DETERMINANTS OF REMITTANCES SENT TO HOME REGIONS BY MIGRANT WORKERS IN DENPASAR CITY

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Abstract

The limitations faced by home regions in fulfilling basic living needs encourage people to migrate to more promising areas in pursuit of decent income and to send remittances as economic support for families in their places of origin. This study aims to analyze: (1) the effect of education level, length of employment, employment status, and number of dependents on the income of migrant workers; (2) the effect of education level, length of employment, employment status, number of dependents, and income on remittances sent to the home region by migrant workers; and (3) the indirect effects of education level, length of employment, employment status, and number of dependents on remittances through income among migrant workers in Denpasar City. This associative quantitative research involved 100 migrant workers in Denpasar. Data were collected through observation and interviews and analyzed using descriptive statistics, path analysis, and the Sobel test. The findings reveal that: (1) education level, length of employment, and number of dependents have a positive and significant direct effect on the income of migrant workers in Denpasar City. Migrants working in the formal sector earn higher incomes; (2) education level, length of employment, number of dependents, and income have a positive and significant direct effect on remittances sent by migrant workers in Denpasar City. Migrants employed in the formal sector send higher remittances; and (3) education level, length of employment, and number of dependents have an indirect effect on remittances through income.

Keywords: Remittances, Migrants, Income, Education Level, Length of Employment, Employment Status, Number of Dependents

INTRODUCTION

Regional disparities in Indonesia remain a major challenge in development. Low levels of human development that impact overall welfare, combined with economic inequality or income distribution gaps between high-income and low-income groups, exacerbate this issue (Tambunan, 2001). Development aims to improve individuals' standards of living, including income, food, clothing, shelter, health services, and education. Regions endowed with resources and production factors, particularly capital stock, tend to generate higher income compared to regions with limited resources (Mustika, 2013).

Economic growth serves as an indicator of a region's welfare. If regional economic growth improves, it is expected that the benefits will be distributed equitably among all segments of society. Disparities can motivate underdeveloped regions to enhance their quality of life to reduce the development gap. In this way, inter-regional inequality can have a positive impact by driving competition and development. However, high levels of inequality can also produce negative consequences, such as economic inefficiencies, weakened social stability and solidarity, and perceptions of injustice (Todaro & Smith, 2004:235).

One strategy commonly adopted by lower- to middle-income groups is migration. In this context, the New Economics of Labor Migration (NELM) theory becomes relevant. Introduced by Oded Stark and J.E. Bloom in 1985, this theory emphasizes that migration decisions are not made solely by individuals but are collective household strategies to maximize income and minimize economic risk. NELM explains that migration often serves as a way for households to diversify income sources to manage economic uncertainty in their home regions. Migration generates direct economic benefits through remittances, which can improve the income and welfare of households in the origin area. With remittances, recipient families have greater opportunities to improve their quality of life, particularly in education, health, and other forms of economic investment (Stark & Bloom, 1985).

Bali Province continues to be a popular migration destination. According to Statistics Indonesia (BPS), there were 146,528 incoming migrants to the province. High wage levels, abundant job opportunities, and access to education, healthcare, and entertainment are key pull factors attracting rural residents. Increases in income, and the development of transportation and communication infrastructure, have further facilitated this migration. These facts align with migration theories proposed by Ravenstein (1885) and Todaro (1980), which suggest that migration decisions are largely driven by economic motives and differences in employment opportunities. Wage differentials also influence migration, as individuals or groups move from low-wage to high-wage areas to improve their standard of living and economic well-being.

Table 1. In-Migration by Regency/City and Gender in Bali Province, 2020 (table not included in the text provided)

Regency/City	Male	Female	Total (Male + Female)
Jembrana	4,799	4,893	9,692
Tabanan	4,268	6,738	11,006
Badung	10,876	15,140	26,016
Gianyar	5,374	9,184	14,558
Klungkung	2,155	3,534	5,689
Bangli	2,187	3,253	5,440
Karangasem	6,299	6,431	12,730
Buleleng	11,539	9,481	21,020
Denpasar (City)	18,494	21,884	40,378
Total	**65,990**	**80,537**	**146,528**

Based on Table 1, it can be concluded that Denpasar City received the highest number of incoming migrants compared to other regencies. This indicates a strong attraction toward Denpasar City. The high interest of migrant workers in working in this province is not only due to Denpasar's status as a well-developed tourism hub, but also because of the city's perceived economic potential and opportunities for entrepreneurship available to newcomers and migrant workers (Purba & Sudibia, 2022). The presence of migrants brings positive impacts both to their origin and destination regions. Migrants can increase their families' income in their home areas, thereby contributing to family welfare and regional development through the remittances they send (Purnami & Sudibia, 2023).

Remittances, as a source of income—particularly for developing countries—currently play an essential role in development. Remittances refer to the process of transferring money by migrants to their families in their home regions to fulfill their living needs. They represent a vital financial support mechanism that directly increases household income. Individuals remit for various reasons, including improving their standard of living, supporting their families back home, and contributing to the development of their region of origin. Remittances are often regarded as a critical source of income for households, helping them to invest and manage socio-economic shocks (Mamoran & Yasa, 2020).

Remittances also generate a multiplier effect on the local economy in Denpasar. The money received by families in the origin region is often used for consumption, education, or investment, which stimulates economic activity in those areas. At the same time, the presence of migrant workers in Denpasar generates demand for various goods and services, thereby boosting local economic growth in Denpasar itself. This effect reinforces Denpasar's appeal as a dynamic hub of migration and economic activity, making it a highly relevant site for studies on remittances and their impact on economic welfare (Sugiyarto & Izzati, 2018).

The motivation for remitting money to migrant workers' families includes a sense of responsibility for others' welfare, insurance, debt repayment, inheritance, and exchanges in the form of ideas, goods, or services (Nzima, 2017). Rapid technological advancements have made remittance practices more affordable, faster, and safer through bank transfers and similar methods. These developments have facilitated ease and security for migrants when sending a portion of their income back home (Siegel, 2018).

The amount of remittances sent is influenced by several factors. One of these is education, which reflects an individual's capacity to obtain and perform work in the destination area and has been shown to have a positive and significant partial effect on remittances sent to the home region (Andharista, 2016). Another factor is length of employment, as longer work experience tends to reflect greater skills and job stability. This implies a direct correlation between work hours and income, such that the longer a migrant works, the higher their income is likely to be, which in turn increases their capacity to remit (Supriyatna, 2020).

Employment status also affects remittance levels. Migrant workers with permanent or formal jobs tend to remit more consistently due to stable income, whereas informal or seasonal workers face income fluctuations that may limit their ability to remit regularly (Mamoran & Murjana Yasa, 2020). According to data from Statistics Indonesia (BPS), the formal sector surpasses the informal sector in terms of income stability, access to social security, and well-defined employment contracts. These advantages allow formal-sector workers to remit more consistently compared to those in the informal sector, who often face unstable earnings. This can be further observed in the following table:

Table 1.2 Migration of the Percentage of the Population Aged 15 Years and Over Who Work According to Gender and Formal-Informal Employment Status in Denpasar City

Employment Status	Percentage of the Population Aged 15 Years and Over Who Work by Gender and Formal-Informal Employment Status in Denpasar City			
	Man		**Woman**	
	2022	**2023**	**2022**	**2023**
Formal	66.50	69.45	60.23	60.61
Informal	33.50	30.55	39.77	39.39

Source: Central Statistics Agency of Bali Province, 2025

Based on Table 2, it can be seen that more residents are employed in the formal sector than in the informal sector. From 2022 to 2023, the formal sector consistently outperformed the informal sector in terms of employment numbers. Rapid economic growth in a country or region tends to drive a shift in preference toward formal sector employment over informal work (Manning & Pratomo, 2017). According to research conducted by Mamoran and Yasa (2020), a common phenomenon observed in the field is that many migrants hold positions as laborers, employees, or staff in companies and medium to large enterprises. Employment in the formal sector generally offers better wages and substantial benefits for its workers. As a result, they tend to earn income that meets or even exceeds the city or district minimum wage (UMK).

One of the key factors influencing the amount of remittances sent to the home region is the number of family dependents. The greater the number of dependents that rely on the migrant worker, the higher the remittance value that must be sent (Ardana, 2011). The number of family dependents ultimately affects the frequency and amount of remittances, as a larger family size increases the financial responsibility of the migrant, thereby influencing the volume of remittances sent on a regular basis.

Based on the above discussion, the objectives of this study are:

(1) To analyze the effect of education level, length of employment, employment status, and number of family dependents on the income of migrant workers;

(2) To analyze the effect of education level, length of employment, employment status, number of family dependents, and income on remittances sent

to the home region by migrant workers; and

(3) To analyze the indirect effect of education level, length of employment, employment status, and number of family dependents on remittances through the income of migrant workers in Denpasar City.

RESEARCH METHOD

This study adopts a quantitative approach using an associative research design, aimed at identifying the relationships and influences among the studied variables. The independent variables in this research include education level, length of employment, employment status, and number of family dependents. The intervening variable is income, while the dependent variable is remittances.

The research sample consisted of 100 migrant workers residing in Denpasar City. Sampling was conducted using purposive and accidental sampling techniques, selecting respondents who met the predetermined criteria and were encountered directly during the data collection process.

Data were collected through three techniques: observation, structured interviews, and in-depth interviews. Observation was used to directly observe the respondents' conditions; structured interviews were conducted using a questionnaire; and in-depth interviews were used to gather deeper and more detailed information from selected respondents.

For data analysis, descriptive statistics were employed to describe respondent characteristics and data distribution patterns. Path analysis was used to determine both the direct and indirect effects among variables. The Sobel test was applied to assess the mediating effect of income as an intervening variable. Through this approach, the study aims to provide a comprehensive understanding of the factors influencing the income and remittance behavior of migrant workers in Denpasar City.

RESULTS AND DISCUSSION
Respondent Characteristics
Table 1. Respondent Characteristics Results

Respondent Characteristics	Category
Dominant Gender	Man
Level of education	High School/Vocational School
Employment Status	SectorFormal
Length of working	6–9year
Number of Family Dependents	More from 4 people
Income	In above the UMK
Remittance	More from Rp. 4,000,000

The majority of respondents in this study were male migrant workers working in the formal sector. Their educational background generally reached upper secondary level (high school/vocational school), and the majority had medium-term work experience, between six and nine years. Furthermore, most respondents had

large families, with more than four members, indicating a significant economic burden.

In terms of income, almost all migrant workers earn above the Denpasar City Minimum Wage (UMK), which is IDR 3,298,116.50. This relatively high income allows them not only to meet their personal needs but also to support their families back home through remittances. Most respondents reported regularly sending remittances in substantial amounts, exceeding four million rupiah per month. This reflects the importance of migration as an important economic strategy for migrant workers and their families, reinforcing their role as the backbone of their households.

Analysis of the Influence of Education Level, Length of Service, Employment Status, and Number of Family Dependents on a Migrant Worker's Income

Table 2. Results of Sub-Structural Path Analysis 1

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1399041.270	493738.201		2,834	.006
	Level of education	257214.292	40579.825	.338	6,338	.000
	Length of working	248129.599	19607.263	.645	12,655	.000
	Relationship status Work	936229.569	228560.737	.207	4,096	.000
	Number of Dependents Family	245610.715	73356.025	.178	3,348	.001

a. Dependent Variable: Income

The path analysis results show that all independent variables—education level, length of service, employment status, and number of dependents—have a direct, positive and significant effect on migrant workers' income. Higher levels of education open up opportunities for migrant workers to obtain better jobs with higher incomes. Similarly, the longer a person works, the greater their experience and skills, which positively impacts income. Employment status is also an important factor, as workers with more stable employment status, particularly in the formal sector, have access to a more stable and secure income. Meanwhile, the number of dependents Larger families encourage migrant workers to increase their income to meet the economic needs of the families they depend on.

Analysis of the Influence of Education Level, Length of Service, Employment Status, Number of Family Dependents, and Income on Migrant Worker Remittances

Table 3. Results of Sub-Structural Path Analysis 2
Coefficientsa

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Beta Coefficients		
1	(Constant)	-746483959	208987.778		-3,572	.001
	Level of education	45793.508	19674.541	.080	2,328	.022
	Length of working	41880.137	13060.439	.144	3,207	.002
	Relationship status Work	350612.508	100768.680	.103	3,479	.001
	Number of Dependents Family	84380.781	31525.617	.081	2,677	.009
	Income	.569	.042	.753	13,657	.000

a. Dependent Variable: Remittances

Education level, length of employment, employment status, number of dependents, and income have a direct, positive and significant impact on remittances sent by migrant workers to their home regions. Migrant workers with higher education tend to have higher incomes, allowing them to allocate more funds for remittances. Length of employment also has a positive impact because with increasing experience, workers typically earn higher and more stable incomes. A more formal and stable employment status also contributes to the ability to send remittances regularly. Meanwhile, the number of dependents is a key motivating factor; the more dependents, the greater the worker's motivation to send remittances. Finally, higher income directly increases migrant workers' capacity to send remittances to their families in their home regions.

Analysis of the Indirect Effect of Education Level, Length of Service, Employment Status, and Number of Family Dependents on Remittances Through Income.
Table 4. Sobel Test Results

Mediation Path	Z-Count	Information
Education Level → Income → Remittance	5.73	Significant
Length of Employment → Income → Remittance	9.23	Significant

Employment Status → Income → Remittance	3.91	Significant
Number of Family Dependents → Income → Remittance	3.24	Significant

Based on the results of the analysis, Education Level, Length of Work, Employment Status, and Number of Family Dependents have a significant indirect effect on remittances through income as a mediating variable. The Sobel test value for the four paths is above the critical value (Z > 1.96), which means that the indirect effect is declared significant at the 95 percent confidence level. Thus, income plays an important role in bridging the influence of these factors on the amount of remittances sent by migrant workers.

DISCUSSION
The Effect of Education Level (X1) on Income (Y1)
Based on the results of the linear regression analysis, education level was shown to have a positive and significant effect on income. This means that the higher the level of education of migrant workers, the higher their income. This effect is considered significant because it is supported by a fairly strong relationship and is based on valid statistical test results. This is indicated by the regression coefficient value of 257,214.292 with a significance value of 0.000, which is below the 0.05 level.

These results align with Human Capital Theory, which states that education is a form of investment in human resources that can increase productivity and income. This is also supported by previous research by Andharista (2016), which found that education level has a positive and significant effect on income. The higher a person's education, the greater their chances of obtaining a higher-paying job.

Effect of Length of Work (X2) on Income (Y1)
Based on the regression analysis, length of service has a positive and significant effect on income. The longer a person works, the greater their experience and skills, which ultimately impacts income growth. The regression coefficient for length of service is 248,129.599 with a significance level of 0.000, indicating that each additional year of service increases income by Rp248,129.60.

This finding aligns with the Human Capital Theory proposed by Gary S. Becker, which explains that work experience is a form of human capital investment that can improve skills, productivity, and the market value of labor. This is also supported by previous research by Windu Wiyasa and Urmila Dewi (2017), which stated that the variable of working hours has a positive and significant relationship with income. In the context of migrant workers, the longer they work, the greater their experience and adaptability, which ultimately impacts their income. Longer tenure can also reflect trust from employers and the potential for advancement in position or responsibility.

Effect of Employment Status (X3) on Income (Y1)

Results: The analysis shows that employment status has a positive and significant effect on income. Migrant workers working in the formal sector tend to earn higher incomes than those working in the informal sector.

This finding aligns with the New Household Economics Theory of Migration (NELM) developed by Oded Stark and J.E. Bloom (1985), where migration decisions, including the type of employment chosen, are viewed as part of a household strategy to reduce income risk and increase family economic stability. Working in the formal sector, which typically offers a fixed wage system and employment protection, is a strategic choice for migrant households to maximize income and job security for their family members.

Respondent Maya Eka is a migrant worker who works as a nurse at Bali Mandara Hospital in Denpasar. The interview was conducted in person at the hospital. Maya explained that she has formal employment status as a permanent employee and receives a stable base salary every month. She also receives various benefits, such as a position allowance, meal allowance, and health insurance from her employer, as well as additional incentives based on performance and night shifts.

"Because I'm a permanent employee, my monthly income is more certain. In addition to my base salary, I also receive allowances and incentives for night shifts. This allows me to manage my finances more calmly, save, and send money home to help my family. Those who work odd jobs or whose status is uncertain usually don't receive allowances or bonuses. So, their income is uncertain."

This statement shows that formal employment status plays an important role in creating income stability, which ultimately affects migrant workers' ability to save and send remittances regularly to their families back home.

The Influence of Family Dependencies (X4) on Income (Y1)

The analysis shows that the number of dependents in the family has a positive and significant impact on income. The more dependents a migrant worker has, the greater their incentive to earn a higher income to meet family needs. This indicates that the number of dependents in the family is a significant factor influencing the level of income received.

These results support the New Economics of Labor Migration (NELM) Theory proposed by Oded Stark and J.E. Bloom (1985). This theory emphasizes that migration decisions are not solely individual decisions, but part of a household's collective strategy to improve economic well-being. This is also supported by previous research by Sanjaya (2019), where the number of dependents in the family has a positive and significant effect on income. In this context, a greater number of dependents encourages migrant workers to seek or maintain higher-paying jobs to meet the needs of family members back home. This economic motivation is a key driver of increased business and productivity, which directly impacts income growth.

Effect of Education Level (X1) on Remittances (Y2)

The analysis results show that education level has a positive and significant effect on remittances sent by migrant workers. The higher a person's education

level, the greater their ability to earn income and manage finances, including setting aside a portion of their income to send home to their families. This study's findings support previous research by Mamoran (2020), which found that education level has a positive and significant effect on remittances sent by migrants to their home regions. Theoretically, this finding is linked to

Human Capital Theory, proposed by Gary S. Becker, explains that education is a form of investment in an individual that will increase skills, productivity, and earning potential. Individuals with higher education tend to obtain higher-paying jobs and thus have a greater capacity to send remittances to their families back home. This means that the higher a migrant worker's education, the greater their potential to contribute to family welfare through remittances.

Effect of Length of Work (X2) on Remittances (Y2)

Results: The analysis shows that length of service has a positive and significant effect on remittances sent by migrant workers. The longer a person works, the greater the stability and income they receive, thus increasing their ability to send remittances. Longer work experience also tends to be associated with better job positions, which ultimately increases the amount of remittances they can send to their families back home.

These findings align with the Human Capital Theory developed by Gary S. Becker, which states that work experience is a form of human capital that increases productivity and income. In the context of migrant workers, the longer a person works, the more their skills, efficiency, and financial stability will improve. This allows them to allocate more of their income to be sent as remittances to their families. This is reinforced by in-depth information from one of the respondents, Mr. Amar Fahri, a migrant worker who works as a chef at a hotel in Denpasar.

"At the beginning of my employment, I received a relatively small salary and didn't receive any additional income. However, over time, my income increased and is now above the Denpasar City Minimum Wage (UMK). In addition to my base salary, I also receive a monthly bonus known as tax and service, making my income more stable. This allows me to send money back home more regularly and in larger amounts to help my family."

The statement indicates that long work duration and increased income significantly boost migrant workers' ability to send remittances more regularly and in larger amounts to their families back home.

The Influence of Employment Status (X3) on Remittances (Y2)

The analysis shows that employment status has a positive and significant effect on remittances sent by migrant workers. Migrant workers in the formal sector tend to send larger amounts of remittances than those in the informal sector. This is due to the income stability, benefits, and more regular payroll system obtained through formal employment, which allows workers to more consistently support their families back home.

This finding aligns with the New Economics of Labor Migration (NELM) Theory, which emphasizes that migration decisions are part of a household's

strategy to optimize income and reduce risk. Formal-sector workers tend to have more stable and predictable incomes, allowing them to send remittances more consistently.

Respondent Maya Eka is a nurse at Bali Mandara Hospital in Denpasar. The interview took place on March 3rd at her workplace. Maya explained that she works formally as a permanent employee and receives a fixed monthly salary, along with benefits and work incentives.

"Because I'm a permanent employee, I receive a base salary plus allowances and incentives every month. My income is stable, allowing me to manage my finances and regularly send money home. If I didn't have a stable job, it would be difficult to send money home every month. But because I have a steady income, I can ensure that money is always sent."

With a stable income, she is able to allocate a portion of her earnings to regularly send home to her family. Maya said the job stability and income security that come with formal status have been instrumental in maintaining her commitment to sending monthly remittances.

The Influence of Family Dependencies (X4) on Remittances (Y2)
The analysis shows that family dependencies have a positive and significant impact on remittances. The greater the number of dependents, the greater the incentive for migrant workers to send a portion of their income home. This suggests that economic responsibility to the family is a key driver of increased remittances.

The results of this study support previous research by Nadya (2020), which found that the number of dependents in the family has a positive and significant effect on remittances sent to their hometowns. This finding aligns with the Relative Income Theory proposed by James Duesenberry, which states that a person's consumption and economic behavior are strongly influenced by social pressures and environmental needs, including responsibilities towards family. In the context of migrant workers, the greater the number of dependents, the greater the incentive to send remittances as a form of economic responsibility towards the family. The magnitude of family burdens is one of the main driving factors in increasing the amount of remittances sent by migrant workers.

Effect of Income (X4) on Remittances (Y2)
Income: The analysis shows that income has a positive and significant effect on remittances. The higher the income received by migrant workers, the greater their ability to set aside a portion of their earnings to send to their families back home. This confirms that income is the primary factor determining the amount of remittances that can be given regularly. The regression coefficient value of 0.569 indicates that each one-unit increase in income will increase remittances by 56.9 percent of that total income. A significance value of 0.000 further confirms that this effect is statistically significant.
The results of this study support previous research by (Reshmasari, 2022), which stated that income has a positive and significant effect on the amount of remittances sent by non-permanent migrants. This finding aligns with the Remittance Theory

proposed by Dhilip Ratha, which emphasizes that an increase in migrant income is directly correlated with an increase in the amount of remittances sent to their country of origin. Migrants with higher incomes tend to have a greater financial capacity to allocate a portion of their income as remittances, whether for household consumption, investment, or family savings back home. Therefore, the higher the income received, the greater the remittances they can send to their families.

CONCLUSION
1) Education level, length of employment, and family responsibilities have a direct, positive and significant influence on the income of migrant workers in Denpasar City. In terms of employment status, migrants who work in the formal sector have a higher income.
2) Education level, length of employment, family dependents and income have a direct positive and significant influence on remittances by migrant workers in Denpasar City. In terms of employment status, migrants working in the formal sector send more remittances to their areas of origin.
3) Education level, length of employment, employment status, and family dependents have an indirect effect on remittances through migrant workers' income in Denpasar City.

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