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INDONESIAN MIGRANT WORKERS IN PENANG, MOBILE PHONES USE AND THE MANAGING OF REMITTANCE

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ABSTRACT

Indonesian migrants transmit their remittance to the home country. Due to distance from families, they rely on mobile phones to maintain communicating distant-life. This study has three main objectives, namely, to find out the differences between male and female migrant worker's life, mobile phone use, and remittance arrangement via mobile phone with family members in the village. Indonesian government sends more female workers than male to destination countries, including Malaysia. As a qualitative research, at least seven migrant workers were interviewed, comprising four documented-female workers and three documented male workers who work in Penang, Malaysia. The informant selection uses the snowball sampling technique. Though they have a common ground on lack of knowledge of financial issues, there are similarities and differences of answers about the three above research objectives. We propose government and telecommunication companies provide policies and mobile phone based-money management programs for low-income migrants and their families.

Keyword: Indonesian, migrant, workers, remittance, mobile phone

Introduction

The current eras have witnessed enormous scales of international migration. According to OECD, the total stock of migrants has exceeded 113 million people. Asia countries provide a large stock of migrants in which reach more than 71 million (Jordaan, 2018:2). ASEAN countries' contribution is skyrocketing every year booked more than 6.5 million migrants in 2013. This figure is representing almost 70% of ASEAN's total migration at the end of the review period (ILO 2014 in Tuccio, 2017: 144). Indonesia administration ratified the 1990 International Convention on the Protection of the Rights of All Migrant Workers and Their Families (ICRMW) (Palmer & Missbach, 2019:908). Since then, the country has been one of the biggest countries in sending migrant workers abroad. Hugo (2007 in Budijanto, Wan Ahmad, & Komang Astina, 2015:284) found that Indonesia is a quintessential labor-surplus nation. At the end of 2006, an estimated 11 percent of Indonesian workers (11.6 million) were unemployed. This unemployment figure needs to be solved. The government seemingly sees that sending more migrant workers may be the solution.

In his study, Chan revealed that Indonesia received USD 7.4 billion worth of remittances in 2013, from about six million migrant workers abroad (Chan, 2014:654). As a neighboring country, Malaysia is one of the destination countries where many Indonesia workers flock to make a living. National Agency for Placement and Protection of Migrant Workers was set up (BNP2TKI) was established on 8 September 2016 with the main task is as the government representative in managing these migration processes.

Indonesian Migrant Workers in Malaysia

Even though Malaysia is not yet a signatory to the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, the country remains among the popular destination countries for foreign labor. Based on Malaysia's Ministry of Home Affairs report in 2015, Indonesia is not only the sending country, but the total number of workers also the biggest compared to other foreign labors. There were 728,870 or 39% of Indonesian workers in Malaysia, followed by Nepal (24%), Bangladesh (13%), and Myanmar (7%) (Loganathan et al., 2019; Ab Hamid et al., 2018).

There are two types of migrants workers in Malaysia; they are legal (documented) and illegal (undocumented) workers. Regrettably, approximately 60 percent of illegal migrants flood the domestic labor market in Malaysia (Ab Hamid et al., 2018). Indonesia must deal with many legal cases caused by a large number of illegal workers in the neighboring country.

As a sending country, female migrant workers dominate the whole number by Indonesian migrant workers. The number of the figure is about 80% of the total worker population. It means the remaining number is man migrant workers. More than half of women workers are working in Malaysia and Saudi Arabia. The majority of them come from rural areas with uneducated backgrounds. The situation makes them work in informal sectors, such as domestic workers. Depicting the women workers' contributions, people grant them Indonesian as national "heroes." In the meantime, Hamid also found that other migrant workers (including male workers) work for many sectors such as construction, agriculture, manufacturing, food, electronic, textile, domestic, and entertainment. (Ab Hamid et al., 2018).

Literature Review

Migrant Workers

The International Labour Organization (ILO) officially defines a migrant worker as a person who migrates from one country to another with the view of being employed. (Loganathan, Rui, Ng, & Pocock, 2019:4). Chan outlines the migrant worker is a win-win-win situation, where migrants, countries of migrants' origin and destination, all stand to gain from cooperating to facilitate transnational temporary migration. (Chan, 2014: 6952).

Another study from UN (2011) described that the estimated number of international migrants increased to 214 million in 2010, with 60% residing in more developed regions, constituting 10.3% of the host country populations (Chib, Wilkin, & Hua, 2013:19). In the meantime, The World Bank and the Global Commission on International Migration denote that migrants serve as "agents of development" and labor migration is depicted in increasingly favorable terms (Faist 2008 in Constable, 2015:135).

In the Indonesia context, Chan's study revealed that the Indonesian administration is part of other neo-liberalizing countries that actively stimulate labor migration as a temporary solution to national unemployment and poverty. (Chan, 2014:6951). Moreover, long back, when representations of migration used as a pathway to sustainable development by the BNP2TKI. (Chan, 2014:6952), the new order regimen encouraged labor migration as terms of "development" since the mid-1980s. Constable's study mentioned that the government issued a licensing regime in 2004. Regimen when no strictly enforced for recruitment agencies. It rapidly stimulated the rate of transnational labor migration, especially female migration, raised drastically during the aftermath of the Asian financial crisis of 1997. (Constable, 2015: 136).

Mobile Phone Use

Migrant workers often must deal with human rights cases since the very beginning of their departure in the host country to the destination country. Many cases showed that the labor's rights prone to be violated by many parties irresponsibly. Therefore, migrant workers must gain human rights knowledge. Human rights comprise fundamental rights that belong to all human beings in the world from their birth to death. (Ab Hamid et al., 2018). Besides materialistic rights as compensation for their works, one of the fundamental rights for migrant workers is to keep communicating with their families and peers. Communication is crucial to gain social and emotional support from being apart from their beloved ones.

Migrants thank the advancement of communication networks through information and communication technologies (ICTs), which enables them to stay in touch with families in their homeland. The current tool of borderless communication technology attached to migrants' life is mobile phones. There are extensive previous studies that discuss the use of mobile phones by migrants from different points of view. Most of the studies predominantly focus on how mobile phones enable migrants to maintain social support, a sense of closeness, and communicate with their distant family members in the host country. (Chib et al., 2013: 22). Whereas there are many messages discussed during the communication process occurs. One of the possible issues discussed is the use of remittance for any purpose. Unfortunately, there is still a lack of study in analyzing the use of mobile phones of migrant workers in managing remittance with their relatives in the village. This study investigates the difference between man and woman migrant workers' use of mobile phones in managing remittance with their families.

Remittance

According to Goma (1993), remittance is a cross border transferring of funds from migrants overseas to families in the host country. Most migrants hoped the remittance able to improving the social and economic life of their families. (Budijanto et al., 2015: 283). From the perspective of Indonesia, the principal amounts of remittance derive annually from Malaysia, Middle East countries, mainly Saudi Arabia and Far Eastern countries, especially Taiwan. In terms of the national economy level, the amount of remittance is about one-third of Indonesian Foreign Direct Investment (FDI) to the country (Hakim & Fitrianto, 2015: 315).

Hakim & Fitrianto continue their report by stating that the government could not gain the real amount of FDI from over six million Indonesian migrant workers today since the workers mostly send the remittance through informal canals. (ibid.: 321). However, the incoming investment from migrant workers is acknowledged positively contribute to the social and economic development of the nation. Constable's study discovered that the use of remittance, among others, for the family's well-being in the form of new houses, purchases of land, investments in education, and many more.. (Constable, 2015:136).

Methodology

The researcher investigates gender differences related to the difference between man migrant workers and women migrant workers' use of mobile phones in managing remittance with their families. We decided that the locus of research was Indonesia male and female workers who work in Penang, Malaysia. The total number of informants was seven workers, consist of 3 men workers and four women workers. Woman respondents more than men because the number of woman workers is more than man workers.

Men respondents are all documented, blue-collar workers. Meanwhile, women workers consist of 4 documented blue-collar workers. The informant selection uses

snowball sampling contacted for the first stage via the Indonesia General Consulate office in Penang, Malaysia. Semi-structured interview guides were conveyed to search for informants' perspectives on how they use the mobile phone in managing the remittance with their families. Throughout the study, ethical procedures were carried out, such as informing respondents that participation was voluntary, and they could withdraw from the study at any time.

Result

Indonesian migrant workers were hailed for their heroic contributions to their families and communities. Even so, a variety of negative stories often misconstrue their lives as workers. The various cases that occur often place them into disadvantageous-marginalized groups. These disadvantages are closer to undocumented migrant workers than those documented ones.

Even though there are many positive and inspiring stories of migrant workers, this study only takes a sample of informants from documented-migrant workers. In addition to the characteristic of workers, this research also analyzed other points of view, namely mobile phone use and remittance management at the host village.

Following is the information obtained from the results of the interviews which fall into three categories of questions following the research objectives of this study:

Table 1
Characterictic of Informants

Info	Man Migrant Workers				Woman Migrant Workers		
	1	2	3	4	5	6	7
Status	Married	Single	Single	Single	Widow	Single	Single
Children	1	-	-	-	-	-	-
Skilled/unskilled	Skilled	Skilled	Skilled	Skilled	Skilled	Skilled	Skilled
Doc'ed/undoc	Documented	Documented	Documented	Documented	Documented	Documented	Documented
Type of job	Contract	Contract	Contract	Contract	Contract	Contract	Contract
Working days	6 days	7 days	6 days	6 days	6 days	6 days	6 days
Working period	8 years	4 years	3 years	4 years	4 years	6 years	6 years
Income	2300 MYR	2000 MYR	1300 MYR	1500 MYR	1500 MYR	2000 MYR	2000 MYR
Saving	Undecided	Undecided	900-1000 MYR	400 MYR	400 MYR	500 MYR	400 MYR
Saving time	End of month from the remaining of monthly spending	End of month from the remaining of monthly spending	Right away after receiving salary	End of month from the remaining of monthly spending	End of month from the remaining of monthly spending	End of month from the remaining of monthly spending	End of month from the remaining of monthly spending
Bank information	Malaysia Bank:	Indonesia Bank:	Indonesia Bank:	Malaysia Bank,	Malaysia Bank,	Malaysia Bank,	Malaysia Bank,

Info	Man Migrant Workers				Woman Migrant Workers		
	1	2	3	4	5	6	7
	Maybank, shared account	BRI, shared account	BRI, personal account	personal account	personal account	personal account	personal account
Role in the family	Caregiver together with his wife	Work for himself	Work for himself	Caregiver for her parents, niece and nephew	Caregiver for her 3 children	Caregiver for her 3 children	Work for herself
Other responsibilities	Child	Parents	Parents	Sibling, niece and nephew	3 children	Parents	Parents
Working insurance	Yes, small benefits	Yes, small benefits	No	Yes, limited benefits	Yes, limited benefits	Yes, limited benefits	Yes, limited benefits
Who manages salary	Wife	Girl friend	Himself	Herself	Herself	Herself	Herself

The categories of questions asked in this first section are necessary information related to the background of the interviewee. This necessary information is a must to understand the characteristics of the chosen respondents. The main characteristic needed is that the informant is a legal migrant worker, and has a minimum level of education equivalent to senior high school. This essential requirement is vital so that this research will not deal with everyday social problems faced by migrant workers. Social mentioned problems include physical violence, human trafficking, income inequality, and many more. All informants meet the requirements because they did not experience these social problems.

The first questions discuss the personal details and family information of our informants. This information is essential to provide personal data and work responsibilities as migrant workers in Penang, Malaysia. The next component is related to the work data owned by each informant. Based on the information received, each informant works in a place that gives them specific and clear responsibilities. Then, the company has also provided wages based on regulations signed by both Malaysia and Indonesia government. The current minimum wage is 1,100 MYR. Meanwhile, the total salary gained can be higher depending on the length of work and additional overtime income collect by the workers.

All informants answered questions in the first category thoroughly and clearly. They understand each question, without having to be explained in detail by the researcher. This situation shows that all informants have a sufficient level of intelligence so that they are fully aware of the risks of choosing the profession as migrant workers, far from family members.

Based on the informants' answers related to self and family information, the researcher concluded that all respondents became migrant workers without coercion from any party. They are also individuals who are quite obedient because they want to fulfill all legal requirements to become documented migrant workers. All respondents also quite understand their responsibilities in working for themselves and their families in their hometown.

While related to work, all respondents understood from the beginning work responsibilities in the company. Each job requires specific skills. For male workers, for example, painters, electricians, and gardeners. Meanwhile, for female workers, for example, as operators in factories and company administrative staff. All informants also voluntarily extend contracts every year.

In the first question category also alludes to their habit of setting aside income in the form of savings. This initial information illustrates the opportunities for each informant to save. How they put saving one of the priorities while working as a migrant worker in Penang? In this study, ownership of savings is an indicator success of migrant workers. The first indicator is the remittances itself.

The researcher processes all information from this first part into essential data. The researcher then uses the data into findings to answer one of the existing research objectives. The findings answer the first research goal, which is to find out the personal and work details as a migrant worker. After completing the information in the first part, the researcher continued with questions in the next category, as illustrated in table 2 about Mobile Phone Use.

Table 2
Mapping of Mobile Phone Use

Info	Man Migrant Workers				Woman Migrant Workers		
	1	2	3	4	5	6	7
Number of mobile phone use	1	1	1	1	1	1	1
Provider	Malaysia's provider	Malaysia's provider	Malaysia's provider	Malaysia's provider	Malaysia's provider	Malaysia's provider	Malaysia's provider
Family's provider	Indonesia's provider	Indonesia's provider	Indonesia's provider	Indonesia's provider	Indonesia's provider	Indonesia's provider	Indonesia's provider
How often communicate with family	Weekly	Weekly-Biweekly	Weekly-Biweekly	More than once a week	Daily, 3 times a day	More than once a week	More than once a week
Call or to be called	Call	Call	Call	Call	Call	Call	Call
Who do you call	Child, Wife	Parents	Parents	Parents	3 children	Parents	Parents
Phone call,/wa call/wa video call/text message	Phone call	Phone call	Phone call	WA video call	WA video call	Phone call	Phone call
Reason to phone	Caring	Caring	Caring	Caring	Caring	Caring	Caring
Obstacle of communication	Network Costly	Costly	Network Costly	Costly	Costly	Costly	Costly
Social media	Messenger,	FB	FB	FB, WA		FB, IG	FB, IG

Info	Man Migrant Workers				Woman Migrant Workers		
	1	2	3	4	5	6	7
account Use	FB						
Intensity of social media use	Weekly update	Monthly update	Weekly update	More than once a week			

In this second category of questions, the researcher wants to find out information related to mobile phone use. These questions aim to answer the second research objective, namely the style of mobile phone use. So that all informants reveal the habits in using the mobile phone as a means of family communication and personal socialization purpose.

The use of mobile phones for migrant workers varies by country and company. Based on previous research in Hong Kong, the use of mobile phones while working is not too strict. In addition to regulations, employers also cannot forbid for fear of being suspected of committing human rights violations. Rules in Hong Kong allow migrant workers to sue employers if they are suspectly committing and restricting the rights of migrant workers. The fulfillment of the right to communicate is also considered part of workers' rights.

While in Malaysia, Indonesian migrant workers cannot be as free as in Hong Kong. The weakness of the Indonesian Government's diplomacy, such as in regulating policies regarding migrant workers with the Malaysian Government, makes migrant workers often face various problems. This situation causes companies and employers who employ migrant workers to be more dominant in determining applicable regulations, including the use of mobile phones. All informants shared that they kept their cellphones in the locker while working.

The researcher's initial question to the informant concerns information about the ownership of the cellphone and the choice of provider of the device. This information is essential in order to be able to distinguish how the ownership of Indonesian mobile migrant workers in Penang, Malaysia, who are working under the policies of the government and Malaysian companies. Besides, information about the ownership of telecommunications equipment can also be a marker of the lifestyle of migrant workers in utilizing this rapidly developing information technology.

The second question relates to the communication patterns of each migrant worker and family using a cellphone. The information is intended to describe the depth of long-distance interactions managed by each party. In addition to the intensity, each respondent's answer proves what kind of family communication patterns are established by migrant workers with family members who live far away in their hometown.

The last category of questions is about the use of social media via mobile phones from migrant workers. Like the influence of social media in other community groups, this study wants to explore the extent of the habits of Indonesian migrant workers using social media. Activities using social media for most Indonesians and the world have become a lifestyle. For this reason, it is essential knowing whether this also applies to migrant workers in Penang, Malaysia.

All informants understood enough of the second question component from the researcher. They are enthusiastic about answering every question and answering it smoothly. Shortly, they understand the purpose of the questions from researchers. The absence of rejection from groups of male and female migrant workers makes the process of extracting this information go quite smoothly.

The following information is about managing the remittance between migrant workers and their families. Below the information gathered from field research in Penang, Malaysia::

Table 3
The Remittance

Info	Man Migrant Workers				Woman Migrant Workers			
	1	2	3	4	5	6	7	
Duration of phone call	5-10 minutes	5-10 minutes	5-10 minutes	More than 10 minutes	More than 10 minutes	More than 10 minutes	More than 10 minutes	
Topics of communication	Working activities, Dreams, Child	Working activities, daily activities	Working activities, daily activities, saving, and girl friend	Daily life, and family needs	Personal life, and daily activities	Daily activities, dreams, and study	Working activities, daily activities, and parents life	
Message discussed related to remittance	School cost for child Saving	Small business plan	Small business plan	Remittance allocation for family members Renovate the house	Remittance allocation for family members	Remittance allocation for family members	Parents needs	
Amount of remittance	About 300 MYR	About 400 MYR	About 300 MYR	About 650 MYR	About 700 MYR	About 1000 MYR	About 650 MYR	
The purpose of remittance	To build a house	To fix the house	Parents need	Support for parents, sibling, niece and nephew needs	School needs of 3 children	Support for parents and sibling needs	Parents needs	
Who manage the remittance	Parents in law	Parents	Parents	Parents	Brother in law	Parents	Parents	
Questioning about the remittance uses	Not care	Not care	Not care	Yes	Yes	Yes	Sometime	

The final question category was about the contents of the message being communicated — the contents of the message mainly about the managing of remittances sent by migrant workers. The question regarding remittances is crucial because it illustrates whether each party, both workers and families, places this issue as necessary when communication is carried out using their mobile phone.

Just like the two previous categories, which divided into several questions, the last category also has several classifications. In this last category, there are two classifications, namely general messages and messages related to remittance management, when communication is taking place via mobile phone. Aside from being a form of communication dynamics, the existence of these two classifications encourages the researcher to grasp the quality of the message when family communication occurs.

The first question classification is a universal message that usually occurs when remote communication occurs. Like other separated family communications, migrant workers also use this communication to show their affection for family members who have to live apart, especially children and parents. Based on the findings, messages about overflowing homesickness still dominate the conversation compared to other messages.

The next or final classification is the message regarding managing money transfers. This type of message content does not occur every time communication using a cell phone occurs. The discussion usually derives from several financial problems that are occurring. This financial problem often comes from family members in the village. Some triggers, for example, are related to schooling, and the daily needs of children, parent's healthiness to necessary house needs.

Unlike the two previous categories, there are several obstacles in the last question category. The researcher must first give an understanding of the purpose of some questions. We must overcome the obstacle in order to obtain the required answers. One way to provide this understanding is to convey the message using a simple language for them to understand. These questions include the objectives of remittance management and confirmations related to managing the remittance.

The researcher must explain the question of the purpose of managing the remittance with illustrations for what are their dreams from the remittance itself. The researchers then give several examples, such as in the context of home improvement, buying rice fields, or opening up small business capital. While related to questions about the confirmation of money transfer management, the researchers conveyed with a statement, whether they have never worried about the use of remittances that are not in line with the expectations of migrant workers. This further explanation is essential, especially for male migrant workers who are research informants.

Besides having to explain in more detail the final question category, the researcher also found other factors that made informants a bit reluctant to respond to the last researchers' questions. One of these factors is the question of remittance management. It turns out that for some Indonesian migrant workers, discussing the money they have is a personal matter, and it is not easy to share it with others. As a result, researchers find reluctance from informants to answer questions openly about this matter.

The reluctance of the migrant workers felt in the form of facial expressions and their body language. Thankfully, the researcher has explained since the early beginning that the interview process was not coercive and aimed at academic studies. Finally, migrant workers were willing to explain about managing money transfers with trusted families. The warm interview process also encouraged the emergence of such openness. Since the beginning of the interview, the researcher has tried to establish informal interview sessions so as not to distance the migrant workers.

The third question category is intended as data to answer the third research goal, which is to manage mobile money transfers with family members in the village. Like the first and second categories of questions, in the answers to the third category, all respondents finally want to answer the questions.

After the interview session, the next process is to process the data results for each category. Each of the data becomes structured-findings, according to the three research objectives above. The findings, then developed into narratives so that many people quickly learned this research.

Findings

The findings of this study are answers from the three research objectives presented above. Processing data form identification code from the answers of the informants presented into transcripts. The researcher analyzes based on each answer to the same question asked. If the coding produces identical answers, the writer concludes that there are similarities between groups of male migrant workers and female migrant workers. Conversely, if the answers are different, then there are differences in the results of the two groups. This difference is an interesting phenomenon to observe from this research.

The findings are as follows:

1. Characteristics of Documented Indonesian Migrant Workers in Penang, Malaysia.

- a. Many Indonesian migrant workers who work in the blue-collar category are single, both men and women migrant workers. They mostly work in factories and plantations with dozens of other workers. They are also willing to extend their contracts by more than two years.
- b. Gross income derives from basic salary and overtime works. The basic salary is on average of 1000 MYR. While over time, according to the hourly length of work, either after office hours or on holidays. Migrant workers are willing to do overtime to increase their income.
- c. Many men migrant workers are difficult in determining the allocation of savings compared to female migrant workers. Women migrant workers are more disciplined to set aside a certain amount of their wages for savings. All informants stated that the allocation of savings carried out from the remaining expenditure for a month.
- d. Some men workers who are still single do not mind sharing their income and savings arrangements with their girlfriends. While women migrant workers choose to manage their income and savings.

2. Mapping of mobile phone use

- a. Migrant workers in Penang, who were informants of this study, only use one mobile phone along with Malaysia's telecommunications provider. Whereas they communicate with family members, who use providers from Indonesia.
- b. Women migrant workers are likely getting more in touch with their families via mobile phones than men migrant workers. Women migrant workers communicate at least once a week, while men migrant workers only once a week or less. However, the initiative to communicate generally comes from migrant workers instead of families. Men migrant workers tend to prefer to communicate by direct phone calls, while women migrant workers are more varied, among others, using video call facilities from WhatsApp platform.

c. Regarding social media use on mobile phones, women migrant workers are more active than men workers. They use social media every day, while men migrants weekly or even monthly based.

d. All respondents stated that communicating with families using a mobile phone as a form of caring for the family. Talks are on daily life, financial management, family needs, and expectations. Nevertheless, each informant stated that such a communication bond is a costly activity. To solve the problem, they buy a package top up with a free conversation for a particular time as a bonus.

3. Message discussed about the remittance via mobile phone

a. Male migrant workers communicate via mobile phones to families with a shorter duration of about 5-10 minutes. While female migrant workers tend to communicate more than 10 minutes.

b. The number of remittances of the male migrant is less than the number of women migrant workers. Male migrant workers send around 300 MYR-400 MYR per month. Whereas female migrant workers send from 650 MYR to 1,000 MYR every month.

c. Male workers, when communicating with families, expect the use of remittances to build and repair houses, business plans, and savings. Meanwhile, female migrant workers said that the allocation of remittance, among others, for the daily needs of families in their hometowns, such as the needs of parents, children, younger siblings to their nephews. Each informant said that they handed over remittance management to close relatives such as parents.

d. Male migrant workers tend not to worry too much about using remittances, while female migrant workers tend to want to find out.

Based on the findings of the three categories of questions above, the researcher assessed that migrant worker who became informants were figures who were quite open, intelligent, and responsible for the work they have. The ability to use verbal language is quite good, and the answers given are sufficient to answer all the contexts of semi-closed questions from the researcher.

The researcher assessed the informants of female migrant groups who seemed more enthusiastic in responding to the researchers' questions. Some visible indicators are the way to answer and the duration of answers delivered. In general, female migrant workers need more time to answer questions than male migrant workers. Although it does not apply to every question, many male informants give short answers to researchers. So researchers need to provide stimulation to male migrant workers to provide more precise and more detailed answers.

Conclusion

The conclusions of the findings of this study are as follows:

1. Indonesian migrant workers who work legally in Penang, Malaysia, are workers with specific job descriptions and agreed-compensation as contract workers in factories or plantations.
2. Based on the findings of all informants, some similarities exist between male and female migrant workers who work in Penang, Malaysia. Among others regarding the great motivation to work abroad, the source of savings comes from the remaining salary spent, only has one cell phone, the initiative to contact the family first as a form of affection, and entrust remittance management to the immediate family, such as parents.

3. However, the researcher also found some differences between men and women migrant workers, namely regarding savings habits, financial management, the intensity of communicating with families using mobile phones, the use of social media in gadgets, the amount of remittances, the purpose of managing remittances and attention to the use of remittances by a family.

Although there are many findings in this study, the researchers hope that there will be further studies that discuss the object of the problem of Indonesian migrant workers with a different perspective. This perspective can be in the form of study themes, loci, and methods that are different from what researchers do. While the specific recommendations that become recommendations to other stakeholders are. We propose government and private companies providing policies and mobile phone-based money-management programs for low-income migrants and their families.

The government should negotiate with the Malaysian government to ratify the cooperation that has been signed by the two countries. The regulation is to guarantee the existence of legal PMI who works apart from their family. They work to change the fate of themselves and their families. This policy is essential so that there is legal certainty that protects migrant workers who are the country's foreign exchange heroes. Collaboration with corporations must also provide a long term activation in the form of capacity building activities required by PMI. Capacity-building activities related to research objectives are in the form of workshops on the use of more creative mobile phones and proper remittance management.

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