



Financial planner for ASEAN migrant workers









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Financial Planner for ASEAN Migrant Workers, 2015

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Contents

Acknowledgement	3
Module 1: Benefits and negative impacts of migration Activity 1.1: The two faces of migration	4
Module 2: Achieving your migration goal	6
Module 3: Managing your family income	9
Module 4: Saving and investing	20
Module 5: Protecting yourself	26
Module 6: Borrowing and getting out of debt Activity 6.1: Sources of loans Activity 6.2: Getting out of debt	29
Module 7: Addressing family issues	32
Module 8: Returning home Activity 8.1: Are you ready to start a business? Activity 8.2: Coming home - My vision	<i>35</i>

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01

Benefits and negative impact of migration



Minimize the negative effect of migration to you, your family, and your community, and enhance your positive impact to your family and community.

Activity 1.1:

The two faces of migration

The benefits of migration for me, my family, and my community/country are:	The negative impacts of migration for me, my family, and my community/country are:
1	1
2	2
3	3
4	4
5	5
6	6

Migration can bring about both positive and negative changes in gender roles and in the organization of the household. Women's migration is not the cause or the solution to gender issues, but migration by women reveals existing inequalities between men and women.

02

Achieving your migration goal



Consult your family on financial and non-financial goals for yourself and your family



Achieving your dreams for migration

Migrants and their families should agree on the following:

- ✓ Goals for migration
- ✓ Amount of money required to achieve these goals
- ✓ Non-financial concerns to achieve goals
- √ Timeframe for achieving these goals

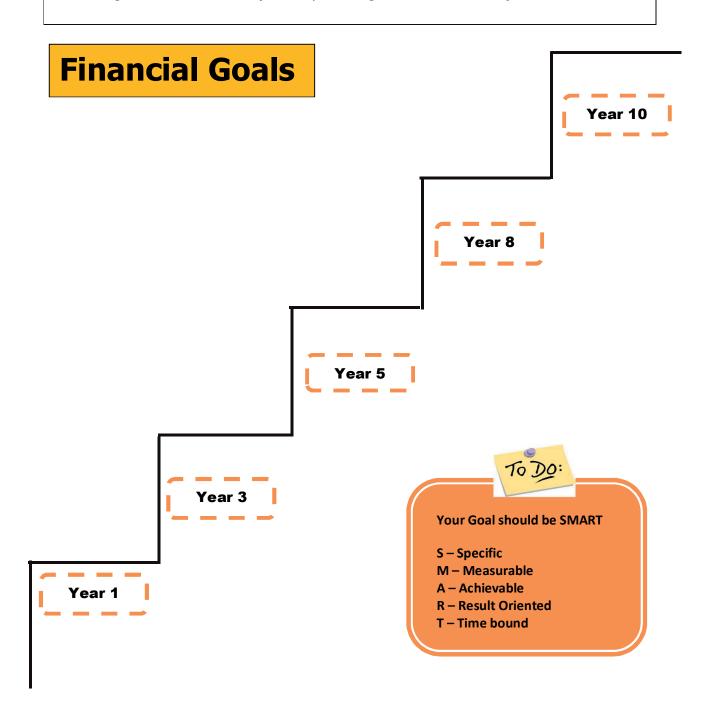
Activity 2.1

Dream Map - Financial goals

Below you will see a Dream Map. Like a road map, this Dream Map will help you visualize your dreams and allow you to translate them into measurable financial objectives. So start drawing your map and reach for those dreams!

INSTRUCTIONS

- 1. Make a drawing/diagram of how you see yourself and your loved ones 10 years from now (use the diagram below as a template).
- 2. Be as creative or as simple as you want.
- 3. Put a price on each item in your individual drawings.
- 4. Congratulations! You have just set your life goals into financial objectives.



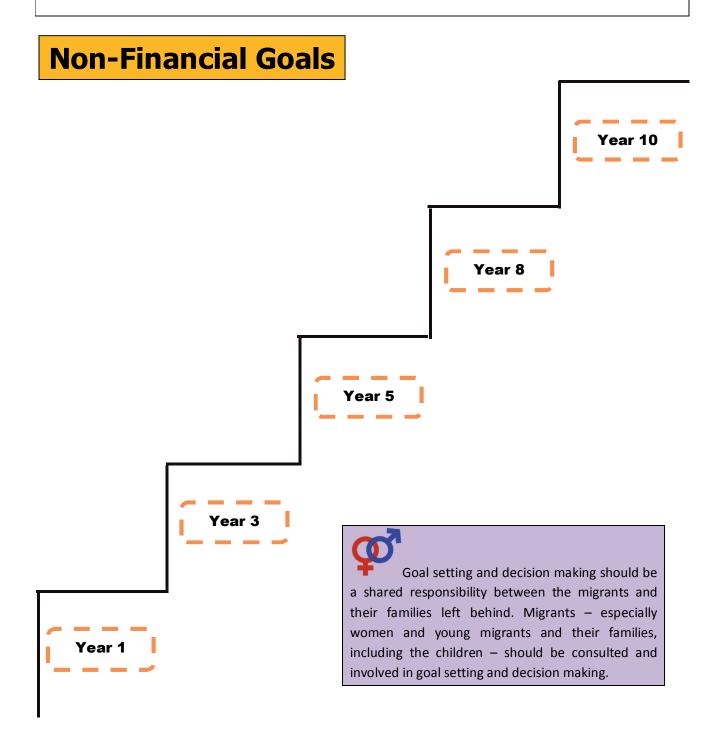
Activity 2.2

Dream Map: Non-financial goals

Below you will see another Dream Map. This time, visualize your non-financial goals for yourself and your family.

INSTRUCTIONS

- 1. Make a drawing/diagram of how you see yourself and your loved ones 5-10 years from now (use the diagram below as a template).
- 2. Be as creative or as simple as you want.



03

Managing your family income





SMART BUDGETING

Migrants and their families should be able to make a budget to know their total income, savings, and expenses. To achieve a sound budget:

- ✓ Consult each member of the family
- ✓ List everything
- ✓ Stick to the budget.

Activity 3.1:

Keeping track of your money

my income	Month:	Year:
Date	Income source	Amount

INIY GA	Jenses Month:		ear
Date	Expense	Amount	Necessary (Y/N
			_

Activity 3.2

Your monthly budget*

A.1 Money In: Sources of income

 List down all your sources of income. This includes your regular salary and extra jobs if you have any.

B.1 Money out: Monthly expenses

- Itemize all your expenses and the corresponding budget for them.
- Include payments for insurance plans and investments (B.1.1).
 Even though these are considered savings and investment, the payments for them are taken from your monthly budget.
- For expenses that are not monthly, get the annual amount spent and divide the amount by 12 to get the monthly cost.

C.1 Monthly savings
A.1 – B.1 = C.1
A. 1 (Money In) minus
B.1 (Money Out) equals
C. 1 (Monthly savings)

A.1 MONEY IN: Sources of income		
ITEM	AMOUNT	
Monthly salary		
Income from other sources		
A.1 Total money in		

B.1 MONEY OUT		
ITEM	AMOUNT	
B.1.1 Monthly payments for insurance and other investments		
Other Expenses		
Remittance		
Food		
Clothing		
House rent		
Transportation		
Communication		
Leisure		
Others:		
B.1 Total money out		

C.1 MONTHLY SAVINGS OF MIGRANT (A.1 – B.1)

*This is limited to your monthly budget while in the destination country.

Activity 3.3:

Your Family's Monthly budget**

Find out the sources of funds of your family back home. These funds may include the salaries of family members working locally, the remittance that they receive from you, and other possible sources like investments and businesses that generate income.

Itemize	their	monthly
expense	s.	

Be conscious in including all items that make up the budget no matter how small or big they are.

Education costs may include daily allowances, transportation costs, tuition fees, miscellaneous fees, field trips, school uniforms, school supplies, tutors, and other school expenses.

Utilities include water, electricity, cable TV, gas, mobile phone service costs, salaries of local helpers.

For expenses that are not monthly, such as social obligations, get the total cost for the year and divide that amount by 12 to get the monthly cost.

A.2 MONEY IN: Sources of income		
ITEM	AMOUNT	
Monthly salaries of family members		
Monthly remittance from migrant		
Income from other sources / extra income		
A.2 Total Money In		

B.2 MONEY OUT		
ITEM	AMOUNT	
B.2.1 Monthly payments for insurance and other investment s		
Other Expenses		
Food		
Clothing		
Utilities		
House rent		
Transportation		
Communication		
Leisure		
Others		
B.2 Total Money Out		

C.2 MONTHLY SAVINGS OF FAMILY (A.2 – B.2)

**This budget does not include the migrant's budget used for living in the destination country.

Combined migrant and family budget

	Migrant	Family	Total
A. Total Monthly Income			
B. Total Monthly Expenses			
C. Total Monthly Savings			
D. Total Monthly Investments			
E. Total Annual Savings & Investments			

Activity 3.4:

Your revised budget



- Revise your budget by considering how much you need to save to reach your financial goals, how much you need to set aside for emergency funds, and how much you need to pay to clear your debts
- Determine the amount that you need to save and what expenses you can cut down on and choose a savings plan or investment instrument where you can to place your savings in order to meet your financial goals.
- Should be done after Module 6: Borrowing and Getting Out of Debt

List your possible source/s of extra income		
Source	Amount	
TOTAL		

List items/expenses that you are willing to give up and the amount saved for giving it up		
Source	Amount	
TOTAL		

List your family's possible source/s of extra income				
Source	Amount			
TOTAL				

to give up and the amount saved for giving it		
up		
Source	Amount	
TOTAL		

List items/expenses that your family is willing

Your revised budget

A.1 MONEY IN: Sources of income		
ITEM	AMOUNT	
Monthly salary		
Income from other sources		
A.1 Total money in		

B.1 LESS: Contributions to savings and investments			
ITEM	AMOUNT		
Savings for long-term goals			
Savings for emergency fund			
Payment for existing insurance and investments			
B.1 Total Savings and Investment			

C.1 BALANCE: Funds available for expenses			
ITEM	AMOUNT		
Monthly expenses			
Remittance			
Food			
Clothing			
House Rent			
Transportation			
Communication			
Leisure			
Debt payment (new repayment plan)			
Others			
C.1 Total money out			



If your capacity to save is not enough to reach your goal, you and your family should be able to help and support each other in order to:

- ✓ Increase Income perhaps through employment or business of unemployed family members
- ✓ Decrease Expenses

 review budget

 and check which

 expenses you can

 do without
- ✓ Lower the amount of your goal
- ✓ Set a longer time to save the money for your goal
- ✓ Diversify your investment; put a portion of your investment in high yield investment(s)

Revised budget of your family

A.2 MONEY IN: Sources of income			
ITEM	AMOUNT		
Monthly salary			
Income from other sources			
A.2 Total money in			

B.2 LESS: Contributions to savings and investments			
ITEM	AMOUNT		
Savings for long-term goals			
Savings for emergency fund			
Payment for existing insurance and investments			
B.2 Total Savings and Investment			

C.2 BALANCE: Funds available for expenses	
ITEM	AMOUNT
Monthly expenses	
Food	
Clothing	
House Rent	
Transportation	
Communication	
Leisure	
Debt payment (new repayment plan)	
Others	
C.2 Total money out	

Revised combined migrant and family budget

	Migrant	Family	Total
Total Monthly Income			
Total Monthly Savings & Investments			
Total Monthly Expenses			
Total Annual Savings & Investments			

Budgeting, keeping track of money, investing, borrowing, and paying off debt should not be the sole responsibility of the migrants. This should be a shared responsibility of the whole family, including the children and other family members who are dependent on the income of the migrants, to ensure that everybody is aware of their tasks in minimizing expenses and contributing to savings of the family. Many migrants end up sacrificing their own well-being to send much needed remittance to their families. The sharing of financial responsibility among every member of the family will ease the burden often placed on migrants in sufficiently providing for their families left behind at countries of origin.

Remitting Your Money

Receiving remittances is very important for your family.
You work hard for your money, so send it to your beneficiaries wisely.

Avoid sending money through informal channels, such as through relatives, friends or unregistered money transfer agencies.

Activity 3.5:

Remitting your money

What are the advantages of remitting money through formal channels like banks, microfinance, and money transfer agencies?	What are the disadvantages of remitting through formal channels?
 It is safer. No worries about losing your money. It's faster. Average time is 20 minutes for your family to receive the money. Tracking your money is easier. You will have bank statements (receipts) of all your transactions. Your money can grow. You can send money directly to your family through your bank and it will earn interest. What are the advantages of remitting through an 	• • • What are the disadvantages of remitting
•	through an informal channel? • •

04 Saving and investing

SAVING

"To save means to preserve for future use". It means keeping money for the future.

Earning money is a good thing! But you will also have many choices on how to spend your money. If you spend your money wisely, you will have a better chance of reaching your goals. When you live far away from home, you will need to be responsible and take care of yourself. Saving money can help you not only in reaching your goals; it can also protect you in times of emergencies.



Important tips for successful saving

- ✓ Be aware of your goal and how much you need to save each month to reach your goal.
- ✓ Involve your family in goal setting and financial planning. Migrants and their families should know how to save, invest, and insure.
- ✓ Write down your budget and life goals and stick to your financial plan.
- ✓ Save before you spend. Do not save what is left after spending but spend what is left after saving.
- ✓ Recognize your needs versus your wants.
- ✓ Start early. Start saving while you are still young so that you have enough time to build on your investment.
- ✓ Try to save at least 10 per cent of your income each month

Activity 4.1:

Recognizing needs and wants

A NEED is something you require to live, and a **WANT** is something you like but is not necessary for survival. Remember, if you spend your money on unnecessary things you may run out of money. Saving can help you reach your goals; it can also protect you in times of emergency.

This does not mean that everything we want is bad – sometimes it is alright to spend money on our wants. But you should be mindful, be responsible, and be smart in your spending.



Circle the needs and cross out the wants

























Why do we need to save? What are the things we need to plan for?



INVESTING

Education

House and Lot

Capital for Business

Sickness, Accidents, and Disability

Unemployment

Retirement / Old Age

To invest means putting money into such things as business, real estate, gold, banks, and other financial instruments for the purpose of earning an income or profit. Saving is not enough; you have to make your money grow by investing it properly. There are all too many cases of people who are good at saving money but who still lose all their savings because of bad investments.

Help Cul Tips

Important tips for successful investing

- ✓ Pay yourself first. Invest in yourself: your education, your retirement, and your self-improvement.
- ✓ Know your investment goals. How much do you need to save for your investment and when do you need it? Knowing this will help guide you in choosing the right investment instruments.
- ✓ Diversify your investments: Do not put your eggs in one basket or one investment instrument.
- ✓ Avoid the "Get rich quick mentality" and don't be vulnerable to scams.
- ✓ Investments with higher yields come with higher risks. Invest only in such instruments with money you can afford to lose.
- ✓ Put long term savings in an investment instrument so it will benefit from higher yields compared to if you kept it at a regular savings account.

Activity 4.2:

Where can you save and invest your money?

Examples of Investments

Bank Investment Products

- Time Deposit
- Other Funds

Real Estate

- Lots
- Houses
- Apartments

Insurance

- Educational Plans
- Retirement Plans
- Life Insurance
- Medical Insurance

Others

- Business
- Gold
- Stocks

TYPE OF INVESTMENT	Yield / Interest	Advantages	Disadvantages

Activity 4.3 Saving for investment

DESCRIPTION	ITEM	SAMPLE	AMOUNT
What do you want to invest in?	Target Investment	Food Business	
How much money do you need to start?	Required investment capital	\$5,000	
How many years do you have to save up for the initial investment?	Number of years to save	5 years	
Percentage of the investment paid a certain number of times per year to the investor	Interest rate	5%	
Refer to the Table on the succeeding page Get the figure intersecting the number of years to save (left hand column) and the interest rate (top of the table)	Factor to be used	5.5256	
Total amount required for investment divided by Factor to be used	REQUIRED YEARLY SAVINGS	\$905	
Required yearly savings divided by 12 months	REQUIRED MONTHLY SAVINGS	\$75.40	



- Talk to your family and discuss the monthly savings that you require to be able to reach your target investment amount.
- Discuss what expenses everyone can cut down on to be able to have savings.
- Discuss possible means of earning or sources of additional income.

Factor Table: How much to save each year

Period	1%	2%	3%	4%	2%	%9	1%	8%	%6	10%	12%	14%	15%	16%	18%	20%
	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0100	2.0200	2.0300	2.0400	2.0500	2.0600	2.0700	2.0800	2.0900	2.1000	2.1200	2.1400	2.1500	2.1600	2.1800	2.2000
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781	3.3100	3.3744	3.4396	3.4725	3.5056	3.5724	3.6400
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731	4.6410	4.7793	4.9211	4.9934	5.0665	5.2154	5.3680
5	5.1010	5.2040	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847	6.1051	6.3528	6.6101	6.7424	6.8771	7.1542	7.4416
9	6.1520	6.3081	6.4684	6.6330	6.8019	6.9753	7.1533	7.3359	7.5233	7.7156	8.1152	8.5355	8.7537	8.9775	9.4420	9.9299
7	7.2135	7.4343	7.6625	7.8983	8.1420	8.3938	8.6540	8.9228	9.2004	9.4872	10.089	10.731	11.067	11.414	12.142	12.916
8	8.2857	8.5830	8.8923	9.2142	9.5491	9.8975	10.260	10.637	11.028	11.436	12.300	13.233	13.727	14.420	15.327	16.499
6	9.3685	9.7546	10.159	10.583	11.027	11.491	11.978	12.488	13.021	13.579	14.776	16.085	16.786	17.519	19.086	20.799
10	10.462	10.950	11.464	12.006	12.578	13.181	13.816	14.487	15.193	15.937	17.549	19.337	20.304	21.321	23.521	25.959
11	11.567	12.169	12.808	13.486	14.207	14.972	15.784	16.645	17.560	18.531	20.655	23.045	24.349	25.733	28.755	32.150
12	12.683	13.412	14.192	15.026	15.917	16.870	17.888	18.977	20.141	21.384	24.133	27.271	29.002	30.850	34.931	39.581
13	13.809	14.680	15.618	16.627	17.713	18.882	20.141	21.495	22.953	24.523	28.029	32.089	34.352	36.786	42.219	48.497
14	14.947	15.974	17.086	18.292	19.599	21.015	22.550	24.215	26.019	27.975	32.393	37.581	40.505	43.672	50.818	59.196
15	16.097	17.293	18.599	20.024	21.579	23.276	25.129	27.152	29.361	31.772	37.280	43.842	47.580	51.660	60.965	72.035
16	17.258	18.639	20.157	21.825	23.658	25.673	27.888	30.324	33.003	35.950	42.753	50.980	55.717	60.925	72.939	87.442
17	18.430	20.012	21.762	23.698	25.840	28.213	30.840	33.750	36.974	40.545	48.884	59.118	65.075	71.673	87.068	105.93
18	19.615	21.412	23.414	25.645	28.132	30.906	33.999	37.450	41.301	45.599	55.750	68.394	75.836	84.141	103.74	128.12
19	20.811	22.841	15.117	27.671	30.539	33.760	37.379	41.446	46.018	51.159	63.440	78.969	88.212	98.603	123.41	154.74
20	22.019	24.297	26.870	29.778	33.066	36.786	40.996	45.762	51.160	57.725	72.052	91.025	102.44	115.38	146.63	186.69
21	23.239	25.783	28.676	31.969	35.719	39.993	44.865	50.423	56.765	64.003	81.699	104.77	118.81	134.84	174.02	225.03
22	24.472	27.299	30.537	34.248	38.505	43.392	49.006	55.457	62.873	71.403	92.503	120.44	137.63	157.42	206.34	271.03
23	25.716	28.845	32.453	36.618	41.430	46.996	53.436	60.893	69.532	79.543	104.60	138.30	159.28	183.60	244.49	326.24
24	26.973	30.422	34.426	39.083	44.502	50.816	58.177	99.762	76.790	88.497	118.16	158.66	184.17	213.98	289.49	392.48
25	28.243	32.030	36.459	41.646	47.727	54.865	63.249	73.106	84.701	98.347	133.33	181.87	212.79	249.21	342.60	471.98
26	29.526	33.671	38.553	44.312	51.113	59.156	929.89	79.954	93.324	109.18	150.33	208.33	245.71	290.09	406.27	567.38
27	30.821	35.344	40.710	47.084	54.669	63.706	74.484	87.351	102.72	121.10	169.37	238.50	283.57	337.50	479.22	681.85
28	32.129	37.051	42.931	49.968	58.403	68.528	80.698	95.339	112.97	134.21	190.70	272.89	327.10	392.50	566.48	819.22
29	33.450	38.792	45.219	52.966	62.323	73.640	87.347	103.97	124.14	148.63	214.58	312.09	377.17	456.30	669.45	984.07
30	34.785	40.568	47.575	56.085	66.439	79.058	94.461	113.28	136.31	164.49	241.33	356.79	434.75	530.31	790.95	1,181.9
35	41.660	49.994	60.462	73.652	90.320	111.43	138.24	172.32	215.71	271.02	431.66	693.57	881.17	1,120.7	1,816.7	2,948.3
40	48.886	60.402	75.401	95.026	120.80	154.76	199.64	259.06	337.88	442.59	60.797	1,342.0	1,779.1	2,360.8	4,163.2	7,343.9
45	56.481	71.893	92.720	121.03	159.70	212.74	285.75	386.51	525.86	718.90	1,358.2	2,590.6	3,585.1	4,965.3	9,531.6	18,281
20	64.463	84.579	112.80	152.67	209.35	290.34	406.53	573.77	815.08	1,163.9	2,400.0	4,994.5	7,217.7	10,436	21,813	45,497
55	72.852	98.587	136.07	191.16	272.71	394.17	575.93	848.92	1,260.1	1,880.6	4,236.0	9,623.1	14,524	21,925	49,910	113,219
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05

Protecting yourself

How will you deal with the hazards of

LIFE?

If you become



sick or disabled?



If you are laid off?

If you die too early?

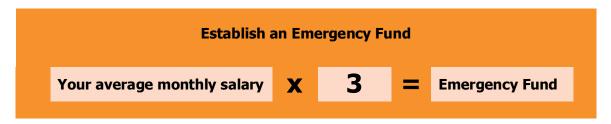


Activity 5.1: Starting an emergency fund

Emergencies happen at the most unexpected of times. You or a member of your family could get very sick. You could get fired or an accident could occur

So what should you do in order to prepare for such emergencies? You and your family must start an emergency fund.

How? Simply save an amount equal to three times your average monthly income.





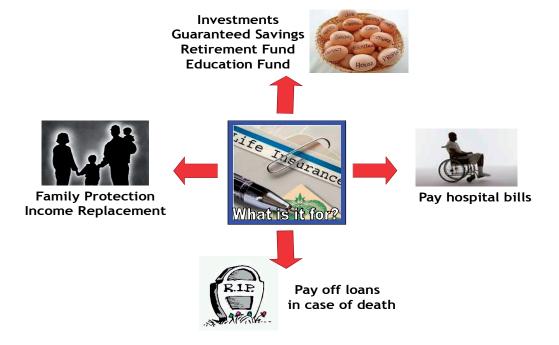
- 1. Get insurance with affordable premiums.
- 2. Start early. The younger you are, the cheaper the premium.
- 3. Maintain a healthy lifestyle.

INSURANCE

An agreement in which a person makes regular payments to a company and the company guarantees to compensate the person for specific future losses. Insurance is used for protection against illness, accident and disability, death, retirement, or loss of property.

Insurance protection is a smart investment.

An insurance plan is a way of managing risks. You've worked hard to build a solid financial footing for you and your family, so you want to be sure that everything is protected. Accidents and disasters can and do happen, and if you aren't adequately insured, it could leave you in financial ruin. You need insurance to protect you and your family's life, health, ability to earn income, and to keep a roof over your head.



How does it work?

Buy investment	Buy insurance
1 = 1	1 = 100
10 = 10	10 = 1 000
10 000 = 10 000	100 = 10 000
100 000 = 100 000	1 000 = 100 000
1 000 000 = 1 000 000	10 000 = 1 000 000

06

Borrowing and getting out of debt

To borrow is to source funds from others to be able to purchase items or services that you need. Someone who borrows funds or takes a loan is expected to repay the lender with the original amount plus a specified interest charge at an agreed upon time in the future.



Generally, it is advisable to borrow money for:

- ✓ Investing in business, if the business is going to earn more than the effective interest of the loan.
- ✓ For expenses that will increase your productivity and earning capacity.
- ✓ Buying basic needs if you cannot otherwise afford them (i.e. food, medicine, etc.)
- ✓ Paying hospital bills, tuition fees

When is it not advisable to borrow money?

- To celebrate birthdays and other social events
- To lend it to others
- To spend on a vacation
- To satisfy wants and not needs
- **♣** When you do not have enough funds to pay it off

Activity 6.1:

Sources of loans

Sources of loan	Interest rate	Advantages	Disadvantages

Activity 6.2 Getting out of debt

	Lending agency	Principal amount	Terms	Interest rate		Minimum payment due
	Lending agency	amount	Terms	Per month	Per year	(per month)
1						
2						
3						
4						
5						
6						
7						
8						
	Total amount					
	Monthly salary					



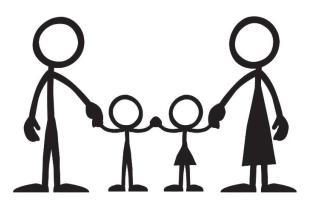
- 1. Write down and add up all your debts. Be honest how much do you really owe?
- 2. Track your spending habits and patterns.
- 3. Negotiate with creditors to get better interest rates and payment plans
- 4. Consider consolidating debt. In consolidating loans, study which loan has the highest interest payment and pay it first.
- 5. Establish a repayment plan.

After following the five steps above...

My new repayment plan

Lending agency	Principal Lending agency amount Terms		Interest rate		Minimum payment due	
			Per month	Per year		
Total amount						
Monthly salary						
Total monthly loan paym	Total monthly loan payment					
Net take home pay						

07 Addressing family concerns





In order to achieve your financial goals, you must be able to work with your family to address issues that lead to poor financial habits and decision-making

Activity 7.1: Strategies to address family issues

List family issues that hinder you from achieving your migration goals and the strategies you will undertake to address these issues.

Family issues and challenges	Strategies to address these issues
Sample: Communication gap with child	Schedule time together during vacation and share the challenges and feelings of being a migrant mother living away from family.
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

Never



Always

- Abandon your role as a parent and/or spouse
- Allow family problems to estrange you from your children and/or spouse
- Allow your family to become overdependent on your remittance
- Use gifts or material things as the only way of showing your affection towards your family or as a coping mechanism for leaving your family behind
- Engage in a luxurious lifestyle or wasteful and unhealthy consumption

- Maintain quality communication with your family and inform them of your real situation, including the problems you face
- Engage your family in setting goals before you go abroad, and identify how each family member can contribute towards achieving migration goals. Agree on the amount of remittance you are expected to send and how it will be used
- ❖ Discuss possible changes in the family due to your absence. Include your children in the decision making process and teach both boys and girls to help with housework. Husbands should appreciate the value of contributing to housework.
- Regularly review your family goals and prioritize activities that will help achieve your migration goals as a way to strengthen your family's resolve in withstanding the challenges of long-distance relationships.
- Encourage family members to contribute to the family income no matter how small the contribution might be.
- Show affection to your family members in nonfinancial ways

Discussing the feminization of migration and the social cost of women's migration does not mean blaming women for leaving their families behind. Understanding the reasons and the consequences of women's migration on the migrants, their spouses, and their children will help identify sustainable solutions to address the problem of migrants and their families. Open discussions encourage the sharing of responsibilities among men and women in fulfilling the nurturing role in the family. Talking about women's migration promotes the value of communication and nurturing family relations, and the role these have in achieving the family's migration goals. Discussing family issues and the strategies to address them is a great way to empower migrant men and women and their families to take control over their lives.

08 Returning home

Migrant reintegration is a process by which migrants resettle themselves into the social and economic structure of their countries of origin after living and working abroad.

Learn from those who were able to successfully return and reintegrate. The following are helpful tips in reintegration planning:

Help-ful Tips

- ✓ Reintegration planning should start before you go abroad and continue while you are on-site until you finally return home. If you didn't do any reintegration planning before your departure, you should start doing so as soon as possible.
- ✓ Reintegration planning requires:
 - a. Financial preparation –consider if you have enough money to retire, to start a business or to build a source of capital that can sufficiently meet your family's financial requirements when you return home?
 - Emotional preparation be aware of the challenges you and your family may face during reintegration. These challenges may include changes in family relationships, feelings of alienation in your own culture, changes in earning capacity, etcetera
 - c. Technical preparation Seek to develop skills and knowledge that will support what you wish to pursue upon your return home
- ✓ Reintegration planning should engage the whole family
- ✓ Use your time abroad to improve your knowledge and skills, and the knowledge and skills of your family.
- ✓ Develop a network of people from government, NGOs, and the private sector who can help and support you in achieving your goals for migration and reintegration.

Activity 8.1:

Are you ready to start a business?

Many migrants look to establish their own business upon their return home. However, managing a business is not for everyone. Below is a questionnaire that can help you reflect on whether entrepreneurship is right for you.

The questions will help you understand the qualities of a successful entrepreneur and enable you to assess your ability and potential to run your own business.

PERSONAL ASSESSMENT EXERCISE

Each topic contains five pairs of statements. Circle only one letter (A or B) corresponding to the statement that best applies to you. Be honest in your assessment. These exercises are for your benefit and will help you find out if you have the skills, experience, and personal characteristics to successfully run your own business.

TOPIC 1

- 1. **A.** I have a job now.
 - **B.** I do not have a job at present.
- 2. **A.** I did not have a good job before I decided to start a business.
 - **B.** I had a good job before I decided to start my business.
- 3. **A.** I only work to earn money. There is not much that is enjoyable or interesting in work.
 - **B.** I learn something from every job that I have. I find work interesting.
- 4. **A.** I want to own a business so that I can provide a better lifestyle for my family.
 - **B.** I want to be in business because I want to be successful. Rich people own their businesses.
- 5. **A.** A person needs lots of favors from others to succeed in whatever they do.
 - **B.** I am convinced that my success or failure depends mostly on my own efforts.

- 1. **A.** I do not like taking risks, even when there is a chance of big rewards.
 - **B.** I am convinced that to advance further in life, I must take risks.
- 2. **A.** I think there are opportunities in taking risks.
 - **B.** If I have a choice, I prefer to do things the safest way.

- 3. **A.** If I like an idea, I take risks without thinking of the advantages and disadvantages.
 - **B.** I take risks only after evaluating the advantages and disadvantages.
- 4. **A.** I am willing to accept that I may lose the money I invest in my business.
 - **B.** I find it difficult to accept that I may lose the money I invest in my business.
- 5. **A.** I like to be in total control of whatever I do.
 - **B.** In doing anything, I do not always look for complete control over a situation as long as I have enough control over it.

- 1. **A.** I do not give up easily even if I am faced with terrible difficulties.
 - **B**. If there are many difficulties, it is not really worth fighting for something.
- 2. **A.** Setbacks and failures affect me badly.
 - **B.** Setbacks and failures do not discourage me for long.
- 3. **A.** I believe in my ability to turn the tide of events.
 - **B.** There is only so much a person can do himself or herself. Fate and luck play a big part.
- 4. **A.** If people say no to me, I usually feel bad and drop the issue.
 - **B.** If people say no to me, I take it lightly. I try my best to change their minds.
- 5. **A.** I keep calm in a crisis situation and work out the best response.
 - **B.** I get confused and nervous when a crisis situation develops.

- 1. **A.** I will not involve my family in business decisions which will affect them.
 - **B.** I will involve my family in business decisions which will affect them.
- 2. **A.** My family will understand that I am not able to spend so much time with them because of my business commitments.
 - **B.** My family will be upset if I am not able to spend so much time with them because of my business commitments.
- 3. **A.** If my business is not very successful, my family will be very angry about the hardships it may cause them.
 - **B.** If my business is not very successful, my family will be willing to put up with financial hardships it may cause them.
- 4. **A.** My family will be willing to help in my business difficulties.
 - **B.** My family will probably not be willing or able to help in my business difficulties.

- 5. **A.** My family is worried about me starting a business.
 - **B.** My family thinks it is a good idea for me to start a business.

- 1. **A.** I find it difficult to deal with problems. I worry about them or I avoid thinking of them.
 - **B.** I am not afraid of problems. I accept problems as a part of life. I try to find a solution for every problem.
- 2. **A.** When I have difficulties, I tackle them with all my energy. Difficulties are challenges to me and I almost enjoy them.
 - **B.** If I have difficulties, I try to forget about them or wait until they go away.
- 3. **A.** I like to go with the flow and wait for good things to happen.
 - **B.** I do not wait for things to happen. I try to make them happen.
- 4. **A.** I always try to find something different to do.
 - **B.** I like to do only the things which I know I am good at.
- 5. **A.** I think all ideas can be helpful. I pursue as many ideas as I can to see if they will work.
 - **B.** People get many ideas but you can't do everything. I prefer to stick to the ideas I have.

- 1. **A.** I will take from my business only as much money as my business can afford to pay me and my family.
 - **B.** I will take from my business whatever money my family needs.
- 2. **A.** If my friend or family is in financial difficulty, I will help them even though it may hurt my business.
 - **B.** If my friend or family is in financial difficulty, I will help only to the amount I have set aside for my personal expenses. I cannot take money away from the business.
- 3. **A.** I cannot neglect my business by using a lot of business time for family and social obligations.
 - **B.** My family and social obligations have a high priority they have to come before the business.
- 4. **A.** My family and friends will get special benefits and services from my business.
 - **B.** My family and friends will have to pay for my products, services, or use of my business assets, just like any customer.

- 5. **A.** I will not give people credit just because they are my friends or family members.
 - **B.** I will usually give credit to my friends or family members.

- 1. **A.** I can make decisions easily. I enjoy making decisions.
 - **B.** I find it hard to make decisions.
- 2. **A.** I can make difficult decisions on my own.
 - **B.** I get advice from many other people before I make difficult decisions.
- 3. **A.** I put off making decisions for as long as I can.
 - **B.** I usually decide what to do as soon as a decision is needed.
- 4. **A.** I think carefully before making a decision and consider all the options.
 - **B.** My decisions are based on my feelings and intuition. I just know what to do immediately.
- 5. **A.** I often worry about making mistakes.
 - **B.** I am not afraid of making mistakes because I can learn from them.

- 1. **A.** I will produce only those goods and services which I enjoy producing.
 - **B.** I will produce only those goods and services which customers want.
- 2. **A.** If customers want cheaper products or services, I will examine how I can meet their requirements.
 - **B.** If customers want cheaper products or services, they will have to go to another business.
- 3. **A.** If my customers want credit, I must examine the ways to provide them with credit at minimum risk to the business.
 - **B.** I will not sell my products or services on credit to anybody.
- 4. **A.** If by relocating my business elsewhere I can get more business, I am prepared to do it.
 - **B.** I am not prepared to relocate my business. Customers and suppliers must come to me wherever I am.
- 5. **A.** By studying trends in the market, I will try to change my attitudes and ways of working to keep up with the times.
 - **B.** It is best to work the way I already know. It is difficult to keep up with how the world changes.

- 1. **A.** I like to keep calm and easy. I do not work well under pressure.
 - **B.** I work well under pressure. I enjoy challenges.
- 2. **A.** I like to put in many hours of work each day and don't mind using spare time to work.
 - **B.** I think it is important to have time away from work. One should not have to work too much.
- 3. **A.** I am not willing to spend less time with my family and friends because of my business.
 - **B.** I am willing to spend less time with my family and friends because of my business.
- 4. **A.** I can put off my social commitments, leisure, and hobbies if necessary.
 - **B.** I think it is important to have lots of time for socializing and hobbies, and plenty of time to relax.
- 5. **A.** I am willing to work very hard.
 - **B.** I am willing to work and do what is necessary.

- 1. **A.** I do not like to negotiate. It is easier to do what other people suggest.
 - **B.** I enjoy negotiating and often get my way without offending anyone.
- 2. **A.** I communicate well with others.
 - **B.** I have difficulty in communicating with others.
- 3. **A.** I am generally not very interested in other people's views and opinions.
 - **B.** I like to listen to other people's views and opinions.
- 4. **A.** If I negotiate, I prefer to play it by ear and see what happens.
 - **B.** If I negotiate, I think about what is in my favor and what is in the other person's favor.
- 5. **A.** I believe the best way to get what I want in a negotiation is to try to find a way for both parties to get what they want.
 - **B.** It will be my business so my opinion is the most important. Someone always loses out.

SCORING

TOPIC 1	Α	В	TOPIC 2	Α	В	TOPIC 3	Α	В	TOPIC 4	Α	В	TOPIC 5	Α	В
1.	2	0	1.	0	2	1.	2	0	1.	0	2	1.	0	2
2.	0	2	2.	2	0	2.	0	2	2.	2	0	2.	2	0
3.	0	2	3.	0	2	3.	2	0	3.	0	2	3.	0	2
4.	0	2	4.	2	0	4.	0	2	4.	2	0	4.	2	0
5.	0	2	5.	0	2	5.	2	0	5.	0	2	5.	0	2

TOPIC 6	Α	В	TOPIC 7	Α	В	TOPIC 8	Α	В	TOPIC 9	Α	В	TOPIC 10	Α	В
1.	2	0	1.	0	2	1.	2	0	1.	0	2	1.	0	2
2.	0	2	2.	2	0	2.	0	2	2.	2	0	2.	2	0
3.	0	2	3.	0	2	3.	2	0	3.	0	2	3.	0	2
4.	0	2	4.	2	0	4.	0	2	4.	2	0	4.	2	0
5.	0	2	5.	0	2	5.	2	0	5.	0	2	5.	0	2

RESULTS

Topic No.	Score	Meaning
1		Motivation
2		Risk-taking ability
3		Perseverance and ability to deal with crises
4		Family support
5		Initiative
6		Ability to balance family, culture, and business
7		Decision-making ability
8		Ability to adapt to business needs
9		Commitment to the business
10		Negotiation skills
Total		

Activity 8.2 Coming home — My vision

	working abroad. What have you achieved? What n? Draw your vision.
What can I and my family do to achieve this	What knowledge, skills and attitude do I need
vision?	to develop in order to achieve this vision

What are the family, socio-cultural, and oth	er issues that I need to prepare for when I return?
Organizations or business I may engaged in	People who may help me get a job.

Preparing for reintegration is more than just having enough savings and investments. You must consider the emotional and technical preparedness of your whole family. The migration experience is empowering to some migrants and this changes them. You may become the main breadwinner of your families. Your role may shift to becoming the decision makers for your families when you previously did not have such responsibility. You may experience more independence. When you return home, your new sense of self may sometimes conflict with the roles ascribed to you by your family and community. You should discuss this openly with your family





