Social enterprise and promotion of safe migration among returned migrants: Case studies of a credit union in Bone district of South Sulawesi province Indonesia*

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Abstract

Indonesia is one of the largest sending countries of migrant workers in the Southeast Asia Region. There are approximately 4.3 million documented and 1.7 million undocumented Indonesian migrant workers living abroad (U.S. Department of State, 2012). Unfortunately, significant numbers of them migrated unsafely thus vulnerable to be trafficked in the destination countries. The Government of Indonesia and civil society organizations have been working together to promote safe migration and address human trafficking. This paper is trying to (1) examine civil society group involvement in promoting safe migration, (2) investigate credit union roles in promoting safe migration through economic security, and (3) examine whether credit unions, in providing a better economic security, have promoted safe migration and prevented potential trafficked person from being trafficked. This paper draws on fieldwork conducted on June-July 2013 in Bone District of South Sulawesi Province Indonesia as one of the sending areas in the country. The paper argues that economic security, marital status, age and gender are the four important factors that influenced the decision of returned migrants to or not to migrate in the future. Moreover, strong economic security that possessed by returned migrants does not automatically guarantee them to migrate safely in the future. The paper concludes that Credit Union (CU) Pammase in Bone District currently has not been able yet to strengthen economic security of its members. In addition, it can only increase a little bit understanding of the members on how to migrate safely. As a result, the members are still vulnerable to be trafficked in the future. Self-financing problems as well as management challenges are two factors, among others, that prevent the credit union from achieving its mission. In order to better strengthen economic security and promote safe migration among its members, credit unions must be managed professionally and its staffs’ capacity strengthened.

Keywords: social enterprise, migration, Sulawesi, Indonesia

* This article is developed from a paper presented in the 3rd International Conference on International Relations and Development (ICIRD 2013) on “Beyond the Borders: Building a Regional Commons” at Chulalongkorn University, 22-23 August 2013.

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Introduction

Indonesia is one of the sending countries of migrant workers in the Southeast Asia Region. Unfortunately, many of migrant workers have limited access to information on how to migrate safely abroad for work (Human Rights Study Center of Hasanudin University, 2009, 23). As a result, many of them are migrating unsafely leading to situation where they are vulnerable to be trafficked abroad. The problem of human trafficking in Indonesia is considered serious. The Government of Indonesia reported that around 4.3 million documented Indonesian migrant workers are abroad and in 2011 it is estimated minimum 86,000 of them are trafficked in the destination countries such as Saudi Arabia, Malaysia, Singapore, Taiwan and Hong Kong (U.S. Department of State 2012). Although the The Government of Indonesia has been working to address the problems but they do not fully comply with the minimum standard for eliminating it (U.S. Department of State 2012).

South Sulawesi Province especially Bone District is one of the migrant workers sending areas in the country (Sugiarti 2006, 274). In 2007, the South Sulawesi Government recorded there were 1,500 migrant workers that were placed legally to various countries and in addition to this, they estimated around 150,000 migrated unsafely. (Human Rights Study Center of Hasanudin University 2009, 59). It was also reported that labor export agencies and middlemen often falsified the identity of migrant workers from Bone (Human Rights Study Center of Hasanudin University 2009, 58). The migrant workers from this province are trafficked for labor exploitation purposes to Sarawak and Sabah of East Malaysia Province (Human Rights Study Center of Hasanudin University 2009, 61).

The dynamic of economic development in developed countries provide job opportunities for both high and low skilled labors. As a result, people from less developed countries migrate to more developed countries to find better opportunity. This phenomenon, outlined in more detail below, is also known as globalization (Morgan 2010, 17-20). Malaysia and Saudi Arabia have become two main destination countries for many Indonesian migrant workers. In the last seven years, the Government has placed legally more than 6.7 million migrant workers to these two countries (BNP2TKI 2012). John Keynes a well-known economist said that migration is a natural action of individual to be able to escape from poverty (Turner and Khondker 2010, 4). Many Indonesian migrant workers said that limited job opportunities in their village and the willingness to increase income and improve their living conditions are the main reasons that push them to leave their home to migrate abroad for work (Human Rights Study Center of Hasanudin University 2009, 76). Moreover, labor shortage in destination countries especially to work in the informal sector or also known as dangerous, difficult and dirty jobs as domestic worker and plantation worker has become pull factor for them to work in abroad.
Massey et.al. (1994, 711), noted that the New Economics of International Migration Theory argues that markets especially in developing countries are often absent, imperfect or inaccessible. It creates risks to income, production and property for many poor households. As a result, to overcome the risks, the households will send their members to work in other countries since it offers higher wages. Additionally, the New Economics Theory also acknowledges significant roles played by migrant workers working in abroad in the economic life of the sending area through remittances sent. According to this theory, the remittances sent will have non-unitary effect since it will be used for investment rather than consumption of normal goods. The poor household receiving the remittances will be able to use it as a capital and start new productive economic initiatives.

Remittance sent by migrant workers to Indonesia is quite significant. Bank of Indonesia (2013) noted that in 2012, remittance sent reached $US 7,018 million. Data from Bank of Indonesia (2013) and survey by International Organization for Migration (2010) found out that migrant workers work in Malaysia and Saudi Arabia contributed most of the remittances and sent it through banks and western union. Only few of them hand carried the remittances. The survey also found out that the remittances mostly used by migrant workers’ families for daily needs, house renovation, purchase furniture and equipment and continue child education.

In 2011, a civil society organization based in Bone District of South Sulawesi Province named Lembaga Pemberdayaan Perempuan or LPP (Women’s for Empowerment Organization) established a social enterprise in the form of financial cooperative/credit union (CU) named Pammase (Self-Help) with aim to enhance economic security and promote safe migration practice targeted to migrant workers through one of them, the creation of sustainable financial services that can meet their specific needs. Using Social Enterprise especially in the form of cooperative to promote safe migration and address trafficking problem is very unique and innovative. Unfortunately, research showed that very few CSOs in Indonesia used this as a mean to address the problem (Agustinanto, et.al. 2006, 387-388). Furthermore, there were no researches conducted that specifically looking at the contributions of social enterprise or credit union in promoting safe migration and addressing trafficking problem. Research on social enterprise subject is still in the early stage of growth. Therefore, data on effectiveness and negative outcomes and impacts of social enterprise are limited (Edwards 2011, 87-88). Thus, the specific focus of this paper is to examine whether CU Pammase, in providing a better economic security, has promoted safe migration and prevented potential trafficked person from being trafficked.

The paper is divided into several sections. The first section will describe about the concepts used, they are: migrant workers, credit union, social enterprise, economic
security and safe migration. The second section will discuss about research findings and analysis. And the last section will discuss about conclusion and recommendations.

All data and information for this paper were gathered using qualitative methods such as in-depth interview, observation and content analysis. Total of 23 informants including key informants were interviewed during field research held on June and July 2013 in Bone District of South Sulawesi Province Indonesia. The interviews were conducted using a semi-structured interview guide with the LPP Director and the CU Pamnase management and staff, the returned migrant workers, including both CU and non-CU members and also relevant government officials, staff of other cooperatives and officials of local banks. Data collected from interview was transcribed prior coded and analyzed. Observation was used particularly to observe communication and interactions between CU Pamnase staff and member particularly when the member had financial transaction with the CU Pamnase staff both at the CU Pamnase’s office and member’s house. In addition, written sources that relevant both in Bahasa Indonesia and English were analyzed through document research. Through this documentary analysis, relevant data and information were collected including: existing knowledge on social enterprise and credit union including CU Pamnase; the role of CSOs in promoting safe migration; the establishment of CU Pamnase; and, finally, the concepts of economic security, safe migration, human trafficking, social protection and International Migration Theory.

Conceptual Framework

This paper used the conceptual framework below to guide data collection process and analyze the findings.
In the context of this paper, social protection is understood both as social protection mechanisms that used by the migrants to face risks at their home villages such as unemployment and poverty (Sabates-Wheeler and Waite 2003, 17) as well as effort to protect and empower migrants as vulnerable groups from social and economic risks. As social protection mechanism, migrants migrate to abroad for work in order to survive from unemployment and poverty. Furthermore, the establishment of social enterprise in the form of CU Pammas is one of social protection forms that provided to migrants to protect and empower them so that it can reduce their social and economic vulnerability.

This paper is trying to (1) examine civil society group involvement in promoting safe migration, (2) investigate credit union roles in promoting safe migration through economic security, and (3) examine whether credit union, in providing a better economic security, has promoted safe migration and prevented potential trafficked person from being trafficked. In order to achieve the first objective, the author conducted documents review and interview with LPP Director and CU Pammas management and staff. By doing this, the involvement and role of LPP in establishing CU Pammas could be found out. Moreover, to achieve the second objective, the author also conducted documents review and interviews with CU Pammas management and staff particularly to collect data on the profile of CU Pammas including structure, programs, services and how they conduct their business. Finally, to achieve the third objective, the author conducted a series of in-depth interview with key informants including: twelve returned migrant workers out of which six are members of CU Pammas and six are non-members with the aim of collecting data on income security, job security, their reasons in joining or not join CU Pammas, their past migration journey experience, their life experience after returning and joining CU Pammas, their motivation to or not to migrate abroad in the future and, finally, if they intend to, how will they migrate in the future. Lastly, a series of in-depth interviews were also conducted to obtain data on the perception and opinion of the relevant government officials, other cooperative staff and local bank staff on the impact of CU Pammas on the migrant worker community.

Before discussing the research findings, in order to provide more clarity, the paper will first briefly describe the concepts that used for this paper, they are: migrant workers, credit union, social enterprise, economic security and safe migration characteristics.

**Migrant Workers**

First the paper adopts the definition of migrant workers that stipulated under International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families. The convention defines migrant workers term as “a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a State of which he or she is not a national”
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(International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, article 2 point 1). Indonesia has ratified this convention in April 2012 (Human Rights Watch 2012).

Credit Union

Credit Union (CU) is defined as “member-owned, not-for-profit financial cooperatives that provide savings, credit and other financial services to their members” (World Council of Credit Union 2013). CU has unique characters different from commercial banks and other financial institutions (World Council of Credit Union 2013). In terms of structure, CU is not for profit motive. The profit gained will be maximally reinvested to the community or to sustain its services. In addition, members of CU usually share a common tie such as similarity of occupation, place of live, etc. Furthermore, income generated by CU comes from the savings, share and deposits of the members and not from outside institution or donation. Members who invested their money to CU automatically own CU and they have the rights to elect or to be elected as volunteer board directors. One member has one vote in the election of board of directors regardless how much they have invested in CU. The volunteer board directors will decide what is the best for the CU. The uniqueness of CU is guided by its principles agreed internationally which are democratic structure, service to the members and social purpose (Credit Union Central of Indonesia 2013).

In terms of financial services, in general, CU offers the same financial services like commercial banks such as savings, credits, remittance and insurance. However, CU offers competitive financial services and more benefits compare to commercial banks such as higher interest rates and no administrative fee on savings as well as lower rates and no collateral on loans (World Council of Credit Union 2013). In addition, different from the banks, CU is also independent entity and applies self-financing model, which is using its own resources to finance and sustain its services. CU mainly uses savings, share and deposits that invested by the members to finance the loan products. They mostly do not rely on outside capital. Furthermore, CU also gives added value to its member’s life. Through the financial services and products they offered, CU is not only playing role as financial institution but also as problem solver for the community that mostly not being served maximally by the commercial banks. For example, using various loan products, members can start their own small business and continue their children’s education. And by investing their money to CU, they even can own a financial institution and exercise their democratic decision-making rights (World Council of Credit Union 2013). This is something that they cannot get when they join with commercial banks.

Social Enterprise

CU is one of the forms of Social Enterprise (Alter 2007, 26). Social Enterprise is defined as “businesses with a clear social purpose, have the power to deliver profound and sustainable change for the benefit of all” (Crainer 2012,16). Based on their mission orientation, there are three classification of social enterprise, they are: mission centric, mission related and unrelated to mission (Alter 2007, 23). CU is categorized as mission centric social enterprise, which is an
enterprise that established to solve the social problem in the community using a self-financing model. It is important to note that the mission of this social enterprise is in line with its founder missions.

Social enterprise is doing business for social purpose and not for profit purpose. As a business entity, social enterprise is run not different from private sector in terms of financial discipline, innovation and determination. However, what make it difference from private sector or private sector that practicing social responsibility is that profit gained by social enterprise will be used to solve social problems in the community they served and also to support the sustainability of its services rather than distributed maximally to its owners and shareholders (Alter 2007, 18-20).

**Economic Security**

Economic security is defined as an assured basic level of income usually derived from productive and remunerative work, or in the last resort from some publicly financed or community safety net where that basic level of income will ensure that individuals will, at least, be allowed to have the threshold or minimum level of economic welfare (Sarntisart and Pongkijvorasin 2006, 55-56). Economic security analysis is divided into two, which are micro and macro level. Micro-level analysis focuses more at individual, household or local communities particularly on the protection of their livelihoods whereas macro-level analysis focuses more at nation-states level and their engagement in the international economic system (Dent 2007, 204-205). This paper focuses at the micro-level analysis of economic security particularly income security and job security of the individual and closely related with the issue of their livelihoods including poverty and unemployment. Poverty is condition where minimum income that earned by individual through his livelihood cannot support or maintain his/her normal life. On the other hand, unemployment is a situation where labor is under utilized and it has consequences on shortfall of income and consumption of the individual (Wongboonsin, et al. 2006, 38).

**Safe Migration Characteristics**

International Labor Organization/ILO (2012) noted at least there are 8 characteristics of safe migration, they are: (1) Be informed: Before taking decision to migrate, prospective migrants are advised to talk with different people including the returned migrants, friends, families, and non-government organizations and collect from them all information regarding culture, life styles in destination country, challenges faced when working abroad, migration costs that should be beared and type of job that will be doing. (2) Migrate legally through legal channel. (3) Check the legality and reputation of the recruitment agency through local authority. (4) Sign a work contract with the recruitment agency and with employer before leaving the country. (5) Keep hold of the documents such as passport, work contract, work visa and identity card. Make photocopies of it and leave some copies with family. (6) Prepare for emergencies by recording telephone numbers of embassy, non-government organizations and trade union. (7) Make sure to have a network of support in abroad and (8) Do actions if face problem at the work place such as talk to the supervisors or the agency and
if necessary, ask for mediation assistance from the embassy, non-government organizations or trade union.

**Analysis and Discussion**

**Civil Society Groups Involvement in Promoting Safe Migration through Economic Security**

The involvement of civil society groups in promoting safe migration through economic security particularly in Bone was started in 2011 when LPP Bone as one of civil society groups that very active in addressing gender inequality established CU *Pammase*. CU was established from the “top” instead from the “bottom”. The establishment of CU was part of the project titled “Promote access to remittances in selected rural areas of Indonesia through the formation of Migrant Workers’ Organizations, Micro Finance Institution and Self Help Groups”. This project was financially supported by Ford Foundation as the donor and implemented by Geneva-based NGO named International Catholic Migration Commission (ICMC) in collaboration with LPP Bone. The project was started from September 2010 and ended in March 2012 (19 months). The project was created with concern that debt bondage has been recognized as one of the major causes of trafficking of women and men from Bone District of South Sulawesi Province Indonesia to Sabah in Malaysia. Furthermore, local the Government of Bone had no strategy to empower migrant workers who remained very poor although they are migrating to abroad frequently. Therefore, migration abroad for work had not been able to ‘build economic security’ for the majority of Bone’s population. The goal of the project was to promote access to remittances and to maximize its benefits for poor and disadvantaged migrants from Bone District with a view to increase their economic security in Indonesia and prevent debt bondage abroad.

Prior and after the establishment of CU *Pammase*, ICMC provided intensive technical assistance to LPP Bone. Prior the establishment of CU, ICMC and LPP Bone conducted an assessment mission to Sabah Malaysia involving 120 migrant workers to generate remittances-related information such as instruments chosen, costs, advantages and difficulties encountered. Furthermore, ICMC facilitated LPP Bone staffs as well as candidates of management of CU *Pammase* to visit successful CU in Central Java Province to see how they work. In terms of structure, ICMC also assisted LPP Bone to select CU *Pammase*’s first board of experts, management and staffs. Members of board of experts of CU *Pammase* were selected both from internal and external candidates. Furthermore, the members of management were selected from village leaders and mostly from villages where many migrant workers are coming from. Director of LPP Bone was also selected as member of management as well as chairperson of CU. Management is not-paid position and responsible to lead the operation of CU with assistance from the staffs who are responsible for day-to-day operations of CU. According to organization charter (*Anggaran Dasar*) of CU article 21, management has to serve for 3 years period. In regard to staffs of CU, they were selected from external of CU and also internal of LPP Bone. They are responsible for various positions such
as manager, secretary, finance officer and field officer. After the structure was established, ICMC also assisted CU in creating organization charter (Anggaran Dasar) and internal policy (Anggaran Rumah Tangga). It is important to note that all members of board of experts, supervisors and management were not selected and approved by CU members as it should be and regulated in the organization charter (Anggaran Dasar) and internal policy (Anggaran Rumah Tangga). ICMC and LPP Bone Director played important roles in recruiting and appointing them. After the establishment of CU, ICMC provided various trainings to the management and staffs such as product development, marketing and accounting techniques. Financial support was also provided to CU Pammase especially to support the roll out of its new product portfolios.

**CU Pammase Works in Promoting Safe Migration through Economic Security**

CU Pammase offers financial products not so much different from commercial banks such as saving and loan. However, it offers more competitive products than bank especially since it offers higher interest rate with no administration fee on saving and lower interest rate with no collateral on loan. In terms of saving, it offers various products such as mandatory, daily, student, children’s education expenses planning, pension and group saving. Furthermore, for loan, it also offers various products such as capitalization, productive, consumptive, seasonal and group loan. In addition to saving and loan products, CU also provides health and life insurance benefits to the members. More interestingly, it offers loan that can be used by potential migrants to finance their migration costs and also remittances services. To be eligible to get loan, the policy of CU says that new member should join CU for minimum 3 months, participates in the education program and possesses at least two saving products, which are Pension or Children’s Education Expenses Planning Saving. During that 3 months period, CU management and staffs will also observe and review his/her behaviors in saving. If he/she is consistent in saving then he/she could be considered to receive loan.

In addition to financial services, CU Pammase also offers other service, which is dissemination of messages on safe migration. Risks of doing illegal migration and the need to have passport prior migration are type of messages that disseminated. Usually, these messages are disseminated together with information about CU and its products. CU staffs also teach the potential members on how to create family budget. This topic is taught to enable potential and current members to allocate money to be saved every month.

Since its establishment in August 2011, the growth of CU members has been increasing gradually. As of May 2013, CU has served total 101 members who live in 11 villages within 4 sub-districts in Bone. Members are not only returned migrants but also families of migrant workers and general public such as teacher, farmer and low ranking government officials. The staffs of CU apply pro-active approach in recruiting new members. Pro-active approach is conducted through dissemination of information on CU and its products during village discussion events as well as through dissemination of brochure to potential new members done by current members.
For members who already received loan from CU, they are also expected to recruit at least 2 new members.

CU Pammase also applies unique approaches in running the business. The staffs pro-actively go to the villages regularly to take deposit from or to disburse loan to members. In one village, CU also has one volunteer who collect saving and loan installment from members. It was also observed that CU staffs give more personal approach to members. Staffs of CU usually called members with their nickname and also talked with them about other personal stuffs such as their daily life, business, local politics or family during transaction. This kind of interaction and communication are never seen in the commercial banks.

Obstacles Faced by CU Pammase in Providing Better Economic Security and Promoting Safe Migration

CU faced several obstacles in running the business, they were: inconsistency in implementing organization charter (Anggaran Dasar) and internal policy (Anggaran Rumah Tangga), lack of capital, limited capacity of staffs and numbers of volunteers including limited knowledge on how to do safe migration among them. The sections below describe more detail on these.

Inconsistency in Implementing Internal Policy and Regulation

CU Pammase since its establishment in 2011, based on organization charter (Anggaran Dasar) of article 13, is supposed to conduct at least 2 (two) annual member meetings already. However, until May 2013, CU has not conducted yet. According to the policy, annual member meeting is the highest forum where management should report on the progress of CU to the members. In addition, the forum could be also used to evaluate and enact new strategic policies such as new interest rate for saving and loan products for next year as well as to distribute CU profit to members. Although one member of board supervisors already voiced about the importance to organize this meeting very soon, it seems that the other members of board directors and management do not aware about the importance to have this meeting. The paper argues that organization charter and internal policy (Anggaran Dasar dan Anggaran Rumah Tangga) are not understood well by them. In addition, the paper also argues that some members of management were very hesitant to voice this to the Chairperson of CU since she (who also became Director of LPP Bone) was playing important roles in establishing CU since very beginning and in appointing them as member of the management. It is very important to be consistent to have this annual member meeting regularly because annual member meeting is one of indicators to measure whether one particular CU is “healthy” or not. It is also to ensure that management is still transparent and accountable to members so that members in the longer run can still trust CU as financial institution.

Limited Capacity of Staffs and Number of Volunteers

Although CU offers various financial products to its members, it was found that many of the members do not utilize all of the products
offered such as pension saving, group saving, productive loan, consumptive loan, group loan and migrant workers placement loan. Even, there are members who are categorized as passive members since they do not utilize CU financial products except mandatory saving. The paper argues that this happened because CU Pammase staffs did not conduct proper assessment against current financial needs of the members and did not maximize in conducting product marketing. Currently, only two paid staffs run CU. If the staffs go to the field to do the works then no staff stays at the office to provide members with services. CU ideally should recruit and train more volunteers. This is to increase its productivity without have to worry about increasing of operational costs.

CU was only able to increase a little bit the knowledge of its members on how to do safe migration. From 8 (eight) safe migration characteristics as discussed earlier, CU was only able to promote one characteristic, which is migrate legally through legal channel such as migrating using proper travel document like passport and work visa. It was also found out that two characteristics which are: (1) Be Informed regarding culture, life styles in destination country, challenges faced when working abroad, migration costs that should be bore and type of job that will be doing as well as (2) Possession of network of support in abroad, were naturally possessed by the returned migrants since they were migrating with the assistance of families, relatives or friends who already worked in abroad before. The other five characteristics of safe migrations are not understood by the returned migrants, they are: (1) Check the legality and reputation of the recruitment agency, (2) Sign a work contract with the recruitment agency and employer before leaving the country, (3) Keep hold of the documents such as passport, work contract, work visa and identity card, (4) Prepare for emergencies by recording telephone numbers of embassy, non-government organizations and trade union and (5) Talk to the supervisors or the agency if experience problems at work. The paper also argues that staffs of CU itself have limited knowledge on 8 characteristics of safe migration. Furthermore, they were not equipped with printed awareness raising materials on safe migration messages to be distributed such as leaflet, brochure or comic book. Lastly, the paper also argues that frequency of awareness raising events conducted were not intensive and massive enough.

Lack of Capital

As like many other CUs, CU Pammase depends on three types of capital, they are: (1) own capital such as main saving, mandatory saving, reserve fund and grant, (2) loan capital such as member saving, loan from third party that regulated by special regulation and (3) capital participation such as capital not from member that regulated by special regulation. In the beginning of its operation, CU Pammase depended on grant from Ford Foundation and ICMC especially to support the roll out of its new financial portfolios, salary of staffs, and operational costs. After the project with ICMC finished in March 2012, CU Pammase still received financial and technical assistance for another 6 months from the Ford Foundation. Since then, CU Pammase, like many other CUs, depends very much from members saving to finance their loan products and operation costs.
Due to lack of massive product marketing as discussed previously, not all CU Pammase members become active members and saving their money regularly. It was also found out that CU was applying prudent policy in receiving new members. Management and staffs of CU believe that prospective members should have motivation to develop CU and not only want to get loan from CU. As a result, CU has lack of capital and limited capacity to finance its loan products. In order to overcome lack of capital and increase its capacity to finance the loan products, CU Pammase needs to aggressively mobilize other sources of income such as grant from third party including from local, foreign government and other international development agencies. This approach is acceptable by internal policy (Anggaran Rumah Tangga) of CU. However, this kind of grant needs to be treated differently from members saving and should be regulated with special regulation so that it will not create bad financial implication for CU Pammase in the future and can further maintain CU Pammase’s independence as member own cooperative.

Relation between CU, Economic Security and Future Decision of the Returned Migrants

The paper argues that economic security has become important factor that influence the decision of the returned migrants to or not to migrate again in the future. However, the paper also believes that economic security is not the only factor that influencing. Other factors that also important and influenced the decisions of the returned migrants to or not to migrate in the future are marital status, age and gender. The paper also argues that good economic security does not automatically change the behavior of the returned migrants to migrate safely in the future because the component of safe migration is not simple and not always related with economic factors. The way that will be chosen by migrants to migrate in the future is influenced very much by their past migration experiences and personal preferences.

It was found out that the first group who has big aspiration to migrate again in the future is male, married with children and young (below 45) migrants particularly those who do not possess good economic security such as jobless and no regular income. The second group who also has big aspiration to migrate again in the future is single, young, both female and male migrants who do not have good economic security. Interestingly those who possess quite better economic security also have aspirations to migrate again in the future. This third group is young male and married with children. Their motivation to migrate is to earn more business capital to expand their business activities at home. They are member of CU but unfortunately CU could not answer their needs for big amount of business capital loan.

The fourth group is those who have no aspiration to migrate again in the future. They are both male and female, married with children and old (above 45) migrants who possess good economic security. This group prefers to stay home mainly because they are no longer young to work in abroad and now they have sufficient income by doing farming. In the past, all of them were successful migrants in abroad who were able to invest their money in agricultural assets such as rice fields, plantation and cattle. The fifth group
is also those who have no aspiration to migrate again in the future. They are both female and male, married with children and young (below 45) migrants with good economic security. Fore female migrants, most of them currently depend on remittances sent by their husband for main income. Their husbands are still in abroad for work and send money regularly. In addition to good economic security, the other factor that makes them prefer to stay home is the obligation imposed to them to take care children who are currently in school. For male, the same reasons also applied. He has stable job and regular income from his profession as head of village and farmer. In addition, he also prefers to be closed with his family and children.

It is important to note that although some of the returned migrants, member of CU, possess good economic security but CU Pammase has limited contribution to the improvement of their economic security. Most of them possess good economic security from doing farming and small business without business capital support from CU. They established the business mostly from their own past investment as well as from current remittances sent by their husband in abroad. Despite of CU limitations, CU is expected will be able to fulfill and protect the future needs of its members particularly their future children’s education expenses through its saving product they utilized.

It was also found out that the migrants who have both good and bad economic security do not possess comprehensive understanding on how to do safe migration abroad for work. This will put them in the vulnerable situation to be trafficked in the future. They also believe that based on their past migration experiences, migrating abroad for work using legal channel and document were time consuming, costly and could not protect them maximally in abroad. Therefore, many of them prefer to migrate illegally or without proper documents in the future since it is faster, less expensive and could prevent them from being exploited abroad.

Conclusion and Recommendations

CU Pammase has not been able yet to strengthen economic security as well as to promote safe migration of its members, leaving the members remains vulnerable to be trafficked in the future. In its young age, CU Pammase now faces some challenges, they are: limited capacity of management and staffs, lack of capital, and lack of volunteer. CU is a promising financial institution that can compete with commercial banks as long as it is run and managed professionally by capable and dedicated staffs and volunteer. Organization charter and internal policy (Anggaran Dasar dan Anggaran Rumah Tangga) of CU need to be understood by all staffs and members and implemented consistently. Furthermore, alternative sources of income such as grant from third party need to be secured to boost CU capital.

Economic security is the most important factor that influenced the future migration decision of the returned migrants. In addition to economic security, marital status, gender and age of the returned migrants are also important factors that influenced the returned migrants to or not to migrate in the future. Possession of good economic security does not automatically
change the behavior of the returned migrants to migrate safely in the future. Some safe migration characteristics are not related with economic factors. The way that will be chosen by the returned migrants to migrate in the future is influenced very much by their past migration experiences and personal preferences. To better increase the knowledge and ability of the returned migrants to do safe migration, it is important to train CU Pammasa staffs on safe migration characteristics and equip them with printed awareness raising materials to be distributed. Furthermore, periodic and massive awareness-raising events need to be conducted more in the future.

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