

Making the Most of Remittances: Obligations, Aspirations, and Precarity among Indonesian Women Migrants in Singapore

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Abstract

This paper examines migrant women's decisions around remittance expenditures. Going beyond the productive and non-productive framework used in previous analyses on remittances, the argument here is that migrant labour policies of the labour receiving country aside from migrant priorities need to be taken into account in understanding the kinds of consumption practices migrants and migrant households engage in. Ethnographic interviews with twenty-five Indonesian migrant women working in Singapore in the domestic work sector reveal that while women benefit greatly from migration because it enhances their ability to provide for their families back home, the paper shows that decisions on how remittances are spent are closely linked to the duration of employment abroad. During the time of their employment, these women are constantly reminded of their temporary and precarious work status. While working on several two-year contracts as a result of renewals have become the norm, migrant labour laws tend to place limits on their freedoms and by extension do not encourage these women to stay on. Thus, these women face a dilemma: the desire to continue to work abroad away from their families in order to increase their savings and investment prospects, while facing the uncertainty of whether they can stay in Singapore long term.

Introduction

By and large in Southeast Asia, there are few restrictions on intra-regional migration. Conversely, there has been a gradual movement towards implementing initiatives at the state level to facilitate the safe migration of potential migrants (Ananta 2009; Tigno 2010). Increasingly, however, governments of labour-sending countries in the region are playing a more assertive role in regulating migration, possibly because of the financial benefits accrued to the labour-sending countries. Each year, millions of dollars' worth of remittances are sent back to families and communities by migrants. In fact, labour-sending countries have been eager to encourage migration because of the economic gains they receive. Indonesia, for example, recorded a total of 7 thousand million US dollars' worth

of remittances from its citizens working abroad in 2010 (Manning and Sumarto 2011). The Philippines, by contrast, because of the much larger contingent of professionals and skilled workers it deploys abroad, received an overwhelmingly massive amount of about \$21 thousand million worth of remittances in the same year because of the rising demand for Filipino workers worldwide (Migration Policy Institute n.d.). Remittances have also been found to contribute significantly to the GDP of these labour-sending countries. For example, in the Philippines, remittances contributed 11.7 per cent of the country's GDP in 2009 (World Bank 2011). In Indonesia, although the amount of remittances is relatively small when compared to export earnings, it must be noted that remittance flows have been con-

sidered a stable and consistent source of foreign exchange (Hernandez-Coss et al. 2008).

The literature on remittances, in covering who remits and how much, has spanned the gamut from the reasons for remitting (Lucas and Stark 1985; Lianos 1997; Lubkemann 2005) to the gender dimension of remittances (De la Briere et al. 2002; Semyonov and Gorodzeisky 2005), to the links between recruitment channels and earnings (Shah 2000). Research has also focused on household reliance on remittances (Itzigsohn 1995; Sriskanadarajah 2002), how remittances have affected household labour supply (Itzigsohn 1995; Rodriguez and Tiongson 2001; Airola 2008), and the impact of remittances on local income distribution (Stark et al. 1986; Adams 1989). There has also been interest in how remittances have affected the economic, social, and emotional well-being of left-behind families (Salazar Parreñas 2001; Asis et al. 2004).

While migrating for wage work potentially benefits migrant families on the one hand, there have been conflicting opinions on the other hand on whether these remittances have actually led to development and poverty alleviation in the labour-sending countries. One reason for this is because migrant remittances are primarily private money transfers with limited spillover effects in the larger communities from which these migrants come (Datta et al. 2006). Moreover, because remittances are private monetary flows, taxing these financial transfers for the purpose of harnessing these funds for large-scale infrastructure development has been difficult, and thus the impact of remittances on regional growth tends to be unclear. Along the same lines, it has been argued that remittances fail to contribute to economic development at the national level because of the lack of adequate linkages to bring about this outcome (Knerr 2004, as cited in Goldring 2004). The positive impact of remittances on the development of the labour-sending country is not straightforward for another reason. In a country such as Indonesia, where only about ten per cent of the districts have been found to send significant numbers of people abroad (Hernandez-Coss et al. 2008), the impact of remittances sent back tends to be limited to

the households in those labour-sending areas. Besides, the assertion that remittances serve to alleviate poverty is doubtful, since migrants need not represent the poorest of the poor. Additionally, as migration for wage work tends to attract those who are better off and not the poorest of the poor, immigration policies of many labour-receiving countries tend to favour migrants with higher levels of education, therefore such migration does not have the outcome of benefitting those from the lowest socio-economic strata of the labour-sending country.

The fact that remittances have for the most part been private transfers has another related implication: The beneficiaries tend mainly to be the migrants and their families. Research has shown that the impact of remittances at the household level has been significant especially in building household economies. By potentially raising household incomes, remittances have enabled migrants to feed and educate their children, to ensure healthcare for their families and relatives, and to improve the standard of living of left-behind families owing to the higher rate of use of consumer durables (United Nations Economic and Social Commission for Asia and the Pacific 2008). While undoubtedly remittances have had a direct bearing on improving the well-being of left-behind family members at the household level, some scholars have underscored the point that such remittances, when used towards family expenses and confined to the private sphere, are largely 'unproductive' (Kofman 2006: 7) since they are used towards consumption assets, such as durable possessions, consumable goods, and healthcare, rather than 'productive' assets that generate further income (Lipton 1980; Entzinger 1985; Lewis 1986). For this reason, remittances tend to have a limited impact on the social mobility of the migrant family.

On this point, other theorists have asserted that the choices migrants make on channelling remittances into productive or non-productive consumption depends largely on whether short- and long-term effects of migration are considered. In this case, productive investments will only take place once the migrant is well settled in the destination economy and the basic needs

of the left-behind families such as food, health, clothing, primary education, basic household amenities, and debts are paid off (De Haas 2007). Suffice it to say, these assertions have been met by counter-arguments related to the distinction between productive investments and consumption assets and the fact that these binaries are not as distinct as one would assume; for example, in the case of houses, this asset has been regarded to be a productive investment rather than a consumption asset because houses have been seen to possess anti-inflationary characteristics (Adams 1991).

While some scholars have highlighted the futility of demarcating productive from non-productive consumption in relation to remittance incomes, others have challenged this distinction and instead have argued that remittances channelled into improving nutrition, health, and education need not be considered non-productive, but rather considered as 'investments', albeit in human capital (Durand, Parrado and Massey 1996; Taborga 2008). In this case, remittance incomes have been integral towards social development rather than economic development, thereby supporting the development of stronger communities (Nyberg Sørensen 2005). To put it differently, the remittances in this context might be considered 'social expenditure' in lieu of the 'skinny reproductive role of the state' and instead of 'frivolous consumerism' with no real net returns to the family or community (as cited in Kofman 2006: 7). Others have proposed instead a more gender-based approach to understanding how remittance incomes are spent rather than pursuing a purely productive and non-productive framework for understanding remittances (Pessar 2005; Ramirez et al 2005). This point is justifiable, especially since it has been shown that women migrants are more inclined to spend their remittances on consumable goods and healthcare, in addition to education, while men migrants expend their savings on larger investments related to businesses and land purchases (Escrivá and Ribas 2004, as cited in Taborga 2008). In this case, the ways in which remittances are channelled into assets by male and female migrants, however, has little to do with how they

define whether these assets are productive or non-productive. Instead, as Nyberg Sørensen (2005) points out, the uses of remittances are distinctly gendered since men and women engage in migration differently while simultaneously decision-making on how remittances are spent tends to be different between men and women, although migration may generally be regarded to be a household strategy. Moreover, macro-economic policies and development strategies aiming to optimise remittances have reinforced gender asymmetries among migrants, signifying the interaction between gender and migration.

Other remittance scholars have also moved away from distinguishing remittances in terms of whether they are productive and non-productive. One such scholar is Goldring (2004), who proposes the possibility of looking at remittances in three broad categories, that is, family, collective, and investment or entrepreneurial remittances. Her approach is multi-dimensional as she goads us to view remittance expenditures within a complex constellation interspersed by a range of actors from remitters and recipients to the state apparatus, each governed by social, political, and institutional mechanisms. For example, according to her definition, family remittances are monies sent to close kin, relatives, and friends, marked by norms, obligations, and affective ties, the bulk of which are spent on recurrent expenses as well as conspicuous consumption with the sole intent of improving the living conditions and well-being of family members. Moreover, these remittances are steeped in social meaning relevant to the sender and receiver of the remittances. She contrasts this with collective remittances, which she defines as 'savings turned into investment' mostly resembling 'charitable donations than profit-oriented investments' (Goldring 2004: 823). Examples of collective remittances are monies channelled into community projects such as sports clubs or religious associations—institutions which serve a collective benefit rather than being limited to the individuals whom the remitter has kin ties with or a friendship, as in the case of family remittances. While operating within a philanthropic framework, the effects of collec-

tive remittances are felt beyond the family and immediate social network of the migrant. Conversely, the third type of remittance highlighted by Goldring (2004), which she has termed entrepreneurial or investment remittances, has the distinct feature of seeking a profit within a market logic. Unlike collective remittances, however, Goldring (2004) points out that entrepreneurial or investment remittances have been relatively limited in producing sustainable businesses.

In the same vein, others such as Levitt (1998, 2001, 2008) have highlighted the social aspect of remittances, arguing that remittances need not be confined to economic contributions but rather should also include behaviours, ideas, identities, and social capital that migrants export to their home communities. In fact, she claims that remittances sent back to the left-behind families may act as a form of social insurance for some migrants (Levitt 2008). This being the case, remittances may be said to possess both economic and social ends simultaneously where the two are 'inextricably linked' (Levitt 2008: 187). Moreover, Levitt (2001) argues that there is compelling evidence to show that 'social remittances' are equally important as monetary remittances in contributing and advancing national development, including influencing ideas around good governance—an impact migrants have in spite of being abroad.

Following Goldring (2004), Levitt (1998, 2001, 2008) and others, the discussion here challenges the idea that in terms of remittance expenditures a strict division exists between productive and non-productive consumption, as some scholars have argued. Based on ethnographic interviews with Indonesian migrant women working in Singapore in the domestic work sector, the paper presents an analysis of how decisions around remittance expenditures channelled back into their home countries shift over the course of time a migrant worker is employed abroad. Essentially, the narratives reveal that there exists a hierarchy of migrant needs as expressed in the kinds of consumption goods migrants tend to purchase or channel their monies into. The narratives gathered, however, show that while migrant women have benefited greatly from migration because it

enhances their ability to provide for their families back home, decisions on how remittances are spent in the home country are closely linked to how long these women stay abroad; in other words, migrant decisions on remittance expenditures are bound up largely with the duration of employment abroad, as pointed out by De Hass (2007). A general pattern, thus, emerges in the way remittance expenditures are spent, shaped by structural factors in the labour receiving country which in turn have constructed migrant remittance priorities. Taking this idea one step further, this paper asserts that decisions to continue to work in the labour destination economy depends largely on whether these women are presented with the opportunity of remaining in the country for work. Although many would desire to stay for longer periods, migrant labour policies in Singapore restrict foreign women engaged in low-skilled work to short-term contracts of two years. While working on several two-year contracts as a result of renewals has become the norm for many, migrant labour laws, enabling these women to stay on in Singapore beyond their initial two-year contracts, tend to place limits on their freedoms and by extension do not encourage these women to stay on indefinitely for employment. In fact, women migrants who desire to stay on are constantly reminded of their temporary and precarious work status. But should they survive all odds and continue to be employed in Singapore on several contracts, it is only then that the likelihood of remittances being channelled into consumption practices which they would define to have relatively significant returns in the long run would occur. Thus in the case of women migrants in Singapore, it may be said that how their remittances come to be utilised are bound up with the labour policies these migrant women encounter in the destination country. In this case, women migrant workers face a dilemma: The desire to continue to work abroad away from their families in order to increase their savings and investment prospects, while facing the uncertainty of whether they can stay in Singapore long term. Therefore, migrant priorities are not the only factor determining how remittance expenditures are conducted.

Gathering Data

In an attempt to understand the remittance strategies of migrant women workers, the author gathered the responses of 25 Indonesian domestic workers employed in Singapore. These women were contacted through the following non-governmental organisations associated with migrant workers: The Indonesian Family Network (IFN); Kolej Islam Muhammadiyah (KIM); and Transient Workers Count Too (TWC2), as well as identified through friends and colleagues whose domestic workers were willing to participate in the study. Coming from various parts of rural Indonesia, these women ranged in age from 26 to 53 and included unmarried, married, and divorced individuals. Interviews with these women were conducted in public places such as void decks, restaurants and cafes, office spaces, as well as in the privacy of homes. While each interview lasted on average 30-45 minutes, it must be highlighted that the majority of the women interviewed were already known to the author through other research projects in which the same sample of women was approached for their participation. These interviews were conducted over a period of six months in 2011 and 2012. In interviewing these women, the author employed an interview schedule to guide the information collection process. The questions posed to the women included in the sample ranged from their reasons for migrating for work to the kinds of decisions made regarding remittances sent to left-behind families. Most of the interviews were conducted in Indonesian while a handful of them were conducted in English, especially among those who had developed a fair measure of fluency in the English language, having lived in Singapore for several years. In some instances, quotes have been edited for grammatical purposes by the author to ensure clarity, while every effort has been made to preserve the original meaning of the statements.

It must be noted that the women interviewed for this paper represent a sprinkling of the record numbers of Indonesian women currently joining the transnational domestic work sector as migrant domestic workers, heading to countries in the Middle East as well as destination econo-

mies in the Asian region such as Malaysia, Hong Kong, Taiwan and Singapore (Hugo 2004). The lack of suitable well-paid jobs in the villages is a major push factor for migration. In the past, many of these women would have migrated from the rural areas to the urban areas to find wage work. The case of Java has been highlighted to show how younger women took on proactive responses by becoming absorbed into the expanding manufacturing and service sectors as a result of the diminishing employment opportunities presented to them on farms (Silvey 2004). But globalisation has enabled many to seek out employment abroad—employment that affords higher salaries and better opportunities than if these women had stayed in their home countries. The trend of migrating for work is also indicative of how young rural men and women have come to perceive non-farm urban employment over farming (Booth 2004), although migration for work among women from families who own land also occurs, since non-farm work is associated with a regular income.

While remittance expenditures among Indonesian migrants as a topic has been studied fairly extensively (Hugo 1983, 1995, 2004, 2005; Firman 1994; Leinbach and Watkins 1998; Hernandez-Coss et al. 2008; Adams and Cuecuecha 2010; Nguyen and Purnamasari 2011), the discussion here parts company with the larger literature on the subject as it details the choices and decisions of migrant women around how they or their left-behind families use the savings they have garnered from their work abroad. Furthermore, the paper complements the existing literature on women and migration in and from Indonesia, which has dealt with a range of varying topics: The social networks of migrant women (Silvey 2003); the discourses of emotion that frame women's migration to Saudi Arabia (Silvey 2007); migrant women's views of their own families, their role in it, and their consumption desires and practices (Silvey 2006); the tensions and challenges migrant women face in their role as mothers given the spatial separation (Devasahayam and Rahman 2011); how left-behind male members of the household negotiate the village space, their social relation-

ships, and the lack of wage work in the village in the context of migrant women's economic and social successes (Elmhirst 2007); the importance of managing appearances in the context of economic failure and anxieties around sexuality among female migrants (Lindquist 2004); how Indonesian women become involved with the reproduction of patriarchal structures connected to 'traditional' family arrangements as a result of cross-border marriages with Sarawakian men from the Kelabit community (Lindquist 2005); how women working as domestic workers in Singapore navigate the worlds in which they live as migrants in spite of the autonomy they have gained (von der Borch 2008); and how Bugis women who work in Malaysia as domestic workers see wage work abroad as a ticket to financial independence and an opportunity to engage in a consumptive lifestyle they would not have led back home rather than a means to save money and sustain their left-behind families (Idrus 2008).

'A Better Life': The Role of Remittances

In Indonesia, migrating abroad for work has attracted growing numbers of women, the majority of whom take on low-paid and low-skilled work especially in the domestic work sector (Silvey 2006, 2007; von der Borch 2008; Brooks and Devasahayam 2011). The search for a 'better life' is the main reason that propels many Indonesian women to seek work abroad (Yeoh and Huang 1999; Silvey 2006). Usually the families of these women play an instrumental role in migration decisions although individual motivation cannot be dismissed. In fact, the quest to meet family needs and improve household living conditions provides the impetus for working abroad. For this reason, 'migration [may be said to be] an informal familial arrangement, with benefits in the realms of risk-diversification, consumption smoothing, and intergenerational financing of investments, and remittances are a central element of such implicit contracts' (Rapoport and Docquier 2005: 10). Indonesian migrant women spoke openly and explicitly on how their remittances had improved the lives of their left-behind families. Sri, 36, from Cilacap, Central Java, saw it as her onus to migrate in search of income,

having been divorced from her husband for nine years. That her motivation for working abroad was to ensure the well-being of her children was evident in her narrative:

When I came to Singapore, I wanted to improve the well-being of my family ... I wanted to give education to my kids because I don't have the opportunity to do that last time ... [Since I came] I already built a new house ... I got a motorbike for my son ... My son just finished high school ... Until now, I need to furnish my house and to finish up some things.

Often children were the primary concern of these women, especially among those who were married. It is not uncommon for these women to remit funds to educate their children as they spoke about wanting their children to have an education beyond what they themselves had received so that they would secure good jobs and become financially independent (see also von der Borch 2008). In this sense, migrant women wanted their children to have a better life than they had had and, in turn, to 'break out of poverty'—a situation in which many women saw themselves.

Coming mainly from rural backgrounds, these women saw education as a way out of farming or fishing—subsistence activities engaged in by their families. In a nutshell, they were adamant on facilitating social mobility among their children. This was explained by Kartini, 36, divorced, from Semarang, Central Java:

I don't want my children to go into fishing ... I think my youngest son has talent ... So I want him to study ... He is coming to high school ... Start from kindergarten, he always get the best student ... So I don't want him to go into farming or fishing ... I think it is difficult work ... As fishermen, you are always fighting for your life because [it is] dangerous ... You are out there in the sea.

Remitting funds for the education of younger siblings was also not unheard of. In this case, the sacrificial intentions of a migrant woman extended from her own children to that of her own siblings, although usually it was the unmarried migrant woman who took it upon herself to undertake the payment of the school fees of her younger siblings. Priya, 32, from Kendal, Central

Java, felt that helping her younger siblings was her way of helping out in the family:

I came here because I thought I should help my parents when I graduated from high school ... I had a few younger siblings so I thought I should do something to help in the family and to help my siblings out as well ... That's why I decided to come to Singapore ... I came here to have a brighter future for me and my family.

Similar narratives were conveyed by other migrant women. In many cases while the migrant women themselves did not complete their education, they often spoke about not wanting their younger siblings, similar to their children, to follow in their footsteps. For them, leaving their homes to secure wage work abroad was a rational choice although they themselves may not be the direct beneficiaries of the remittances sent home.

Remittances channelled towards children's education also determined the amount and frequency of funds that needed to be sent home. Women with smaller children found themselves sending home larger sums of money and more regularly than those with grown-up children who are already financially independent and are married themselves. Such was the narrative of Indah, 47, from Central Java:

Yes, I send money home ... Last time, for school fees so I sent every month ... Now they are married, I don't send every month ... I do support them though ... But I give only little ... Now my salary is \$530 and I send home about \$150 every month ... I also send now because my mother is not feeling well ... I need to help my mother as well ... Am sending her money for her healthcare expenses ... Before that was for my children's studies and I used to send much more than I send now ... Now I send every month but sometimes I send once in two months.

It was also unanimously voiced that having a better life was synonymous with the acquisition of material goods. Refurbishing the house appeared to be of great interest among many of the migrant women interviewed. The case of Maznah, 39, from Central Java proves this point:

My house is already renovated ... Before when I came, my house is like a kampong (Indonesian; village) house ... Even when we eat, we eat only very

little ... Now I work here for ten years or more, I can rebuild my house ... And then I also buy a motorbike for my son ... I want to buy these things ... Before I came to Singapore even if I save, if I want to furnish the house and make it better or buy a motorbike, that would be difficult.

In the initial years of working in Singapore, Maznah explained how the remittances sent home were spent mainly on educating her children. As her salary increased the longer she worked, her surplus earnings were channelled into renovating the family home. It was only much later that she was able to purchase a motorbike for her son. Much like Sri and Kartini, Maznah had to delay renovating her home in the first few years of having taken up work in Singapore until her initial financial goals were achieved. Similar to her counterparts, Rista, a 29-year old married woman whose family hails from Seragin, Central Java, has utilised her remittances in a number of ways: The money she sends home has been used to cover the daily expenses of her parents' household, pay for her cousin's education and parent's healthcare bills, and later to build a house. Moreover, her father had also utilised her remittances towards buying seeds, fertilisers, and pesticides to keep the family farm going, particularly if the previous harvest had not been as successful as anticipated.

Channelling remittance incomes into healthcare also regularly surfaced in the narratives. Many migrant women saw it as their onus to undertake the payment of the healthcare costs of their aged parents since they had the financial means to do so compared with their siblings who were left behind in Indonesia. Often a portion of the remittances sent home for daily expenses was utilised towards the healthcare costs of their parents. Santhi, 47, from Yoyjakarta, Central Java explained:

Whatever I send home, it depends on how much my father needs ... It is for his medication fee ... Also to buy things for everyday ... I have calculated it is about one million rupiah a month so it is three million for three months ... This is only for my father ... Because my other sister is already working and married so I don't calculate for them ... It is only for my parents ... I do send home money to my siblings but it is only once a year.

But should parents or anyone else in the family require major surgery, usually relatively large amounts of money would be needed and, in this case, the remittances sent back on a regular basis would not be sufficient. In such situations, migrant women find themselves having to dig into their savings. Purwanti, 53, from Kederi, East Java, said that some years ago she had loaned a good friend of hers, who had also previously been a domestic worker in Singapore, money because the latter's relative needed urgent surgery. As shown in this specific case, should the migrant woman not have enough savings, she may resort to seeking the help of her close friends.

In the rich narratives gathered, women often provided vivid descriptions of what their lives were before and after having migrated for work in explaining how they and their families have benefitted from migration. Coming from a farming family, Indah, 47, from Central Java said:

Our lives are very different [now]... Before we need to wait for the harvest and wait for the money we get from selling the harvest if we want to buy anything ... But if there is a flood, then the crop is killed ... Since I have worked here, they [the family] get[s] money every month ... They know they have food every month ... There is also left-over money that we can save to build a house ... Like now, the family has three motorbikes ... We have also bought a mini-bus ... We bought it to set up a little business ... For example in the kampong (Indonesian; village), when there is a wedding, we rent out the mini-bus ... In the kampong, if someone is in hospital, usually a group of people want to go to visit the person ... So a little money comes in when we provide transportation to others.

Acquiring Land: A Safety Net for the Present and Future

The channelling of the remittances these women send home into various purchases at one time is not uncommon. In the case of Indah, having worked in Singapore for more than 15 years has made it feasible for her and her family to make other purchases beyond meeting their basic needs—also possible now because her children do not depend on her as much as they did in the past. In fact, the ethnographic data reveals that

while migrant women tend to be preoccupied with meeting the material needs of their families in the initial stages of their sojourn abroad, the remittance patterns start to shift to what they might call an 'investment' (Indonesian; *penanaman modal*) once their initial financial goals have been achieved.

Land often stood out as a productive asset to acquire once the basic needs of the left-behind family are met. Rista, 29, from Central Java, spoke about her ambition to buy a piece of land in the years to come:

Land is not my own ... Land is someone else's land ... The land is shared ... He [my father] rents the land ... Buying land is much better ... But with the remittances I send back, there are other things that are more important for me to pay for right now ... God willing, I hope to buy land with the money I send my family ... I think it is important ... It is for my future (Indonesian; *masa depan*) ... If I have my own land, I can rent it out to others and I can get money every month.

In spite of having worked in Singapore for more than seven years, Rista's dream of buying land has still yet to come to fruition since the remittances she sends home now are used primarily to sustain the basic needs of her family as well as for her cousin's education. In the same way her father has been renting the land of a neighbour in order to generate farm income for the family, she too hopes to become a landowner in the future.

Often the primary reason for migrant women to purchase land for themselves was to build a house on it on their return to their village. Others saw land as a commodity that had the potential of generating income through activities like rental, such as in the case of Rista, and in this sense, land is viewed as a 'savings' mechanism in that it has the potential of raking in returns either presently or in the future. Generally three different types of land are sought after: *sawah* (farmland used only to grow rice); *ladang* (farmland used mainly to grow corn, sugar cane or vegetables, etc.); and *tanah* (land on which property may be built). The price of *tanah* may be high depending on location; in this case, land closer to a town would be more expensive. Farmland

may also fetch a high price should it be located near a water source (such as a river), main road, or near the marketplace.

Because the majority of domestic workers from Indonesia in Singapore are from the rural areas, it is not surprising that they also couch the productive value of the land in relation to its utilitarian value in how it may be used towards agricultural activities and ensuring the food security of the household. One such response was provided by Purwanti, 53, from Kendel, East Java, who has worked in Singapore for close to 23 years:

I bought land but the land is small ... Can plant chilli ... The land is in my name ... I didn't buy for my son ... I bought the land more than ten years ago ... Buying land is important so that the produce you grow on it can be eaten ... I don't want to sell the land at all at a later time ... I don't think like that ... I intend to pass it on to my son when I am old ... He can use the land to plant vegetables, chilli, maize, etc. that he can eat ... Women here they come and work but they spend all their money ... go to restaurant, go shopping ... In my opinion, that is not good ... They do that for glamour and so everyone can see that they can afford these things ... For me, it is better to spend your money on something that you can keep ... That is much wiser ... For example, buying land is something good because over time, it will always be there.

Among those who had already purchased land because they are away from home, rather than leave the land to stand idle, it is not uncommon that their parents or siblings end up utilising the land for farming activities. Evi, 28 from Nusa Tenggara, explained her situation:

I just bought land last year ... So that next time when I go home, I can build my own house ... Now my brother is using it ... He plants corn, *padi* (rice), green bean and soya bean ... He sells the produce and helps my younger sister studying in high school ... He has also used it [to plant] food for his family because every month, I don't send a lot [of money] ... So he has to help himself from what he gets [from the harvest].

Usually the purchase of the land was undertaken by the families of these women on their behalf. If land was purchased, the migrant woman's name would appear on the title deeds. According to

the civil code, both men and women are granted equal opportunity and rights to acquire a plot of land under the land law and to use the land for their benefit as well as their family's, although there are instances in which the civil code acts more as a guide to the existing customary law (Rodenburg 1997). Among all the women interviewed, none faced any customary restrictions on owning land themselves. Although the land acquired was in their names, arrangements for the actual transfer of the land from its previous owner to the migrant woman's name were usually undertaken by family members. In fact, the migrant women interviewed reported that the idea of purchasing land was usually raised by the left-behind families, since the latter would have been informed that a parcel of land in their village was being put up for sale.

Migrant women also linked the rising prices of land in Indonesia to its investment potential. Santhi, 47, from Yoyjakarta, remarked that rather than letting money 'sit' in the bank, owning assets whose value goes up, such as land, is much more lucrative. She later explained that unlike people residing in the urban areas such as the major cities, land has a greater value to villagers:

For us from the rural areas or small town, land is good to buy ... to buy land means that we can sell it later when the price goes up ... we are different from people in the cities ... for them they go into trading and business like that ... but for people in the rural areas, we can go into farming or plant like teak wood [trees] to make money ... land is something poor people in the villages want as only the rich people have land.

Intan, 36, from Central Java, who has worked in Singapore for close to 15 years, explained that initially she was fearful in purchasing land because of the amount of money she would have had to part with. She said that she had not regretted doing so because the price for the piece of land she had bought had already gone up since the time of purchase. While not all the women interviewed in the study had bought land with the remittances they have been sending home since they started work in Singapore, the majority spoke about their plans to buy land eventu-

ally before they returned to Indonesia for good, although it may take them several years of working in Singapore to save up enough to undertake the purchase.

‘Struggling to Save’: What it means to Migrant Women

However, as salaries are relatively low, with an Indonesian domestic worker reaping an average of Singapore \$350 (US \$284) a month when starting out in this sector, saving money is hardly an easy task for many of them. Migrant women said that they have had to find ways of saving money even if it meant only small sums. When remitting money, for example, it was not uncommon to find migrant women sending larger amounts of money than they would have normally and less frequently in order to save on the remittance fees demanded of them by banks, money transfer agencies, and post offices. Santhi, 47, from Yoyjakarta, explained the rationale behind her actions:

I send three months at a time ... I calculate at the same time ... I don't want to send often because the remittances fee can be added to the amount that I send ... Let's see if I send every month, I have to pay the fee as well ... So if I send three times only once, there is only one time fee ... More money I can send and it is cheaper ... Actually then I can send more money and also the money I pay for the fee is less ... The fee is only \$6 ... about 40,000 rupiah for any amount I send but it is worth for me.

Another ‘savings strategy’ was not taking a ‘day off’. Usually falling on a Sunday, some women explained that they deliberately chose to stay at home instead of going out and meeting their friends because they knew that enjoying the day with their friends would entail spending money. Maznah, 39, said that she usually spends her day off with her cousin who is also working in Singapore as a domestic worker, if she does not choose to stay at home with her employers; she and her cousin would both take their lunch at home and would limit their activities for the day by going to the mosque for prayer and religious classes. She later explained that if she were to go shopping or sight-seeing with her other friends, she would have to end up spending more of her

hard-earned money, which would eat into her surpluses.

The struggles these migrant women face in saving and, in turn, in remitting funds home is heightened when they are new arrivals in Singapore. It is widely known that domestic workers do not receive their full salaries when they first start working. Instead, the majority of new arrivals usually run up a debt for the costs they would have incurred in securing work in Singapore. These costs include the payment for the passage to Singapore; the training undergone prior to coming to Singapore; fees owed to the recruitment agency through which employment was secured, including the costs incurred for the health check-up undergone prior to departure; as well as processing the necessary documents for work abroad. For these reasons, many new domestic workers starting jobs in the destination country do not receive full salaries. The repayment period has been increasing; in the late 1990s, it took an average of three months for the domestic worker to repay a recruitment agency, whereas by 2003, it was close to six months. The period of repayment at the time of writing (May/June 2012) is on average eight to nine months, although periods as long as 12 months have been recorded before (Sim 2005). For the migrant woman, this situation is serious since she is unable to remit money back to her family during that period. In light of this, indebtedness and, in turn, the inability to remit funds home, is a huge concern for low-skilled migrant workers (Lim 2011), generating much anxiety among migrant women. Thus it is not surprising that in the initial years of working in Singapore, migrant women do not consider buying land or other major purchases. Instead, for the majority, the goal would be first to meet the basic needs of their families.

As domestic work generally pays very little, it is not surprising that should these migrant women consider purchasing land, this would only come after many years of working in Singapore. For Priya, 33, from Kendal, Semarang, Central Java, it took her eight years of working in Singapore to save enough to buy land. She described her struggles in this way:

Now they [my parents] have land ... I gave them the money to buy it ... I worked like a crazy woman ... Last time I was working, I have part-time work ... Everything was money, money, money, money ... Every month, I took a loan from my employer, like three months in advance ... And then I sent home the money to buy the land.

It takes migrant women many years to save up to purchase land because land is generally an expensive commodity usually costing up to millions of rupiah. Aside from the cost of the land, there are also transaction expenses involved in ensuring that the piece of land is transferred legally to the new owner.

Making More Money—the Desire to Stay on in Singapore

In the destination of Singapore, it is not unheard of to find migrant women working in the country for several years. By and large, the motivation for staying on in Singapore for work was because their initial financial goals had not been met yet or new financial needs of their left-behind families had emerged. Saving for old age was also a reason for staying on in Singapore, especially among migrant women in their late 40s and early 50s. While a minority, mostly of unmarried women, would say that they like living in Singapore and enjoy the financial independence they have gained from working abroad, among many married migrant women, the stories tend to be very different. Many of them continue to work in Singapore because of the financial needs of their families—sometimes against their own wishes, because if they had it their way, they would choose instead to be reunited with their loved ones.

The decision to continue to stay on and work in Singapore, however, is circumscribed by several factors. First and foremost, these migrant women can only stay in Singapore if they are employed. As temporary migrant workers, migrant women working as domestic workers are employed on work permit contracts lasting for two years subject to renewal once their contracts end. While the majority of migrant women have worked in Singapore on more than one contract, there have been examples of domestic workers working for only one employer over many years, although

the numbers are very small. Most have to find new employers if they want to continue to work in Singapore should their current employer decide not to extend their contract. In fact, the work contract is designed in such a way that the power structure between employer and domestic worker is tipped in favour of the employer (Gee and Ho 2006; Devasahayam 2010). If a contract is not renewed, the migrant woman's only recourse to continue staying on in Singapore would be to secure another employer through a 'transfer', although this too presents its set of problems to the migrant woman.

For example, securing a transfer entails costs for the migrant woman. A decent recruitment agency would charge about a month's salary, whereas there have been others who have been found charging an amount closer to three to four months of a worker's wages. Although transfers of migrant workers has been a thorny issue, reflecting the unequal power relationship between the domestic worker and employer, the state of Singapore has been silent on this labour practice, even though it presents a breeding ground for exploitation on the part of recruitment agencies. Moreover, in all instances of transfer, the domestic worker relies on the goodwill of her employer to write a release letter. But there are instances in which the employer chooses not to and decides instead to repatriate the worker—a right s/he has without giving any justifiable or valid reason. In this case, all the employer has to do is to cancel her domestic worker's work permit and purchase a one-way air ticket to ensure that her domestic worker returns to her home country. But should the current employer decide to write a release letter, according to current labour laws, the migrant woman has only seven days to locate a new employer, forcing her to turn to recruitment agencies for assistance. Should she fail to secure a new employer within those seven days, she is liable for breaking the law because of having overstayed her visa in Singapore (Devasahayam 2010).

Second, eligibility for employment in Singapore depends on the health status of the migrant woman. By law, migrant women are expected to undergo a medical check-up with an authorised

doctor for which the employer pays the charges incurred. While pregnancy automatically bars a woman migrant from staying in the country, being found to be HIV-positive has similar outcomes (Aiyer, Devasahayam and Yeoh 2004; Devasahayam 2010). It has become part of the common-sense framework of migrant women employed on temporary work contracts in Singapore to fulfil these labour law requirements should they wish to retain their work contracts. Related to how these women are viewed according to the state discourse on their sexuality, foreign women who are employed in the domestic work sector are also not allowed to establish marital unions with Singaporean men, although there are a handful of exceptions where dispensations were granted. It could be said that the underlying rationale for these labour laws is that the state views these women as transient and, therefore, they are discouraged in every way from putting down roots in the country.

Third, migrant workers who wish to stay on in Singapore are also expected to possess a blemish-free employment track record. Maintaining a good track record entails abiding by the labour rules that forbid migrant women from engaging in other work outside of the work sector in which they are employed. Moreover, migrant women are only allowed by law to work in the household in which they have been hired; this means that they are not allowed to work in more than one household. In the same vein, working in an office or store, for example, would land a migrant domestic worker in trouble.

Conclusions

Although the labour laws migrant women face in Singapore are beyond their control, 'what these women do have, and can control (while in migration) is their money' (von der Borch 2008: 211). Whether the women save their earnings, remit them, or spend their earnings on themselves, the choice is primarily theirs. In Singapore, however, domestic work is low-paid work. For this reason, many migrant women entering the sector often find themselves having to work in the country over several work contracts in order to fulfil all their material goals; hence, the major-

ity of migrant women usually end up working in Singapore for many more years than they had initially anticipated on their departure from Indonesia, as this paper has demonstrated. In the minds of many migrant women, migrating for work is synonymous with working for a better future. The narratives of the migrant women contacted for this study were rife with examples of how they and their families had benefitted materially from the remittance income they sent home without which their families would have been 'still struggling' (Indonesian; *masih berusaha*) if not for the decision made by these women to seek out wage work abroad. On the whole, these women's perceptions of their migration voyage have been positive: They described at length the advantages and rewards they have reaped as a result of having migrated for work abroad, linking their migration experience almost exclusively to what they term to be a 'poverty reduction' (Indonesian; *pengurangan kemiskinan*) strategy for their households. Moreover, many would not deny that the earnings they have made have been instrumental in enabling them to create a newly-found sense of independence and fulfilment because of having successfully contributed to their families back home.

Scholars of migration and, in particular, migrant remittances have been preoccupied with 'making sense' of the complexities around the decisions migrants undertake when it comes to remittance expenditures. Among many of them, there has been an incessant concern with categorising remittances, leading to various kinds of typologies capturing how migrants utilise remittances. While the thrust of this discussion does not deny that such attempts at categorising remittance expenditures may be necessary in our understanding of migrant remittance behaviour, a more nuanced picture emerges should we seek to explore remittance decision-making in light of structural factors such as the length of stay abroad among migrants. Moreover, the behaviour around remittance expenditures might be said to be tied up with migrant needs, and as one need becomes fulfilled, another emerges to which migrants would then turn their attention. While one could argue that migrants are driven

by a hierarchy of needs, as in Maslow's hierarchy of needs (Goble 2004), it must also be noted that there are some needs that emerge which may not necessarily have been anticipated at the start of the migration trajectory, such as the health-care costs of a member of a family who has been suddenly taken ill. In spite of these 'interruptions' in the lives of migrants, the majority do leave Indonesia with a clear idea of meeting specific

needs in their family. While holding to this mission, many also harbour personal desires of fulfilling their own needs such as saving for their future, including engaging in what they would define to be 'investment' activities. But for the majority of migrant women, placing their own needs appears to come last while desiring to meet the needs of their loved ones often takes precedence.

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