

# Utilizing the Social Capital of Indonesian Migrant Live-in Care Workers as Survival Strategies Overseas for the Family Well-Being Back Home: How Does It Work?

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## **Abstract**

Indonesian migrant live-in care workers (LCWs) in Taiwan to be ready for unforeseen challenges. These workers lack legal protections under migrant worker regulations, so they must develop strategies to meet their migration expectations. One such strategy is using social capital, which helps them reduce costs and risks while increasing the benefits of migration through their social relations. This essay aims to illustrate how LCWs utilize their social capital as survival strategies. The results contribute to research on social capital and migration by focusing on a gendered perspective, emphasizing women as the primary actors. This study employs an interactive methodology, conducting thorough investigations and collecting data directly from informants in their natural environment. The analysis used an interactive data analysis method that involves simultaneous analysis and data collection. These findings show that LCWs in Taiwan use social capital as a survival strategy in the form of social support, emotional support, and financial support.

**Keywords:** Social Capital, Feminization Migration, Survival Strategy, Migrant Live-in Care Worker, Migrant Workers

## **1. Introduction**

Employed in the household sector, Indonesian migrant live-in care workers (LCWs) must be ready for unforeseeable circumstances, equipping them to confront a range of challenges and hardships. In Taiwan, LCWs confront a troubling absence of protection under migrant worker regulations, including crucial areas such as minimum wage guarantees, holiday entitlements, and limitations on overtime working hours, as emphasized by Liang (2014). This issue is exacerbated by the fact that these workers are often bound by working conditions stipulated in private contracts with agencies, permitting round-the-clock work schedules without government oversight, as noted by Liang (2021). Consequently, LCWs must possess the resilience to navigate all circumstances to meet their migration expectations. Survival, in this context, entails LCWs adeptly managing challenges and difficulties abroad, both material and non-material, to optimize remittances. One strategy involves leveraging social capital, which is employed to access opportunities and resources through social relationships (Hee-Jung and Seong-Kyu, 2015; Hasannah, 2015; Yuniarto, 2016; Anggaunitakirantika, 2021).

Decron (2002) suggests that the survival strategies of foreign citizens involve physical, economic, and social capital, which are based on opportunities, assets, and income, including employment, social support, savings, and remittances. These strategies are most effective when they leverage social relationships, such as friendships or kinships. Putnam (1995) and Sorasen (2016) argue that urban areas tend to have weaker social ties compared to rural areas, largely due to the higher prevalence of ethnic or regional distinctions in urban settings. In contrast, rural areas are known for their strong and tightly-knit social relations, often centered around a sense of family. The limited size and variance of Live-in Care Workers (LCWs) communities, combined with the private nature of their household employment, restrict their social interactions. Consequently, rural regions often heavily depend on personal connections for accessing resources. Therefore, social capital plays a crucial role for LCWs in reducing costs and risks and enhancing the potential benefits of migration through their social relations.

How do LCWs leverage their social capital to enhance family well-being? Firstly, bonding social capital, which includes exclusive friendships, plays a crucial role. The quantity and quality of these relationships among LCWs can influence the support they receive in accessing both material and non-material resources (Edward, 2004). In the context of LCWs, exclusive friendships are characterized by positive reciprocity and strong trust, providing significant benefits for LCWs living abroad. Secondly, bridging social capital offers benefits such as improved information gathering, access to resources, and the discovery of new opportunities through interactions with a wide range of individuals (Adler and Kwon, 2002; Paxton, 2002). Furthermore, Claridge (2018) emphasizes that "bridging" social capital facilitates the sharing and exchange of information among different groups, fostering agreements between groups with varied interests. Such opportunities can arise from attending events or joining associations such as migrant workers' groups, ethnic communities, religious organizations, or other social groups. In the context of this study, it involves LCWs' participation in "pengajian" (a religious study group) at a mosque, where the community comprises individuals from diverse backgrounds (e.g., general workers/students; male/female; industry/household workers). Thirdly, Social relationships with individuals from different social strata (linking), such as employers, are important. Strong trust between LCWs and their employers creates social ties based on a sense of family, which is crucial for acquiring linking social capital. Building linking social capital requires a considerable amount of time to establish strong trust, given the power relations involved. Social capital serves as a supportive system for LCWs in achieving family well-being, including financial stability and future investments.

According to Le Goff (2016), women remit more money back home than men, making it practical to consider gender as a key factor in addressing family financial instability. This is because women have a greater potential to enhance their living standards through regular remittances compared to other family members or husbands (Yeoh et al., 2002; Kaniapuni, 2002; O'neil, 2016). Ehrenreich and Hochschild (2002) and Petnam (2010) reveal that remittances often constitute half of women's total income. The World Bank Report (2017) indicates that Indonesian migrant workers remit an average of 18 percent of their salary based on their job profile. As a result, female migrant workers find it challenging to send large remittances and typically budget their personal expenses tightly to be able to send significant amounts of money (Anggraeni, 2011). Therefore, a survival strategy is essential to achieve family well-being, encompassing financial stability and future investments.

A survival strategy is an endeavor aimed at maintaining a valued existence, encompassing both material and non-material aspects (Sulaiman, 2014). For LCWs, achieving migration expectations requires a strategic approach. In the context of this essay, survival refers to how LCWs negotiate their work

environments to maximize remittances. Sending the expected income is challenging for LCWs due to the unpredictable nature of their conditions. The strategic acumen of LCWs will determine their future success. According to Buchdadi et al. (2022), migrant workers in Taiwan are able to manage their household finances and are expected to enhance their family's welfare. Additionally, LCWs can enhance their self-actualization by diversifying their work (Anggaunitakiranantika, 2021). However, previous research has not thoroughly explored LCWs' survival strategies in achieving migration expectations.

This essay aims to elucidate how LCWs utilize their social capital as a survival strategy abroad. Drawing from in-depth interviews with 30 LCWs, this essay is structured around several stages. The first explores Social Capital as Social Support: Sharing Happiness. The second delves into social capital as emotional support: Sharing heart-to-heart thoughts with a confidant. The third examines social capital as financial support: Gaining in additional work opportunities and obtaining money loans. The last, Social Capital as LCWs Survival Strategies.

## 2. Method

Maxwell (2013) defines qualitative design as an interactive process encompassing various elements, including theory derived from existing research, findings from previous studies, the evaluation of objectives, and theoretical implications. This study adopts an interactive approach, specifically an in-depth investigation utilizing data collection methods directly from informants within their natural environment. Moreover, data collection will entail conducting in-depth interviews with selected FMWs, employing purposive sampling. Purposive sampling involves deliberately selecting individuals who can provide information relevant to the research objectives (Maxwell, 2013). The study focuses on FMWs working as LCWs. Informant recruitment utilized snowball sampling, facilitated through the social networks of informants and researchers based on predetermined criteria. In the data collection process, research participants must meet specified criteria, including:

1. the informant is an Indonesian migrant live-in care worker
2. the informant has family responsibilities in their hometown
3. the informant is an Indonesian migrant live-in care workers who has completed at least one contract, which typically lasts for three years. at least 1 work contract (3 years).

The timing and location of the interviews will be adapted to accommodate the informant's schedule, taking into account their irregular working hours. Interviews will be conducted in Bahasa Indonesia, with the possibility of incorporating Javanese if the informant is from Java. All interviews will be recorded and later translated into English transcripts. The data will be analyzed and validated using triangulation methods.

The in-depth interviews aim to delve into various aspects of the migration process, including challenges, working conditions, salary management, and how they manage good relations with friends and employers to achieve migration expectations. Data collection involved interviewing 30 LCWs at locations such as restaurants, minimarkets, or their employers' residences. On average, each interview lasted approximately 1 hour and 10 minutes.

For analysis, this paper follows the approach outlined by Milles & Huberman (1994), utilizing an interactive data analysis method where analysis occurs alongside data collection. This interactive approach involves several stages. Firstly, data collection is conducted through in-depth interviews. Subsequently, data reduction is performed to summarize essential information due to the volume of collected data. Themes and patterns are then identified and categorized into three main issues: the decision-making

process to become LCWs, experiences as LCWs in Taiwan, and strategies employed to negotiate working conditions to support family well-being. Following data reduction, findings are presented using narrative texts, matrices, and charts. The final step involves verification and conclusion. During this stage, if the findings consistently align with valid evidence from triangulation, the conclusions presented are considered credible.

### 3. Results and Discussion

#### 3.1 Social capital as social support: sharing happiness

Social bonds like friendships tend to form in environments where individuals have regular interactions and share common interests, often occurring in workplace settings (Edward, 2004). In rural areas, LCWs cultivate friendships primarily based on their proximity to their employer's residence. They engage with one another in public spaces such as parks, hospitals, or markets. According to interviews with respondents, many LCWs gather in parks while assisting patients with outdoor healing exercises, typically conducted in the morning or evening to maintain their health. During these interactions, LCWs exchange contact information and get acquainted. The frequency of meetings among LCWs increases with the frequency of elderly individuals visiting the park. One informant, Dalisem (pseudonym), shared insights into her interactions with friends.

"I usually get to know friends at the park. I meet a friend, then we introduce ourselves, talk small talk like who we're taking care of, where our employer's house is, like that. Then sometimes we gather during holidays [...] the main thing is during holidays, we never talk about work, we set aside those issues, the important thing is to be happy."

(Dalisem, West Java)

The friendships formed by LCWs in their workplace vicinity have generated social capital. LCWs establish social connections and use them as a safety net to sustain themselves and lower living expenses as migrant workers (Anggaunitakirantika, 2021). During these social interactions, LCWs often engage in various activities such as sharing meals and exchanging current information or stories about their work situations. These social interactions serve as a form of social support, leveraging social capital, particularly for newcomers to Taiwan or those newly assigned to a work location. This study defines social support as assistance provided to LCWs through social activities aimed at reducing costs and enhancing the outcomes of migration.

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However, this essay discovered that LCWs use their social gatherings (such as meeting with friends) primarily to share joy rather than to share sorrow. Additionally, it is characteristic of LCWs to enjoy sharing meals during these social gatherings. For LCWs, sharing food is a way to strengthen social bonds

and share blessings. Sharing meals serves as a form of social support, providing both charity and alleviating feelings of longing for family in their hometown. The tradition of sharing food arises from empathy among LCWs, stemming from their diverse working conditions. Some LCWs are permitted to cook Indonesian cuisine, while others lack the time or permission to do so, leading to a desire to share among them. This sentiment was expressed by Hannah (a pseudonym) during an interview at a nearby mini-market, where she discussed her social interactions with friends.

"... when we meet fellow Indonesians, we greet each other, ask where are you from?, where do you live? then exchange phone numbers. Getting to know friends is just like that. After we know each other, when I cook, I call them, 'hey, I cooked this, made this cake, want some?' we eat together, share like that."

further, Hannah explained,

"Just for fun, eating together, snacking together. More about sharing joy. It's impossible that when you meet friends, you share sadness instead ...[laughs]... so it's more about positive things."

(Hannah, Central Java)

When cultivating social relations to access social support, LCWs prefer interactions that uplift their spirits. These interactions serve as a means for LCWs to alleviate negative emotions they may experience at work, such as feelings of longing, loneliness, or stress from work or personal burdens. Additionally, social support, such as sharing meals, can help LCWs save on food expenses, as they often adhere to very tight budgets (Anggreini, 2011). This is because not all LCWs can afford to consume Indonesian food regularly, so sharing meals allows them to cut costs.

Moreover, LCWs foster happiness by enhancing their bridging social capital through *pengajian* activities. Besides serving as a form of worship, *pengajian* provides an opportunity for LCWs to share meals and dine together, particularly during "Ramadhan" (a month of fasting for Muslims). Sometimes, LCWs bring food ingredients to cook collectively at the mosque for all mosque members to enjoy.

In Islamic belief, there is a principle known as "What you sow, you reap," suggesting that those who offer help will receive assistance from others when needed. Additionally, the notion that "fortune does not always come in the form of money" implies that by assisting others, one believes they will receive sustenance in different forms. This study found that most LCWs apply these concepts by leveraging their social capital. They believe that by sharing joy, they will receive kindness from God through others. Linda (a pseudonym), an LCW with 15 years of experience in Taiwan, shared how she provides social support to her friends and the benefits she gains from sharing happiness.

"My friend often orders food and with my friend, I never ask for the delivery fee, usually the delivery fee is 100 NT [...] that's why there is no profit. So, I really intend to help, sometimes I cook just to share. The sustenance comes in other forms, bro. It's not about money, sustenance can come in the form of food, clothes, bags [...] what matters is I am good to people. Alhamdulillah [thank God], I don't go hungry, some people like to give rice, fish, and vegetables, there's always someone who gives."

(Linda, East Java)

Linda's experience exemplifies the advantages of social support, particularly in sharing happiness. As LCWs with the freedom to cook in her job, Linda frequently offers social support to her friends by sharing or selling food without delivery fees. The benefit for Linda is that by providing this support, she also receives assistance from others in the form of rice, vegetables, and fish, given to her for free, helping her manage her living expenses in Taiwan. This reciprocal exchange of support enables Linda to survive and fulfill her migration expectations.

Another way of leveraging social capital for social support is by assisting friends in diversifying their jobs, as demonstrated by Hartini (a pseudonym), an LCW who also sells food on the side. Hartini shared how she supported her friend in a similar manner.

"... sometimes there are friends who consign snacks for sale. Sometimes the 'consignment' doesn't necessarily sell, but I still pay for the snacks, and it turns out they've already sold. Even if they don't sell, sometimes I give them to other customers, it's like I'm helping a friend, I won't lose out."

(Martini, East Java)

Martini (a pseudonym) demonstrates the compassionate aspect of LCWs by providing social support to friends who seek to maximize the outcomes of migration, particularly remittances. From a logical standpoint, Martini's decision may seem disadvantageous to her, given her involvement in the food-selling business. However, she believes that assisting her friend will not harm her business. Therefore, Martini's actions represent a way of accessing social support from her friends by leveraging social capital, with the potential benefit of receiving kindness in return for her altruism.

Accessing social support can also be achieved through linking social capital, which involves building positive relationships with employers and establishing vertical relationships akin to kinship. This was exemplified in the experience shared by an LCW named Fian (a pseudonym).

"...Because I am considered part of the family, sometimes my boss gives me a bonus... Sometimes he gives me money to buy food and clothes, almost every week the boss buys me four sets of clothes, sometimes eight sets, and every year I send 2 boxes containing clothes, shoes, and cosmetics. I was confused about what to use, I never wear makeup. Then vitamins, and hair dye. My hair is a bit white, they asked me to dye it... [laughs]... My boss is very kind..."

(Fian, East Java)

Fian's experience illustrates her ability to acquire linking social capital and access social support. Fian's employer expresses kindness by providing social support in the form of various items such as clothing, cosmetics, and vitamins. This support alleviates financial burdens for Fian, particularly when adhering to a tight budget. By utilizing linking social capital, Fian can maximize her remittances as her daily needs in Taiwan are met through this social support network.

Using bonding to access social support can benefit LCWs through anticipated reciprocity. Sharing happiness in this manner helps alleviate mental burdens, such as feelings of loneliness and homesickness. Moreover, social support can reduce living expenses abroad, thereby optimizing remittances. For instance, when one LCW shares food with another, the recipient benefits by saving money on daily meals, allowing

them to allocate funds elsewhere. This form of social support is essentially a mutual symbiosis, where they share resources and rely on each other. Therefore, if they do not receive the expected reciprocity, LCWs may struggle to access resources. Nonetheless, most LCWs believe that by showing kindness to their friends, they will also receive kindness in return.

However, social support obtained through linking social capital differs from that of bonding social capital. Linking social capital is vertical, resulting in different forms of reciprocity. Typically, LCWs can access social support through linking social capital when employers perceive them as highly loyal and integral members of the family. Employers then provide social support, which is typically one-way, often in the form of bonuses such as money, food, or personal items for the LCWs.

### **3.2. Social capital as emotional support: Sharing heart-to-heart thoughts with a confidant**

In addition to receiving social support, LCWs can also utilize their social capital for emotional support. Many LCWs feel they are shouldering the burden alone for their families back home. However, LCWs require a supportive environment where they can freely express their feelings and alleviate their mental burdens. This form of support, termed emotional support in this research, is crucial given the unpredictable conditions LCWs face. LCWs often conceal their struggles abroad from their families back home. Hartini (a pseudonym), who has been working in Taiwan for 15 years, highlights the complexities of being an LCW.

"... People back home don't understand our lives here, they don't know what our fate is like. Sometimes, we hide our situation here because we receive a monthly salary. But we don't know what our future will be like ...."

(Martini, East Java)

According to Siregar (2020), migrant workers' past encounters with challenging situations make them a source of advice for others. Hannah (a pseudonym), one of the informants who has spent the longest time working in proximity to her employer's residence, is frequently sought out by other LCWs for guidance, particularly those who are new to the area.

"... I often become someone to confide in, usually for friends who are new to Taiwan. I just provide solutions as best as I can. For example, if a friend feels uncomfortable with their employer, I advise them to be patient, and if that doesn't work, to communicate politely with the employer or the agency. If they want to change jobs, I tell them to do so politely, to say goodbye properly. Sometimes we communicate through phone calls, WhatsApp, or chat in front of my house when they come to pick up food."

(Hannah, Central Java)

Hence, the role of social capital, particularly in terms of "bonding," manifests in the form of intimate friendships, serving as a place to seek advice or share personal thoughts. Through bonding, individuals can access emotional support, allowing past migrant experiences to offer solutions to current issues. For LCWs, the presence of close friends is crucial, as highlighted by Marni (a pseudonym) in an interview discussing the importance of friends while living abroad.

"For me, it's important that when there's a problem, my friends give me advice, and that's how I feel comfortable here. We support each other, and for me, friends are important. It doesn't matter where they're from, whether Lampung, Java, Lombok, as long as they're good people, not tricky or anything."

(Marni, West Nusa Tenggara)

Likewise, Ningsih (a pseudonym) has worked for 11 years and shares a similar experience. For her, the friendships she has cultivated with other LCWs at her workplace serve as an outlet where she can express her emotions, even if only through brief telephone conversations due to her constrained schedule.

"I have a friend nearby, we confide in each other about our problems and support each other. She's Javanese, we met in Hualien. We've been friends since then. If there's a need, we help each other out. We met at an Indonesian store, started talking, and got along. But we rarely chat on WhatsApp, only when there's a problem. For example, if there's an issue, 'hey, I want to talk about this', then we call each other and discuss how to deal with it. When we express ourselves, it feels relieving. Keeping things to ourselves can be stressful, making us feel like exploding with anger ...."

Furthermore, Ningsih explained:

"Now I'm looking for friends, usually older and more experienced, so I can learn from them about living in Taiwan and how to be successful when I return. Now, with close friends, we just focus on work, trust each other, cover for each other, and look out for each other."

(Ningsih, Lampung)

Although friendship is valuable, not all LCWs are willing or able to seek emotional support from numerous individuals due to the risk of moral hazard within bonding or bridging social capital. LCWs are more likely to seek emotional support from a select few whom they trust, typically within a close-knit group. This form of support is highly beneficial for LCWs as it helps them alleviate negative thoughts. Discussions with trusted friends can assist in problem-solving, particularly when the trusted individual is more experienced and can offer valuable advice and insights. Moreover, emotional support opens doors to accessing additional resources, thus enhancing the likelihood of achieving migration expectations.

### **3.3. Social capital as financial support: Gaining in additional work opportunities; and obtaining money loans.**

Most LCWs serve as the primary breadwinners, responsible for supporting both their families and themselves. Buchdadi (2022) notes that migrant workers in Taiwan are generally adept at managing their household finances and are expected to enhance their families' welfare upon returning home. This study reveals that many LCWs have succeeded in achieving family well-being. Despite this, LCWs' decision to migrate is largely altruistic, as they often prioritize the needs of their families in their hometowns over their own. To maximize their remittances, LCWs adopt tight budgeting practices. However, implementing such practices is challenging. LCWs leverage their social capital to access additional resources, particularly financial ones, which are crucial for achieving successful migration outcomes.



This essay confirms that many LCWs face significant financial burdens, leading to systemic financial issues that impact various aspects of their household and family life. To address personal or other needs, LCWs may utilize their social capital to secure side jobs or loans. The primary challenge for LCWs lies in the financial issues stemming from their families and households. Martini (a pseudonym), one of the informants, discussed this matter in an interview at a local minimarket.

"Most of the time, the problems come from home, not Taiwan. For example, like me, when my child was about to go to Taiwan but didn't have enough money, instead of burdening the family, the only way was to borrow money. Also, back home, there are sick family members, and every month when they know we've been paid, they ask for money to be sent. Then, in the village, there's land being sold but not enough money, so we look for loans here ..."

Furthermore, Hartini explained,

"Most of the people who "*sambatan*" [sharing heart-to-heart] are the ones who do the most "*sambat duit*" [sharing heart-to-heart about money] [...]. Yes, generally it's related to economic problems. Yes, sometimes here, right? "*sambat*" [sharing heart-to-heart] money is normal. For example, this month's salary is used by a friend, and next month's salary is replaced. I often become a place to "*sambat*", ask for help, is there a loan? [laughs]. I was once "*diapusi*" [deceived], "*nolong konco*" [helping a friend], but "*mbandel*" [not supportive]. If my friend was "*sambat*" about personal problems, such as finances, now I've limited it because I was once "*kejeglong*" [deceived] that was earlier. In the past I used to make friends with anyone, but now that I know, it will definitely end up being "*duit*" [money]. Everyone has problems. If you get to know them too deeply, you know what kind of person they are, "Sis, I need money, borrow it, blah-blah "*mesti mburine ngono*" [surely it ends like that]. Nowadays, many friends are trapped in money problems..."

(Hartini, East Java)

Through fostering strong trust with close friends or employers, LCWs can leverage bonding and linking social capital to secure financial assistance for addressing financial challenges. This study reveals that LCWs rely on financial support to fulfill their migration expectations. In this context, financial support refers to material assistance from friends or employers, which can manifest as access to additional work opportunities or loans to mitigate financial shortfalls, ultimately aiming to achieve desired migration outcomes. The ability to access financial support is contingent upon LCWs' capacity to leverage social capital for emotional support.

This essay identifies two primary methods by which LCWs typically access financial support: bonding and linking social capital. In employing bonding social capital, LCWs financially assist each other in times of need, despite the inherent risk of moral hazard. One LCW, Erin (a pseudonym), exemplified this by relying on close friendships to access financial support for problem-solving, even from friends located far from her workplace.

"There is, but in Taipei (Wulan), a friend who came from Indonesia. We communicate through phone calls, and we've only met twice in Taiwan. But with her, we're like siblings; for example,

when one of us needs money, we often borrow from each other. If she can't solve a problem, i will ask God for help ... [laughs] ..."

Furthermore, Erin explained,

"Basically, with a friend, it's like this, bro: when it comes to money, if we say borrow, we borrow; if we ask, we ask. For example, if we're buying something but are short on cash, sometimes we support each other with money. It's just like siblings, really."

(Erin, East Java)

LCWs can access financial support not only through bonding but also by utilizing linking social capital, particularly when a strong trust bond is formed between LCWs and their employers. Unlike bonding, linking social capital involves less risk of moral hazard in relationships across different social strata, making it a more secure option. However, as linking social capital is hierarchical, building trust with employers takes time and requires adaptability to their characteristics. Similar to bonding, financial support through linking is accessible after LCWs have received emotional support and established trust with their employers to discuss their issues. Typically, financial aid in the form of loans is provided through wage deductions as installment payments. This is illustrated by the experiences of Tika (a pseudonym).

"... When I go home, my employer pays for the round-trip ticket. My employer also lends me money, but then deducts it from my salary. I always tell my employer about all my problems, my family's situation in Indonesia. If there's anything, I'll definitely tell them. For example, when I was buying land and didn't have enough money, the employer was willing to help. As long as it's for buying things, the employer is willing to help, but not for extravagance. Just the other day, I borrowed NT\$ 70,000, and I'll pay it back over 5 months deducted from my salary. It's manageable for me ... [laughs]..."

(Tika, Central Java)

Most LCWs rely on loans from their employers for significant expenses, such as buying land or financing their children's weddings. This financial support assists LCWs in managing their finances and making future investments. Unlike borrowing from friends or loan sharks, employer loans typically do not incur interest and are repaid through wage deductions, making them a more beneficial option. However, accessing linking social capital is not feasible for all LCWs, as it necessitates proficiency in Mandarin, willingness to communicate with employers, and the ability to gain their full trust.

This essay also found that some LCWs can access linking social capital to secure additional job opportunities. By engaging in side jobs, LCWs can address financial gaps and work towards achieving family well-being. Operating on a tight budget, LCWs enhance their self-actualization through job diversity. Access to these additional jobs is facilitated through linking social capital, as engaging in such activities without permission can lead to penalties. Therefore, establishing a strong level of trust with employers is crucial for negotiating job diversification. If successful, this approach can help resolve financial issues without the need for borrowing. For example, Martini (a pseudonym), who also sells Indonesian food on the side, was able to obtain permission from her employer to diversify her work.

"I'm no longer with the agent, it's been 15 years, and I applied for the PTPM process. With PTPM, I should actually receive a salary of NT\$ 24,000-26,000, but since I also sell food, I only get paid NT\$ 15,000. I've been selling food for about 5-6 years now. At first, I only sold tempeh and snacks, but now I offer a full menu [side dishes]. There's a deal with the employer ..."

(Hartini, East Java)

To secure a side job, Martini negotiated an agreement with her employer, who granted her the freedom to work outside of her regular duties in exchange for a reduced salary. Despite the pay cut, Hartini considered this arrangement beneficial as it provided her with the freedom to engage in additional work, the earnings from which were adequate to fulfill all her needs.

Similarly, Fian, an LCWs, diversified his work by becoming a masseuse. Fian obtained permission from his employer to pursue this opportunity without any reduction in his fixed salary of NT\$ 23,000, through negotiation.

"... Then I asked for permission from my employer, if on weekdays I do massages at home, on Sundays, I go around [...] Well, it's a decent additional income and networking, plus I make friends through massages."

Furthermore, Fian said,

"I've been massaging since I was in Ji'an Township, and I continue to do so here. I've been massaging for 15 years. I have the skill for it. It started when someone here needed their stomach massaged. Eventually, I became known, everyone in Hualien knows Fian the Masseuse, they all understand ... [laughs] ... [...] I rely on massage for my daily needs. It's not just for my daily needs here, but also for my grandchildren's house. When I massage on Sundays, I can earn NT\$ 5,000-6,000. Sometimes my grandchildren ask for toys or need things like diapers, and that's how I send them that amount. My salary is for bigger needs like that [...] Yesterday I sold Indonesian basil leaves ... [laughs] ... and I made NT\$ 1,100. I sell one pot for NT\$ 50. Alhamdulillah [thanks god], it's good for extra income too. My plants are usually bought by friends. Even my boss said, 'you're amazing, you can make money from plants ... [laughs] ...'"

(Fian, East Java)

The job diversification undertaken by LCWs like Hartini and Fian is conducted with the consent and awareness of their employers, and in some cases, employers even provide side jobs to the LCWs. This demonstrates the use of social capital to access diverse job opportunities, allowing LCWs to enhance their family's welfare by maximizing remittances. The additional income from these side jobs is primarily used to fulfill their personal needs, as the majority of their regular wages are sent back to support their families.

### 3.4. Social capital as LCWs survival strategies

This study discovered that LCWs effectively handled their finances to secure their family's well-being, focusing on financial stability and future investments. They achieved this by implementing savings strategies and maintaining tight budgets. Additionally, LCWs utilized their social capital to minimize livi-

ng expenses, ultimately maximizing their remittances.

**Fig. 1. Social Capital as Survival Strategies as Indonesian Migrant Live-in Care Workers in Taiwan**

Source: Author

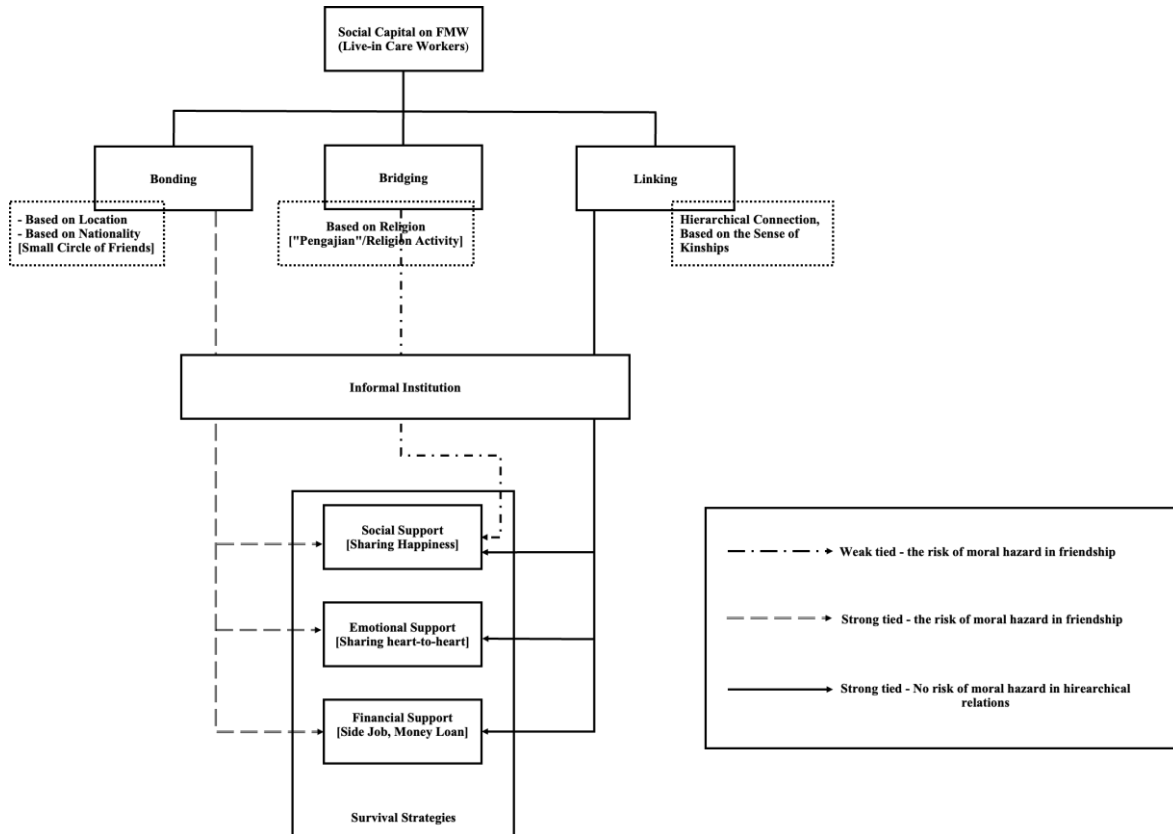


Figure 4 depicts the utilization of social capital by LCWs as a survival strategy to achieve family well-being. LCWs exhibit distinct social behaviors, particularly in the form of bonding social capital based on nationality and location. This is evident in the formation of close friendships within small, tightly-knit groups, which provide access to various resources such as social, emotional, and financial support. Conversely, bridging social capital, primarily based on religious activities like *pengajian*, only offers limited access to social support due to its weaker ties.

Moreover, LCWs also employ linking social capital, establishing hierarchical bonds with their employers as a survival strategy. Through this form of social capital, LCWs can access a wider array of support, including social, emotional, and financial assistance. However, both bonding and bridging social capital pose risks of moral hazard, making linking social capital a more secure option for LCWs. Employers, being in positions of authority, can provide substantial assistance without the risk of moral hazards inherent in horizontal relationships.

This essay found that LCWs access financial support from employers, a form of linking social capital, to achieve long-term investment goals such as property or vehicle purchases. This support often takes the form of interest-free loans with repayments deducted from wages, easing the financial burden on LCWs. Additionally, linking social capital enables LCWs to access opportunities for side jobs, further optimizing their remittances. Conversely, financial support from bonding social capital is typically used for immediate needs or as a safety net, given that most LCWs adhere to strict budgeting practices to reduce living expenses.

nseas overseas.

#### 4. Conclusion

Social capital with weak ties, such as bridging social capital, primarily provides access to social support. In contrast, bonding social capital (exclusive friendships) and linking social capital can access a broader range of support, including social, emotional, and financial assistance, to fulfill migration expectations due to their strong ties. However, bonding social capital carries a moral hazard risk, potentially leading to losses for LCWs, unlike linking social capital, which involves a vertical relationship, making it a safer survival strategy.

The ability of LCWs to establish trust in both bonding and linking social capital allows them to access emotional support, which aids in problem-solving. Regarding financial matters, emotional support facilitates access to financial support, such as loans or side jobs, enabling them to achieve their migration goals. The main difference in financial support between bonding and linking social capital lies in its application. Through linking social capital, LCWs can target future investments by obtaining substantial loans with a wage deduction mechanism. Additionally, some LCWs secure permission or are offered side jobs by their employers to supplement their income. On the other hand, bonding social capital provides limited financial support, mostly for personal needs.

#### Conflict of Interest

The author affirms that there are no conflicts of interest concerning the publication of this article and confirms that it is free of plagiarism.

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