

INSURANCE AS A FORM OF SOCIAL PROTECTION FOR WOMEN INDONESIAN MIGRANT WORKERS

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Abstract

This article discusses the importance of insurance as a form of social protection for female Indonesian migrant workers who work in Hong Kong. Female Indonesian migrant workers are vulnerable to higher risks and vulnerabilities, making insurance one of the options to provide protection for them. The research was conducted by collecting data from various sources such as official documents and interviews with female Indonesian migrant workers in Hong Kong. The results of the study show that access to insurance for female Indonesian migrant workers is still very limited, although there are several insurance programs provided by the government and private organizations. The types of insurance available include health insurance, accident insurance, and life insurance. However, the accessibility and benefits of these insurance programs still need to be improved. In relation to social protection theory, insurance can be considered as one of the social protection instruments that provide financial security for individuals or groups in facing risks and uncertainties. In conclusion, insurance as a form of social protection plays an important role in providing financial protection for female Indonesian migrant workers in Hong Kong. However, there needs to be an effort to improve the accessibility and benefits of available insurance programs to provide more effective protection for this vulnerable group.

Keywords:

Women Migrant Workers, Social Protection, Health Insurance

INTRODUCTION

Indonesia in several countries is known for its foreign workers, namely domestic sector workers, the majority of whom are known as "foreign exchange heroes" (Platt, 2018). Finding a job as a migrant worker is the most accessible job opportunity, especially for those who are not highly educated and with inadequate skills. Law No. 39 of 2004 article 77 has regulated the rights of migrant workers to protection from before placement, during placement, and after placement. Work and the right to work is one of the basic human rights which is social freedom, namely the right to meet basic needs. The right for citizens to work is guaranteed in the 1945 Constitution article 28 D paragraph 2 which states that everyone has

the right to work and receive decent wages and fair treatment in employment relations. Even though migrant workers have provided foreign exchange for the country and also provided solutions to domestic employment problems, migrant workers still receive limited legal protection (Rahayu, 2018). Indonesian female migrant workers are a group of workers who are very vulnerable and often experience discrimination, exploitation and violence while working abroad. They usually work in the informal sector, such as household, child and elderly care, and the hotel and tourism sector. In addition, they also face health risks, including the risk of HIV/AIDS infection, and the risk of sexual violence and exploitation.

Data obtained from BNP2TKI published by PUSLITFO (2019) in April 2019 stated that as many as 189,128 thousand people, men and women in the last three years from 2017 to 2019 migrated from Indonesia abroad to work as Migrant Workers. Working as an Indonesian Migrant Worker (PMI) Women is a job that is of great interest to some Indonesian women, this can be seen from the number of Indonesian Migrant Workers (PMI) Women who are more than Male Indonesian Migrant Workers (PMI). From the report, it can also be seen that the number of PMI Women has continued to increase from 2017 to 2019 as shown in the table below.

Table 1. 1. PMI Based on Gender

No	Gender	Year		
		2017	2018	2019
1	Man	18.867	20.575	19.597
2	Woman	40.109	45.515	44.465

Source: PUSLITFO, 2019

Ruhs (2012) states that a number of studies discussing women migrant workers confirm that one of the barriers to ratification is the perceived cost of granting specific rights to migrant workers. Temporary migration programs limit the rights of migrant workers, such as the right to freely choose a job and the right to equal access to social welfare benefits and the right to meet family. Therefore, three design points for the labor migration policy were made, namely regulations regarding limits on the number of workers accepted, types of skills and nationality accepted, and the rights granted to receiving countries.

Kabeer (2010) explains that in the labor force, the percentage of women appears to be increasing but most are concentrated in the informal sectors which are the most insecure working conditions. Based on what is described through Gender and development Theory shows that women tend to be more vulnerable from the negative effects of neo-liberal trade reforms given their dominant involvement in domestic work and differences

in women's access to economic resources such as education, assets, credit applications, training and promotions. Discriminatory treatment of gender in countries of origin and destination also affects the labor market and living and working conditions for women migrant workers. At each level, female migrant workers are continuously faced with significant differences such as differences in wages, differences in the labor market based on gender, as well as a "glass ceiling" where female workers are always on the lower rung of the ladder in the employment level both in the country of origin and in the country of origin. goals compared to male migrant workers (UN Women 2017)

The first three principles in the social protection system are equality, which means that every member of society gets the same welfare assistance as in a welfare state. The second is equity, namely people who contribute more will get higher benefits, this is like in basic social insurance principles such as pension funds. Then the third is need, namely the targeting of redistribution to the poor whose principle is based on a democratic social welfare state. The principle of equality is applied to health and education services. The principle of need is applied to social assistance through giving cash to the poor and social safety nets to vulnerable groups. The principle of equity must be applied to contributive social protection such as social insurance. In this way, the disaggregated application of the principle of redistribution is the optimal way to achieve social justice (Ulriksen, Plagerson, and Hochfeld 2016).

Social protection has two issues. The first issue is justice, which is about how to create justice for citizens, with the expansion of the scope of social protection as a policy recommendation. While the second issue is financial, namely how to create a sustainable financial system but in the future it will not become a heavy burden for the government (Ananta 2012). Social protection, such as

access to health services and insurance coverage, can help protect and strengthen the rights of female Indonesian migrant workers. However, most female Indonesian migrant workers do not have adequate access to social protection.

Protection before, during and after placement is a right that must be given to PMI Women in accordance with the mandate of Law no. 39 of 2004 article 77. Further explained in Law no. 18 of 2017 article 31, that both the sending country, in this case Indonesia and the receiving country, must implement a social protection scheme for PMI as protection for them. However, to what extent do PMI Women interpret social protection?

Social protection is a guarantee that includes basic social security so that everyone can have access to health services when needed and earn income according to predetermined standards (Drolet, 2014). This definition is similar to that stated by Olivier (2018) that social protection is defined as lifelong protection provided to the community which includes: illness, medical care, disability and work accidents, protection for families, unemployed, elderly, and maternity.

Another form of social protection that is carried out traditionally is mutual cooperation. Gotong-royong is a system of mutual assistance, for example, parents who are cared for by the family, planting rice together, repairing irrigation canals, and celebrating. Another example is the poor who can usually take shelter from more affluent relatives. Children will also be responsible for their parents' welfare in old age (OECD, 2001).

Insurance can be a form of social protection for female Indonesian migrant workers. Health insurance and work accident insurance can provide financial protection and access to health services for women migrant workers. In addition, life insurance can provide financial protection for the families of female migrant workers in the event of an accident or death while working abroad.

However, many female Indonesian migrant workers are not covered by insurance. Some of the obstacles faced include limited access, high fees, lack of understanding about insurance benefits, and concerns about claims that are difficult to make. Therefore, research on insurance as a form of social protection for female Indonesian migrant workers is very important to increase the understanding and accessibility of insurance for this group.

In this context, research on social protection for Indonesian women migrant workers is very important to strengthen their rights and protect them from the risks they face while working abroad. Research can help increase understanding and awareness about the importance of social protection for female Indonesian migrant workers and can provide input for better policies in the future.

This study aims to describe the meaning of social protection for female PMI. The theory of meaning is used to describe the state of the reader more precisely. In the theory of meaning, for the translator, the job of interpreting the text will be as confusing as it was for the reader to understand the text (Holub, 1989).

METHOD

Researchers collect data with historical-comparative techniques. The historical-comparative research method is carried out using historical and comparative approaches. Researchers to obtain data sources in a historical context according to Neuman (2013) can be obtained from primary sources, secondary sources, running records, memories and oral history. Researchers in this study used primary sources such as letters, documents, photographs, and so on that could be found from informants. Other sources used are running records, memories/memories, namely reports or writings of individuals about their past lives or experiences based on memory, and also by oral history. The

researcher interviewed informants who recalled an event, belief, or past feeling they had experienced.

Profile of Indonesian Female Migrant Workers

Indonesian female migrant workers are people who choose to work abroad in search of a better life. They do jobs that most locals in the country where they work find less enjoyable or dislike. The majority of female Indonesian migrant workers are in the age range of 18-35 years. According to data from the Indonesian Ministry of Manpower, in 2021, the number of female migrant workers registered abroad is 2.2 million people, of which 70% are aged between 18-35 years. Indonesian female migrant workers have a low level of education, namely only up to junior high school or senior high school. According to data from the Central Statistics Agency (BPS), in 2020, only around 3.4% of the total female Indonesian migrant workers have a bachelor's degree. Most of the female Indonesian migrant workers come from Java and Sumatra. According to data from the Indonesian Ministry of Manpower, in 2021, around 53% of the total female Indonesian migrant workers will come from Java and 20% from Sumatra

According to data from the Indonesian Ministry of Manpower, in 2019, around 79% of the total female Indonesian migrant workers were married. Indonesian female migrant workers generally work as domestic workers, such as housemaids and babysitters. According to data from the Indonesian Ministry of Manpower, in 2021, around 90% of the total female Indonesian migrant workers will work as domestic workers. The main destination countries for female Indonesian migrant workers are Malaysia, Taiwan, and Hong Kong. According to data from the Indonesian Ministry of Manpower, in 2021, around 1.4 million female Indonesian migrant workers work in Malaysia, followed by 300 thousand in Taiwan, and 200 thousand in Hong Kong. This profile indicates a vulnerable condition and the need for social protection.

Social Protection for Female Indonesian Migrant Workers

The degree of accessibility to social protection for female Indonesian migrant workers in Hong Kong is still limited. This is due to a number of factors, such as lack of knowledge about rights and social protection, different languages, lack of access to information, and high costs. Many female Indonesian migrant workers do not know how to obtain social protection, and even if they do, the cost is often too high for them.

Research conducted by the Asian Migrants Coordinating Body (AMCB) in 2020 found that female Indonesian migrant workers in Hong Kong face many obstacles in accessing health insurance. High premium costs and lack of information about health insurance are the two main factors affecting the accessibility of Indonesian female migrant workers to health insurance.

Therefore, the Indonesian government needs to increase efforts to provide social protection to female Indonesian migrant workers in Hong Kong. In addition, the Indonesian government can also coordinate with the Hong Kong government to strengthen social protection for female Indonesian migrant workers. In this regard, civil society organizations and NGOs can also help increase accessibility and awareness of rights and social protection for female Indonesian migrant workers..

Indonesian women migrant workers, including those working in Hong Kong, need social protection to ensure that they receive fair treatment and that their rights are protected. The social protection available to female Indonesian migrant workers can be divided into several types, among others:

1. Health Insurance

Health insurance provides protection for female Indonesian migrant workers who are sick or injured while working in Hong

Kong. Migrant workers can purchase health insurance through their employers or independently. However, many female Indonesian migrant workers do not have health insurance due to high costs and difficult access.

2. Work Accident Insurance

Occupational accident insurance provides protection for female Indonesian migrant workers who suffer injuries or accidents while working in Hong Kong. Employers usually provide work accident insurance for their migrant workers, but not all employers do.

3. Social Security Program

Hong Kong's social security programs include retirement benefits, disability benefits, death benefits and unemployment benefits. However, female Indonesian migrant workers do not always have full access to these programs because many of them are not legally registered in Hong Kong.

4. Protection of Labor Rights

Protection of labor rights includes the right to work in safe and healthy conditions, fair wages, reasonable working hours, and the right to join a trade union. However, female Indonesian migrant workers often face violations of their labor rights, such as excessive working hours, low wages, and discriminatory treatment.

Insurance as a Form of Social Protection for Female Indonesian Migrant Workers

Insurance is a form of social protection that can guarantee financial security for female Indonesian migrant workers in Hong Kong. In this context, insurance can protect migrant workers from various life risks, such as health risks, accidents, loss of valuables, and so on. Insurance can be interpreted as an agreement between two parties, namely the policy owner (the insured) and the insurance company (the insurer), in which the policy owner pays a premium to the insurance company to obtain financial protection for the risks faced. Kusumawardhani et al. (2019) show that insurance has the potential to increase the

welfare and economic resilience of poor families in Indonesia. Insurance can help poor families overcome the financial risks associated with illness or accidents, thereby maintaining overall family well-being.

Furthermore, Acharya et al. (2020), interpret insurance as an effective instrument of social protection in overcoming health risks and financial risks associated with health services. Insurance can help individuals or families gain access to better health services and reduce the financial burden associated with health care costs. Insurance is also an important tool in reducing financial uncertainty and improving social welfare, especially for vulnerable groups in society such as migrant workers, orphans and poor families. In this context, insurance can function as a mechanism of social redistribution, in which risks are distributed fairly among members of society.

The use of insurance as a form of social protection can help improve the welfare and economic security of individuals or families, especially in developing countries. However, there is a need for adequate accessibility and education about insurance, as well as the development of insurance products that suit the needs and financial capabilities of the community.

Case Study: Implementation of Insurance for Indonesian Female Migrant Workers in Hong Kong

Based on interviews with 5 informants, various meanings were revealed when PMI Women were asked to explain the meaning of social protection for them. The following are the results of direct interviews with 5 female PMIs which were summarized by the researchers. They express different meanings from one another.

1. ES, 36 Years

ES is a PMI who is introspective and a PT that distributes itself to become a PMI is a

PT that has a good reputation by providing all ES's documents to keep for themselves. From ES, researchers can find examples of BPJS cards for PMI because they hold the cards themselves. ES also understands quite well what are his obligations as a PMI and also what rights he must accept as a PMI. He received this information during the training period at the BLK 6 months prior to placement.

ES, PMI Post-Placement Women stated that the social protection that she understood was insurance or BPJS which was important for PMI, especially in special conditions, she stated:

"We want it, we don't want it, for that it's only if there's an incident, we can get assistance from the insurance, right? No one, for example, there isn't any, God forbid, for example, death or work fatigue, right? If we have accident insurance, we can get benefits for us to seek treatment later, or why not?" (ES, 25 Dec 2019).

2. NH, 45 Years

NH, a chairman of a migrant workers' association understands social protection, namely guarantees in the form of insurance from employers in the country of placement and health insurance in the country of origin. NH has been a PMI since 2001 until now, which means that NH has worked for 19 years and has never worked in a country other than Hong Kong. NH, since the beginning, has been active in socialization regarding social protection for PMI and has experience in transferring forms of guarantee from the Indonesian government from consortium insurance to BPJS TKI.

As a fellow PMI, NH is well aware that friends who are sick at work definitely have insurance from their employers because it is a mandatory scheme for regular female PMIs working in Hong Kong or BPJS organized by the Indonesian government. But he also does fundraising in mutual cooperation for his friend who is sick. NH's focus on helping is to cover

other needs that may not be covered by both insurance and BPJS.

"This also has a community of friends, we are often like that, let alone friends, even if we are not friends, we help each other because we feel like fellow Indonesians. Apart from that, there are a lot of sick people who still need money for other needs, so what we mean is that we can help with things like that."

3. WI, 50 Years

WI has been at PMI since 2004 until now, which means he has worked at PMI for around 15 years with placement in Hong Kong. In 10 years, WI has not returned to Indonesia at all to meet his family. When WI started working in Hong Kong, he had to undergo training at PT for 1 year, which was a very long time for the departure process. WI said that the social protection scheme in the placement country helped her to seek treatment easily. WI explained that protection from a health perspective in the form of insurance in Hong Kong is very important. Because working in a foreign country, PMI is very important to know what to do when sick and where to go for treatment. He considers the insurance is a help. "So that you don't get confused if you are sick, what should you do for treatment, so help us TKW in Hong Kong." (WI, 20 Jan 2020).

4. EDA, 24 Years

EDA, PMI Women who have just worked for about a year feel that social protection schemes in the form of insurance are important, especially in the country of residence. The EDA is registered with the health insurance policy by the employer, even though he does not know the registration mechanism. Information during the training at the BLK before departure held by P3MI who recruited her in Jakarta provided many benefits when he was working, especially the protection

mechanism while working, especially insurance. He gave a statement, "The boss takes care of it, it's a kind of insurance policy because I've seen it." (EDA, Jan. 20, 2020).

For her, health insurance is very important, especially when working. EDA stated that the health insurance he got in Hong Kong was more important than PMI's BPJS. This is because he works in Hong Kong. "It's really important because it really helps us, but if we are actually the important thing here first, the Indonesian government is BPJS, right?" (EDA, Jan. 20, 2020).

5. NK, 40 Years

NK is a problematic PMI woman because her work is not in accordance with the work contract. NK explained that he had gone through the pre-departure process for less than 4 months and could not remember what needed to be prepared before departure. He stated that there was no information other than what he had to do while working with the employer. NK also reported the problems he was facing to the Christian Action agency in the form of unilateral termination of the work contract and fines from the agency. Actually, the agency where he worked offered her to keep working but move to Macau.

NK refused because he really didn't want to work anymore and was facing personal problems with his husband. In addition, according to a representative from Christian Action, this is against the law. PMI cannot move jobs from one place to another, especially since Hong Kong and Macau are different regions so there are different legal implications. For her, with the various problems he faced as a PMI, social protection means justice. He stated, "the meaning of justice should be, for example, when I became a migrant worker, I was terminated, not resigned myself." (NK, 4 May 2020).

The Meaning of Insurance as a Form of Social Protection for Female Indonesian Migrant Workers

The different experiences experienced by PMI while working produce different meanings depending on the events experienced, both good events and frustrating events. After PMI knows and gets their rights related to social protection, they can interpret what social protection is. They express the meaning of social protection either from personal experience or from what is observed through the experiences of others. Because meaning requires a process, those who can express it are PMI Women who have worked in Hong Kong and experienced life's problems while working in other people's countries.

PMI Women in interpreting social protection is inseparable from the principles of social protection presented by the ASEAN Secretariat (2016) which are human rights which include social welfare implemented to support social justice, social solidarity, accessibility, gender equality, and social inclusion. The interpretation concept explained by Hulob (1989) which was then juxtaposed with the interpretation from the informant gave birth to the meaning of feeling secure, feeling helped, and justice for PMI's experiences regarding social protection for PMI Women in Hong Kong. The following is the meaning of social protection for PMI Women based on what the informants said.

1. Guarantee

Feeling secure is the meaning expressed by one PMI person who is currently in the placement period, namely NH. For her, even though they get a hefty salary of around HKD 4,000 with a discount of around 50% in the first 6 months, having health insurance from their employer means they don't have to spend any more money if they are sick. Illness and experiencing work accidents such as falling are the risks most often faced by PMI. Most of the residencies in Hong

Kong are apartments so the possibility of falling while cleaning windows can occur. Therefore, when there is social protection for PMI, their conditions are guaranteed when they work.

A social protection scheme is basically a program that contains basic social security as mentioned by Drolet (2014) so that everyone can access health services when needed. With the meaning of feeling secure indicates that the social protection program provided to PMI Women both in Indonesia and in Hong Kong as explained by the ASEAN Secretariat (2016) that the program is indeed useful for managing risks and increasing equality of access to basic services needed by PMI.

2. Bantuan

The second meaning expressed by PMI is feeling helped. ES, WI and EDA are PMI Women who interpret social protection as feeling helped. ES and JU became PMI Women when the social protection system in Indonesia had switched from Consortium Insurance for TKI to BPJS for PMI because they departed in 2017. For ES, WI and EDA, they felt helped by the health insurance scheme in Hong Kong and the BPJS scheme for PMI From Indonesia. ES said that insurance is an allowance that he gets, which with its existence can help PMI when there is a work accident. Whereas for WI, who has been working in Hong Kong as a PMI woman for dozens of years, the health insurance provided is very helpful so that she does not have to worry about spending money for medical treatment when she is sick because the cost of health care in Hong Kong is quite expensive for her. Hospital and treatment costs are a separate burden for PMI, which if this occurs can cost quite a lot. So having insurance provided by the employer can help PMI not to be confused when sick and get fee relief so that all treatment costs are not borne by PMI.

The meaning of social protection as assistance because PMI Women who interpret it refers to the health insurance scheme, namely BPJS for PMI. The principle of horizontal redistribution in social insurance schemes proposed by

Alcock (2003) functions as assistance to people who need assistance in terms of maintaining their income. The JKK and JKM schemes in BPJS for PMI are useful for protecting migrant workers when they are sick due to work accidents or work accidents that lead to disability or even lead to death.

The meaning of feeling helped for ES could be different because she refers to the money loan assistance her sister gave her so she can take care of her children who are studying in the village because she has not been able to send money. ES's social capital helps it to remain protected even through informal channels. The ES family is an asset when it is faced with a crisis (Woolcock & Narayan, 2000). The mutual assistance system or gotong royong as explained by the OECD (2001) which is carried out with the norm of altruism as shown by NU's brother is the basis of informal social protection as explained by Calder and Tanhchareun (2014) so that finally ES can get a loan of money to pay for his children's school fees

3. Justice

For PMI who has problems ending their contract before the placement period is over, like NK, the meaning of social protection is for her justice. According to her, he should have been given other options to continue working, not immediately dismissed. NK should have received assistance from P3MI instead of receiving a fine.

The social protection system as disclosed by Ananta (2012) includes two issues, justice and finance. The meeting point of these two issues is redistribution which refers to redistributive justice in targeting the social protection system expressed by Deveraux (2018) and the principle of horizontal redistribution regarding the transfer of income in the social security system described by Alcock (2003). In terms of justice, referring to redistributive justice regarding targeting in the social protection system, Deveraux (2018) states three

principles of social protection, namely equity, equality and needs.

The principle of justice put forward by NK is categorized into the principle of equity where the program must be applied in a manner that, if it is related to the case that happened to NK, which ultimately only worked for less than two months, the social protection system for migrant workers should be able to contribute to protecting migrant workers when the contract is terminated. unilaterally occurs because the problem they will face is not just stopping work but also paying off the departure fee to P3MI which should have been deducted from their salary for 6 months working in Hong Kong.

CONCLUSION

Experience is a key factor that creates different meanings from PMI Women regarding social protection. Justice from social protection for PMI Women can be achieved with information that can be accessed as a whole, equal access to all forms of health care services and also access to legal assistance when they face termination of employment. Guarantees and assistance are the basic ideas of the social protection system for PMI Women considering they are a vulnerable group.

PMI Women with problems also tend not to understand their rights and obligations when they become migrant workers because they do not receive adequate information during the training period from P3MI and agencies. This misunderstanding can result in meanings that tend to be negative for PMI women regarding social protection provided both in the country of origin and the country of placement. Insurance as a form of social protection has an important role in providing financial protection for female Indonesian migrant workers in Hong Kong. However, efforts are needed to increase the accessibility and benefits of available insurance programs to provide more effective protection for this vulnerable group.

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