



Migration, Remittances and Gender-Responsive Local Development

The case of Philippines



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Migration, remittances and gender-responsive local development: The case of Philippines

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PREFACE

The feminization of migration is a phenomenon that stresses not only the moderate increase in the numbers of women migrating, but also the ways in which women participate in migratory processes. In the past, most female migrants moved as dependants of husbands or families, whereas today a greater variety of women are leaving autonomously to work and live abroad as primary income earners. Growing interest in the study of the feminization of migration has created a knowledge base of experience and tools that lend themselves to the integration of gender equality into migration-related interventions.

Meanwhile, remittances – another significant feature of migration – are gaining international attention. The monies sent from migrants in destination countries to families and communities in countries of origin are an important motivator for working abroad. Although individual migrants generally send relatively small sums of money, the accrual of remittances amounts to considerable financial flows.

Recognizing remittances' impact on national economies and the global financial world, governments and international organizations have taken interest in their potential to affect development. However, this potential to support and enhance human and local development has yet to be fully understood. A gendered approach to studying this phenomenon highlights how gender affects migrants' experiences and how migrant women in particular can contribute to dialogues, policy planning and interventions for sustainable development.

The study of remittances is an important aspect of the United Nations Development Programme's work on human development and poverty reduction, as well as its work in assisting governments to seek novel ways to harness remittances' development potential in achieving the Millennium Development Goals. Remittances are the only means of survival for millions of poor households worldwide; remittances allow them to afford not only the basic necessities that are otherwise lacking or inaccessible, but also a degree of economic empowerment. Building on this topic, UNDP dedicated its 2009 Human Development Report, *Overcoming barriers: Human mobility and development*, to applying a human development approach to the study of migration. While not a substitute for broader development efforts, migration can be a vital strategy for households and families seeking to diversify and improve their livelihoods.

Since 2004, the United Nations International Research and Training Institute for the Advancement of Women (UN-INSTRAW) has sought to understand the gender dimensions of migration, remittances and their potential for development. The Institute utilizes a gender perspective to analyze how factors such as gender inequalities in access to work and divisions of labour determine the relationship between migration and development. Within this framework, remittances serve as a key component to comprehending and facilitating sustainable solutions.

This series of studies, 'Migration, Remittances and Gender-Responsive Local Development', focuses on the sending, transfer, receipt and utilization of remittances, and affirms that gender influences and shapes the movement and experiences of migrants and their communities in both origin and destination countries. The mapping of key actors and the discussion of historical and current migratory patterns and remittance practices in each country provided a useful background that allowed for an analysis of collective and social remittances. Utilizing a gender perspective and an emphasis on human development, this project adds another layer of necessary investigation that builds on the migration-development nexus.

With this publication, UN-INSTRAW and UNDP are committed to producing applied research that promotes the facilitation of gender-responsive policies and practices related to migration and development. The recommendations generated from the research serve as key guides for national level policy dialogues attended by key stakeholders, including migrant organizations, government agencies, financial intermediaries and NGOs. These dialogues are important platforms where research results can be translated into action plans that highlight co-development. Over time, the inclusion of gender analysis into the formulation of effective and sustainable migration and development strategies will contribute to the achievement of the Millennium Development Goals.

UN-INSTRAW and UNDP present this global series on gender, remittances and development in order to facilitate the development of policies and practices that incorporate the needs and contributions of migrant women, their households and communities into development agendas, thus bringing about gender responsive local development and sustainable livelihoods and futures.

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Executive Summary

PHILIPPINES

The complex links between globalization and development have made contemporary migration a key area of investigation. It is estimated that over 200 million women and men have left their countries of origin to live and work abroad. Occurring simultaneously are equally intensive internal movements, primarily from rural to urban areas. Demographically, many country-specific flows have changed, both in terms of numbers and composition by sex. Studies on the feminization of migration¹ have revealed women's significant role and impact as actors in the migration process. Despite the rapid increase in the volume and diversity of knowledge on the migration-development nexus, research and debate on the gender dimensions of this issue, including the role of women within migratory flows, continues to be scarce.

In 2007, the United Nations Development Programme (UNDP) and the United Nations International Research and Training Institute for the Advancement of Women (UN-INSTRAW) began a joint project entitled "Gender and Remittances: Building Gender-Responsive Local Development". The project has sought to enhance gender-responsive local development by identifying and promoting options for utilizing remittances for sustainable livelihoods and for building social capital in poor rural and semi-urban communities. The research phase of the project has been implemented in six countries: Albania, the Dominican Republic, Lesotho, Morocco, the Philippines and Senegal.

The *strategic aim* of the project is to generate action-oriented research that will be used to:

1. Increase awareness and improve access of women-headed, remittance-recipient households to productive resources, while augmenting their assets and strengthening their capacities;
2. Provide relevant information to local and national governments to identify and formulate policies that will optimize remittance utilization for sustainable livelihoods and for building social capital; and
3. Contribute to enhancing key stakeholders' capacities to integrate gender into policies, programmes, projects, and other initiatives linking remittances with sustainable livelihoods and building social capital.

The six case studies aim to narrow the knowledge gap on the gender dimensions of migration and remittances through an interlinked analysis of migration and development. Particular attention is paid

¹ "In addition to the net increase in the proportion of women among migratory flows, primarily to highly-developed countries in the North – the term feminization denotes an important qualitative change in the composition of these flows, that is the sustained increase in the proportion of women migrating independently in search of employment, instead of as "family dependents" that travel with their spouses or reunite with them abroad. In other words, over the last two decades, a significant amount of women – who now migrate independently, assuming the role of economic provider – have joined the migratory flows that were previously dominated by men" (Perez et al 2008).

to the impact of remittances (financial, in-kind and social) on gendered development processes in countries of origin and amongst transnational households spanning the origin and destination countries.

This case study research examines the gender dimensions of migration and remittances in the context of the Philippines and the destination country of Italy. The Philippines' long history of migration has contributed to its status as one of the largest labour exporting countries in the world. Government policies, the lack of local available jobs, and a culture of migration have prompted about 10 million Filipinos to work abroad. The feminization of migration is evident in the growth of the number of Filipino workers that have left and continue to work abroad.

In 2006, Filipino emigration to Italy ranked second to the United Kingdom with the biggest number of overseas Filipino workers in Europe. Figures from the Commission on Filipinos Overseas estimated that of 128,080 Filipinos in Italy, 23,108 are permanent residents, 84,972 are temporary/documented workers and 20,000 are 'irregulars' or migrants without valid residence or work permits. Filipino emigration to Italy was facilitated through connections with the Catholic Church rather than through sponsorship of recruiting agencies or by the endorsement of Philippine governmental agencies. In 2006, Caritas di Rome estimated that of the 26,000 Filipino migrants living in Rome, 61 percent, or 16,000 were women.

The large percentage of migrant women results from the great demand for domestic helpers and caregivers due to Italian women's increasing integration into the local labour market. Filipina migrants also tend to be concentrated in the domestic service sector in Italy due in part to the difficulties involved in achieving official recognition of their studies and professional credentials, as well as the well-established roots of the Filipino transnational community in the domestic service and care-giving sectors. While work opportunities in these sectors facilitate their migration process, they simultaneously limit their participation in other types of activities. Therefore, Filipina women essentially have taken over the domestic responsibilities among middle-class Italian households as domestic helpers, cooks, nannies and gardeners. It is important to acknowledge that Filipino men are also involved in similar work (i.e., as gardeners, delivery men and caretakers).

In subsequent years, Filipina domestic workers facilitated the entry of their children, spouses and other family members. In the 1980s and 1990s, with the implementation of Italian immigration policies supportive of family reunification, the Filipino migrant communities grew significantly.

Qualitative and quantitative methods were used to conduct 402 household surveys in 23 barangays⁸ in Lemery, Batangas. All households surveyed received remittances from Italy, mostly from Rome and Milan. The case study area of Lemery is an ideal location because generations of the town's people have emigrated to Italy. Lemery is considered one of the fastest growing municipalities in Batangas with 46 barangays, and a population of 72,790 in 15,417 households. One barangay, Ayao-lyao, is estimated to have the greatest number of overseas Filipino workers in Italy, with about 40 percent of its total household population (200 out of 500 households). A large number of overseas Filipino workers have also been joined by their families. The local government revealed in focus group discussions that Barangay Ayao-lyao has a decreasing population, since a high number of its residents have already migrated to Italy. These migrants have even formed a small community in Vicenza, known as Barangay Lemery.

Decision-making regarding migration happens through a household discussion that centers not only on economic needs, but also on social and cultural factors. The Filipino migratory flow to Italy is primarily comprised of women who are married with children. They usually migrate first because it is easier for them to find employment. Consequently, they are the main providers of their households and later also become the anchor of a couples' migration as they utilize reunification policies to send for their spouses. Although proportionally smaller in number, young single women tend to migrate as daughters of their households.

They maintain a strong commitment to their households in the Philippines by contributing to daily financial needs as well as to the tuition fees of their siblings. Their contributions are viewed as a sign of gratitude to their parents, a cultural expectation of children in the Philippines. As a household strategy, the eldest child, regardless of whether male or female, is given priority to decide which member to send abroad. If parents do not initiate discussions on migration first, the children are still supposed to obtain parental consent for reasons of respect but also because unmarried migrants often need the financial support of their parents to process their paperwork. Lastly, there is a small number of single mothers who migrate to secure a better future for their children. Their decision to migrate is usually unilateral.

When a migrant leaves, households often reorganize and redistribute of roles and responsibilities among the family members who remain. The gendered ways in which household roles and responsibilities are assigned produce important challenges during the reorganization. Married migrants and single parents require large adjustments, and measures must be taken in order to reassign the duties of household head and/or primary caregiver. The majority of migrant workers in Italy are women, and their new role as the primary income earner produces positive and negative effects that challenge traditional gender roles. Their major contribution to their household's survival through remittances affords them greater decision-making power and respect. However, conflicts can arise as a result of their absence as migrants, particularly women, are further scrutinized by cultural perceptions of family structures.

The transformations and challenges of power dynamics in households are highly visible in married couples. The study reveals how men deal the dependence remittances sent by their wives. A non-governmental organization worker in Italy described how husbands of migrants engage in extra-marital affairs in the Philippines due to feelings of inadequacy because they do not possess the same economic power as their wives. Other men respond well to new responsibilities by increasing their participation in the reproductive tasks of the household, such as taking care of children and performing domestic work both in countries of origin and destination. The relationship between married partners can be constrained or positively transformed by the migration of women and the inevitable rearrangement of decision making, financial and social power.

In cases where the redistribution of work cannot be done within the household, a local nanny or domestic worker is often hired to assist with or take over care tasks when a female adult migrates. This tends to reinforce pre-existing gender norms and intra-household power relations based on age and sex. This also implies the transfer of gender inequalities between women. A portion of the remittances are sent to cover the costs involved in hiring a woman from outside of the family to take care of children and other dependent household members. Given the difficulties surrounding the generation of employment for women living in rural areas, this phenomenon can be seen as an increase in the number of employment opportunities for non-migrants. However, it is both poorly paid and informal in nature.

In the survey undertaken in Batangas, 77 percent of remittance senders were women, 90 percent of whom were domestic helpers and/or household-related service workers. Most migrants receive regular income, but due to the often-informal nature of their jobs and their immigration status, some do not have a steady income, particularly men who often have a harder time securing jobs because Italian households typically prefer to hire women for domestic service.

The preference for women as remittance managers is further validated in this study; 65 percent of remittance managers are female. As previous studies have indicated, women's traditional role as domestic administrators gives them the advantage of knowing the family's and household's basic needs better. There is also a perception that women are more judicious in handling finances, frequently acting as the treasurer in many households. Some key informants revealed that there have been cases where the

husband squandered the remittances on his friends and his vices, forcing his wife to request her mother to manage and budget the use of the remittances in his stead. Of the surveyed remittance managers, 27 percent are mothers of overseas Filipino workers and 18.5 percent are the male spouse.

Remittances are used mostly for household expenses, e.g., food, clothing, rent, water, electricity, telephone, and children's and other family members' education. Most (9 out of 10) are not able to save or invest in any kind of business; only 5 percent of the respondents indicated a plan to invest. Based on the survey conducted in Lemery, seven out of ten households have no income apart from the remittances they receive; the majority of the households of migrant workers are remittance dependent. This was also confirmed when eight out of ten households said that remittances comprise more than 76 percent of the total household income. The remaining 24 percent of income is usually derived from small commercial activities, such as running stores or informal lending.

This dependence on remittances indicates an extreme reliance on one or more migrants to provide for households. It is quite common to see multiple generations or siblings who have migrated. In one case, a female migrant was the first to leave for Italy from her family. She supported her three siblings through university, yet local unemployment and low wages prompted each sibling to follow her to Italy as domestic workers. The large difference between wages abroad and in the country of origin is enough to encourage migration in order to sufficiently maintain a household, especially in cases where those at home do not or are unable to work.

Savings and investment patterns are not prominent during the first few years of work abroad because remittances are usually used to stabilize the family's condition for debt repayment. Remittances during the first few years are mostly spent on basic household necessities which include food, clothing, payment of rent and utilities, expenditures related to education of children and to some extent medication of sick household members. Investments and savings only follow after several years of work abroad because by then migrant workers have set aside savings for future investments, which are seen as preparation for their permanent return.

Local community development is not a priority of the study respondents, which speaks to questions and critiques of remittances' role. While the potential to increment their contribution to development exists, the actual expenses, conditions of the local economy and the lifestyle preferences of migrant families present several serious obstacles. The use of remittances by migrants and their families confirms that they are for personal use. This is reflected in the investment choices made by migrants and their families, which include home improvements and purchase of property. Migration to Italy is generally conceived as a short-term endeavour, where migrants have established goals to work abroad in order to secure better futures for themselves and their households. While an interest in establishing businesses is expressed, it was not the main objective of the people in the study. Nonetheless, Filipino migrants have extended their stay in Italy for multiple reasons, which include the repayment of debt in the Philippines, the total dependence of their households on remittances, or decisions to permanently settle in Italy with their families.

In terms of investment, the potential use of remittances in Lemery for generating business enterprises that will benefit the community has yet to be realized. Almost all respondents said that no members of their respective households plan to use remittances to establish a business.

A small number of households surveyed participated in the informal economy sector. Many own small businesses that include small retail stores (*sari sari* stores), farming, fishing, selling cell phone load credits, or informal lending; others work as vendors offering agricultural produce or other inexpensive products or provide services to the community.

There are several ways of interpreting this data. However, it is important to consider that people are not often willing to disclose information regarding remittances and their savings out of fear of being taxed by the government or falling victims to crime. In addition, people understand the term 'business' to refer to large-scale entrepreneurial activity, not just any commercial activity. Thus, even when people are engaged in small-scale businesses they do not consider them to be businesses. Even the tilling or developing of their own agricultural/farm lands is not considered a commercial investment. These activities are part of their day-to-day living, and the produce of the lands is not necessarily intended for commercial activity but for their own consumption. Although a few families of migrant workers had ventured into small-scale businesses, most of them were unable to sustain the business or maximize its benefits. One reason for this is their limited knowledge and skills in effective business management.

A successful relationship between migration and local development is dependent on the restructuring and re-evaluation of existing limitations for the productive use, savings and investment of remittances. A gender analysis of migration, remittance and development in the case of the Philippines and Italy points to existing inequalities of the migratory project in terms of gender, class, migration status, years abroad and other factors. The potential of migrant investment in sustainable development in Lemery exists. However, significant obstacles exist lack of social services from the government, lack of a favourable environment for investment, lack of knowledge and business management skills, and household debt and consumerism. Co-development policies or practices do not exist between the Philippines and Italy (or between the Philippines and any other country).

As a major labour export country, the Philippines lacks sufficient bilateral agreements that address pensions and the rights and protection of migrant workers. Consequently, there is a need to develop return migration policies that address reintegration, financial investment, savings opportunities and education. Mechanisms and initiatives regarding migrant-specific policies, which particularly acknowledge the intersectional inequalities (based on factors such as gender, education, age and occupation) of migrants must be produced and implemented. A holistic approach migrants' needs on individual, household and community levels is a necessary prerequisite to addressing the joint contribution of migrant remittances and government involvement in sustainable development practices.

1 INTRODUCTION

The complex links between globalization and development have made contemporary migration a key area of investigation. It is estimated that over 200 million women and men have left their countries of origin to live and work abroad. Occurring simultaneously are equally intensive internal movements, primarily from rural to urban areas. Demographically, many country-specific flows have changed, both in terms of numbers and composition by sex. Studies on the feminization of migration² have revealed women's significant role and impact as actors in the migration process. Despite the rapid increase in the volume and diversity of knowledge on the migration-development nexus, research and debate on the gender dimensions of this issue, including the role of women within migratory flows, continues to be scarce.

In 2007, the United Nations Development Programme (UNDP) and the United Nations International Research and Training Institute for the Advancement of Women (UN-INSTRAW) began a joint project entitled "Gender and Remittances: Building Gender-Responsive Local Development." The project has sought to enhance gender-responsive local development by identifying and promoting options for utilizing remittances for sustainable livelihoods and for building social capital in poor rural and semi-urban communities. The research phase of the project has been implemented in six countries: Albania, the Dominican Republic, Lesotho, Morocco, the Philippines and Senegal.

The strategic aim of the project is to generate action-oriented research that will be used to:

1. Increase awareness and improve access of women-headed, remittance-recipient households to productive resources while augmenting their assets and strengthening their capacities;
2. Provide relevant information to local and national governments to identify and formulate policies that will optimize remittance utilization for sustainable livelihoods and for building social capital; and
3. Contribute to enhancing key stakeholders' capacities to integrate gender into policies, programmes, projects, and other initiatives linking remittances with sustainable livelihoods and building social capital.

This study aims to narrow the knowledge gap on the gender dimensions of migration and remittances through an interlinked analysis of migration and development. Particular attention is paid to the impact

2. "In addition to the net increase in the proportion of women among migratory flows, primarily to highly-developed countries in the North – the term feminization denotes an important qualitative change in the composition of these flows, that is the sustained increase in the proportion of women migrating independently in search of employment, instead of as "family dependents" that travel with their spouses or reunite with them abroad. In other words, over the last two decades, a significant amount of women – who now migrate independently, assuming the role of economic provider – have joined the migratory flows that were previously dominated by men" (Perez et al 2008).

of remittances (financial, in-kind and social) on gendered development processes in countries of origin and amongst transnational households spanning the origin and destination countries. This case study research examines these dynamics in the context of the Philippines and the destination country of Italy

All six of the case studies utilized a uniform methodology that assisted in the preparation of the reports. Following a description of the methodology used, this report is structured into eight sections. The first section provides an overview of the Philippines, including a short history of migration. It introduces the case study town of Lemery, Batangas along with a brief background of Filipino migration to Italy. Key to this research is the particular emphasis on the transnational household and social networks. Through a gender perspective, this study reveals the importance of these two key units of analysis within the process of migration. The second section describes the impact of migration on households in terms of decision-making responsibilities and distribution of labor to understand the varying considerations that households make before and during migration. A discussion of Filipino transnational networks follows in order to outline existing groups and organizations that serve the Filipino community in Italy. The third section on remittances forms the core of this study as it analyses the characteristics of monetary, social and collective remittances and highlights the ways they are sent and utilized. Sub-sections provide more information regarding the profiles of remittance senders and recipients as well as the frequency and channels of transmission. While the entire study was conducted from a gender perspective, the fourth section focuses specifically on gender equality and the transformation or confirmation of household roles in light of migration. The fifth section exhibits the potential and actual use of remittances for investment and entrepreneurial purposes. The sixth section then examines the impact of remittances on social, local and economic development. The research findings offer a realistic perspective on the needs of local people in Lemery and in the Philippines in general. A list of key actors is also included to present important stakeholders involved in migration and development. The next section reviews public policies in the Philippines to illustrate the rights and laws pertaining to migrants and to identify the ways in which remittances can be utilized to benefit local development. Lastly, recommendations from the study results and from relevant literature are laid out to call for action to protect migrants and to bring about gender-responsive local development.

1.1 Methodology

Within the framework of the overall research design of the project, the Philippines case study used the following data collection methods. A desk review was conducted to map local-level issues within both the national and global contexts in order to facilitate the identification of specific options for intervention. The review included an overview of the related literature, available data and information to provide a broader frame of reference. In addition, a mapping of key stakeholders involved in local development was conducted. Prior to the collection of community-level data, the research team met with local officials to explain the purpose and methods of the study. The commitment of these local officials was sought in order to facilitate the study and promote the welfare of migrant workers through the implementation of future projects based on the results of the research process.

Both quantitative and qualitative methods were used to collect primary data as part of the study:

- Quantitative data were collected through household surveys in the remittance-recipient sample community of Lemery, Batangas
- Qualitative data were collected in both the remittance-sending city of Rome, Italy and the recipient community of Lemery, Batangas, through key informant interviews, life-stories and focus-group discussions.

The Lemery survey included the households of remittance managers in 23 *barangays*.³ The study used a purposeful sampling strategy in which information-rich cases were chosen through criterion sampling, intensity and snowball or chain sampling. Lemery was chosen because it has a high number of labour migrants to Italy and is one of the towns in the Batangas province with a long history of migration. Moreover, local officials in Lemery were most willing to cooperate in the research process.

Of the 402 households that participated in the study, 81% (n=325) are households of remittance managers. Two out of three remittance managers are women (n=211).

Participating remittance senders from Italy are based mainly in Rome (n=118 or 29%) and Milan (n=105 or 26%). A few are based in Verona, Modena, Vicenza, etc. with 34% (n=138) not specifying their places of residence in Italy (see Table 1 below).

Table 1 - Places in Italy where remittance-senders are based

Places in Italy	Frequency	%
Milan	105	26.1
Rome	118	29.4
Verona	21	5.2
Forley	1	.2
Vicenza	6	1.5
Modena	8	2.0
Perudia	2	.5
Ancona	1	.2
Parma	1	.2
Venice	1	.2
Not Specified	138	34.3
Total	402	100.0

Qualitative data were collected through the following methods:

Lemery, Batangas

- 3 focus group discussions in three *barangays* with a total of 59 participants (26 men and 33 women)
- 15 key informant interviews with entrepreneurs and stakeholders⁴
- Four life story interviews

Vicenza, Italy

- Two focus group discussions with 15 migrants participating (7 men and 8 women)
- Five life story interviews

3. A *barangay* is the smallest administrative division or political unit in the Philippines; basically a village.

4. Key stakeholders represent other key actors involved in the migration process. In this case study stakeholders include local government units in the Philippines, financial intermediaries, diaspora organizations, migrant organizations and associations and embassy personnel.

TABLE 2 - Focus group discussions participants and interviewees by sex

Methods	Lemery, Batangas		Vicenza, Italy	
	No. of Participants		No. of Participants	
	Men	Women	Men	Women
Focus Group Discussions (FGDs)	3 FGDs		2 FGDs	
	26	33	7	8
Key Informant Interviews	Entrepreneurs			
	3	7	1	2
	Key Stakeholders			
Life Stories	3	2		
	3	2	2	3

2 | COUNTRY OVERVIEW

The Philippines is located in southeast Asia and has a population of close to 90 million people from diverse ethno-linguistic groups spread across 7,107 islands. The UNDP 2007-2008 Human Development Report ranked the Philippines 90th among 177 countries in terms of its Human Development Index (HDI), classifying it as a Medium Human Development country. The HDI is an aggregate measure of health, education, and economic indicators, which includes GDP. However, in terms of the growth in Gross Domestic Product (GDP) alone, the Philippines paled in comparison to most of its southeast Asian neighbours. Between the years 2000–2005, average GDP per capita grew by a meagre 1.6%. Although the country's GDP grew by 5.4% in 2006 (NEDA 2006), domestic investment has remained sluggish and its share of GDP has continued to decline (ADB 2007). The GDP growth rate was 7.1% in 2007, the highest in 30 years; but in 2008 growth decreased to 3.8% due to the fuel and food crises and the emerging global economic crisis.

Poverty remains the most serious obstacle to internal political stability and constitutes a strong push factor for migration. Official figures show that the number of poor people in the Philippines increased by 2.5% from 2003 to 2006 (NCSB 2006). At present, one in every three Filipinos/as is poor, according to national standards of economic well-being (NCSB 2003). Data from the government's 2006 Family Income and Expenditure Survey show that the bottom 30% of families in the Philippines shared 8.6% of the total family income while the top 30% of Filipino families claimed a significant proportion of the total income (64.7%). The average income of rich families was more than seven times that of poor families (about P7.53 for every P1 earned by the bottom 30%).⁶

The national economy relies heavily on agriculture, industry (many within Export Processing Zones: food processing, textiles, garments, electronics, and automobile parts), and remittances. The government struggles with a chronic lack of employment and other income-generating opportunities for its population. The labour force participation rate (LFPR) of men has always been higher than that of women. In 2001 the LFPR was 79.1% among men and 48.8% among women. This means that barely half of the female population had access to work. The number of unpaid workers in family-owned businesses or enterprises in agriculture, industry and service sectors grew to 4.3 million in 2006; more than half (55.8%) of all unpaid family workers were women. Of the total of employed women, 61.1% were married and 10.7% were widowed/separated. Balancing work and family responsibilities is a common concern among this group since cultural norms put the burden of household work and child-rearing on women, even as they are expected to engage in productive work to contribute to household income. The lack of availability and access to remunerated work for women has also acted as an important push factor for migration.

6. IBON Foundation. http://info.ibon.org/index.php?option=com_content&task=view&id=224&Itemid=1

2.1 Filipino migration

The Philippines is a major exporter of labour, with a long history of migration. Long before the arrival of Spanish colonizers, migration was shaped by trade and religious and other cultural interchanges with neighbouring countries in Asia. Yet it was during the colonial period, particularly during the era of the U.S.'s occupation, when the mass exodus of Filipino labour to other countries began.

The first wave of migration was profoundly linked to the Philippines' relationship with the United States. Young unmarried men began migrating to the United States in 1906 (Asis 2006) to work in sugarcane and pineapple plantations in Hawaii, farms in California, and the fishing industry in Washington. Many of them never returned to the Philippines and instead formed the first Filipino-American communities. A second wave of labour migration began in the 1960s when professionals such as engineers, nurses and doctors were recruited to the United States. The passing of the 1965 U.S. Immigration Act lifted existing quotas that prevented the migration of many foreigners into the country and also allowed the entry of skilled professionals. By 1975, more than 250,000 Filipinos had migrated to the U.S. and its territories. Around the same time, other countries such as Canada, Australia, New Zealand, Germany and Japan began to open their labour markets to migrants as well. The skilled workers who went to the United States and Canada eventually applied for permanent resident status and settled there. Over time these immigrants brought other family members through family reunification opportunities.

The third wave of labour migration began in the 1970s when oil-rich countries in the Middle East opened their labour markets to migrant workers. The developed countries of Asia, such as Japan, Hong Kong, Singapore, and Taiwan, followed suit, expanding the choice of destination for hopeful migrants. The profile of the third wave of Filipino migrant workers is heterogeneous. Their number, demographic characteristics, region of origin, occupations, levels of income, status, and working conditions vary from country to country, according to the labour and immigration policies of the host country and the demand of its labour market. A distinctive feature of this period is the dramatic increase in the deployment of women to work as domestic workers, club entertainers and health care providers. When the Philippines began sending workers abroad in the early seventies, women constituted only 12% of the total flow. In 1987, their proportion in relation to all departing workers reached 47%. In 2002, women already constituted nearly two-thirds (69%) of those newly hired or deployed (NCRFW 2008).

The 1970s also marked a time when labour export as a development strategy was adopted by the Philippines government, and mechanisms for recruitment, monitoring and regulation of migrant workers were established, among them certain agencies that eventually spawned government offices such as the Philippine Overseas Employment Agency (POEA) and the Overseas Workers Welfare Administration (OWWA). With the active promotion of overseas employment by the government, the number of migrant workers grew. Unlike the first and second waves of migrants, however, most of the countries receiving the third wave of Filipino migrants limit the nature of migrant work to contract labour that often has a fixed-term engagement of an average of two years. Before there were more opportunities for migrant workers to renew their contracts for many years, move from one type of job to another, or acquire permanent resident status. Presently, there are stricter rules and regulations regarding the work and conduct of migrant workers.

2.2 Case study location: Lemery, Batangas

The significant amount of overseas Filipino workers (OFWs) from Lemery in Italy, the United States, Greece, and Korea made this particular town an ideal research site.

Map No. 1. Area of research within the Philippines



Source: http://www.learnnc.org/lp/media/uploads/2008/08/philippines_rel93.jpg

The town of Lemery in Batangas is located in the Southern Tagalog Region IV-A, one of the five regions in CALABARZON (Cavite-Laguna-Batangas-Rizal-Quezon). In the 2000 Human Development Index (HDI), of the 77 provinces in the Philippines, Batangas ranked sixth overall, first in the Education Index, third in the Health Index and seventh in the Income index.

Batangas is ranked sixth among the largest provinces of the Southern Tagalog Region with a total land area of 316,581 hectares. It has 32 municipalities and 3 towns (Batangas, Lipa and Tanauan) with a total population of 2,245,869 (NCSO, August 2007). Since half of the province has a rolling terrain, agriculture is its main source of income. Among the major crops produced by the province are coffee, sugarcane and palay (rice). In addition to this, most of the people are involved in raising livestock (ex. pigs, chicken, cattle). Batangas is considered a major supplier of cattle to metropolitan Manila. Those who live around Taal Lake and nearby coastal areas on the other hand, rely on fishing for their livelihood.

Lemery is considered one of the fastest growing municipalities in Batangas with 46 barangays, and a population of 72,790 in 15,417 households (NCSO 2007). It boasts numerous major commercial establishments including large fast food chains, financial institutions, gas stations, supermarkets and department stores. Although the majority of its rural barangays (30 out of 46) still rely on crop and livestock production, the town has thriving commerce and trade. People from neighboring towns go to the *Lemery Public Market* and the *Lemery Shopping Center*, which are considered the primary trading centers of the town. Bordered by the municipalities of Taal, Calaca, and Agoncillo, this coastal town covers 10,155 hectares. It is also known for its tourism industry, as numerous resorts line the shores of Barangay Nonong Casto, Sinisian West, Matingian I, and Sinisian East. Furthermore, other barangays like those of Sambal,

Map No. 2. Case study location in the Philippines



Source: http://www.globalpinoy.com/images/newtravel/maps/batangas_map_bg.jpg



The remittances received in the community increase the purchasing power of receiving households and also contribute to the livelihood of families who have set up some local businesses.

Bucal, and Malinis are also engaged in various cottage industries such as smoked fish (*tinapahan*), handicrafts, and bamboo crafts, respectively.

The majority of the 23 barangays included in this survey rely primarily on agriculture. Though five barangays are fishing communities, the rest raise various crops such as coconut, palay, corn, sugar cane, and vegetables, which are sold in the marketplace and nearby towns.

Barangay Ayao-Iyao is located near the national road and is a farming community. Aside from sugar cane, which is its major produce, residents are also involved in hog-raising. Barangay Ayao-Iyao is estimated to have the greatest number of OFWs in Italy with about 40% of its total household population (200 out of 500 households), followed by Barangay Sambal Ibaba and Barangay Malinis. In fact, according to the local government (focus group discussion, June 2008), its population is decreasing as a result of the high number of residents that have emigrated to Italy. These migrants have even formed a small community in Vicenza, known as Barangay Lemery.

3 | FILIPINO EMIGRATION TO ITALY

In 2006 Italy ranked second to the United Kingdom in terms of the number of OFWs in Europe. Figures from the Commission on Filipinos Overseas estimated that there are approximately 128,080 Filipinos in Italy—23,108 permanent residents, 84,972 temporary/documented workers and 20,000 migrants without valid residence or work permits. Most of the Filipino migrant workers in Italy come from the provinces in the island of Luzon: Batangas, Laguna, Oriental Mindoro, Ilocos Sur and Tarlac. Filipino emigration to Italy was facilitated through connections with the Catholic Church rather than through sponsorship of recruiting agencies or by the endorsement of Philippine governmental agencies. Also in 2006, Caritas di Roma estimated that of the 26,000 Filipino migrants living in Rome, 61%, or 16,000 were women (Ribas 2008).

The large percentage of migrant women results from the great demand for domestic helpers and caregivers due to Italian women's increasing integration into the local labour market. Filipina migrants have essentially taken over domestic responsibilities among middle-class Italian households. In the 1980s and 1990s, with the implementation of Italian immigration policies supportive of family reunification, Filipino migrant communities grew significantly as Filipina domestic workers brought their husbands and children. At present, the migratory flow to this country consists mainly of married women with children. In many cases, women reunite with their spouses after several years in Italy, thereby making them the 'anchor' of the couple's migratory project and occasionally that of the nuclear family as a whole (Ribas 2008: 16).

As noted previously, the concentration of Filipino migrants in the domestic service sector is due in part to the incorporation of Italian women into the labour market and the need for domestic assistance within households. The demand for this type of work first brought Filipina women into Italy along existing transnational networks, creating a precedent of Filipino workers in the domestic and caregiving sector. Filipina migrants also tend to be concentrated in the domestic service sector in Italy due in part to the difficulties involved in achieving official recognition of their studies and professional credentials. While work opportunities in these sectors facilitate their migration process, they simultaneously limit their participation in other types of activities.

According to the study participants, migration to Italy is initially conceived of as a short-term project aimed at gathering funds in order to reach specific goals. Therefore, returning to the Philippines is usually the plan from the outset. However, once abroad, migrants frequently find that they must postpone their return in order to be able to meet their original objectives:

We really want to go home but we're thinking of the children's welfare. We're saving for business capital. We need to secure our children's future.

[Migrant woman, Rome]

In just three years from now I will be going home. I have been here for 22 years now and I am 45 years old. I really want to go back when my last daughter finishes her college education.

[Migrant man, Rome]

Filipino migrants extend their stay for multiple reasons. In some cases, the repayment of debts accrued during the migration process is a key motivating factor to continue working abroad. In other cases, migrants that were unmarried when they left the Philippines may decide to marry and begin families of their own. Permanent settlement in Italy is the norm in these cases, especially once children are born.

3.1 The decision-making process: Household dynamics

The idea to migrate may be initiated by migrant themselves or at the suggestion of another relative residing in the Philippines or abroad. Therefore, migration usually entails a collective decision-making process for the purposes of household survival and/or upward social mobility. The position the migrant occupies in the household prior to leaving often determines who participates in this process, as well as which household members their migration is intended to benefit (UN-INSTRAW 2008). The global demands of the labour market influence migration and family decisions, as the types of work available tend to be gendered, as is the case of domestic work and migrant women from the Philippines.

Table 3 - Types of migration

Description of migrant	Intended beneficiaries of their migratory project	Decision-making participants/ consent	Particular features
Married Adult with Children	Spouse and Children	Spouse	Female-Led Migration
Unmarried Young Adult	Parents and Siblings Self	Parents	Eldest Child's Duty to Care for Parents and Siblings
Single Mother	Children	N/A	Relationship between Migration and Conjugal Separation

Source: UN-INSTRAW/IFAD/FWC 2008, p. 16

The Filipino migratory flow to Italy is comprised primarily of women who are married with children who migrate as the main providers of their households. The woman is frequently selected to migrate first, instead of her male partner, since it is easier for women to find employment in Italy as domestic workers:

Our life was so difficult, since I was just a simple fisherman. So my wife plucked up the courage to apply to a recruitment agency to go to Italy. We had to send our children to school and we had no means to do so. She had to go because I didn't know how to do domestic work.

[Husband of migrant woman, Batangas]

It is better if women migrate because they find jobs in an easier way and also because they work harder (more masipag) than men.

[Mother and sister of migrants, Rome]

The gendered nature of domestic work operates to classify recruitment of women. However, many men also enter domestic work due to the particular labour niches available to Filipino migrants in Italy.

Although it is proportionally smaller, another important segment of these migratory flows is composed of young single women who migrate as daughters of their households. At first, these young unmarried adults may decide to migrate in search of opportunities for a more promising future. In this sense, one might think that their migration is initially conceived to benefit themselves rather than others.

I actually decided myself to go abroad. My parents did not stop me from leaving because they also said that if I were only to stay back in the Philippines nothing would happen to my future. That is why I found the inner strength (*lakas ng loob*) then. I was only 21 years old when I left, right after I graduated from college.

[Migrant woman, Rome]

However, these migrants also maintain a strong commitment to their households back home and frequently contribute to day-to-day financial sustenance and toward other expenses, such as tuition fees for the education of younger siblings. From this perspective, their financial contributions are considered to be “a sign of gratitude” to their parents, which is a cultural expectation of children in the Philippines. Gratitude in general is an important cultural characteristic that influences the actions of Filipinos. The term *utang na loob* is understood as reciprocity, ‘debt of gratitude’ or ‘indebtedness,’ which is often displayed as the obligation to repay someone for a favour or a good deed provided in the past. This cultural trait tends to guide the actions of migrants, from the first decision to go abroad to how much they transmit and to whom. Support provided through remittances can therefore be understood as not only a financial provision but also as a deeply ingrained symbol of repayment from children to their parents.

When the migration of unmarried children is considered a household strategy, the eldest child is given priority. If parents themselves do not bring up the idea to migrate, young adults – irrespective of their sex – must seek parental consent. This is an important requirement and also a practical concern, since unmarried migrants are often unable to finance their migratory projects without the support of their parents:

Our culture has taught us that when a daughter or son is still unmarried, their parents’ consent and blessing are always sought before making any final decision in life. They helped me look for the money that I needed for processing my papers, as well as the plane ticket and other travel expenses.

[Migrant woman, Rome]

Finally, a segment of the migrant population is comprised of single mothers, for whom migration is a project designed to secure a better future for their children. Their decision to migrate is a unilateral one. It is important to note that some migrant women became single mothers as a result of their husband’s migration and consequent abandonment of the family once abroad, while others choose to migrate as a way to separate from their male partners in the Philippines.

Migrant Networks

During interviews with Filipino migrants and their families, networking arose as an important aspect of their migration. These are comprised of friends and relatives in the places of origin and destination, and are essential for encouraging and facilitating migration. Not only do networks help migrants obtain the resources necessary to finance the trip, they also assist them in finding work and getting established in the destination country.

Since many families have more than one migrant abroad at any given time, their networks extend to different countries around the world. Potential migrants in the Philippines rely upon these networks in order to begin their journey abroad, as there are high costs involved in arranging their migration through a recruitment agency. Some migrants interviewed mentioned spending up to €6,000 in pre-departure expenses. Such amounts are usually borrowed from other relatives who are already established abroad and have the monetary resources to provide the loan:

The project to go abroad was realized through the help of relatives who were already abroad. They lent me money to pay for the agency to process my travel documents. Once I found employment, I worked hard in order to pay my debts and it took me years to settle them. Only after that, I was able to think of my other family goals.

[Migrant woman, Rome]

My wife's family helped her to emigrate to Italy and, when she was there, her relatives helped her to find work. They were also the ones who lent her the money to travel. The same pattern happened to my daughter except, this time, my wife was the one who directly supported her to travel to join her. With their earnings, they are able to support us here.

[Husband and father of migrant women, Batangas]

Thus, the initial investment in migration is often made possible due to the existence of transnational migrant networks. The repayment of debt incurred upon migrating is a top priority for migrants once they have secured work in Italy. After this has been paid, migrants can begin to send higher quantities of remittances to their families back home, consider savings and investment opportunities, and/or finance the migration of another family member, thereby extending the network and perpetuating migratory flows.

Networks play a central role in the selection of a destination country as well as the integration of migrants into the labour market and community there. These networks are intensely marked by gender. The sexual divisions found in labour markets influence the gender composition of most networks. In the case of a mother promoting the migration of her daughter, a migrant woman employed as a domestic worker in the destination country is much more capable of assisting another migrant woman (in this case her own daughter) to find a job than if the migrant were a man.

For migrants arriving to Italy, the Church also plays an important role in the formation of networks of support and exchange within the Filipino migrant community. Roughly half (47.5%) of the migrants interviewed for this study stated that they were involved in religious activities or organizations in Rome. Through these activities, dense networks have formed which provide welcome social interaction, given the isolation that live-in domestic work implies and the difficulties of integration in Italian society. Migrants often spend any free time they have participating in such activities or attending family events.

4 | MIGRATION AND HOUSEHOLD RE-ORGANIZATION

Initially, migration implies separation and household re-organization for many Filipinos and their families.⁸ This is due not only to the high financial costs associated with migration and its temporary nature, but also the employment contexts of specific destination countries (i.e. live-in domestic service), which do not allow migrants' family members to accompany them. Therefore, when a migrant leaves, households often must re-organize and redistribute roles and responsibilities among the family members who remain in the Philippines.

Because of the gendered way in which these roles and responsibilities are assigned,⁹ the manner in which a household re-organizes often depends on the sex of the migrant and her/his position in the household left behind. While the migration of an unmarried child may imply one less person to share in the farm work, household duties and care for younger siblings, perhaps the biggest adjustments in household organization occur when the migrant is a married or single parent with children. In these cases, measures must be taken to reassign the duties of household head¹⁰ and/or primary care-giver.

The selection of another household or family member to perform these roles is often based on sex and age. However, other factors, such as educational level, marital status and the migrant's subjective evaluation of different members' commitments and responsibilities to the household, can also carry weight in the selection process:

| At the time they migrated, I became the head of the family because I was the eldest of the children left behind. Currently, in my own nuclear family, my husband is the head of household. |

[Daughter of migrant parents, Oriental Mindoro]

| Since more women went off to Italy, the household chores were left to those who are here in the Philippines, either the father or the kids and especially the female members who are left behind. They learned domestic chores. Now, my daughter-in-law is the one mostly responsible for the domestic chores. |

[Father of adult migrant children, Batangas]

8. Changes in composition and organization occur regularly, as households are not static structures. Children grow up and get married, marriages end, grandparents pass away and migrants may return or send for their family members to reunite with them overseas. In this section, only those changes which explicitly refer to migration's effects on the household's organization are addressed. It is possible that in some cases, changes are the combined result of both migratory and other socio-demographic processes.

9. The gender division of labour in Filipino households tends to follow the model of the traditional nuclear family, where the male is the breadwinner and head of household and the female is responsible for domestic tasks and care giving. Over 60% of interviewees in both Rome and the Philippines considered their households to be male-headed.

10. Since definitions of the concept varied amongst interviewees, the term 'head of household' loosely refers to the being the economic provider, administrator and/ or household decision-maker.

The first statement highlights how roles are sometimes re-organized throughout multiple households. The migrant daughter quoted reveals that her filial responsibility to her parents has made her the head of their household, while her husband occupies that position in her own nuclear family.

The second quote shows that household re-organization tends to reinforce pre-existing gender norms and intra-household power relations based on age and sex. Another solution, which is not uncommon, implies not only the reinforcement of gender norms, but also the transfer of gender inequalities between women. Households may resort to hiring local women as nannies and domestic workers to assist with or take over care-giving tasks when the adult woman migrates. In fact, a portion of remittances can be sent in order to cover the costs involved in hiring a woman from outside the family to take care of children and other dependent household members. Given the difficulties surrounding the generation of employment for women living in rural areas, this phenomenon increases the number of employment opportunities available for women who do not migrate. However, this employment is both poorly paid and informal in nature.

Another change that can occur in the context of migration refers to the adjustments in established intra-household power relations which often result from the migration of a household member. Married and single parents who go abroad may have to concede a certain degree of power over day-to-day decision-making and child-rearing to other members of the family. Married migrant women and unmarried adult migrants, on the other hand, may receive increased respect and decision-making power within their households as a result of their financial contributions in the form of remittances:

On the part of my parents and those left in the Philippines, nothing has changed except for the increased respect and regard they have for me as I became their breadwinner and financial helper in times of need.

[Migrant woman, Rome]

Those household members who are left behind and, consequently, become the financial administrators of remittances sent from abroad may also begin to exercise more power over daily household matters in the Philippines. However, this power is relative, since many migrants are quite active in their households' budgeting and spending of remittances.

Finally, migration can lead to the break-up of marriages and the formation of new and more complex family relations. Several of the interviewees pointed out that migrant men will frequently begin new families in Italy after being away for some time. This can lead them to abandon families left behind in the Philippines or to divide their financial resources to maintain two parallel families. These social costs often act as deterrents to the utilization of remittances from migrant workers to fuel local development, a topic that will be addressed further on.

4.1 Filipino transnational networks

Filipino Migrant Associations (FMAs) exist where Filipino migrant workers are present. They are the locus of the social networks of Filipinos abroad because these groups facilitate the opportunity for migrants to gather, exchange information and embark on collective undertakings. This associational life affirms and builds their confidence and sense of self-worth as individuals and as a collective. The mapping of actors that was conducted as part of this study identified 28 Filipino migrant organizations in Italy, though it is possible that there are more since a large number of associations are unregistered and thus informal. Although there is a sizeable community of migrants from Lemery in Italy, no formal organization exists that focuses specifically on Lemery community matters.

Key informant interviews confirmed that Filipino labour migrants in Italy are generally organized either by: (a) geographical lines (towns or regions of origin) or what are more commonly referred to as hometown associations; (b) language (Ilongo, Kapampangan, etc.); or (c) church affiliation. In joining these organizations, migrants look forward to social interaction with fellow Filipinos, and to building or strengthening their existing social networks. This study confirms the potential of FMAs in promoting the well-being of migrant workers, as well as that of the home country.

Many of the FMAs based in Italy are engaged in philanthropic activities such as fundraising for victims of natural and other disasters in the Philippines. Only a few organizations claim to have programmes for or with migrant women (KAPAKANAN, Commission for Migrant Filipino Workers, Ugnayan ng Maggagawang Migrante Tungo sa Pagunlad, and the Filipino Women's Council).

Most of these organizations promote religious and cultural activities such as bible study and spiritual counselling. Some are involved in social development projects, such as: the Santo Rosario Risogimento Community, which helped provide a water supply system for a barangay in Lipa City, Batangas; the San Lorenzo Ruiz Community, which helped raised funds for urban housing for the poor in Metro Manila; the Apostles of Peter and Paul Filipino Community, which supports the education of poor children in Barangay Sulu, Mabini, Batangas; Our Lady of Penafancia Gianicolense Community, which donated equipment to an orphanage in metropolitan Manila; San Marcello Community-Couples for Christ, which donated funds for urban housing for the poor; and Holy Spirit Filipino Community, which funded medical and dental missions to Davao City.

Many of the FMAs organize personality and leadership development seminars, while a notable number have shown interest in expanding their financial management and entrepreneurial skills by organizing training activities on these topics. Organizations such as the Ugnayan ng Maggagawang Migrante Tungo sa Pagunlad, Associazione Filipinas OFSPES, and the Filipino Women's Council (FWC) are engaged in awareness-raising and advocacy for migrants' rights. With the exception of the FWC, this study confirms that there is still a significant need to build the capacity of migrant organizations in terms of gender analysis and gender planning skills that will lead to programmes, projects, and activities that contribute to women's empowerment.

The number of FMAs that indicated that they were or had collaborated with Philippines-based NGOs are few but encouraging. One of the most notable Philippines-based NGOs is the Atikha,¹¹ which piloted a leadership and social entrepreneurship training for Filipinos/as in Italy. Atikha's programmes are in the same category as those of Unlad Kabayan, another Philippines-based NGO that is pioneering community-based approaches to mobilizing remittances for local development. The Associazione Filipinas OFSPES collaborates with the Ateneo University School of Government and Atikha and has provided entrepreneurship training for 50 OFWs since 2008.

11. In old Tagalog, *atikha* means to slowly rebuild.

5 | REMITTANCES

5.1 Characteristics of monetary remittances: frequency, channels, amounts

A recent study by UN-INSTRAW revealed three main types of remittance flows sent by Filipino migrants in Italy to the Philippines, namely: regular, irregular, and random remittances (2008: 18). Regular remittances usually are sent through banks on a monthly basis. Cash is deposited into accounts in Italy and withdrawn in the Philippines using ATM cards. Average monthly remittances amount to €300 to €400, representing half of the migrants' minimum salary of €600. Irregular remittances refer to the ad-hoc cash transfers requested by the family in the Philippines, which are sent through a door-to-door or bank-to-door service through remittance agencies. They are termed irregular because these are requests made out of extraordinary need. Random remittances refer to cash and in-kind transfers through informal channels and community organizations.

The survey results also indicate that almost 9 out of 10 (89.2%) households surveyed receive remittances on a monthly basis, ranging from a minimum of P1,000 to a maximum of P50,000, with an average of about P12,500. The mean average of the remittances sent is relatively low. One possible explanation for this is that respondents are rather reluctant to disclose the real amount of remittances out of concerns over being taxed by the government or falling victim to crime.

Ever since migration from Lemery began, people have relied on informal channels of remittances such as the *padala*, sending through family or friends who are visiting the Philippines. Other channels for sending remittances such as door-to-door services, where migrants send money through money transmission operators (MTOs) that deliver directly to homes in the Philippines are also popular because of the inaccessibility of banks. Most regional and commercial banks are scarce in rural provinces, thus making it difficult for people living there to utilize formal banking services. In Lemery, people prefer the door-to-door service because they have relied on it since long before banks established branches in the province. Forty-four percent of households surveyed preferred to receive their remittances this way, or through personal delivery. The history of utilization of these services enabled people to establish relationships with the companies as well as with the people who make the deliveries. Thus, migrants and their families seem to have more faith in the remittance companies that provide door-to-door services. When banks began offering the same door-to-door services, securing the trust and clientele of remittance recipients was and continues to be a challenge.

The survey revealed that almost half (49.3%) of remittances are sent through bank door-to-door services; 25.4% through bank transfers; 13.7% through both bank transfers and door-to-door services; and the rest through a combination of money transfer operators, bank transfers and cash carried by relatives and personal friends. The reasons for using a particular remittance channel are convenience (53.8%), speed (29.6%), safety (8.4%)

or a combination of these factors. Most of the recipient households surveyed (65.2%) are aware of the senders' preferences for a particular remittance channel.

5.2 Factors in remittance-sending

Due to the complexity and diversity of issues surrounding migration and remittances, efforts to understand this global phenomenon have prompted earlier studies to delve into the factors affecting migration as well as remittance sending patterns. Go (2002), for instance, established that among other factors, geographic location, level and duration of employment influence the amount and frequency of remittance sending (Tan 2001: 379-400).

The history of migration to certain countries like the United States and the United Kingdom shows that labour market demands for professionals allowed for the recognition of the college degrees of some foreign nationals, thus providing higher wages for many migrants. While all degrees are not necessarily recognized in these countries, salaries tend to be higher than in other destinations such as the Middle East. Many Filipinos in Italy have university degrees; however, the lack of recognition of their studies and the particular labour market demands of the country limit work opportunities for migrants, which affects their earning potential. This does not, however, deter the consistency of remittances sent to the Philippines.

The feminization of migration is also a significant factor that has structured remittance patterns over recent decades. While labour market demands in specific sectors facilitated the entry of more women into the global labour market, employment opportunities remain service-oriented. The amount of remittances tends to vary between migrant women and men because the wages earned by women are relatively lower. However, this does not automatically mean that men remit more, as the frequency of remittance sending also varies. Findings from a similar study conducted by UN-INSTRAW in 2008 revealed that women send remittances on a more regular basis than men.

During an interview conducted with an NGO official who works with Filipino communities in Italy made the following observations:

Remittances and differences among women and men: frequency and volume of remittances among women remitters would be much higher than men as more women are employed and because work opportunities are available for women. This can be observed in banks and remittance centers where the ratio of women to men remitting is overwhelmingly 8 or 9:1.

On savings and investment patterns, one can only save if one has resources. My perception is that women are more conscientious in being providers for their families but there are also responsible men if they have jobs.

[Interview with Edgar, NGO worker Based in Italy]

On the basis of the studies cited above and the interviews conducted in Italy, sex of the migrant makes a difference in the amount and frequency of remittance sending. The results of the survey conducted in Lemery, Batangas support these observations.

Table 4 - Socio-demographic profile of primary remittance-senders

Sex	Number	%
Female	254	78.2
Male	71	21.8
total	325	100.0
Place of work in Italy		
Milan	88	27.1
Rome	96	29.5
Verona	20	6.2
Others ¹²	15	4.2
Not specified	106	32.6
Total	325	100.0
Length of stay in Italy		
Less than a year	2	.6
1 to 2 years	42	12.9
3 to 4 years	83	25.5
5 to 7 years	78	24.0
8 to 14 years	64	19.7
Above 15 years	56	17.2
Total	325	100.0
Occupation		
Nanny (“yaya”)	12	3.7
Domestic helper	285	87.7
Others ¹³	15	4.6
Not specified	13	4.0
Total	325	100.0

12. Others: Forley, Vicenza, Perudia, Modena, Ancona, Parma, Venice

13. Others: Cook, crew, gardener, production operator, factory worker, driver

Table 5 - Remittances: Amounts, channels and uses

Frequency of sending	Number	(%)
Twice a month	4	1.2
Once a month	290	89.2
Every 2 to 6 months	22	6.8
Once a year	9	2.8
Total	325	100.0
Amount sent (In Philippine Pesos)		
1,000 – 8,000	82	25.2
10,000 – 14,000	93	28.6
15,000 – 19,000	84	25.8
20,000 and above	66	20.3
Total	325	100.0
Mode of sending (Channels)		
Bank transfer	94	28.9
Remittance business	20	6.2
Person that works in bringing money/Door-to-door	142	43.7
Combination of 2 or more modes of sending	69	21.2
Total	325	100.0
Spending decision (Use of remittances)		
Sender	25	7.7
Recipient	271	83.4
Both sender and recipient	28	8.6
Others ¹⁴	1	.3
Total	325	100.0

Table 6 - Remittance managers

Remittance Managers	Frequency	(%)
Male spouse	60	18.5
Female spouse	25	7.7
Son	12	3.7
Daughter	39	12.0
Father	29	5.2
Mother	88	27.1
Brother	13	4.0
Sister	37	11.4
Mother-in-law	2	.6
Aunt	4	1.2
Nephew	2	.6
Both parents	21	6.5
Daughter-in-law	2	.6
Sister-in-law	3	.9
Total	325	100.0

14. Others: Sister-in-law

5.3 Profiles of remittance senders and recipients

The study findings reveal that of the 325 households surveyed almost 8 out of 10 the primary remittance senders are female family members. Further, nine out of 10 (87.7%) said these primary senders are engaged in domestic work. Interviews with NGO workers based in Italy also confirmed that there are more women workers in Italy than men. Furthermore, most men hold better employment status than women. Unlike the women employed in domestic work, men are employed as cooks, factory workers, drivers, etc., and are not only better compensated but also carry a higher level/status of employment as compared to domestic workers.

On the other hand, though more women are engaged in domestic work in Italy, most of these workers are actually breadwinners for their families. By providing for the needs of their families, they are also able to assert themselves and their decision-making power through the remittances they send. However empowering this may be, changes in the roles assumed by men and women in the family are not universally positive. While women may be empowered by assuming the role of the provider, this at times creates conflict in the household as the traditional roles of men are challenged. One NGO worker based in Italy elaborates on this point:

Yes, migrants who are able to remit are effectively the decision-makers in their family. Even if they are physically located here [this] is not an issue, [since] they can always provide their comments and they can enforce decisions through remittances. If they are not able to remit, this has an impact on both their self-image and makes them feel guilty for not being able to respond to the needs of the family back home.

Changes in family back home: There are more women workers than men in Rome, or in Italy in general, so the women have a primary say in what's happening, in the decision-making, in their nuclear families, or even extended families, so it's like the golden rule: "Who has the gold, rules." The effects are actually both positive and negative. On the positive side, women have a bigger voice, they are able to articulate their concerns, needs and expectations and able to enforce these in many cases with financial means and resources to get things done. They become role models and provide a way to affirm their families and help them in the struggle of their day-to-day coping.

The negative effect is that husbands' egos could be negatively affected (hurt, bruised) if spouses are not in Rome, as they do not feel or perceive they are on the same level, or possess the same economic power as their wives. This can lead to other negative behaviour by the men who could get back at their spouses by engaging in extra-marital affairs back home, rationalizing that anyway their wives had left them so they're free to do what they want.

[Edgar, NGO worker based in Italy]

The survey results also indicate that primary senders are often the daughters of remittance managers. Further, 8 out of 10 households responded that spending and utilization of remittances is often left to the recipients/managers. These findings validate a study conducted by Tenegra, who suggested, "Though migrants may specify how they intend 'cash remittances' to be spent, the evidence indicates that most migrants 'respond' rather than 'initiate'; that remittance decisions are greatly determined by the needs of those who remain at home" (2004: 101).

Many migrant workers and their families interviewed for this study prefer to send their remittances to parents or female relatives, even when they already have their own families. Although the reasons may vary, the study revealed three of the most common factors influencing this choice. First, the senders are likely to

choose their parents to manage their remittances out of respect and gratitude for providing them with the means to migrate. Second, migrant women workers have faith in their parents to look after their families and to ensure that remittances are spent properly. Lastly, senders prefer to send their remittances only to people whom they really trust:

- Parents are often the ones who supported migration abroad, as in the case of Ricardo, who provided his children and their spouses with the means to migrate.

Yes, [I supported] all my children and my children-in-law. There is just one in-law whom I have not helped send abroad. Everyone else is there. My children-in-law are Alen, Arlene, Noel, Warren ... four of them. I have two grandchildren (Red Rick and Rachel), who have finished their college there.

[Ricardo, 74 years old, Lemery]

- Migrant workers trust their parents to care for their children. It is common that husbands left behind tend to womanize and spend remittances on vices (drinking, hanging around with friends, gambling, etc.).

This is the case for Roland [38, Lemery] who preferred not to manage remittances because he did not want to be blamed for the misuse of the money. Though he used to manage his wife's remittances, he mismanaged their money to the extent of having to sell their van, and his mother-in-law and wife got angry and sent him out of the house. He was accepted back into the house only when he promised not to manage the remittances any longer.

- Female relatives are seen as more conscientious in managing remittances and ensuring that everyone gets their fair share.

Amanda is one good example of this. Among their relatives, she was chosen by her aunt to be the remittance manager. According to Amanda, her aunt chose her because she had once entrusted her with a business, and she knew that she could rely on Amanda to manage the remittances.

5.4 Remittance utilization, savings and investment patterns

At the beginning of the migratory project, savings and investment are not common, since remittances are used primarily to stabilize the conditions of the family. As mentioned earlier, many migrants must send a proportion of their remittances to recruiters or family members who lent them money so that they could migrate, and this may take a number of years to settle. In addition to debt repayment, remittances during the first few years are spent mainly on household necessities (99.8% of households), including food, clothing, rent and utilities, and to a lesser extent education of children (54.2% of households), and medication for sick household members. Investment and savings are only possible after several years of work abroad, because by then migrant workers may have had the opportunity to set aside savings for future investments, which are seen as a preparation for their eventual return to the Philippines.

Table 7 - How remittances are spent

Item	Number	(%)
Current household expenses (food, clothing, payment of rent, services of water, electricity, telephone...)	401	99.8
Expenses related to the education of the household members	218	54.2
Medical expenses	20	5.0
Payments made to people in charge of the migrant's children	4	1.0
Purchase of furniture and/or electronic products	108	26.9
Purchase of vehicle for personal use	43	10.7
Purchase of vehicle for professional use	2	.5
Celebrate an important event in the household (marriage, birthday, religious celebration...)	79	19.7
Follow-up kinship responsibilities (marriage, death, birth, ill-health, etc...)	20	5.0
Leisure	8	2.0
Payment of debt incurred by migrant's travel	19	4.7
Payment of non-migration related debt	21	5.2
Savings	20	5.0
Pension plans	1	.2
Purchase/construction /repair/improvement of the house	80	19.9
Purchase of an urban land	7	1.7
Investment in a non-agricultural business	2	.5
Purchase of an agricultural land	5	1.2
Investment in an agricultural business	20	5.0
Others (baby's milk, food, diapers, etc...)	2	.5

N=402 (allowing for multiple answers). Frequency represents the number of respondents who answered the respective item.



Home built from remittances. When able to invest, many migrants buy land and build new houses in their communities of origin. Lemery has seen an increase of new homes built from remittances received from Italy.

Table 8 - Savings and investment

Financial service used	Number	(%)
Savings account in a bank	22	6.8
None	303	93.2
Total	325	100.0
Proportion of remittances in household income		
Less than 25%	11	3.4
Between 25 and 50%	13	4.0
Between 51 and 75%	30	9.2
More than 76%	271	83.4
Total	325	100.0
Monthly household income excluding remittances (In Php)		
None	226	69.5
Less than 1,000	7	2.2
1,000 – 2,500	30	9.2
3,000 – 5,000	46	14.2
6,000 – 10,000	11	3.4
15,000 and above	5	1.5
Total	325	100.0
Plans of setting up a business using the remittances		
No	321	98.8
No answer	4	1.2
Total	325	100.0

Based on the survey conducted in Lemery, Batangas, 7 out of 10 households (69.5%) have no income apart from the remittances they receive, which indicates that the majority of households of migrant workers are dependent on remittances. This is also confirmed by the finding that in 8 out of 10 households (83.4%) remittances comprise more than 76% of total household income. The remaining 24 or 25% of income is usually derived from small commercial activities such as running a sari sari store or informal lending.

The utilization of remittances is closely linked with the motivating factors behind migration, yet it would be misleading to assume that the reasons are all the same. What is certain about the utilization of remittances is that they have provided many households with the means for survival and improvement of living conditions. At the community level, remittances are said to contribute significantly to the reduction of the incidence, depth and severity of poverty, by contributing to the growth of GDP, protecting the currency from drastic depreciation and increasing the dollar reserves of banks.

From the data provided, it can be concluded that remittances are not used for investment purposes for the following reasons:

- Remittances are primarily used to “make ends meet,” leaving little for savings and investment.

While studies have unearthed some of the reasons for non-investment of remittances among migrant families, Añonuevo (2002) cited husbands’ joblessness and total dependence on their wives’ earnings as

one of the dominant reasons. The absence of a spouse becomes a viable reason for husbands to quit employment in order to take charge of the household and assume both parental roles. The lack of additional income from unemployed husbands inhibits savings for possible investment.

- *Ubos Biyaya* and the New Lifestyle (inability to save)

According to Añonuevo (2002), *Ubos Biyaya* is a “phrase used by migrants to refer to lavish spending on birthdays, weddings, graduations, fiestas and other occasions,” and it “literally means to pour out all the blessings until there is nothing left.”

Working abroad involves much sacrifice on the part of the migrant and their families left behind. The absence of a family member is the common price to pay in order to improve the household status. Some migrants do not remit regularly to their families because they choose to save their wages for when they return to the Philippines. Yet savings are quickly depleted as the migrant compensates for her absence by splurging on this new lifestyle. As a consequence, migrant workers often are compelled to return to work abroad, even in their old age, because there are no other alternative means of income and support for their families.

- Lack of opportunities and/or favourable environment for investment
- Lack of knowledge and skills in business management
- Overspending and debt accumulation of family (members) in anticipation of remittances; and
- In some cases, a husband’s extra-marital affairs (which often lead to second families) and/or bad habits of family members left behind (i.e. alcoholism or drug addiction).

In addition to the abovementioned hindrances, savings and investments are limited by:

- Predatory lending and loan sharks, wherein banks or financial institutions lure their victims in with easy credit application terms while charging high rates on interest and other floats on late and defaulting payments
- Lack of financial literacy
- “Absence of a “migrant-specific policy” in the Philippines. Whether in regard to employment or the investment of savings, there is no mechanism, initiative or institutional arrangement designed solely for migrants, particularly the land-based workers (Aydinoglu 1986)
- Lack of organizational support and/or institutional mechanisms to encourage savings and investment by migrant workers, particularly returnees
- “Although there are many financial institutions set up to help small and medium-sized industries, they are all general in nature: none have been designed specifically to reintegrate returnee migrants or workers overseas” (Aydinoglu 1986: 12)
- Lack of linkages between financial institutions and migrant workers
- Fluctuating currency exchange rate
- High cost of living

5.5 Other remittances

Remittances are not confined to money. They can also include the transfer of in-kind, social and collective remittances.

In-kind remittances refer to material goods that are sent by migrant workers to their country of origin. Filipino migrants usually supplement their financial transfers with in-kind remittances, which often consist of

canned goods, chocolates, toiletries, clothes, bags, shoes, toys, electronic equipment, and gift items like jewellery or perfume. These goods are usually sent in boxes through air or land carriers, which are often the same remittance transfer companies.

Filipino/a migrants have a particular affinity for sending in-kind remittances. First, it is a way of affirming their family life by allowing them to have a glimpse and “taste” (*patikim*) of what their life is like on the other side of the world. Second, Filipinos place significant value on visual items such as souvenirs to remind them of places they have been. Third, in-kind remittances are tangible representations, or “proof” of the lives led by their relatives and friends abroad.

Jonathan Okamura (n.d.) elaborates on the significance of in-kind remittances in his observations on OFWs in the U.S.:

The sending of remittances and consumer goods, especially from developed countries, contributes to the imagining of the Filipino diaspora by providing a cultural simulation of life led by migrant Filipinos. While Filipinos in the Philippines certainly have ideas and images about other countries, particularly the United States, from films and television programmes shown in the Philippines and from photographs, letters and telephone calls from their migrant relatives and friends, the personal possession of consumer goods from abroad enables them to have a far more tangible and immediate experience, albeit vicarious and limited, of material life in the diaspora. As cultural products, consumer items from overseas are souvenirs that remind Filipinos not of places they have visited but of places where their relatives and friends live and work.

Similarly, the findings of this study reveal that more than 50% of the households surveyed receive goods and articles from Italy, apart from cash remittances. While the nature of the goods varies, the most common items are food and clothing, and may include a combination of two or more of the items listed above.

5.6 Social remittances

Social remittances are ideas, values, beliefs (normative structures), systems of practice and social capital that migrants transmit upon their return or during visits to their communities of origin or when non-migrants visit the destination countries. Social remittances can also be transferred through letters, e-mails, videos, telephone calls and chatting, among other channels. These often result in changes in ideas and behaviours, which are then transferred to others. Social remittances permeate many aspects of individual life, communities and the overall society in many countries of origin and destination; however globalization also contributes to changing perspectives or ideas that influence people, regardless of whether or not they have migrants in their households. Thus, while this phenomenon has been clearly noted, the measurement and analysis of social remittances have yet to be explored adequately. It is important to acknowledge the limitations of analyzing non-monetary remittances; proper means of measurement and monitoring are required in order to evaluate their short- and long-term effects.

Using a transnational perspective involves understanding how migrants assimilate in their destination countries at the same time as they sustain strong ties to their countries of origin. Levitt (2001) notes that migrants “pivot back and forth between sending, receiving country, or other orientations, at different stages in life.” Hence, a transnational perspective takes into account not only the experiences of OFWs in their destination countries but also the experiences of those people that OFWs have left behind in their countries of origin.

Both female and male focus group participants in Vicenza, Italy acknowledged the positive changes in their personality brought about by their experiences as OFWs. Their perception of their own abilities and capacities (self-confidence) has been enhanced and they have developed certain positive personal traits such as discipline, punctuality, a strong work ethic, and improved interpersonal skills.

Furthermore, migrants report that their ability to think ahead and plan for their future has increased. Interviews with relatives of OFWs in Italy revealed that many of them have numerous investments in real estate (apartments, condominiums, farms) with the goal of securing for themselves and their families a stable future upon their return to the Philippines. This is an important condition that they set for themselves before planning to return to the Philippines:

I want to go home to the Philippines and the reason that I am here is so that I could save and come back to the Philippines ... My goal is to provide for our daily needs in case I come home for good, to secure our source of livelihood there—that is my basis for deciding to come home for good.

[Edward, Vicenza, Italy]

Non-migrant workers emulate their OFW relatives, who come home “changed” as they appear more confident, sophisticated and cosmopolitan. One downside of this phenomenon is the rising individualism and materialism among remittance recipients. Since OFW parents tend to compensate for their absence by showering their children with material things, the children grow up with a greater sense of materialism/consumerism.

When their father calls, ‘Papa, buy me this, buy me that ...,’ they often grow up spoiled and stubborn: “The children were very small when their mother left ... since my in-laws were usually not around, and I was also always out (working) ... they grew up spoiled.

[Rolly, Lemery]

Some respondents expressed that the majority of OFWs from Lemery are not actually “successful” in Italy because, despite their improved financial status, they are still employed in domestic work and are thus accorded a lower social status.

There are not really that many who are successful in Italy ... because they are still maids there, and when they arrive here, despite staying long there, I cannot consider them to be really well-off.

[Rose, daughter of migrant, Lemery]

This supports Levitt’s observation that those “who live across borders earn their living and measure their success in two different socio-economic contexts.” These varying definitions of “success” reflect a number of intertwined issues that affect the situation of migrants and societies in general. The lack of social value placed on domestic work is highly influenced by the undervaluing of reproductive work in general. Unfortunately, domestic work is also characterized by precarious informal labour conditions and lack of social benefits. Therefore, the financial gains from work abroad have afforded migrant domestic workers only a limited amount of success in relation to social perceptions of occupational advancement. Money is valued more than reproductive work and there is a contradictory relationship between the increase of financial resources and the type of work performed to obtain these funds.

The use of remittances for the education of children is the second major expenditure of households. Apart from the fact that migrant workers put a high premium on education, this is also one of the motivating factors that compel them to continue working abroad. Since the majority of them are employed as

domestic workers, they want to provide their children access to quality education so that they might have more and better work opportunities.

Children have better futures; we are able to choose better schools for them. We prefer private (schools) because they have higher standards, quality of teachers. In public schools there are very few books unlike in private, [where] you buy these books ...

[Marife, Lemery]

However, there is a growing trend among children of migrant workers towards de-motivation and eventually dropping out of school.

Children of OFWs tend to become so dependent on the regular remittances sent by their relatives that they lose motivation to complete their studies: "Why should one study, we receive remittances anyway."

[Marlene, Municipal Social Worker, Lemery]

Remittances received from Italy not only pay for the basic needs of recipient households, but also enable them to enjoy a relatively comfortable lifestyle. Thus, the children of migrants begin to justify that acquiring higher education is not necessary to become financially successful and stable. Coupled with this is their awareness of the limited job opportunities available in the Philippines as well as the difference between what professionals earn in the Philippines and the salaries of domestic workers abroad. Thus, the prospect of going to Italy as domestic workers seems a better alternative than studying, because it offers greater financial rewards. This is often a source of disappointment to parents, who chose domestic work in Italy as a means to provide their children with a good education: "I just think, every time I clean, this is money." Their children, on the other hand, dream of simply following in their footsteps and becoming domestic workers as the means to secure a brighter future. As a result of the lack of jobs in the Philippines, many children or siblings that are put through school by migrant remittances and receive university degrees eventually come to Italy to work in the service sector, thus creating a class of overqualified migrants.

5.7 Collective remittances

OFWs are usually held in high esteem by their communities of origin, who recognize and value the individual and collective contributions to their immediate families and communities. This study provided no examples of collective remittances that supported sustainable community development efforts.

There is some expectation on both the part of remittance recipients and remittance senders that some of the financial success will be shared with the community in order to maintain good relations. Inequalities in communities tend to be revealed through the material gains of some households vis-à-vis others. This is visible in the construction of new homes and other new material possessions. Hence, remittance recipients usually agree when asked to sponsor certain fiesta activities, music and other expenses that the local government and barangay council are not able to fund. Given this tacit expectation, some migrant workers opt to donate food and groceries (such as rice or chocolates) to the community whenever visiting from Italy instead of giving money, so as to maintain harmonious community relations.

5.8 Remittances and gender equality

Gender equality in the migratory project is difficult to assess, as multiple factors shape the different opportunities and experiences of both men and women. Looking at the structure of relations within house-

holds helps to identify the possibilities of gender equality at micro and macro levels. The redistribution of household responsibilities varies depending on whether the migrant is male or female. Although women's migration and the subsequent re-organization of their households tend to reinforce pre-existing gender norms, in many cases, migration can also serve to challenge these structures. For example, as women take on the role of financial provider, men who previously lacked experience in child care and domestic work are at times faced with learning how to perform these tasks. This includes both male spouses of migrants and men who migrate themselves:

Before I only washed our clothes each time my wife gave birth. I learned to cook and manage the house. I have become the mother of the house.

[Husband of migrant woman, Batangas]

What I do here is very different from the work I do at home. (Before) I was into fishing, farming, jobs in construction and all kinds of work fit for a man. When I got here, all I did was women's work, but it is easier and I earn from it.

[Migrant man, Rome]

The involvement of men in household reproductive labour is a step towards a more equal distribution of household responsibilities. However, it is important to keep track of this change to see if participation in housework continues after the return of migrant women to the household. It is common for other female family members or even additional hired female workers to carry out household responsibilities in the absence of a migrant woman, thus obviating the need for men to assume these new responsibilities.

The preference of female family members as remittance managers places decision-making power into the hands of women as they are more aware of the needs of the household. Yet such additional responsibility can often be a burden on these women, especially for those who manage remittances for multiple households, as was the case for one respondent in the study. It was also noted that some men reacted badly to the mistrust implied by migrant women not sending remittances to them. Some male respondents who were husbands of migrant women admitted squandering remittances on personal items and activities such as drinking or gambling and accepted their inabilities to manage finances. In this case there was no mention of holding men more accountable to their actions or discussions about their other contributions to the household. Thus, it is evident that conflicts arise from these challenges to traditional gender roles; the issue of gender equality must be explored further.

6 INVESTMENT AND ENTREPRENEURSHIP

In Lemery, the potential utilization of remittances for generating business enterprises that will benefit the community has yet to be tapped. As a matter of fact, nine out of 10 households indicated that they are not able to save or invest in any kind of business. While the remaining 1% has plans to do so, it may take several years to see actual investment take place. These statements and figures derived from focus group discussions and surveys highlight the fact that most remittances are utilized for daily household needs and therefore investment is neither intended nor feasible for most households. It is also significant that the reticence of some respondents to divulge information regarding their savings and investments could provide inaccurate information. The demographics of remittance-recipient households must also be taken into account, as a number of them were headed by grandparents who took care of the children of OFWs, meaning that funds remitted were used to cover the needs of children in terms of health, food and school expenses, as well as those of the older care-taker in terms of medication. In such situations, investments and entrepreneurship are not considered due to limitations of time, business management skills, or simple lack of interest in entering commercial activities.

6.1 Entrepreneurship

A small number of the households surveyed was engaged in the informal economy. They either owned small businesses that may include managing a small retail (*sari sari*) store, farming and fishing, selling cell phone credits, or informal lending. Others worked as vendors offering agricultural produce or other cheap products and services to the community. While these activities can be classified as business, the term "business" is understood by the respondents to refer to large-scale entrepreneurial activities and not just any



Some remittance recipient families run *sari sari* stores (neighborhood convenience stores), which are attached to or inside the shopkeeper's home. These stores often provide small additional income for families and they also play an important role in the community because many offer credit to neighbors.

The study found one example of a sustainable business, a high profile entrepreneurial venture that was discussed during the Focus Group Discussion conducted in Italy:

Rod is only 32 years old but he has been able to successfully start and run his computer business, the 'Easier Computer Center', in Lemery for the last 10 years. He was also able to expand his business by adding two more branches also in the Lemery area. He and his wife are computer science graduates and he attributes his becoming an entrepreneur to his mother who encouraged him to start his business after he graduated. His mother is also an entrepreneur as she runs her own beauty parlour and a lending business. Rod's determination and ability to focus on his financial goals has been instrumental to his success so far. He contends that unlike his brothers, whom he left in Lemery to operate and manage the computer shops, whenever difficulties arise due to issues such as low profits, their reaction is to close and consolidate the remaining shops, whereas he is always determined to find ways and means to keep them open.

As a true entrepreneur Rod is constantly thinking of ways to expand his business. Even from Rome he sells computers and other computer supplies to OFWs based in Italy for their family members back in the Philippines. His stores are able to provide complete services and equipment for other computer centers should OFWs and their families wish to start their own business. Rod's ability to network with municipal/city governments around Lemery helped him obtain contracts for his computer centers to assist local government units with the maintenance of their computer systems. Thus, his computer centers are not limited to just selling computer supplies or providing internet. They also provide support local government computer systems, thus ensuring a diversified range of services.

Rod has clear ideas on how to expand his business in Lemery and saves regularly to invest in his next project, which is to construct a building for the main computer center. At the same time, he is practical in wanting to keep some ties in Italy where he hopes to be able to continue to avail social benefits such as health care in view of the high cost of health care in the Philippines.

commercial activity in general. Thus, even when people are engaged in small-scale businesses such as hog-raising or farming, they do not consider them to be businesses. In the case of the grandparent-headed households mentioned above, the study noted that they had small sari sari stores as a type of leisure or social activity as it gives them something productive to do during the day. Even the tilling or development of their agricultural/farm land is not considered a commercial investment. These activities are part of their day-to-day living, and the produce of the lands is not necessarily intended for commercial activity but for their own consumption.

Although a few families of migrant workers had ventured into small-scale businesses, most of them were unable to sustain the business or maximize its benefits. One reason for this is their limited knowledge of effective business management. For example, Lerma, a mother of four, has a daughter in Italy. She takes care of her daughter's children and manages a small *sari sari* store. However, she does not have either the book-keeping skills or training to manage it efficiently. Hence, she is unable to keep track of how much is earned or spent on running the store.

All I know is, of course you have to keep on adding (capital) ... I am no longer able to keep a record (bookkeeping), when we are already short in funds, the children go to school, I get (money) from the store ... rather than borrow money from others.

[Lerma, mother of migrant, Lemery]

In addition to this, the challenges of running a business and simultaneously raising children as a single parent proved difficult to manage. This is the case for Roselle, whose mother left for Italy and left her and her siblings under the care of her father, who also held an office job.

We tried different business enterprises, but we always had to discontinue ... We had an ice cream stall, ice drop candies ... it was mismanaged, we were very young then, our dad was managing it, but he did not want to neglect our care ... so he could not handle [it] ... he was taking care of us, then the business ... it did not go totally bankrupt ... we closed it down since no one could manage it ...

[Roselle, daughter of migrant, Lemery]

Marlene, the town's municipal social worker, observed that the influx of remittances to Lemery has contributed to its thriving business climate and has increased the purchasing power of its people. Although doing business in Lemery is lucrative, most of the merchants engaging in trade are from neighbouring towns, while the majority of the consumers are OFW families. This observation was expressed by one of the respondents who, despite completing university and receiving regular remittances from her relatives in Italy (parents and siblings), still found that their status in life has not changed.

Nothing changed in our lives ... when we were young, we did not have a lot of expenses, but when we entered college, our expenses increased ... No, actually we now have a lot of material possessions ... household furniture and appliances. (But) why is it that we do not have money?

[Roselle, daughter of migrant, Lemery]

While the economic impact of remittances is dramatic, there is also a risk of loss of interest in farming activities and the reduction of cultivable agricultural land due to remittance-based investments in real estate development and other businesses.

7

IMPACT OF REMITTANCES ON SOCIAL, LOCAL, ECONOMIC DEVELOPMENT

7.1 Migration and agricultural development

As mentioned in the overview of Lemery, most of the barangays surveyed rely on agriculture and fishing for their livelihoods. Yet migration and remittances are changing this reality. The steady increase in emigration over the years has also left many of these agricultural/farm lands idle and undeveloped for a host of reasons:

- Children of farmers have lost interest in farming, as most of them pursued degree courses and career paths in fields other than agriculture, including health (e.g. nursing and caregiving), commerce, and information technology.
- The majority of those who leave for work abroad are those who have graduated and earned university degrees that are not related to agriculture. Agricultural production requires a different skill set that is not prioritized by the current generation. Therefore, a gap between generational priorities affects agricultural development in communities like Lemery.
- Household members left behind are quite often older (grandparents) or the children of migrant workers, who are not capable of tilling or developing land.
- Other adult family members are either engaged in some trade/income generating activity (e.g. tricycle drivers, blacksmith, panday), or are themselves employees in public and private offices.
- Agricultural production, if any, is often for the consumption of the family and rarely for commercial purpose.

The same is true for those who are engaged in fishing. Despite their development potential, these sectors (fishing and farming) actually suffer from the depletion of younger workers who are willing to invest their time and effort in various industries (e.g. boat-making, hog-raising) that were once prominent in Lemery.

7.2 Co-development initiatives

This study was unable to identify any co-development policies between the Philippines and Italy at the local or national levels. Inter-state agreements are limited between the Philippines and destination countries. Although the Philippines sends Filipino workers to 197 countries and trust territories, it has yet to forge labour agreements with many of them. The Department of Labour and Employment claims that it has signed 47 bilateral labour agreements with 37 countries hosting Filipino migrant workers since 2001, mostly with countries in the Middle East and the South Pacific.

Nonetheless, the Philippines has not established bilateral agreements with the remaining destination countries, including those that have large numbers of Filipino workers such as China or Malaysia. Des-

tinuation countries are not inclined to define “the rights of guest workers in their midst” (Sto. Tomas 2004) because of the fear that doing so would affect the interests of their own workers. They are also wary of the financial costs of extending to OFWs the legal and social benefits enjoyed by their own labour force.

The absence of bilateral agreements and co-development policies points to a long road ahead for improving the lives and futures of migrants, their communities, and their governments. One of the major constraints to the full protection and promotion of the rights and welfare of migrant populations is the absence of multilateral and bilateral agreements in many countries where Filipinos now work. This problem limits the access of Filipinos to benefits and services given to the regular citizens/workers of destination countries. Although the Department of Foreign Affairs has bilateral agreements with some destination countries like Taiwan and Singapore, similar efforts must be made with the remaining countries. The violations of the human rights of migrant workers include mandatory testing for HIV infection, immediate termination of contract without benefit of investigation or appeals processes, repatriation once the work contract is terminated, and denial of insurance claims and other work benefits, among others. Filipina domestic workers are not entitled to the benefits given to regular workers, since domestic work has yet to be included among those defined as formal labour.

The other major obstacle is the inability of Philippines embassies and consular offices to attend to the needs of migrant workers in distress, mainly due to lack of financial resources and qualified personnel. The occasional media reporting of crimes and abuses experienced by Filipinos abroad or charges of ineffectiveness of local programmes for returning workers, has often elicited strong negative feelings from the Philippine public within and outside of the country. It has also reinforced the public sentiment that the government is not doing enough to protect its migrant workers.

7.3 Diaspora and migrant associations

No specific organizations of OFWs from Lemery were identified in this study. Yet this does not mean that collective remittances or community contributions do not occur. Individuals utilized and facilitated social networks, which, in turn, supported community-building. Migration and remittance sending have created social networks among migrant workers and their families. As one stakeholder shared, families of migrant workers, especially those who have successfully established their businesses in the province, play a significant role in community development. Some have helped neighbours and members of the community to migrate and find work abroad; others have helped in promoting the products and specialties of the province in other countries.

This and other success stories have prompted local officials and other stakeholders to mobilize the support of migrant workers in promoting their local products, as well as improving tourism and awareness of Lemery, Batangas:

We are now preparing a program for the big contribution made by migrant workers, which is a big help in developing the town of Lemery. Our migrant workers from Italy buy our products. Now we are looking at the possibility of creating small Lemery communities around the world. Last year, we honoured the great Lemerenos who put their service to the community by promoting our local products and tourism.

[Honorlito Solis, Municipal Councillor of Lemery, Batangas]

Key Actors

The following description of key actors in the Philippines and diaspora groups provides an overview of stakeholders involved in migration, remittances and development. From policy makers to grassroots non-governmental organizations or associations, the diverse list indicates the multiple levels of participation and interests around migration and remittance flows.

Government

There are 20 existing government institutions that have policies, programmes and actions concerning Filipino/a migrant workers and their remittances. The tasks of these entities range from planning, implementation, monitoring and regulation, to service provision. These government agencies include offices under the executive branch, state-owned and controlled banks and financial establishments.

- a. Department of Labour and Employment (DOLE): mandated to implement the Migrant and Overseas Filipinos Act (RA 8042), a legal instrument of policies, regulations, rights and obligations workers abroad. It has two sub-agencies that play key roles in overseas labour migration, which have satellite offices in all 16 regions of the country to process applications for migrant work and for benefits under the welfare programme. These are:
 - the Philippine Overseas Employment Administration (POEA) which oversees land and sea based contract workers mostly by private recruitment fee-charging agents;
 - the Overseas Workers Welfare Administration (OWWA) is a government corporation that is sustained by membership contributions or insurance premiums that are paid by Filipino/a migrants (US\$45 per contract duration). The OWWA's main task is the promotion and protection of the welfare of Filipino/a migrant workers and their dependents.
- b. National Commission on the Role of Filipino Women (NCRFW) monitors and assesses the implementation of a national law that requires that a minimum of 5% budgets of local government units and national government agencies go towards gender mainstreaming activities.
- c. Department of Foreign Affairs heads consular offices and is tasked to assist Filipino/a migrants in destination countries.
- d. Bangko Sentral ng Pilipinas (BSP) is the country's central bank which provides policy directions regarding Money, banking and credit. It supervises operations of banks and exercises regulatory powers over non-bank financial institutions with quasi-banking functions, keeping track of the volume of remittances sent to the Philippines.

Finance and Business Institutions

According to an ADB 2004 study, it is difficult to obtain a reliable listing of entities engaged in the money transfer business due to the involvement of at least five different government agencies in the registration process and the lack of inter-connectivity among them. Generally, however, the remittance players may be classified into: Philippine banks, money transfer agencies, and international banks.

- a. Three government banks have specific programmes on remittances:
 - The Development Bank of the Philippines (DBP) has a remittance center with programmes that offer the Balikbayan Plus Card (discount card), the DBP Electronic Cash Remittance or the EC Remit Program (electronic based and traditional remittance services). They promote DBP's Filipino/a migrant workers' remittance programme by addressing the desire of Filipino/a migrants to provide livelihood opportunities for their families in the Philippines. The DBP Remittance Center also established the DBP-SMART OFW (Overseas Filipino Workers) i-Net Negosyo Program.
 - The Land Bank of the Philippines (LBP) offers the Easy Padala (door-to-door delivery of remittances), Migrant Workers Loan (guarantee fund in partnership with OWWA), and Land Bank Cash for OFWs (method of sending remittances in partnership with Smart Telecom). In partnership with OWWA, LBP also offers training and capacity building assistance for OFWs, orientation seminars and livelihood development programmes, as part of the government's reintegration programme.
 - The Philippine National Bank (PNB) offers remittance services such as online or phone transfers and bank transfers via a PNB card. It also offers home and auto loans for OFWs.
- b. Of the seventeen identified financial institutions, ten are private commercial banks with branches all over the country and offshore bank correspondents. Four of these commercial banks (the Rizal Commercial Banking Corporation (RCBC), Equitable PCI Bank (EPCIB), Bank of the Philippine Islands (BPI), and Metrobank) together with PNB, are members of formed the Association of Bank Remittance Officers, Inc. (ABROI). This is a network of bank officials in charge of remittance products and services. Four of these financial and business institutions offer money transfer service. These are iRemit, Paysetter International, Inc., Peragram and Western Union.
- c. It is important to note that one rural bank, the New Rural Bank of San Leonardo, formed in 1992, was included in this mapping and has successfully implemented an entrepreneurial programme that caters to Filipino/a migrant workers called the "Negosyante ng Bayan Program."
- d. Honda Motors, Inc. is an automotive company but has been included in this mapping as it has launched a pioneering programme with BPI and RCBC – a car remittance service.
- e. The above financial and business institutions have no specific programme for female migrants / OFWs.

NGO Sector

Many Philippine and overseas-based NGOs conduct advocacy on behalf of Filipino/a migrant workers, and deliver humanitarian, psychosocial and financial services. While many of these NGOs started with rights-based advocacy, some of them have introduced migrant workers to activities promoting savings mobilization and investments in community enterprises in anticipation of their return, or have linked them directly with service providers in the areas of business or legal counselling, skills training, microfinance and access to credit.

- a. There are 64 non-government organizations (NGOs) and civil society groups identified in the mapping. Twenty-nine of these organizations have specific programmes for women. Unlad Kabayan Migrant Services Foundation, an NGO based in Quezon City, was among the first to start a savings mobilization programme for Hong Kong, China domestic workers. It operates with migrant communities located in Davao, Bohol, Cagayan, Iligan and Zamboanga. Savings groups were mobilized in Hong Kong, China, with their partner, Asian Migrant Center, coupled with training of migrants on business skills and savings habits. As savings reached higher levels, migrants were asked to identify possible business prospects within their own communities with the participation of family members left behind.
- b. Atikha, Inc. and BaliKaBayani Foundation, sister NGOs of the Unlad Kabayan, organized a similar initiative in San Pablo City with an innovation of involving the local government unit (LGU), church groups, and regional offices of national agencies. The programmes of these NGOs are said to have been made part of the city development plan, which has meant funds have also been allocated to the programme. Among their gains are an award from the San Pablo City government to convert an abandoned city government hospital into a Filipino/a migrant workers' center which will integrate all services relating to pre-departure, reintegration, and enterprise development. Moreover, an Atikha Young Savers Club, composed of children of migrants, aims to develop financial literacy at an early age through participation in savings programmes.
- c. The Economic Resource Center for Overseas Filipinos (ERCOF) registered with the Securities and Exchange Commission in 2003. It provides programmes and services that will enable Filipino/a migrants to utilize and maximize their resources, skills, technologies, talents, and human capital for productive use in the migrants' communities, in the Philippines and abroad. It pioneered the introduction of alternative investment directions for remittances so that this benefits Filipino/a migrants, their families, and the local rural economies in the Philippines through advocacy work, international conferences, research, and information campaigns. It also conducts seminars and undertakes projects on financial literacy and microfinance, rural banking, dairy cow investments and LGU bonds.
- d. Tulong Pinoy Movement (the Cyber NGO) formed in 1998, and is committed to supporting Filipinos by making use of information and communication technologies. One of its projects is the New OFW Project and Internet Payment Tools. It is a customized and easy-to-access online remittance/payment means for an organized product purchase or service.
- e. OFW Journalism Consortium, Inc. is a non-profit organization that aims to mainstream Filipino/a migrants' and their kin's voices through migration journalism. It has conducted research linking diaspora philanthropy to remittances.

International Organizations

- a. Seven international agencies / organizations included in the mapping have a programme on remittances and migrant workers in the Philippines. Two of these agencies are multilateral organizations: (a) the Asian Development Bank (ADB), and (b) the World Bank. Three out of the seven are partner-funding agencies of NGOs with work focused on OFWs/ migrants' welfare. These are (a) Friedrich Ebert Stiftung (FES), (b) the Foundation for a Sustainable Society, Inc. (FSSI); and (c) the USAID. One is a research project of the Management of Social Transformations (MOST) Programme of UNESCO and another one is an inter-governmental institution.
- b. ADB developed a study on remittances titled, "Enhancing the Efficiency of Overseas Workers Remittances." It takes the perspective of remittances as a critical source of capital and resources that have and probably will continue to impact the development of millions of households in the Philippines. The two main areas of this study include:
 - a review of the flows of remittances by Filipino/a migrant workers from two representative source countries (Singapore and the United States); and
 - the identification of the constraints in the policy, regulatory, and institutional frameworks that influence or impact these flows
- c. FES seeks to support and influence policy advocacy in destination countries to safeguard the welfare of migrant workers and pressure the destination countries to adhere to the prescribed norms as laid down by national laws and international conventions. The range of their respective programmes varies from research and publications to technical assistance, loans and direct funding of activities and work relating to migration.

Migrant Filipino Associations

Also known as Filipino Associations Overseas (FAOs)

There are thousands of Filipino associations overseas (FAOs) which raise and send cash or goods to the Philippines for varied humanitarian causes and infrastructure. According to the Secretary of Labour and Employment, about 12,000 associations worldwide participate in "diaspora philanthropy" which provides funds for activities such as medical missions, and makes contributions towards community development such as water systems, schools, churches and public markets.

8 PUBLIC POLICIES

The Philippines is recognized worldwide as one of the countries of origin that has formulated policies and established programmes and structures to protect the rights of its migrant workers. Of late, it has paid close attention to the needs of more vulnerable groups such as migrant women who are domestic workers and entertainers as well as those employed in the seafaring industry. However, given the increasing number of departing workers in recent years, various stakeholders have raised serious concerns about the capacity of the government to implement such policies and programmes effectively. Some sectors, particularly development planners, have also articulated the need to institute measures that would enhance the utilization of remittances for the economic growth of local communities. The 2005 Second Philippines Progress Report on the Millennium Development Goals identifies seven remaining challenges and priorities to achieve the MDGs. One is the need “to fully tap the potential of remittances” to contribute to the economic growth of local communities by strengthening the capacity of local government units to create investment opportunities and promote collaborative work with the migrant workers themselves, their organizations, and local financial intermediaries, among others (United Nations Country Team 2005:132).

The Migrant Workers and Overseas Filipinos Act of 1995 is a significant piece of legislation that aims to ensure a high standard of protection for the welfare of migrants and their families. The guiding principles of this law include: upholding the dignity of citizens whether in country or overseas; full protection to labour; full employment and equality of employment opportunities; adequate and timely social, economic, and legal services; fundamental equality before the law of women and men and the significant role of women in nation-building, such that gender-sensitivity is a necessary component of programmes; and the right to participation in democratic decision-making processes of Filipino/a migrant workers.

This law requires a joint effort between various government agencies for its implementation:

- The Philippine Overseas Employment Agency (POEA), the Department of Foreign Affairs and the Overseas Workers' Welfare Agency (OWWA) coordinate the establishment of bi-lateral agreements with destination countries, process the contracts of workers, and license, regulate and monitor private recruitment agencies. They are likewise tasked with regularly monitoring the economic and political conditions in destination countries. If needed, they are authorized to issue a ban on the deployment of workers to countries that do not comply with labour agreements or are affected by armed conflict and calamity.
- The Department of Labour and Employment (DOLE) attends to all the travel and work deployment needs of migrant workers, i.e. identifying the countries where it is safe for Filipinos/as to work, accrediting and regulating recruitment agencies, repatriating of workers and documenting deployment patterns and issues.

- The creation of a reintegration, monitoring and training center for return migrants; the OWWA and POEA are in charge of formulating these programmes while the Technical Education and Skills Development Authority (TESDA) and the Technology Livelihood Resource Center (TLRC) are tasked with providing training and livelihood programmes for migrant domestic workers and entertainers upon their return. This is to ensure that they have employment options in case they decide not to leave the country for work again.
- The law also requires the establishment of a Shared Government Information System for Migration. Its management is to be jointly carried out by the foreign affairs and labour departments together with their attached agencies, the offices of tourism and justice, immigration, investigation, and national statistics. Sex-disaggregated information about departing and arriving Filipinos/as should be in this system. Furthermore, it includes a regularly updated database of destination countries and their respective labour and human rights instruments.

In addition to the aforementioned law, the Philippines government has issued various administrative policies and implementation guidelines to synchronize and strengthen the assistance given to migrant workers. The Department of Health has accredited and designated certain medical clinics and hospitals that should provide medical tests and care, especially for seafarers and other vulnerable migrants. It has also issued ethical and performance guidelines for medical workers to ensure the confidentiality of health records and the proper observance of other human rights principles. Another policy passed by the health department requires government hospitals and health facilities to provide special in-patient and out-patient care and hospitalization benefits to migrant workers and their dependents. All migrant workers are entitled to membership in these national social security and health insurance programmes. Before departure for work abroad they are encouraged to apply for these benefits, which include, among others, retirement pension, disability pay, and reimbursement of medical (out-patient care), hospitalization and burial expenses.

As early as 1992, the Overseas Workers' Welfare Administration (OWWA) was tasked with developing, implementing and monitoring a training programme on self-defence for migrant women workers. The policy that created this programme requires women migrant workers, regardless of the nature of their job and destination, to go through this training. Another policy was passed in 2002 requiring female domestic workers bound for Saudi Arabia to first undergo skills training in household management. This is to prevent them from being physically abused by employers due to alleged lack of skills in domestic work.

A very important function of the OWWA is to conduct and manage the compulsory pre-departure orientation training for all documented workers. This is done in collaboration with accredited training organizations. While a lot of work still has to be done to ensure the full and effective implementation of the aforementioned policies and programmes, there is evidence to show that these have helped reduce the incidence of labour and sexual abuse, especially of women workers. Yet Philippines embassies and consular offices must improve their accessibility and services for migrants in need.

9 | RECOMMENDATIONS

This study has highlighted the multifaceted needs and challenges of migrants, their families and communities in relation to remittances, migration and development. A gender perspective provides a significant level of analysis that highlights the different patterns and approaches employed by men and women in the utilization and investment of remittances within their households and also within their local communities. The productive contributions of women towards the management of remittances and transnational households show that they are crucial stakeholders that must be included in any future development and policy planning. Men must also be equally engaged in these processes, especially considering the changing demographics of migratory movements (in this case, the feminization of migration) and consequently the transformation of household structures.

As a result of the information gathered and analyzed during this study, we have formulated the following concrete recommendations, with the aim of making migration and development policy more responsive to the gendered dimensions of migration, migrant labour and remittance sending, management and utilization, as well as the impact of remittances on local/community development:

- It is important to integrate gender perspectives into country-level remittance and development strategies and programmes. The complete migratory process, including return and reintegration, must be supported by systematic and combined efforts of all key stakeholders towards ensuring the rights and welfare of migrant populations as well as their futures (in terms of investment and savings) and the overall development of the Philippines at the local and national levels.
- The Migrant Workers and Overseas Filipino Act of 1995 must be fully implemented and constantly monitored and evaluated to ensure effectiveness.
- To achieve the full protection of the rights and welfare of migrant populations, there is a need to forge more and stronger multilateral and bilateral agreements in countries where Filipinos/as work. Resources for Philippines embassies and consular offices abroad should be more explicitly directed towards the needs and problems of migrant workers.
- The utilization of remittances for local economic development is urgently needed, yet evidence from this study indicates that more needs to be done in order to fully take advantage of the links between migration and development. Remittances are still primarily used to satisfy basic household needs and additional resources for investment and savings are limited. Even when these additional funds are available, there is a lack of knowledge of how to maximize extra funds and little awareness of the local investment environment, including the existence of financial institutions and the services they offer.

The results of the community study show that the majority of remittance recipients are women who have very limited knowledge of how to utilize remittances for income-generating purposes. It is recommended that support be given to local-level women's groups in terms of training for women remittance recipients in business and enterprise development, as well as to enhance their knowledge of existing financial and investment resources.

Local governments should also be encouraged to enhance the access of remittance-recipients, in particular women, to existing social benefits and tax incentives in order to strengthen the sustainability of whatever business venture they may eventually establish.

- An ADB study (2004) suggests the need to improve the “inter-connectedness” of the current remittance stakeholders with community-based financial institutions—rural banks, thrift banks, cooperative and microfinance institutions. It calls on governments to provide more support for their operations and projects so that they can service the needs of returning workers and recipient families. What is needed most at the moment are services that can enhance the access of women in particular to knowledge and skills needed in order to strengthen savings, budgeting, enterprise or business development and management and others.
- Migrant savings and investment in micro-finance institutions (MFIs) have been identified for the possible utilization of remittances for local development. Through capacity-building activities such as financial literacy trainings with community members (both migrants and non-migrants), MFIs can work to provide greater access and benefits by using remittances for micro-enterprise lending. More MFI banks can be set up to ensure access for remittance-recipients and encourage them to engage in micro-business entrepreneurship. The use of local government unit (LGU) bonds as appropriate financial channels for OFWs to direct investments to their own communities has also been highly recommended.

The research conducted in this study contributes to a better understanding of the relationships between gender, migration, remittances and development. More research must be conducted to generate fresh data on existing opportunities and obstacles that will address ways to maximize remittances for gender-responsive community development. The Filipino transnational community has a long and diverse history and research on good and bad practices of the mobilization of remittances for community projects will shed light as to sustainable policies and programmes for remittance senders and recipients as well as their communities and countries of origin.

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