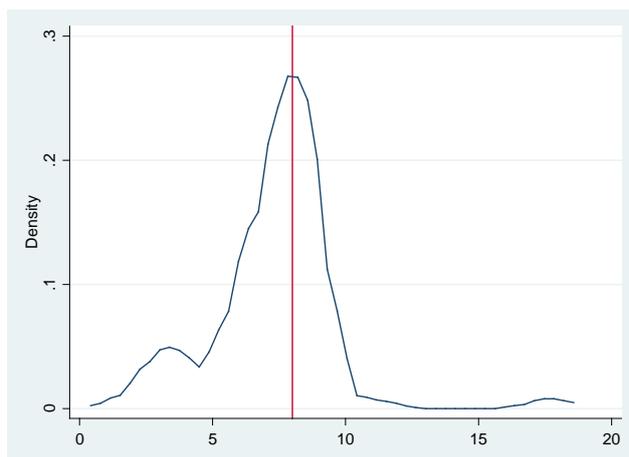


Figure 14: Amount of time taken to repay agent's fees in months (N=197)

During the time taken to repay agents' fees, women are typically provided with a nominal amount (around S\$10 to S\$20 a month) to cover the most basic of expenses (see Figure 15). During the salary deduction period, nearly two thirds (61 per cent) of women received S\$10 or less per month as an allowance. This included 16 women who reported receiving no allowance at all during this time. Without a substantial monthly allowance it makes it difficult for domestic workers to purchase basic necessities such as mobile phone credit or calling cards to contact family in Indonesia. Lack of financial autonomy also makes women highly dependent upon their employers, thus potentially heightening the power imbalance between the two during this time. With little or no money at their disposal, it also limits women's ability to take a day off (should they be granted one in their contract) to pursue social or educational opportunities.

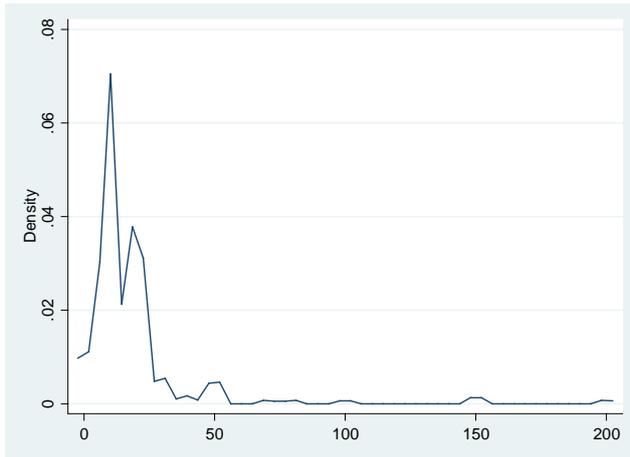


Figure 15: Amount of money received per month during the salary deduction period in S\$ (N=189)

Remittances

Survey respondents remitted an average 55 per cent of their salary home, once their income stabilised after the debt repayment period. The survey data suggests that amongst domestic workers living in Singapore, the remittances primarily went towards paying for basic needs (68 per cent planned versus 73 per cent actual) and education (64 per cent planned versus 66 per cent actual) fees for children.

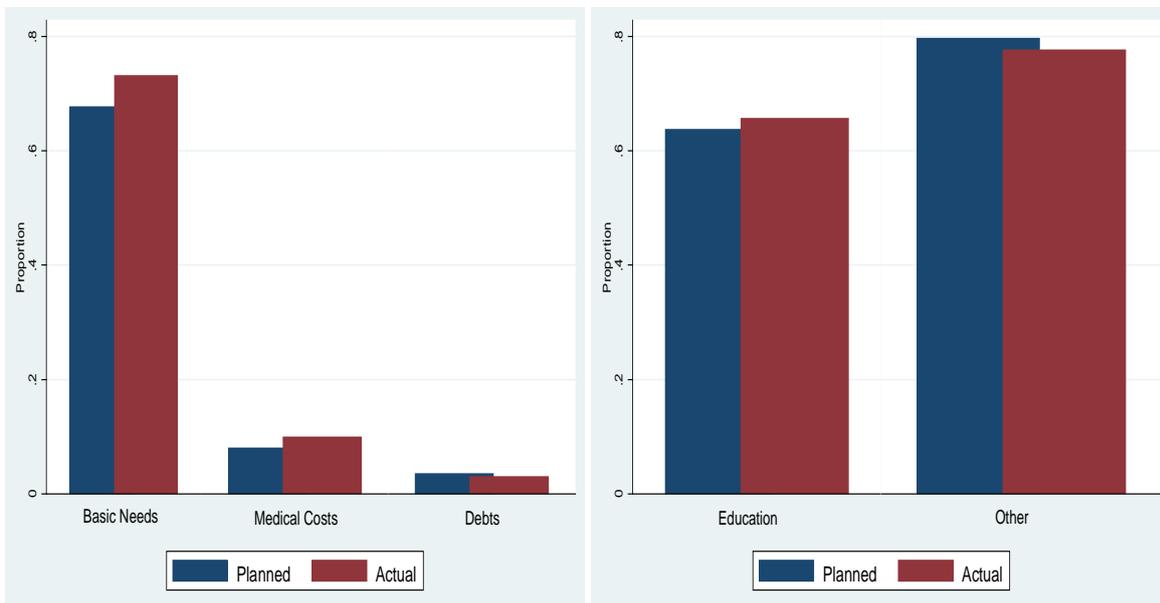
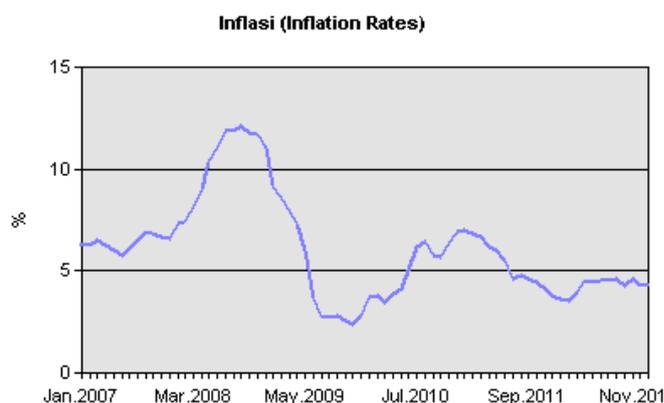


Figure 16: Planned versus actual use of remittances (N=201)

Alongside these two main uses of remittances were several other kinds of uses such as purchasing land/house (43 per cent planned versus 39 per cent actual), investing in business (18 per cent planned versus 9 per cent actual) and vehicles (3.5 per cent planned versus 13.5 per cent actual). Both medical costs and debt repayment were also recorded, with medical costs constituting 8 per cent of planned versus 10 per cent of actual remittances and debt repayment making up 3.5 per cent of planned versus 3 per cent of actual remittances. This

suggests that remittances generated and sent by Indonesian domestic workers are more likely to be invested in what is referred to as ‘human capital’. This conclusion is in step with previous research which suggests that women are more likely to devote their earnings to this form of capital, while men are more likely to devote their remittances to physical forms of capital such as vehicles (Rahman and Lian 2009). Our findings also mirror those captured in a United Nations Development Fund for Women (UNIFEM) report (Rahman 2009), which found that among Indonesian domestic workers in Singapore remittances were most likely to go towards education and basic household consumption respectively. The above graphs (see Figure 16) show that women ultimately end up spending more on basic needs and education via their remittances than anticipated from the outset.

However, rather than assuming that remittances from domestic workers merely follow a gendered pattern, it is useful to consider that domestic workers’ salaries in Singapore (and subsequently their capacity to remit) have not necessarily kept pace with the increasing costs of living in Indonesia. A report by UNIFEM found that in 2007 the mean salary for domestic workers in Singapore interviewed was S\$356 (Rahman 2009). At this time this equated to approximately 2.1 million rupiah per month. Comparatively, our survey found that by late 2012 the mean salary was S\$444, which in Indonesian terms roughly equates to a monthly wage of Rp 3.5 million. While this comparison needs to be read with caution, it approximates that in a five year period the average salary has increased by less than S\$100 or approximately Rp1.4 million a year.³ During this period the cost of living in Indonesia has increased significantly (see Figure 17), with the nation’s inflation rate well above its regional counterparts. With volatile inflation rates averaging well above five per cent, salaries of domestic workers would need to keep pace with inflation rates in order for their incomes in real terms not to decrease. Moreover, the prices of basic items such as food are typically quite unstable in Indonesia, meaning that there can be sudden price rises which are directly borne by the consumer.



Source : Bank Indonesia

Figure 17: Inflation rates in Indonesia from 2007 – 2012 based on Consumer Price Index (Bank Indonesia 2013)

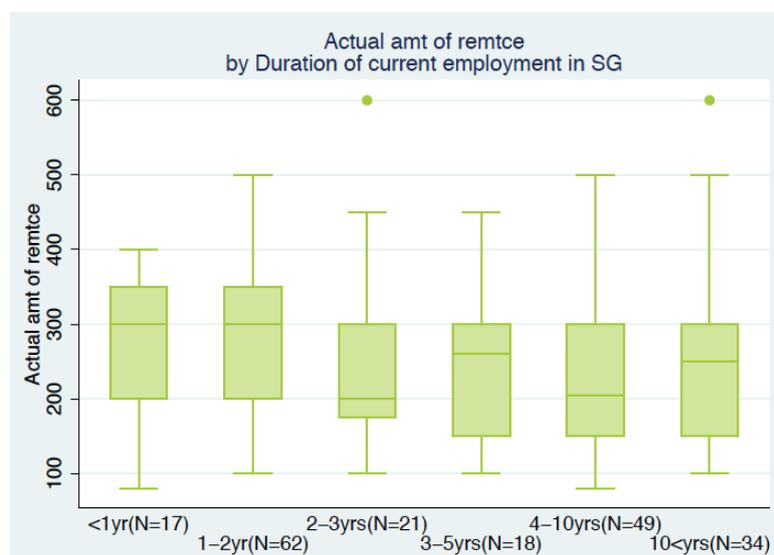
³ As of mid-2013, the exchange rate for S\$1 is about Rp7944. The exchange rate for £1 is about Rp15,269.

Nina, a domestic worker aged 36 who has lived and worked in Singapore for around 10 years during two separate migration periods, points out how her family of four can barely make do with remittances from her monthly salary even, with her husband’s additional local Indonesian salary:

‘... Life in Indonesia, everything is expensive just on my salary here, with just \$450. With \$450, I take every month \$100 for my own needs here. \$400 is for the children’s schooling.⁴ I have two children. One is in kindergarten and the other in Technical High School – tuition fees are so expensive. Sometimes, my husband works as a public bus driver sometimes it’s enough to pay for electricity and buy water, it’s not enough for saving’.

While it is important to recognise that women such as Nina may in fact find life even more difficult without their remittances, the increasing cost of living may provide some explanation of the discrepancy between women’s planned and actual use of remittances depicted above in Figure 16. Money anticipated for investment in capital such as businesses and vehicles may have been diverted to basic household consumption and educational costs in order to keep up with inflationary pressures.

Data from the survey shows that the amount of money domestic workers remit tends to decrease with their length of employment in Singapore (See Figure 18). There are a number of possible explanations for this. One interpretation is that the longer women are in Singapore, the more they tend to spend on themselves. In general, workers in our sample typically spent 17 per cent of their salary on their own personal needs. Not surprisingly, those who tended to have regular rest days were more inclined to spend more on themselves than those who had less social interactions outside the home.



⁴ The amount that Nina has quoted for the family’s monthly expenses exceeds her monthly salary of S\$450. It is unclear whether the additional money she says is needed is provided by her husband’s local Indonesian salary.

Figure 18: Remittances in S\$ by duration of current employment in Singapore in years (N=201)

If we take the qualitative data into account, it suggests that women tend to remit more money earlier on in the migration period to help finance the education of children or siblings, or to acquire assets such as land, a house, or agricultural land. In a number of cases, women explicitly stated that they needed to save money in order to be able to have capital to fund future business enterprises upon their return to Indonesia. The lack of social safety nets in Indonesia makes domestic workers earnings and capacity to save all the more precarious. Of the women in our survey sample just over half (54 per cent) said they had a savings account either in Singapore and/or Indonesia. Of those that had an account, all but four women said they had managed to save in the last year. The mean monthly amount that women tended to save in this period was S\$244 and the median was S\$240. Figure 19 below highlights the distribution of money that women reported saving on a monthly basis in the past year. When compared to the overall mean salary (S\$444), it highlights that for women who do save, they typically save around just over half (54 per cent) of their salary.

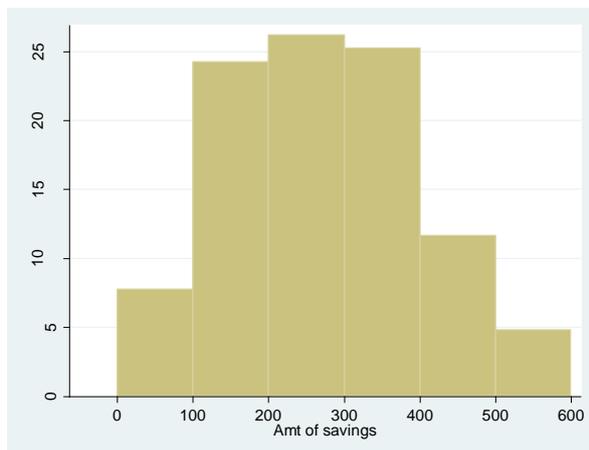


Figure 19: Distribution of monthly savings in S\$ (N=201)

Thus, when compared to the amount of remittances (see Figure 20), those who saved reported saving a comparable amount to their remittances. Our survey data shows that savings is highest among those who are single (mean monthly savings = S\$273), compared to those who are married (mean = S\$237), and those who are divorced, widowed or separated (mean = S\$211). This greater saving capacity is likely due to the fact that, without dependents, single women are less compelled to send remittances to invest in human capital such as educational expenses and basic household consumption. However, the importance of making a financial contribution to social life and investment in siblings' education does fall upon those who do not have their own family. From the qualitative component we found that the investment required in education and basic needs shows that saving is often the last step in the planned employment trajectory of domestic workers. This is made all the more difficult for those with dependents or elderly parents as Nining, a 31-year-old domestic worker who is married with a child and has been working in Singapore for seven years, highlights:

‘...my parents are old already....Their living cost is getting expensive, right...Imagine,...1 million [rupiah].....when can they get the money, even just 500 thousand?’

Lack of savings thus represents a barrier for women who wish to return home, as exemplified by Marwa, who has been working in Singapore for eight years.

‘Actually, my mother wants me to go home, to take a break and not work, and live in Indonesia again. But I think again, if I went home, there aren’t enough savings, I want to open my own business but there isn’t enough capital, so I just told them, once there is enough capital, the whole family is already settled a bit, I will go home to Indonesia ...But right now, I cannot return...’

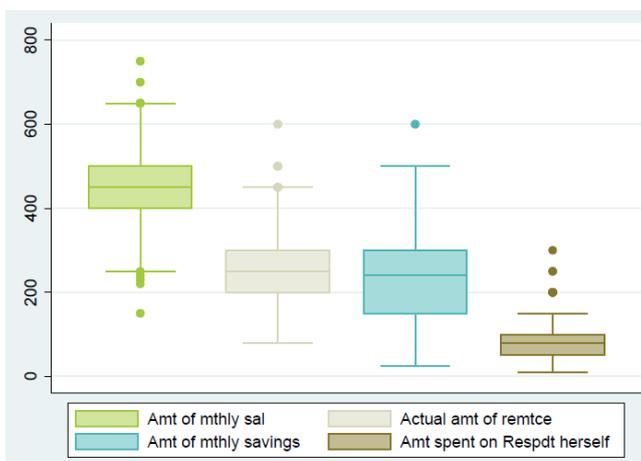


Figure 20: Comparative amount of monthly salary designated to savings, remittances and self-expenditure in S\$ (N=201)

Marwa’s words also highlight the indeterminate nature of domestic work. Many women were unclear about how much longer they would need to remain in Singapore in order to achieve their goals. It is possible that both saving and remitting become more difficult the longer a woman stays in Singapore, as women’s lives become more established and their expenditure on their selves increases. However, it is also likely that the longer women stay in Singapore, the more likely it is for their family situations at home to change along with the nature of their financial obligations. For example Reni noted that now that her daughter had entered university her financial commitments have increased. As such, Reni feels her experience in Singapore has led her to become trapped in a cycle whereby she was only just able to make ends meet for the costs of her daughter’s university education in Indonesia. In order to pay for her daughter’s education, Reni pawned her jewellery in Indonesia. Despite wanting to return home, her reliance upon her earnings in Singapore for daily needs and educational expenses, as well as servicing her debt from the pawn shop, meant that she felt unable to end her migration and return home to her family. However, it is important to note that without Reni’s remittances, university may not have even been an option for her daughter.

Remittances and Education

Educational expenses forms a large part of domestic workers' remittance use. The importance of education was a theme that was dominant in both the quantitative and qualitative data. In many cases remittances go towards the education of women's own children, but in some cases, especially for women who had migrated to Singapore while single, their remittances went towards the education of younger siblings in order to help them secure better job prospects. Recent data show that Indonesia's youth unemployment rate is well above average,⁵ when compared to other nations in the region (Ministry of Manpower and Transmigration 2013), with unemployment for those aged 15-19 years and 20-24 years in 2011 comparatively higher at 29.1 per cent and 14.4 per cent respectively (BPS 2013b). When examining the viability of education as a poverty alleviation strategy, it is important to consider the role of underemployment and unemployment in Indonesian society. As noted earlier, the Indonesian government supports overseas labour migration, in part as a solution to the high levels of national underemployment and unemployment. Therefore further research needs to be conducted to explore the educational and employment trajectories of the children of domestic workers to ascertain how successful migration is in improving the long-term future of migrant families.

Education is not only about securing better employment prospects for their children or other family members that leads to a pathway to a better future for the next generation. Being able to provide an education for their children is a marker of status that, as Reni notes, is a way that her daughter 'can rise up in the family's position'. For Yati, a 37-year-old divorcee, her child's educational achievements, which have included him obtaining a bonded scholarship with an Indonesian company, give her immense pride that the son of a single mother working as a domestic worker has been able to beat the odds:

'... yes, the future is clear... I am happy....He will obviously complete his bachelor degree. It is very rare, the kids, who are left by his mother working overseas in Singapore, they [usually] get up to no good...'

Our study does show that some women have been able to successfully promote the educational and employment prospects of family members through their remittances. Sri, who financed her four younger siblings' education through her migration, highlights the importance of remittances to a family. Aside from shoring up finances to pay for her brothers' education, Sri has been able to purchase two family-owned vehicles, acquire agricultural land for her father, buy land and now build a house. In addition, in conjunction with one of her brothers who operates a farm back in Java, Sri has been able to turn their subsistence farm into a small scale industry, which will provide her with the opportunity for employment when she returns. However this journey toward migrating out of poverty has been a long one, and at 38 years of age Sri has spent over half of her life in Singapore as a domestic worker. Sri now sees herself on her last leg of her migration period. She is currently building a house and she noted that once it is finished and she has purchased furniture and other goods for the house she plans to return to Indonesia and start a business.

⁵Youth unemployment in this case is defined as those aged between 15-24 years of age.

This section shows that the benefits of migration through financial gains can be difficult to quantify for those undertaking domestic work in Singapore. This is largely due to the arbitrary and opaque nature of domestic workers' migration trajectory, including recruitment, training, placement, salary and deductions for agent's fees. Salaries for domestic workers are typically quite low and are not standardised, as are salary deductions, which can often be random in nature. Furthermore salary increases can be difficult to obtain, and are often at the behest of the employer. Due to the private nature of domestic work, regulating salaries and other working conditions proves quite difficult.

Given the problems domestic workers face in negotiating higher salaries, our data shows that changing employers may be considered one of the best ways to increase one's salary. However, as noted earlier, this comes with specific opportunity costs and can be financially risky for domestic workers, who run the risk of having to exit and re-enter Singapore should their work permit expire. Beyond remitting for the purposes of human capital (e.g. education and basic consumption), women note the importance of savings for creating a sustainable livelihood strategy upon return to Indonesia. Thus for migration to be a more effective strategy for poverty alleviation, recruitment process and the employment industry as a whole need to be standardised in order to better ensure decent working conditions for domestic workers.

Livelihood strategies

Beyond providing remittances for families back home, migration to Singapore can constitute a strategic step for women who wish to improve their long term employment and/or income generation prospects upon return to Indonesia. For approximately one third of women (n=10) from the 30 interviewed, this involved undertaking skills-based training available to domestic workers on their day off, which is offered through bodies such as the Singapore Indonesian School, mosques and various non-governmental organisations. Courses offered included English language and computer skills, cooking, sewing, hairdressing and beautician training. These courses are offered in tandem with the range of gendered occupations that women are expected to pursue following their return to Indonesia.

Results from interviews highlighted that a number of women were quite strategic in their pursuit of skills based training, with the idea that such skills could translate into sustainable job opportunities upon the return.

This was made explicit by Maesarah, 42 years old and married with two children. She undertook skills-based training at the Archdiocesan Commission for the Pastoral Care of Migrants and Itinerant People (ACMI), a Catholic based organisation that provides training for migrants. She explains that '...actually if you have the course right, you have the skill. When we go back to Indonesia, we can open [our] own business'. In addition, Maesarah felt that undertaking skills training was a valuable way to spend one's rest day and encouraged employers to view their domestic workers in a positive light.

However the ability to participate in skills-based training is of course predicated on the willingness of employers to provide their domestic worker with a day off, or allow them to attend evening classes. This was not the case for all employers. Despite starting computer course classes, Marwa was ultimately refused the time off by her employers.

‘Before I took computer courses because I wanted to gain experience. But in the middle I stopped because I have to get an extra day off, so my employer wasn’t happy if I took the course... the first day was okay, but over time she wasn’t happy about it. Every time I went home, ma’am would have that face, so I stopped...’

Some domestic workers’ employers are willing to pay for such training. At around S\$50-S\$100 for a six-month course in migrant-based organisations, and even more for private cooking courses, the readiness of employers to meet these costs, or assist with some of the fees, is often crucial given the low wages domestic workers receive. In some cases, women were given unlimited access to training by their employers. As Sri pointed out, if her boss gives her the opportunity to undertake any courses she ‘grabs’ the opportunity, with the knowledge that it will be good for her future. Another woman named Muni, a 31-year-old divorcee with two children who had only studied English at Junior High School level, has since undertaken several English courses in Singapore and progressed to an advanced level. She talks of her plans to improve her language skills as a means to use them in Indonesia, noting how her friend secured a job working in the tourist industry in Bali due to her English language competency.

Alongside skills-based training, women’s ability to translate their migration experience into meaningful long-term livelihood strategies was dependent on their ability to obtain capital. For some women this was often the last step in the migration strategy and became a priority only after they had obtained assets such as buying land and building a house and/or had invested in human capital such as family members’ education. Many women then aim to spend their final years in Singapore saving to obtain money to invest in future business opportunities.⁶ For example, when asked about her perceived employment trajectory in Singapore, Ana, a 26-year-old domestic worker only two years into her first migration period, outlines the financial strategy that many domestic workers aspire to:

‘Until I have land, and can build a house, and have capital. Once this is done, I will return to Indonesia ... I learned how to cook here. I can cook. I can make cakes, and things like that. The important number one thing I need is capital’.

At the tail end of her first contract, Ana was far from realising her financial goals. This again highlights the prolonged nature of domestic work as a livelihood strategy. Undertaking multiple two-yearly contracts is necessary for most women, and many have no idea how much longer they need to stay on in Singapore in order to fulfil their financial objectives.

As noted previously, employers can play an important role in assisting women to translate their work in Singapore into a more sustainable livelihood strategy. They do so not only by financing skills-based training of their employees, but also by encouraging savings or assisting with the purchase of land. In some instances, however, this might entail a lack of transparency

⁶ It should be noted that most of these business opportunities are in the form of small enterprises (*warung*) back in their hometowns. However, due to stiff competition, there are a substantial number who return to work as a domestic worker.

and accountability on the part of employers, who deduct the savings or amount loaned directly from their employee's salary with no explanation of how these deductions worked.

Thus the overall success of domestic work as a means to develop livelihood skills is contingent upon a number of factors, including the ability to negotiate time off to pursue skills-based training and the capacity to pay for training oneself or have an employer cover the cost. In addition, the capacity of domestic workers to accrue enough capital during their migration period in order to be able to pursue business opportunities largely rests on their family situation, where competing needs such as costs of education and daily expense may prevent direct savings. For example, Eka, a 27-year-old single woman who had managed to accrue Rp 100 million (approximately S\$12,700), recounted how after she bought land at a cost of Rp 70 million, her remaining Rp 30 million in savings was depleted when her mother was suddenly hospitalised. Therefore domestic work as a means to developing livelihood skills depends much on a combination of the individuals' own initiative, their working conditions and cooperation of their employer, as well as circumstances and twists of fate.

Role of Information Communication Technologies

The vast majority of our survey sample still did not have regular access to the Internet, although a large proportion (90 per cent) owned a mobile phone. The mobile phone plays a significant role in communicating with family members in Indonesia and in the monitoring of the receipt and use of remittances for about half the respondents (51 per cent).

There was an overwhelming importance attached to the mobile phone for maintaining family ties. Access to regular communication through the mobile phone was deemed a necessity for most women who took part in the interviews. Eighty per cent of our respondents rely on SMS and regular phone calls to make contact with their family and friends in Indonesia. This contact is seen as integral to one's well-being as Reni noted, 'SMS is very rare, Mbak. I prefer to hear their voice. I feel like at home... not far [away]...I am in Singapore but feel like in Indonesia'.

Communication with Family – SMS	Respondents (%)
Yes	79.5
No	20.5

Table 6: Use of SMS to communicate with families among survey sample (N=201)

There is no significant relationship between the use of Information communication Technologies (ICTs) and the reduction of costs concerning the sending of remittances. However, many respondents cited the use of social media platforms such as Facebook and smart phone applications (such as Whatsapp and Viber) as a cost-effective means of communication with their families and friends. Over two-thirds (70 per cent) of the 30 interview respondents reported accessing the Internet either through 3G on their handsets or via wi-fi through their hand phones, or in some cases, laptops. Internet access facilitates free communication through popular smart phone applications and social media platforms, as Yati, a 37-year-old woman who is separated with one child, shared: '...now I can use it [my

money] more economical[ly], because of Facebook... just inbox ...hahaha.....I write an inbox [message] to my son No [need to use] phone credit...'

Employers who allow their domestic workers access to the home wifi network therefore assist in mitigating costs associated with the use of communications technology, such as mentioned by Eka: '...I often use Tango, Viber, so I do not need to pay...it is free...[also because]...the home has wifi [which I can tap on]'

Social media can also help bridge the divide and disruptions that prolonged absences can create. For instance in one case, Facebook served as a potential means of repairing strained relationship between a domestic worker and her teenage daughter after a 14 year absence. Reni recounted that her daughter asked her 'mom, please open Facebook, I'll send you photos'. Amongst our interview respondents, the use of social media platforms to communicate with their children is due to the popularity of these mediums with younger generations. In addition, social media also facilitated a marriage proposal between one domestic worker, Eka, and her fiancé who works in a factory in Korea. Eka informed us that she keeps in touch with her fiancé through Facebook messaging and smart phone applications and further cited that 'if he is really my soul mate, we will meet again in 3 more years'. From the above case studies, we see the importance of ICTs to domestic workers, particularly internet access, in maintaining relationships with their loved ones.

ICTs also offer migrant domestic workers the potential to 'achieve temporal and spatial simultaneity' (Paragas 2009 quoted in Lin and Sun 2010: 183), such as engaging in transnational practices of mothering, and coping with social isolation in the workplace by tapping into virtual networks of migrant communities. Rosita shared that Internet access has allowed her to 'check if [her] child is doing homework'. It is also noteworthy that with the advent of social media platforms and development of smart phone applications, temporal synchronisation is less required in communication. Migrant domestic workers are able to use ICTs at their own time, after they are done with their work. This allows them to better manage their relationships with their employers, as the desire to communicate with their family and friends does not create conflict with their household responsibilities, which was highlighted by Nur, a 43-year-old widower:

'[Whatsapp is] important...because Skype must go and sit down... [and so] must know how to balance the time. [With applications like Whatsapp] don't need everybody become [a] nag. My Ma'am don't need to ask [me to stop talking on the phone], I also don't need to ask [for permission to stop work to communicate with my family and friends]'

While it is clear that social media and smart phone applications can reduce costs of communication with family and friends for the domestic workers themselves, what remains uncertain is if use of such technologies has substantially increased costs of communications for those back in Indonesia. Beyond mitigating costs for domestic workers, access to ICTs also has bearing on knowledge regarding policy and working conditions. Eni, a 34-year-old single woman who has been working in Singapore for 15 years, explained that '...we have group for discussion [on Facebook]... [to] update [each other] about what happen to domestic workers in Singapore'. Similarly, Ramidah keeps up with Indonesian news with the assistance of free daily news updates received through her mobile phone.

Agents

As noted earlier, there is a distinct lack of regulation surrounding employment of Indonesian domestic workers, from the recruitment and placement processes, through to the employment conditions that they are subject to within the households where they work and live. Whilst agents play a productive role in helping women access overseas labour markets (see Lindquist *et al.* 2012), they are also implicated in these processes and hold a high degree of power in determining the working conditions and salaries (and hence remittances) of migrant domestic workers. Yet, agents' fees are ambiguous. The median mark of our respondents in repaying agents' fees was eight months but our survey indicated that there was a wide range of fees from zero months (where a small number of women (n=4) managed to avoid agency fees through direct recruitment) to a maximum of eighteen months (see Figure 14). Ramidah who had been working in Singapore for about three years for the same employer shared that 'we don't know how much salary we must earn mah. She [The agent] just talk to me say must cut eight months for agent. Then after eight months you can get your first salary'.

Secondly, the contract between agent and the migrant domestic worker is not always standard, nor are the terms adhered to by employers. Despite additional measures by MOM to regulate agents and provide domestic workers with avenues to lodge complaints against agents in the case of mistreatment or contractual disputes, domestic workers remain vulnerable to exploitation and ill-treatment. This includes discrepancies between stated and actual salary deductions by agents.

Women also face discrepancies with regards to the small monthly allowances they had been promised during their salary deduction period. Ana, a 26-year-old married woman, also reported that 'the 10 dollars [allowance during salary deduction] we never received... The agent took it, another cut, like that. So we worked... and the agent took the salary'. Apart from discrepancies in salaries, working conditions are often distorted and ill-treatment ignored by the agents. Ana related that:

'In the contract, [it was stipulated that] I will only look after 2 kids. But when I arrived at their home, there are 7 kids. Number 1, 2,3,4,5 are boys and big. Number 6 and 7 are little kids, 7 years old and 5 years old'.

Working relationships can also be complicated by the fact that employers and agents have a pre-existing relationship. In such instances, the agent, who is supposed to act as a neutral arbiter between employer and domestic worker should problems arise, has a vested interest in protecting the employer. For instance, Una was ill-treated by her employer but could not seek redress because the agent was her employer's brother. Instead of receiving protection, she was penalised after being sent back to the agency:

'They don't really care. I get punishment when [I] go back to agency. I had to stand for whole day night, pulling my ears, stand there right at the corner. That's what I'm facing for 1 month. So I can't stand [it] and I spoke to the worker there, this [situation] is [had] happen[ed] to the old domestic worker before, but she can't do anything'.

Mistreatment by agents makes employers' threats to send their domestic workers back to agencies all the more intimidating. As Ana relates, the threats are heightened given their vulnerable position vis-à-vis their employers:

'...my employer was always threatening me, and saying if I do this kind of thing, they would return me to the agent. I was afraid. I thought "if I go back to the agent, I'll get salary cut again. If I report to the agent, what will I get?" I was scared. We don't have money. So yes, all we can do is crying. Well, the more we get stepped on. They get angry at us, their problem is with us, not with the work'.

Ill-treatment by both employers and agents reinforces domestic workers' vulnerability, and may encourage them to stay in employment situations that are detrimental emotionally, physically and financially. As our study has shown, the nature of working conditions, including salary, day off entitlements, and remuneration for work considered outside one's job scope, is largely determined by agents and subsequently employers. With little in the way, in terms of standardised guidelines or enforcement of rules and regulations, ill-treatment and exploitation can occur. Thus poor working conditions, as influenced by both employers and agents, can work to undermine the notion of 'migrating out of poverty'.

Interviews also highlighted that domestic workers did not receive any information regarding how to remit. This was recounted by our respondents in their interactions with agents, including Ramidah, who shared that '...they [the agents] all never say. I just er, coming to Singapore then I want to remit money, then I ask my employer, how to, then I just know *lar*⁷'. Ramidah's reliance upon her employer to show her how to send money back home further emphasises the commercial and transactional nature of domestic work on behalf of many employment agents. In many cases once domestic workers are placed with their employer they have little or no contact with their employment agent, except in the case that a problem should occur. This lack of follow-up on behalf of the agent highlights how commercial interests in the form of earning placement fees are often prioritised over the welfare and financial goals of domestic workers.

Beyond commanding high fees which constitute a significant portion of domestic workers' wages, agents also set the tone for employers regarding treatment of domestic workers via advertisements and the actual physical representation of domestic workers in their offices.

⁷ Lar is a 'Singlish' term which adds emphasis to a statement.

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Advertisements published in *Berita Harian* (18th June 2013), the Malay newspaper in Singapore.

Figure 21: Advertisements on employing domestic workers published in Singapore newspapers

In the above advertisements, we can observe the commodification of migrant domestic workers by the agencies. For example, advertisements emphasise *melayni langsung dirumah*, or direct service in the home, which connotes a lower status accorded to the migrant domestic worker vis-à-vis the employer. Similarly, English language advertisements promising employers 'no off' days and that their helpers will have 'no hp [hand phone]' reinforce a power dynamic which squarely places the employer in the position of power in terms of negotiating actual employment conditions. In addition, the 12-month guarantee (*jaminan 12 bulan*), or 'unlimited replacement', actually serves to protect employers against 'headache maids' as they can enjoy the privilege of changing their domestic workers with the agencies should the helper not meet their expectations. The content of such advertisements often flout the guidelines and recommended employment practices, such as the new rest day guidelines which promote a weekly rest day for all domestic workers entering new contracts.

DISCIPLINED INDON/ PHILIPPINES Maids. Singapore/ Malaysia experienced, live interview Excellent svc. AL 6334 3003 Lic (06C5174) www.advancelink.com.sg

AVAIL GOOD COOK Ex-Sin Filipino/ Indon maids. New/ experienced/ transfer. Direct hirer. Averse @ 6738-1577 (Lic: 96C4343). www.averse.com.sg

HEADACHE WITH MAID? No worry, come to us. Can speak basic Mandarin. NW 63487388 Hp: 9823 8715 Roxy Square.. NW11C5419 www.networkasia.com.sg

(NEW/ TRANSFER) NURSES/ Caregivers. Filipino/Indon/ Myanmar. www.auk.com.sg #02-15, Lucky Plaza. Call: 67371022/ 97371277 21st Century (91C3576)

LOW \$. SPEAK Tamil, Hindi, Kerala, Telugu (08C3412) Chandra 62977172. No off

Advertisements published in *the Straits Times* (26th June 2013), the English language newspaper in Singapore.

Unfortunately, such discourses are highly influential and reinforce the idea that domestic workers are at one's disposal once the contract is signed. These discourses are not just limited to advertisements, as Marwa noted how domestic workers are represented at agencies:

'And then [at the agent's while] waiting for the employer, we wait for the employer, we don't need to be asked to sit on the floor to be pointed at. This is what we are like, as if we were beggars, employers may want to interview, no need to snap at us. We are competent, talk to us properly, we have to sit on a chair, do not make us sit on the floor and make us look pitiful'.

There is awareness amongst the domestic workers that they are commodified by agents and are a source of profit for them, as Ana acknowledged:

'...without Indonesian maids, agents cannot make money. Do not forget the maids. Because if they do not have domestic workers, the agents themselves have no money. Their salaries come from us'.

Therefore, agents often promote a system whereby the employer in Singapore holds the *privilege* of exchanging domestic workers with the employment agencies if they are not satisfied, in fact for an 'unlimited number of times', as advertised by some agencies (Figure 21). This situation has unfortunately resulted in the commodification of domestic workers, treating them as *products* that could be potentially defective and hence subject to *warranty*. Unfortunately, this situation is prevalent in Hong Kong as well, despite tighter and formal labour regulations protecting foreign domestic workers, where employment agencies provide 'Buy One, Get Five' offers to prospective employers, 'allowing them to cycle through five domestic workers for the price of one' (Paul 2013: 16).

Working conditions

Around a third (30 per cent) of the respondents had a weekly day off while a similar proportion (31 per cent) did not have any days off. The remainder had a day off either fortnightly or sporadically. The majority (about two thirds) were not offered more salary if they agreed not to have a day off.

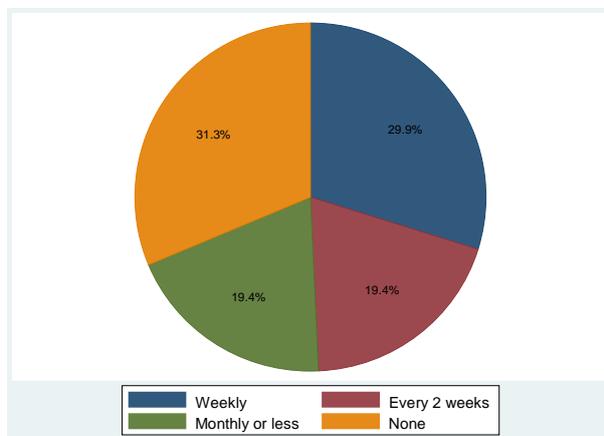


Figure 22: Frequency of day off (N=201)

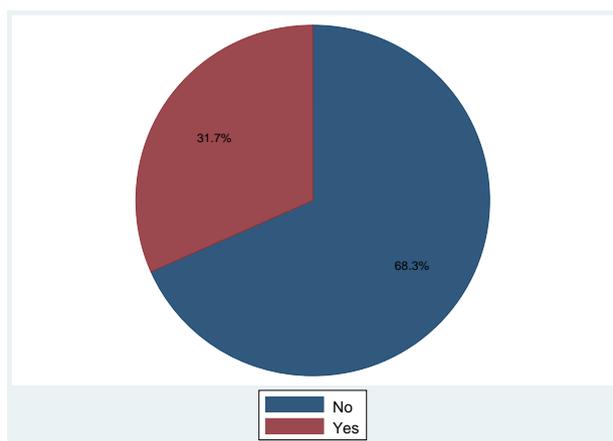


Figure 23: More salary in lieu of day off (N=201)

Interviews with our respondents suggest that there are varying levels of knowledge and support regarding policies such as the weekly day off policy. In particular, support varied according to how our respondents perceived the impact of the day-off on remittances. However a number of women were quite clear that should a rest day not be given, then domestic workers should be remunerated accordingly. For example, Maesarah noted that: ‘some also want it, some don't want it. I say, see how. If the government gives you day off, you must take. If you don't take, you must ask for money’.

However, others felt that the remuneration women get in lieu of an off day (typically around S\$17.50 a day) is insignificant when compared with the benefit that a rest day provides domestic workers in order to recharge themselves, as Una notes:

‘For me, day off is a day off. Money is not really matter, for you know resting, like seven day working, six day working, you know, is a lot stressful in there. I faced that before... Maybe yes, some of them they really want money. But most of us, most, money is not really matter for you know, one day money \$17.50 for one day, is like [sigh]. Is little amount of money to compare to your happiness, to compare to your, you know, to make your mind really fresh again, from the job’.

Another key takeaway from the interviews is that ICT access, as well as other media channels such as TV, newspapers and social networks, can promote knowledge. Such knowledge can assist migrant domestic workers to protect themselves physically, mentally as well as financially. As Una noted when recalling her early days as a domestic worker:

‘I don't really know about the embassy. I don't really know how I'm going to contact to. I don't really know my agency phone number. I don't really know how to run away or whatever is there. I don't understand about that. They don't give any kind of information’.

Because of her earlier unpleasant experiences, Una founded a self-help group, the Indonesian Family Network, in Singapore and manages the 24/7 hotlines (using her mobile phone) for fellow domestic workers, especially those who have arrived recently, to call her in the event that they require some advice. These self-help groups could explore providing assistance to prospective migrant workers before the migration journey starts, such as providing up-to-

date policy information, knowledge of the working environment and even direct recommendation to well-reputed employment agencies. However, this will be a challenging endeavour as Paul (2013:2), in her study on the mobilisation of migrant social capital amongst the Filipino domestic workers, notes. Difficulties in the activation of migrant social capital, she emphasises, primarily applies to current domestic workers who refuse to extend migration assistance to their compatriots back home.

Key Policy Recommendations

Notwithstanding recent policy reforms introduced by the Indonesian and Singapore governments to enhance the regulatory framework for training, recruitment, and employment practices concerning migrant domestic work, there is certainly scope for more to be done to reduce the costs and risks of migration for domestic work, whilst increasing its benefits for individual migrants and their families. Based on reflections drawn from the research findings of this project, we would like to suggest the following policy recommendations as a potential way forward:

- **Encourage skills differentiation within the domestic work industry.** To ensure better service delivery and job satisfaction in the industry, introducing a system that incentivises and rewards skills acquisition and/or experience based on higher remuneration levels would serve to reduce the risk of stagnant wages and mismatched expectations in the workplace. This may take the form of benchmarking salary figures and having a multi-tiered levy system for foreign domestic workers based on skills and/or amount of working experience in the industry.

The foreign worker levy for the domestic work industry currently operates at a flat rate, unlike all other industries where ‘employers pay the foreign worker levy according to the qualification of these workers’ (MOM 2013b). As a result, Huang and Yeoh (2003) and Yeoh (2006) noted that foreign workers, except those in the domestic work industry, benefit from the skills-based differentiated salary structure, where their salaries correspond to their educational (skills-based) qualifications and relevant work experiences. Their respective employers are also incentivised to upgrade the skills of their foreign workers since they would enjoy lower levies.

The nature of the domestic work industry in Singapore is currently homogenising. This is because there is no clear structure for skills-based differentiation in terms of the salary that domestic workers can expect to command and, as a result, their educational qualifications (e.g. proficiency in the English language, credentials for infant care and elder care) and relevant experiences do not assist them in getting significantly higher salaries. The suggestion is then to follow in the footsteps of all other industries, to introduce a multi-tiered levy system for foreign domestic workers. This would assist foreign domestic workers in the following ways. Firstly, domestic workers’ remuneration would commensurate with their relevant experience and skills. Secondly, in view of the decrease in the foreign worker levy incurred as a result of skills acquisition, employers would be incentivised to reward the relevant skills that the domestic worker possesses as well as be more willing to provide a weekly day-off for domestic workers to attend skills courses. In fact, if the Ministry of Manpower in Singapore could step in to standardise the skills

courses currently conducted by volunteers in various NGOs and religious groups (*The Straits Times*, September 11 2013), it could assure employers that their domestic workers are acquiring relevant household skills at a level of proficiency that would ultimately benefit the households. Similarly, this scheme would also entice more domestic workers to enrol in skills courses to aid them in getting better employment opportunities in Singapore, which would lead to a corresponding increase in salaries and remittances as well as future employment/ business opportunities when they return to Indonesia. This notion was supported by Maesarah:

‘If employer gives day off every Sunday, you can take some activity, like course, the employer also more happy because if you take course, you can have experience, your employer proud of you. If you take day off, you outside have problem, the employer not happy, because if you have problem outside the employer cannot do anything, cannot help you’.

Hence, this scheme allows for more sustainable outcomes, which works to negate the homogenising effects of the current migration pathways to Singapore. It also seeks to lessen some of the power imbalance that currently exists between employers and domestic workers, for example in terms of determining a migrant worker’s salary increment. In addition, this scheme would enhance the status of domestic workers in both Singapore and Indonesia, in line with the Indonesian government’s desire to formalise the industry in order to protect the rights of migrant domestic workers.

- **Enhance workers’ access to information about basic rights and entitlements.** Whilst efforts may be made to improve the legal and social protection of migrant domestic workers by sending and receiving states, our findings suggest that there was often sporadic knowledge about policy measures and updates that had a direct impact on their everyday work conditions. To facilitate the implementation and reach of these policies, policymakers may consider utilising a range of ICT/SMS technology to ensure that workers are kept informed about these measures.
- **Ensure greater transparency and accountability in placement procedures.** To curb the risks of contract substitution, deception and/or exploitation, standardised methods of recruitment and placement at both sending and receiving ends would serve to ensure greater transparency and accountability in these procedures. Our findings reveal that it was not uncommon for workers to have their contracts revised by agents upon arrival in Singapore, often entailing arbitrary salary deductions and amendments to work conditions, which they were not informed of beforehand.
- **Establish proper channels for workers to seek redress in cases of employment disputes.** Due to the isolating nature of live-in domestic work in Singapore, particularly concerning the highly asymmetrical power dynamics between employers, agents, and workers, workers often face difficulty seeking proper redress in cases of employment disputes. Putting in place proper channels of communication and negotiation will help deter incidences of unjust penalties for transfer (or repatriation), as well as unreported cases of workplace abuse and exploitation.

- **Reform the current sponsorship system to ensure better access to job mobility.** Whilst the sponsorship system — where work permits are tied solely to a particular employer who typically forks out a worker's placement fees upfront which is later retrieved by means of monthly salary deductions — remains an attractive and viable route out of poverty for many workers, the arbitrary nature of these fees compounded by the protracted length at which repayment is done has meant that workers have little access to job mobility and capital during this time.

Conclusions

The current study has highlighted how the recruitment and placement processes for Indonesian domestic workers in Singapore poses a challenge towards workers' efforts to migrate out of poverty. While our data indicates that women in this study are not the poorest of the poor, many are economically vulnerable. Without the opportunity for labour migration and the remittances they can generate overseas, it is anticipated that priorities such as children's education may not be fully realised by these women.

Currently, factors such as prior experience, educational achievement and child rearing have no bearing on the salary that women can expect to command in Singapore. Nor do such factors reduce the amount of salary deduction a domestic worker is liable to pay. The current employment system tends to place more power in the hands of both agents and employers, thus making employment conditions more dependent upon the 'luck of the draw', in terms of the employer the domestic worker gets, rather than based upon a standard set of working conditions.

The existing inability to differentiate domestic workers based on their pre-existing experience, or the skills they might obtain on the job, means that for the large part domestic work remains considered a low skilled job. As a result, the salaries that women can expect to command remain low. Increases, which are not enforced, are not commensurate with the increasing cost of living in Singapore or Indonesia. Thus domestic work as a means of migrating out of poverty and obtaining skills that translate to meaningful livelihood strategies remains a tenuous and prolonged pathway.

Our research shows that while ICT is not a major means by which domestic workers reduce the cost of their remittances, the increasing accessibility of technology, particularly through 3G and wi-fi networks, does reduce the costs of communicating with friends and family while living in Singapore. However, it is unclear whether this adds to the cost of communication for families and friends in Indonesia.

Policy recommendations such as those raised in this report go some way towards redressing the issues associated with domestic work in the Singaporean context. In doing so, it is hoped that domestic work may become a more direct means of poverty alleviation.

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Migrating out of Poverty is a research programme consortium (RPC) funded by the UK's Department for International Development (DFID). It focuses on the relationship between migration and poverty – especially migration within countries and regions - and is located in five regions across Asia and Africa. The main goal of **Migrating out of Poverty** is to provide robust evidence on the drivers and impacts of migration in order to contribute to improving policies affecting the lives and well-being of poor migrants, their communities and countries through a programme of innovative research, capacity building and policy engagement. The RPC will also conduct analysis in order to understand the migration policy process in developing regions and will supplement the world renowned migration databases at the University of Sussex with data on internal migration.

The **Migrating out of Poverty** consortium is coordinated by the University of Sussex, and led by CEO Professor L. Alan Winters with Dr Priya Deshingkar as the Research Director. Core partners are: the Refugee and Migratory Movements Research Unit (RMMRU) in Bangladesh; the Centre for Migration Studies (CMS) at the University of Ghana; the Asia Research Institute (ARI), National University of Singapore; the African Centre for Migration & Society (ACMS) at the University of the Witwatersrand; and the African Migration and Development Policy Centre (AMADPOC) in Kenya.

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