

ASSESSING THE IMPACT OF REMITTANCES FROM INDONESIAN MIGRANT WORKERS ON HOUSEHOLD WELFARE: INSIGHTS FROM THE SHARIA ECONOMIC FRAMEWORK

MENILAI DAMPAK UANG TANGGUNGAN DARI TENAGA KERJA MIGRAN INDONESIA TERHADAP KESEJAHTERAAN RUMAH TANGGA: WAWASAN DARI KERANGKA EKONOMI SYARIAH

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ABSTRACT

This study is grounded in the philosophy of maqāṣid al-sharī'ah in Islamic economics, which positions welfare as the ultimate goal of the Shariah through the protection of religion, life, intellect, lineage, and wealth. The phenomenon of remittances sent by Indonesian Migrant Workers (PMI) has become a particular concern in East Lampung Regency, a region heavily dependent on remittances as a significant economic driver. The uniqueness of the problem arises when remittances not only affect economic aspects but also influence social, spiritual, and family dynamics, including religious practices, gender roles, and household stability. This research aims to analyze the implementation and utilization of PMI remittances and their impact on family welfare based on maqāṣid al-sharī'ah indicators. A qualitative descriptive approach was employed through field studies using observation, documentation, and in-depth interviews with PMI and families receiving remittances in East Lampung Regency. The findings indicate that remittances contribute to improving family welfare, particularly in fulfilling basic needs, education, health, and strengthening family spirituality. However, negative effects were also identified, such as consumptive use of remittances, economic dependency, rising divorce cases due to long-distance separation and weak communication, and the absence of parental roles that may threaten family resilience. The perspective of maqāṣid al-sharī'ah serves as an essential analytical tool to assess the balance between the benefits and risks of remittances holistically.

Keywords: Remittances, Migrant Workers, Family Welfare, Islamic Economics

ABSTRAK

Penelitian ini didasarkan pada filosofi maqāṣid al-sharī'ah dalam ekonomi Islam, yang menempatkan kesejahteraan sebagai tujuan akhir syariat melalui perlindungan agama, jiwa, akal, keturunan, dan harta. Fenomena pengiriman uang oleh Tenaga Kerja Migran Indonesia (PMI) telah menjadi perhatian khusus di Kabupaten Lampung Timur, sebuah wilayah yang sangat bergantung pada pengiriman uang sebagai pendorong ekonomi yang signifikan. Keunikan masalah ini muncul ketika pengiriman uang tidak hanya memengaruhi aspek ekonomi, tetapi juga memengaruhi dinamika sosial, spiritual, dan keluarga, termasuk praktik keagamaan, peran gender, dan stabilitas rumah tangga. Penelitian ini bertujuan untuk menganalisis implementasi dan pemanfaatan kiriman uang PMI serta dampaknya terhadap kesejahteraan keluarga berdasarkan indikator maqāṣid al-sharī'ah. Pendekatan deskriptif kualitatif digunakan melalui studi lapangan dengan metode observasi, dokumentasi, dan wawancara mendalam dengan PMI serta keluarga penerima kiriman uang di Kabupaten Lampung Timur. Temuan penelitian menunjukkan bahwa pengiriman uang berkontribusi terhadap peningkatan kesejahteraan keluarga, terutama dalam memenuhi kebutuhan dasar, pendidikan, kesehatan, serta memperkuat spiritualitas keluarga. Namun, dampak negatif juga teridentifikasi, seperti penggunaan uang kiriman untuk konsumsi semata, ketergantungan ekonomi, meningkatnya kasus perceraian akibat jarak yang jauh dan komunikasi yang lemah, serta kurangnya peran orang tua yang dapat mengancam ketahanan keluarga. Perspektif maqāṣid al-sharī'ah berfungsi sebagai alat analisis yang esensial untuk menilai keseimbangan antara manfaat dan risiko pengiriman uang secara holistik.

Kata kunci: Pengiriman Uang, Pekerja Migran, Kesejahteraan Keluarga, Ekonomi Islam.

INTRODUCTION

Indonesia, as a developing country, continues to face serious challenges such as unemployment, poverty, and income inequality

(Mustapita & Rizal, 2017). International migration, including the deployment of Indonesian Migrant Workers (PMI), has emerged as a key strategy to address these challenges. According to the United Nations Population Fund (UNFPA), migration contributes significantly to development and poverty alleviation. It also assists governments in reducing unemployment (Supriana & Nasution, 2010). Many Indonesians choose to work abroad due to the domestic labor market's inability to absorb the rapidly growing workforce (Putra et al., 2015). As of August 2024, Indonesia's Open Unemployment Rate (OUR) was recorded at 4.91%, with over 60% of workers employed in the informal sector. In Lampung Province, the OUR decreased to 4.19%, yet informal employment remained dominant at 69.14% (Simbolon et al., 2024). This economic structure has led many Lampung residents, particularly those working in agriculture and fisheries, to seek employment abroad as PMIs.

According to data from the Indonesian Migrant Worker Protection Agency (BP2MI), Lampung ranked fifth nationally in PMI deployment in 2024, with a total of 25,162 workers. East Lampung Regency contributed the highest number with 9,652 migrant workers, placing it among the top eight districts nationally. Key motivations for migration include low income levels, limited employment opportunities, and the attractive wages offered abroad (Simbolon et al., 2024). Family welfare remains the primary reason for working overseas (Rafliansyah et al., 2023).

PMIs typically gain access to better employment opportunities and incomes, as well as skills development (Dewandaru et al., 2019; Putra et al., 2015). The remittances they send home serve as a crucial source of income for

their families, especially in high-unemployment regions like East Lampung (Putra et al., 2015). In 2024, Indonesia recorded its highest remittance inflow, amounting to USD 15.702 billion (approximately IDR 243.76 trillion), marking a 10.4% increase from 2023. The majority of remittances originated from Malaysia, Taiwan, Hong Kong, and Saudi Arabia. Innovations in digital transfer systems have further accelerated remittance growth. These figures underscore the strategic importance of PMIs as contributors to national foreign exchange earnings and reflect Indonesia's improving competitiveness in the global labor market.

Nevertheless, an overreliance on remittances may pose long-term risks if not managed productively. Many PMI families tend to allocate remittances toward short-term consumption rather than long-term investments such as education or entrepreneurship (Dewandaru et al., 2019; Mustapita & Rizal, 2017). Islamic economics promotes equitable and sustainable wealth management. The principles of *Maqashid al-Shariah* emphasize the protection of religion, life, intellect, lineage, and wealth. Therefore, remittance management should be oriented toward meeting basic needs and fostering productive investment (Rosly, 2005). Social implications are also inevitable. The prolonged absence of one parent often leads to dual-role burdens, psychological stress, and developmental challenges for children (Keizsa et al., 2025). The lack of emotional support and educational guidance can hinder the psychosocial development of children left behind by migrant parents.

Previous studies have explored various dimensions of remittance usage (Mustapita & Rizal, 2017), female

migration motivations (Simbolon et al., 2024), and remittance contributions to rural development (Dewandaru et al., 2019). However, few studies have specifically examined the impact of remittances on family welfare from the perspective of Islamic economics in East Lampung. This study aims to fill that research gap by analyzing how remittances contribute to the economic well-being of PMI families through a sustainable Islamic economic framework.

RESEARCH METHODS

This study was conducted in East Lampung Regency, Lampung Province, over a period of six months starting from January 1, 2025. A qualitative descriptive approach was employed to gain an in-depth understanding of the impact of remittances from Indonesian Migrant Workers (PMI) on the economic welfare of their families. The primary data were collected through in-depth interviews with 30 PMIs from East Lampung working in various destination countries. Respondents were selected using a snowball sampling technique, given that the PMI population constitutes a hidden and hard-to-reach group. To ensure data triangulation, additional informants included PMI family members, officials from the Indonesian Migrant Worker Protection Agency (BP3MI) in Lampung, and the Chairperson of the Indonesian Migrant Workers Union (SBMI) East Lampung chapter. Secondary data were obtained from official sources such as the Central Statistics Agency (BPS), BP2MI reports, academic literature, research journals, and other relevant documents related to remittances and family welfare.

The data collection techniques comprised direct observation, semi-

structured interviews, and document analysis. Data validity was ensured through source and method triangulation, along with strategies to establish credibility, dependability, transferability, and confirmability. Data were analyzed using the Miles and Huberman model, which includes data reduction, narrative data presentation, and inductive conclusion drawing. The conclusions were derived progressively as the data collection continued until data saturation was achieved when no new or relevant information emerged. This study aims to provide a comprehensive understanding of the contribution of remittances to family welfare within the framework of Islamic economic values.

RESULTS AND DISCUSSIONS

Analysis of the Concept of Remittances among Indonesian Migrant Workers (PMI) in East Lampung Regency

Findings from interviews with thirty Indonesian Migrant Workers (PMIs) from East Lampung Regency reveal interesting dynamics in remittance-sending patterns to families back home. In this context, it is crucial to analyze how the concept of remittances is understood and practiced by PMIs not merely as an economic activity but also as an expression of social, moral, and spiritual responsibility. The interviews indicate that most PMIs send money regularly on a monthly basis. However, there are variations in terms of frequency, amount, and methods of transfer, highlighting the inherent complexity of remittance practices. A key finding is that the majority of PMIs remit money routinely after receiving their salaries. This pattern suggests that remittances have become a structural component of migrant household economies not

merely a supplementary income, but often the primary source of family livelihood. In this light, remitting is not an incidental act but a deliberate, recurring decision. From the researcher's perspective, this indicates that migration and remittances are inseparable in analyzing the sustainability of migrant households.

Nevertheless, not all PMIs follow the same remittance patterns. Some informants stated that they only send money if there is surplus after personal expenses, or when the exchange rate is favorable. This shows that remittance behavior is also influenced by individual strategies that are both opportunistic and adaptive. Decisions to delay or accelerate remittances depend on the economic and psychological conditions of the PMIs and their trust in how the money will be managed by families back home.

To understand these dynamics, Ravenstein's Migration Theory is relevant, positing that migration typically occurs due to economic motives and is undertaken by people of productive age. This is affirmed by the field data, as most informants were between 25 and 40 years old and motivated by expectations of higher income. However, the findings also expand our understanding by illustrating that migration and remittance are part of a continuous process that forms transnational economic linkages between PMIs and their families. Furthermore, Lewis's dual labor market theory offers an appropriate conceptual framework. Lewis asserts that migration results from productivity gaps between traditional (subsistence agriculture) and modern (industry and services) sectors. Most PMIs in this study originate from rural areas with limited employment opportunities and later work in informal overseas sectors such as domestic work

or factory labor. Their remittances are evidence of a shift from low-productivity sectors to better economic opportunities, even if such employment is not always formal or legally protected.

Everett Lee's push and pull theory is also applicable, emphasizing that migration results from push factors in the origin area and pull factors in the destination. Push factors such as poverty, unemployment, and limited access to education are strongly present in East Lampung, as noted by informants who stated that no steady jobs exist in their villages. Meanwhile, stable salaries, work contracts, and opportunities to save money are key pull factors in countries like Hong Kong, Taiwan, and Japan. However, it is important to note that migration and remittance decisions are not driven solely by economic considerations. Donald Bogue's theory emphasizes that migration is also influenced by social changes, family structures, and aspirations for social mobility. The study found that remittances were used not only for basic needs but also for children's education, home renovations, and business capital demonstrating that PMIs perceive remittances as a means to improve their families' social status.

Moreover, the economic expectations that motivate PMIs to work abroad align with Todaro's theory, which states that migration occurs when expected earnings in the destination exceed those in the origin, after accounting for employment probabilities and risk. Even though some PMIs experience difficult working conditions, they continue to remit money due to hopes for a better future. However, reality often diverges from expectation, as a portion of remittances is spent on consumption and fails to accumulate into productive assets.

Islamic economic principles offer an additional framework that is particularly relevant to understanding the concept of remittances in this study. From the perspective of *maqashid al-shariah*, the preservation of wealth (*hifz al-mal*) is vital. Money sent by PMIs should be used to meet basic needs, preserve life (*hifz an-nafs*), support education (*hifz al-‘aql*), maintain family harmony (*hifz an-nasl*), and sustain religious obligations (*hifz ad-din*). When remittances are used to finance education, access healthcare, or pay *zakat*, they reflect the embodiment of *maqashid* values in the economic life of migrant families. Conversely, when remittances are spent on consumerist lifestyles or become a source of family conflict, the social and spiritual purpose of remittances is not fulfilled. This underscores the importance of Sharia-based financial literacy for both PMIs and their families. By understanding the ultimate goal of wealth in Islam *falah* (holistic well-being in this world and the hereafter) remittance practices can be directed toward more meaningful and sustainable purposes.

In conclusion, the remittance practices of PMIs from East Lampung reflect a complex interaction between economic motivations, social dynamics, family aspirations, and spiritual values. The five migration theories applied in this study explain the why and how of migration processes, but the *maqashid shariah* perspective enriches the analysis by emphasizing the moral and social dimensions of remittance behavior. Thus, an integrative approach that combines both conventional and Islamic frameworks is essential for comprehensively understanding the phenomenon of remittances among Indonesian migrant workers.

Analysis of Remittance Utilization by Indonesian Migrant Workers (PMIs) in East Lampung Regency

Remittances, as the financial returns of Indonesian Migrant Workers (PMIs), are not merely cross-border monetary transfers but reflect complex dynamics of household economies, individual financial behavior, and the existence of transnational social relations. Findings from the study indicate that most remittances are allocated to household consumption needs such as food, education, and home renovation. However, a portion is also directed toward productive uses, such as small businesses and investments in land or livestock.

This study highlights the complexity and depth of remittance practices among PMIs, which extend beyond financial transactions to encompass socio-economic systems shaped by family relationships, economic strategies, and cultural and religious values. This section analyzes the findings through the lens of conventional economic theories and Islamic economics to explore the motives, patterns, and meanings of remittance practices at both family and individual levels.

From the perspective of Altruistic Theory, the findings show that most PMIs remit money based on a sense of responsibility and affection for their families. This theory suggests that remittance decisions are not purely economic but reflect emotional concern for the well-being of family members back home. In practice, remittances are often sent despite personal sacrifices, reinforcing the notion that altruistic motives dominate migrant-family relations. Additionally, the Implicit Family Loan Theory is relevant here. This theory posits that remittances serve as informal repayment for previous

support provided by families, including financial, moral, and social investments in the migration process. The financial planning and capital returns to families demonstrate reciprocal economic relationships grounded in trust and long-term expectations.

Furthermore, the New Economics of Labor Migration (NELM) views migration and remittances as part of a collective household strategy to reduce risk and increase income. According to this theory, migration is not solely an individual decision but a strategic family choice. The findings indicate that PMIs often engage in financial planning with their families both before departure and while working abroad, reflecting familial synergy in facing economic uncertainties. The Push-Pull Theory explains migration motivation as the result of interaction between push factors (e.g., poverty, unemployment, lack of education) in origin areas and pull factors (e.g., job opportunities, higher wages) in destination countries. In this context, the existence of remittances and the planning of their utilization demonstrate how PMIs and their families seek to maximize economic opportunities abroad to cope with domestic pressures.

Mauss's Gift Theory emphasizes the social and symbolic dimensions of remittances. In practice, remittances are not merely tools for fulfilling needs but also symbols of affection, respect, and social bonds. Their use for social purposes such as charity (*sadaqah*), almsgiving (*zakat*), and family gatherings illustrates the symbolic value of remittances in maintaining honor and social status in the community of origin. Todaro's Migration Theory posits that migration is driven by expectations of income differentials and job opportunities between origin and destination. The findings indicate that

remittances are integral to fulfilling such economic expectations. Financial planning and targeted allocation for land purchase, home construction, and educational expenses align with the rational economic behavior suggested by Todaro's framework.

Within the framework of Islamic economics, the use of remittances for meeting basic needs, improving quality of life, and future-oriented investments (e.g., children's education, family health) reflects the principle of *falah* (true prosperity). *Falah* emphasizes achieving well-being in both this world and the hereafter through a balance between material and spiritual fulfillment. The management of remittances by PMIs and their families, aimed at achieving beneficial goals, reflects the internalization of *falah* values. This analysis is further enriched by the maqashid al-shariah framework, which emphasizes protection of religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*). Remittances used to finance children's education (*hifz al-'aql*), ensure health (*hifz al-nafs*), and sustain economic resilience (*hifz al-mal*) clearly indicate that maqashid values are being actualized often indirectly in migrant household economic practices. This demonstrates that remittance behavior aligns not only with Islamic principles but also supports sustainable social development.

The predominant allocation of remittances to productive consumption such as health and education strengthens the dimension of human development. From a sustainable development perspective, such spending not only improves present well-being but also constitutes long-term social investment. On the other hand, while a small portion of remittances may be used for non-productive consumption, this is not inherently negative if it

remains within the scope of basic needs and does not lead to wastefulness. In Islamic economics, excessive consumerism (*israf*) is clearly prohibited, yet reasonable consumption remains part of the maqashid framework itself.

Overall, this study's findings support both modern migration theories and Islamic economics in conceptualizing remittances as a complex socio-economic system. Conventional and Islamic approaches offer complementary insights, showing that remittances carry intertwined economic, social, cultural, and spiritual dimensions. In terms of policy implications, these results underscore the importance of Sharia-based financial management training for PMIs prior to departure, along with enhanced financial literacy programs for families in their home regions. Appropriate utilization of remittances will enhance microeconomic stability and promote local development grounded in justice and balance.

Analysis of the Impact of Remittances from Indonesian Migrant Workers (PMIs) on Family Welfare in East Lampung Regency from the Perspective of Islamic Economics

Remittances sent by Indonesian migrant workers play a significant role in shaping the welfare of families left behind. In the context of Islamic welfare theory, remittances are not merely monetary transfers but serve as instruments to promote the *maslahah* (well-being) of the family, particularly in fulfilling essential needs with a focus on blessings (*barakah*) and sustainability. One prominent finding in this study is the increased awareness among recipient families to allocate part of their remittance income for *sadaqah* (charitable giving). In Islam, *sadaqah*

holds deep spiritual value, and findings show that families who regularly allocate funds for religious and social causes exhibit a transformative increase in spiritual consciousness.

In Islamic welfare theory, such behavior aligns with the dimension of *hifdz al-din* (protection of religion), one of the five essential objectives of *maqashid al-shariah* according to Al-Ghazali and Al-Shatibi. It also reflects the concept of *maslahah*, wherein wealth must be utilized for broad societal benefit rather than mere personal consumption. Hence, an increase in charitable giving becomes a clear indicator of spiritual welfare within the Shariah framework. Additionally, interview results indicate improvements in the quality of life in terms of food and health. Some families reported being able to afford nutritious food and access healthcare services more consistently something they previously struggled with. This supports the objective of *hifdz al-nafs* (protection of life), which emphasizes physical well-being as an integral component of human welfare.

In terms of economic security, many informants stated they now have savings or even long-term investments, such as land or farmland. These patterns show an enhanced capacity for long-term financial planning and stability. According to the Islamic concept of *falah* (true prosperity), this reflects the trustworthy and responsible management of wealth. The principle of *hifdz al-mal* (protection of wealth), a central tenet of *maqashid*, is reflected in behaviors such as saving and productive investment.

However, the study also found negative consequences that require critical attention. One such issue is the rising number of divorces among migrant worker families. Interview data

reveal that prolonged physical separation and poor communication often result in marital breakdowns. This undermines *hifdz al-nasl* (protection of progeny), as children in divorced households are more likely to suffer from emotional stress and lack parental guidance. Some informants noted that their children became more difficult to manage when raised by grandparents or neighbors, indicating threats to *hifdz al-'aql* (protection of intellect) and *hifdz al-nasl* due to a lack of proper parenting.

According to Jasser Auda's contemporary Islamic welfare theory, these realities necessitate a multidimensional and systemic approach. Auda argues that *maqashid* must respond to real emotional and social needs, meaning that the protection of family and children must go beyond legal structures and include psychosocial support. The double burden borne by the spouse left behind often as both caregiver and breadwinner also places emotional and physical strain on families. Islam advocates for shared responsibility and mutual support, which is often challenged under such circumstances.

A further concern raised in the analysis is the tendency toward excessive consumption. Some informants reported that remittances were used for unnecessary luxury spending, such as lavish parties, non-essential home renovations, or branded goods. This contradicts the Islamic principle of avoiding *israf* (extravagance). Remittances should ideally improve essential quality of life, not promote superficial lifestyles.

In Islamic welfare theory, consumerist behavior devoid of accountability does not lead to *falah*. Instead, principles such as *qudwah* (exemplary conduct), *qana'ah*

(contentment), and *i'tisad* (moderation) must be internalized by remittance-receiving families to preserve the blessings of wealth. A holistic understanding of *maqashid* is crucial to cultivate collective awareness about the importance of Sharia-compliant financial management. Saving is a key theme found in this study. Informants who allocated part of their remittances for long-term savings demonstrated a forward-looking attitude aligned with *hifdz al-mal*, ensuring wealth is protected and managed for the benefit of future generations.

Some informants also expressed awareness of the importance of investment, including in farmland, land assets, or even digital instruments such as fixed deposits and cryptocurrency. This reflects improving financial literacy among migrant workers and their families. In Islamic economics, productive investment is an optimal form of wealth utilization that supports economic growth and generates a multiplier effect in the social environment. However, not all families have control over remittance use. Some informants stated that funds were entirely consumed by the partner at home, leaving no savings. This highlights the need for stronger financial communication and education within households. Islam emphasizes *amanah* (trustworthy leadership) in family financial management.

In terms of education, there was an increase in remittance allocation for children's school fees, educational materials, and education savings. This reflects the fulfillment of *hifdz al-'aql*, as education strengthens the intellect and cognitive development. Some children even expressed ambitious goals inspired by their parents' sacrifices. However, risks also exist especially when parents focus too much on

material achievements and neglect the emotional needs of their children. Children feeling abandoned may lose motivation or adopt deviant behaviors. Therefore, welfare must be understood not only in economic terms but also in emotional, spiritual, and social dimensions. Overall, Islamic welfare encompasses five primary objectives: *hifdz al-din* (faith), *hifdz al-nafs* (life), *hifdz al-'aql* (intellect), *hifdz al-nasl* (progeny), and *hifdz al-mal* (wealth). This study finds that remittances have great potential to support all five dimensions if managed responsibly and guided by Islamic values. Conversely, mismanagement can lead to dysfunction in those areas. Divorce, household conflict, consumerism, and educational failure among children indicate that *maqashid* has not been fully realized. Therefore, Sharia-based financial education and psychosocial interventions are needed for migrant families.

Institutions such as BP2MI, the Indonesian Ulema Council (MUI), and Islamic financial bodies play a critical role in providing support. Financial literacy programs, family budgeting workshops, and outreach on Sharia-compliant saving and investing should be expanded. Community-based Islamic cooperatives managed professionally could serve as collective financial vehicles for PMI families. Some best practices such as automatic salary deductions or joint savings between couples deserve replication. This study also conveys that Islamic welfare is not merely the absence of poverty but the holistic fulfillment of physical and spiritual needs, family harmony, quality education, and long-term security. Therefore, any policy regarding migrant workers must adopt *maqashid* as both an evaluative and normative framework. Remittances thus impact not only the

economic dimension but also serve as strategic tools for strengthening family welfare within the *maqashid al-shariah* paradigm. Ultimately, success depends on wise consumption control, responsible financial management, and the continuous cultivation of family harmony.

CONCLUSION

This study concludes that remittances from Indonesian Migrant Workers (PMIs) in East Lampung significantly contribute to improving family welfare, both economically and socially, when managed responsibly and in alignment with Islamic values. The utilization of remittances for basic needs, education, healthcare, savings, and productive investment reflects the realization of *maqashid al-shariah*, particularly in protecting wealth (*hifdz al-mal*), intellect (*hifdz al-'aql*), and life (*hifdz al-nafs*). However, challenges such as rising divorce rates, emotional neglect of children, and consumerist behavior indicate areas where Islamic principles have not been fully actualized. Therefore, it is recommended that Sharia-based financial literacy programs be strengthened for both PMIs and their families, supported by the government and Islamic institutions. This will ensure that remittances become a sustainable instrument for long-term family welfare and social resilience.

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