

Social Protection for Indonesian Domestic Workers in Taiwan

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Abstract

When working overseas, domestic workers are susceptible to a variety of risks that can compromise their level of living. These risks encompass a variety of types, including health and work accidents. Social protection is a form of action or policy that is present to counteract this. Nonetheless, the activities of domestic workers who work abroad cause the social protection that is applied to them is not only from one side, namely the country of origin or the country of destination, but also both. The purpose of this paper is to examine various types of social protection for Indonesian domestic workers in Taiwan. This paper analyzes the experiences and knowledge of five informants who have or are now employed as domestic workers in Taiwan by interviewing them about their access to or utilization of the various social protection programs available to them. The discussion of their experiences is separated into two types of social protection: formal, provided by the governments of Indonesia as well as the government of Taiwan, and informal. The findings of this paper indicate that, on the one hand, the informants do not share the same awareness of the existence of social protection provided by the Indonesian government and, on the other hand, they are aware of and have utilized the health insurance provided by the Taiwanese government, although they do not share the same understanding of other insurances, such as the work accident insurance provided under the employment contract. Moreover, donations and training provided by non-government agencies are identifiable informal social protection in this study. This paper also argues that the awareness of Indonesian domestic workers about the importance of social protection can be improved by providing socialization regarding awareness of their future potential risks.

Keywords:

Indonesian migrant workers; Indonesian domestic workers;
formal social protection; informal social protection

Introduction

Domestic workers working abroad can be understood as part of migrant workers. From United Nations International Convention on the Protection of the Rights of All Migrant Workers and Their Families, we can perceive that what is called as migrant workers is someone enlisted in lucrative activity in the territory of state that is not his/her nationality (Hall, 2011). With

another word, ILO defined this term that can be seen as persons who immigrate from one country to another to get a job (Sari & Januarita, 2021). These two definitions definitely have the same essence that there is a migration between countries and with the aim of working. Furthermore, related to specific definition of migrant worker from Indonesia, we can adopt definition from the Law no. 18 year 2017 concerning the protection of Indonesian migrant workers (IMWs). What is meant by Indonesian migrant worker is every Indonesian citizen who will, is doing, or has done work by receiving wages outside the territory of the Republic of Indonesia (Sari & Januarita, 2021).

Domestic workers have been making up a significant number of IMW. From 2017 to 2019, although showing a downward trend, this working group contributes the largest proportion in the placement of Indonesian workers abroad. In 2019, there are 96,041 domestic workers employing in various destination countries and their numbers were recorded at 93,195 and 86,407 in 2018 and 2019 respectively (BNP2TKI, 2020). The high participation of Indonesian citizens to work in this sector abroad provides several benefits for the Indonesian government. First, it can reduce unemployment and alleviate poverty in the sending country (Maksum et al., 2020; Tandos et al., 2022). Second, their presence brings foreign exchange to the country with the remittance that they make (Iqbal et al., 2021; Maksum et al., 2020).

Taiwan is one of the most destinated countries by IMWs. It was registered as many as 79,574 Indonesian migrant workers who work there and make Taiwan as the second largest IMW destinated country. Taiwan's position is below Malaysia as the most IMW destinated country and above Hong Kong, Singapore and Saudi Arabia (BNP2TKI, 2020; BP2MI, 2022). Moreover, the number of IMW is the largest compared to other migrant workers in Taiwan such as from Vietnam, Philippines, and Thailand (Yuniarto, 2019). It reached around 40% of the total migrant workers laboring there in 2018 (Maksum et al., 2020). Most of the migrant workers in Taiwan worked in the manufacturing sector and approximately one third of them are domestic workers (Yuniarto, 2019).

In 2021, BP2MI reported that the percentage of IMWs, who are identified as women being deployed to work abroad, has reached its peak to 90% in 2021 from 62% in the year of 2016; 70% in both year of 2017 and 2018; and 80% in 2020, even though going down slightly but not significantly in 2019 at 69% (BP2MI, 2022). On the other hand, compared to women workers, with respect to the field of work, 312,900 male migrant workers have been discovered working in manufacturing, construction, and agriculture, approximately 70% from 447,000 IMWs in total, working on those sectors (Everington, 2019).

There are several characteristics of domestic workers employment abroad. Firstly, this occupation is closely related to women. ILO data showed that 90% of female workers who become IMW work in this sector (Tandos et al., 2022). Secondly, they generally work and live in the employer's house since their activities cover various tasks in the household ranging from maids to taking care of children or elderly people (Hsu, 2021). Furthermore, there are some reasons that encourage them to work as domestic workers overseas. Two of them are that working in another country such as Taiwan offers higher salary than they can earn at home and that there is no high educational requirement (Iqbal et al., 2021; Yuniarto, 2019).

Domestic workers are a cohort of people that can encounter any vulnerability while working abroad. Vulnerability itself can be interpreted or comprises numerous conditions. One form of vulnerability for these workers is the risk of unhealthy, work accident, and termination of employment that can affect their wellbeing. Some programs provided to overcome these risks are generally covered in what is called as social protection (Hall, 2011; Migrant Forum in Asia, 2013). In Indonesia, social protection is provided and organized by the Social Security Administration Body/ Badan Penyelenggara Jaminan Sosial (BPJS).

BPJS Employment is an institution that provides social protection for Indonesian migrant workers. This is confirmed through the enactment of Law No.18 of 2017 concerning the Protection of Indonesian migrant workers which replaces Law No. 39 of 2004 concerning the Placement and protection of Indonesian workers overseas. Furthermore, the Minister of Manpower promulgated Regulation No. 18 of 2018 concerning the social protection for Indonesian migrant workers, as a derivative regulation of the Law (Sari & Januarita, 2021). Before being administered by BPJS Employment, Social protection for Indonesian migrant workers was held by consortium of guarantees for migrant workers. The consortium consists of at least 10 insurance companies that have obtained a determination from the Minister of Manpower (Butsi et al., 2013).

Social protection for Indonesian domestic workers (IDWs) can be grasped from the extent to which its program covers them and they can take the benefits. From Indonesia side, BPJS Employment has hitherto required these workers to be registered in the work-related accident benefit and death benefit. As for the old age benefit, it is still optional program for them (Istianah & Imelda, 2021). Moreover, there is BPJS Health which provides health insurance program for all Indonesian people. However, this program cannot be applied to Indonesian domestic workers living abroad due to territorial constraints (Izziyana et al., 2019). Thus, social protection for them is limited to programs provided by BPJS Employment. From Taiwan side, there is no a rule

governing social protection for foreign domestic workers. Social protection such as health insurance they might get if it is stated in their contract with the employer (Lopega, 2017). Yet, the potential for abuse is also high given the tendency of the informality of the contract (Hsu, 2021; Lopega, 2017).

The objective of this paper is to explore the social protection for IDWs in Taiwan. Even though those who work in this sector are women, this paper does not employ a gender approach in its discussion. The exploration will be based on the experience of these workers in utilizing social protection while working in this particular country.

Methods

This paper were undertaken by qualitative methodology. There are several types that can be an approach for a paper with qualitative methodology. What is called as phenomenological approach is one of the types that will be applied in this paper. This approach has the characteristics of describing the experiences that some people have for certain phenomena. To capture that depiction, the interview is conducted (Creswell & Creswell, 2018).

The techniques that were used to gain data and information in this paper are oral testimony and in-depth interview. The main informants are Indonesian domestic workers who are working in or have returned from Taiwan. This research is complemented as well by secondary data such as statistical data, journals, and policy documents. these documents were obtained through a search based on keywords related to this study.

Interviews were conducted using sundry telecommunication media such as telephone and online communication such as WhatsApp call. It is undertaken to facilitate the flexibility of informants in providing their time of interview for the purpose of this paper. This activity also considers the ability of the informants to use and access the telecommunication media that was employed.

After obtaining data, the next steps that were adopted are coding and thematic analysis. The coding step is a process for categorizing data which were organized into the form of interview transcripts. Following this step, thematic analysis was undertaken in identifying themes that will be suitable for the data that have been coded. The results of these steps were then articulated in the writings contained in this paper (Bryman, 2012).

Discussion

Five persons are willing to participate as informants in this paper. They were all female. Actually, this paper does not restrict the participation of certain genders. Nevertheless, based on their knowledge and acquaintances, IMWs who work as domestic workers in Taiwan are female. This may indicate that the majority of domestic workers are female (Tandos et al., 2022). The availability of resource persons was determined by searching the personal networks of those closest to the writer who have contacts of those who have worked or are employing as domestic workers in Taiwan. Furthermore, a number of informants were gained through the relationships of the first informants with domestic workers in Taiwan.

Some of the identity characteristics of the informants can be seen and categorized in a number of ways, such as age, place of origin, level of education attained and length of work as domestic workers in Taiwan. Four informants are between the ages of 30 and 43. Another one is in the age range above 50 years. Three of them come from the province of Lampung. The rests are originated from the Java Island, namely the provinces of Central Java and East Java. In terms of education, three informants claimed to have completed junior high school, and two person who graduated from vocational high school and senior high school respectively. Two of them are still working as domestic workers in Taiwan while the other three have returned to Indonesia. Two individuals have returned to Indonesia since 2019, and one individual have just arrived in 2022. The first two individuals have worked in Taiwan for three years, while the third has been employed there since 2010. At the time of the interview, two informants were still employed in Taiwan, having worked there since 2008 and 2020, respectively.

Table 1.
The profile of informants

The Informants	Age	Place of origin	Educational background	Length of work experience	Location while interviewed
Informant 1	36	Lampung	Junior high school	3 years	Indonesia
Informant 2	30	Lampung	Junior high school	2 years	Taiwan
Informant 3	40	Lampung	Senior high school	3 years	Indonesia
Informant 4	43	Central Java	Junior high school	14 years	Indonesia
Informant 5	52	East Java	Vocational high school	12 years	Taiwan

Source: Processed by Author

The five informants admit that they have the main duties of looking after as well as caring for the elderly. This is as stated in the contract that they have made with their employers. Thus, other activities such as household cleaning are not their primary obligation.

Iyaa ituu kalau disini itu merawat manula itu kebanyakan... jadi ibaratnya kalau di indonesia itu ya sebagai artlah gitu tapi untuk kebersihan rumah dan untuk hal hal yang lain itu tidak di utamakan. Yang paling utama disini adalah merawat manula, merawat kesehatannya. Jadi apapun yang manula lakukan harus benar2 benar diperhatikan gitu. (Informant 4)

Yes, that's how much it takes care of the elderly here... so in Indonesia it is like domestic workers, but for cleaning the house and for other things it is not prioritized. The most important thing here is caring for the elderly, taking care of their health. So whatever seniors do, we should really pay attention to that. (Informant 4)

Other household cleaning tasks are typically completed by these employees in their spare time as an expression of initiative. This is evident from the claims made by one of them.

Kalo untuk bersih-bersih itu tergantung waktu luang. Kalau gak ada waktu luang yaa gak dipaksain. (Informant 3)

When it comes to cleaning, it depends on free time. If we do not have it, it is not forced. (Informant 3)

Depending on the demands of the elderly, their activities for providing care for the old differ. Some tasks are frequently performed during the day, while others are performed in the wee hours of the morning. One of the informants indicated that his daily routine consisted of waking up early to take the elderly for a walk in the park till the sun rose. However, the aged care alluded to here does not require a nurse with specialized knowledge in the medical field. Thus, there is no evidence from them that they provide treatment for serious illness suffered by the elderly.

1. Formal Social Protection from Indonesia

A BPJS Employment-administered insurance scheme is a form of social protection offered by the Indonesian government to IMWs, including those working as domestic workers. Since 1 August 2017, the agency has provided social security for them (BPJS Ketenagakerjaan, n.d.). The management carried out by BPJS Employment is the implementation of Law No. 18 of 2017 concerning the Protection of Indonesian Migrant Workers which further has its derivative regulations, namely the regulation of Minister of Manpower No. 18 of 2018 concerning the social protection for Indonesian migrant workers (Sari & Januarita, 2021). There are three programs for those who work abroad, namely Work Accident Benefits/ *Jaminan Kecelakaan Kerja* (JKK), Death Benefits/ *Jaminan Kematian* (JKM), and Old Age Benefits/ *Jaminan Hari Tua* (JHT). IMW must register in the first two programs, while the third program is optional (BPJS Ketenagakerjaan, n.d.; Istianah & Imelda, 2021; Sari & Januarita, 2021).

The contribution for these social protection programs that must be paid by IMWs is Rp. 370,000. This amount is comprised of the JKK and JKM contributions made prior to employment in the destination country (Rp 37,500) and during and after employment (Rp 332,500). The amount of JHT contribution depends on the choice of PMI who wants to take part, starting from Rp. 50,000 up to Rp. 500,000 per month. The duration of protection for the JKK and JKM programs is thirty-one months. The protection period consists of 5 months before employment, 25 months during employment, and 1 month following employment (BPJS Ketenagakerjaan, n.d.).

After enrolling in the obligatory social protection programs, IMWs obtain a variety of benefits. The JKK benefits include reimbursement for transportation expenses, compensation for disability, rehabilitation in the form of assistive devices (orthoses) and/or replacement equipment (protheses), and cost reimbursement of denture. Furthermore, the JKM benefits include death benefits, periodic compensation, funeral expenses, a lump sum payment of Rp. 16.2 million, and educational or job training scholarships for two heir children up to the age of graduation. In addition, BPJS Employment manages a number of specific rewards for participation. One example is vocational support and training for a IMW handicapped by a workplace accident (BPJS Ketenagakerjaan, n.d.).

Before being managed by BPJS Employment, IMW insurance consortium was in charge. The provisions governing this matter are the Regulation of the Minister of Manpower and Transmigration PER.07/MEN/V/2010 concerning Insurance for Indonesian Migrant Workers and the Regulation of the Minister of Manpower and Transmigration No. 1 of 2012. Before departure, IMWs must pay a premium of Rp. 400,000 for protection before, during and after placement (Butsi et al., 2013; Hariandja, 2018). Compared to the BPJS scheme, this insurance coverage encompassed a broader range of risks, including overstaying and unpaid salaries (Sari & Januarita, 2021). However, Employment BPJS provides a larger nominal for each program's benefit (Hariandja, 2018).

Regarding the social protections for IMWs, not all informants are aware of it. Two of the five informants, namely informant 1 and informant 3, confessed that they were unaware that they were enrolled in a social security insurance program before departure. However, they indicated that administrative arrangements and payments were necessary. These two informants departed to Taiwan in 2016, which means that their social protection is administered by the consortium. Their ignorance of this issue is likely owing to a lack of socialization or notification about the existence of social protection for them. This can be illustrated from a statement made by one of

the informants who claimed to have received a BPJS card but did not know the functions or benefits of the program.

Gak tau gak, ada penjelasan. Kalau aku ya ga dapet penjelasan. Cuma dikasih [kartu BPJS] yang warna ijo putih itu. Aku disuruh nyimpen [maka aku] ta simpen aja. aku pernah liat di apa yaa... banyak sih di itu sosial media mempertanyakan tentang itu [program BPJS] tapi aku gak ta ambil pusing masa bodo amat, kalo butuh masih ada gitu [kartunya tersimpan]. (Informant 2)

I don't know, there's no explanation. I don't get any explanation, I'm just given [the BPJS card] which is green and white in color. I was told to save it [so I] just kept it. I've seen what it's like... lots of questions on social media [about the BPJS programs] but I don't really care, if I need it, it's still there [the card is saved]. (Informant 2)

Two other informants who have worked for more than 10 years in Taiwan are aware that there is social protection for them either provided by the IMW insurance consortium or by BPJS Employment. Regarding the social protection programs organized by the consortium, the following responses demonstrate their knowledge.

Kalau zaman dulu itu bukan BPJS tapi jaminan kerja gitu, jaminan kerja ke luar negeri gitu kalau dulu namanya apa yahh lupa. jadi ada asuransinya juga sih termasuk. Kayaknya itu cuman disaat pemberangkatan aja kita ada satu kali pembayarannya. saya bayar sampai Rp. 400.000 sekianlah ga sampai Rp. 500.000 pokoknya. (Informant 4)

In the old days, it wasn't BPJS, but job guarantee, job guarantee abroad, I forget what it used to be called. So, it includes insurance, too. It seems that only at the time of departure we only have one payment. I pay up to Rp. 400,000 that's not up to Rp. 500,000 anyway. (Informant 4)

Kalau jaman dulu bukan BPJS, [tapi] konsorsium. Itu bukan ditangani oleh negara. Maksudnya dulu konsorsium itu ditangani oleh swasta tetap. Setiap TKI, setiap warga negara Indonesia yang keluar mencari pekerjaan kan harus mengantongi asuransi. Tapi teman-teman [PMI pada umumnya] tidak dipahamkan atau tidak mempunyai pemahaman bahwa asuransi itu hanya berlaku dari tanggal penerbangan sampai kita disana selama beberapa tahun. Kalau jaman dulu masih dua tahun gitu, karena job kita walaupun tiga tahun [kontraknya] tetapi asuransi konsorsium itu dulu dua tahun [untuk masa berlakunya]. (Informant 5)

In the past it wasn't BPJS, [but] a consortium. It's not handled by the state. In the past, the consortium was handled by the private sector. Every IMW, every Indonesian citizen who goes abroad looking for work must have insurance. But friends [IMWs in general] do not understand or have no understanding that insurance is only valid from the date of the flight until we are there for several years. In the past, it covers two years. Even though our job was three years [based on the contract], but the consortium insurance used to be two years [for the validity period]. (Informant 5)

The following describes their knowledge of the social protection programs administered by BPJS Employment.

Iya saya diwajibkann [terdaftar program BPJS di tahun 2019]. Kalo gak ada bpjs itu kita gak bisa terbang. Itu gak diwajibkan bayar tiap bulan, cuman pertama kali pas pendaftaran di awal kita diwajibkan bayar itu. (Informant 4)

Yes, I am required [to be registered with the BPJS program in 2019]. If we don't have the BPJS, we can't departure. It's not required to pay every month, only the first time at the registration process we are required to pay. (Informant 4)

Kalau sekarang itu namanya BPJS karena ditangani oleh negara. Kalau jaman sekarang lebih fleksibel. jadi sekarang itu kalau kita kontraknya tiga tahun ya tetap masuk asuransi BPJS tiga tahun gitu. (Informant 5)

Now it is called BPJS because it is handled by the state. Nowadays it is more flexible. So now, if we have a three-year contract, we will still be covered in BPJS insurance for three years. (Informant 5)

Based on the findings of interviews with these informants, it is noticeable that their understanding of Indonesia's social security system is not evenly dispersed. It is necessary to improve socialization regarding social protection programs for IMWs so that they are aware of the existence of these programs and can effectively utilize them. At the time the interviews were conducted, the informants lacked experience coping with the numerous risks that allowed them to qualify for social protection benefits. Therefore, there is no more explanation regarding the use of Indonesian social protection by these domestic workers.

2. Formal Social Protection from Taiwan

There are no specific regulations to Taiwan governing the social protection of migrant domestic workers. The social security that migrant domestic workers may receive is the result of the contract that they have with their employer under Civil Law. In general, the Labor Standards Act does not apply to these workers (Hsu, 2021). Hitherto, the Taiwanese government has drafted the Domestic Workers Protection Act which regulates various rights that need to be obtained by migrant domestic workers, one of which is regarding holidays and social protection. However, these regulations are still being reviewed and have not been established. Thus, there are no specific regulations that can be used as a reference for the protection of migrant domestic workers in Taiwan, especially those related to social protection. Only employment contracts between employees and employers can provide assurance in this regard (Lopega, 2017).

Health insurance is a form of social protection that is typically obtained by domestic workers in Taiwan. Each month, a charge is withdrawn from the earnings of them to cover their insurance. The amount of contribution paid is between NTD 290 and 310 (Weng et al., 2021). Generally, domestic workers who work in Taiwan get a residency permission card or Alien Resident Card (ARC) in advance in order to be enrolled as beneficiaries of government-provided insurance. Administratively, they can enroll in health insurance six months after receiving ARC.

If they become ill, give birth, or sustain an injury, domestic employees can now go to the nearest clinic or hospital with a sign indicating that it accepts this health insurance (Lu & Jin-Ru, 2013).

The informants stated that they were conscious of the existence of this health insurance, called *Chein pao ka* in Mandarin language. During their time working in Taiwan, they were enrolled and issued a health insurance card. For the registration, they did not do it themselves but were assisted by their agency. Afterwards, they received the card with their ARC.

Kalo disana itu [Taiwan] namanya Chien pao ka. kita gak tau prosesnya kaya gimana tapi setelah sampe sana KTP kita jadi, Chien pao ka-nya juga jadi. kita perbulan bayarnya NTD 200 mungkin kalo disini sekitar Rp.90.000 lah. (Informant 1)

If there [in Taiwan] the name is Chien pao ka. We don't know what the process is like, but when we got there, our ID cards were made, the Chien pao ka was also made. we pay NTD 200 per month, maybe here it's around IDR 90,000. (Informant 1)

Itu [Chien pao ka] dari pemerintahan Taiwan. Gak tau aku itu [pendaftaran Chien pao ka] yang mengurus agency. kita gak dibawa. Cuma data mungkin ya mas yang di ambil agensi. Terus semuanya yang mengurus agensi dari KTP Taiwan [atau ARC] dan asuransi kesehatan semuanya agensi yang urus. Kita terima bersih lah intinya. (Informant 2)

It's [Chien pao ka] from the Taiwan government. I didn't know [regarding its registration], the agency took care of it. we were not brought to the registration office. It's just data, maybe, what the agency took. Then the agency took care of all process, from the Taiwan identity [or ARC] and health insurance. We only take the result. (Informant 2)

Gak tahu [prosesnya], di agency sudah [didaftarkan] terus dikasih [kartu Chien pao ka]. (Informant 3)

I don't know [the process], the agency [registered] me and gave [Chien pao ka card]. (Informant 3)

Di taiwan sendiri kan ada jaminan kesehatan. Setiap bulan kita itu pasti harus membayar [premi] seperti bpjs [Kesehatan] kita di Indonesia. Entah kita sakit atau enggak yang penting mau periksa apapun nanti kita gratis. Bukan gratis yahh tapi bayarnya diperingan gitu. (Informant 4)

In Taiwan, there is health insurance. Every month we definitely have to pay [premiums] like our BPJS [Health] in Indonesia. Whether we are sick or not, the important thing is when we want to check our health later, it will be free. It might not really free, but the payment is more affordable. (Informant 4)

Kita juga di sana [Taiwan] punya seperti kartu untuk berobat yaitu seperti askes [di Indonesia]. Namanya Chien pao ka. Kalau kita batuk pilek, itu kita ke dokter, bayarnya cuma [biaya] pendaftaran. Untuk obat dan lain sebagainya sudah gak bayar lagi. Jadi setiap pendaftaran itu cuma membayar [sekitar] NTD 150. (Informant 5)

There [in Taiwan] we have a card for treatment, which is like health insurance [in Indonesia]. the name is *Chien pao ka*. If we have a cold, then we go to the doctor,

we only pay for the registration [fee]. For medicine and so on, I don't pay anymore. So, for each registration we only pay [about] NTD 150. (Informant 5)

Four out of five respondents are reported using and utilizing this health insurance. From toothaches to influenza, various ailments have been treated. As of the time this paper was completed, none of the informants had experienced a major sickness that was treated through this insurance.

[saya] pernah [menggunakan Chien pao ka karena] pernah sakit gigi. (Informant 1)

[I] once [used *Chien pao ka* because] I had a toothache. (Informant 1)

Iya pernah [menggunakan Chien pao ka]. [Itu] ya karena kita sakit, maksudnya gak enak badan gitu. [Saya] kadang pusing, kurang darah gitu, [karena] darah rendah. Kemana aja boleh [untuk penggunaannya], rumah sakit terdekat saja bisa, kerumah sakit gede juga bisa. (Informant 3)

Yes, I have [utilized *Chien pao ka*]. [That's] yes because we are sick, I mean that I was unwell. [I] sometimes get dizzy, like lack of blood, [because of] low blood pressure. You can [use it] anywhere, you can go to the nearest hospital, you can also go to a big hospital. (Informant 3)

Alhamdulillah ya puji syukur Tuhan, saya disini baik-baik saja gak ada penyakit berat. Saya [merasa] manfaatnya [Chien pao ka] banyak. [Ketika] saya sakit flu biasa, saya bisa berobat. Terus [pada saat] sakit gigi [seperti] cuci gigi [dan] tambal gigi. Mau apanamanya prihal gigi nah [saya] pake itu [Chien pao ka]. Periksa matapun [Saya] pake itu. Terus saya [pernah] punya penyakit kulit ya, herpes, nah saya juga pake [asuransi] itu. Jadi disini itu [di Taiwan], hal-hal sekecil apapun tentang kesehatan [kita] bisa pake Chien pao ka. (Informant 4)

Thank God, I'm fine here, no serious illness. I [feel] it [*Chien pao ka*] benefits a lot. [When] I had the common cold, I could get treatment. Then [during] a toothache [such as] washing [and] filling our teeth. Whatever about teeth matters, [I] use it [*Chien pao ka*]. For checking the eyes even [I] use it. Then I [once] had a skin disease, yes, herpes, so I also used that [insurance]. So here [in Taiwan], the slightest thing about [our] health can use *Chien pao ka*. (Informant 4)

Ya [pernah] mas. masa hidup 10 tahun [di Taiwan, saya] gak [pernah] pake. Waktu [saya] pilek yo [saya] mesti ke dokter. Pada waktu pandemic [Covid-19], Chien pao ka itu bisa [kita pakai untuk] mengambil masker gratis. (Informant 5)

Yes. 10 years of life [in Taiwan, I] of course [have] used it. When [I] caught a cold, [I] had to go to the doctor. During the [Covid-19] pandemic, *Chien pao ka* could [be utilized to] get masks for free. (Informant 5)

Apart from health insurance, not all of the informants were aware of the availability of other social security programs that were provided and registered for them. Three informants said that they were not enrolled in another form of insurance or social protection in Taiwan. Two further informants conveyed that they were registered for work accident insurance in Taiwan,

although they were unable to specify the insurance's name. They recognize this information through payroll deductions and employment contracts.

Ada asuransi [lain], satu tahun kita bayar NTD 900 atau sekitar Rp.450.000. Kalau dulu waktu saya pertama datang [dan bekerja] dengan majikan pertama, majikan yang nyariin dan bayarin. Tapi kalo disini [majikan yang sekarang], saya sendiri yang bayar. [Itu adalah] asuransi kecelakaan seandainya kita ada kecelakaan kerja. Cuma kebanyakannya di daftar gajinya kita [potongan] itu sudah ada tertera. (Informant 4)

There is [another] insurance, one year we pay NTD 900 or around Rp.450,000. In the past, when I first came [and worked] with the first employer, the employer looked for and paid for it. But here [the current employer], I pay myself. [It is] accident insurance in case we have a work accident. However, for the most part, [the deductions] are already listed on our payroll. (Informant 4)

Ada lagi asuransi kecelakaan kerja [di Taiwan], yang dibelikan oleh majikan. Kita punya perjanjian kontrak kerja. Perjanjian tersebut mempunyai pasal pasal yang menjelaskan aturan kerja kita misalnya gaji, tempat tinggal, makan, dan pemutusan kontrak [dimana] itu gak putus dengan sendirinya. Apa saja sudah ditulis disitu termasuk asuransi gitu. (Informant 5)

There is another work accident insurance [in Taiwan], which is purchased by the employer. We have a work contract agreement. The agreement has articles that explain our work rules, such as salary, accommodation, meals, and termination of the contract [where] it does not terminate by itself. Everything has been written there, including the insurance. (Informant 5)

3. Informal Social Protection

In order to glean information regarding the informal social protection felt or experienced by the informants, the writer first inquired about their non-domestic work-related activities. Three respondents responded that they had no other activities apart from their work. One explanation is that their working hours are tight, so when they do have leisure time, they choose to rest. According to one source, he spent his time attending trainings. The remaining sources confirmed that they had sufficient free time to be active as a member of task force formed by the Indonesia Economic and Trade Office/ *Kantor Dagang dan Ekonomi Indonesia* (KDEI)

Kalau saya gak pernah [ikut aktifitas perkumpulan di luar pekerjaan] mas. (Informant 3)

I have never [participated in group activities outside of work]. (Informant 3)

Kebanyakan kalau ART tuh gak bisa [ikut aktifitas lain] karena kita dibebani oleh pekerjaan 24 jam. Saya gak ikut [aktifitas lain karena] saya orangnya gak mau ribet. disini ada loh mas aku liat di media sosial seperti media sosial KDEI yang mengadakan acara lomba atau acara apa pun itu. Tapi [aku] gak ada inisiatif untuk mengikuti karena kita dibatasi kerja. Intinya kita disini tuh kerja sehingga pikiran kita [hanya] kerja. kalau ada waktu libur seperti misalnya aku ngambil libur 2x24 jam maka [aku gunakan] buat istirahat [dan] gak pengen ada kegiatan lain. (Informant 2)

Most of domestic workers cannot [participate in other activities] because we are burdened with 24-hour work. I don't take part in [other activities because] I don't want to be complicated. I saw it on social media like KDEI's social media which holds competitions or whatever events it is. But [I] didn't have the initiative to follow because we were restricted from work. The point is that we are here working so that our minds [only] work. if there is time off like for example, I take 2x24 hours off then [I use it] for rest [and] don't want have any other activities. (Informant 2)

Kalau dulu saya pernah belajar untuk bahasa [mandarin]. Terus dulu saya pernah belajar make up cuman sekarang enggak. Sekarang saya cuman biasa main ke taman gitu. (Informant 4)

In the past, I had studied for [Mandarin] language. Then I used to learn make-up, but now I don't. Now I just usually play in the park. (Informant 4)

Kalau kegiatan saya itu dimulai tahun 2012 tanpa ada surat [keputusan resmi]. 2014 baru saya diangkat menjadi satuan tugas KDEI. [Kegiatannya itu adalah] membantu KDEI untuk menangani kasus-kasus yang menimpa teman-teman kita [PMI]. (Informant 5)

My activities started in 2012 without a letter of [official decision]. In 2014, I was appointed as KDEI task force. [its activity is] helping KDEI to handle cases that have befallen our friends [IMWs]. (Informant 5)

Two types of informal social protection can be distinguished based on the results of the interviews that have been done. The first is training and skill enhancement offered by non-profit organizations, and the second is donations or fundraisers by other fellow IMWs. Indosuara, a Taiwan-based private company, is one of the organizations that offer IMWs training (Yuniarto, 2019).

Jadi saya belajar di Indosuara di daerah taipei. Indosuara itu [adalah] satu toko gitu [yang menyediakan juga] jasa pengiriman uang. Terus dia punya usaha untuk mencetak majalah [yang memuat] berbagai informasi seputar PMI. Di situ juga menyediakan pembelajaran bahasa, tata rias, dan berbagai macam pembelajaran untuk [pengembangan] kreatifitas PMI di luar negeri. Dari informasi yang tersedia di majalah dan media sosialnya, kita tau ada pendidikan apapun dan kapan waktunya. (Informant 4)

So, I studied at Indosuara in Taipei. Indosuara [is] a shop [which also provides] money transfer services. Then it has a business to print a magazine [which contains] various information about IMWs. It also provides training of language, make-up, and various kinds of learning for creativity [development] of IMWs overseas. From the information available in magazines and social media, we know there will be any education and when. (Informant 4)

In fact, Indosuara is not the only non-governmental organization providing assistance to PMI. Another example is the discussion in research conducted by Yuniarto (2019) which depicts

the activities of a religious organization, namely Nahdlatul Ulama (NU) in Taiwan, which provides training and other assistance needed by IMWs.

Fundraising for the benefit of fellow IMWs is a further type of informal social protection in Taiwan. This paper's respondents had never encountered issues that necessitated financial aid. However, they are familiar with or have participated in the provision of financial help, despite not being coordinators of fundraising.

Ada melalui [organisasi] keagamaan, perkumpulan, dan juga perseorangan yang meminta donasi. Aku gak pernah [memberi donasi] kalau lewat media sosial seperti facebook. Pada saat kita lagi libur jalan jalan ke stasiun Taipei [sambil] kumpul kumpul. Kita bantu [memberikan dana] ketika ada yang nyari donasi di situ. (Informant 2)

There are through religious [organizations], associations, and also individuals who ask for donations. I never [donate] through social media like Facebook. When we were on holiday, we went to Taipei station [while] getting together. We help [give funds] when someone is looking for donations there. (Informant 2)

Alhamdulillah saya belum pernah merasakan [pengalaman] untuk mendapatkan bantuan. [Saya] pernah [kalau untuk menyumbang bantuan]. Nanti ada perkumpulan yang mengkoordinir dan kita tinggal mentransfer ke rekening [yang sudah ditentukan]. Nanti kita mendapat informasi mengenai dana yang terkumpul. Selanjutnya uang akan diserahkan kepada yang bersangkutan. Termasuk Indosuara juga mempunyai anggota yang bisa membantu untuk penggalangan dana. (Informant 4)

Thank God, I have never had the [experience] of getting help. [I] have undergone [as for donating aid]. Later there will be a coordinating association and we just have to transfer it to the [predetermined] account. We will receive information about the funds raised later. Then the money will be handed over to the person concerned. Including Indosuara also has members who can help with fundraising. (Informant 4)

Apart from formal and informal social protection discussions, all of the informants tend to have same experience that they did not face many significant problems while working in Taiwan. They confess that their employers have treated them well. This is certainly a good situation for them. However, one concern that needs attention is their decreased awareness and vigilance of risks that could actually occur at any time. They might be able to say that at the moment they are fine, so they do not notice how important social protection is. In fact, social protection exists as a safety net or cushion that protects them when they experience various possible risks. They might realize the importance of the presence of social protection if they experience the obvious problems or risks.

An attitude that needs to be developed from IDWs is their awareness of the various possible risks that they may face while working in Taiwan. This awareness needs to be presented

and also increased through continuous socialization. The Indonesian government in this case may be able to initiate this activity. This is necessary because they never know whether they will get a good employer, decent working conditions or easy access to health care. Awareness of these various possible risks will lead to various risk mitigation preparations whereby social protection is one of them. Thus, they will optimize their access to formal social protection and strengthen their networks in terms of informal social protection. In addition, one of the reasons why socialization regarding risk mitigation is more important for IDWs is that they generally come from underprivileged families and non-university educational backgrounds. In this case, their awareness of the importance of insurance and social protection programs may differ from those who work in the formal sector with higher educational qualifications.

4. The portability of social protection for IDWs

Taiwan has experienced concerns on well-being and empowerment of women migrant workers, especially for women migrant workers from South-East Asian countries such as Indonesia since 2000. Furthermore, Taipei City Government Office for Gender Equality (OGE) shared experiences on the assistance programs for the new immigrant women from Southeast Asia during the annual conference of the United Nations Commission on the Status of Women (UNCSD) in 2016 (Yustiningrum et al., 2022).

An important objective of social security agreements is the improvement of access to and portability of benefits for migrant workers. Portable social security as a means of social protection provides migrant workers some means of support, including investment in future self-employment. One important aspect of social security that affects mobile workers is portability of social security benefits. For countries that connects closer relationship such as Indonesia and Taiwan, portability may be able to facilitate migration and labor mobility that, in turn, helps in improving efficiency and growing relationship between countries, enabling labor resources to carry out their works where they are most productive.

One form of social protection programs provided by the Indonesian government is the right for IMWs to receive health insurance. Each country, including Indonesia, has its own characteristics, system, and procedures in providing health insurance protection to IMWs, which may contribute to the existence of problems and obstacles in its implementation, which is also affected by differences in its laws and government's administration. Hence, this situation may have influenced the efficacy or portability of the social protection given to the IMWs.

Cross-national practice on how they access to the government-provided social protection from Indonesia through BPJS while working in Taiwan is the main reason of why the efficiency and efficacy of the social protection application has been constrained. Indonesia has limitation in the sovereignty regarding its territory, hence creating barriers in providing the effective social protection or security to IDWs in Taiwan. On the other hand, IDWs being in Taiwan also face difficulties in understanding the specific procedures of formal social protection from the Indonesian government. Therefore, to solve this issue, the Indonesian government ought to conduct effective socialization to IMWs before departure and enhance deeper and accurate cooperation with the Taiwanese government to ensure adequate portability that contributes to migrant worker's effective social protection or security in both countries.

Conclusion

Social protection for migrant workers is one of the currently emerging areas of discussion. The issue is not only confined to the availability of programs from a single nation, but may also cover the provision of social protection in both the country of origin and the country of destination. Based on the experience of Indonesian domestic workers in Taiwan, this thesis elaborates on the utilization of social protection.

For social protection that is formally available, the programs provided by the country of origin, Indonesia, and the country of destination, Taiwan, are investigated for their availability. Social protection in Indonesia is a scheme in which PMI must participate; it is administered by an insurance consortium or BPJS Employment. The informants' knowledge of the program varied from those who did not know to those who knew. In light of this, it is believed that socialization for those who will work overseas on the program's availability must be strengthened so that they are aware of its benefits. Regarding the programs offered by the Taiwanese government, much depends on the contract between the IDWs and its employer. According to the interviews undertaken, health insurance or Chien pao ka is a form of social security that the informants own and are familiar with.

For social protection that is provided informally, donations and training in order to improve skills are forms of social protection that can be recognized. The former is an activity that is perceived by informants even though they have never encountered the experience of being the recipient of the donation. The latter is the NGO's program that can be used by IDWs as long as they can take advantage of the free time they have and are willing to seek and take advantage of access to existing information.

A recommendation that can be considered in this paper is the existence of effective socialization for IDWs regarding the importance of awareness of possible risks that may be dealt with in the future. This activity will be more general in nature, not just socialization of certain social protection programs, but will be able to spark their awareness of the importance of social protection, both formal and informal. The Indonesian government, which participated in facilitating the departure of these workers, could take a role in providing this action. Moreover, one of the issues relating to social protection for IDWs is the portability of the BPJS Programs carried out in Taiwan. In this regard, the Indonesian government ought to conduct cooperation with the Taiwanese government as to BPJS programs are being able to be claimed when they face any risks during their employment in Taiwan.

It must be acknowledged that this paper on IDW's experience in Taiwan utilizing social protection for them is far from excellent. One of them is the restricted number of sources or informants included in this paper, which prevents a comprehensive description of the experience of utilizing social protection while working in Taiwan. Moreover, no one of them has experience of the problems that caused them to be able to claim and take advantage of the available social protection. The scope of these sources may be considered in future research to provide a more complete picture.

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