

# Indonesian Migrant Workers: Online Communication on Financial Management

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**Abstract**—Communication is a vital factor in human relationships for Indonesian Migrant Workers aka IMW. The breadwinners primarily communicate with family members, parents and siblings to discuss their domestic issues. Preliminary studies revealed that the use of productive remittance sometimes discussed without any knowledge on it. This research aimed to find out IMW online communication use in financial management. It used the qualitative approach with descriptive method. Research informants were IMW in Hong Kong and their families using the snowball technique. Qualitative data derived from in depth-interview and focus group discussion data analysis. Research results that Hong Kong based-migrant workers used online communication to send their financial problems, such as basic household needs, savings, debt, etc, mostly through WhatsApp application. Type of online communication was written messages, photos, voice calls, and video calls. Whatsapp became very popular because its considered cheaper and offered varied features. However, the initiative to build family communication uses online media came from IMW during their free time.

**Keywords**—online communication; Indonesian migrant workers; financial management

## I. INTRODUCTION

Based on data from the National Agency for Placement and Protection of Indonesian Workers (BNP2TKI) the number of IMW working abroad was 148,285 people as of August 2017. Top three destination countries for IMW are Malaysia, Taiwan and Hong Kong (<http://www.bnp2tki.go.id/read/12708>). However, although they are admitted as one of the biggest foreign income contributors, migrant workers have complicated problems to deal with. These problems include: legal issues, violence, debt by mortgaging and poor financial management. In addition, the misapply of remittances often happens to IMW and their families. Paulus Rudolf Yuniarto (2015) revealed that as the result of minimum allocation for savings and investments from their income, IMW had almost nothing when they returned home. This urged them to fly again working overseas back and forth. Not surprisingly, they live with no significant improvement for the long run. A few study, which have been carried out by governments, NGOs and scholars, discussed financial problems faced between IMW and their relatives firmly proved the hypotheses.

Internet facilitates people to communicate as if we live in a global village. It also enables IMW to utilize online communication with family members in their homeland. Online communication itself is basically communication through computer mediation (computer-mediated communication) or often abbreviated as CMC which is integrated with the internet network. CMC, as stated by Cantoni and Tardini (2006, p. 43), is an interaction between individuals that occurs through computers. It can be said, that CMC is a process of human communication through computers that involve audiences, is contained in certain contexts, where the process utilizes the media for specific purposes (Nasrullah, 2016, p. 79). Individuals do CMC in addition to seeking information, also to interact and communicate online to form social networks.

CMC covers the World Wide Web system, including textual, graphics, photography, audio and video systems as well as hyperlink aspects, as well as intrinsic components in a number of video sharing systems such as YouTube and other social networks such as Facebook, Twitter and Instagram (Berger, Roloff & Ewoldsen, 2015, p. 702). In addition, including CMC is online-based communication through chat applications such as Whatsapp, Line, and BBM.

Online communication is considered as an effective communication tool, because of the use of media: (a) the number of communicative sign systems; (b) the speed of feedback from the recipient to the sender; (c) personalizing messages (specific or generic individual adjustments); (d) the ability to use natural language (chat or formal). CMC is considered as "richness media" because it has many advantages (Berger, Roloff & Ewoldsen, 2015, p. 714).

In the meantime, migrant workers according to Wickramasekera (2002, p. 2), also based on the ILO Convention on Migrant Workers in 1949, (No.97) in Article 11, are people who migrate from one country to another to work Domestic factors drive migrant workers to work abroad. The most dominant factor is mostly known as an economic factor. The family is a crucial element for migrant workers. For the sake of family's welfare, migrant workers work abroad and live separately within a certain

period with them. The definition of family refers to Law 52 of 2009 concerning Population Development and Family Development, Chapter 1, article 1 paragraph 6, is the smallest unit in the community consisting of husband and wife; or husband, wife and children; or father and child (widower), or mother and child (widow).

Financial management is an action to achieve financial goals in the future. Migrant workers need to be fostered in financial literacy skills to have a better future life. In addition by having so, it will also help them in making the priority of money allocation in order to maintain financial stability.

The study of "Survival Strategy, Model of Management of Migrants' Family Remittances, and Micro Businesses" by Paulus Rudolf Yuniarto, explained the understanding of migrant workers against problems, especially those related to their daily lives, as well as their strategies for solving problems that arise. The data used as the basis for this study are observation and interviews of families of migrant workers in Lombok Island, West Nusa Tenggara.

## II. METHOD

### A. Approach

This study uses a qualitative approach with descriptive method. Qualitative research aims to maintain the shape and content of human behavior and analyze its quality, rather than turning it into quantitative entities (Mulyana, 2003). Regarding the descriptive type, Jalaluddin Rakhmat in the book *Communication Research Methods* explains that "Descriptive research is only describing a situation or event. This research does not look for or explain relationships, do not test hypotheses or make predictions" (Rachmat, 2002).

### B. Data collection

Selection of Informants through Purposive techniques and Snow Ball. Data Collection Techniques through in-depth interviews, Focus Group Discussion. Data analysis was carried out with the six-step technique of Mac Nab (2002: 148). Triangulation informant was from the Indonesian Consulate General in Hong Kong, BNP2TKI, and Migrant Care.

### C. Locus

The main focus of research took place in the domestic area and one of the destination country. In Indonesia, the field research were in Cirebon (West Java) and Lombok (West Nusa Tenggara) were considered as the main origin of the migrant workers. Meanwhile, some locations in Hong Kong, namely Causeway Bay District, where the Consulate General of the Republic of Indonesia (KJRI) and Victoria Park as a most visited meeting point among IMW during weekend holidays. In addition, the timeline of this research was from January to September 2018.

### D. Informants

Informants of this study are migrant workers who work abroad and their family members. This research divided two types informants regarding data collection they undertook. The first was a focus group discussion with migrant workers family members (in Cirebon and Lombok), migrant workers in Hong Kong and BNP2TKI officials. Another data collection used an in-depth interview with informants were head of BP3TKI Cirebon, BP3TKI Lombok, Migrant Care Indonesia, Enrich Hong Kong, Director of the BNI Hong Kong Remittance and owner of Indonesian Migrant Workers Union and Indonesian Consulate General in Hong Kong.

## III. FINDING AND DISCUSSION

### A. Migrant Workers Description in Hong Kong

Hong Kong is the third top destination country, after Saudi Arabia and Taiwan. Based on an interview with Agustaff Ilyas, Labor Staff at the Indonesian Consulate General in Hong Kong (July 20-21, 2018), Hong Kong is a country where 152,000 IMW make a living. The country offers a high salary of around 4310 \$ HK per month or equivalent to 8 million IDR per month. Besides money, IMW flocks Hong Kong for human rights manifestations where spoil them with more freedom of expression compared to other destination countries. The majority of IMW in Hong Kong are women, and they work in the domestic sector as a helper house. As a helper, their main jobs are caring (for toddlers, children, and the elderly). Cooking, cleaning the house, washing, etc.

The employer provides one day off weekly for any migrant workers; usually on Saturday or Sunday, This is used as a weekly opportunity for IMW to perform various activities. They often gather in Victoria Park for different purposes, such as strolling around, work out, dancing, trading and other activities. As told by Fatmawati, 31 years old from Wangon Banyumas, Central Java, she came to the park for practicing angklung to perform on August 17th to commemorate annual independence day of, the Republic of Indonesia, organized by the Indonesian Consulate General in Hong Kong.

### B. Online Communication

Based on interviews with 6 (six) migrant worker informants in Hong Kong as well as families of migrant workers in Indramayu Cirebon and Lombok, online communication of migrant workers include:

### C. Media

Media Communication used by six migrant workers informants is smartphones. The most widely used application is Whatsapp. It was affirmed by two informants, Surati and Hikmah Rahayu. The two migrant workers also mentioned Facebook (FB) and Instagram as other applications.

Whatsapp application is used to communicate with families in Indonesia, fellow migrant workers and other needs while in Hong Kong. In the meantime, FB and Instagram platforms, used for more wider socialization, are also used to sell online. The reason for selling online is to increase revenue without interrupting work time.

The next communication target of IMW is the Consulate General. Communication with the Consulate General is intended to report themselves and convey the problems they deal with, as well as ways to participate in activities carried out by the Consulate General. It was as told by Fatimah, who have participated in the celebration of Indonesian Independence Day on August 17.

### D. Factors Affecting the Financial Management of Indonesian Migrant Workers

#### 1) Salary deductions from employment agencies

The first factor affecting the financial management of migrant workers is "salary deductions" by labor agents for the first six months — the agency deduction, ranging from 2,800 to 3000 HK, depending on the contract and agreement with the agent or PJTKI. This condition greatly affects the income of migrant workers because they can only send a little money to their families.

#### 2) Individual needs

The next factor affecting the financial management of migrant workers is a personal need while working in Hong Kong. As told by informant Siti Rofiatul Mukaromah, Siti Fatimah, and Hikmah Rahayu, during the FGD in the Ammar Mosque multipurpose room in the Kowloon area of Hong Kong (Saturday, July 21, 2018), personal needs are include to buy cosmetic, mobile or internet pulses, clothing, and snacks that are not provided by the employer.

Personal needs are also related to the costs of socializing with fellow migrant workers during holidays or being members of certain organizations, such as members of the Taklim assembly at Ammar Kowloon Mosque in Hong Kong.

#### 3) Family needs

The next factor that greatly influences the financial management of migrant workers is the needs of children, parents, and husbands. As stated by Siti Fatimah, migrant workers from Blora who have worked in Hong Kong for 12 years that the largest allocation of their income as migrant workers is for their children's school needs. Since his son went to junior high school to study at Ahmad Dahlan University in Yogyakarta, he paid for it from working as a migrant worker in Hong Kong.

#### 4) Saving

Almost all informants stated that they allocated money to save. Some people saved at a Bank in Hong Kong and withdrew it when they return to Indonesia. In addition to savings in the form of money, some informants buy rice fields like Siti Fatimah which are handed over to parents. There are also those who buy houses like Siti Rofiatul. There is only a few who prepare funds for business capital.

TABLE 1 ONLINE COMMUNICATION OF INDONESIAN MIGRANT WORKERS

IMW	Media	Family	Feedback
Length of work: - Contract - Only the first contract - More than 1x contract extension	Handphone: - Whatsapp - Phonecall  Social Media: - Facebook, - Instagram	Family members: a. Husband b. Child c. Parents d. Brother (brother, sister, brother in law) e. Neighbor	Positive: - Get support from children, husbands and families - Income is used to buy a house, land and open a business
Type of work: - Household - Caring for the elderly - Take care of children - Work in the shop	Message: - Send money - Missing - - School fees - Financial support for Husband	Family member work: a. The husband works: does not work and does not work permanently b. Children have not gone to school, school age	Negative: a. Remittances are misused by children, husbands and families b. There are no results while working abroad

	- Cost of parents and extended family - Monthly home expenses - Health costs - Entrepreneurship	c. Healthy parents; sick and not working d. The Brother who must be helped	
	Time: a. Every day b. Once a week c. Uncertain		
	Interference: a. Poor understanding of banking finance b. Problems with children, husbands and families c. Geographical area that is difficult to contact		

#### IV. CONCLUSION

Online communication of Indonesian Migrant Workers in Hong Kong is primarily carried out with WhatsApp application. The application is used primarily to send written messages, photos, voice calls and video calls, reasons for using WhatsApp because it is cheaper, easier and has a variety of features. Communication not only occurs to establish relationships with families, but also to release longing with children, husbands and parents in the village. This communication is also self-expression that is related to self-existence, especially when communicating with friends of migrant workers. Communication messages conveyed include, employers, workplace situations, and family problems in Indonesia. Besides WhatsApp, Migrant Workers also use Facebook and Instagram to sell online.

Factors that affect the financial management of Indonesian Migrant Workers include basic family needs in the village such as children's school needs, and medical care needs for parents. In addition to family needs in the village, which affects financial management is a personal need in Hong Kong such as buying credit or internet quota, cosmetics, clothing, and others. In addition, some Indonesian Migrant Workers also save money in the hope that when they return to Indonesia, they have capital.

Online communication pattern of Indonesian migrant workers in financial management is carried out in two directions with the family. However, more communication initiatives were carried out by IMW in their spare time.

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