



Analysis of the Factors Underlying the Delivery of International Migrant Remittances in Indonesia

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KeyWords

Remittance, Migration, Education, Employment Status, Gender, and Marital Status.

ABSTRACT

This study aims to analyze the influence of education, employment status, gender and marital status on the amount of remittances sent to Indonesia. The data analysis technique used to discuss the problem in this study is the Ergonomic Linear Regression analysis. The results of its m enunjukkan that education, employment status, and marital status have direct impact on the amount of remittance delivery in Indonesia. While gender does not affect the amount of remittances that enter Indonesia.

I. Introduction

In general, international migration is closely related to economic growth and the demographic transition in a country. When a country experiences an economic downturn characterized by low economic growth and high population growth, it is very unlikely that the country's economic activity can absorb excess labor. For this reason, sending workers abroad is a problem solving employment. Indonesia is one of all countries in the world that increases its economic growth through service export transactions which ultimately can improve the welfare of the Indonesian people.

The transfer of labor factors abroad is one of them caused by differences in income between the regions of origin and abroad. Some TKI (Indonesian Workers) choose to work abroad to improve the welfare of their families through better work and higher income in the destination country to work. In the economic theory of population and employment, this is often stated as "the first stage of labor migration transition" (Tjiptoheriyanto, 1997). The number of Indonesian migrant workers continues to increase, around 70 percent of the workforce is women who are vulnerable to problems from the migration process.

International migration can have a positive impact on the destination country, country of origin and migrants along with their families. For destination countries, the presence of these migrants can fill the segments of employment that have been abandoned by local residents because the country's prosperity is increasing. For home countries, remittances are a source of foreign exchange income from remittances from migrant work abroad. While for migrants, this opportunity is an international experience and an opportunity to improve expertise as well as recognize work discipline in different environments. For migrant families this is a source of income that can meet their needs (Haris, 2007).

Indonesia is one of the countries with the largest population. With a large population and many unbalanced labor with the availability of jobs, resulting in many Indonesian residents who choose to work outside the country as Indonesian labor or TKI. The destination countries for migrant workers are Hong Kong, Japan, Malaysia, Korea and Middle Eastern states. The number of international migrant workers coming out of Indonesia continues to increase, international migration can have a positive impact on the destination country, country of origin and migrants

along with their families. For destination countries, the presence of these migrants can fill the segments of employment that have been abandoned by local residents because the country's prosperity is increasing. For home countries, remittances are a source of foreign exchange income from remittances from migrant work abroad. While for migrants, this opportunity is an international experience and an opportunity to improve expertise as well as recognize work discipline in different environments. For migrant families this is a source of income that can meet their needs (Haris, 2007). What is expected now is to make Indonesia as a sending country of skilled and skilled labor, and competitive

According to the World Bank (2016), Indonesia is one of the 4th largest remittance recipient countries in the world with total entry remittances reaching Rp 62 trillion during semester 1 of 2016, but in 2018 Indonesia ranks 10th. Most of the remittances came from Indonesian Workers in three countries, namely, Malaysia, Saudi Arabia and Hong Kong, the three countries having a very dominant portion of TKI compared to other countries (BNP2TKI, 2015). According to Aprilliana and Meydianawathi (2013), the majority of Indonesian migrant workers' income from abroad will send some of their funds to their families in the area of origin, then the money from these transfers can increase the level of welfare of their families in their home areas.

II. Theoretical Review

The amount of salary received by TKI who work abroad is very dependent on the type of work occupied and the salary of formal TKI tends to be higher than informal TKI. Formal groups include workers who work in factories, plantations / agriculture, or construction projects. Informal groups include workers who work as *domestic helpers* and professional groups at only 1%, which includes consultants, accountants, teachers / lecturers, and other doctors / medical personnel.

According to Rempel and Lobdell (1978) suggest that the higher the level of migrant education, the greater the remittance sent to the area of origin. This is basically related to the remittance function as repayment of family-invested education investments to migrant individuals. The high and low level of migrant education shows the size of the education investment invested in the family, and at a later stage has an impact on the size of the repayment manifested in remittances.

Economic remittances sent by migrants to their home areas are influenced by two things: the level of income and living costs, and the importance of shipping (Carling, 2005 in Irmayanti, 2014). Both of these are related to the characteristics of migrants, the characteristics of the country of origin and the characteristics of the destination country of the migrant. There is a difference in sending money between men and women. Women tend to send more money than men. This shows that the cost of living for men abroad is quite high. Whereas women have lower living costs because most women work as housemaids who live with employers (Indriyani, 2011).

According to Junaidi (2008) the status of migrants in migrating, shows that there are differences between married and unmarried migrants. For most migrants (both men and women) who are married, send more money than those who are not married. This is due to economic motives as an effort to accompany their spouses to make a living.

According to Hugo (1995), argues, that the longer migrants settle in the destination area, the smaller the remittance will be sent to the area of origin. Remittances sent are also strongly influenced by job status. Migrant workers from developing countries, such as Indonesia, mostly work in the informal sector (Hugo, 1995; Prihanto, 2005).

According to Wiyono (1994) remittance is part of the income of migrants set aside to be sent to the area of origin. Thus, logically it can be explained that the greater the income of migrants, of course the greater the remittance sent to the area of origin.

Remittances usually indicate the flow of money sent by labor migrants abroad to families in their home countries (Koser, 2007). In the case of payment, there are two items related to remittances, namely labor compensation and personal transfers. Both components are recorded in the current account. Labor compensation includes wages, salaries and other benefits (in cash or in kind) obtained by individual workers of a country because they work for and are paid by residents of other countries where they work. Workers in the context of labor compensation are seasonal workers, short-term workers (less than 1 year) and workers on the border (Bank Indonesia, 2009). Remittance is basically part of the income of two major parts, namely the nuclear family (*batih*) consisting of a husband, wife and children, as well as families outside the nuclear family. In this context, Mantra (1999) suggests that remittance will be greater if the recipient family of remittances in the area of origin is the nuclear family. Conversely, remittances will be smaller if the recipient family of remittances in the area of origin is not the nuclear family. The purpose of remittance delivery will determine the impact of remittances on development in the area of origin.

Various thoughts from the results of the research have found the diversity of the objectives of this remittance, but can be grouped according to the following objectives:

- a. Daily family life needs.
- b. A large number of remittances sent by migrants function to support migrant relatives / families in the area of origin.
- c. Migrants have the obligation and responsibility to send money / goods to support the daily living expenses of relatives and family, especially for children and parents. This was found by Cadwell (1969) in Mantra (2000) in a study in Ghana, Africa. In this area, 73 percent of the total remittances sent by migrants are intended to meet the daily needs of families in the area of origin.
- d. Commemoration of major holidays related to the human life cycle. In addition to having responsibility for the daily living needs of family and relatives, a migrant also tries to be able to return to the area of origin at the time of commemoration of holidays which are related to the human life cycle, such as birth, marriage, and death. According to Curson (1983), the number of remittances sent or abandoned is greater than usual.
- e. Investation. The forms of investment are repairs and construction of housing, buying land, establishing small industries and others. This activity is not only economic, but also psychological as a social and cultural means of maintaining survival in the area of origin, because it is closely related to one's prestige. Effendi (2004) in his research in three villages in Jatinom, Klaten found that remittances have been used for venture capital in small scale businesses such as citrus farming, chicken farming, trade and bicycle workshops.
- f. Pension plan. Migrants have a desire, if they have enough money when they retire, they will return to their original area. This is closely related to the investment function, they will build a house or buy land in the area of origin as a symbol of prosperity, prestige and success in the overseas region.

- g. Lee (1992) suggests that new experiences acquired at the destination, whether they are special skills or wealth, can often cause people to return to their place of origin with a more favorable position, other than that not all who migrate intend to stay forever at their destination .

1. The Effect of Education on Remittance on Outgoing Migration

A qualified workforce is an educated workforce with a level of expertise and skill that is able to compete with workers from anywhere. Educated labor can be classified as independent workers and professional workers (Latief, 1995: 103). Independent workers are people between the ages of fifteen to thirty-five years, who have high idealism and personality integrity without being dependent on other people and are able to produce real work in the form of productive business and benefit the wider community. While the ability possessed by someone in accordance with the talents and interests manifested in a real business in the form of goods and services that can provide income for themselves and provide satisfaction to others is a professional workforce. Education basically emphasizes the formation of basic quality of labor and the development of competition, while the skills of workplace development are efforts to place competency applications to produce high productivity.

Education obtained at school and skills training is the only form of capital investment that can affect income. Income will increase after education is completed (graduating from school). Formal education is usually completed at the age of twenty-five years, but income may remain constant throughout that age group, if you want to increase the productivity of college graduates through investment in workplace training, even though the profit increases through years of service. average income with school graduates, where at the level of low school / education graduates (high school graduates down) and few skills or even never attend skills training will earn a low income but they enjoy these results.

According to Ranupandojo (2001: 89) education is an activity carried out to improve the general knowledge of employees including the improvement of mastery of theory and skills to solve problems to achieve goals. Furthermore, Law Number 20 of 2003 article 14 concerning the National Education System means that education is a conscious and planned effort so that students can develop their potential to improve their abilities and skills for the future. Some definitions of education according to experts are:

a. Siagian (1984: 175)

Education is the whole process of teaching and learning techniques and methods in order to transfer a knowledge from someone to someone else in accordance with agreed standards.

b. Husnan (1984: 77)

Education is an activity to improve one's general knowledge including the increase in activities to achieve goals. Education can be distinguished in several forms as follows (Soelaiman, 1992: 65):

1. Formal education

Formal education is a regular, systematic school education that has levels and which are divided into certain times that take place from kindergarten to college (Zahara, 1981: 58).

2. Non-formal education

Non-formal education is all forms of education that are organized intentionally, orderly, orderly, and plan outside of schooling activities (Zahara, 1981: 51). In this case the teaching staff, facilities, delivery method and time spent and other components are adjusted to the conditions of the students to get satisfactory results.

3. Informal education

Informal education is a process that is obtained by someone from everyday experience consciously or unconsciously and generally irregular and unsystematic, from someone born to death, such as in family, neighbors, work, market entertainment, or in daily interactions - day (Zahara, 1981: 58).

With education obtained by someone both formal, non-formal and informal, he can have the ability to think and broader insight. Thus the level of education will be related to the pattern of level of insight and ability to think. This will help him adjust to the times. The size of the education level variable is based on the level of formal education that has been achieved by workers, for example SD, SMP, SMA and Diploma / S1. Educational factor is the most basic requirement in holding certain functions. Expenditures for education are not merely consumption, but also considered as a human capital investment. In investment education it is invested in human resources with the aim of increasing the productivity of the human resources concerned as labor. The basic assumption of human capital is that one can increase income through increased education (Simanjuntak, 1985: 59). The relationship between the level of education and income is possible through work productivity. Education that brings high productivity and therefore will increase higher income as well (Simanjuntak, 1985: 66).

2. Effect of Job Status on Remittance on Outgoing Migration.

The amount of salary received by TKI who work abroad is very dependent on the type of work occupied and the salary of formal TKI tends to be higher than that of informal TKI. Formal groups include workers who work in factories, plantations / agriculture, as well as construction projects. Informal groups include workers who work as domestic helpers and professional groups at only 1%, which includes consultants, accountants, teachers / lecturers, and other doctors / medical personnel.

3. Effect of Marital Status Against Against Remittance in Outgoing Migration.

Ardana, et al. (2011) explained that remittance is the most important part of people's lives in the village, because most of them depend on their lives through remittances. The impact of remittance delivery is also very complex. Changes in the economy of the family in the village, workers who experience lifestyle changes, and the growing development of rural areas themselves.

Status in marriage is also a factor that influences migration. Some argue that workers who are married are more likely to migrate to other places. Marriage can affect the population through birth and change the composition of the population, namely the change in marital status it-

self. Marital status is a demographic characteristic that includes social, economic, biological, legal and religious aspects. Changes in marital status can cause changes in residence or migration, changes in labor force participation or changes in education Adioetomo and Samosir (2010: 155).

4. Effects of Gender on Remittance in Outgoing Migration

The role carried out by a woman is basically intended to fulfill the family's economic needs. The task of obtaining family income is traditionally charged to the husband as the head of the family, while the role of the wife in this case is considered as an increase in family income. When compared with the middle class, in the low income group wives are more involved in earning income for the family.

Zainuddin (2006: 1) defines gender in social sciences as: "As a pattern of relations between men and women based on their individual social characteristics".

While according to Nasaruddin Umar (2010: 30) reveals that: "gender is more than just a distinction between men and women seen from social and cultural construction".

III. Research methods

Quantitative data analysis techniques used in the study is a technique Multiple Linear Regression to see the effect of directly or not directly between the variable exogenous and endogenous. To make it easier to analyze the data, this study used analysis equipment with the help of *Software SPSS*. The persamaan analysis model can be written into the following equation:

$$Y = \alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 \dots$$

- Y = Remittance
- X₁ = Education
- X₂ = Job status
- X₃ = Gender
- X₄ = Marital status

$\alpha_1, \alpha_2, \alpha_3, \alpha_4 \dots$ is the coefficient number of each independent variable. To test whether the independent variables have a significant effect on the dependent variable, the T Test and Fr Test are used. T test is used to test the significance of the effect of each independent variable partially on the bound variable. While the F test is used to test the significance of the effect of the independent variables simultaneously (simultaneously) on the dependent variable. Numbers R²(Determinant Coefficient) to find out the relative effect of all independent variables on the dependent variable (Remittance).

IV. Results and Discussion

Table 1. Results of Data on the Effect of Education, Job Status Gender and Marital Status Against Remittance

Model	Coefficients ²		Beta	t	Sig.
	Unstandardized Coefficients				
	B	Std. Error			
1 (Constant)	6,190,505	4,100,499		1,510	.133
EDUCATION (X1)	-79,375	47,857	-.123	-1.659	.099
JOB STATUS (X2)	-97,546	29,704	-.298	-3,284	.001
GENDER (X3)	1812,806	1681,415	.1010	1,078	.283
MARRIAGE STATUS (X4)	97,930	41,077	.197	2,384	.18

a. Dependent variable: REMITTANCE
Source: SPSS (data processed)

The above shows the results of statistical analysis of the influence of education, employment status, gender and marital status on 29 provinces in Indonesia. Based on the results of the analysis of the direct effect of remittances in table 5.2 above, the results are presented by the researcher below:

a. The Effect of Education on Remittance on Outgoing Migration

It is known that the sig value for the effect of educational variables (X1) on remittances (Y) is 0.099 < 0.05 so it can be concluded that there is a significant effect of education (X1) on the number of Y sent by the TKI. And based on the interview results in an independent *interview*. For the formal education level of the 10 samples of the complete TKI respondents, it shows that if education is higher then the wages / income to be received by TKI are far greater than those who only have high school graduates.

b. Effect of Job Status on Remittance on Outgoing Migration

It is known that the sig value for the employment status variable (X2) against remittance (Y) is 0.001 < 0.05 so it can be concluded

ed that there is an effect of the employment status variable on the amount of remittance (Y) sent by the TKI. Based on the results of the independent *interview*, 10 samples of the complete TKI respondents indicated that the classification of formal workers was in the category of hunt / employee and tried, permanent / paid laborers. Whereas those who work in the informal sector are those who work in addition to the formal sector, including self-employed workers, temporary workers and domestic workers. The type of work they have has a profound effect on the wages / income they will receive for each month. While in terms of remittances that they send they also have their own reasons, namely they will send a portion of their salary in the village and there are only those who keep their salaries first and then the rest of their opinions will be brought back to Indonesia, this is due to the policies of the destination country and consider the transfer fees that are large enough for them to spend, so this is the reason they bring their money with *Cash On Hand*.

c. Effects of Gender on Remittance in Outgoing Migration

It is known that the sig value for the gender status variable (X3) against remittance (Y) is 0.283 <0.05 so it can be concluded that there is an influence of gender variable (X3) there is no effect on remittance (Y). Based on data, the number of women is indeed more dominant who work as migrant workers. According to respondents that women who work outside the country with the intention of helping their husbands in fulfilling their daily needs, investment etc., looking for experience and requirements to work outside the country is very easy of course with the lure of high wages / income in the labor category and working as homeworkers stairs.

d. Effect of Marital Status on Remittance in Outgoing Migration.

It is known that the sig value for the variable marital status (X4) against remittance (Y) is 0.018 <0.05 so it can be concluded that there is a variable of marital status (X4) to the amount of remittance (Y) sent by TKI. Based on data from their average married status working overseas with their reasons for additional living needs etc.

e. Test F

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2.301E9	4	5.754E8	10.436	.000 ^b
Residual	9.317E9	169	5.513E7		
Total	1.162E10	173			

- a. Predictors: (Constant), MARRIAGE STATUS (X4), JOB STATUS (X2) EDUCATION (X1), GENDER (X3)
- b. Dependent variable: REMITANCE

Based on the above output, it is known that the significance value for the effect of educational variables (X1), employment status variables (X2), Gender variables (X3) and marital status variables (X4) simultaneously on the number of remittances of TKI (0.00) <0, 05 and the calculated F value is 10.436> F table 2.42. So it can be concluded that there is an influence between education variable X1, job status X2, gender X3 variable and marital status variable X4 simultaneously on variables with the amount of remittance Y.

f. R² (Coefficient of Termination)

Model	Model Summary			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.445 ^a	.198	.179	7425.02534

- a. Predictors: (Constant), MARRIAGE STATUS (X4), JOB STATUS (X2) EDUCATION (X1), GENDER (X3)

Based on the results of the regression carried out related to the effect of education status, employment status, gender and marital status on remittances, based on the data in the study it is known that the value of the termination is 0.198, this means that the influence of educational variables (X1), employment status variables (X2), gender variable (X3) and marital status variable (X4) simultaneously on the variable number of Y remittances is 19.8.

Conclusion

Education, employment status and marital status directly have a positive and significant effect on the number of remittances for migrant workers while gender directly does not significantly influence the number of remittances of Indonesian migrant workers.

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