

Understanding Indonesian Labor (TKI) on Managing the Remittance in Realizing the Economic Well-Being of Households on the Remote Island of Bawean Society

Singgih Susilo

Faculty of Social Sciences, Universitas Negeri Malang, Jalan Semarang No. 5 Malang

Abstract

A study of understanding on managing the Indonesian labor remittance aims to revealing the social context and the understanding of how the management of Indonesian labor remittance to realize the investment effort. Research using qualitative methods based on the perspective of Phenomenology of Alfred Schutz. As a subject of research is the Indonesian labor working abroad. Data collected through observations, in-depth interviews, and documentation. As the unit of analysis is the an individual and families as supporting data is important . There are twenty subjects were interview in depth. The results showed that the majority of the population working abroad as labor Indonesia, working in the country of Malaysia. The social context of foreign migrant workers obtained from the results of this study is as follows: TKI is on a productive age; education levels are low, the lowest education ELEMENTARY SCHOOL did not finish, and the highest college education. The subject's job before working abroad generally work as farmers and fishermen. While the jobs overseas in General as a builder, and there were eight TKI who works in shipping. Destination countries are generally in the country, Malaysia and Singapore. The study found three remittance management model, namely: remittances system model used directly as a business investment, a model system of tubes in the bank and borrow the money system model

Keywords: Understanding, Indonesian Labor, management of remittances , Welfare

Introduction

Based on the research meaning of remittances for migrant workers in the Perspective of Phenomenology in Bawean island in 2013, that the social context behind the migrant workers in the process of leaving for overseas through three systems namely salary system, system of borrowing money, and pay cash system. Social context (background individuals) largely determines understanding TKI. This appears in the research in progress (2016) about understanding of Indonesian labor (TKI) against the Remittance earned (Bawean Islands In case of Gresik Regency), hinted that the remittance is understood as the fulfillment of daily necessities, understood to build houses, and remittance is understood as an investment. The difference in understanding of remittance, which related to the background (the social context) TKI indicates absence of yet or the management of remittance to the maximum.

Management of remittance is very important and required by the TKI and family TKI in origin, to realize the economic well-being of households TKI. Remittance is the salary or wages received by TKI abroad. Management remittances structured properly, can provide economic welfare of domestic workers. Life wasteful behavior, consumer behavior, utilization of remittances that do not suit your needs, is a form of managing unstructured. Many households in the island of Bawean TKI have established qualifies as household Economics (far more than sufficient), but many families in the region of origin of the TKI are still no change to the situation before it becomes TKI. There are workers who work in the country the same purpose, the type of work performed is the same, as well as the departure time out of the country almost simultaneously, but the level of economic welfare of households in their villages, much different, It can be identified through the display housing conditions are very different, This fact has also signaled their remittance management model by each migrant worker or family workers who are different.

The study classified as complex and unique remittance, in addition to remittance relating to concepts, time or a different magnitude, the uniqueness of the remittance raises the phenomenon in the remittance by TKI nor her family of origin. The phenomenon of remittance on the communities in the island of Bawean, Gresik, examined through the study of Phenomenology, as subjective reality (Ritzer, 2008). This study will analyze the understanding TKI in the management of remittance sent or brought by TKI. The main problems which become the focus of this study is: How understanding TKI in Bawean Island towards the management of remittance earned?

Method

The subject of the research is determined based on the large amount of research on the subject by 2013 and 2015 research. On observation and interviews, early April 2015, the subject of the research is still largely incomplete as subjects in research by 2013 as much as 23 TKI. The subject of research is the unit of the TKI have criteria:

active and TKI TKI which stops temporarily.

The process of data collection was carried out from the beginning before doing research, especially data documentation and general observations. Based on information from community leaders, as well as the subject's family, on the big day, a lot of the TKI home. But even so, each month there is always a return to TKI home, for one or two weeks. Data collection by way of in-depth interviews (in-depth interviews) to clarify and validate data observation record results. In depth interview aimed to understand actions of an individual (Bogdan, 1982). For that done by researchers more act as a listener. Researchers are treating the informant as individuals who are experts in life and his own experience. Research data analysis techniques using interactive model of data analysis as developed by Miles and Huberman. (1994). Analysis of data takes place simultaneously conducted in conjunction with the process of data collection. The steps are data collection, data display, data reduction, withdrawal of the conclusion or verification.

Results and Discussion

a. Social Context

The social context of labor aspects influenced Indonesia (TKI) who work abroad is one reason pushing the TKI for working abroad. The social context of TKI diversity and generally they have limitations to get jobs in the regions of origin, caused by the strict requirements that belong to, among others, requires a certain level of skill, the limited employment and low-income received.

The background of the age of the subjects of research that low was 36 years, i.e. TKI named Khoiril working in South Korea, is the oldest subjects named 64-year-old Marwi, is a former TKI which now has his own business results of remittance. Context aspects influenced the level of education of the 23 subjects, the lowest educated did not finish ELEMENTARY SCHOOL, which is the subject of a named Marwi and Mumfaat who worked as a builder of higher education is the College namely TKI named Wahidin, and Ahmad Khoiril, Khokok Roniarto. The subject of work in hospitality, and shipping. Most subjects (TKI) high school education. From the context of the country of destination, then the subject generally work in Malaysia, as many as 10 people. Whereas in other countries, like the United States, Qatar, South Korea, Brunei, and Europe, each only 1 subject.

The work of the subject before becoming TKI varies, from 23 subjects, as many as 17 as farmers, 3 subjects as fishermen and the remaining 3 subjects have never worked, but his father's background as a merchant and farmer. The subject's work in the country of destination is very varied. Most subjects working in the field of the building as a repairman, the subject being the TKI in Malaysia, countries generally have a low-level of education belongs namely Elementary School. TKI derived Bawean pretty much also worked in shipping, from 23 subject as many as 10 people worked in shipping and spread across the country, the Netherlands, Singapore and Qatar. The amount of remittance is carried or sent, the highest number of RP 55 million, by TKI named Haji Gufron, who works in the ship's oil Zukup 9 Saudi Arabia, being the lowest remittance amount of RP 3 million each month on TKI named Rosidi educated ELEMENTARY SCHOOL, working as a builder in Malaysia.

b. Understanding the management of Remittance to the well-being of Families

On the results of earlier research (Fundamental research by 2015) emerged problems in the management of remittance. On TKI that the management of remittance is less good, result in the remittance is only understood as a substitution of daily living needs. Management of remittance is good, led to the understanding of the remittance business as an investment. Remittance management model before the remittance is realized in the form of investment by TKI Bawean, presented as follows:

1. Remittance management model is directly used

Remittance management model brought TKI own this, done by TKI working in Malaysia since 1980. This model is used, because at that time the services of remittances to Bawean does not yet exist, including the services of the Bank. Therefore, remittances brought by immigrant workers at home or sent by friends who return to Bawean. Model remittance brought by TKI himself very influential towards the return of TKI to Bawean. At the moment there is required for investment in Bawean, then TKI will soon be home to Bawean. This model is very saved because there is no shipping cost, but the security risk of money is not guaranteed during the trip home from Malaysia headed to Bawean.

This model is applied by TKI named Marwi, was the first time the work being in the country of Malaysia, TKI in 1978. In 1980 first Marwi home to Bawean with Remittance, and in the Marwi invites his neighbors to work become TKI in Malaysia. At that time there were 8 neighbors who are invited into TKI in Malaysia. After a lot of friends who are working in Malaysia, Marwi felt happy because every 6 months once there is a friend who is home to Bawean, so the remittance results works sent through friends who come home to Bawean. Means of transportation at that time was still using boats. Marwi is never used when the home because at that time the air transportation cost quite expensive. Now, one week working in Malaysia was already high enough to buy a plane ticket. In addition, the aircraft heading to Malaysia and vice versa is already a lot, every day there were new services.

At the beginning of becoming a TKI in Malaysia, every home remittance Marwi used only for the needs of daily living. After 3 years of working in Malaysia, remittance brought home by Marwi would've been used for investments bought the land yard used for residential buildings. The next remittance, either brought or sent through a friend of his, have started to be kept at home, buy land, build a House and its contents, the land where the building efforts, as well as equipment related to carpentry.

Remittance management model brought home by TKI or sent through friends who return home, usually stored and collected first. At the time considered is enough, then later used for investment purposes. In the case of Marwi, remittance brought their own equipment and procurement efforts for carpentry. Marwi does not collect money as when bought the land and built a residence that is now in the country with his family.

Remittance management model is also done directly by TKI named Haris, age 56 years, working in the Netherlands in the field of country cruise. Haris has been working on the cruise for 8 years, and feel comfortable and happy in a job in the field of shipping. Haris is now already has a variety of business ventures, among other boarding houses, music studio, and never open an Internet Cafe business.

All business done when Haris home from the Netherlands, and not being sealed. Investment work done, from buying land, comes from remittance brought. At the time of the building of boarding house rooms (12 rooms), also when Haris is not sailing, as well as build a music studio. When asked if never send remittances through the Bank, Haris replied that regularly once a month to send remittances for economic purposes everyday family, but then rarely send remittances for their daily purposes fulfilled from the crops.

Understanding TKI against the management of remittance directly used for investment business, is its own inner gratification. They work, remittance brought himself, then realized as an investment by engaging him. This understanding implied from two TKI Marwi and Haris, that they are happy and satisfied because the results of his work could be invested in the form of business that could be a source of economic families. Now both of them are no longer working due to age, but its business investment could still be enjoyed as her livelihood as well as the source of his family's economy.

2. Remittance System Management Model Tube

Management of remittance through a system of tubes, commonly done by TKI originating from Bawean. This model is done on the TKI who understand the remittance as the coverage of the daily necessities of life. System management model of the tube is very helpful for the family of Bawean TKI. Profit management of remittance system tube is more family needs can fulfilled and can used for investment because of money remittance is not all used. System management model of tube split into two i.e. through the management system uses a tube tube system and regular savings deposits. In general the TKI tube system, and only two tube that uses a system of TKI deposits.

a. Regular Savings Model

Ordinary tube model in Bank is a savings system at any time money-saving can be taken, either wear a savings book or use the ATM card. The ordinary tube model is widely done by TKI Bawean, such as described in the following review.

This model is made by TKI named Kemas Sulaiman, who is working in Singapore as an officer of the cruise. Each month, a Kumas of sending remittance by 20 million. Of a total of remittance sent his wife didn't take it all but just talk to suffice the needs of everyday. The money that is in savings for investment. The investment made by the Pack is opening furniture store. The furniture store is the result of the investment of remittances obtained from saving. The reason that this savings system aspects influenced because Down contended that the cruise is not working at all, therefore he uses a system of tubes in order to be invested. In addition, when investing directly using the remittance without the tube system, then it is not able to.

The meaning of this model is the investments made by shutting down is the improvement of well-being gradually. The investment is done when the daily needs are met so that the remittance had started the savings used to open businesses.

Model savings are also done by TKI named Munfaat who was born in 1968 in Bawean, good-value and married Sulaimah, born in 1980 in Bawean. It's when their introductory work in Malaysia, but when in Bawean they don't know each other. Every month, the Munfaat send the remittance of RP. 5 million through Bank BRI. The rest of the money saved in a bank, shopping with his wife. At the moment Munfaat got a wholesale building, results are sent directly to her family for savings. According to Munfaat, if remittance not saved where possible can have a business, buying livestock and building a House. According to him, with remittance savings, the family could save on expenses and not the consumer as done by most TKI in Bawean. Management of remittance through the efforts of building a store in front of his house is a moderately successful effort. According to him, daily needs can be filled with the results of these efforts.

b. The Model Of Deposit

Model savings deposit futures that the way they were taken based on a time set by the Bank, 3 months, 6 months or 1 year time period. TKI which this deposit model with only a small partly of the course as presented here.

This model applied by TKI named 41-year-old Rosidi, born in Bawean, while his wife Umiyati aged

29 years old born in Bawean. Rosidi who worked in Singapore as master Board. Since 6 years ago. Rosidi not sending all her salary to remittance, but rather sent to first deposited in the Bank. Rosidi has about 21 million salary, he did the delivery remittance amounting to 17 million, and 4 million used to meet daily needs. Remittance sent deposited with the period of 2 years. When not yet past the period of 2 years, then the money cannot be taken from the Bank. The money deposited by Rosidi and his family is used for investment. The investments made by Rosidi are opening the store *pracangan*. *Pracangan* store as an investment, is part of the deposit, according to the money is not deposited in Rosidi then money remittance will quickly run out to meet the daily needs.

Model management of remittance through bank deposits is also done by TKI named Haji Gufron. Haji Gufron is one of the success in managing TKI remittance in the island of Bawean. Haji Gufron lived in downtown Sukapura. The status of the work now is awaiting the call to return the oil Vessel working in Singapore. Haji Gufron Sukapura-born in 1956, in 1980 Haji Nurul Aisyah Gufron married, born in Sakapura also in 1960. Haji Gufron recounted that all wealth owned is the result of work abroad as TKI. First time working in Saudi Arabia on the ship *Zukup 9*, which haulage on the tools of petroleum. Income from working on this ship, reaching 40 million every month. Income every month deposited into the BRI in term of one year. Purchase of land amounting to 600 million, that's now built the hotel, taken from the deposit. Construction of the two-story hotel, beginning with the time of maturity of the deposits. According to Gufron, there are several benefits of saving with deposit system, that is not wasteful, because it cannot be taken at any time, and the flowers are larger than the interest savings on non deposit.

The meaning of deposit, savings with the system model by TKI asal Bawean because with this system, then the investment for the venture will be safer not quickly run out. In other words, the model system using savings deposits is better used to facilitate investment in building the business.

Understanding of the management system model of the remittance of savings in the Bank, by TKI is defined as a way of facilitating investment building effort. The saving system show itself more efficient, not wasteful, consumerist, and not so with the management of remittance saving model, TKI during time could build investment effort.

3. Remittance System Management Model Of Bank Loan

This model was originally a savings system, but remittances posts with unbalanced investment needs, came the idea to complete the investment through debt or borrow money in the Bank. Payment system, there are two ways that are doing, the first system of payments made by his family, usually the wives of TKI, and both conducted by TKI own from overseas directly to your Bank account via TKI. Model management of remittance through the Bank loan system is only done by some of the TKI, as presented below.

The management model of borrowing money the bank experienced or perpetrated by TKI named Suhadi 42 years old and was born in the island of Bawean. In 1998 He married with Maryati was born in Bawean, with whom he had three children. His work in Malaysia as a builder and have done for 6 years. Income working in Malaysia amounted to TKI becomes 6 million every month, and by 4 million sent to his family in Bawean as a remittance. Suhadi now has his own business, with his wife becoming a distributor of fish, Farmed in the market and the market of Sukapura. His business can already be done by his own wife. Sometimes his wife left for work in Malaysia for the past 2-3 months. When His home, so he helps his wife again.

Capital for business as a distributor of fish, is a borrowed money from the Bank BRI Sukapura, and remittance by 25 percent. At first, posts a day for purposes of remittance run out today. However, since there is a business as a distributor of fish, then the remittance is no longer to fulfill daily needs. Management model remittance system borrows money for His very helpful and beneficial, because without the borrow Bank money odds can have fish distributor business. Initially, to pay off Bank loans, Suhadi installments with remittances, but the next was already able to use the profits of the business as a distributor of fish.

This model is also done by TKI named Gilani, aged 36 years, education graduated middle school. Gilani was a TKI working in Malaysia as a builder and building contractors. To run its business, Gilani had to buy the land. At that time the remittance have not enough, so he proposed a loan to BRI, to buy land. Similarly, when building a House, most costs are also derived from the results of a loan from the Bank. According to Gilani, the system borrows money in the Bank is very helpful and beneficial, particularly for TKI which had pertained to low remittance. The loan repayment done by his wife in installments every month, using the remittance sent from abroad.

Gilani open business (shop daily needs) in the market of Sukapura, and next to her house. Venture stores in his home at before and after selling in the market. Stall at the market price is quite expensive, since the buyer of the property of another person, for RP 40 million. When in fact, if buys direct from the market, only amounted to RP 37 million. Gilani is very grateful for the model borrowed the money in the Bank, is now able to enjoy the results of his efforts and his loan was already paid off 4 years ago.

Understanding the management of remittance money Banks borrow models by TKI is meant as an aid in manifesting the investment effort in the origin of the TKI. It is illegal if there is no aid, loans from banks, is

not very possible they (TKI) can have investment venture as aspired to buy them in early departure abroad as TKI.

Understanding TKI Bawean about the management of remittance (model directly exploited, savings, and loan bank model) as a business investment, in line with the approach developed phenomenology Alfred Shutz. Explained that the concept of management of remittance is inseparable from the view that the action an individual TKI based on a variety of motives, both motive and motives because the destination (because motives) which aspects influenced the situation and condition of the person. But Schutz confirms, that the world's understanding of the relationship because the motives and in order to motives. Understanding of the results of research that the context of education, jobs abroad before the subject, according to Shutz as a factor because, while motive remittance for investment business is in order to the motif.

Understanding TKI on managing the remittance business in investments is in line with the results of research conducted by Kawi (2004), Rochayati (2002), Susilo (2015) and the opinion for Curson (1980). One of the purposes of remittance is for investment. In this case it is often linked with the thought of migrants (TKI) to finance old age or retirement with efforts that can make money.

Conclusion

Examine the results and discussion of the research, it can conclude that based on the theory of Phenomenology Alfred Schucz, an understanding of the an individual could not regardless of past experience or social context of each an individual. This research resulted in the background of the subject (the social context) that belongs to the subject of education, livelihood before becoming TKI is a farmer. This research also produces three models of management of remittance that is a) The direct remittance management model utilized as an investment effort, b) Remittance management model system of savings accounts. There are two system, i.e. regular savings system, and the system of deposits, and c) Management model remittance bank loan system. Definition of the management of remittance of the subject is inseparable from their past experiences, such as Gilani interpret management, remittance system borrow bank money, experience of the subject if it does borrow bank, the subject can't have a business. Gilani himself as the social context of the turns TKI level of his education just graduated junior high school, the earlier work as farmers. What has been expressed by the subject of the research is in line with the thesis Alfered Schutz that the world's understanding or definition of the an individual regardless of motive and because in order to motive.

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