



REMITTANCES, LIVELIHOOD STRATEGIES, AND FAMILY RESILIENCE OF RETIRED INDONESIAN MIGRANT WORKERS: A CASE STUDY OF KENANGA VILLAGE, INDRAMAYU

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ABSTRACT

Indonesian retired female migrant workers (RFMWs) are pivotal in strengthening household economic and social resilience post-migration. This study analyzes remittance management, livelihood strategies, and family resilience among RFMWs in Kenanga Village, Indramayu Regency. A mixed-methods approach was applied, combining a survey of 80 households with in-depth interviews. Research instruments included a livelihood strategy questionnaire and the Walsh Family Resilience Questionnaire (WFRQ). Results show that remittances were primarily used for housing construction or renovation, children's education, and business capital, enhancing physical and financial assets. The dominant livelihood strategy was non-agricultural business diversification due to limited natural capital. As many as 83.75% of households had high resilience, characterized by open communication, role flexibility, and adaptive capacity. These findings highlight the need for integrating remittance management with livelihood strategies to reinforce post-migration family resilience. Remittance management functions as an economic resource that supports household livelihood strategies, while livelihood strategies determine the sustainable use of remittances. These two dimensions are mutually reinforcing and, when integrated, contribute significantly to strengthening post-migration family resilience.

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INTRODUCTION

Migration has become an adaptive strategy for rural households to cope with limited agricultural resources and the scarcity of local economic opportunities. This phenomenon reflects a form of social adjustment to livelihood uncertainties in rural areas (Sophianingrum et al., 2022). Economic constraints due to poverty, shrinking agricultural land, the absence of employment opportunities, and complex household problems drive rural women to migrate, leaving their homes, families, and countries of origin. Such migration is perceived as a strategic effort to meet economic needs and sustain household livelihoods (Sukeesi et al., 2017).

Female migration abroad, particularly in the informal sector, is a common livelihood strategy, especially in areas with low wages such as Kenanga Village. Based on the Harris–Todaro theory cited in Sukeesi et al., (2017), migration occurs when earnings in the destination country are higher than in the home country. Indramayu Regency is one of the largest sending regions for Indonesian migrant workers, dominated by women with low educational backgrounds who work in the informal sector. According to BP2MI, (2024), as of September 2024, out of 20,436 placements, 72.38% were women, most of whom worked in the informal sector (59.71%), particularly as housemaids (7,369) and caregivers (4,027).

Indonesian female migrant workers (FMWs) employed abroad have distinct patterns of contribution to household welfare and the national economy. The income earned during overseas employment is typically remitted to their families in Indonesia (Sulistyo & Wahyuni, 2014). Remittances improve rural household welfare, particularly in consumption, education, and poverty reduction (Sikder & Higgins, 2017). According to Khuriyah & Purnomo, (2023), remittances play a role in sustainable economic improvement; however, they cannot be used as the sole indicator of household welfare.

Upon returning to their hometowns, retired female migrant workers face various economic and social challenges. When managed effectively, remittances can stimulate the establishment of new enterprises that support household economic resilience (Agustina & Kasirul, 2022). Ellis (2014) states that livelihood diversification is an adaptive strategy of rural households in developing countries to cope with limited land and to enhance economic resilience through non-farm activities. Such strategies represent adaptive responses to changing structural and social conditions, and livelihood diversity is a key element in reducing rural economic vulnerability.

However, migration also impacts family structure and dynamics, particularly in parenting roles and emotional relationships among family members. Family resilience is therefore a crucial determinant of the sustainability of family functioning after migration. According to Walsh (2016a), family resilience is built through a family belief system, organizational patterns, and healthy communication processes. In Anggraini (2023) study, family resilience and welfare—measured through family legality and integrity, were influenced by openness in financial management, particularly in the utilization of remittances. Similarly, Saefullah et al., (2019) argue that family resilience is not solely determined by economic conditions and household assets, but is also strongly influenced by the quality of family communication, social support, and the ability to solve problems collectively. This aligns with the findings of the present study, in which households of retired FMWs

demonstrated high resilience when intensive communication and emotional support existed among family members.

Although numerous studies have examined the impacts of remittances and migration, research specifically addressing the family resilience of retired female migrant workers remains limited. Therefore, this study aims to: (1) analyze remittance management in the households of retired Indonesian female migrant workers; and (2) analyze family resilience among retired Indonesian female migrant workers. This study is expected to contribute to a deeper understanding of the interrelation between remittance management, livelihood strategies, and family resilience among retired female migrant workers in Indonesia.

RESEARCH METHOD

This study was conducted in Kenanga Village, Sindang District, Indramayu Regency, West Java, from February to July 2024. The location was selected purposively, considering that Indramayu Regency has the highest contribution to the number of Indonesian migrant workers in West Java, particularly women employed in the informal sector. The geographical location of the study area is presented in Figure 1.

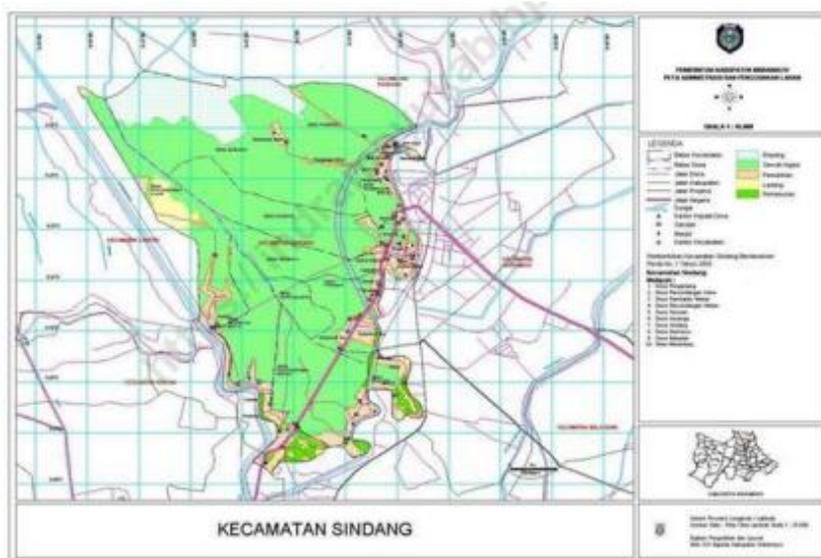


Figure 1. Research Location
Source: BPS Kabupaten Indramayu, 2022

The research employed a quantitative approach supported by qualitative data within a post-positivist paradigm. The quantitative approach was conducted through a survey to obtain measurable insights into remittance management, livelihood assets, and family resilience. Meanwhile, the qualitative approach was carried out through in-depth interviews to explore the social meanings and subjective experiences of respondents. The respondents' perspectives covered their international migration experiences, the underlying purposes of migration, and the condition of their families after migration.

Sampling was conducted in stages, beginning with purposive sampling to determine respondent criteria, followed by simple random sampling of 80 retired Indonesian female migrant workers as the primary respondents and six retired female migrant workers as key informants.

The primary instrument used was the Walsh Family Resilience Questionnaire (WFRQ), adapted by Nadrowska et al., (2022). Primary data were collected through questionnaires and in-depth interviews, while secondary data were obtained from literature and official institutional documents.

Quantitative descriptive analysis was performed using Microsoft Excel to calculate the average family resilience score based on the total scores of respondents, where higher scores indicated stronger family resilience. Resilience categories were determined according to the WFRQ indicators and adjusted to a Likert scale converted into numerical values: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. Family resilience was assessed through three indicators: family belief systems, organizational patterns, and communication/problem-solving processes.

RESULT AND DISCUSSION

Socio-Demographic Conditions of Kenanga Village

Kenanga Village is located in Sindang District, Indramayu Regency, covering a total area of 2.53 km² (\pm 252.18 ha), which consists of irrigated rice fields, dry land, wetland, plantation areas, public facilities, and forest land. Administratively, Kenanga Village lies in a lowland area within Sindang District, which comprises 10 villages/urban wards with a total area of 32.48 km². The village boundaries extend from west to east, with Bojongsari Urban Ward to the north, Pekandangan Jaya Village to the south, Pekandangan Village to the east, and Panyindangan Wetan Village to the west. The population of Kenanga Village consists predominantly of native residents, with the majority adhering to Islam. In 2023, the village had a total population of 6,747 people, with a population density of 2,675.49 inhabitants per km² and 1,987 households.

Table 1. Socio-Demographic Conditions of the Kenanga Village Community

Characteristics	Amount	Percentage (%)
Gender:		
Man	3356	49.8
Woman	3391	50.2
Education:		
Kindergarten/Play Group	500.0	18.9
Elementary-High School	2159	81.1
Work:		
On-farm	99.00	1.80
Off-farm	68.00	1.20
Non-farm	5136	97.0

The educational profile of Kenanga Village residents is incompletely recorded, with available data only covering education levels up to senior high school. According to data from BPS Jawa Barat, (2022), the average years of schooling for residents aged 15 years and above in Indramayu Regency is 7.76 years, indicating that the average resident completes approximately seven years of education or does not finish junior secondary school. Low economic and educational backgrounds have led many residents to work as agricultural or non-agricultural laborers with modest incomes, insufficient to meet daily living expenses.

These conditions contribute to the high number of migrant workers employed in the informal sector, as such jobs do not require specific qualifications yet offer higher wages compared to domestic earnings. Indramayu Regency is among the largest sending regions of Indonesian migrant workers (PMI), with 1,680 recorded in September 2024 (BP2MI, 2024). In 2016, the Ministry of Manpower designated Kenanga Village as a “Desmigratif Village” under a program aimed at protecting migrant workers from their place of origin and providing services and protection to prospective and current migrant workers and their families (Pratiwi et al., 2020).

Data from the Kenanga Education Center in 2021 recorded 340 retired Indonesian migrant workers (PMI) in the village. The number of retired migrant workers in Kenanga Village is presented in Table 2.

Table 2. Number of Retired Indonesian Migrant Workers in Kenanga Village

No	Gender	Number (person)	Percentage (%)
1	Women	281	82.65
2	Male	59	17.35
Total		340	

The household structure of retired Indonesian migrant workers (PMI) typically consists of at least two members, husband and wife, but may include up to seven individuals living together with immediate family members, grandparents, or relatives. The majority of household members are of working age, ranging from approximately 15 to 54 years.

Table 3 Average age of household members 2024

Description	Total
Average number of household members	4
Age of household members (person):	
0-14 years	92
15-54 years	194
>55 years	5

Based on the research findings, the majority of retired migrant workers in Kenanga Village have low educational backgrounds. A total of 41 retired Indonesian female migrant workers had only completed primary school, 27 had completed junior secondary school, 11 had graduated from senior secondary school, and only one had completed tertiary education. The dominant factors influencing their decision to work abroad were limited access to higher education and low levels of skills. These constraints made it difficult for them to obtain employment suited to

their capacities and qualifications, leading many to work as domestic helpers, a type of employment that generally does not require formal education or specialized skills.

Table 4. Household Education Level of Women Retired Indonesian Migrant Workers

No	Level of education	Women Retired from Indonesian Migrant Workers	Other Household Members (people)
1.	Elementary school	41	73
2.	Junior high school	27	48
3.	Senior High School	11	44
4.	College/ Bachelor's Degree	1	5

The Role of Remittances in Household Economic Resilience

Employment in the labor sector is generally associated with high economic vulnerability and the risk of job termination, which can disrupt household economic stability (Hill & Ybarra, (2014) and Shin, et al. (2023)). This condition has become one of the driving factors for women to work abroad as migrant workers to help improve their families' economic well-being (Pratiwi et al., 2020). Remittances sent by migrant workers not only have a positive impact on household economies but also make a significant contribution to the national economy. In fact, remittances are recorded as the second-largest source of foreign exchange after the oil and gas sector (Firlana & Mastur, 2023).

Table 5. Management of Household Remittances for Women Migrant Workers

Remittance management	Percentage(%)
Consumption household	41.25
Education	15.00
Make/ renovating the house	46.25
Buy ricefield/ land/ gold	7.500
Buying a vehicle	25.00
Capital business	31.25
Get medical treatment person old	6.250
celebration	2.500
Pay debt	6.500

The majority of remittances were allocated to building or renovating houses. This finding is consistent with interview results, in which respondents indicated that one of their primary motivations for migration was to construct or improve housing in their place of origin. Limited income opportunities in the home country, coupled with the high costs of housing construction, created financial constraints for households. Consequently, working abroad was chosen as a strategy to overcome these limitations while simultaneously fulfilling family needs.

Remittances often serve as the primary source of household income for migrant families. Remittances are not limited to financial transfers but also encompass social and cultural remittances, such as knowledge, norms, and values, which contribute to social change (Bayala, 2023). However, in some cases, remittances also function as supplementary income through individual business diversification or economic contributions from other family members (Irawaty et al., 2011). Nevertheless, the process of sending remittances is not always without challenges. Based on interviews with retired Indonesian female migrant workers, several obstacles were identified, including unpaid wages by employers, unilateral salary deductions, and technical difficulties in transferring funds to Indonesia.

The research findings reveal that the largest proportion of remittances is allocated for the construction or renovation of personal homes or the homes of parents, with an average expenditure of IDR 121,388,889 for this purpose. Conversely, the smallest allocation of remittances is for parents' medical expenses, as shown in Table 5. On average, the monthly remittance sent amounts to IDR 3,776,666.67. Meanwhile, the average total remittance brought back to Indonesia by retired female migrant workers is IDR 40,912,162.16, with the smallest amount recorded at IDR 1,200,000 and the highest at IDR 250,000,000.

These findings indicate that the primary priority in remittance management among households of retired Indonesian female migrant workers is to build or renovate houses. This is motivated by the perception that constructing a house from overseas earnings is more quickly achievable than saving from domestic income, which is considered relatively smaller. In addition to fulfilling basic needs, home ownership is also perceived as a form of long-term investment and a symbol of success in international migration. Remittance allocation data show that the largest investment is in housing construction and renovation (46.25%), followed by vehicle purchases (25%), and business capital (31.25%). This pattern illustrates how remittances directly strengthen household physical capital.

Physical capital built from remittances is not merely consumptive but also productive and strategic in supporting household economic sustainability. Examples include using the house as a business venue or vehicles for economic activities, reducing economic vulnerability through asset-based collateral for loans or emergencies, and enhancing social status within the local community, thereby strengthening the family's socio-economic position. Remittances thus enable the accumulation of physical capital as an essential foundation for developing more sustainable livelihood strategies post-migration.

To determine the average ownership of livelihood assets, respondents were classified into three economic strata based on income. The household income of retired Indonesian migrant workers in this research was categorized into four levels, referring to the classification set by Putri et al., (2024), namely: low income (less than IDR 2,000,000 per month), medium income (IDR 2,000,000–4,000,000 per month), high income (IDR 4,000,000–6,000,000 per month), and very high income (above IDR 6,000,000 per month). These categories were then simplified into three strata – low, medium, and high economic levels. The classification results indicate that 12.5% of respondents belong to the high-income group. A notable gap exists between households with high and low incomes, both in terms of income sources and livelihood strategies after migration. The average monthly household income of

respondents is IDR 2,751,513, with the lowest recorded at IDR 300,000 and the highest at IDR 10,000,000. The distribution of economic strata based on household income is presented in Table 6.

Table 6. Types of Economic Strata Based on Household Income

Types of economic strata based on income	Percentage (%)
High economic stratum	12.5
Middle economic stratum	47.5
Lower economic stratum	40.0

Research findings indicate that the formation of household economic strata is not solely determined by remittance management but is also influenced by income generated from post-migration livelihood strategies. While remittances play a role in improving household economic welfare, the sustainability of the household economy is more strongly determined by how households manage their resources.

The management of remittances also affects other assets owned by the household. When remittances are productively allocated (e.g., for investment, education, or business development), they can strengthen household livelihood assets. Livelihood assets refer to all resources owned by individuals or households, which can be categorized into various forms, including physical capital, human capital, social capital, natural capital, and financial capital. The greater the quantity and diversity of assets owned, the broader the range of livelihood strategies that can be developed (Arlavico et al., 2024). Post-migration resources and employment opportunities encompass activities such as trading, farming, operating home-based businesses, or engaging in other informal sector jobs that contribute to household income.

Post-Migration Livelihood Strategies and Their Implications

Challenges arise when retired Indonesian female migrant workers return to their home country but struggle to adapt and engage in consumptive behavior. In Desa Kenanga, some retired female migrant workers attempt to improve their economic well-being by diversifying their businesses, such as starting food enterprises, catering services, or other entrepreneurial ventures. However, these occupational shifts require relevant skills and knowledge.

The limited availability of agricultural land, the high rate of land conversion to non-agricultural uses, and the relatively low income from farming reflect the inherent constraints faced by farmers. Consequently, farmers adopt alternative livelihood strategies to sustain their households. Scoones (2015) classifies livelihood strategies into three main types:

1. Agricultural intensification - utilizing agricultural resources more effectively and efficiently through technology and labor inputs;
2. Agricultural extensification - expanding cultivated land;
3. Diversification - engaging in various non-agricultural livelihood activities; and
4. Migration - working outside the village or abroad, either permanently or temporarily, to earn income.

Rural farming households traditionally pursued livelihood strategies primarily for subsistence survival. However, the current approach has shifted toward broader goals, including the achievement of social welfare, access to better education, and an improved socio-economic status (Dharmawan, 2024). Multiple-income strategies have become the most dominant livelihood approach, as they enable households to maximize available opportunities both within and outside the village (Yuliana et al., 2016). Table 7 Presents the livelihood strategies adopted by retired female migrant worker households.

Table 7. Household Income Strategies for Women Returning from Migrant Workers

Types of livelihood strategies	Percentage (%)
Agricultural Intensification Extensification	17
Diversification	78
Migration	5

Research findings indicate that most households of retired Indonesian female migrant workers adopt livelihood diversification strategies and dual-income strategies. The primary reason for adopting a dual-income pattern is to generate supplementary income to compensate for insufficient earnings from the agricultural sector (Dharmawan, 2007). Non-agricultural livelihood strategies undertaken include establishing catering businesses and opening small grocery shops after returning from migration. These initiatives are pursued as survival strategies to meet household economic needs and reduce dependency on migration in the future. However, not all retired migrant workers possess skills that can be further developed, thereby limiting their livelihood options after returning from their destination countries. A total of 36 retired migrant workers chose to become full-time housewives, aiming to maximize their role in managing the household, which they had left behind while working abroad.

In addition to the occupations of retired female migrant workers, other income-generating activities by household members also contribute to the family's economy and overall welfare. Employment among household members is dominated by entrepreneurship and daily wage labor in local factories, particularly due to the presence of several seafood-based cracker industries in Kenanga Village – an industry supported by Indramayu's geographical location along the northern coastal region.

The livelihood strategies of households with retired female migrant workers are closely linked to the ownership of livelihood assets. The more diverse the types of assets owned by a household, the greater the potential to develop flexible, adaptive, and sustainable livelihood strategies. An effective household livelihood strategy is not merely about generating income but also about combining various assets and social networks to withstand changing conditions (Widiono et al., 2024). In the context of households with retired migrant workers, it is crucial not only to rely on remittances but also to diversify livelihood strategies through multiple approaches.

Livelihood assets refer to all resources owned by individuals or households, which can be classified into five main categories: human capital, physical capital, financial capital, social capital, and natural capital. Each asset plays an important role in determining a household’s capacity to develop effective livelihood strategies in addressing post-migration economic challenges.

Accordingly, to understand how these assets support household livelihood strategies, an analysis of asset ownership was conducted based on predetermined parameters. The first step in this analysis involved identifying the types of assets owned by each household and categorizing them according to the indicators within each asset category. Subsequently, the average level of asset ownership was calculated to provide a comprehensive overview of the distribution and intensity of asset utilization by households. The detailed parameters are presented in Table 8.

Table 8. Parameters of livelihood assets

Asset type	Parameter	
Human Capital	Public health	Public health conditions
	last education	Last level of education
	Job skills training	Taking skills training
	Community skills	Skills ownership
Natural Capital	Land ownership	Ownership and control of agricultural land
	Ownership of livestock	Ownership of livestock
Financial Capital	Savings ownership	Ownership of savings, money, gold
	Asset ownership	Ownership of rice fields/land
	Access help	Assistance from social institutions or the government
Social Capital	Community participation	Knowledge of community organizations
		Participation in organizational activities
		Participation in becoming an organization administrator
		Involvement in community activities
		Home ownership
Physical Capital	Condition of residence	Land ownership
		Types of house walls
		types of house floors
	House area	Source of drinking water
		Sanitation equipment
		Types of home lighting
		House area
Household equipment	Ownership of means of transportation	
Availability of agricultural tools and machinery	Ownership of farming equipment	

Based on the parameters presented in Table 8, an average measurement of livelihood asset ownership among households of retired Indonesian female migrant workers was conducted. This analysis aims to determine the extent to which households across different economic strata – lower, middle, and upper – access and utilize the five types of capital.

Table 9. Average Parameters of Women's Household Livelihood Assets Retired PMI

	Bottom layer	Middle layer	Top layer
Human Capital	1.51250	1.44080	1.480
Natural Capital	1.00000	1.00000	1.000
Financial Capital	1.50000	1.67525	1.925
Social Capital	1.80460	1.66250	1.725
Physical Capital	2.78125	2.30875	2.400

The results indicate that physical capital is the most widely owned asset among households across all economic categories. This reflects a tendency to utilize remittances for building or renovating houses, purchasing household equipment, and improving housing quality as a form of long-term investment. In contrast, natural capital is the least owned asset, indicating limited access to agricultural land or other natural resources among the surveyed households.

Differences in asset ownership levels across economic strata illustrate disparities in resource distribution at the household level. Households in the upper economic strata tend to have better access to financial and social capital, whereas those in the lower strata rely more heavily on physical capital acquired through remittances.

To illustrate the relationship among the five types of capital owned by households human, natural, financial, social, and physical an asset pentagon is employed. The asset pentagon is derived from the average values of each livelihood asset parameter classification. Asset ownership is influenced by household remittance management and the income generated from livelihood strategies implemented after international migration. A clearer depiction of the relationship in livelihood asset ownership is presented in Figure 2.

The most widely owned livelihood asset among households across all income strata, particularly in the lower tier, is physical capital. For households of retired Indonesian female migrant workers (Retired-PMI), physical capital primarily consists of infrastructure such as houses and other tangible assets that support livelihood strategies. The research findings indicate that 72.5% of households own their houses, 1.25% rent, 15% live with relatives, and 11.25% declined to answer. Indicators of physical capital are not only determined by homeownership status but also encompass housing conditions, the availability of household facilities, access to transportation, as well as the ownership of agricultural tools and machinery. This reflects a high level of physical capital ownership among Retired-PMI households. In contrast, natural capital is the least owned asset, due to both limited agricultural land ownership and the small proportion of household members working in the agricultural sector. A comparison of the two datasets can be observed in Table 9,

Average Parameters of Women's Household Livelihood Assets of Retired Migrant Workers. The table presents the average levels of social capital ownership across different social strata of households headed by retired women migrant workers.

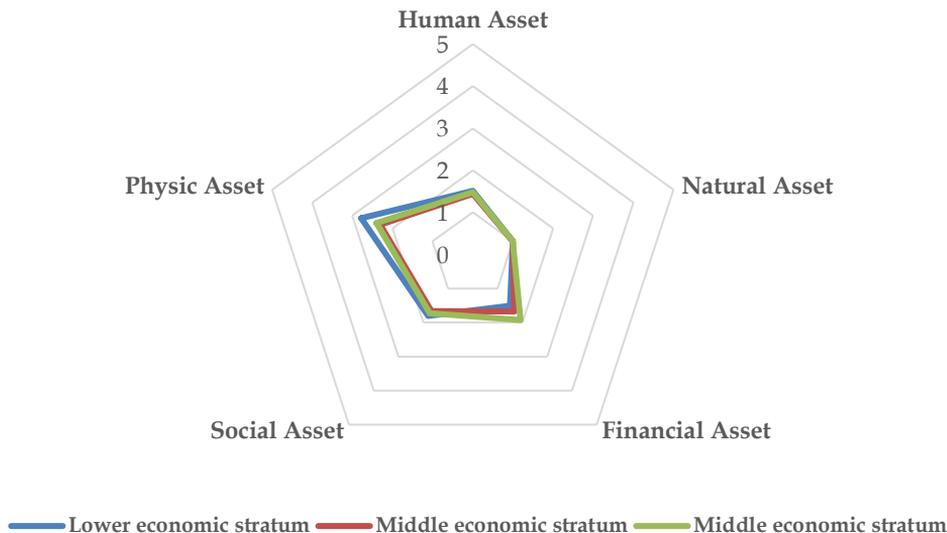


Figure 2.
Pentagon of Livelihood Assets

The study shows that most Retired-PMI households in Kenanga Village adopt non-agricultural livelihood strategies through diversification and multiple-income strategies. These findings align with the sustainable livelihood framework proposed by Scoones (2015), which classifies livelihood strategies into agricultural intensification/extensification, diversification, and migration. Diversification is the primary choice due to limited access to natural capital, especially farmland. This is reflected in data showing natural capital as the least owned asset across all economic strata. Geographically, Indramayu Regency is located on the northern coast of West Java, characterized by flat topography (0-2% slope) and a 147 km coastline. The region is recognized as one of the most important rice production centers in West Java (Firmawan et al., 2021). However, findings from the study in Kenanga Village indicate that natural capital ownership is relatively low due to limited landholdings, leading many residents to shift toward non-agricultural sectors. Dependence on non-agricultural sectors-such as microenterprises (catering, grocery shops), informal work, self-employment, and daily wage labor-demonstrates adaptation to resource limitations and the creation of more sustainable alternative livelihoods.

Migration also emerges as a response to structural economic pressures, especially for households with limited access to other forms of capital. Previous international migration by female migrant workers can be seen as a livelihood strategy enabling remittance transfers to meet consumption needs, household investments, and physical asset development.

The success of livelihood strategies is strongly influenced by access to and utilization of five main capitals: human, natural, financial, social, and physical. This research shows that physical and social capitals are the most dominant assets among Retired-PMI households, forming a strong foundation for livelihood diversification. Conversely, weak natural capital ownership limits access to agriculture-based livelihoods (Scoones, 2015).

Household livelihood strategies Scoones (2015) are not only oriented toward subsistence but also toward improving social welfare, economic mobility, and social status. This indicates that households' ability to adapt and leverage economic and social capital, as well as post-migration skills, plays an essential role in determining their economic position. In addition to the economic aspect, it is also important to examine how remittances and post-migration dynamics influence family resilience.

Family Resilience in the Context of Retired Female Migrant Worker Households

As the smallest social unit, the family plays a central role in building resilience due to its physical proximity, high intensity of interaction, and strong emotional bonds among members (Duncan et al., 2021). According to Walsh (2006), resilient families are not only able to endure adversity but also to develop new capacities through the challenges they face. Family resilience, as conceptualized by Walsh, (2008) comprises three main dimensions: (1) Belief systems, including meaning-making in times of crisis, realistic hope, and spiritual or cultural values that provide moral strength and family identity; (2) Organizational patterns, encompassing role flexibility, adaptive family structures, mutual support among members, and access to external resources such as community networks or financial institutions; and (3) Communication and problem-solving, involving open and empathetic communication, collaborative decision-making, and emotional regulation in difficult situations (Walsh., 2008).

Data processing was conducted by summing all item scores from the Walsh Family Resilience Questionnaire (WFRQ) Walsh (2016b), which represents the three core domains of family resilience: belief systems, organizational patterns, and effective communication. The total scores were then classified into categories of family resilience levels, ranging from low to very high (Nadrowska et al., 2022). A detailed description of the scoring process and classification criteria is systematically presented in Table 10, which illustrates the stages of scoring and categorizing resilience levels based on the WFRQ indicators.

Table 10. Family Resilience Categories

Endurance Category	Score range	Number of respondents	Percentage (%)
Very high	4.01 – 5.00	67	83.75
High	3.01 – 4.00	13	16.25
Currently	2.01 – 3.00	00	00.00
Low	1.00 – 2.00	00	00.00

Based on research findings on 80 families of former Indonesian migrant workers, family resilience in households of former Indonesian migrant women ranges from high to very high. This category is determined based on the average score obtained by respondents on a family resilience instrument, with a score range of 3.01–3.99 categorized as high and 4.01–4.99 as very high (Duncan et al., 2021). These scores indicate that most households are able to maintain family stability and function despite facing various post-migration challenges. Thus, high family resilience scores are mainly associated with open communication, harmonious relationships, and a positive view of migration experiences. In contrast, low scores are often linked to relational tensions, limited communication, and stress experienced after migration. The majority of respondents, 67 (83.75%), have a very high level of family resilience.

This indicates that most families of former migrant workers are able to manage post-migration changes and challenges well. This high level of family resilience is demonstrated by the family's ability to interpret the migration experience as a source of strength, the existence of flexible yet stable organizational patterns, and open communication skills to resolve problems together. Meanwhile, 13 respondents (16.25%) fall into the high category, indicating relatively strong resilience, but not yet fully optimal across all dimensions of family resilience.

The results of grouping economic strata by income level indicate that households in the upper economic strata tend to have relatively better levels of family resilience than those in the middle and lower economic strata. However, this difference is not significant because of the total 80 respondents, only 10 households were categorized as very high-income or high-income. This finding aligns with the research focus, which shows that family resilience is determined not only by income level but also by the household's ability to manage remittances productively, utilize assets, and implement adaptive livelihood strategies. In the context of female former migrant workers in Kenanga Village, high family resilience can be achieved even if income is not in the highest category, as long as there is diversification of livelihood sources, utilization of social capital, and strong communication and cohesion among family members.

Based on an analysis of the three main dimensions of family resilience adapted from Walsh's theory (2006): belief systems, organizational patterns, and communication and problem-solving, the communication and problem-solving dimension was found to have the highest average score compared to the other two dimensions. This indicates that a family's ability to build open communication, maintain harmony, and resolve conflict adaptively plays a crucial role in strengthening family resilience.

Good interpersonal communication is the foundation for maintaining closeness between family members, particularly between husband and wife and between parents and children. In the households of former migrant workers (PMI), communication skills become even more crucial because families experience the dynamics of distance and role shifts during the migration period. This finding aligns with Walsh's opinion, which states that family resilience is determined not only by economic conditions, but also by the ability of family members to maintain emotional relationships, share roles, and build shared meaning in the face of life's stresses, as

well as by the support of family members, as well as the quality of communication and problem-solving.

The communication experiences experienced by former PMI in managing communication to maintain family resilience and harmony begin with the interaction between husband and wife. Maintaining a harmonious family involves understanding and accepting the partner's character, mitigating potential conflict, appreciating the situation and maintaining a positive mindset, maintaining openness, and collaborating on financial management and childcare (Utamidewi et al., 2017).

The strategies and communication patterns employed by families with a member working abroad, particularly due to economic constraints, will foster strong relationships with their family members. When a family member works abroad, they will strive to communicate with their family, often using the telephone or social media. Through interpersonal communication, a good communication balance is created, harmony is maintained, and family members maintain feelings and integrity (Susilo et al., 2018).

Even if a family member, particularly the mother, works abroad, communication between the family members remains strong. The use of information technology, such as video calls and phone calls, is an effective means of reducing physical distance and ensuring family unity. These technological advances serve as an alternative way to maintain emotional connections and family communication, even when separated by time and space. According to Walsh (2016), when families face challenges, they tend to seek support from outside the nuclear family. This support can come from extended family, friends, neighbors, and local social and religious communities.

Maintaining harmonious family relationships involves understanding and accepting your partner's circumstances, mitigating potential conflict, appreciating your situation and maintaining a positive mindset, and maintaining openness and cooperation in financial management and childcare (Utamidewi et al., 2017). The following are the results of interviews with respondents about how families divide roles within the family to maintain family unity even when their mothers or wives work abroad.

"Yes, my husband and I maintain the integrity of the family. When I was abroad, my husband took care of the children. Now, everyone works from home, although not as much as when I was working abroad. Thank God, I always have my three daughters; all of them are in school; two are in college, and the other is still in junior high. I don't want my children to go abroad like I did..." Mrs. D, 41.

Family resilience is defined as the capacity of a family as a functional system to withstand and bounce back from stressful life challenges and return stronger and with more resources (Walsh, 2016a). Family resilience is strengthened by the ability of members to share roles and responsibilities within the family if another family member's role cannot be fulfilled. Families are flexible in responding to all changes, both positive and negative (Siahaan, 2012). Based on the research, Kenanga Village in Indramayu Regency is characterized by relatively low minimum wages; however, the community demonstrates a high level of family resilience. In line with the research In line (Bhana & Bachoo, 2011), family resilience in the context of low- and middle-income countries is the result of a complex interaction between structural factors and internal family dynamics. Resilience is not simply understood as an

individualistic internal capacity, but rather as a social process formed through supportive parenting practices, emotional cohesion among family members, and the existence of a collective system of values and beliefs that construct meaning out of life's hardships.

CONCLUSION

This research shows that remittance management by female former migrant workers in Kenanga Village is generally directed towards building or renovating houses, financing children's education, and as initial capital for small businesses. The use of these remittances strengthens the household's economic dimension, particularly physical and financial capital. The primary livelihood strategy implemented post-migration is income diversification, particularly through informal trade and home businesses, in response to limited agricultural land and formal employment opportunities. Meanwhile, family resilience levels are high to very high, with dominant dimensions including open communication among family members, flexibility in role allocation, and adaptive capacity in the face of social and economic pressures.

These findings indicate a close relationship between remittance management, livelihood strategies, and family resilience. Productively managed remittances enable female former migrant worker households to establish businesses or access new sources of income, which in turn strengthens their economic resilience. Adaptive livelihood strategies not only play a role in creating economic stability but also support the creation of a more flexible and communicative family social structure. Thus, family resilience is formed from a combination of economic capital derived from remittances and social capital built through migration experiences and post-migration household organization.

Academically, this research contributes to interdisciplinary studies on migration, gender, and household resilience, emphasizing the central role of women returning migrants as economic actors and maintainers of family social cohesion. These findings also offer practical implications for local policy formulation, particularly the importance of post-migration economic assistance programs, financial literacy for remittance management, and strengthening household social capacity. Holistic and integrated interventions will be more effective in strengthening family resilience and empowering women returning migrant workers at the village level. Interventions that encompasses economic, social, health, and psychological dimensions, and is implemented at the community level, has proven to be more effective in strengthening family resilience and empowering retired women migrant workers.

AUTHOR CONTRIBUTION STATEMENT

[Author 1]: research designed, data collection, the initial manuscript draft; [Author 2]: research supervision, analytical guidance, edited the manuscript; [Author 3]: research supervision, analytical guidance, edited the manuscript. All authors reviewed and approved the final version of the article.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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ETHIC STATEMENT

Ethical review and approval were waived for this study as it did not involve any intervention and posed minimal risk to participants. Nevertheless, informed consent was obtained from all respondents prior to participation, and all data were anonymized and kept confidential.

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