

BERANI MANDIRI


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Seeking Prosperity Overseas

Working overseas as an Indonesian Migrant Worker in a more developed country where wages are higher is often seen as a quick solution for overcoming economic difficulties. Who could refuse a paycheck for millions of rupiah every month?

Money like that is a lot more than they could earn selling vegetables, farming or raising livestock in their hometowns.

Another reason people chose to work overseas is to improve their family's social status. The income earned as a migrant worker goes a long way to improving the wellbeing of the family at home. They can now afford to pay for the clothes, food and shelter they need. But the improved welfare that results from working overseas is not without costs. The children and spouses who are left at home are also affected.



Frequent Complaints

Things are also not easy overseas. Besides being far away from their families, they also often suffer stress. To date, migrants frequently face problems and legal issues, such as non-payment of their salaries.

*In January 2015,
there were 55 complaints by migrants
related to non-payment of salaries.*

BNP2TKI data



80% of Indonesian Migrant Workers Divorce

What happens in the home is another story. Nothing is ever the same after a mother or father goes abroad to work. For the spouses of migrant workers, togetherness becomes a distant dream and being separated for long periods of time can be a trial. They are deprived of a companion and partner to confide in. For the children, they are denied the warmth of a normal family life in which to grow and develop.

From January to September 2019, the Blitar Religious Court handled 3,255 matrimonial cases. Sadly, these cases were dominated by Indonesian migrant workers, who accounted for 80 percent of all cases, while the remaining 20 percent involved civil servants and private-sector employees.

Detik.com

The Sad Story of Children Left at Home

Rizky has to bear the sadness of being left behind by his mother, who went to work in Hong Kong when he was just two. For four years, he spent his early childhood deprived of the warmth and affection of a mother, with the closest he got to her being the mobile-phone screen. Even though his grandmother and father were at home to look after him, nothing can replace a mother's love. Rizky's story is just one of many thousands involving children who end up being separated from their mothers when they go overseas to work.

Based on migrant-worker data for August 2019, of a total of 20,827 migrants, 67% were female (13,918) and 33% were male (6,909)

BNP2TKI

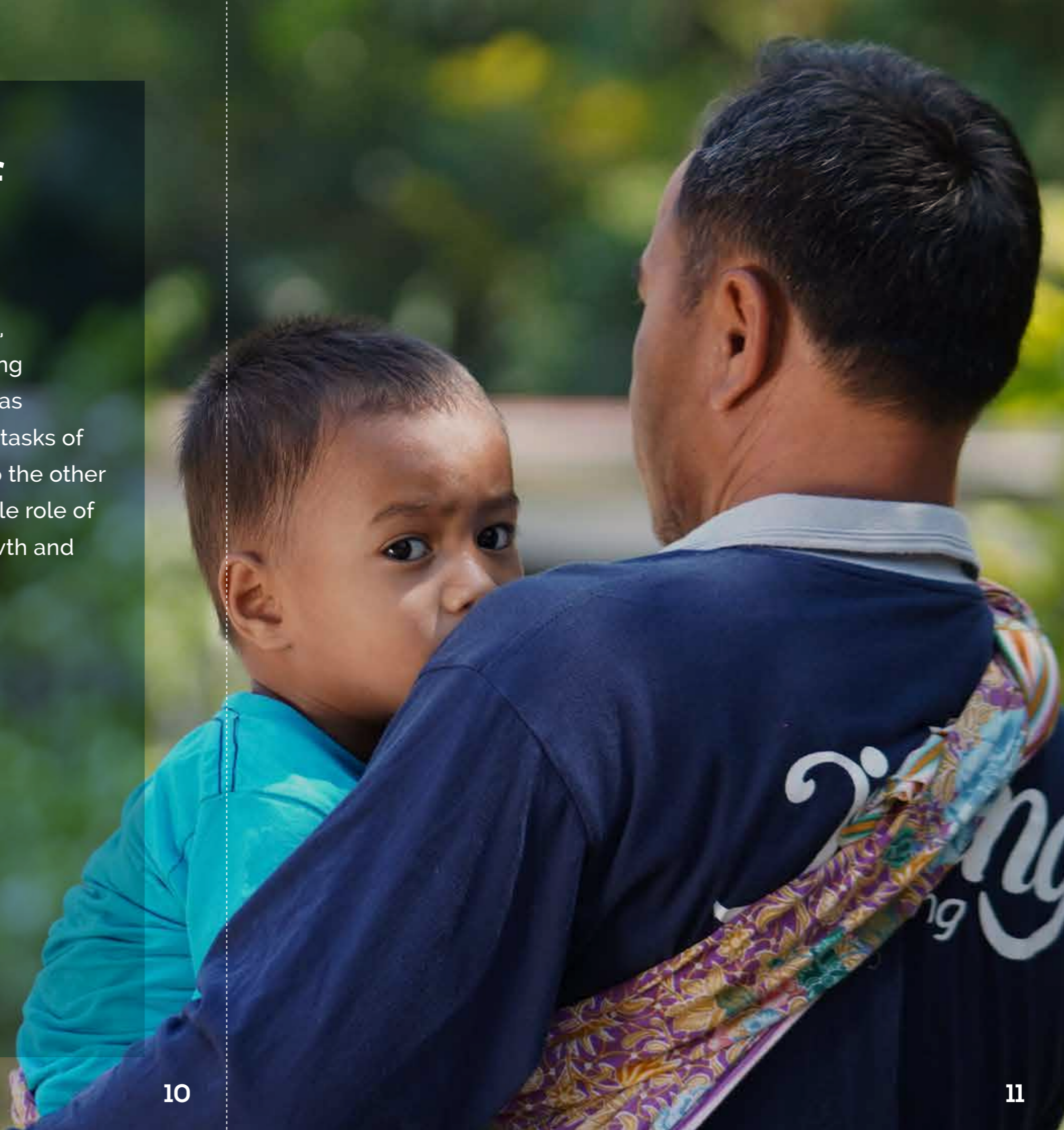


Irreplaceable Role of Parents

For Rizky and other children of migrant workers, the love of both a father and mother is something that can never be replaced. When one parent has to leave home for a prolonged period, then the tasks of running the household and parenting are left to the other parent. The children are denied the irreplaceable role of both their parents, which can hamper their growth and development.

For a person to dream of something better, they need inspiration. For many children of migrant workers, the lack of inspiration in their lives means that they cannot envisage a better life than that of their parents. Their dreams never soar as high as the sky. Children and their families need support so that familial harmony can be maintained.

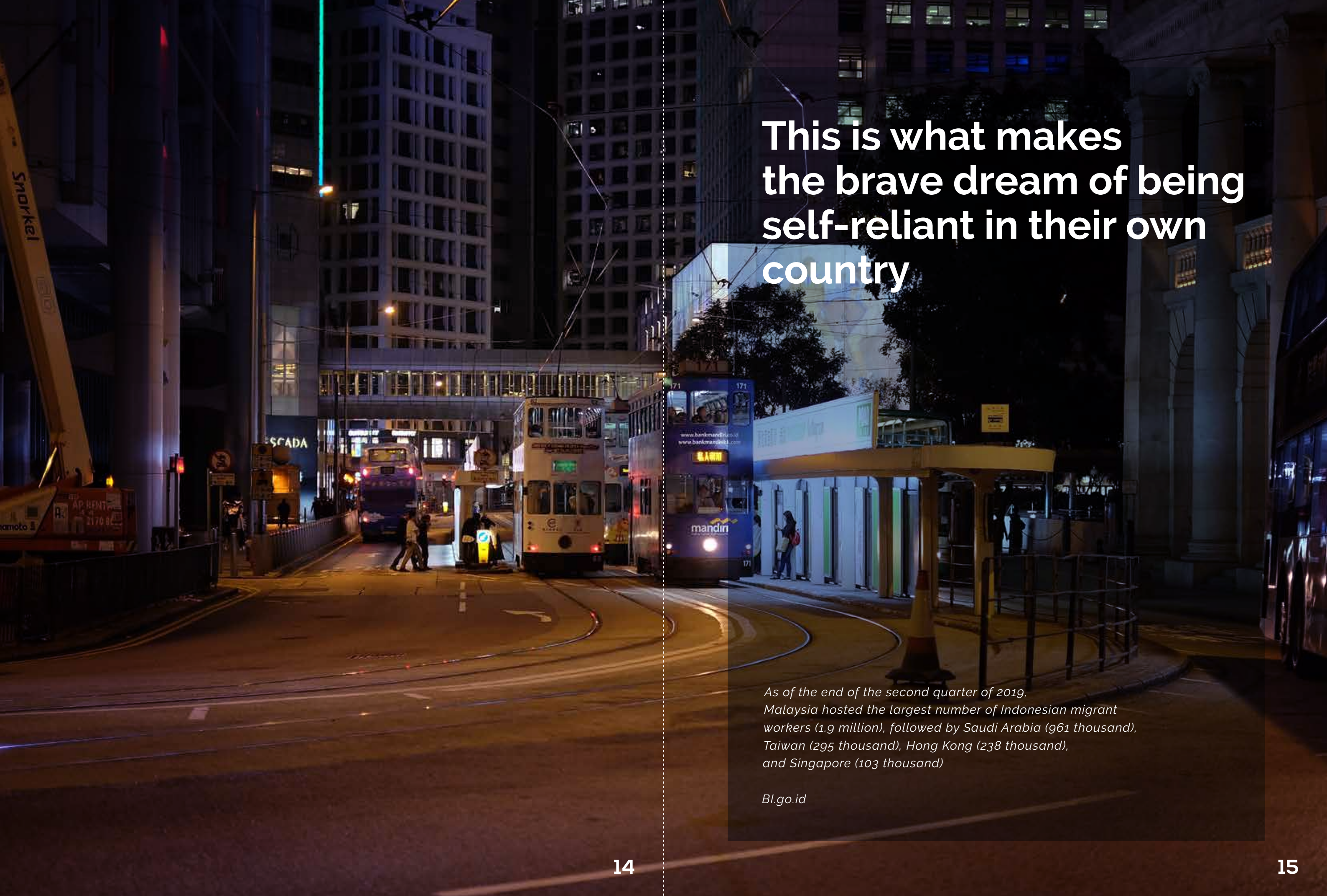
Lipi.go.id



A person wearing a pink hijab is holding a photograph of a young child sitting on the floor with a bouquet of pink flowers. The child is wearing a white sleeveless top and red shorts. The background of the photo shows shelves with various items, possibly in a shop or a storage area. The overall scene is set against a soft, out-of-focus background.

A livelihood Can Be Earned Anywhere, But Being Together With Family is Most Important

Although they have to go overseas to work, they never give up hope of being reunited with their families. Nobody wants to have to leave their family, especially for a prolonged period. Circumstances make them leave, but the longing of separation make them dream of returning.



**This is what makes
the brave dream of being
self-reliant in their own
country**

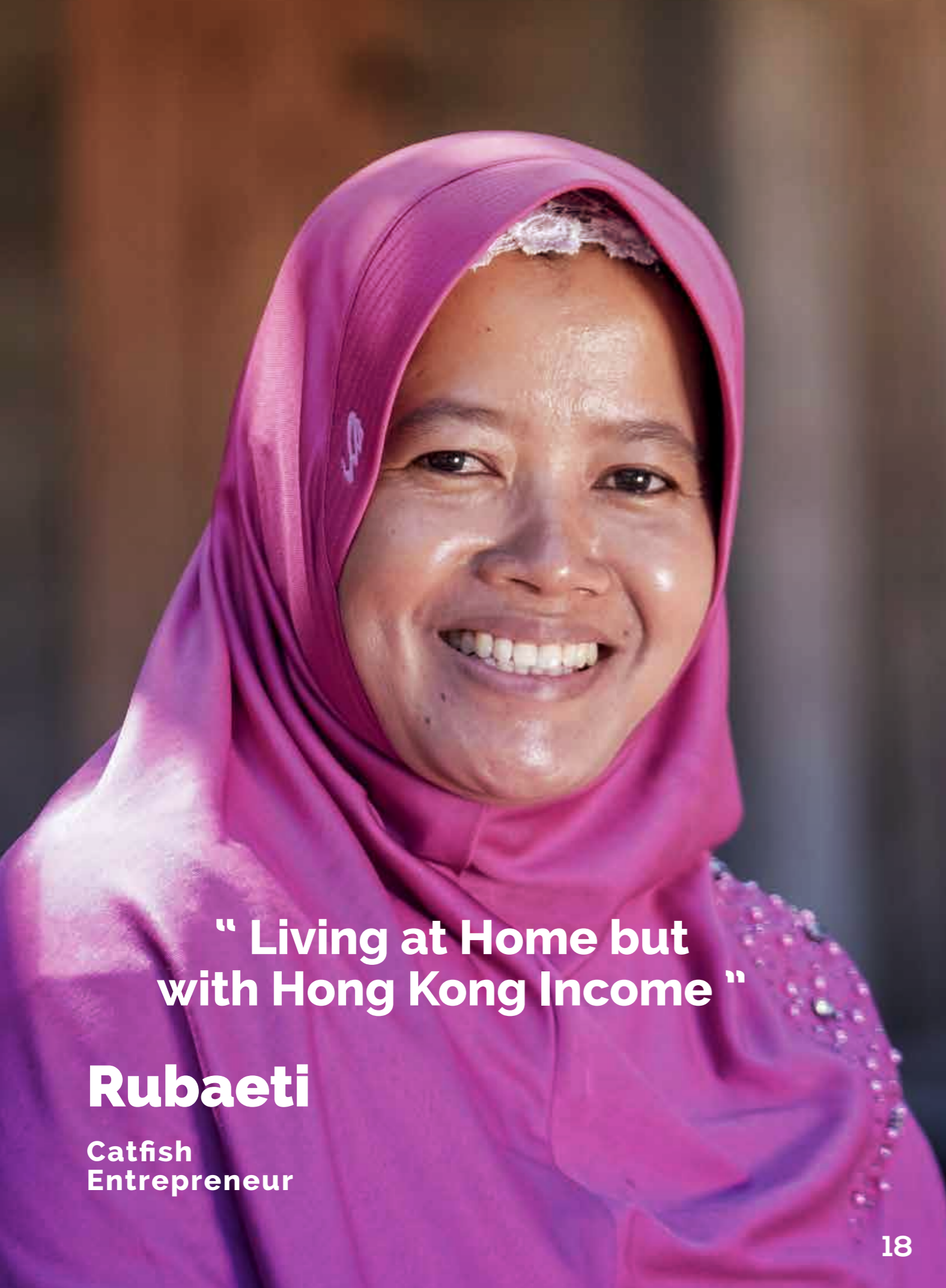
*As of the end of the second quarter of 2019,
Malaysia hosted the largest number of Indonesian migrant
workers (1.9 million), followed by Saudi Arabia (961 thousand),
Taiwan (295 thousand), Hong Kong (238 thousand),
and Singapore (103 thousand)*

BI.go.id

Now, we dare to be self-reliant, to start our own business with confidence

The brave have returned to their homeland. After receiving mentoring from Mandiri Sahabatku, it is time for migrants to realize their dreams of prosperity with their families in their hometowns.





**“ Living at Home but
with Hong Kong Income ”**

Rubaeti

**Catfish
Entrepreneur**



After having saved up enough money, Rubaeti was determined to return to Indonesia to realize her dream, together with her family.

Being forced to quit school did not make Rubaeti give up hope. Indeed, it was this that motivated her to work even harder - so that her children could get the education she had been denied. She left for Hong Kong when her first son was just 2.5 years old so as to earn money for his schooling. After meeting with Mandiri Sahabatku, Rubaeti was inspired to use the money she had saved from working as capital to start a business at home so that she would no longer need to work overseas.

Upon her return to Indonesia, she used her savings to develop the catfish farm that had been started previously by her husband. Although she suffered a setback when one catfish harvest failed, she did not give up. She learned from this failure and made the necessary changes. Armed with the knowledge she received during training, Rubaeti's business eventually expanded to encompass 16 catfish ponds. Not content with their success in the catfish business, Rubaeti and her husband now also have a goat farm. Using the land around her home, Rubaeti's has achieved her dream. Now there is no need for her to travel far away from her family to earn money.



**" No matter how far we travel,
our final destination
is always home "**

Kartini

**Chips
Entrepreneur**

**mandiri
mitra usaha**



**The time her son
took ill with a high
fever made Kartini
even more
determined to raise
capital and return
home to Indonesia
as quickly as
possible.**

Kartini returned to Indonesia after having promised her husband that she would do so when her son turned 6. Rizky was her only son, whom she had left to go to Hong Kong for work when he was just 2. Kartini was beside herself with worry when she heard that Rizky had fallen unconscious with a high fever. This convinced her more than ever that she should return to her hometown at the first opportunity.

In 2018, Kartini was selected as one of the participants in the Bapak/Ibu Asuh Keripik Shinta program in Lampung. It turned out that this was what paved the way for Kartini to become an entrepreneur in her own country. The business she started at home, called Aneka Keripik Kartini, has allowed her modest dream to come true: running her own business while helping Rizky with his homework every evening. Now, Rizky no longer feels sad seeing his classmates being picked up by their mothers after school.



" Never Stop Learning "

Sriati

Salon Entrepreneur



With the skills and knowledge Sriati learned from Mandiri Sahabatku, she was confident that she could become a success by opening her own beauty salon business in her hometown.

Working as a migrant in Hong Kong did nothing to reduce Sriati's determination to learn all about the salon business. She attended various training courses using her own money. Her employer was her first "customer" – the first person she practiced her skills on. Although the haircut she gave him left a lot to be desired, her employer was not angry and instead supported Sriati to keep improving her skills. Sriati then went to Hong Kong to earn money for her children's schooling. Even though Sriati and her husband never enjoyed a high level of education, they were the happiest parents in the world when their three children successfully gained admission to Brawijaya University in Malang. Sriati then returned to Indonesia when her son graduated from college.

Now, Sriati is reunited with her children and husband. The fact that she runs her "Sherly" salon business from her living room means that she is always together with her family. Now, the giggles and laughter of her little granddaughter make the family home even more convivial than ever. Thanks to her beauty salon business, Sriati can earn good money without having to travel far from her family.



**" Not Wealth
but a Blessing
for the Family "**

Dwi | Istri Waryono

**Minimarket
Entrepreneur**



**It was Dwi's desire
to build a happy
and harmonious
family that
convinced her
to return home.**

She named her business "Ansan" as it was in this town that Dwi met her husband. She was courageous enough to start her own minimarket business even though at the time her husband had to go back to Korea. She experienced ups and downs in the early days of the business - from going shopping for the minimarket's needs on her beloved Vespa motorcycle to having difficulty in selling her wares from time to time. However, armed with determination and perseverance, the challenges she experienced gave her even greater motivation to succeed.

Now the minimarket is growing and already has 4 employees. Even so, she and her husband continue to lead frugal lives so that the money they earn can be saved for their daughter's education. Dwi is grateful that she no longer needs to go abroad to work and that she can remain at home in the bosom of her family.



" Doing the Best for Your Parents "

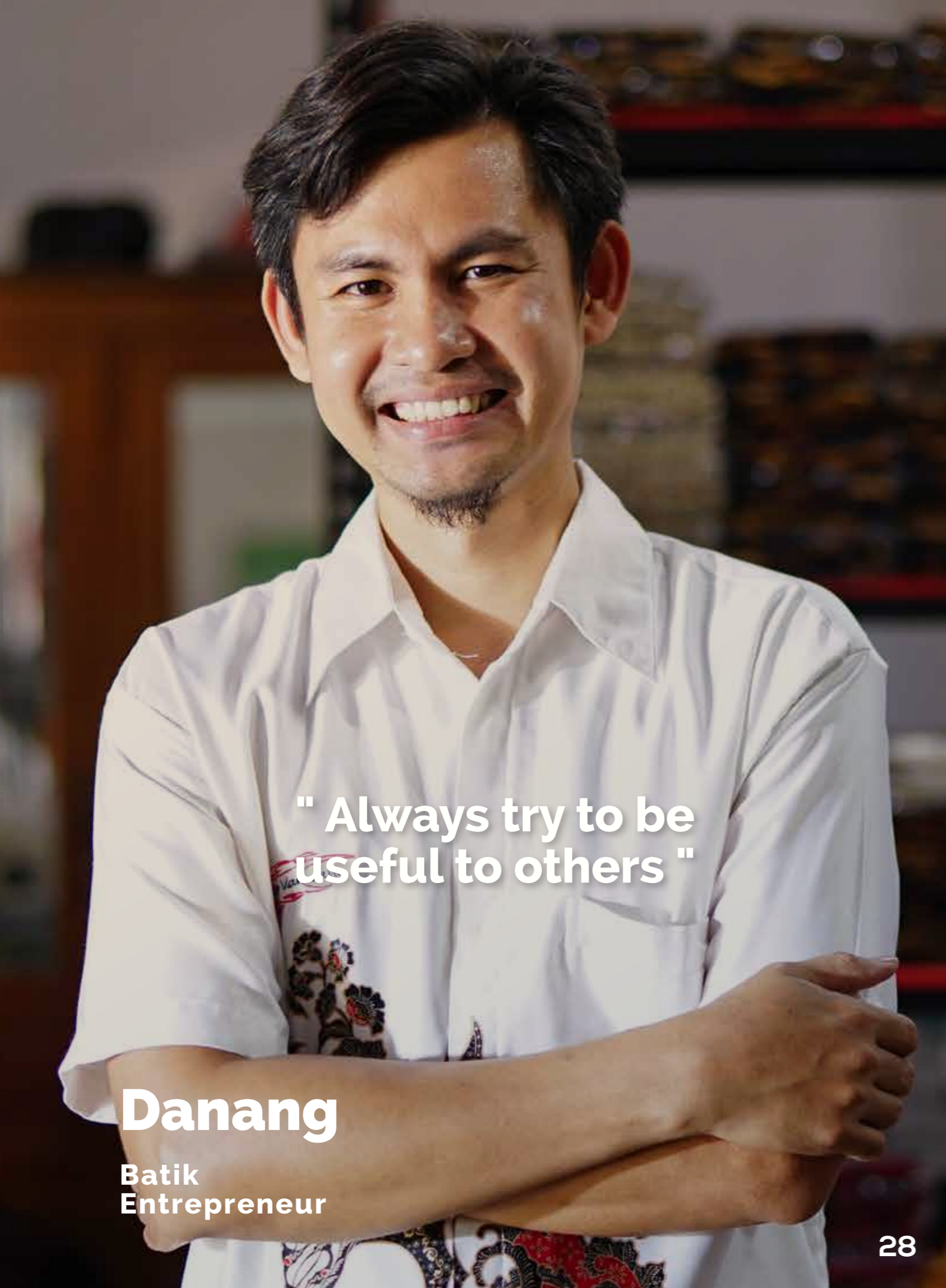
Waryono | Suami Dwi

Garage Entrepreneur



Participating in the Mandiri Sahabatku program strengthened Waryono's resolve to return home to start a garage business.

In 1998, Waryono was in Yogyakarta, preparing to continue his college studies. But God had other plans. He received the sad news that his father had been involved in an accident. Because of the costs involved, Waryono was unable to continue his studies and had to return home. The following year, he went to Malaysia to work and then to Korea. After getting married in Indonesia, Waryono went back to Korea, where he earned enough capital to return again to his family in Indonesia to start a business, equipped with the knowledge he had gained by participating in the Mandiri Sahabatku program. Now, he has established Ansan Garage, which focuses on automotive repair, something that he has always been very interested in. His business, which is located next to his home, allows Waryono to always be close to his parents and family.



" Always try to be useful to others "

Danang

Batik Entrepreneur



Danang was determined not to be separated from his children and parents for long. His dream was to return home to establish his "Solo van Java" batik business.

Finally, he was successfully able to do so. He now exports his products to Hong Kong, where he had previously worked as a migrant. In addition to raising capital while in Hong Kong, Danang forged close friendships with his fellow migrants.

These friends now help him to sell his batik products in Hong Kong. He set up his business in his parents' house, which he turned into the now rapidly growing Solo van Java batik workshop. Picking up his daughter after school and having lunch with his wife and three children are luxuries that he now enjoys every day. So, his dream of spending his time in the bosom of his family has finally come true after being separated from them for 2 years. In addition to providing for his family, the business also now provides employment to 20 staff. With his determination to benefit others growing by the day, he has now branched out into Muslim clothing.

We are together again



Rizky now enjoys being together again with his mother and father, and his laughter is carefree once more. Hopefully, many more children of migrant workers will be able to enjoy what Rizky enjoys. And many courageous people have seen their dreams come true with their families through Mandiri Sahabatku.



Establishment of Mandiri Sahabatku

The millions of noble hopes and dreams borne by our migrant workers are what led to the establishment of Mandiri Sahabatku as a means to empower migrants so as to help them prosper at home with their families.

Embracing Our Migrants

Like a bosom friend, Mandiri Sahabatku embraces and assists thousands of Indonesian migrant workers from before their departure until their return to Indonesia.

Since 2011, Mandiri Sahabatku has assisted more than 12 thousand Indonesian migrant workers in Hong Kong, Malaysia, Korea and Japan

Assisting Migrants Before Departure

Mandiri Sahabatku wants the best for our Indonesian migrants by helping to prepare them with the knowledge they need to succeed overseas.

Mandiri Sahabatku works closely with the BNP2TKI and PPTKIS in Indonesia. We share financial knowledge on such things as the importance of saving, how to remit money securely and how to manage one's finances.

Achieving Dreams through Knowledge

They have already accumulated the capital. Now is the time for our migrants to accumulate knowledge so that their courage can be harnessed. The enthusiastic smiles grow wider at each meeting. With a network of close friends, the conviction and courage to be self-reliant become stronger.

The training materials provided in class includes: Initial Choice of Action, Entrepreneurship, Innovation & Creativity, Business Opportunities, and Financial Planning.



Knowledge and Inspiration from Successful Entrepreneurs

When they return home, Mandiri Sahabatku continues to support migrants by helping them to learn directly from successful entrepreneurs. The right inspiration will intensify their determination to achieve their dreams.

Fostering business by means of hands-on practice through the Internship Program:

Bapak Asuh Salon

Bapak Asuh Bakso

Ibu Asuh Keripik

Bapak Asuh Bengkel

" Don't miss out on this opportunity - let's create a future full of prosperity and happiness through Mandiri Sahabatku. "



**Kartika
Wirjoatmodjo**
CEO of Bank Mandiri



**" No Dream
Is Too Great
For Those Who Dare
To Act "**



mandiri sahabatku menjadi pengusaha mandiri

