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# The Social Capital and Welfare of "Mobile" Tailors in Semarang

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Abstract: The objectives of this research are to examine and analyse (1) how is the background and characteristic of the "mobile" tailors in Semarang?, (2) how is the extent of the contribution of social capital toward 'mobile" tailors' life and welfare? This research used qualitative approach and case study. It took place in Menoreh Raya Street, Sampangan Market, Tumpang Raya, and Karangrejo Raya, Semarang. The unit of analysis of this study was "mobile" tailors. The sample of this research was taken purposively. The data was taken by observation, interview, and literature study. Data triangulation was used for measuring the validity of the data. The result of the research was analyzed with interactive qualitative technique. It showed that 1) most of "mobile" tailors were less-educated, Moslem, male, married, living together by renting one house, choosing to work on the street yet they did not have fund for buying a stall permanently and their income was just enough for their subsistence needs 2) social capital such as close relationship between tailors, obeyed norm, mutual trust, and social networks such as gathering, good relationship between neighbours and customers supported the tailors' business continuity and welfare. However, the income was just enough for the daily needs such as food, clothes, education, and health. According to the result of the research and findings, it is suggested that the local government or financial institution could allocate fund for helping the "mobile" tailors to increase their welfare.

Keywords: welfare, social capital, "mobile" tailors, informal sector.

#### INTRODUCTION

Economic life is getting harder, it can be seen from the challenges, burden of life, or job. It causes many less-educated and unskillful workers knocked out from the informal sector. The era of 1997-1998 a difficult period for Indonesian workers because of the economic crisis and the waves of layoffs causing many workers unemployed. It could harm the workers' old life. That is why they need to get insurance such as pension and workers' social insurance without taxes (Anonym, 2016). Formal sector is no longer able to accommodate them yet there are many companies which are bankrupt because of the economic

crisis. The workers that get layoffs or new workers who do not have adequate provision (education and skill) were ought to find out some ways to survive for fulfilling their needs by working in the informal sector.

Informal sector became a star a difficult era like when Indonesia was in under pressure of the economic crisis in 1997-1998 to subsequent years. It was the solution for those who went out from the formal sector. In 1998, there were 65,40% informal sector workers. Ten years later (1998), the total of informal sector workers were 73,53 million and increased sharply to 104,49 million in 2009. Nevertheless, in 2010 it fell down to 72,4 million (Handoyo 2012). Comparing with the formal sector workers, for example, in 2010 the formal sector was only able to accommodate 35,8 million people. Thus, informal sector became a target for the workers. Although there is fluctuation in the number of workers, informal sector was still the biggest chance for the less-educated and having no skill required by the formal sector.

During 2009-2014, there was a migration phenomenon of workers from informal to formal sector causing the proportion of formal workers increased. In 2009, the formal employment was 30,5% (31,8 million people). On February 2014, it increased to 40,2% (47,5 million people). Nevertheless, the informal employment was still big enough. It was 52,5%. ILO (2014) showed that informal sector accommodate 53,6% workers. Even in 2013, the workers in the informal sector reached 67,5 million people (Prakarsa 2013). It means that informal sector is still the lifesaver for the Indonesian workers which are still in middle-low education. The biggest contribution of informal sector are in agriculture (32,2%), it is followed by service (18,2)%, trade (15,3%), and industry (5,0%) (Prakarsa 2013).

Tailors include in the informal sector in the field of service. This profession exists in almost in all of the city in Indonesia, especially those who have permanent stall and business. Clothing is one of the primary need, it makes sewing business will never die. However, not all cities in Indonesia have sewing business which is moving. Semarang is one of the cities with charms for the job seeker of the informal sector, especially for tailors that have little fund.

There are many tailors who run their business in Semarang compared to the other sectors like tire repairman, cobbler, plate number maker, and etc. Interestingly, they run the business in Sampangan and its surrounding like Tumpang (near Al Huda Mosque), Menoreh street, around Sampangan market, and Karangrejo Raya.

There are may problem faced by "mobile" tailors such as feeling tired, minimum fund, having no permanent stall, and etc. However, they can survive their life. Some research showed how important the existence of services entrepreneurs, especially sewing service toward the survival and welfare.

Juliansyah, et al. (2016) the research concluded that convection tailor gave advantages for supporting tailor about knowledge and sewing skill and increased their income.

Priyandika (2015) the research explained that flying hour, fund, and working time gave positive and significant impact toward the income of the convection tailor at the street.

However, Umyati (2009) said that age and flying hour gave impact to the feeling tired while working. In the research, Umyati suggested to the tailors for managing their working hour and break time.

Budiastuti (2011), she concluded that motivation, education, working discipline, skills, work ethic, and working environment influenced the work productivity of sewing operator in Amanah Convection in Gunungpati, Semarang.

Rahayu (2012) she concluded that small industry like convection in Gebang, Masaran, Sragen Regency was able to absorb workers, especially less-educated villagers. It also increased the poor income.

According to the research above, this research has the theoretical and empirical support that business which is run by low-economic society is able to increase income and keep the continuos life. It is different from the previous research because its objects are tailors who work on the street and "mobile". Its variable is social capital, it is used for examining the extent of its contribution toward the business continuity of mobile tailors.

Based on those problems, this research aims to examine and analysed (1) the background and characteristics of "mobile" tailors in Semarang, (2) the contribution of social capital toward the survival and welfare of "mobile" tailors in Semarang.

### LITERATURE REVIEW

The economic life of the marginalised society such as a street sweeper, tire repairman, plate number maker, food seller, farm and carpentry equipment seller, and tailors at the street in Indonesia have almost same characteristics. They are less-educated, having less skill to be an employee, minimum fund and equipment, and generally, they do not get the social protection from the government.

The group which is called low-economic group work for surviving their life and family. Their economic is subsistence, it means that their income is only for their daily needs. There is no willing to be a rich man because they realise their limitation. The fund of this group is limited.

Theoretically, fund or capital is money or production factor which can be accumulated and invested and someday it is expected to be a useful and productive thing (Dasgupta and Serageldin 2000; Field 2008). It is also defined as one of the things that used for running continuous transformation process toward capital as money becomes capital as a commodity, it is followed by retransformation from capital as commodity becomes capital as increased money (Heilbroner 1991). Fund or capital in term of the economy has an important role in the long-term of the goods and services production process. Generally, economic's activity involves three important capitals, those are financial capital, physical capital, and human capital (Lawang 2005). The capital of personal, culture, politics, and social are also used for the economic development purposes. From those kinds of capitals, the relevant one with this topic is social capital.

Putnam understands that social capital is a network, norm, and trust that motivates the participants to do something effectively for achieving their goals (Field 2010:51; Suharto 2008). The Social capital that is formed from the social relation in structure social has functioned as motivation in doing something together to achieve the expected result.

Social capital has significant function toward economic development or poverty reduction. It contributes to economic development, prevents opportunistic behaviour and facilitates collective decision (Jones and Woolcock 2007).

Grootaert (1998) concluded in his article that in term of micro, social capital could develop the function of the market, whereas in term of macro through institution, law, and government role in production organisation could give impact to the macro economic performance.

Johannes (2009) concluded in his research in Cameroon, that social capital could increase the household welfare and reduce the poverty. It was also stated that household with social capital would have high per capita income and vice versa.

Warren, et. al. (2001) wrote in his article that social capital had a role in against poverty although it was indirect. Social capital related to the mutual capital and cooperation among people. This social capital did not reduce poverty directly, yet influenced human investment and household financial resource. The poor household really relied on big supportive family and formal organisation like church for surviving their life.

This research uses social capital concepts which are developed by Putnam, it includes a social network, norm, and trust. The social network in this research is defined as a close relation among the members of a community. It concerns in how tailors in different areas having harmonious relation and having the commitment to help each other, for example lending money and giving a help to the sick friend. Norm is a rule which agreed together among the tailors although it is not written. It includes working hour, price, and location. Trust is assumption and belief that honesty and good things exist in all of the tailors, thus they are not worry their friends will do something unfair and harm. Honesty, loyalty, tolerance, and solidarity include in trust aspect.

#### RESEARCH METHODOLOGIES

This research used a qualitative approach, especially non-ethnographic which meant the research used interview and observation (Afrizal 2014). It also used case study, because the area was limited by the "mobile" tailors' life in Menoreh, Tumpang's T-junction, Sampangan market, and Karangrejo Raya (Yin 1997). The unit of analysis in this research were "mobile" tailors. The sample was taken purposively. There were 14 people as the informers. The data was taken by observation technique and interview. The researcher observed tailors' activity at the street, interaction with customers, and condition of the house. All of the informers was interviewed. It covered about family background, education, age, hometown, business location, family responsibility, the reason being "mobile" tailors, income and expenses, saving and investment, the impact of social capital toward the business continuity, and their welfare including the primary need of food, clothes, house, education, and health. For those which could not be taken by this technique were done by literature study. For measuring the validity of the data, technique triangulation was implemented, primary comparing the result of interviewing and observation. The result of the research was analysed with interactive qualitative analysis. It began with data collection, data reduction, data presentation, and ended with a conclusion and verification. In this research, verification was done for checking the data about tailors' reliance on moneylenders and interaction with customers.

### RESEARCH RESULT AND DISCUSSION

There are kinds of informal sectors which can be the chance for workers that are not educated and having less skill. Those are retailers like some kinds of rice seller, beverages seller, and snacks which are sold at street or crowd place. Services sector such as tire repairman, massager, money changer, cobbler, plate number maker, house identity maker, and tailors at street or "mobile" tailors also include in informal sector economy.

The existence of the last informal sector that has been stated is long enough in Semarang. Nevertheless, the total was not as many as cobbler and plate number maker. In Semarang, the total of "mobile" tailors were 16-20 people. They scattered in various parts of Semarang, but most of them were in Sampangan, exactly in Menoreh street and near Sampangan market. Besides Al Huda Mosque, South Kelud, there were three tailors, 4 tailors were in Menoreh street, 5 tailors were in Sampangan market, and 5 tailors were in Karangrejo market. They offered jeans repairment but they also received making some clothes. The price was not expensive, it was about 5.000-10.000 rupiahs.

# 1. The Background and Characteristics of "Mobile" Tailors

Generally, people who work in the informal sector were because of uneducated and having no skill as required by the working sector. So did the tailors. They chose to be a tailor because of their lower education. Most of them or 85,71% finished the education of elementary school up to junior high school (See table 1). Most of them did not have the skill that required by formal sector. There were two people who had the other skills. They were Mr Muslikh as a driver and Mr Ari as a bricklayer. Because of unstable income, they chose to be "mobile" tailor.

They chose this profession because of the small risk and it was easy to do. They got their sewing skill from the environment. Their neighbours were tailors. They learnt from their parents, friends, relatives, and neighbours. Finally, they accustomed to living as a tailor. They were able to sew and this skill they used to work as a tailor. Two of them took the course and joined sewing training. They were Mr Zainuri and Mr Muslikh. They took sewing course in Jakarta. In general, before they worked as "mobile" tailor, they worked with the other people. The reasons for running their own business were (1) feeling free, (2) standing on their feet, (3) being independent. All of the tailors worked a street. They chose it because they did not have enough fund to buy a permanent stall.

The "mobile" tailors were in their productive age, they were between 28-47 years old. They have worked for 4-12 years, but some of them have worked for 5 years. Most of them were 35-47 years old. All of them are male and Moslem. There were twelve people or 85,71% finished elementary school and junior high school and only 14,29% finished Senior High School. There were nine people or 64,29% from Pekalongan, four people (28,57%) were from Batang, and the rest of them were from Pemalang. Most of them are a husband and their family live in their hometown. Most of their wife did not work. There was some that work, for example as a seller. Generally, they were willing to work out of the town because of their responsibility for fulfilling their family need. including their parents, parents in law, and siblings. Some of them bore a wife and 1-3 children. Besides, there were some who bore their parents, parents in law, and siblings. The average of their income was 45.000 rupiah up to 100.000 rupiahs. If they worked 6 days/week, it meant they worked for 24 days/month. It could be concluded that their income was 1.080.0000 rupiah up to 2.400.000 rupiah. The income was enough for fulfilling their family need although it was not maximum. Why? It was because their income was also for buying food, gas, and renting a house. The completed data about the tailors' profile are provided in table 1 as follows.

Table 1
The Hometown, Education, Business Place, and Income of the Informer

No.	Name	Age	Religion	Gender	Address	Hometown	Education	Business Location	Income/ day
1.	Mustafa	40	Islam	Man	Menoreh	Batang	Junior High School	Bendera Lima	80.000
2.	Zainuri	45	Islam	Man	Menoreh	Batang	Junior High School	Menoreh	50.000
3.	Subkhan	47	Islam	Man	Menoreh	Batang	Junior High School	Menoreh	50.000
4.	Suwiryo	28	Islam	Man	Gunung Talang	Pekalongan	Junior High School	Pasar Sampangan	100.000
5.	Aririn	46	Islam	Man	Bendan Duwur	Pekalongan	Primary School	Pasar Sampangan	80.000
6.	Sugiyono	42	Islam	Man	Tanah Sendang	Pekalongan	Primary School	Pasar Sampangan	100.000
7.	Cipto	35	Islam	Man	Gunung Talang	Pekalongan	Pimary School	Pasar Sampangan	100.000
8.	Ari	46	Islam	Man	Gunung Talang	Pekalongan	Senior High School	Pasar Sampangan	45.000
9.	Kardiono	35	Islam	Man	Tanah Sendang	Pekalongan	Pimary School	Pasar Sampangan	50.000
10.	Muslikh	34	Islam	Man	Menoreh	Batang	Senior High School	Menoreh	100.000
11.	Suyanto	39	Islam	Man	Menoreh	Pekalongan	Junior HighSchool	Tumpang Raya	100.000
12.	Mulahir (Joker)	35	Islam	Man	Tumpang	Pemalang	Junior High School	Tumpang Raya	100.000
13.	Wartono	30	Islam	Man	Karangrejo	Pekalongan	Primary School	Karangrejo Raya	100.000
14.	Winarso	35	Islam	Man	Karangrejo	Pekalongan	Primary School	Karangrejo Raya	100.000

The fund for opening sewing business was not small. The fund which was prepared among the tailors were different. There were some who prepared 500.000, 1.500.000, 2.000.000, and 2.500.000 rupiahs. Even there were some who spent 11.500.000 and 17.000.000 rupiahs. The largest fund was used for buying a motorcycle and sewing tools. The other tailors spent 500.000-2.500.000 rupiahs for purchasing the production means because it was possible that they had had the motorcycle before.

# 2. The Social Capital and Welfare of "Mobile" Tailors

Being a "mobile" tailors was the only hope to survive. They chose to be a "mobile" tailor for this profession gave them freedom to work and offer income to fulfil their daily needs. The social capital which had been set such as mutual trust among the tailors, a good norm of helping each other, obeying the agreement, and doing a fair work supported by the friendship between the tailors and society. It made their sewing business survive.

Everyone wanted to live prosperously. A welfare was a yearning of all people and society. Welfare was a condition of fulfilment of the primary need, for instance, proper house, clothing, and food. It also included the reachable education and health fund. Individually, it could be seen as how one was able to optimise the utility with the limited fund to fulfil their physical and spiritual need (Badrudin 2012). In

this research, the welfare was about a condition that possible for the tailors to fulfil their primary need (food, clothing, and house) including education and health.

The result of this research showed that the tailors had a house in their hometown, whereas in Semarang they rented a house and it was shared house. Their income was enough for buying food, beverages, and some clothes. Their income and prior saving were enough for their children's education, although some of them still owed for it. One of 14 informers had a child who studied in a university. There was no problem in the aspect of health. They could fulfil the health need event hough it was on the limited scale. For example, when they felt unwell, they only took *puyer* (it is kind of powder medicine), some of them took herbal medicine and went to the clinic. Their illness was variation, such as dizzy, fever, gout, and hypertension. They went jogging or walk around their house to keep their health. Some of them played badminton and volleyball when they went back to their hometown.

They had some stuff from their income such as television, gas stove, and motorcycle. In their hometown, some of them had a house and land from their parents. They lived thriftily because of their small income. Their money was used only for something necessary. Event hough their income was enough for the primary need. When they were in difficult condition, they borrowed some money to a moneylender. Some of them borrowed to cooperative and relative. They borrowed the money for various reason, (1) deserted, no customer came to use their service, (2) paying the house, (3) paying their children's education, (4) buying food. They borrowed to a moneylender because of the easy procedure.

It was like the other informal sector, "mobile" tailors were far from the government policy, especially about loan policy for the society with the low economic. When they had financial difficulties, a help did not come from the government, it came from the moneylenders with the big interest.

Some tailors could save money from their income. Most of them had a saving, they saved 15.000-30.000 rupiahs/day. However, they used the money for their daily need when it was not crowded. Few of them had a saving up to one million rupiahs. There was a few that also had to save, but it was not from their income as a tailor. There were ones who had gold, house, and land. All of those investments, especially from their parents were used for their children's education and retirement plan. Although their income as a tailor was not excess, they invited their children to go on holiday. For instance, when their children in a school holiday, they invited them to go to Simpang Lima, Lawangsewu or even to the beach.

The social relationship among the tailors was very good. Most of them lived in the shared house, so they did the payment together. There were 5 tailors who rented a house together. It cost seven million rupiahs. They made a good brotherhood. It was like a family. When one of them could not pay, the other would lend the money. As nomads, they kept the unity to avoid disputes. Most of them made a gathering. It had some objectives, (1) strengthen their brotherhood, (2) sharing opinion, (3) charity, for example, there was one sick, they collected money together for visiting him. They trusted each other including debt. They had norms that had been agreed together. They were about working time and price. It was important to avoid unfair competition which could make their social relationship bothered. The social relationship that they did with their neighbours were showed by joining their activities, for example, they took a part in social gathering and voluntary work. Besides, for keeping good relation with their customer, they had simple tips. It has done by serving them well, being friendly, being patient, sewing neatly, giving a cheap price, and being on time.

### 3. Discussion

Economic life is getting harder, it can be seen from the challenges, burden of life, or job. It causes many less-educated and unskillful workers knocked out from the informal sector. The era of 1997-1998 was a difficult period for Indonesian workers because of the economic crisis and the waves of layoffs causing many workers unemployed. It could harm the workers' old life. That was why they needed to get insurance such as pension and workers' social insurance without taxes (Anonym, 2016). Formal sector is no longer able to accommodate them yet there are many companies which are bankrupt because of the economic crisis. The workers that get layoffs or new workers who do not have adequate provision (education and skill) were ought to find out some ways to survive for fulfilling their need by working in the informal sector.

Informal sector became a star in a difficult era like when Indonesia was in under pressure of the economic crisis in 1997-1998 to subsequent years. It was the solution for those who went out from the formal sector. During 2009-2014, there was a migration phenomenon of workers from informal to formal sector causing the proportion of formal workers increased. In 2009, the formal employment was 30,5% (31,8 million people). On February 2014, it increased to 40,2% (47,5 million people) (Ministry of State Secretariat RI 2014). Those data showed that informal sector was still in a big number, it was 52,5%. On February 2014, it increased to 40,2% (47,5 million people). Nevertheless, the informal employment was still big enough. It was 52,5%. ILO (2014) showed that informal sector accommodates 53,6% workers. Even in 2013, the workers in the informal sector reached 67,5 million people (Prakarsa 2013). It means that informal sector is still the lifesaver for the Indonesian workers which are still in middle-low education.

The biggest contribution of the informal sector was in agriculture (32,2%), it is followed by service (18,2)%, trade (15,3%), and industry (5,0%) (Prakarsa 2013). Tailor includes in the informal sector in the filed of service. This profession exists in almost in all of the city in Indonesia, especially those who have permanent stall and business. Clothing is one of the primary need, it makes sewing business will never die. However, not all cities in Indonesia have sewing business which is moving. Semarang is one of the cities with charms for the job seeker of the informal sector, especially for tailors that have little fund.

There are many tailors in Semarang own permanent stall. Some of them are famous such as Eka Karya, Pinuji, Abdullah, Abadi, Aji Karya, Alex, and etc. It is different with tailors whose stall is permanent, few "mobile" tailors run business in Semarang. They are in Sampangan, Tumpang (near Al Huda Mosque), Menoreh street, around Sampangan market, and Karangrejo, Semarang.

Generally, they live for survive their life. It is because their income was only enough for their primary need such as food, beverages, clothes, health, and their children's education. Most of them do not have to save. They are trapped in the bondage of moneylenders to fulfil their daily need in this city. It is because there was no government attention or financial institution for example by giving a loan to develop their business. Social protection program such as social assistance and insurance do not cover "mobile" tailors' life. Therefore, time by time, there is no significant improvement of their life. So, if there is no social protection scheme for "mobile" tailors, it is feared that their life and business will be bothered. It would be one of the reasons that the role this country is needed. The government should do positive intervene by doing their responsibility providing jobs and worthy of life for the citizen (Keliat, et al. 2014). Thus, the idea of the founding father of Indonesia which is "increasing the public welfare" as mandated in UUD 1945 can be achieved.

#### **CLOSING**

#### 1. Conclusion

From the result of the research and the discussion, it can be concluded as follows:

First, the background of the "mobile" tailors are having basic education, having no skills that required by formal sector, and working on the street because they do not have enough fund to buy permanent stall. They almost have same characteristics. They are less-educated, Moslem, male, married, living by renting a house, and their income is only enough for fulfilling the subsistence need.

Second, from their income, "mobile" tailors can fulfil their daily need such as food and clothes. It is also enough for their children's education and health. The welfare in fulfilling the daily need is manageable, although it is not in term of prosperous. It is influenced by their social capital such as the good relationship between tailors, obeyed norm, mutual trust, and social network like gathering, a good relationship between neighbours and customers. Tailors' life can be maintained, but if government policy does not support "mobile" tailors, it is feared their living bothered.

# 1. Suggestion

The result of the research leads to some suggestions. They are (a) local government or financial institution could allocate fund for helping "mobile" tailors to increase their welfare (b) "mobile" tailors need production place yet the place that they use now is temporary, it can be taken by the landowner or be used for public purposes anytime.

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