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## Financial Literacy Improvement Program for Indonesian Ex-Migrant Workers and Families

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# **Financial Literacy Improvement Program for Indonesian Ex-Migrant Workers and Families**

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## **Abstract**

The purpose of this study aimed to find out how the program to increase financial literacy in Indonesian ex- migrant workers and families by the government through a qualitative case study approach. The consumptive behaviour of migrant workers and families had them fall into poverty again when the overseas employment contract period was over. The financial literacy improvement program through outreach program financial education activities aimed to increase the knowledge, confidence, and skills of the ex-migrant worker and families through constructive learning so that they were able to manage remittance into investments and savings. The government should pay more attention to the sustainability of the program because changing the behaviour and financial mindset of ex-migrant workers and families could not run instantly. Ex-migrant workers and families were community groups with low levels of education, mentality, motivation, income, and social status.

*Keywords: Financial literacy education, Indonesian ex-migrant workers and families, Government.*

## **Introduction**

The number of transmission new Indonesian Migrant Workers continues to increase with a total number of 110,873 until the middle of 2019. More than 77% of these migrant workers work abroad through the Person to Person (P to P) placement scheme, most of which work in the domestic sector by female genders (BNP2TKI, 2019, p.1-3). This domestic work is related to work such as cooking and serving food, washing, cleaning a house, caring for children, and caring for the elderly, by residing in the user's home (ILO, 2011). The Indonesian government claims placement with a P to P scheme as one of the primary triggers of migrant workers conflicted overseas.

...The term, right now they are contracting to people who are not incorporated, in individuals, the term housemaids he works for people right? If there is a problem, P to P, we cannot attend (help), or the placement country cannot exist because of the relationship, for example, criminal, both of us, between these people (FA, Personal interview, October 22, 2019).

There were 1,903 In total Indonesian migrant worker cases that are reported to the government until mid-2019. Of these, more than 32% were cases of domestic migrant workers, such as unpaid salaries, unilateral termination of employment, wish to be repatriated, sub-standard wages, overstayed, up to and including job opportunity fraud (BNP2TKI, 2019, p.16-26).

Being a female migrant worker has been a hereditary tradition since the 1980s. This tradition is driven by self-motivation to improve the economic situation of the family, also triggered by the success of family, relatives, neighbours, and friends who have worked as migrant workers before (Mulyana & Octavianti, 2018), as in Cirebon regency. As one of the most significant transmission a female migrant worker overseas districts in Indonesia, the tradition of being a migrant worker has been passed down from parents passed down to their children, and so on. This desire to change lives has overcome everything, even patriarchal and religious ideologies that prohibit women from working outside the home. Economic pressure is the main reason for most female migrant workers who go to work abroad due to limited employment in the area of origin migrant worker. The female migrant worker becomes the primary breadwinner in the family and is responsible for the survival of family members (Gunawan, 2013; Kirana, Kusriani, & Purwanto, 2017).

State revenues obtained from remittances reached the US \$ 10.97 billion, equivalent to 153.58 trillion Rupiah at the end of 2018 (Anggit, 2019). Total secondary state revenue (receipt and payment of current transfers by the government sector and other sectors) (Departemen

Statistik Bank Indonesia, 2014) are sourced from remittances (sending) migrant workers to families and relatives in Indonesia. This total revenue is far higher than the state revenue from the mining sector, which is only 46.6 trillion Rupiahs (D. I. Ramadhan, 2019). The country's foreign exchange income from the remittances of female migrant workers continues to increase along with a large number of female migrant workers who go to work overseas.

Indonesian female migrant workers must return to Indonesia after the two-year work contract expires. Most of them are only able to survive a few years with the remaining money from overseas work. Some factors that cause financial failure include consumptive lifestyles, not doing productive activities, and not investing in the future. When the employment contract period expires, they become weak again (Mulyana & Octavianti, 2018). The indicator of the success of female migrant workers prevailing in the community can be seen from the ability to save and buy farm fields, build houses, and venture capital. unsuccessful female migrants continue to carry out their original activities as before leaving overseas, such as farming, fishing, and other unskilled workers (Sulaiman, Sugito, & Sabiq, 2017). To overcome their problems, female ex-migrant workers (female migrant workers after migration) have to go into a job like before they become migrant workers and many even register to go to work overseas again (re-entry) (BNP2TKI, 2019, p.16; Petriella, 2019).

The Indonesian Government tries to empower migrant workers by targeting three essential aspects of empowerment which include increasing financial literacy, entrepreneurship training, and increasing work competence. This effort is made to reduce the number of female ex-migrant workers who return to work overseas with a domestic sector P to P scheme. The empowerment program for female ex-migrant workers and families is a design of synergy between institutions that have responsibilities and interests in the existence of female migrant workers. One model of empowerment to increase the financial literacy of female ex-migrant workers and families is done through outreach programs with education on household financial management for female ex-migrant workers and families conducted in Cirebon District. The program aims to improve the quality of economic retrieval and management and remittance funds for migrant workers and their families in the form of investments and savings.

Cirebon Regency is chosen as the outreach program location because this district is an enclave (centre) for sending Indonesian migrant worker overseas.

**Table 1.** Data on Placement of Indonesian migrant workers by the district in the period June 2017-June 2019

No	District	Total
1	Indramayu	5.960
2	Cirebon	3.158
3	Lombok Timur	2.766
4	Cilacap	2.844
5	Ponorogo	2.393
6	Blitar	2.247
7	Malang	1.926
8	Lombok Tengah	2.190
9	Kendal	1.874
10	Subang	1.698

Source : (BNP2TKI, 2019, p.5)

This educational activity focuses on female ex-migrant workers and families in the Kapetakan sub-district of Cirebon. During this time the cycle of remittance in the Kapetakan sub-district revolved around the condition of "robbing Peter to pay Paul", owed to cover debts. Remittance sends from overseas through a bank account owned by a neighbour/relative or through Western Union. The money that withdrawn then used up to cover daily needs, such as food needs, children's tuition, electricity costs, water, and repaying a debt to "mobile bank" micro-credit institutions, creditors, or grocery stores. Saving activities are carried out conventionally at a children's school or bank credit. For them, investing, saving, buying insurance, and other banking products only intended for city residents or people with high income.

... At rural credit banks, monthly. Have not saved at the bank because it is not enough (income). Maybe if wished well, it could be (SM, Personal interview, November 25, 2019).

beside the financial education program, the government also empowered through entrepreneurship training in the region in 2015, 2017 and 2018. In this region even a migrant worker family community has been formed, where this community seeks to bridge the government with the PMI Purna and the PMI family in empowerment matters. The entrepreneurship training program, female ex-migrant workers and families are divided into several business groups that still exist today. Even though this group has not produced promising business output, the government considers that the migrant workers' family group in this region can be developed further. Financial education activities are a model of follow-up of previous entrepreneurship training empowerment activities. This financial education is pursued in a constructive participatory manner by involving trainees actively practicing financial management

with the government as a facilitator. This activity is interesting to illustrate further because of the urgency of financial education efforts to change the consumptive lifestyle of Indonesian female ex-migrant workers and families and the activities of empowering Indonesian female migrant workers so far were top-down (Primawati, 2012; Suartina, 2013; Sulaiman et al., 2017). So, this study aims to find out how the outreach program for increasing financial literacy at Indonesian female ex-migrant workers and families carry out in Cirebon District. The results of this study expect to be used as a guide in implementing empowerment activities, especially in empowering financial literacy improvement.

### **Literature review**

Consumptive lifestyles lived by migrant workers and families have spent a lot of remittance money and left very little money for savings (World Bank, 2009, 2010). Remittance is more used to buy vehicles, household furniture, electronic goods, build or renovate houses, pay for children's school fees, and shop for daily necessities. This consumptive lifestyle will certainly not help the development of a long life (Benton, Meier, & Sprenger, 2007; IADB, 2004). Indonesian migrant workers do not always stay in the destination country. They have a residence permit that is only valid for a maximum of three years. Happiness due to high income while working as migrant workers must be directed and controlled so that they do not become falling weak when they have to return to their hometowns.

Efforts to increase financial literacy have been carried out by the government through education and financial inclusion programs that target all segments of the community with particular attention to the poor, productive poor, migrant workers and remote areas (Bank Indonesia, 2014). Migrant workers are one of the targets of financial education programs related to remittance management. Hizkia Respatiadi (Gideon, 2018) said that financial education programs need to carry out because most Indonesian migrant workers do not have proper knowledge related to financial literacy (Alamsyah, 2015; Firmanto, 2015; Sandy, 2018).

The level of financial literacy of the Indonesian people continues to increase from year to year with an index of 38.03% at the end of 2019 from the previous 29.7% in 2016. It is comparable to financial inclusion efforts which reached 76.19% (Catriana, 2019). This financial literacy index is higher than the world average which is only around 33% (Klapper, Lusardi, & van Oudheusden, 2017). This literacy level differs between men and women, where men have a higher literacy level than women. Although wealthy and highly educated groups have better

levels of financial literacy, they are not ready to face the aspect of rapid economic changes related to high-interest rates and complex requirements. In this case, easy access to banking products and financial management skills are needed.

**Table 2.** World financial literacy: An economy-by-economy breakdown

Economy	Adult who are financially literate (%)
Norway, Sweden	71
Netherland	66
New Zealand	61
Singapore	59
Myanmar	52
Latvia, Slovak Rep.	48
Japan	43
Zambia, Ukraine, Kazakhstan, Senegal	40
UAE, Kenya, Madagascar, Russian Rep.	38
Malaysia	36
Mexico, Puerto Rico, Indonesia	32
Moldova, Panama	27
Romania	22
Armenia, Cambodia, Haiti	18
Yemen Rep.	13

(Klapper et al., 2017, p. 23-25)

The implementation of the increase in financial literacy of migrant workers is carried out by the central government through a state independent monetary authority in synergy with a state agency for protection of migrant workers with several stipulated regulations. The regulation states that financial literacy is knowledge, skills and beliefs, which influence attitudes and behaviour to change the quality of decision making and business management to achieve a better life. Financial education is a series of process activities to improve financial literacy (Gov, 2017). Financial education for migrant workers is for Indonesian migrant worker applicants, Indonesian migrant workers on going, Indonesian ex-migrant workers, and families. This series is a "vicious cycle" that causes the practice of sending migrant workers abroad never to break (Syahroni, 2018). Education efforts on Indonesian migrant worker applicants and Indonesian migrant workers on going carry out a series of socialization related to banking service products and an emphasis on the importance of regulating remittances. Education of ex-migrant workers

and families is carried out through a series of outreach programs consisting of seminars (initial debriefing), training, and evaluation.

Migrant worker families are community groups that have a role in regulating remittances. They must be equipped with a set of financial management skills so that they become a prosperous family. Ex-migrant workers are vulnerable groups of poor who in the end, will return to become migrant workers again. An empowerment effort focused on the ability to access information resources and the mastery of tools could pursue a training atmosphere that teachable moments by understanding the potential and conditions of the target in a bottom-up (Doi, McKenzie, & Zia, 2014; Rafique, 2014).

### **Constructivist Learning Theories**

*Grayson H. Wheatley*

According to Jean Piaget and Lev Vygotsky in the philosophy of constructivism, knowledge is the result of the construction of reality that occurs through individual activities (Sumarsih, 2009). The learning process starts from the expected human characteristics of the future, the formation of knowledge, and the learning process. Wheatley (1991) said that knowledge could be obtained through the activeness and cognitive structure of students through a test done in a small group with collaboration as a goal. The function of the trainer or instructor in learning is only as a facilitator (Brown, 2012; Loyens & Gijbels, 2008; Panasuk & Lewis, 2012). Through a constructive learning process, it is expected that humans can develop sensitivity, responsibility, be independent, and be able to develop their potential through a process of "to learn to be".

The process of financial literacy education cannot ignore the sociocultural factors of the community. The application of constructive learning must involve the culture and social conditions of the education target because literacy and speech aspects are part of human civilisation as a communication creature (Kern, 2000). Financial education in government outreach program involves directly Indonesian female ex-migrant workers and families, both as trainers and as trainees. This education concept includes Indonesian female ex-migrant workers and families actively carrying out accountancy accompanied by designated trainers. The aim of the model is that Indonesian female ex-migrant workers and families can build their financial knowledge, skills and confidence through personal experiences that are formed through a series of training activities. The improvement in the quality of financial literacy is expected to change

the wasteful behaviour of Indonesian female ex-migrant workers and families towards investment for the future welfare.

### Method and Materials

This research used a qualitative method with a case study approach. The case study approach used to explore contemporary realities with intrinsic instruments in cases with unique situations in them. The research data were taken from multiple sources of information by purposive open-ended interviews. The key-informant criteria as follows: (1) were Indonesian female ex-migrant workers or families who come from villages in the Kapetak sub-district, (2) had participated in a series of activities 2018 outreach program in Cirebon district (3) was a trainer in the 2018 outreach program.

**Table 3.** Primary informants

Name	Status	Ages in 2019	Place of origin
<b>RD</b>	Trainer	42	Pegagan Kidul village
<b>ES</b>	Trainer	35	Pegagan Kidul village
<b>BT</b>	Trainer	43	Pegagan Lor village
<b>KD</b>	A female ex-migrant worker also a migrant worker's family.	42	Pegagan Kidul village
<b>SN</b>	A female ex-migrant worker	41	Pegagan Lor village
<b>DN</b>	A female ex-migrant worker rna	46	Pegagan Kidul village
<b>LN</b>	A female ex-migrant worker	-	Pegagan Kidul village
<b>MS</b>	A female ex-migrant worker	42	Pegagan Kidul village
<b>CT</b>	A female ex-migrant worker	42	Pegagan Kidul village
<b>RK</b>	A female ex-migrant worker	39	Pegagan Kidul village
<b>SNN</b>	A female ex-migrant worker also a migrant worker's family	46	Pegagan Kidul village

**Table 4.** Secondary informants

Name	Status	Ages in 2019	Asal
<b>AD</b>	A state agency for protection of migrant workers	59	Jakarta
<b>FA</b>	A state agency for protection of migrant workers	35	Jakarta
<b>YS</b>	A state agency for protection of migrant workers	35	Bandung
<b>TI</b>	A regional state agency for protection of migrant workers	32	Bandung
<b>YJ</b>	Head of Pegagan Kidul Village	46	Cirebon
<b>SM</b>	Padjadjaran University Scholars	55	Bandung

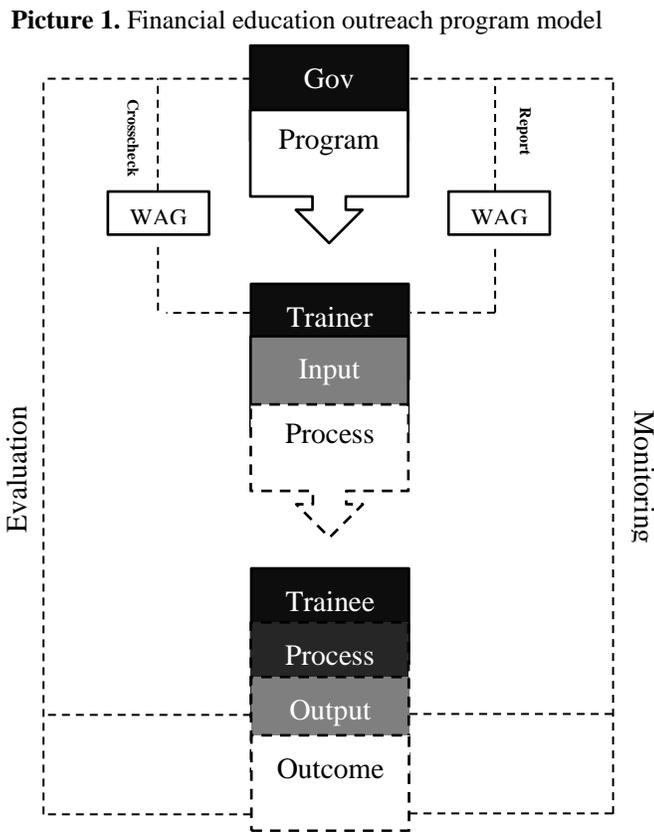
The other primary source of information taken from the quarterly report of a state independent financial authority 2018. Other sources obtained from observations, evaluations,

articles, event reports, surveys, maps, and other sources. The number of key informants was limited because the researcher did not find the novelty of the data. The next step the researcher did was to reduce the data and encode it through the R Studio Package Qualitative Analysis (RQDA) program. Then the researchers interpreted the data and presented it narratively, then concluded. Data validation did through triangulation and member check by confirming the findings to the speakers.

## Results and Discussion

### *Financial education model outreach program*

As the research process, the Indonesian female ex-migrant workers and families education model described as follows:



Source: Research result 2019

The financial education program outreach in Cirebon regency was organized and controlled by the central government (Gov) through a state independent monetary authority in synergy with the national agency for the placement and protection of Indonesian workers. The outreach program

with financial education aimed to increase the ability, confidence, and skills (literacy) of female ex-migrant workers and families in Cirebon district, as a program target, in managing daily remittances and finances wisely.

...Financial empowerment emphasizes, on the literacy of business management education, how capital (remittances) is not taken alone for consumption. money has to go around again, there are benefits and so on (FA, Personal interview, October 22, 2019).

The outreach program began with a series of seminar activities in July 2018. It seminar included the socialization and introduction of banking service products, mortgage investment services, and employment guarantee services. All trainees totalling 100 people and ten trainers gathered in one event venue. The extension team came from female ex-migrant workers activator the migrant workers' family community, a staff of the labour and transmigration service, activator non-governmental organizations concerned with migrant workers, and staff of the placement and protection services for migrant workers in the district of Cirebon. Each trainer will be in charge of a group of ten individuals. After that, they were directed to the technical implementation of the training program with the accountancy agenda for household financial management.

**Table 3.** Data of Cirebon outreach program participants 2018

Status	Number	Age	
		25-50 year old	Age 50 years and above
Indonesian female ex-migrant workers	50	80	20
Migrant worker's families	50		

Source: Research Observation 2019

During the period from August to October 2018, financial education program outreach participants required to fill out a financial management agenda book. This book is a kind of sample booklet for family financial accounting which divided into five parts, namely: (1) business goals, (2) budget, (3) financial records, (4) financial health checks, (5) notes. In each section, there are instructions on how to bookkeeping sheets, tips, and training sheets on accountancy that must be filled in by trainees every day for three months. The purpose of this recording was as a form of learning and habituation, so that female ex-migrant workers and families understand the importance of financial management. This habituation was expected to continue to practise in daily life.

The financial goals section contains the "dreams" that trainees want to achieve and how financial management is in achieving those dreams. Part of the budget consists of expenditure items (emergency funds, insurance, pension funds, investments, instalments, donations, living expenses, etc.) and the ideal nominal budget. In this section, participants trained to differentiate between needs and which were desires as well as to distinguish between routine and non-routine income/expenditure. These financial records could take the form of daily, weekly, monthly, and yearly. The financial records section was useful for recording all income (salaries, overtime pay, get social gathering, etc.) and expenses. In this recording, every detail must be written, including the memorandum of expenditure must be collected. Financial health checks used to see whether the money has come in higher than the cashout, debt repayments every month no more than 35% of income, had cash, had regular savings every month at least 10% of revenue.

Furthermore, the trainer responsibility was to control the filling of the agenda book whether the trainees had filled it in the right way. Before conducting assistance, the trainers assigned to do the exercise to fill in the management agenda book first independently, then to be corrected through WhatsApp Group (WAG) by a state independent financial authority. Then, supervising activities carried out after the trainer successfully understands and was confident by filling in the financial management agenda book well.

...Given the book (financial management agenda), after that told to fill up the book through WAG until it understood. After that, I shared in financial education WAG, including nine other trainers. Only two weeks later I accompanied the group, and I was not filling it while I was sure how to fill it, which one is the monthly record, which one is the target for the future (BT, Personal interview, December 29, 2019).

The trainer responsibility included: (1) directed mentoring of group members one-by-one every month during August-October 2018, (2) reporting on their assistance and monitoring activities to the central government through WAG, (3) cross-checked to the central government related to the truth of filling out the financial agenda book of members' financial management, (4) evaluation of assistance and monitoring activities that had carried out so far — reported on the trainer's assistance in the presence of the trainer's attendance in controlling trainees in the form of a photo with the trainees sent through WAG. The trainer would check the trainee's consistency in the economic agenda book filling. The trainer would cross-check through WAG to be verified by the central government about trainees tasks. The central government would re-

submit the correction if there is an error filling through WAG and the trainer would forward the revision to the trainees.

To measure the increase in literacy, the trainer would provide a pre-test/post-test questionnaire after checking trainees task in a monthly visit.

Is there a fluctuation (change)? Is this the understanding of the trainees? From the beginning of the month, the second month, the third month. It means that from each sheet of answers, there are different what is not listed in the participants' responses (ES, Personal interview, November 25, 2019).

The pre-test/post-test questioner was a measurement of the extent of changes in the knowledge of training members before and after participating in outreach program activities. The questions in this questioner revolve around a basic understanding of financial management with the same questions every month. The pre-test/post-test questioner was then sent and then processed by the central government.

#### *Criticism of outreach of financial education programs*

Changing the financial behaviour of female ex-migrant workers and families in Cirebon district is not easy. The complexity of the factors that cause the formation of the economic activity of Indonesian female ex-migrant workers and families needs to be understood before determining the type of program to be provided. These factors such as low-income level, low education level, weak mentality, social, environmental conditions, age, social status, work experience environment (Firmansyah, 2017; A. G. Ramadhan, 2018; Ratnawati, 2016; Romadoni, 2017; Suryanto & Rasmini, 2018; Tóth, Lančarič, & Savov, 2015), and other factors.

The financial empowerment of female ex-migrant workers and families through outreach programs in Cirebon district based on a cooperation agreement (MoU) between two central government agencies, a state agency for protection of migrant workers and a state independent financial authority.

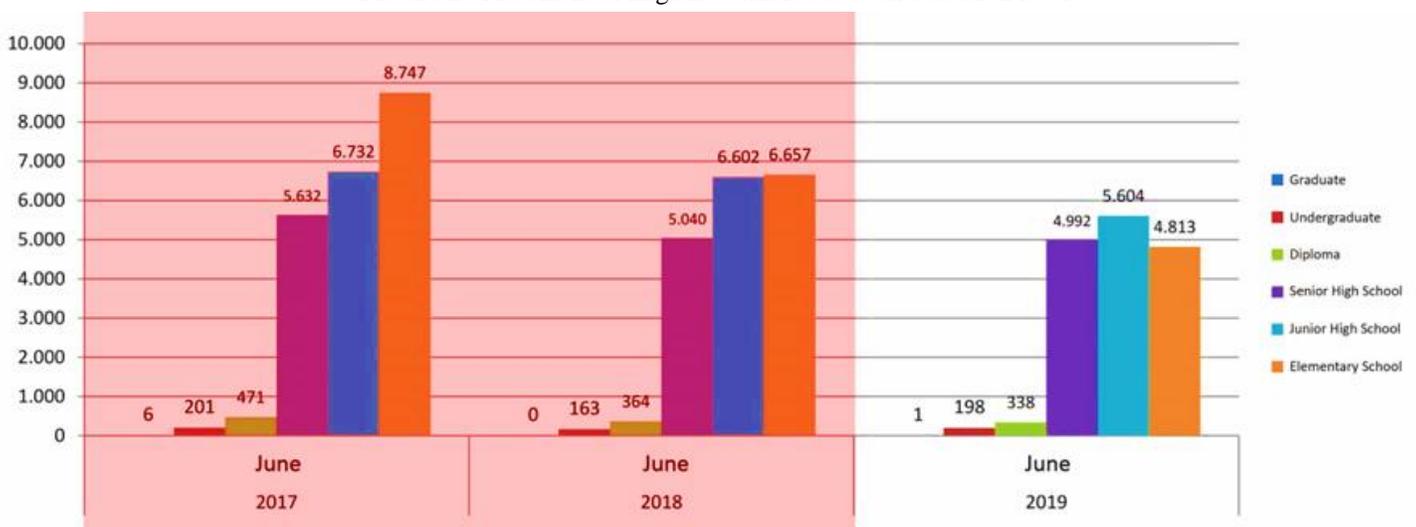
How can we get the program, we happen to have an MoU for literacy in empowering migrant workers, namely financial management (YS, Personal interview, October 22, 2019).

This district selection based on the attention of the government that the the district is a centre for sending migrant workers overseas with high consumptive lifestyle. Besides, empowerment activities (entrepreneurship training) had carried out in this district since 2015. Female ex-migrant workers and families in this district have been prospected by the government for

entrepreneurial activities so that they return to become domestic migrant workers. According to the government, being an entrepreneur also requires proper financial management skills, such as determining the dreams to be achieved and the financial plan, and self-control to set priorities for spending so that remittances could manage wisely. At present, most of them do not use banking services and consider banking product services for urban or high-income people and wasteful lifestyles (Mulyana & Octavianti, 2018).

The conditions of female ex-migrant workers and families in Cirebon district differ from those of urban communities or government or private professionals. A preliminary study should do to find out their condition so that the program launched could run effectively. According to Scott M. Cutlip & Allen H. Center (Morissan, 2008) there are at least four stages of communication in formulating an empowerment activity which includes: (1) fact-finding, (2) planning, (3) communicating, and (4) evaluating. Communication cannot be separated from a literacy activity (Deryati, 2013; Sudore et al., 2009). Fact-finding activities are carried out through a process of examining documentation, interviewing, observing, research, questionnaires (Essays, 2016; Saleh, 2014). the researcher's observations show that the average level of education of female ex-migrant workers and families in Cirebon district is at the level of junior high school and many even graduate from elementary school (Samsuri, 2017). The level of individual education encourages the quality of one's literacy because the higher the level of one's knowledge the better financial behaviour (Nobriyani & Haryono, 2019).

**Picture 2.** Placement of migrant workers based on education level



Source: (BNP2TKI, 2019, p.6)

Work experience was limited to domestic workers with low initiative. It had formed even since they were still in a job shelter. The training carried out for approximately 100 days only focused on mastering the basic knowledge of the destination country's language and rough skills, such as house cleaning and cooking (Juddi, Perbawasari, & Zubair, 2019a, 2019b). Migrant workers would not dare to do anything beyond what the user had ordered for fear of being troubled and punished. Most of them did not have a strong motivation in participating in empowerment activities. They tended to prioritize the current "needs" rather than saving or investing in banks. It is because the average family income (at hometown) is still meagre, under the figure of 2 million Rupiah per month. Remittance money would use up to fulfil monthly living expenses.

...Sometimes, three million remittances, they withdraw it all in an ATM (owned by relatives/neighbours), stop by it to Asia (a department store). So they are given any amount would be used up. So when they go home (child/husband), they would ask about remittances (BT, Personal interview, November 25, 2019).

After the training activities (outcome), most of the participants did not continue recording household financial activities, especially for entrepreneurial businesses.

... But that's not all, it's not entirely, not yet wholly made correct accountancy. I am still thinking, not active again (KD, Personal interview, November 25, 2019).

During the program process, some of them asked other active participants to do their work because of incomprehension, laziness, and elderly. Even some of them decided to come out openly from this educational activity for reasons of difficulty doing it. Of the 100 participants, eight resigned. Some trainers were also absent from visits to trainees directly. It because of the distance between trainers and trainees. Most of the trainers live around the centre of Cirebon. In contrast, the location of trainees is in Kapetakan sub-district, which is approximately 18 km away. However, distance should not be an obstacle because each trainer got a salary of 500 thousand Rupiah every month for three months.

The financial empowerment activities still carried out in a top-down communication. Communication between the government and trainees did intermediary through trainers with WhatsApp Group (WAG) as media. The government delivered instructions, information, corrections, then the trainer submitted reports, questions and coordination, through the WAG. Direct face-to-face communication with the trainer did during program socialization and post-program evaluation. The basic concept of connection in empowerment should be done bottom-up

with participation from below as a character (Fakih, 2011; Mardikanto & Soebianto, 2012; Syed, 2010). The effort to present a "participation", an intensive approach to the program's objectives should be done before the application is launched. It approaches served to explore the needs and interests of program targets so that output obtained following the purposes of the program organizer.

The outreach of the financial education program in Cirebon district completed after the program evaluation was conducted. There is no longer any monitoring and sustainability of the program from the government regarding the financial behaviour of female ex-migrant workers and families. It should be considered because changing individual behaviour could not be done instantly. Knowing the background of migrant workers is very helpful in determining the right type of financial literacy empowerment program because financial literacy could not completely change an individual's saving behaviour (Cole, S., Sampson, T., & Zia, 2011; Lusardi & Mitchell, 2011). It needs to process continuously for a long time to forgone bad habits which have been embedded since childhood (GAO, 2004; Saliyo, 2012).

The life patterns of Indonesian female ex-migrant workers and families still tend to be consumptive (expenditure is higher than income), saving activities are always focused on children's savings required by schools. Debt activities are still carried out on rural credit banks to cover over expense with stifling interest. A state independent financial authority (2018) reported that changing the behaviour of the community (Indonesian female ex-migrant workers and families) was not a simple thing. It was very encouraged by several aspects such as high commitment from the trainers in assisting, good cooperation (synergy) with the financial institutions in providing financial services products by the needs and abilities of trainees, and the government's commitment to facilitate mentoring, monitoring and evaluation activities.

## **Conclusion**

The synergy between two government institutions, a state agency for the placement with the protection of migrant workers and a state independent financial authority, in empowering Indonesian female ex-migrant workers and families (trainees) carried out through the outreach program. This effort carried out through financial management training activities involving community activator and non-governmental organizations concerned with migrant workers and the local government as a trainer. They had a responsibility to assist and supervise trainees in working on financial management accounting book tasks.

The learning model by letting trainees developed their own experiences and knowledge independently and actively by positioning the "instructor" as a facilitator is an appropriate way of learning in the concept of empowerment. However, this learning model requires ongoing efforts because changing the behaviour of Indonesian female ex-migrant workers and families cannot be done instantly. They have a character with low education level, weak mentality, little motivation, low income, low social status, and work experience that was limited to domestic sector work. This character has even embedded since childhood. Then, serious should be carried out by the government and trainees in monitoring and mentoring. On average, female ex-migrant workers and families in Cirebon district had never received financial management training before. Their knowledge of banking service products is minimal, and their economic behaviour is still in "robbing Peter to pay Paul".

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