

ABSTRAK

Skripsi dengan judul “Dampak Dana Remitansi Tenaga Kerja Indonesia bagi Kemandirian Ekonomi Keluarga dan Perekonomian Masyarakat Purworejo Ngunut Tulungagung dalam Perspektif Ekonomi Islam” ini ditulis oleh Devi Ardiyanti, NIM. 17402153349, pembimbing Dr. Hj. Nur Aini Latifah, SE., M.M.

Banyaknya masyarakat Tulungagung yang menjadi TKI dan pemanfaatan remitan untuk memenuhi kebutuhan keluarga ataupun modal usaha. Maka dari itu penelitian ini mengangkat permasalahan mengenai dampak dana remitansi TKI bagi kemandirian ekonomi keluarga dan perekonomian masyarakat Desa Purworejo dalam persepektif ekonomi Islam.

Fokus masalah pada penelitian ini yaitu (1) Bagaimana pemanfaatan dana remitansi tenaga kerja Indonesia Desa Purworejo Ngunut Tulungagung? (2) Bagaimana dampak dana remitansi tenaga kerja Indonesia bagi kemandirian ekonomi keluarga TKI Desa Purworejo Ngunut Tulungagung? (3) Bagaimana dampak dana remitansi tenaga kerja Indonesia bagi perekonomian masyarakat Desa Purworejo Ngunut Tulungagung?

Penelitian ini menggunakan metode kualitatif deskriptif. Pengumpulan data dalam penelitian ini menggunakan metode observasi, wawancara, dan dokumentasi. Selanjutnya data yang dikumpulkan dianalisis menggunakan analisis model interaktif dan diuji keabsahan datanya dengan triangulasi, *member checking*, dan perpanjang pengamatan.

Hasil penelitian menunjukkan bahwa dana remitansi TKI Desa Purworejo untuk memenuhi kebutuhan sehari-hari, membayar hutang, biaya pengobatan, pembelian tanah, membangun rumah, modal usaha, dan biaya pendidikan. Selain itu, untuk kepentingan ibadah seperti zakat, infak dan sedekah. Dana remitansi berdampak bagi kemandirian ekonomi keluarga, karena kondisi kehidupannya sejahtera, terpenuhi kebutuhan jasmani, rohani dan sosial. Serta adanya prinsip yang telah dilakukan keluarga TKI dalam mewujudkan kemandirian ekonominya. Kemandirian ekonomi keluarga dalam Islam harus diwujudkan untuk memperoleh kehidupan yang damai di dunia, Islam mengajarkan usaha paling baik adalah usaha di tangannya sendiri. Dana remitansi juga memberikan dampak bagi perekonomian masyarakat karena dapat mengurangi pengangguran di Desa Purworejo dan adanya usaha baru akibat dari potensi yang dikembangkan TKI. Selain itu zakat, infak, dan sedekah akan meningkatkan kesejahteraan masyarakat, karena dana tersebut digunakan sebagai sumber dana umat yang dapat membantu masyarakat dalam memperoleh modal usaha dan fasilitas pendidikan.

Kata kunci: Remitansi, Tenaga Kerja Indonesia, Kemandirian Ekonomi Keluarga, Perekonomian Masyarakat, Ekonomi Islam

ABSTRACT

A thesis entitled "The Impact of Indonesian Migrant Worker's Remittance Funds Toward the Independence of the Family Economy and the Economy of the Purworejo Ngunut Tulungagung Society in the Islamic Economic Perspective" was written by Devi Ardiyanti, Registered Student Number 17402153349, Advisor Dr. Hj. Nur Aini Latifah, SE., M.M.

There's a huge amount of Tulungagung people who are being migrant workers and the use of remittances to meet family needs or business capital. Therefore, this research raises the issue of the impact of the remittance funds of Indonesian Migrant Workers toward the independence of family economy and the economy of Purworejo society in Islamic economic perspectives.

The formulation of the research problem: (1) How is the use of Indonesian worker's remittance funds in the village of Purworejo Ngunut Tulungagung? (2) How is the impact of the Indonesian worker's remittance funds toward the economical independence of migrant worker's families in Purworejo Ngunut Tulungagung? (3) How is the impact of the Indonesian worker's remittance fund toward the economy of the society of Purworejo Ngunut Tulungagung?

This research uses descriptive qualitative methods. Data collection in this research uses the method of observation, interviews, and documentation. Furthermore, the data collected was analyzed using interactive analysis and tested the validity of the data with triangulation, member checking, and extended observations.

The results showed that the Indonesian migrant worker's remittance funds in the village of Purworejo used to meet their daily needs, pay debts, medical expenses, purchase land, build houses, venture capital, and education costs. In addition, for worship purposes such as zakat, infaq and alms. Remittance funds have an impact on family economic independence, because their living conditions are prosperous, physical, spiritual and social needs are met. As well as the principle that has been carried out by Indonesian migrant worker's families in realizing economic independence. Family economic independence in Islam must be realized to obtain a peaceful life in the world, Islam teaches that the best business is business in his own hands. Remittance funds also have an impact on the economy of the society because it can reduce unemployment in Purworejo village and the existence of new businesses due to the potential developed by migrants. In addition, zakat, infaq, and alms giving will improve the welfare of the society, because the funds are used as a source of society funds that can help the society to obtain business capital and educational facilities.

Keywords: Remittance, Indonesian Migrant Workers, Family Economic Independence, Society Economy, Islamic Economy