

THE BUSINESS PERSPECTIVES STRATEGY TOWARDS THE TKI (INDONESIAN MIGRANT WORKERS) MARKET

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ABSTRACT

The business prospects and opportunities of the migrant workers' (TKI) market are still wide open. This is shown by the year to year remittances incremental of TKI that corresponds to the beneficial opportunity of the business players to optimize their exploration of this market. In reality, the current efforts and strategy in this exploration, however, are still not utilised effectively in terms of competitive advantage. Therefore the initiative strategy towards product differentiation and innovation of the offered service should be explored and optimised based on the sustainable beneficial prospects for the business. As described briefly in this paper through a case of business innovation towards differentiation, the proposed strategies such as localization and two-sided markets are required for business organisations to unlock their product innovation strategies towards TKI (as their customer) through the innovative solution against the poverty.

Keywords: *TKI, remittance, poverty, differentiated, solution*

INTRODUCTION

Based on the annual report of the world labour organisation (ILO) in 2001, nearly one billion people or roughly one-third of the world population are categorized under low waged workers/labour force who cannot support themselves or their families. Greider (1997:39) revealed, that this condition represents a major challenge towards labour and capital bases, which is always associated with the control of the workplace and how returns from enterprises are necessarily

divided, especially, against the challenges of economic growth and equality faced by developing countries - which departs from the agricultural sector - because of the following:

First, the disturbances on distribution factors as well as unequal-impacts resulted by development and economic growth. As a result, relocation of workers takes places leading to the transition to manufacturing and service sectors. The agricultural sector therefore becomes left behind with rural poverty,

and misses out from attempts of modernization (Chih-yu, 2006).

Second, the current manufacturing and service sectors are becoming more saturate to provide employment due to the weaker performance of industries, factors of intense competition, and the world experiencing financial recession. For instance, in the event of the Asian economic crisis in the late 1990s, at least 20 million people in Indonesia were estimated to lose their jobs and become unemployed (Asra, 2000).

Third, the strategy focusing on investment efforts in the economic outlook, targeting the middle-class customers, hampering financial crisis recovery and making it longer to revive (Prahalad and Hart, 2002).

These related issues of labour and poverty are not due to the lack or absence of initiatives conducted by the state or government to improve the welfare of the people through the development programs and economic policy. However, according to the WBC (2002), this is due to the welfare enhancement programs which are exclusively carried out through strengthening the economy merely based on a framework basis to encourage business players. As a consequence the results of economic growth represent an unequal condition due to weaknesses and disruption of distribution factors and development itself (WBC, 2002).

According to Mubyarto (2001), this situation is further aggravated when the government and the private financial sectors channel larger support for big companies, which in fact competes with small-scale activities that support these companies. Besides, as underlined by Epstein (2005a:1; 2005b; ILO, 2009:8-9), even when the current massive challenges faced by the world in the past decades, remain to be represented by problems of unemployment, underemployed, and poverty, however the focus of central banking approaches do not attempt to target employment generation. Instead, it continues to pursue "inflation targets".

Actually, as asserted by Prahalad and Hart (2002), by helping the world's poor, beside enabling to lift up the poor from their desperation line, it can also become a business opportunity for companies that in turn will impact on business growth and overall economic growth, particularly in developing countries where poverty reduction becomes the role of business and as a solution to create economic growth (Porter and Kramer, 2006). Although, to make it as an active market is the real strategic challenges to the imagination and creativity required in making a market infrastructure towards poverty object which comes out of sectors that are not fully organized.

For example: Migrant Workers. In this case, being a migrant worker is caused by a variety of factors. Among them (in developing countries) are the unfavourable conditions or lack of viable prospects for decent livelihood, the demands in developed countries for more workers, as well as the impact of conflict on personal security and well-being (South Centre, 2006).

In the case of Indonesia, according to Ford (2005:2), those in involved in labour market conditions, which are marked with high rates of open and hidden unemployment and low wages, act as reinforcing factors for international labour migration. Indonesia's large official and unofficial migrant worker flows are as direct result of poor economic opportunities for working-class Indonesians within the country itself. Indonesia has a labour surplus economy, which is unable to accommodate a large percentage of its working age population. As a result, overseas labour migration has become an important avenue for employment of Indonesian citizens. In this sense, Ford (2005) also stressed that a major source of employment in Indonesia remains from the agricultural sector that contributes relatively little to the country's GDP of 16% in 1997 (Warr, 2006:8), while based on Economic Watch (2010) 42.1% of the total labour force engaged in agriculture contributed 14.4% to the country's GDP in 2009.

However, as reported by the Asian Development Bank (ADB) and the World Bank on how remittances are utilized and optimized for poverty alleviation and economic growth, although the benefits of the migrant workers will help the family members and the countries to strengthen the balance of payments, but measuring the balance of payment systems is also a challenge which must be addressed (ADB, 2004a: 1, World Bank 2006a: xi). This is addressed by de Vasconcelos (2007), due to the fact that, historically, the majority of the remittances were hidden from view and often uncounted, and even ignored for utilization. Figure 1 shows the remittances of migrant workers which are greater than the number of international financial aid flows to developing countries (Aggarwal *et al.*, 2006:1; World Bank, 2006a) which is estimated at around 300 billion dollars (U.S.) (de Vasconcelos, 2007:2).

TKI, REMITTANCES, AND POVERTY

The Deputy Governor of Bank Indonesia stated that remittances from overseas migrant / workers (TKI) could strengthen the capital structure of banks from the elements of third party liability (third party funds) (Surya Online, 2007). IFAD reported that the labour

remittances of TKI amounted to USD 3.939 billion or equal to 1.1% of the total national GDP. However, as stated by de Vasconcelos (2007:10-11), because the delivery channels for the remittance transfers are through informal forms, therefore they are not recorded in official reporting systems. This is practiced in some developing countries, where most of the remittances are transferred through an informal network, such as brokers, compatriot (friends) who return to the origin country, or brought by the migrant themselves at the end of the employment contract (Sanusi, 2007). Hugo (2007) asserted that since most of the data of remittances solely refers to the reports of formal institutions, what is listed merely portrays a glimpse of the actual figures.

The Minister of Manpower and Transmigration Department stated that foreign exchange earned from migrant workers in the year 2005 amounted to USD 2.9 billion (Wibisono, 2007). This amount exceeds the estimation of World Bank at USD 2.5 billion (Human Capital, 2006) and the government expectations for USD 1.9 billion (Batam Pos, 2006), while on year 2006, it had reached USD 4.5 billion or around Rp 40.5 trillion (Online Solar, 2007). Even, The Head of National Agency for Placement and Protection

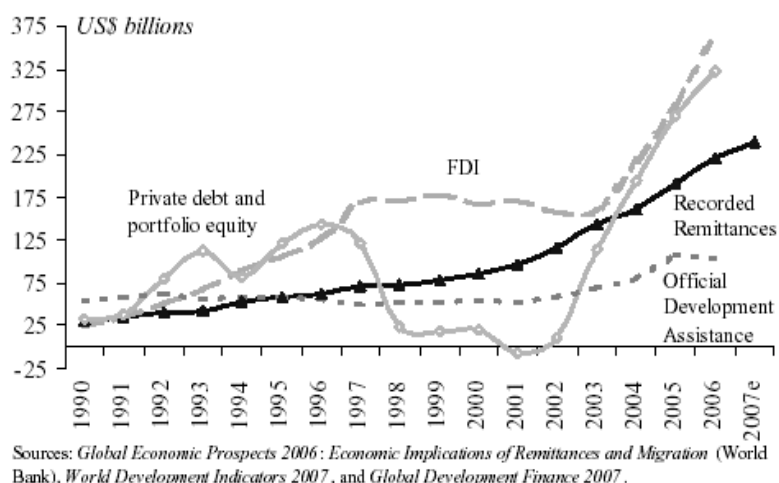


Figure 1. Remittance and Capital Flows to Developing Countries

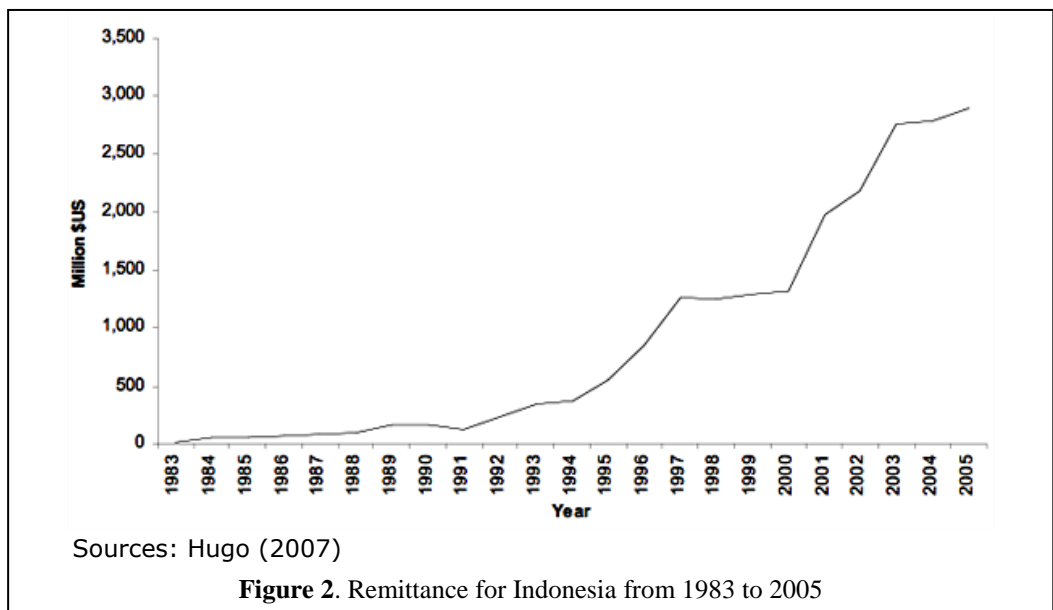
of Indonesian Workers (BNP2TKI), M. Jumhur Hidayat, expressed confidence that the remittances of migrant workers have reached Rp 100 trillion (Hidayat, 2008). Referring to interviews with the Director of the Overseas Workers Empowerment: Lisna Y Poeloengan, she stated that with the average yearly departure of migrant workers reaching 450,000, the target of remittance flows from the workers for 2009 is 'pegged' at USD 20.75 billion (approximately Rp 186 trillion) (Surya Online, 2007).

However, due to the unreliable and varied datum related to the number of workers working abroad as well as the number of routine and or temporary money sent to the homeland (e.g. when the new school year, 'hari raya', etc.), it seems to serve as negative factors that imply psychological impacts towards business players in Indonesia. Here, they are late to respond to these opportunities which would allow business expansion (or so-called passively 'waiting' for the potential market). Meanwhile the national volumes of the remittances had by year-to-year increased (Figure 2), and even exceeds the budget

amount of local income (APBD or *Anggaran Pendapatan dan Belanja Daerah*) obtained by some origin regions of migrant workers, such as the Province of Lampung, West Java, Central Java, Yogyakarta, East Java, West and East Nusa Tenggara (Kompas, 2005; Damanhuri, 2007; Voice NTB, 2007; Trust, 2007).

In addition, in terms of functionality and usability of remittances, apparently they are more used widely as consumption goods and not for investment or production (ADB, 2004a:1; Sanusi 2007). Instead of the effects on economic growth in origin workers' place is quite good, but Hugo (2007) said that the scope is limited. This condition, as reported by Sanusi (2007), de Vasconcelos (2007:7), and Kompas (2006), are caused by the following factors:

1. It's used to pay debts, fulfilling daily needs, buy rice, pay the school fee of children(s) or relatives, and build houses.
2. Few of them are successful to invest and use the remittances for business and manage it in a sustainable way.



3. Few of the remittances are dedicated for a better education.
4. The money is brought by them after the end of employment contract or sent to the family (remittance) to be well saved. It would later be used or consumed to meet the daily needs. Usually, the money will run out between two until seven-months, which by then they will revert to its original state (living in poverty or go back to work abroad) after their assets are sold out.

In response to these conditions, to increase flows of remittances and to optimize its impacts/functions towards greater development, the collection of remittances need to be improved by reducing the channels of unofficial or informal forms to formal channels based on the following domains:

- a) The High Transaction Costs (June, 2001; ADB, 2004a:1-2; de Vasconcelos, 2007)

In order for the costs to become less expensive, the World Bank addressed the issues on the availability of rural financial infrastructures and also the recommendation (through efforts and policies) for opening the competition of bank services (World Bank 2006a: xvi-xvii; 2006b :2-3). This presents the growing concerns of the International Fund for Agricultural Development (IFAD). Based on studies and research on the cost reduction of remittances in the developing countries, with cost reductions from 12% to 6% for administrative fees, it will produce an 11% increment of the remittances flows per-year (World Bank, 2006a:137) or a total of USD 2.5 billion per year (if it costs less than 10%) (Ratha, 2003:165).

- b) The Involvement of Government and Investors

Their involvement remain lacking less in terms of generating the new policies and effective programs concerning migrant workers to maximise profits for the coun-

try (Batam Pos, 2006; Human Capital, 2006; Damanhuri, 2007; Hugo, 2007). Through these involvements and policies, the risk of money laundering can be reduced and it could also encourage direct money transfers (or remittances) which will be channelled to productive investments that can help the sustainability and the effectiveness of remittances (de Vasconcelos, 2007; ADB, 2004a; Hernández-Coss, *et al.*,2006).

- c) The Exchange Rates

The exchange rate forms in which is less competitive and tends to go up from time to time (World Bank, 2006b: 8). In addition there is a lack of knowledge, limited facilities and lack of access to banking services (Dommel, 2006:8), as well as typical jobs concentrated in the informal sectors (such as PRT or house maid, construction worker, etc.). This fact shows that the workers were more likely to 'hide' their owned money, and will later bring their money back to their homeland at the end of the contract periods (Sanusi, 2007).

- d) The Remittance Leakages

As argued by Puri and Ritzema (2003:1), to a significant extent, this is a reflection of the macroeconomic policy regimes of labour-sending countries. Therefore,

1. To increase the developmental significance, it should be implemented on a broader scale, including actions of policy reforms aimed at setting the macroeconomic house in order.
2. To encourage the remittance inflows through official channels, by using micro-finance tools and improving the existing banking networks to effectively compete with informal market arrangements so as to channel the funds into productive investment.

While on poverty itself, Wiggins and Higgins (2008) argued that policy makers in this regard need to find the right combination and sequence towards economic and social policies to facilitate pro-poor growth through the analysis and integration of labour markets, business environment, and the macro economy to provide a way out of the limitations in economic growth and poverty reduction, focusing on the following:

1. The policies to encourage and stimulate the efficiency growth of allocating resources. This combination is a mechanism to translate the growth of agriculture as a factor of economic growth that can be measured and controlled through the agriculture contribution to GDP by the following sectors:
 - a. Investment and loans interest. Clearance/removal of the factors limiting economic growth with respect to low submissions of enterprise investment and loans interest that are too high (Hausmann *et al.*, 2006).
 - b. Capital investment. Accelerating the process of capital investment in the field of human development in the region - rural areas through education and mentoring assistance in the development of new agricultural technologies.
 - c. Macroeconomic policy. Support of macroeconomic policy in order to produce low inflation, stable exchange rate, and observations of the disruption of short-term capital flow.
2. The macroeconomic policy towards market activities through the facilities of the less expensive transaction costs, which relate to decisions regarding the provision of labour, agricultural production, and investment in the economy rather than trade (the non-tradable economy) (Timmer, 2004). In this case are as follows:
 - a. The certainty that is required from the government policies and programs to recognize the assumptions and priori-

ties of poverty, increased productivity and the creation of a diversified range of income (Dev, 2002).

- b. The extent of the good macroeconomic policies through appropriate pricing (getting prices right) in the areas of trade, in which an economy needs to be opened by lowering trade barriers from internal and external to the ways of development of a common area for the producers and users.

THE BUSINESSES WITH AND AGAINST TKI

In line with the mobility of human cross-country, as well as against sending the labours to abroad, so far (in Indonesia as a case) the area of the existing business are related and limited on how to manage and send the workers to abroad, as well as on how to provide services of the remittances channels to the homeland. For instance, the placement of workers overseas, health or medical checking, insurance, transportation (land, air, sea), work training-centres (balai-balai latihan kerja), brokers (calo), the financial services for remittance, and credit loans for the travelling and handling costs (administrative services) to become TKI (Alaydrus, 2006; Loveband, 2003)

As the evidence indicates, the losses incurred by *Perusahaan Jasa Tenaga Kerja Indonesia* (PJTKI) in 2004 were Rp. 158.8 billion per month due to the termination policy of informal workers placement overseas. The losses had impact on the aviation sector, clinic or medical healthcare providers, protection of migrant workers, making passports, PJTKI operational costs, and government non-tax revenue (Pandia, 2004).

The areas of existing business and now thrive, where profits from roles, services, and business practices of businesses and government institutions against migrant workers are as in Table 1. The prospects of businesses and services to migrant workers (referring to the TKI placement in the regional Asia-Pacific

region, especially in Malaysia) are still wide open as the following:

1. The criteria and types of TKI employment and mobility

Based on the general description in Table 2 and Table 3, in terms of TKI mobility and consumption (spending of money), we can make assumptions based on the entertainment they seek for -in which the artists and bands from Indonesia (such as Peterpan, Gigi, Samson, Krisdayanti, etc.) perform the shows/concerts- in addition to the availability of Indonesian made products such as cigarettes, noodles, ketchup, etc. (e.g. in Malaysia, Hong Kong, Korea, and Japan such as Gudang Garam, Sampoerna, Mie Sedap, Indomie, sambal and kecap ABC). Actually (referring to the assumption above), the intensity of the presence of the artist, groups or band does not represent the largest proportion of audiences coming from local fans. However it is the TKI who are most excited at these events. This is also similar to the Indonesian made products as mentioned above. Therefore, we can assume that if there is a place of Indonesian foods available and also the place for rendezvous or gathering of TKI, it implies that consumers of this business are formed or shaped to accommodate their needs as a business (for instance, in Malaysia and Hong Kong). When this is linked to financial and telecommunications services, principally, the active market of the business for TKI is the banking and telecommunication services in certain areas where they rendezvous or work.

2. Matrix of TKI Consumption Types/ Criteria

According to the survey conducted against the TKI in the Peninsular district of Malaysia (Johor, Selangor, Kuala Lumpur, Penang, Negeri Sembilan, and Malacca), the average of

Indonesian woman migrant (TKW) (both formal and informal sector) are better in their routine habits/frequency to send and save the money compared to TKI based on provisions and their consumption (see Table 4 and Table 5).

For instance, the criteria of consumption and employment of TKI in Malaysia are as follows:

- a. In the years 2001-2007, the number of workers in the formal sector is higher compared to the informal sectors (Table 2). However, this is because the government put the kind of work in the field such as construction/infrastructure and plantations into the job criteria of formal sectors, where the sum is 37% ~ 44% (\pm 40%) (Table 3). Thus, if the data on the number of workers in the formal sector is projected to businesses, then the result may be 'misinterpreted'.
- b. The number of male migrant workers in the formal sector such as plantation is quite small. This is because the wages are relatively lower compared to labour wages in the formal sector, such as construction/infrastructure.
- c. The problems that is encountered by the workers due to unpaid wages or late/postpone payment are as follows:
 - 1) For the case of illegal migrant workers they would run away from the employer. This is more likely to happen for workers in the informal sector (in this case a housemaid/ PRT).
 - 2) Almost no problems are experienced by workers in the manufacturing field, although they are outsourced by the company. This is because the company manages the workers' productivity based on clear labour regulations.

Table 1. Business towards TKI

AREA	CONDITION	PROFIT / ADVANTAGES OFFERING
1. Insurances and Tax Withholding	<p>Prawita (2006) stated that there is</p> <ul style="list-style-type: none"> A consortium of seven insurance companies formed through the launching of the Decree of the Manpower & Transmigration Ministry (Surat Keputusan Menteri) no. 280/MEN/2006, (such as PT Asuransi Jasa Indonesia (Persero), PT Askrida Life Insurance, PT Asuransi Tripakarta, PT Asuransi Bosowa Periscope, PT Asuransi Bumiputera Muda in 1967, PT Asuransi Bumi Asih Jaya, and PT Asuransi Parolamas). A consortium of insurance brokers for TKI (i.e. PT Grasia Main Media) 	<p>Based on the profits data are as follows:</p> <ol style="list-style-type: none"> Insurance consortium of Indonesian workers (Jasindo) reap a premium of USD 129.1 billion from August 2006 until June 20, 2007 by giving the insurance program for migrant workers protection (Kompas, 2007). With a 5% discounted of premium value toward insurance fee (Rp.400 thousand) to PJTKI by the organization of the insurance brokers' consortiums, it is obtained profit of about Rp.12.9 billion (for the workers as much as 700 thousand people in 2006), Whereas in SK Appointment No.279/MEN/2006, the Minister has specified that TKI insurance premiums amounted to Rp. 400 thousand (Pikiran Rakyat, 2007a).
2. Labor Services and Tax Withholding	<ol style="list-style-type: none"> PJTKI (Service Providers for Indonesian Worker Placement). <ul style="list-style-type: none"> There are 513 private official enterprises for TKI placement (PPTKIS d/h PJTKI) registered at the Ministry of Manpower & Transmigration and BNP2TKI. (such as APJATI, TKI Services Employers Association (Himsataki), Association of Asia Pacific Services for Migrant Workers (Ajaspac), and Indonesian Employment Agency (IDEA)) (Andrian, 2007; Republik, 2007; Fitriana, 2009). The chairman of APJATI suggested that Government can drive the villageheadman, as well as RT / RW to do the recruitment for prospective migrant workers in order to avoid illegal practices such as illegal charges, human trafficking, and fraud (Alaydrus,2006). Health or Medical Services, Job Training Centers, and Competency Test. <ul style="list-style-type: none"> As per November 18th, 2005, there are 119 institutions recorded to provide health services as registered medical institution that recognized by the government as an official medical service center. Government Involvement <ul style="list-style-type: none"> Government through the Act (Undang- Undang) No. 39 of 2004 (the "Placement and Protection of overseas migrant workers") in article 13 paragraph 1 letter c said that the local recruitment agencies (d/hPJTKI) are necessary "to deposit some money to the government banks by Rp. 500,000,000.00 (five hundred million rupiahs)" to obtain SIPPTKI (UU RI No.39, 2004). The requirement through "Yellow Card". Refers to circular letter number SE.20/BNP2TKI / VIII/2007 (dated on August 9, 2007) about GCC Approved Medical Centers Association (GAMCA) to coordinate the Computerized System for Overseas Workers (Sisko TKLN). 	<ol style="list-style-type: none"> The brokers service charges (<i>uangtuan percaloan</i>) in Indonesia - according to the Minister of Labor & Transmigration Department (Menakertrans) statement towards the complaint of the Union Foreign Maid Agencies Malaysia - whereby the amount is RM 3500 ?3800 (USD 8 ?9 million) per person (Republika, 2006). The cost of prospective migrant workers recruitment is Rp.1,5 million to Rp. 4,5 million (Republika, 2007), so the money gained from the recruitment process of prospective migrant workers is around Rp. 900 billion up to Rp. 3 trillion.
		<ul style="list-style-type: none"> The cost for health screening of TKI candidate (according to the established policies of BNP2TKI) is Rp. 300,000 and Rp 600,000 (Simanjuntak, 2008). The government can earn a profit from "post of money" at least Rp 256.5 billion from 513 units registered PPTIS as per September 2007 due to the regulation (Fitriana, 2009). The fee for Yellow card, an instance in Bandung, the <i>'infaq'</i> ('donation') fee/cost with ranging between Rp. 5000 ?10 000 (Kompas Jabar, 2005) or in Gresik with 'demand tariff' amount is Rp. 3000. If multiplied by 700 thousand (TKIs) sending to abroad in the year 2006 (People's Mind, 2007b), the total amount is Rp. 2,1 billion. According to this case, the Head of Manpower Department, Abdul Kodir Mochtar said there was no levy a penny (Kompas, 2003). Every worker is obliged to pay Rp. 10 thousand and Rp. 50 thousand (Antara News, 2007). If it is assuming that the number of workers sent in the year 2008 is the same as the year 2006 - which the amount is 700 thousand - then the total amount of money collected was to reach Rp. 35 billion. Regarding to this case, TKI Services Employers Association (Himaiki) BNP2TKI make the report to the Corruption Eradication Commission (KPK) because of the cost to make the KTKLN (amount is Rp. 60,000) not based on a legal basis. Also, due to the Sisko TKLN has formed based on the state budget with cost Rp. 6 billion, where the government handle the operational costs (Antara News, 2007).

Connection table 1

<p>3. Telecommunications</p>	<ul style="list-style-type: none"> • Excelcomindo offering telecommunications programs through "JIMAT" by putting together in the Xpac bundle. • Indosat in collaboration with CSL in Hong Kong through Hong Kong Mentari products targets the TKI market by providing a discount. Now, the numbers of Mentari HongKong subscribers reach 15 thousand TKI, where the numbers of total migrant workers (TKI) in Hong Kong is 112 thousand people (Hidayat & Dewanda, 2006). • Telkomsel in cooperation with Bank Mandiri through the m-commerce (m-ATM) product as a mobile ATM services in the first time in Indonesia. • DiGi Telecommunications Sdn Bhd in collaboration with Citibank Berhad explored the money transfer facility services from Malaysia to Indonesia via SMS, PT. POS Indonesia, and the number of banks in Indonesia. Beside the charged fee is RM 8, they also offers an attractive bids in the form of accident insurance costs borne by RM10,000 (Citi Bank, 2007; Orozco & Ferro, 2007:3). 	<ul style="list-style-type: none"> • To bid prices of telecommunications services (Excelcomindo) for migrant workers and their families in the homeland with a price of Rp.1000-per-minute to Malaysia, Singapore, Hongkong, Tawan and China. Through the cooperation with Celcom Malaysia and Singapore's M1, the tariff to practice SLI to Indone sia is RM 0.45 /min. The total target of subscribers is 400 thousand (Mohammad, 2006). • A discount HK \$ 0.68-per-minute given to HongKong Mentari customers. • The service (from Telkomsel) offers is to conduct payment transactions, purchases and cash withdrawal, remittance or money transfer as well as both local and international (Mohammad, 2005). • Money transfer facility services from Malaysia to Indonesia via SMS offers by DiGi & Citibank. • Refill the pulse (top-up)
<p>4. Banking and Financial Services</p>	<ul style="list-style-type: none"> • There are several banking institutions involved in business towards TKI, such as Bank BRI, BCA, Bank Niaga, Bank Mandiri, BNI, Bank of East Java, and ACA Kanjuruhan in East Java. Similarly, also the money/ remittance services transfer provider, such as Western Union and even the Post Office (June, 2001; Tupani, 2007; Deutsch, 2007; Info Jatim, 2004; Kompas, 2004; Suara Merdeka, 2006; Binitardi, 2006; Sinar Indonesia Baru, 2007; Surya Online, 2007). • Three are also numbers of national banks to establish alliances with foreign banking institutions (Juni, 2001; Citi Bank, 2007). 	<p>The exploration of TKI market through the following programs:</p> <ol style="list-style-type: none"> 1. Savings. <ul style="list-style-type: none"> • To facilitate the money transferred from abroad, the BNI make the MOU notes with the Ministry of Manpower & Transmigration that requires TKI candidates to open the account in Bank BNI (May 2004) (Kompas, 2004). 2. Credit Loans for Process and Travel Cost of TKI. <ol style="list-style-type: none"> a. Bank Mandiri through TKI Mandiri Savings program offers easy transfer of salaries and capital loans to finance the administrative handling passport and departure. However, this program realization is not running well due to "maybe a convoluted requirements of Bank Mandiri," (Sinar Indonesia Baru, 2007). b. Kanjuruhan Rural Bank (owned by the Regional Government of Malang) prepares credit loans (Rp 2 billion) for 500 prospective migrant workers to Malaysia with their respective credit loans amount is Rp 4 million and interest at 1% (Binitardi, 2006). c. Bank Rakyat Indonesia (BRI) to provide credit scheme to finance the sending of labor through the guarantee payment from employer companies overseas. The BRI ready to disburse the funds for every worker with the total is Rp. 8 trillion (Wibisono, 2007). d. Bank of East Java to provide soft loan interest facility (same as interest level for SMEs) to prospective workers. The Governor Imam Utomo said around Rp. 3.5 trillion of foreign exchange generated by migrant workers from East Java in 2004 (Info Jatim, 2004).

Table 2. The Number of Formal and Informal Sectors TKI Placement (per-destination/ settlement for Asia - Pacific) 2001~ 2007

Countries Placement	2001			2002			2003			2004			2005			2006			2007		
	Formal	Informal	Total	Formal	Informal	Total	Formal	Informal	Total	Formal	Informal	Total	Formal	Informal	Total	Formal	Informal	Total	Formal	Informal	Total
Malaysia	65,867	44,623	110,490	108,122	44,558	152,680	79,268	10,171	89,439	105,433	21,742	127,175	183,865	18,192	201,887	N/A	N/A	326,811	58,687	19,709	78,396
Singapura	3,397	30,898	34,295	12	16,059	16,071	16	6,087	6,103	38	9,093	9,131	0	25,087	N/A	N/A	270,089	49	10,983	11,042	
Brunei	4,819	954	5,773	3,522	4,980	8,502	654	492	1,146	5,839	564	6,503	7	4,971	4,978	N/A	N/A	9,075	1,991	13	2,004
Hongkong	0	23,929	23,929	0	20,431	20,431	35	3,474	3,509	0	14,183	14,183	6	12,137	12,143	N/A	N/A	3	4	11,786	11,790
Taiwan	7,901	30,218	38,119	3,094	32,838	35,932	1,590	340	1,930	924	45	969	4,533	44,043	48,576	N/A	N/A	28,090	1,677	17,150	18,827
Korea S.	3,391	0	3,391	4,144	129	4,273	7,168	327	7,495	2,887	37	2,924	4,504	2	4,506	N/A	N/A	3,100	1,215	N/A	1,215
Jepang	1,543	0	1,543	414	0	414	100	0	100	85	0	0	0	0	0	0	0	0	0	0	0
TOTAL	86,918	130,622	217,540	119,308	118,995	238,303	88,831	20,891	109,722	115,306	45,664	160,970	192,745	104,432	297,177	N/A	N/A	310,027	63,648	59,677	310,027

* Source: Depnakertrans, Dijien PPTKLN (Note: The data for 2007 based on reports of BNP2TKI for January, Mei, July & August (BNP2TKI, 2007). However, this data is varied related to the number of workers who work abroad since the competent institutions difficulties to collect the data precisely as was underlined in pages 6. This appears in the final report "Pencapaian Tenaga Kerja Indonesia Menurut Negara Tahun 1994-2006 based on Friday 31 December 2004, but the report stated until 2006 (BNP2TKI, 2004)).

Table 3. The TKI Criteria

CRITERIA	DATA / NUMBER
Remittance	<ul style="list-style-type: none"> ▪ The sending of the salary (as remittance) is up to 70% (of workers in the formal sector) and 80% (informal sector) (Broto, 2004) ▪ The ratio numbers of remittance between TKI in Middle East and Asia Pacific is 7:4 (Broto, 2004) ▪ Number of illegal migrant workers in abroad is estimated to reach three times the amount (up to 3.5 million). The total is around 1.28 million in 1999-2001, and the total of remittances is around Rp 31.45 trillion (U.S. \$ 3.145 billion)
Types of Employment & Criteria of TKI	<ul style="list-style-type: none"> ▪ According Supeno (2007), the number of dispatched workers to overseas are as follows: <ul style="list-style-type: none"> ○ For Middle Eastern countries (including North Africa) between 2001 ~ 2003 is as much as 99% work in the informal sector. ○ For East Asia as much as 22.73% (formal sector) and 77.27% (informal sector). ▪ Age of registered workers ranged from 18 ~ 40 years (Sanusi, 2007) ▪ In 2007, 80% of total overseas workers are women (Damayanti, 2007) ▪ Majority of 'unskilled' workers are women (Hugo, 2007; ADB, 2004b) ▪ From 2.7 million migrant workers are as follows: <ul style="list-style-type: none"> ○ 70% working in sector formal. ○ On year 2004, 77.1% of total workers (de Vasconcelos, 2007),
TKI in Malaysia	<ul style="list-style-type: none"> ▪ 70% of TKI works in the plantations and infrastructure sectors. ▪ The age ranged between 21-40 years, and 70% were male (ADB, 2006:8) ▪ Wages per month/sectors: (Bandiyono & Alhar,1998): <ul style="list-style-type: none"> ○ RM400 (factory / manufacturing) ; RM350 (plantations) ; RM300 (a housemaid) ▪ The jobs sectors (formal sector) in the year 2003 as follows: <ul style="list-style-type: none"> ○ Plantation/farm = 29%; Industrial/refinery =19% ; Infrastructure =18% ; Services = 7%; Others =17% ▪ Based on the economic reports of Malaysian Government - Ministry of Finance in the year 2004/2005 (Bernama Daily, 2004) recorded 1.36 million workers in Malaysia with 66.5% of Indonesian migrant worker are as follows: <ul style="list-style-type: none"> ○ Agriculture (plantations) = 24.7%; Industry/refinery = 30.5%; Infrastructure (construction) =19.8%; Services = 25%; Other (remaining)
The TKI Illegal	<ul style="list-style-type: none"> ▪ In Malaysia: <ul style="list-style-type: none"> ▪ ± 700 thousand (Broto, 2004). ▪ Total 517,766 people as per in August 2005. (The number is almost equal legal TKI). ▪ ± 1 million (Year 2000). Total from 1999 to 2001 amounted to 3.5 million (Firdausy, 2006) ▪ 720 thousand people or 80% of the total 1.2 million workers. ▪ 400 thousand people (Sanusi, 2007). ▪ According to Sanusi (2007), in Saudi Arabia= 400 thousands; Korea= 20 thousands; Japan= 8 thousands

Table 4. Remittances, Savings, Sending Condition, and Money Consumptions between TKI vs. TKW

Money Allocation	Condition
<p>The factors of why TKI (male migrant workers) are not as good TKW (female migrant workers) in the formal sector for remittances and savings</p>	<p>This due to:</p> <ul style="list-style-type: none"> • The payroll system that is based on daily works. Although, if they are paid on weekly or monthly basis. • The susceptibility of jobs towards the continuity and availability of projects. Although, if the wages are especially more higher (for the field of construction/infrastructure) to the project outsourcing jobs (kerja borongan) compared to normal regularly jobs. • More free time (flexible) to work because the jobs are based on the daily work counted. • The compensation of self-fulfilling due to the types of work (e.g. infrastructure sector ~ hot temperature condition, muscles intensive, etc.) and where they live. • The male workers who have a family with age ranges over 35 years are more frequent to send the money. • The older of TKI ages are more often to send the money. The money is intended to finance children's schooling and family's daily needs in the homeland. • The more frequent of the workers sending the money are correlated to the decreasingly proportion of the telecommunications costs consumption. The concerns of the money spending in the telecommunications service are affect to the amount savings of money that will be sent to the family <p>Women migrant in the formal sector more often to send the money and also in terms of using banking services compared to male workers in the formal sector due to:</p> <ul style="list-style-type: none"> • They are more 'able' to discipline herself to save the money and help their family/relatives in the homeland • They are more manageable for the payroll through the banking system. • Their financial planning is more definite on the basis of expenditure, and also the limited of free time for them to entertainment. This is because their job takes them to work overtime and shift schedules.
<p>Remittances, Savings and Condition of TKI in terms of Sending and Banking System Availability</p>	<p>This due to:</p> <ul style="list-style-type: none"> • The status and the identity of workers who make their felt 'confused' because the necessary administrative requirements, such as a certificate, passport, and identity card (ADB, 2006:35). This pattern also similar to what is being done by illegal workers in the formal sector. • Education and knowledge factor towards banking services, location and working hours of non-banking services (such as the 'money changers' , beside the availability of their services (non-bank) which close to the place of their job and gathering (The banking services on weekdays only) • The money transfer (e.g. 'Hari Raya' or 'hag' school of children). For workers in the informal sector (e.g. housemaid workers), sending money for Hari Raya can even achieve at the amount of savings from the monthly wages they collected.
<p>The delivery system of financial services through the non- bank is bigger of the percentages compared to bank services.</p>	<p>This due to:</p> <ul style="list-style-type: none"> • For workers who have been married: <ul style="list-style-type: none"> ◦ TKI (male migrants' workers) were spending same until more higher the proportion of cost for telecommunications service to homeland (SLI) compared to female workers. This because they are more often needs to self update about their family news and asking about the status of school children. • For workers who have not married yet: <ul style="list-style-type: none"> ◦ They spend more to hold and maintain their fellow relationship between the different workplaces due to the location of jobs based on the different groups, shelter or barracks (beddeng), distance, and also depend on where the project is located. Thus, when the holiday, they often making call to make the appointment for gathering ('rendezvous') in a place of entertainment or 'hanging out / lepak' . ◦ They are spending more frequent to call and make acquaintance with women migrant workers. In some cases, they spend also to search for 'female friend' (women migrant workers) across the countries (e.g. Hong Kong and Taiwan) • Even so, the number of workers consumption (a married man) for telecommunication services are smaller compared to female workers who have not married yet.
<p>TKI (male migrant workers) in the formal sector are greater than TKW (female migrant works) in the formal sector</p>	<p>Telecommunications Services Consumption</p> <ul style="list-style-type: none"> • For workers who have not married yet: <ul style="list-style-type: none"> ◦ They spend more to hold and maintain their fellow relationship between the different workplaces due to the location of jobs based on the different groups, shelter or barracks (beddeng), distance, and also depend on where the project is located. Thus, when the holiday, they often making call to make the appointment for gathering ('rendezvous') in a place of entertainment or 'hanging out / lepak' . ◦ They are spending more frequent to call and make acquaintance with women migrant workers. In some cases, they spend also to search for 'female friend' (women migrant workers) across the countries (e.g. Hong Kong and Taiwan) • Even so, the number of workers consumption (a married man) for telecommunication services are smaller compared to female workers who have not married yet.

Table 5. TKI Status Versus TKI Remittance and Consumption

TKI Status	Industries	Banking / Finance Services (Money)		Telecommunications Services	
		Hari Raya	With or without Bank	Hand-phone	Telecommunication
MALE					
TKI Formal	Construction	50~70%	KRDB<TKU, KBDB<KUDB↑	↑MH>TH	↑KDT>KDK
(Legal & Illegal)	Factory	55~70%	KRDB<TKU, KBDB<KUDB	MH>TH	KDT>KDK
	Plantation	60~75%	KRDB<TKU, KBDB<KUDB	↑MH>TH	KDT>KDK
FEMALE					
TKI Formal (Legal)	Factory	65~80%	↑KRDB>TKU, KBDB<KUDB	↑MH>TH	↑KDK≥KDT
TKI Informal (Legal)	PRT	75~90%	KRDB<TKU↑, TKS↑	MH<TH↑	↓KDT<KDK
TKI Formal/Informal	Entertainment	75~90%	↑KRDB>TKU, KBDB↑	↑MH>TH	↑KDT>KDK
(Illegal)	Waiter	75~90%	KRDB<TKU	MH>TH	KDT>KDK

Description:

- * (KRDB) Routine sending per-month/ per-2months
- * (KBDB) sending without Bank
- * (KHR) sending for hari raya
- * (KDT) Communication with friends
- * (MH) Have mobile
- * (↑) Preferences can be increased/increases up to 90%

- * (TKU) Do not send money with the routine
- * (TKS) Do not send money but saved
- * (KUDB) Remittances via bank
- * (KDK) Communication with family
- * (TH) mobile does not have
- * (↓) Preferences can be decreased to 10%

d. In the infrastructure sector, the condition depends on the characteristics of employers and business type. For example, if the employer is the main contractor, the salary payments are certainly delivered on time. However, if the employer is a contractor that acts as an agent for one or two types of work from one construction/infrastructure, it will be very influential towards the reimbursement from the main contractors who outsource the jobs. This situation is also influenced by the continuity of the jobs availability that solely depends on the employers who seek for and obtain the project. However, the wages and income earned by the workers in this type are relatively higher compared to wages offered by the main contractors and sub-contractors. For example: the wages of jobs for cement-wall 'plaster' and bricklayer (stacking bricks) reaches RM 65 ~ 80 per-day, but if they are working under sub-contractors and main contractors, the salaries range from RM 25 (for no experience) to RM50 (members/seniors). Here, the existences or mobility of employees are very dynamic and depends on the availability of infrastructure project

opportunities in addition to the types of the wages paid/delivered (i.e. the temporal paid based on daily, weekly, or per 2 weeks), and the availability or the specifications of jobs required. Nevertheless, daily wages in this field are still larger than in jobs of the same sector such as plantations (oil palm and rubber) which ranges between RM 18 - 29 per day.

e. The formal sectors (such as refineries or manufacturing, which are based on gender criteria) will greatly influence the TKI behaviour for sending and saving the money as well as to their telecommunications consumption which are elaborated below:

- The female workers in the informal sector (e.g. housemaid) rarely use telecommunication services compared to those in the formal sector. One factor is because the female workers in the informal sectors do not have flexible breaks compared to women migrant workers in the formal sectors (in the refinery/manufacturing). The female workers in the formal sectors (non-PRT) in Malaysia have more

opportunities to gather with their friends and colleagues. At a glance, the impacts/influences can be seen on their updated-life such as the financial services they use (most of them have an ATM or bank account number), styles of dress, colouring of their hair, and a cell phone owned as a means of telecommunication. Based on the data obtained through interviews, at least 95% of the female workers in the formal sector (working in the refinery/manufacturing in Malaysia), have a 'fancy' cellular phone within at least six months periods since they started to work.

- Especially in the Peninsula districts, the male migrant workers in the infrastructure/construction fields/ sectors are the most active to get out of their sites (the barracks or *bedeng*) to seek for leisure, socialize (e.g. '*lepak*', '*ngeceng cewe*'), and also shop (clothing, meals, etc.). The ages of male workers in the field of infrastructure or construction range from 18 to 35 years, with the total numbers around 70% up to 85%. In certain cases, the frequencies of their 'hang out' are higher compared to the female migrant workers in the formal sector (manufacturing/plant). Meanwhile, for workers in the plantation sector, due to lack of transportation access, their frequency is limited. Accessibility of finance and telecommunications services is more achievable by the male workers in the infrastructure/construction sector and the female workers in the formal sector (e.g. manufacturing). However, total spending for the male workers in the formal sectors (infrastructure/construction) are smaller compared to the female migrant workers in the formal sector, in terms of using banking services, because migrant workers have

an ATM or bank account. Nevertheless, almost all of the migrant workers in the field of infrastructure/construction are equal in number in using the telecommunications services. In this case, consumption is largely contributed to communicate with their relatives/family in the homeland compared to female migrant workers of the formal sector.

Based on data obtained and the efforts of the business strategies that have been conducted, the following questions emerge:

1. What and how should the company's business strategy be conducted properly in order to unlock the great potential benefits of the workers?
2. What does the company have to offer and make through the business strategy towards its products and services (with respect to migrant workers as well as the object of poverty), to gain the competitive advantage and prospects of sustainability for future business growth?

BUSINESS INNOVATION TOWARDS TKI AND THEIR FAMILIES

Taking a glance at the entertainers/ artists in the concerts of bands overseas (in the places of migrant workers working abroad), business players can actually explore these potential markets as one source of profit. Based on the data obtained it can be concluded that TKI acquires the abundant potential of financial power. However, the actions being taken to manage them so far are limited.

In relation to the workers, the significant factors contributing to low remittances are as follows:

1. Lack of knowledge towards the banking services and facilities, thereby encouraging them preferring to 'hide' their money, which by then will be brought to their homeland at the end of the employment contract (Sanusi, 2007).

2. The tendency to send the money through the informal sector due to an uncompetitive exchange rate from the bank compared to the moneychanger services in the homeland. Besides, the constraints to use bank services due to the kind of work, location of banking services available against shelter of workers, as well as the direct and indirect beneficial factors of such services towards the life of workers (June, 2001).
3. Due to the majority of workers sent abroad who are from a poor background, although through the credit loan as services offered by banks against the workers are quite profitable as a business strategy based on an understanding of the market with the purchase mode, but the customers (TKI) see the offering/services provided are not as the differentiated. This due to the other providers can also perform the services or offering in the same way. In fact, Dommel (2006:14) said that the remittances itself describes a market opportunity for financial institutions to provide services 'downstream' with basic benefits.
4. Since (for some cases of credit loan for example) the procedure had 'quite difficult' to be implemented (beside the lack of knowledge of migrant workers towards banking services), then some of improvement are required through the service socialization.

Whereas, from a general perspective, the presence of businesses (especially for banking services) towards the TKI are as follows:

- a. They are not placing the migrant workers in line with their wishes with regard to their condition in the homeland (e.g. poverty, future, etc.) via 'a right solution', whether when they are working in the overseas, or when they get home later from overseas. The Banks are still thinking that the workers is 'slave' of a life cycle in search of work by making money, going back home, and then going back abroad to make money overseas. This is typical of the characteristics of male migrant workers from East Java (i.e. Tulungagung, Ponorogo, and Sidoarjo) who have been working in Malaysia for several years. In fact, working overseas serves as an alternative to get the solution for their life and for their future. They work overseas so they could obtain money in the midst of difficulties to find jobs in the homeland and therefore strive out of the poverty they experience. They expect that with the wages they earn, they can save and use this money optimally in their homeland. Besides, they have to send it to their homeland for the basic needs of the family (see in Table 6).
- b. The government's perception on regional economic growth, which actually should place skills and competency development as an opportunity, also affects the private sectors' perspective (mainly banks) in conducting its business (Aggarwal *et al.*, 2006:2). Here, the local government merely takes account of the total amount of money sent by the TKI (remittances) which enters the region as potential regional consumption to increase the amount of local income (PAD). They do not realise (based on the economic potential of the TKI plus their families) the potential of developing their economic abilities to increase the impacts of development through effective policy-making towards improving infrastructures as well as the macroeconomic environment (IMP, 2003:3).
- c. The existing business strategies are based on what and how the businesses are carried out through service offering referred to the criterion of 'Product-Buy'. Actually, in the TKI's point of view, the product views other products as 'undifferentiated' (Figure 3). Although, at the first time, the purpose of the offered

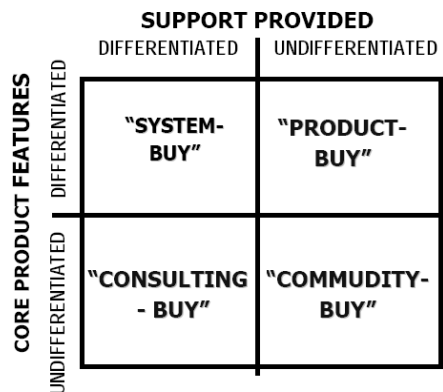
Table 6. Proportion of Allocation Money Order

RANKING	INDONESIA	MALAYSIA	FILIPINA
1	Food (72%)	Savings (81%)	Food (60%)
2	House (55%)	Education (63%)	Education (57%)
3	Education (53%)	Food (62%)	Savings (49%)

ORIGIN STATE	JAPAN	MALAYSIA	SINGAPURA
INDONESIA	1.Education (43%)	1. Food (99%)	1.Food (87%)
	2.Savings (40%)	2. Clothing (98%)	2.Clothing (66%)
	3.Food (34%)	3. Education (93%)	3.Education (47%)
MALAYSIA	1.Education (35%)	-	1.Food (90%)
	2.Food (30%)	-	2.Clothing (66%)
	3.Savings (26%)	-	3.House (49%)
FILIPINA	1.Food (74%)	1. Food (92%)	1.Education (77%)
	2.Education (57%)	2. Education (80%)	2.Food (75%)
	3.Clothing (56%)	3. Clothing (753%)	3.House (50%)

Source: Asian Development Bank (2004b)

product is within the framework of a distinctive form of 'System-Buy'. This can be seen in the case of credit financing, where the products used to finance workers in obtaining employment overseas is in the form of salary payments through instalments. However, because the market is solely constructed on a product (not the solution) towards candidates of migrant workers, therefore whenever the other competitors (other business or banks) do the same services, then the mode of the product for the TKI is indirectly shifted to become a 'Commodity-Buy'. Eventually, this condition will push the providers into the market risks due to the performance and low cost competition pertinent of the prospect of profit that they can achieve. While on the other hand, there are still many of them (prospective workers) who are '*berjibaku*' (brave/ fearless of death) to go abroad with the illegal status due to the less expensive cost.



Source: Johne (1999)

Figure 3. Core features to support a given product

Therefore, according to data of the remittance and its consumption (Table 5 and Table 6), the industries (e.g. banking) have to conduct its strategy through the cooperation with the government, to supply the products/ services for them (the TKI, including his family) as a collaboration for economic

growth. Although this is not easy, however the banks can use the localization strategy and two sided markets towards their product innovation (Sihombing & Safarudin, 2009).

The point is that the enterprise should be 'focusing' to see the background of their target (the TKI as a consumer) of why they wanted to become a migrant workers, conditions of their previous life in the area of origin, the previous places they work in, their expectations after becoming a TKI after their job contracts have expired, and how they really are as consumers. According to this case, Andrian (2005) reported that the majority of migrant workers (TKI as an individual and their family) set-back of poverty.

For instance, through the provision of credit (in banking services) to the TKI when they are working abroad, the credit provision is offered together with their families at their homeland to manage the products of the credit loan as a two-sided market. By this, it will encourage the TKI to discipline his/her money spending. Besides, he/she will optimize the saving of money. Also, the optimality of credit loan products will be managed by his/her families to pursue their economic growth. Thus, the following will occur:

a. The migrant worker (TKI) will see a greater economic benefit rather than just save their money and later bring it home at the end of the employment contracts. Despite, the money value of exchange rates when they go back will rise due to the decline of the rupiah value or because more competitive exchange rates are offered in the homeland moneychangers.

- b. The money they have to pay/send to homeland (as a form of instalment credit) will be optimized, instead of just being saved due to the products value which will be higher over time even though it is compared to the exchange rate in the future.
- c. By the increment prospect of the product value obtained through the credits, it will encourage the TKI to perform their jobs seriously as well as how they are able to get more money. For instance, they are more motivated to work overtime. As an example: the informal migrant workers (TKW) in Hong Kong are motivated to get more money through overtime work and the replacement of holiday pay offered by the employer if they work on a holidays/weekends.
- d. Based on products like credit, the family in the homeland can participate in efforts to improve their living standard. They are not just passive actors waiting to receive money being transferred to them from migrant workers (TKI).

Meanwhile, guarantee towards the credit provision to the TKI family, is committed through the money transferred by the TKI (remittances) and the product of the credit loan itself for example: cattle breeding (based on the selection of products referring to the localization strategy in Table 7). The province of NTB, for example, is a national producer of cow cattle meat, besides also producing TKI abroad. Here, the type of loan or credit can be tailored to the needs of national strategies for meat consumption, which is imported from overseas because of insufficient domestic production.

Table 7. Banking Strategies (i.e. Productive Credit- Cattle Tillers/Breeding)*

Product Type	Credit Loan
Provider	Bank
Market	Workers and their families/parents
Alliance & The connection	Breeding provider: Meat processing company, Government: State Owned Company' Private company
Strategy and Implementation (Figure 4)	<ul style="list-style-type: none"> • The providers cooperates with the alliance (the provider of credit products) to offer products (productive products) purchased on credit by TKI which his/her family will manage its. • The consumers (workers and their families) are stationed at the position ("pole") which differs toward the products offered. TKI as credit payer, and the family as the operator to manage the credit to become a productive product (this is two-sided strategy to the consumer market in the same 'pole'). • The providers (banks) can also give the credit to the provider (the tillers cow company) and buyers (meat processing company) to develop their business (this is two- sided strategy to the consumer market in different 'pole'). • The workers family as a consumer is directed to manage this credit for productive business to generate the profits. In terms of credit loans (for example: tillers cows), how to care and feedlot cattle should be done properly and effectively. • Position of the providers (the tillers cow company) and the meat processors company are interchangeable as consumers and producers. • When the TKI family business growth, their position can be posted into the function as a provider of tillers. • The cooperation can also be done through the involvement of Government, NGOs, as well as other parties. For example: State Owned Company or Private company through business partnership or corporate social responsibility program. Here, the partnership is a business alliance such like telecommunications and banking companies in conducting money transfer for payment transactions of credit loan.
Profit & Advantage	<p>✓ For workers:</p> <ol style="list-style-type: none"> a) The consumers (workers and their families) are benefited by the traffic channel of the money sent. b) The advantage for consumers is that products purchased with these credits can be used directly as a family business to improve their economic and living conditions. c) By this credit loan service, it would encourage the workers to work well and discipline for their remittances, rather than just its saved and consumed to unproductive products. On the other hand, the economic life of migrant workers and their families (that mostly under poverty condition) can be improved. From this achievable benefit, the workers get a clear expectation to improve their economic life, even after finish their labor contract. d) The tiller cow are increasingly valuable time by time, therefore they are more beneficial than simply saving the money till later brought at the end of employment contract. e) When the tillers cow are maintained for the breeding purpose, there are opportunities for them to stand as a the providers <p>✓ For The Banking:</p> <ol style="list-style-type: none"> a) Bank as a liaison between the alliance and the consumer will be more secure position in term of sustainability of their profit and economic growth due to cooperation among them. b) Through the connectivity performed by the providers (banks) toward the inter-face customers, will putting them in a status of 'dominating' the market against the competitors. In addition, the space for competitors to do the imitation strategy will be narrower. c) Since the credit loans are giving the profit to customer, it will drive and stimulate more customers (TKI) inspired to use this facility and service of the banking strategy. d) On the other hand, customer (workers) will be more frequent to sending money because their credit obligations. Thus, the banks make a profit at the expense of financial transaction services obtained from the customer side (TKI). <p>Here, corporate social responsibility package can be used as a co-operation form and strategic alliance platform among the providers (banks) , the government and NGOs to assist the government programs and policies for poverty alleviation, as well as to increase economic growth, where</p> <ol style="list-style-type: none"> a) Increasing of GDP is not only due to foreign exchange receipts and remittances alone, but also due to food security of domestic products against imported products (meat imports). b) The unemployment can be reduced by creating small enterprise and micro business. c) The tillers provider and meat processor entrepreneurs can be supported to improve and enhance their business profitability. d) The money laundering issues can be overcome.

(*) The selection of the credit provision such as cattle breeding is based on the business localization strategy towards a region of the TKI origin. In this case, the NTB province, which is also the national meat-producing region, a region-minus of natural resources, and 'pocket' region of migrant workers (TKI).

The local government in this regard can lead the local or national branch of banking services in order to synchronize the lending patterns of credit products which can be given to the community (TKI and their family); In addition, they also can provide the breeding expert/facilitator/mentor and the cattle seedlings (Figure 4). In this case, the TKI will be more discipline to their money spending due to the instalments of the credit they receive, and of course, their remittance can be detected by the formal institutions whenever they send the money for credit instalment. Based on this credit, they are promised by the real expectation that their money will be more productive because the cows will breed extensively to a larger size and amount. By means of this credit, the TKI will get more benefit rather than just sending and saving the money, as well as bringing it back at the end

of the contract. In this case, the product was seen as a solution to their lives. While on the other hand, the government would have the benefit from the national resistance to food, the peoples increased prosperity, and also secures the risk of money laundering.

Moreover, due to the predominately numbers of female, unskilled and poor TKI (Hugo, 2005:6-7; ADB, 2004b; 2006:12; Jones, 2006:6; Supeno, 2007), the credit offered through the productive product will attract them (including their families) to improve their economic and living standards. Also, in line with that strategy, the government can move actively to serve the citizens for the welfare, like what is referred to in the regional autonomy policy initiated in the country. Although (in this case) the potential of areas towards revenues from the natural

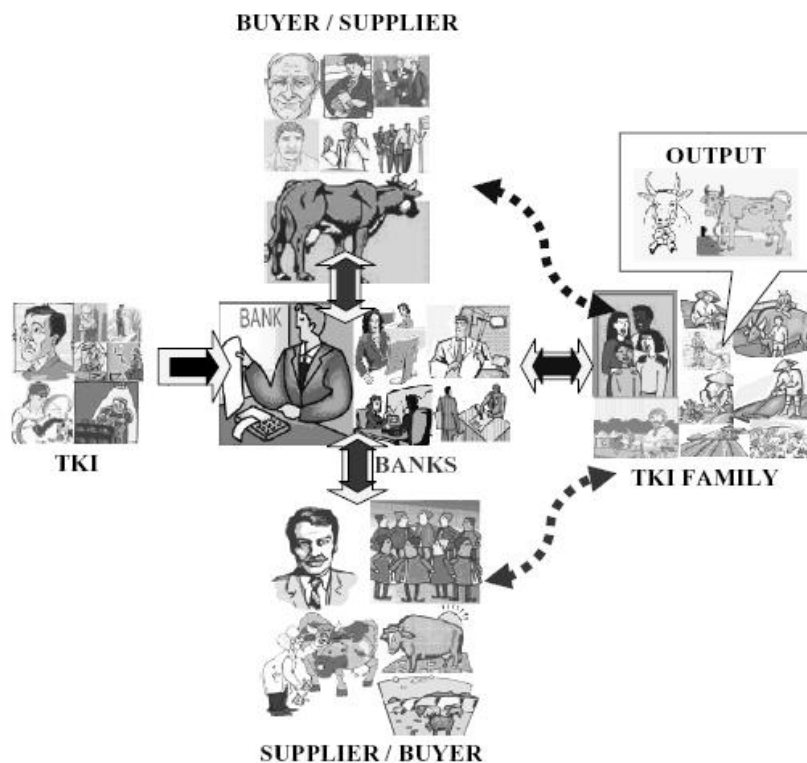


Figure 4. The Relationship between TKI, TKI Family, Supplier, and Buyer

resources are lacking, but the progress can be examined by the regional level indicators of poverty, a dwindling number of unemployed/minor, the increments of the average level of education, health, as well as the development of small/micro enterprises (SMEs). Even though, as recognised Deputy Governor of NTB: Bonyo Thamrin Rayes, are carried out through the way to make the citizens as TKI (Khafid, 2007).

CONCLUSIONS

The business opportunities toward TKI are still wide open for the exploration of company's benefit and advantages according to the types and categories of business (Supeno, 2007) such as finance, care services, education, health, telecommunications, and the placement of TKI itself. For instance, the credit loan services for ownership of goods or instalment products, such as housing, household, or motorcycle, which can be done through mediating institutions with TKI family. By these services, it will encourage TKI to invest their money into savings or instalment credit. In addition, this also can drive the TKI to target the ownership of the goods or products with the consequence of their discipline to work hard and save the money.

However, the utilisation of the credit for the productive products is more beneficial to the customer (TKI and his family) as well as the provider companies, as the attachments to the business and profitability in the future through a competitive advantage form. This is because the customers are bound to the provider as a business partnership for the sake of a sustainable economic growth and profits. Therefore, the providers are required to face the market based on innovative products offered through their product features and support by using market strategy and two-sided market localization.

As an example given through the tillers cattle credit, the credit loan provided by the

banking institution to the TKI will drive higher profit growth towards the providers, along with the community's economic growth. Moreover, it will optimise the financial traffic between the countries (remittances) for the productive manner and assist the government in securing and anticipating money laundry (Hernández-Coss, et al., 2006). Furthermore, this condition will directly and indirectly drive the banking services sectors to grow faster in rural economic regions and lead to foster and support the other informal sectors, for instances: small medium enterprises, micro-enterprises, etc.

Nevertheless, all of those depend on the participation between government's role and business players through their program and policy to enhance public welfare. Especially local governments who need to consolidate themselves in terms of sending their citizens as migrant workers (TKI). The local government, should therefore not only be proud by the great revenue gained due to more than the volume of PAD alone, but also how they generate the business sectors to absorb the year to year increment of total workforces and unemployment (Indarini, 2006; Firdausy, 2006: 15). Whether private sectors or the government become the pioneers, most importantly, they need to focus their programs and strategies for beneficial business prospects and sustainability of economic growth towards the market through product innovation perspectives such as localization strategy, two-sided markets, and partnership-tied as a form of innovative solutions.

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