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Analysis of international migration remittance utilization in the family of female migrant workers in Tegalsari, Banyuwangi

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Analysis of international migration remittance utilization in the family of female migrant workers in Tegalsari, Banyuwangi

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Abstract. Remittance is one source of family income to improve the socioeconomic status of TKW families in Tegalsari District. The use and amount of remittances spent by families varies from one family to another, in the form of consumption, productive and social remittances. This study aims to analyze the use of consumer, productive and social remittances in TKW families in Tegalsari District, Banyuwangi. This research is a descriptive qualitative approach. Data collection methods used observation, interview, and documentation. Analysis of the data used data reduction, data presentation, and drawing conclusions. The results of the study showed that the utilization of remittances performed by TKW families in Tegalsari District, Banyuwangi, was classified into 3 types, namely: First, the utilization of consumptive remittances carried out to fulfill the primary, secondary and tertiary needs of TKW families in Tegalsari District. Second, the utilization of productive remittances carried out by some TKW families in Tegalsari District, through three remittance utilization management, namely: remittance management is directly utilized for investment and business, tube remittance management, and bank loan system remittance management. Third, the use of social remittances is carried out as the formation of human capital in the form of education and social objectives in Tegalsari District.

1. Introduction

The problem of migration in East Java begins with development inequality which results in high unemployment. In 2017 the number of labor force in East Java was 20.94 million people with a total workforce of 20.01 million people. Employment in East Java is unable to absorb all the workforce, the magnitude of the percentage of employment in 2017 is 95.55% of the total workforce. As a result, 4.45% or 930 thousand people became unemployed (Bappeda, East Java, 2017). The large unemployment rate is one of the reasons why most residents in East Java are trying to migrate internationally to find work. According to Lee (1984: 49), international migration is a change of residence by individuals permanently or semi-permanently from one country to another. Residents who carry out international migration are commonly referred to as Indonesian Migrant Workers (TKI).

Based on data from the National Agency for the Placement and Protection of Indonesian Workers (BNP2TKI) in 2017, Banyuwangi Regency is the fifth most regency out of 38 districts in East Java that send migrant workers with a total of 5,129 people. In that number Tegalsari District, whose population works in the agricultural sector, contributed 702 people, with a total of 463 female workers (TKW). Based on Lee's Migration Theory (1984: 50), it is assumed that there is push and pull factors that can influence the TKW's decision to conduct international migration, both in the area of origin and destination country. The driving factor for most migrant workers in Tegalsari District to conduct international migration is an imbalance between the results of agricultural land with the needs of family life in the area of origin. In addition, the high wages in destination countries compared to the regions of origin are one of the interesting factors for them to migrate internationally, for example, the country of Taiwan with a wage rate of Rp. 7,321,560, - Hong Kong Rp. 7,402,396, and Malaysia Rp. 391. Meanwhile, wages in the area of origin, especially in Tegalsari District, Banyuwangi are only Rp 1,881,680.41, (BNP2TKI, 2017). Then the wages earned by migrant workers from abroad are commonly referred to as remittances. In this research, remittances are defined as money or goods that



are sent repeatedly by migrant workers from the results of working abroad to the remittance manager to be reused in the area of origin.

According to Dibyantoro and Alie (2014: 323), remittances can be used consumptively, productively and socially by families in the area of origin. Utilization of consumer remittances is the use of remittances can only improve the welfare of TKW family members within a certain period. The Utilization of productive remittances is the use of remittances that can generate profits that are sustainable in the long run. The use of social remittance is the use of remittance to developing the mindset, self-quality of family members and community activities. Thus, there is a possibility that TKW families will increase the consumption of remittances consumptively, but it is also possible if they increase for productive and social investment in the area of origin. The utilization and amount of remittances spent by recipient families in the area of origin varies from one family to another. The difference is influenced by the understanding of TKW families and environmental characteristics that can be seen through phenomena that exist in the community (Sukesi et al., 2017: 152).

The phenomenon that occurs in Tegalsari District is that there are still TKW families, especially husbands who work odd jobs, even though remittances sent by TKW actually meet the needs of their families in the area of origin. This is done because they do not want to charge all family dependents to migrant workers who are working abroad. They realize that actually migrant workers work abroad solely to save the family economy and the future of their children in the area of origin so that remittances from migrant workers abroad are used to improve the quality of self-esteem of family members, for example, children's education and productive investment. However, researchers also found that there were still husbands TKW as remittance managers who were dependent and abused remittances for their own interests without regard to the survival of their families when TKW returned to their home regions. For example, such as the cost to remarry and pamper their children. This causes mistrust of migrant workers to their husbands to manage remittances, so that migrant workers transfer remittances to parents or relatives they trust to manage remittances in the area of origin. Meanwhile, TKW families who have adult children transfer the management of remittances to children, but there is still participation in remittance management carried out by TKW in the destination country.

Based on the two phenomena, it can be seen how the utilization of remittances by TKW families in the area of origin, both consumptive, productive and social use. Then this phenomenon is examined using Remitan Theory through a qualitative approach with observation and interview methods. This study aims to analyze the use of remittances in TKW families in the district of Tegalsari District, Banyuwangi. This encourages researchers to conduct further research under the title "Analysis Of The Utilization Of International Migration Remittances In Family Employment Family (Tkw) In Tegalsari District, Banyuwangi".

2. Methods

This research uses the descriptive type of research with a qualitative approach aimed at analyzing the utilization of consumptive, productive and social remittances carried out by TKW families in Tegalsari District, Banyuwangi. The subjects in this study were the main target in the study, namely the TKW family in Tegalsari District, where one family member worked as a TKW for at least more than 5 years. Determination of the informants in this study using a purposive sampling method, the main informants in this study were TKW families as remittance managers in Tegalsari District, as well as additional informants who were one of the relatives or closest people of TKW families in Tegalsari District. Data collection methods used consisted of observation, interviews, and documentation. Data analysis using the model of Miles and Huberman (in Sugiyono, 2017: 133), namely data reduction, data presentation and drawing conclusions.

3. Results and Discussion

3.1. Results

Tegalsari District's include the geographical area of Banyuwangi Regency. Tegalsari District consists of 6 villages which include: Dasri, Tegalsari District, Tamansari, Karangdoro, Tegalrejo, and Karangmulyo. Geographically Tegalsari District has an area of 65.13 Km² which is divided into 6 villages, 18 hamlets, 70 RWs and 319 RTs, this subdistrict has a population of 47,872 people, consisting of 23,813 male population with productive population as many as 16,443 inhabitants and

the total female population of 24,059 inhabitants with a productive population of 16,285. The number of migrant workers is as high as 702 people, dominated by female workers or as many as 463 migrant workers scattered from various villages in Tegalsari District (Tegalsari District Office, 2018). From the results of research conducted by researchers under the title Analysis of the Utilization of International Migration Remittances in the Family of Women Workers (TKW) in Tegalsari District, Banyuwangi obtained:

3.2. Large Remittance

Before the researchers present data onto the results of research related to the use of remittances conducted by informants. Presentation of the amount of remittance sent to the area of origins is expected to help the author of explaining and describing the use of remittances made by TKW families in the area of an origin.

Table 1. Average TKW Salaries on Monthly by Country of Destination

No	Country of Destination	Average Salary per month	
		Unit Destination country	Unit Rupiah (Rp)
1	US	\$ 2,236	26,000,000
2	Hong Kong	4320 HK \$	7,500,000
3	Taiwan	15,840 NT	6,400,000
4	Saudi	Riyal 1,300	4,500,000
5	Brunei.	350 BND	3,400 000

Source: Primary data processed 2019

Based on Table 1, TKW salaries were divided into 5 destination countries, namely America, Hong Kong, Taiwan, Saudi Arabia, and Brunei. The average salary for TKW per month in the destination country of America, which is Rp. 26,000,000 with the number of TKW 1 person working in the salon. Destination Hong Kong average salary of TKW per month which is Rp. 7,500,000, with some TKW as many as 1 person who works caring for the elderly. The destination country of Taiwan is the average salary of TKW per month which is Rp. 6,400,000 with some TKW of 5 people. Taiwan is the most desirable country TKals inin Tegalsari District, the work chosen is diverse, namely factory workers, domestic workers, baby sisters and caring for parents. Saudi state average salary of TKW per month which is Rp. 4,500,000,- with some TKW as many as 2 people who work as domestic workers and caring for parents. While the destination country is Brunei with an average monthly salary of Rp. 3,400,000 work for 2 parents. The income / salary earned by migrant workers abroad will determine the amount of remittances sent to their families. As for the detailed average size of remittances sent to families, the following:

Table 2. Average Size of Remittances Sent to Families

No	Country of Destination	Average remittances sent to family (Rp)	
		Month	Uncertain
1	US	\$ 2,236	26,000,000
2	Hong Kong	4320 HK \$	7,500,000
3	Taiwan	15,840 NT	6,400,000
4	Saudi	Riyal 1,300	4,500,000
5	Brunei.	350 BND	3,400 000

Source: Primary data processed 2019

Based on Table 2 it can be seen that the average remittance sent by TKW varies by destination country. Remittances sent by TKW to families vary each month, amounting to Rp. 2,000,000 -

7,500,000 and remittances with a delivery period of more than 1 month are sent directly in the amount of more than Rp. 6,000,000 - 40,000,000 which is influenced by the amount of salary earned by migrant workers in the destination country. The amount of remittance sent by TKW is usually adjusted to the needs and purpose of its use in the area of origin.

3.3. *Consumptive Remittances Utilization*

fulfillment of the needs of TKW families in Tegalsari District which are consumptive is the fulfillment of needs that cannot produce added value in the future or can only increase the welfare of the family in the area of origin within a certain period. Most of the remittances sent by TKW in Tegalsari District function to support the living needs of TKW families in Tegalsari District. The allocation of remittances used by families TKW specifically to meet the cost of food is done if the remittances become one of the main sources of livelihood or income for TKW families in Tegalsari District. Besides, remittances are to meet daily needs but are also used to pay electricity bills and buy clothes. However, clothing purchases are only done when they need to buy clothes, so there is no specific allocation every time there is money sent from the destination country.

The use of remittances to repay TKW family debts in Tegalsari District is due to the ownership of family debts to relatives or relatives before TKW conducts international migration. Family debt can be in the form of debt to meet basic family needs, financing children's education or business debt in the area of origin. For migrant workers whose departure process is at their own expense and through the system of borrowing money, remittances are used to pay the debts of the departure of migrant workers to the destination country. In addition, the use of remittances to pay debts is not only done for family debt payments before family members work as migrant workers in the destination country. However, remittances are also used to repay debts when family members have become migrant workers, in the form of loans for maintenance of agricultural land, health costs and vehicle purchases made on credit.

The use of remittances made by TKW families in Tegalsari District is not only intended for the welfare of families in the form of material but also physical well-being in the form of health. The Utilization of remittances for health costs carried out by TKW families in Tegalsari District can be said to be still relatively small because there are no remittances specifically allocated for health / medical expenses for TKW families in the area of origin. Remittances are only used for medical expenses when one family member is sick. Costs incurred for treatment also depend on the condition and severity of sick family members, such as accident and birth medical expenses. This is different from TKW families who live or still have parents because remittances are used for health costs to care for parents, where the amount of remittance allocation depends on the health conditions of parents in the area of origin.

For some migrant workers and families in Tegalsari District salvation is an important activity that must be prioritized because it is related to the human life cycle. In the use of remittances that are used to finance the salvation of TKW families in Tegalsari District, one of them is done to finance the day of death of a family member. Financing salvation through remittances is also used to pay for their children's wedding receptions in the area of origin. The financing of a large wedding reception not only relies on remittances sent every month, but financing is also done through remittances combined in the area of origin. Meanwhile, for families who do not have savings, wedding reception financing raises family debt to meet the needs of salvation in the area of origin.

The use of remittances for home renovation is one of the wishes of most migrant workers and families in Tegalsari District, as a symbol of success and has been able to improve their social status in the community. The amount of costs incurred for house renovation varies from one family to another. This depends on the desires and abilities of each TKW and her family in the area of origin. The use of remittances for home renovations is due to the condition of the family home before migrant workers to migrate internationally is still in an unfinished condition and is still considered to be less feasible compared to the condition of people's homes in the surrounding environment. Remittances allocated for home renovations are used to repair main houses, build parks and install iron fences, even now the condition of TKW family homes that allocate remittances for home renovation looks the best and luxurious compared to the houses around the neighborhood. Whereas for TKW families with middle to upper economic conditions shows the condition of the house with a 2-story building along with a high iron fence that looks more luxurious and magnificent, both viewed from outside and inside the house.

This has become a symbol of success to improve the social status of TKW families in the area of origin because such housing conditions are very rare in rural environments.

Most TKW families in Tegalsari District use remittances to buy electronic goods that are indeed beneficial to their lives. Besides, remittances are also used to buy household furniture that is used daily by the family in the area of origin. As for the purchase of furniture and electronic goods made by TKW families in Tegalsari District, in the form of mobile phones, TVs, refrigerators, cabinets, beds, tables, and chairs, kitchen equipment which purchases are made in stages. Purchasing electronic goods is also in the form of wireless wifi which is used as a means of connecting the internet via wifi. The purchase of this type of electronic goods is intended for children and school friends not to hang out or play outside the supervision of parents. Meanwhile, the purchase of electronic goods in the form of laptops and cellphones for children is done as an educational facility for their children's school activities at school or college.

At present, the vehicle is the main means of transportation used by the community to carry out their mobility needs, so most TKW families use remittances to buy vehicles, in the form of motorbikes. The use of remittances to buy motorized vehicles does provide benefits for families TKW if used for daily activities and school children in the area of origin. However, the purchase of a vehicle becomes more unproductive because there are families who buy motorbikes more than 2 units, so the use of one vehicle only when he needs it or wants to use it. The purchase of a vehicle that exceeds the needs is done as a symbol of success and improve the status of his family in the community. Vehicle purchases are not only done to buy motorbikes, but there are some TKW families in Tegalsari District who use remittances to buy cars with payment systems in cash or credit.

3.4. *Productive Remittances Utilization*

Fulfillment of the needs of TKW families in Tegalsari District which is productive is the use of remittances that are carried out to redistribute profits that can provide added value in the long run and support their family's economy, both now and in the future when TKW no longer returns to the destination country. The remittance management is productive by TKW families in Tegalsari District Subdistrict, as follows: The use of remittances which are directly used for investment, is usually done by TKW families who also have a role in managing remittances for productive investments in the area of origin, so that TKW usually sends remittances directly in a large amount intended for productive investment. Based on the characteristics of the population in Tegalsari District which is an agricultural area, most TKW families use remittances to purchase agricultural land in the form of rice fields, the results of which are used to meet the basic needs of families in the area of origin. Besides that, the form of investment chosen by TKW families is the purchase of livestock in the form of cattle. This is done because investment in animal husbandry has a small risk, even though maintenance requires patience and hard work. In the care of livestock carried out alone by the family or encouraged to others, as well as using a sharing system by following mutual agreement.

Utilization of remittances is directly carried out to redistribute profits by TKW families in Tegalsari District, in addition to investment, some families use remittances as capital to open a business, both on the request of migrant workers and families in the area of origin. The business chosen by TKW families in Tegalsari District with a high school education background is a printing business consisting of photocopying, photo printing and selling stationery and buying stalls for rent. Meanwhile, the business chosen by TKW families with undergraduate education status is business property and online furniture, where income from business can not only meet the basic needs of the family, but business income can be used for home renovation and the purchase of electronic goods and home furnishings.

The use of a tube system remittance makes everything related to finance can be planned, for example, spending to meet the needs of consumptive families and the needs associated with the hope of having a business in the area of origin. The types of savings chosen by TKW families in Tegalsari District are in the form of ordinary savings and time deposits. TKW families who choose the type of ordinary savings aim as a precaution to finance their children's sudden education, planning to purchase agricultural land and business activities. Meanwhile, families who choose the type of savings deposits they expect more interest from savings deposits used to meet family needs. Although, savings can not be taken at any time, where savings can only be taken within a period of predetermined time for 3 months, 6 months or 1 year.

Based on the amount of remittance with an unbalanced business need, the idea arose to borrow money from the Bank as venture capital, the payment of which was paid in installments monthly. The form of business carried out by one of the TKW families in Tegalsari District through a bank loan system is the showroom motors, borrow money in the bank system is not only used as capital to open a business, but it is used also as a venture capital activities, for example, such as fund operations property and online furniture in the form of orders to renovate houses or buy furniture and electronic goods whose total value is above 50 million. Payment of installments to the bank is done through remittances if the income from the business or the velocity of money from the business does not meet the target installments.

3.5. *Social Remittances Utilization*

The used of social remittance at Tegalsari District, Banyuwangi identified several uses of social remittances carried out by some TKW families in Tegalsari District, both in the form of social activities and for the development of the mindset and self-quality of members of family TKW in the area of origin. As for the use of remittances made by TKW families in Tegalsari District, including remittances allocated specifically for education, they use remittances for the cost of children's education up to college. They consider education is a family social capital that can enhance the development of the mindset of family members, especially children in living life in the community. This shows that the hopes of TKW families using remittances to improve the social status of family members through education have indeed been achieved. Remittance magnitudes used to vary depending on the education level of education that is being pursued by children of migrant workers in Tegalsari District. As for the cost of education for children who take elementary-high school is used to buy school uniforms, SPP, buy textbooks and give pocket money to their children. Meanwhile, the cost of education for their children in tertiary education, including living expenses, rental housing for children while undergoing education as well as tuition fees paid every semester.

Remittances are not only used by TKW families in Tegalsari District Subdistrict to meet the needs of their own families' lives but are also used to help others in need. This is because besides fulfilling the spiritual needs of TKW and family, but it can also improve the status of the TKW family in the community. The form of donations made by TKW families in the District, in the form of donations of building materials such as cement for the construction of mosques, compensation for orphans, youth activities, help relatives and help finance niece education.

3.6. *Discussion*

The results of the study showed that the utilization of consumptive remittances by TKW families in Tegalsari District, Banyuwangi City, was used to meet the primary, secondary and tertiary needs of the family in the area of origin. Remittances used to meet primary needs are used to meet daily needs, pay utility bills and buy clothes. Remittances to meet secondary needs, for example, payment of debt financing the departure of migrant workers, family debt before migrant workers work abroad, debt on the purchase of a vehicle on credit, debt incurred due to the amount of child marriage financing. Besides, remittances are also used for family health costs, although there is no specific allocation for family health, parental health care costs in the area of origin. In meeting secondary needs, remittances are also used to finance family salvation, such as memorials of family members' deaths and children's marriage receptions.

In fulfilling family needs that are luxurious or tertiary, remittances are used to purchase motor vehicles and electronic goods. Purchasing motorbikes has become unproductive because most TKW families have more than two motorbikes and electronic goods owned by excessive TKW families. The purchase of motorized vehicles made by TKW families in Tegalsari District is not only in the form of motorbikes but cars that are quite expensive and increase family confidence in the community. Then, several TKW families bought electronic goods, in the form of laptops and cellphones aimed at supporting their children's educational activities in college. The use of remittances to meet tertiary needs is also used as a house renovation that shows a better shape of the house than the house owned by people around TKW in the area of origin. In line with what was stated by Sukesi et al. (2017: 149) that the use of remittances is consumptive if remittances are allocated not to increase profits and income in the future, meaning that remittances only increase the welfare of the family in the area of origin within a certain period.

The used of Productive Remittances by TKW families in Tegalsari District to regain profits that can provide added value and be sustainable. Utilization of productive remittances is done through three management utilization of remittances, namely the management of the utilization of remittances directly utilized for investment and business, TKW sends direct remittances in large quantities aimed at productive investments. The investment chosen by some TKW families in Tegalsari District is an investment in agriculture, in the form of rice fields and livestock. Meanwhile, TKW families who have a high school education background choose to use remittances as capital to open a business. For TKW families with a high school education background, they prefer to open businesses, such as printing, shops, internet cafes, and kiosk rentals. TKW families with a bachelor's background choose businesses that do not need a place of business, such as a printing business, kiosk rental, and internet cafe. However, business is done online, wherein this business the owner and the consumer are not required to meet in person. This online business is business property and online furniture that embodies the desires of migrant workers, such as building or renovating homes, buying furniture or providing all kinds of other family needs following demand consumers, such as gold jewelry, electronic goods, with a payment system done on credit.

Besides that, in managing productive remittances of TKW families in Tegalsari District it is also done through a tubular system because everything related to finance can be planned. Tubular system management can be done through ordinary savings and deposit savings at banks or cooperatives. TKW families who choose the usual savings model at the Bank to guard for financing children's education, business activities and sudden needs. This is due to the system savings which can be taken at any time, different from the deposit savings model which is taken based on the time determined by the Bank or cooperative, both with a period of 3 months, 6 months and 1 year. However, savings deposits provide interest to the customer every month. Thus, some TKW families who choose the deposit savings model, they prefer interest that can be used to meet family needs, for example, such as basic family needs.

Utilization of productive remittances is also carried out in the form of a loan system at the bank due to remittances with unbalanced investment needs so that the TKW family chooses to borrow money at the Bank as business capital whose payments are paid in installments monthly. The system of borrowing money at the Bank is interpreted by TKW families as an increase in venture capital because remittances sent by TKW are not sufficient for the required capital. The venture capital is used by one of the TKW families in Tegalsari District to open a business investment in the form of a showroom and property and online furniture. The term of the loan is carried out following the ability of the TKW family in loan repayments that can be made within a period of 6 months, 1 year and 3 years. In line with what was said by Lucas and Stark (1985: 904) that remittance is interpreted as a strategy to distribute profits that are commonly used for long-term investment so that one day when migrant workers do not work abroad. They have their own business which is used as a source of income in the area of origin.

Utilization of social remittances in Tegalsari District, Banyuwangi identified many uses of social remittances carried out by some TKW families in Tegalsari District, both in the form of social activities and for the development of mindset and self-quality of TKW family members in the area of origin. In the use of remittance that is used to develop the mindset of the family is interpreted as the construction of family social capital in the form of education. TKW families who allocate remittances specifically for children's education can send their children to college. The cost of education for children in tertiary education is not only used for educational expenses, but is also used for living expenses and rent for children to live in college. However, this situation is not a problem for TKW families because they assume their children will have a better life and work than their parents.

In addition, remittances are also used for social activities in the form of donations for orphans and poor people. Meanwhile, in social activities the contribution can be in the form of the construction of a mosque or mosque, activities carried out in the church and activities held by the surrounding community, such as the 1st Suro night commemoration. This is because besides fulfilling the spiritual needs of TKW and family, but it can also improve the status of TKW family in the community. As revealed by Brown and Ahlburg (1999: 334) that, the use of social remittances is carried out for the education costs of family members in the formation of human capital as well as for social purposes in the form of assistance provided to people in need and social institutions, such as churches and orphanages, assistance groceries to relatives.

4. Conclusions

Based on the analysis of the data obtained by the researchers, the results showed that the utilization of remittances by TKW families in Tegalsari District, Banyuwangi, was classified into 3 types: Tegalsari District, where the use of remittances is directly used up within a certain period. Second, the utilization of productive remittances carried out by some TKW families in Tegalsari District, through three remittance utilization management, namely: remittance management is directly utilized for investment and business, tube remittance management, and bank loan system remittance management. In utilizing the three remittances of management, it is carried out to benefit from remittances that can provide added value and are sustainable. Third, the use of social remittances carried out as the formation of human capital in the form of education and social objectives in the area of origin.

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