

# Return and Reintegration: Women's Participation and Gender-Responsive Interventions

## A Participatory Action Research

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### 2. EXECUTIVE SUMMARY

#### 2.1. Purpose and Objective

This project, *Return and Reintegration: Women's Participation and Gender-Responsive Interventions, A Participatory Action Research* aims to address pertinent questions surrounding gender-responsive interventions on return and reintegration. Atikha, Inc. participated in this project to assess its' own initiatives on reintegration. The questions that the research would like to answer are the following:

- a) Are Atikha's framework of reintegration and its programs gender-responsive?
- b) What are the necessary components of a gender responsive and comprehensive reintegration program?
- c) Who are the key stakeholders that should be involved in implementing return and reintegration programs?
- d) What are the roles of the OFWs, CSOs, and the government in the whole process of reintegration?
- e) What are the good practices, gaps, and challenges in implementing a gender-responsive reintegration program?

The research conducted by Atikha is part of the UN Women research which was designed with the following objectives:

- a) Support targeted civil society partners in conducting gender needs assessment among their members and beneficiaries, engaging in gender analysis of reintegration issues and interventions; and identifying and documenting good practices, gains, and gaps in gender capacity development;
- b) Identify case studies of reintegration programmes to document and analyze good practices, gains, gaps, lessons, and emerging challenges for gender-responsive reintegration; and
- c) Develop recommendations and suggest possible strategies in designing and implementing gender-responsive return and reintegration programs and projects based on insights generated through participatory research on current CSO practices and initiatives.

## 2.2. The Context

Migration is a significant phenomenon in the lives of the Filipinos. As of 2010, CFO accounted a total of 9.4M Filipinos abroad. This number is expected to increase. The whole migration phenomenon is not just an indication of inadequate jobs and opportunities in the country. Overseas migration of Filipinos is also gendered. In the earlier years of international migration, Filipino men were in demand abroad. Since the 80's, however, feminization of overseas Filipino migration has been observed. Feminization of migration together with its concomitant social costs was felt and evident among top sending regions of the country such as Region IV, with about 16.7% of its population working abroad.

With more and more Filipinos finding their ways to work abroad, it is unfortunate that the Philippine government intervention on migration and reintegration has limited scope and reach. There is also a lack of understanding and engagement of local government units on the issue of migration and reintegration. Migration stakeholders are not aware of the role of that should be played by the Local Government Units (LGUs). Moreover, CSOs intervention are in the main, in the form of center-based programs focused on advocacy on migrants rights and welfare and projects for crisis return and reintegration of victims of trafficking, abuse, and exploitation. After more than 20 years of women migration, very few CSOs focused on gender issues in migration such as feminization of migration, social cost of migration, addressing issues of the families left behind, and gender responsive return and reintegration.

## 2.3. The Methodology

The approach in the whole research was qualitative and participatory in nature. Among the methods used were focus group discussions (FGDs) and in-depth interviews. The UN Women capacitated the research team of Atikha in conducting a gender analysis using the following tools: Participatory Gender Audit (PGA), Gender Needs Assessment (GNA), and Gender Impact Assessment (GIA). As part of the focus group discussions, these participatory workshop exercises were conducted last March 30 & 31, 2012 with participants comprising of Atikha's beneficiaries, staff and board of directors. Atikha made use of the following instruments during the FGDs: Historical timeline, Historical transect, Service Map, *Palakpak-palakpak* Matrix, Time Use Chart, and Atikha's Gender Division of Labor Chart. The learning exercises were guided by concepts from Gender and Development Approach (GAD), Qualitative Self-Assessment (QSA), Adult Learning Cycle (ALC), and the Learning Organization (LO) approach. Atikha also conducted a case study of a migrant returnee.

## 2.4. Conclusions and Recommendations

Key Result Areas	Conclusions	Recommendations
<b>Policies and Concept on Return and Reintegration</b>	a)The concept of gender responsive return and reintegration of Atikha has evolved through the years from women centered to a comprehensive reintegration program that mainstreams gender issues and concerns. In the early operations of Atikha, the organization was guided by the ideas of the Women in Development (WID) framework because its early initiatives revolved around integrating the women returnees in local communities and linking their issues, concerns and capacities to local community	a) The Philippine government should define its migration policies and should recognize the strategic role of a gender responsive reintegration program as an exit strategy of a country like the Philippines that is highly dependent on migrant remittances.  b) There is a need to unite on the concept of a gender responsive comprehensive reintegration program by the different stakeholders working with migrants and their families. It is necessary to mainstream initiatives of CSOs like Atikha in implementing

	<p>development. Due to its deeper involvement with the families of migrants and prodded by its own research findings that highlight the impact of migration on the families left behind, Atikha eventually shifted to a Gender and Development (GAD) framework that includes both men and women in reintegration programs and services, and integrates gender, migration and development in its concept of a comprehensive reintegration program and in the implementation of its programs and services.</p> <p>b)Atikha is of the firm belief that reintegration is a process that starts from pre-departure to return phase of international migration. Reintegration is both economic and social, thus, a program of reintegration must address at the same time the economic and social concern of migrants and their families. Further, a reintegration program must count on the active involvement of both the migrants as well as their families.</p> <p>c)Gender responsive reintegration program for migrant women should be integrated in the implementation of migration and development initiatives in the migrant source provinces. Recognizing that women migrants have strategic gender needs depending on what occupations (professional, domestic, skilled, etc) they are into and their country of destination (Europe, Middle East, etc.), a gender responsive reintegration program should examine the nuances brought by different migration corridors.</p> <p>d)A reintegration program is a multi-stakeholder undertaking. A comprehensive reintegration program count on various stakeholders in the implementation of its programs and services. The success that Atikha has reaped through the years was a result of its painstaking work in forging partnerships and collaboration with</p>	<p>gender responsive reintegration program to other key stakeholders (schools, local and national government units, NGOs and private sector).</p> <p>c) Integrate migration and reintegration in the GAD planning and budgeting of the government. There is a need to tap the GAD budget in mainstreaming gender, migration and development issues and concerns. There is a need to focus on GAD planning that will ensure the proper use of the GAD budget. A gender audit is necessary and should be incorporated in the GAD planning and budgeting.</p>
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	different government agencies, CSO organizations, churches and schools, and international development agencies and foundations.	
<b>Programmes and Current Gender Competence in Return and Reintegration</b>	<p>a)Atikha was able to develop innovative gender responsive reintegration program from pre-departure to on-site to return phase for both the migrants and their families. Atikha is currently mainstreaming these interventions with the local government and schools by building the capacities of the different stakeholders to implement programs and services for OFWs and their families. It has also initiated its efforts in engaging not only local governments but also the national government, civil society and the private sector organizations in its advocacy for a gender responsive reintegration program.</p> <p>b)The competence of Atikha staff and board members has been developed through years of work with migrant women and their families. Moreover, the diverse background of the Atikha board and staff members and expertise in their field of work enabled them to help develop Atikha’s own training modules. Today, Atikha is recognized by the government and international organizations as consultant and expert in the field of migration and reintegration.</p> <p>c)Although much has been done, there is still the need to strengthen and up-scale the programs and services to reach more beneficiaries. For the past 16 years, Atikha’s initiative is concentrated in Region IV A and last year it started reaching out to provinces in Region 3, Visayas and Mindanao. There is a need to reach other labor sending provinces.</p>	<p>a) Continuous research should be done to evaluate the effectiveness of intervention of Atikha including research on the impact of the trainings of Atikha on the changing gender roles of migrants and spouses. There is also a need to conduct research on the impact of financial literacy on reintegration preparedness and also in addressing family issues of the family.</p> <p>b) To assist in advocacy, upscaling and mainstreaming of a gender responsive reintegration program, there is a need to 1.) publish a book on the experience of Atikha on the challenges and opportunities in mainstreaming gender and reintegration program; and 2.) develop and publish learning materials for mainstreaming and integrating gender, migration, and reintegration issues and concerns in the Department of Education curriculum.</p> <p>c) The capacities of local government units in major migrant source provinces to set-up One Stop Migration Resource Centers and Migration and Development Councils should be developed. These centers and councils will provide economic and social services to migrants and their families and integrate reintegration program in the local economic development plan. The capacity building should include financial literacy and reintegration counseling</p> <p>d) Engage various stakeholders at the national and local levels and up-scale programs on gender responsive reintegration from pre-departure to return phase for migrants.</p> <p>e) Reintegration preparedness should be integrated in pre-departure orientation seminars (PDOS) and the</p>

		<p>family should be included. Moreover, there is a need to develop PDOS module that addresses issues of gender at work and at home in the Philippines and integrates goal setting, financial planning and reintegration preparedness for migrants and families.</p>
<p><b>Partnerships and Technical Cooperation Management in Return and Reintegration</b></p>	<p>a) Atikha has been able to develop its track record in implementing social and economic programs for women migrants and families left behind through long years of social capital development with various stakeholders at the local, national and international level. It is able to convene various stakeholders to address the issues of migration and development, reintegration and social cost of migration.</p> <p>b) Atikha already initiated the setting up of multi-stakeholder Councils on Migration and Development. Atikha serves as a convener of the Taskforce on Migration and Development together with the Department of Agrarian Reforms/ Department of Agriculture at the national level. Moreover, an Ad hoc committee on Migration and development was already organized in Region IV A in partnership with NEDA. The dynamics and methods of work of these multi-stakeholder councils are still evolving.</p> <p>c) Atikha has a unique experience of being able to work at all levels- the level of the migrants and families, schools and local government at the municipal, city and province level, regional level, national level and the international level. The experience gained by Atikha in partnership building from local to international level provided various perspectives and strategic vision to the organization in crafting relevant intervention to respond to the issues of migrant women. Atikha is also able to implement a bottom-up approach in its advocacy work.</p>	<p>a) The multi-stakeholder Task Force Migration and Development at the national level and Migration and Development Councils at the province level should have legal mandates, be institutionalized and should have active engagement of the private sector and NGOs for its sustainability.</p> <p>b) Migration and Development Councils and One Stop Migration Resource Centers should be set-up in major migrant source provinces to create an enabling environment for gender responsive reintegration program. LGUs should be engaged to provide support for this initiative.</p> <p>c) Continuous advocacy with Department of Education should be done. In line with the current changes in the educational system such as the <i>K + 12 program</i> of the Department of Education, the CSO must grab this opportunity in working with Dep Ed to integrate gender and migration realities in Social Studies and values formation subjects.</p> <p>d) International Technical Cooperation that provides small and short-term project funding should look into long-term sustainability and upscaling of best practices that they have funded. Development agencies should look into the potential of migrant resources in contributing to local economic development.</p>

	<p>d) Atikha has been able to raise resources for its return and reintegration programs. Its ability to involve international (IOM, PACAP, IFAD, EU, etc.), national and local agency partners enable it to sustain its programs and services. The passion and dedication of the staff in all the projects handled by Atikha paved the way for the organization’s good track record among its previous partners. The degree of trust among funding agencies is due to Atikha’s consistent excellent performance in delivering more than what is expected in the outputs because its work in the field of migration goes beyond simply project implementation but has always been part of its overall advocacy for migrants’ rights and welfare. This track record that Atikha was able to build through the years made it possible for the organization to mobilize resources. Although working on a project basis, Atikha has a strategic direction in the implementation of its gender responsive reintegration program.</p> <p>e) However, international development and technical cooperation with Atikha remains largely program/project based, thus, sustainability and upscaling of programs is always a challenge. The strategy is to always look for organizations willing to provide resources for the replication of the good practices of Atikha.</p>	
<p><b>Accountabilities in Gender Responsive Return and Reintegration</b></p>	<p>a) CSOs (Atikha and some other NGOs), relative to national government and LGUs, as can be gleaned from their practices, have a comprehensive concept of what reintegration program is and what it entails. CSOs are clear about their accountabilities and since they are involved in advocacy work are also clear on what the accountabilities of the LGUs and national government should be.</p> <p>b) National government agencies interventions are reactive and are basically crisis-oriented programs and</p>	<p>a) National government and Local government agencies should be aware of their accountabilities towards the implementation of gender responsive migration and reintegration program to avoid “turfig” and encourage complementation of their services;</p> <p>b) Champions should be developed and capacity building of national government agencies and LGUs in implementing a gender responsive reintegration program should be prioritized; and</p>

	<p>services. These agencies have no clear policies in tapping the potential of migration to spur development and with regards the reintegration of migrants. Understandably, the national government because of its lack of clear migration policies will have difficulty in identifying and implementing its accountabilities. Furthermore, it cannot provide policy direction to its agencies and LGUs. This results in “turfing” issues and lack of complementation of the programs and services of the various government agencies.</p> <p>C) Some LGUs have just started to appreciate the concerns of migrants and their families and their potential contributions to development.</p>	<p>c)Assistance should be provided to CSOs in up-scaling their best practices in gender responsive reintegration program.</p>
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### 3. ABBREVIATIONS

CAFFMACO-Cavite Farmers and Feed Millers Marketing Cooperative  
CFO- Commission of Filipinos Overseas  
CIDA- Canadian International Development Agency  
CORP- Comprehensive OFW Reintegration Program  
CWR-Center for Women’s Resource  
DBP-Development Bank of the Philippines  
DAR- Department of Agrarian Reform  
DENR-Department of Environment and Natural Resources  
DTI-Department of Trade and Industry  
DFA OUIER- Department of Foreign Affairs Office of the Undersecretary for International Economic Relations  
DILG- Department of Interior and Local Government  
DOLE- Department of Labor and Employment  
EC-UN JMDI- European Commission United Nation Joint Migration and Development Initiatives  
ICCO- Interchurch Organization for Development Cooperation  
IFAD- International Fund for Agricultural Development  
INAFI- International Network on Alternative Financial Institution  
IOM-International Organization for Migration  
LGU-Local Government Unit  
NGA-National Government Agency  
NRCO-National Reintegration Center for OFWs  
OFW- Overseas Filipino Worker  
OWWA- Overseas Workers Welfare Administration  
PACAP-Philippine-Australia Community Assistance Program  
PHILCOMDEV- Philippine Consortium on Migration and Development  
POEA-Philippine Overseas Employment Administration  
SCLF- Swiss Catholic Lenten Fund  
SIDC-Soro-Soro Ibaba Development Cooperative  
SSS-Social Security System  
UNICEF- United Nation International Children’s Fund

#### 4. DEFINITION OF TERMS

**Atikha:** It is a Southern Tagalog term which literally means ‘to be able to slowly save and invest (*unti-unting makapagpundar*)’ (Atikha, 1999). Despite the long stay of OFWs abroad, many were not able to save properly upon return. Since this word is important for migrant workers, Atikha Overseas Workers and Communities Initiative, Inc. derived its name from this *tagalog* term.

**Duality of Migration:** This refers to the positive and negative effects of migration. Positive effect is usually measured by the economic contribution of remittance to national development while negative effects usually pertain to the social costs of migration.

**Feminization of Migration:** This refers to the recent trend in migration in which large portions of the population of migrant workers are women. In the history of international migration from the Philippines, there is an increasing demand abroad for women to providing services as caregivers, domestic workers, clerks, nurses, and entertainers, among others. From about 48.2% of migrant workers in 1987, Filipino women comprised around to 64% of the total in 2000 (Peñas, 2011). Moreover, the term does not only pertain to the high number of migrant women but more of “the export of the domestic and reproductive capacities of women, their supposedly traditional role in society” (Center for Women’s Resource, 1996, p. 6).

**Gender Mainstreaming:** It is “a strategy that seeks to integrate women and men’s concerns and experiences in the design, implementation and monitoring and evaluation of policies, programs and projects in all political, economic and social agenda” (NCRFW, 2001 as cited in Moving Forward with GAD, n.d.).

**Migration:** This refers to the movement of people within or between nations (Hughes & Kroehler, 2005). Internal migration is the movement within a nation and international migration is the movement between nations. In the case of the Philippines, increasing number of people go abroad (international migration) to seek for jobs and opportunities.

**Reintegration:** This term refers to the whole process and preparation for migration and coming back home. Usually it is defined as synonymous with ‘return’ but Atikha believes that reintegration should cover the whole migration process from pre-departure to on-site and return phases. Preparedness in coming home for good should not be an afterthought or a last course in the event that overseas work failed.

**Return:** It is the phase in the migration process when the Filipinos overseas decided to go back to her/his country of origin for good. Atikha used the term ‘coming home for good’ when referring to this stage (Dizon-Anonuevo & Anonuevo, 2002).

**Social Costs of Migration:** This refers to the negative effects of migration which include the following: physical separation and marital problems, family breakdown, estranged relationships, dependency, and brain drain, among others.

**Upscaling of Reintegration Program:** This refers to the expansion of operations of successful pilot reintegration program in key labor sending provinces, replication of programs and services, and institutionalization of best practices in reintegration through a) ratification of legal documents such as memorandum of agreements, ordinances, and administrative orders providing space, funds, and personnel for the programs and services, and b) creation of structures that will sustain the initiatives such as forging multi-stakeholder partnerships, creation of migration and development council, and setting up migration resource centers and implementation of migration and development initiatives.

#### 5. BACKGROUND

##### 5.1. Purpose and Objective



The project, *Return and Reintegration: Women's Participation and Gender-Responsive Interventions, A Participatory Action Research* aims to address pertinent questions surrounding gender-responsive interventions on return and reintegration. This research conducted by Atikha is part of the UN Women research.

Atikha Inc. is one of the NGOs in the Philippines which developed intervention programs to address the issues of migrants and their families left behind in the country. Atikha has developed various economic and social interventions that address the social cost of migration and tap the potential of migrant resources for the development of migrants, their families and communities. Atikha participated in this UN women research project to assess its own initiatives on reintegration. The questions which the research would like to answer are the following:

- a) Are Atikha's framework of reintegration and its programs gender-responsive?
- b) What are the necessary components of a gender responsive and comprehensive reintegration program?
- c) Who are the key stakeholders that should be involved in implementing return and reintegration programs?
- d) What are the roles of the OFWs, CSOs, and the government in the whole process of reintegration?
- e) What are the good practices, gaps, and challenges in implementing a gender-responsive reintegration program?

## 5.2. The Context

Migration is a significant phenomenon in the lives of the Filipinos. As of 2010, CFO accounted a total of 9.4M Filipinos abroad. This number is expected to further increase. In the *Paradox and Promises* (2004), an ADB gender assessment on the Philippines, the increasing poverty incidence and challenges in providing social services and the inability of the government to provide employment pushed a lot of Filipinos to work abroad. The whole migration phenomenon is not just an indication of inadequate jobs and opportunities in the country but is also gendered. In the earlier years of international migration, Filipino men were in demand abroad. Since the 80's, however, feminization of overseas Filipino migration has been observed. The demand for household helpers and nurses abroad led to the increasing number of women migrants (ADB, 2004). The largest proportions of women in the labor force are domestic and international migrant workers (POEA). Majority of domestic workers employed abroad are located in the Middle Eastern countries. With a lot of women doing domestic work both here and in other countries, their vulnerability to abuses also increases.

Exploitation is evident in various workplaces of migrant workers. Aside from lack of safety nets to secure the welfare of migrant workers, migration has brought negative consequences to migrant workers and their families. Among the social costs of migration are physical separation of members of families, consequences of the shift in the care giving role from women migrants to other members of the family, spread of sexually transmitted diseases, poor performance of children due to the absence of parents, the risk of brain drain and care drain, and the little impact of remittances to alleviate poverty (ADB, 2004; Anonuevo & Anonuevo, 2002).

Feminization of migration together with its concomitant social costs was felt and evident among top sending regions of the country such as Region IV, where Atikha operates. Region IV has 16.7% of its population working abroad (NCSO 2010). A lot of women have expressed the desire to return home. Based on its own studies and long years of work with migrants, Atikha has identified the following barriers to return and reintegration of migrant women:

- a) Lack of savings for long-term development of the OFWs and their families. Research conducted by Atikha showed that 70% of migrant women are unable to save for their long-term goals;
- b) More than 60% of those who set-up businesses failed due to lack of knowledge, skills, and wrong attitudes of migrants and families in setting up and managing their businesses;

- c) Migrants are saddled with family issues such as dependency, consumerism, and materialism that drain their resources;
- d) Migrants lack psychological and emotional preparation for reintegration. Migrant women and their families have become used to the separation after being away from one another for more than five years. Some of the migrant women realized that the bond that links them to their families is no longer an emotional bond but a financial bond. Other women resented the traditional role that they had to fulfill which were expected of them by their husbands and families when they came back home.
- e) Some migrants are interested to invest in their communities but they lack information on the economic opportunities in their communities of origin. There are no conscious efforts by the national and local governments to attract the investments of migrants to local economic development. Thus, the economic factors that have pushed them to work abroad remain not addressed.

With more and more Filipinos finding their ways to work abroad, it is unfortunate that interventions of the Philippine government on issues of migration and reintegration, though existent, have limited scope and reach. There is also a lack of understanding and engagement of local government units on the issues of migration and reintegration. Migration stakeholders are also not aware of the role that should be played by the LGUs. Moreover, as the ADB (2004) assessment posited, there is a need to strengthen the legal frameworks that will protect workers specifically the domestic workers (both local and abroad).

CSOs intervention are, in the main, center-based programs focused on advocacy of migrants rights and welfare, interventions on crisis return and reintegration of victims of trafficking, abuses, and exploitation. Few CSOs focused on gender issues brought about by the growing feminization of migration such as addressing the social costs of migration and community-based reintegration preparedness program for OFWs and their families.

### **5.3. Analytical Framework**

Atikha's early initiatives focused in empowering women migrant returnees. Recognizing the problem brought by economic marginalization of women migrant returnees, the organization's previous strategy was to capacitate them through trainings and setting up livelihood programs for women. Even if the organization was not conscious then that it was using the Woman in Development (WID) framework, its efforts in selectively focusing on women migrant returnees and integrating their concerns to local development was indicative that the framework was at the back of its mind. From a women empowerment perspective, the organization realized that the families left behind together with the community play important roles in the reintegration of migrant workers. It is this realization that made Atikha's shift its attention from a women empowerment perspective to Gender and Development (GAD) framework. To achieve gender equality, there is a need to include not only women but men (and all members of the community including the children) in the discourse and the courses of action that Atikha make. Most of the current initiatives of Atikha aim to mainstream not only migration realities but even gender issues and concerns in its engagement with various stakeholders.

Atikha's gender and development framework guided the analysis for this study. It is based on the two main ideas:

- 1) There is feminization of migration. Gender issues and concerns, thus, are to be integrated in the conceptualization and implementation of reintegration programs.
- 2) Reintegration is a process. Reintegration program, thus, must a multi-faceted character. Recognizing that reintegration is a process that starts from pre-departure to return phase means that intervention on reintegration should also start from pre-departure to on-site to return phase. Reintegration program being multi-faceted means that it should a) not only focus on the individual migrant but also on the family and community that create the enabling environment for return and reintegration; b) address both the economic and social concerns of migrants and their families. It does not only prepare and help migrants and families to save, invest, find work, or set up enterprises but also assist them and their families in addressing various psychosocial issues of migration and reintegration; and c) engage various stakeholders in providing services for migrants and their families.

The two main ideas formed the basis of the gender audit of Atikha and its reintegration programs.

#### 5.4. The Methodology

The approach in the whole research is qualitative and participatory in nature. For this study, focus group discussions (FGD) and key informant interviews were conducted. In-depth interviews of migrant women currently in Italy, and women returnees were also done. Five workshops were conducted and these were the following:

a) *Orientation on the participatory gender audit and gender analysis tools:* The UN Women capacitated the research team of Atikha in conducting a gender analysis using the following tools: Participatory Gender Audit (PGA), Gender Needs Assessment (GNA), and Gender Impact Assessment (GIA).

As part of the Focus Group Discussions, these participatory workshop exercises were conducted last March 30 & 31, 2012. The participants were beneficiaries of Atikha services that included migrant returnees, members of families left behind, staff members of LGUs, and Department of Education teachers, who were participants of various capacity building seminars of Atikha.

Another FGD was conducted last April 4, 2012 for the staff and board members of Atikha. The FGD discussed the history, milestones, and challenges of the organization in implementing its programs and services. The lead persons in the research team of Atikha participated in the discussion: Estrella 'Mai' Dizon-Añonuevo, Ms. Aileen Constantino-Peñas, Janice Zamora-Morales and Luella Villagrancia.

b) *Workshop with migrant returnees:* The workshop was done in San Pablo City last March 30, 2012. Historical Timeline, *Palakpak-palpak* Matrix, Time Use Chart, and Gender Division of Labor chart were utilized as tools for the workshop. Historical Timeline for this particular group was used to account for the life stories of the migrants and to look at their experiences from pre-departure, on-site and return phases of migration. *Palakpak-palpak* Matrix tried to assess if the core values of Atikha were evident from the experiences of beneficiaries. The Time Use Chart and Gender Division of Labor Chart were used to look at the changes in the gender relations of families during the periods when the women migrated and when they returned to their families for good.

c) *Workshop with migrant women in Italy who are beneficiaries of Atikha's planned return and reintegration programs and services:* A combination of FGD and key informant interviews via e-mail was done among migrant women who are still in Italy. Most of these women are trained financial literacy trainers and counselors of Atikha. This was included to look into the intervention of Atikha to migrants while on-site.

d) *Workshop with members of families left behind who are at the same time partners of Atikha from the local government, schools, and migrant family organizations:* This workshop was done last March 31, 2012. The participants are personnel of local government units in Cavite, Batangas, and Laguna. Most of them are also relatives of migrants abroad. The workshop revolved around the key services provided by Atikha and the assessment of the partners on specific initiatives of the organization. Three important tools--historical transect, service map and the gender division of labor chart-- were utilized for this set of participants.

e) *Workshop with staff members and board of directors of Atikha.* The FGD/Workshop for the Board and staff of Atikha was conducted last April 4, 2012 at the SPC OFW Center Laguna. The historical timeline was used to aid the staff and board of directors in putting together significant events in the development of Atikha as a non-

government organization. Key players, partners, best practices, and paradigm shifts of the organization were some of the salient points raised and pinpointed in the discussions.

Atikha made use of the following tools during the FGDs: Historical timeline, Historical transect, service map, palapak-palpak matrix, time use chart and Atikha's gender division of labor chart. The learning exercises were guided by concepts from Gender and Development Approach (GAD), Qualitative Self-Assessment (QSA), Adult Learning Cycle (ALC), and the Learning Organization (LO) approach. In addition to the workshop, Atikha also conducted a case study of a migrant returnee.

Each workshop was modified to fit the needs of Atikha in assessing its programs and services. Because the organization's beneficiaries do not have a homogenous character (individual, families and institutions/organizations), workshops appropriate for particular set of participants were employed. Atikha made use of the Historical Timeline and Historical Transect in locating significant milestones and paradigm shifts of Atikha through the years in relation to gender and migration. It facilitated the consolidation of accounts and stories of the staff members and Board of Directors of Atikha. Service Map and Palapak-Palpak Matrix, on the other hand, were important in assessing the different services offered not only by Atikha but by its partner institutions (e.g. LGUs, schools). The tools captured the strength of the organizations and the gaps in terms of services.

During the workshop with Atikha's beneficiaries, the Time Use Chart was combined with Atikha's Gender Division of Labor Chart. These two tools were able to assess the gender awareness of beneficiaries (returnees and partner institutions) and if indeed the core values of Atikha such as gender equality were effectively conveyed to its beneficiaries. Interestingly, challenges in promoting gender equality and even gaps in providing a gender-responsive reintegration program surfaced in the conduct of these tools.

### **5.5. About the CSO/Researcher Contractor**

Atikha Overseas Workers and Communities Initiative, Inc. was established in 1996. Among the prime movers that conceptualized and formed the organization are Rev. Msgr. Jerry Bitoon, Virgilio Prudente, Rebecca Vallejo Martinez, Sr. Estella Cordero, Serma Chosas, Gina Alunan-Melgar, and Mai Dizon-Anonuevo. Atikha worked with OFWs and families left behind by providing psychosocial and economic services and facilitating the reintegration of the OFWs to their families and communities.

Atikha, Inc. implements and provides the following programs and services: 1) Assist LGUs and other stakeholders in areas with high concentration of OFWs to set-up OFW/Migration Resource Center; 2) Support the Migration and Development Initiatives of Hometown Associations, LGUs, and other development agencies in migrant hometowns; 3) Financial Literacy and Savings Mobilization Campaign; and 4) School-Based Programs in Addressing the Social Costs of Migration.

Atikha is a member of the following networks and organizations: Migrant Forum in Asia, Philippine Consortium on Migration and Development (Philcomdev), National Anti-Poverty Commission (NAPC), and Regional Development Council Region 4A (Private sector representative and Co-chairperson of the Ad hoc Committee on Migration and Development), Convenor of the Task force on Migration and Development, Member Regional Anti-trafficking Violence Against Women and Children, Member Small Medium Enterprise Development Council Region 4A, Chairperson Lingap sa Pito Lawa-environment and Member – SPC Gender and Development Council and San Pablo City Tourism Council.

#### **The following agencies and organizations are partners of Atikha:**

International Agencies and NGOs and Migrant and Hometown Associations: EC-UN Joint Migration & Development

Initiative, AusAID Philippine Australia Community Assistance Program (PACAP), International Fund for Agricultural Development (IFAD), International Organization for Migration (IOM), United Nations Children's Fund (UNICEF), Inter Church Cooperation, Netherlands( ICCO), Swiss Catholic Lenten Fund (SCLF), Stichting Habagat, Filipino Women's Council-Italy, Comitato Internazionale per lo Sviluppo dei Popoli- Italy, Seven Lakes International –USA, OFW Mutual Benefit Corporation-USA, TIGRA Remit for Change –USA; Bayanihan and Filipino Expatriates – UAE, Ministry of Labor –UAE.

National Government Agencies: Department of Labor and Employment, Overseas Workers Welfare Administration, Philippine Overseas Employment Administration, National Reintegration Center for OFWs , Department of Education (Laguna & Batangas Division), Department of Foreign Affairs / Office of the Undersecretary for Migrant Workers Affairs and Office of the Undersecretary for International Economic Relations, Bangko Sentral ng Pilipinas , Home Development Mutual Fund (Pag-ibig Fund), Social Security System, Philhealth Insurance Corp. Technical Education & Skills Development Authority, Commission on Filipino Overseas, National Economic Development Authority –Region 4A

Local Government Units: LGUs of Laguna, Batangas, Cavite, Mabalacat, Pampanga, Tarlac City, Masbate, Antique, Maguindanao, and Agusan del Sur.

NGOs and Financial Institutions : Philippine Consortium on Migration and Development (Philcomdev), International Network on Alternative Financial Institutions(INAFI), IDEALS, Philippine Social Enterprise Network, Sorosoro Ibaba Development Cooperative (SIDC), Cavite Feed millers & Marketing Cooperative (CAFFMACO), Life givers Multi-purpose Cooperative, Bangko Kabayan, Inc., Association of Foundation, BPI Foundation Inc., Philippine Equity Foundation, Foundation for a Sustainable Society, Philam Foundations Inc., San Pablo City Tourism Council, Lingap sa Pitong Lawa, Associated Ship Management (ASM), Land Bank of the Philippines, Metrobank , Banco de Oro, Development Bank of the Philippines

Schools: Lakes City Christian School, Sta. Rosa Elementary School, San Benito Elementary School, Alaminos Elementary Central School, San Diego Elementary School, Antonia Manuel Magcase Elementary School, San Pablo Colleges, San Pablo Central School, St. Pancras Academy, Christian Grace School, Fr. Michael Dohner Memorial School, Far Eastern University, GMA Christian School, Mabini College of Batangas, Anselmo A. Sandoval Memorial National High School, St. Francis Academy, Sta. Fe Integrated School, St. Lucrecia's School, Shepherd's Love Christian Academy, Gasang Elementary School, Talaga Elementary School, Mainaga-San Francisco-Calamias Elementary School, Lady Fatima Montessori School, Casa Bambino Emmanuel Montessori, University of Batangas, Immaculate Heart of Mary Learning Center and School of Values, Cuenca Institute, Cuenca Central School, Bauan Technical High School, Ibaan Central School, Gov. Feliciano Leviste Memorial National High School, and St. Mary's Academy.

## **6. MAJOR FINDINGS**

### **Chapter 1: Gender Policies and Concept on Gender Migration and Reintegration**

#### **1.1 Gender Policies**

Since the conceptualization and founding of Atikha as an NGO, it has always been women-focused. This is because Atikha's founding Board believed on the need to focus on the specific issues and needs of women in response to the growing feminization of migration in Laguna and Batangas. Majority of the founding Board members of Atikha are migrant returnees who have conducted studies on migration of women and have implemented programs for migrant women in Hongkong, Europe, and Middle East.

Atikha was established as an offshoot of a study conducted by the Center for Women's Resources on the

social impact of migration in San Pablo City. The study showed that separation borne out of migration have brought along psychological difficulties among members of families, especially the children left behind. The study also noted that migrant returnees did not have substantial savings for them to be able to stay home for good. The growing dependency of migrant families on remittances, lavish spending and negative values of materialism engendered by migration also contributed to the difficulty of OFWs to return home. Atikha was then organized as a community-based non-government organization to address the social costs of migration and facilitate the reintegration of migrants. Gender sensitive reintegration program was also seen as the exit strategy of migrant women to ensure that they are able to enjoy in the long term the benefits that they have gained from their overseas work.

From a WID framework, in time, Atikha gradually shifted to a GAD framework. Even though Atikha started from a women empowerment approach, its GAD framework is evident in its continuous involvement not only with migrants but even with the families left behind. Years of experience in community-based work made the organization realize the need to mainstream issues of gender and integrate gender in its framework in implementing programs on migration and reintegration. Gender issues and concerns, women empowerment, and gender sensitivity were, in due time, integrated in the training modules, information, education, value formation and other programs and services of Atikha.

## **1.2. History of the development of gender responsive reintegration program of Atikha**

This section discusses the development of Atikha as an organization and its undertakings. Enmeshed in this story are the paradigm shifts within the organization. The changes in the way Atikha viewed migration came from its researches and years of community work. Atikha was one of the few organizations that gave attention on feminization of migration and the urgency to address the social cost of migration. Later, it integrated the intervention on reintegration preparedness to respond to the needs of migrant women who were requesting for such services. Today, the organization recognizes the need to integrate migration in development planning and to work and intervene at the national and local levels. That will mean addressing the social costs of migration, advocating a planned reintegration and tapping migrant and family resources and deliberately directing them to long-term development of OFWs, their families and communities. Part of this realization is the need to engage different stakeholders including the LGUs in issues of migration, reintegration and development.

### **First phase-1996-2001: Atikha's strategy was geared towards a women-centered program which included livelihood program and program addressing social cost of migration on the families left behind**

Atikha Overseas Workers and Communities Initiatives, Inc. was established in March 28, 1996. The word 'Atikha' is a Southern Tagalog term which means 'to be able to slowly save and invest' (Atikha, Inc. 1999). Atikha had its initial operation in Laguna and Batangas but has spread out in Region IV and is now starting its intervention projects in Region III specifically in Tarlac and Pampanga. It was Atikha's strategy to look out for municipalities with high concentration of migrants and look for migration corridors. This strategy enables Atikha to grasp the needs of migrants and their families and work on interventions on both sides of the migration corridor – community-based intervention in the Philippines and intervention in their major cities in countries of destination of Filipino migrants as well.

Atikha prioritized areas with high concentration of OFWs. This was the reason why the initiatives started in Region IV A. Region IV A is the top sending region in the country and it accounts for 16 % of the total population of the OFWs (NSO, 2010). Four out of five provinces of Region 4A (Cavite, Laguna, Batangas and Rizal) are among the top 10 labor sending provinces of the Philippines. It is estimated that about 34% of those working abroad in Region 4 A are women (NSO, 2010).

Each province has its distinct migration history and characteristics. Laguna, specifically San Pablo City is an interesting site for Atikha because it approximates the history of migration in the Philippines. It has a diverse character of migrants. Migrants from this area are engaged in different occupations and are scattered in different

places abroad. In Laguna, migration started during the World War II. There are cases of veterans who have participated in the Vietnam War. In the 1950s-60s, a lot of migrants from the province worked as professionals abroad. Some were contracted in Saudi Arabia as construction workers. In 1970s, the migration corridor opened for OFWs was in the Middle East. The succeeding years were marked by the beginning of feminization of migration. Most of the workers were engaged into house services in countries such as Hongkong, Italy, Singapore, and Middle East. The migrant sending towns also have their peculiarities or distinct characteristics. For example, in Barangay Sta. Rosa, Alaminos, Laguna, majority of workers went to Italy and this is the reason why, the community is dubbed as an 'Italian Village.' In Paete, Laguna most of the migrants are professionals and their country of destination is the U.S. In Barangay San Diego, San Pablo City a lot of the migrants are factory workers and entertainers in Japan. Thus, there is known as the 'Japanese village' in San Pablo City. Similarly, in Canlubang, a barangay is dubbed as a 'Hongkong village'. The possible reason for the mixed or diverse characteristics of migrants from Laguna is the province's proximity to NCR. Earlier, there were no recruitment agencies located in the secondary cities of the country and most of the agents coming from NCR seeking different types of workers and professionals recruited from accessible provinces like Laguna.

Batangas also has a diverse population of migrants. The migration corridors of migrants from this province are the U.S., and Europe (specifically Italy and Spain). There is a distinct migration corridor between Batangas and Italy where about 50,000 of its residents are working. The largest and widely known Italian Village is located in Mabini, Batangas. This is the reason why Atikha's pilot project in country of destination was implemented in Italy. However, some municipalities have concentration of migrant workers in the Middle East such as the municipality of Cuenca. Batangas also has a quite a number of its population working as seafarers.

Cavite is traditionally known as a province for seafarers. Part of this is because Cavite is the host of Sangley Point, a US naval base and jumping board of Filipinos recruited in the US navy. This attracted a lot of its population to seafaring. Due to its proximity to NCR, Cavite is one of the provinces which were chosen as second residence of seafarers from the Visayas such as Iloilo and Antique. This gave rise to the existing seafarers' village in the different cities of Cavite.

Looking at the conditions of women in Region 4A, the factors that pushes them to work and continuously work abroad are the following:

- There are opportunities for education, work, and entrepreneurship for women in Region 4 A. However, their incomes are usually not enough compared to what they will earn if they work abroad. Migration is seen as an option and for many of them the only option to be able to provide for the needs of the families;
- The burden of making both ends meet is oftentimes seen by them as their responsibility and as pressure for them to seek for 'greener pasture' abroad;
- Migration is oftentimes seen by some women who are in failed marriages as the only socially accepted way of separating from their husbands; and
- Women continue to work abroad and are unable to return because the economic burdens of the whole family and even that of the extended family are placed on their shoulders. Husbands and children become dependent on the migrant remittances.

Looking back at the operations of Atikha as an NGO, responding to the recommendation of researches became the starting point in most of its initiatives. First, Atikha started as a response to a research entitled "A Study on the Social Cost of Migration of Women" (1995). The Center for Women's Resources conducted the research with the financial support from *Brot fur die Welt* (Bread for the World). The research conducted a total of 140 individual interviews of migrant women returnees and migrant women who were working in Hongkong, and held FGDs of women migrant returnees from Italy, Hongkong, Japan and Middle East including members of their families. Interviews were conducted in San Pablo City (Laguna), Mabini (Batangas), and in Hongkong. Part of the recommendations of the research was to create interventions to respond to the social costs of migration not only to women migrants but to their families as well. Why was the research conducted? Interestingly, it was part of Ms.

Anonuevo's reintegration program package to the Philippines provided by the *Dienste in Ubersee*, a German agency.

Ms. Anonuevo worked for six years as a research staff with the Frankfurt Institut fur Frauen Forschung (Frankfurt Institute for Women Research) on a project on migrant women funded by the German government. She was part of a research team that studied the situation of migrant women in Germany and was tasked to help create programs for migrant women in Germany which were to be included as social services for migrant women by the German government. Results of the research were published in a book entitled, 'Ein Traum vom Besseren Leben' (A Dream of a Better Life).

The German government in partnership with German NGO, *Dienste in Ubersee (DU)* had a reintegration program for migrants who worked in Germany and whose work could benefit their country of origin. DU funded the return of Ms. Anonuevo. She was introduced to the Center for Women Resources (CWR) and was tasked to conduct a research on the social costs of migration on the families left behind. Part of the reintegration program was a financial support which provided her salary for two years while working with CWR and linkages to organizations that would fund the research. The research was conducted in San Pablo, and Mabini Batangas. It was after this research that those who were involved in the research felt the need to create an NGO that will address the recommendation of the research and respond to the needs of women migrant workers and their families. The founding Board Members of Atikha are migrant returnees from Saudi Arabia, Hongkong, Europe (Germany), including religious leaders of San Pablo City Laguna who experienced working with migrants abroad.

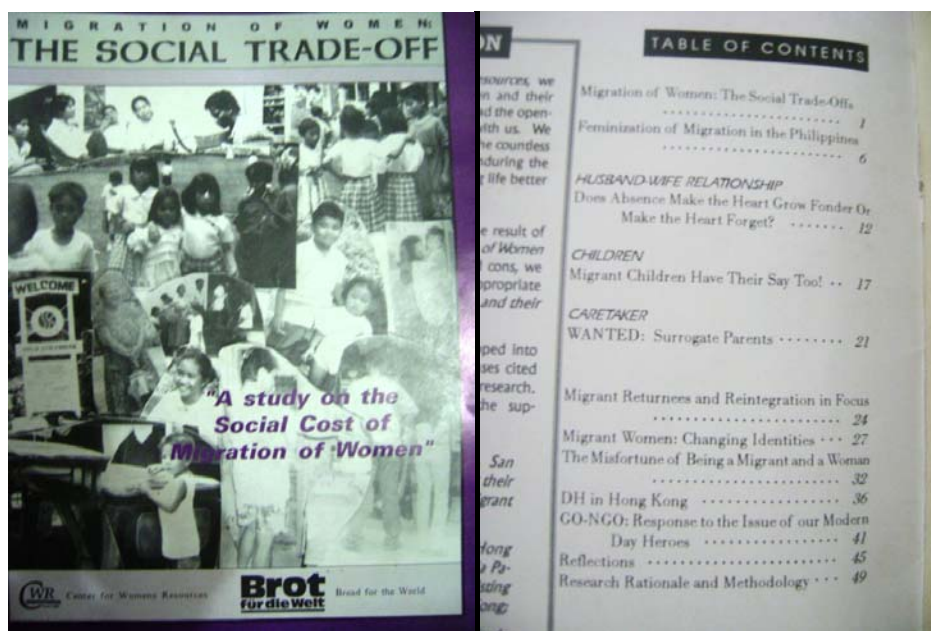


Figure 1. **Migration of Women: The Social Trade-off**. This was the magazine published by the Center for Women's Resources in 1996 that discussed the results of a research on the social cost of migration of women.

Atikha was one of the first organizations that got involved in the discourse on 'feminization of migration' and addressing the social costs of overseas Filipino migration. In its first years of operations, Atikha focused on the need to create livelihood programs for migrant returnees and their families and specific program for children of migrants. In 1996, Msgr. Jerry Bitoon (one of the Board of Directors) provided a space at the Parish of Del Remedio. All members of Atikha, then, were volunteers.



The first project of Atikha was a livelihood project for women returnees. Atikha bought second hand sewing machines worth P100,000. This was conceptualized because one of its board members, Serma Chosas was a former seamstress in Kuwait. The project was funded by migrant women of Germany who were members of Philippine Women's Forum. The livelihood project was turned over and bought from Atikha by one of the migrant returnees who was engaged in the project.

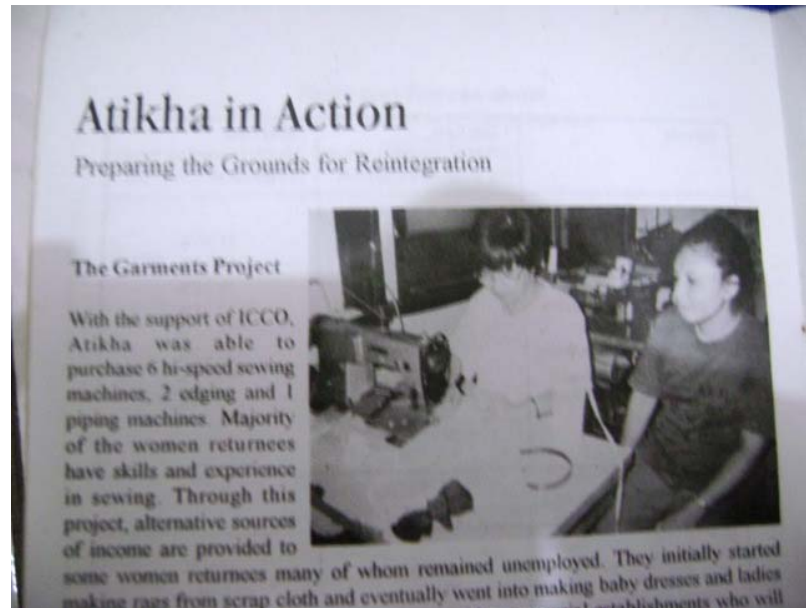


Figure 2. Sewing as the first social enterprise conceptualized by Atikha for migrant women returnees. The goal of this livelihood project is to reintegrate the women migrants in the community.

Later on, more than providing social enterprises to returnees, Atikha recognized the need to focus on the addressing the social costs of migration. The only problem at that time was the organization's lack of funds to execute programs.

In 1997, through the courtesy of a member of the board, Atikha's office was transferred to Canossa College. Ms. Anonuevo, as a member of the board was responsible in resource mobilization. She wrote proposals and lobbied to different organizations for funding. Without any track record and with a low priority for funding given to projects for migrants, it was difficult to get any support for any of the projects of Atikha, except for the support from the Swiss Catholic Lenten Fund. Atikha would be forever grateful to the Swiss Catholic Lenten Fund for the trust in funding the programs of Atikha in 1999. While all board members remained as volunteers, Atikha was able to hire two (2) full time staff members because of the financial support. Faculty members at UP Los Banos also volunteered to help Atikha in module development and trainings. The first project of Atikha for children of migrants was the summer workshops on theatre, music and arts. The objectives of these workshops were for the children to understand migration realities and help them cope with long-term separation from their migrant parents.

Year 2000 marked the beginning of Atikha's school-based programs. Recognizing the important role of schools as vehicle for value formation and intervention for children of migrants, a teachers' training was conducted in Tiaong, Quezon where teachers were invited from schools with high concentration of children of migrants from Laguna and Batangas. Today, numerous schools are partners of Atikha in its school-based program in addressing the social costs of migration.

In 2001, CIDA Gender Fund sponsored the research of Atikha that focused on migration and reintegration. The results of the research were put together in a book entitled, 'Coming Home: Women Migration and

Reintegration.’ The book focused on migrant women in Italy and Hongkong, and the families they left behind in the country. During the course of the research, the results of the FGDs and in-depth interviews highlighted the social costs of migration to all members of the family and the desire of the migrant women to come home and reintegrate. Significant findings and recommendations of the research were integrated in the design of the Comprehensive OFW Reintegration Program (CORP) which was formulated by various government agencies and civil society organizations in a conference in 2002. The conference was co-sponsored by OWWA. The publicity generated by the book ‘Coming Home’ opened avenues for Atikha to be recognized by the different stakeholders at the national level and by migrant organizations abroad.

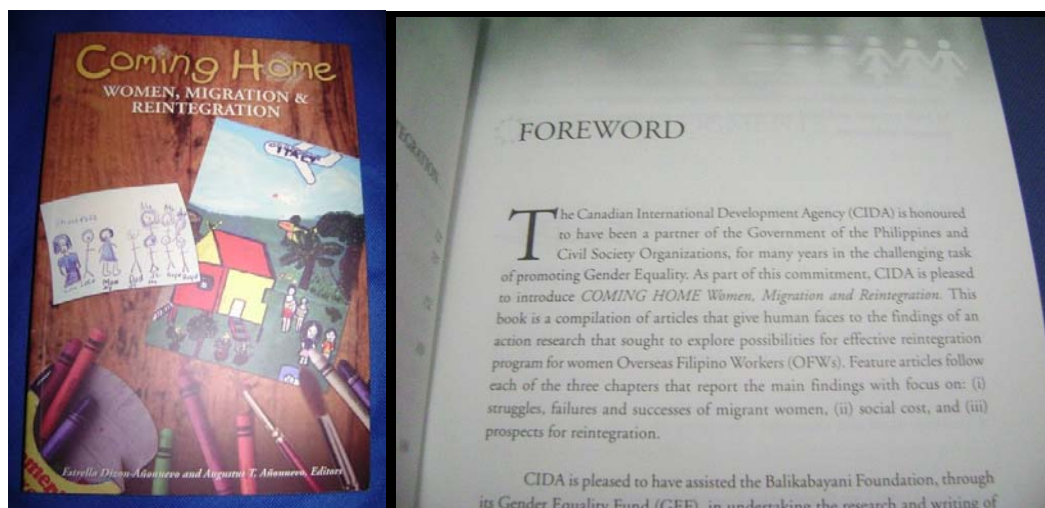


Figure 3. *Coming Home: Women, Migration & Reintegration*. This book was divided into three major chapters namely, Migrant Women’s Lives, Social Cost of Migration and Coming Home and Reintegration.

## Second Phase-2002-2005: Initial Engagement on Comprehensive OFW Reintegration Program in Partnership with LGUs

*Coming Home* made Atikha realize the need to mainstream migration issues, concerns, and interventions. It was at this point that Atikha felt the need to involve different stakeholders and develop partnerships with LGUs. Atikha believed that there should be a Comprehensive OFW Reintegration Program that has the following features and characteristics:

1. Reintegration should involve the national and local governments and other stakeholders;
2. Reintegration should have both the economic and psychosocial components. It should provide training on savings, investing, and entrepreneurship. It should also address the social costs of migration and other psychosocial issues of migrants and their families as consequences of long-term separation;
3. Reintegration intervention should not just concentrate on OFWs but should include the families left behind; and
4. Reintegration is a process that starts from pre-departure, and continues in on-site and return phases of migration. Therefore, the goal for return and reintegration should be planned by the migrant and family prior to working abroad. Reintegration program should not only focus solely on crisis return but should also include program on planned return and reintegration of migrants.

In 2003, Atikha was tasked to strategically address both economic and psychosocial concerns of migrants and their families. Atikha’s efforts were directed towards engaging the local government units in providing services for OFWs and their families. It has engaged the city government of San Pablo and lobbied with the legislators for the setting up of the SPC Women and OFW Center. It actively participated in the GAD Council in crafting programs

and services for women including migrant women and lobbying for budget to fund services for migrant women and their families. In 2003, a city ordinance granted Atikha through a Memorandum of Agreement to operate the OFW Center in San Pablo City. Similar efforts were also done with the LGU in Mabini, Batangas.

Atikha's experience in Laguna and Batangas became the model in setting up One-stop Resource Centers for overseas Filipinos. The lens being used by Atikha is from the point of view of migrant women and families left behind. This facilitated the involvement of the social welfare departments and the gender focal persons of local governments. It also eased the recognition that programs for migrants and their families are part of the GAD program. Local governments in the Philippines are mandated to allot 5% of its budget to GAD program.

Atikha also started convening multi-stakeholder partnerships for joint projects in directing philanthropy of migrants towards viable development projects. Migrant philanthropy has been a practice of OFWs but usually the funds generated went to fund construction of churches, waiting sheds, town fiesta and beauty contests. Atikha looked into the potential of directing philanthropy towards setting up social enterprises. A fund-raising campaign in the US was held to fund community based coconut enterprises that would provide jobs for coconut farmers and other members of the community. Coconut enterprises were chosen since these were in line with the **One Town, One Product project** of San Pablo City being promoted by the Department of Trade and Industry. The multi-stakeholder partnership was convened to look into assisting the coconut farmers, women and migrant families in developing coconut based enterprises. The objective was to create the enabling environment for migrant investment. The campaign provided around P600,000 of donations from overseas Filipinos in the US and Canada that funded the technical assistance and equipment requirements of the coconut enterprises.

The initial efforts for the CORP in partnership with national and local government agencies were initiated by Atikha and other non-government organizations such as Development Action for Women's Network, Unlad Kabayan, Kanlungan, Center for Overseas Workers and Episcopal Commission for the Pastoral Care of Migrants and Itinerant People (ECMI). The multi-stakeholder structure at the national level was not sustained due to fast turnover of partners from the national government. What was sustained since it was mandated by law is the operation of a One-Stop Women and OFW Center which is a joint project of the SPC government and Atikha. Through donations of various migrant organizations, corporate foundations, and Akbayan Party list, Atikha was able to set-up and operate a nine-room facility that provides economic and social services to migrants, women, and their families. The SPC Women and OFW Center became one of the models in setting up One-Stop Migration Resource Centers in the country and a constant destination of study missions of LGUs, academe, and international development agencies and organizations.

Aside from developing partnerships with LGUs, Atikha during this period also started organizing the children of migrants into Batang Atikha Savers Club. Also a sister foundation was formed in the name of Balik-Kabayani Foundation which later became Koop Balikabayani that focused mainly on the economic concerns of migrants and their families. Balik-Kabayani Foundation was concerned with cooperative organizing, developing social enterprises, and forming linkages with banks and insurance companies (e.g. setting up of 'internet café with video conferencing facility' in Hongkong and San Pablo City to bridge the communication gap of OFWs and their families). Cooperative organizing failed due to weak management and low repayment rate. The value formation of cooperative members was not strong and members. 'Familiarity in the community' and familial/ communal ties contributed to low repayment rates of loans. Atikha's board decided afterwards that instead of setting up new cooperatives of migrants, it is best for the organization to forge partnerships with the biggest and most successful cooperatives in the Philippines where migrants and their families could become members.

### **Third phase – 2006 to present: Mainstreaming Intervention to Maximize the Gains and Minimize the Social Costs of Migration**

By year 2006, Atikha has gained experience in working with LGUs and schools and was able to develop areas of partnership. This initial experience in working with migrants, families, LGUs and schools enabled it to develop various training modules. As stories of Atikha's assistance to various stakeholders became known, there

was an increased request for assistance from schools and LGU in different parts of the Philippines. This led Atikha to look into replicating its initiatives in other areas outside of Region 4A. Atikha identified its strategy in mainstreaming both gender and migration issues. Through capacity building of relevant stakeholders in various areas, Atikha will be able to duplicate the intervention it has done in Region 4A to other provinces in the country. The relevant stakeholders it has identified are local government agencies, schools, NGOs, cooperatives, rural banks and microfinance institutions.

One of the rewarding years of Atikha was 2006 because its innovative work entitled, ‘Children’s Response to the Challenges of Migration’ was chosen as one of the innovative projects of the ‘Panibagong Paraan’ during the 2<sup>nd</sup> Philippine Development Innovation Market Place of the World Bank. This started the linkage of Atikha with PACAP and other foundations (Children’s Hour and BPI Foundation). PACAP, ICCO and Children’s Hour funded the institutionalization of the school-based program in addressing social cost of migration in 2006. BPI Foundation funded the publication of a teachers’ training manual used in seminars designed by Atikha for children of OFWs.

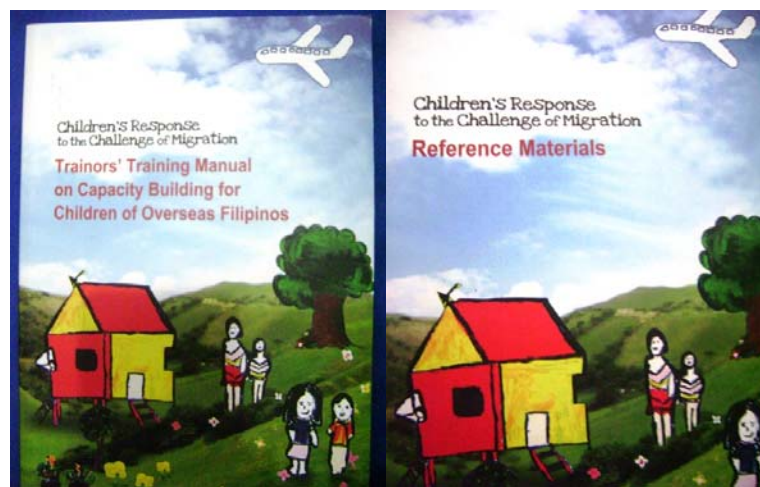


Figure 5. A Teachers’ Training Manual on Migration Realities and Capacity Building for Children of Overseas Filipinos.

To upscale its school based program, Atikha partnered with the Department of Education in Laguna and Batangas in integrating migration and gender issues in the elementary and secondary curricula. This partnership resulted in the publication of books on integrating migration realities in the Department of Education (Dep Ed) curriculum. Trainings of elementary and high school teachers of Cavite, Laguna and Batangas were conducted to familiarize them with the modules included in the book. Using this experience with Dep Ed Region IV, Atikha convened the superintendents of Dep Ed from the top 25 migrant sending provinces and the secondary and primary education directors of Dep Ed National to advocate for integrating migration and gender issues in the DepEd Curriculum.

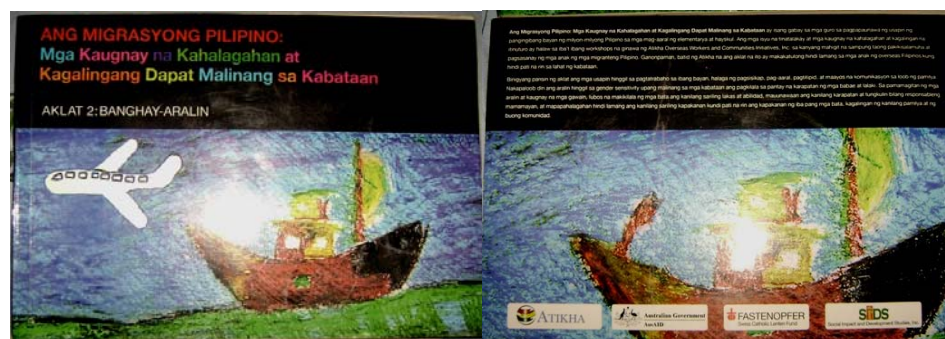


Figure 6. Two books integrating migration realities and gender concerns in the curriculum

were distributed to Dep Ed Region IV-A teachers during the Training of Teachers in 2009. The first book serves as a text book while the second book is a compilation of lesson plans that serves as guide in the discussion on gender and migration issues and concerns.

One of the issues that Atikha has been grappling with is the lack of savings and investment of migrants and their families. Such lack will make it difficult for migrants to achieve their long-term goals and to return home and reintegrate. Atikha in partnership with professors from UP Los Banos, Department of Social Welfare and Development-Region 4A and individual partners of Atikha whose expertise are in Banking, Finance and Economics developed the Financial Literacy Module for migrants and their families they left behind. Atikha's module is one of a kind. It is the only module on financial literacy with a social component. It discusses family issues that drain migrants' resources and provide them tools in coping with their family issues through group sharing and peer counseling. This is the reason why the Department of Labor and Employment has adopted the module of Atikha and supported the publication of a training of trainers' module on financial literacy.

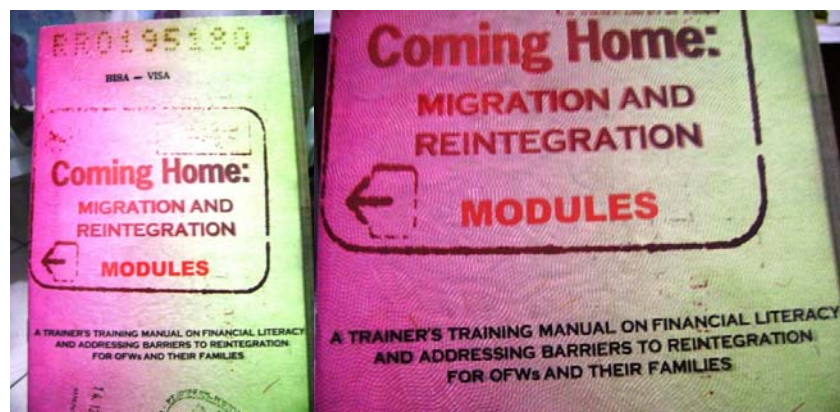


Figure 4. Training of Trainers Manual on Financial Literacy. Among the modules developed by Atikha is on Financial Literacy and addressing barriers for reintegration. This module covers both the economic and social aspects of preparing the OFWs and their families for reintegration.

The conduct of Financial Literacy seminar is considered as one the most effective interventions to prepare migrants and their families for their eventual return and reintegration. The financial literacy training of trainers was conducted among migrant leaders in Italy and UAE. The migrants conducted echo seminars to other migrants. The training of trainers was also conducted to other stakeholders to be able to reach out to more families left behind.

At the international level, the discourses on migration and development and the need to address the social costs are gaining ground due to phenomenal increase of migrant remittances which have surpassed foreign direct investments and other sources of finance of developing countries. Atikha was invited in several international conferences such as the INAFI Conferences in Mexico and Africa and the Global Forum on Migration and Development (GFMD) in Belgium, Philippines, Greece and Switzerland. This provided avenues for Atikha to share its experiences in working with local government and schools.

In 2007, Atikha in partnership with INAFI spearheaded the organization of a consortium of NGOs and MFIs involved in migration and development- the PHILCOMDEV. It is an initiative borne out of the partnership between INAFI and Atikha during the INAFI Conference in Mexico on Channeling Remittance for Development. Atikha realized that to be able to upscale its initiatives, it has to tap development NGOs, MFIs, and other rural financial institutions interested in migration and development. PHILCOMDEV is a network of 20 NGOs and social enterprises working on the issue of migration and development.

Atikha's financial literacy was chosen as one of the best practices in 2008 by the EC-UN Joint Migration and Development Initiatives. Atikha showcased its initiative in a Knowledge Fair in Belgium. Interestingly, it was the recognition coming from the international community that facilitated the partnership of Atikha with the national government agencies in the Philippines.

Aside from conducting financial literacy and addressing family issues, Atikha's strategy is to also partner with different stakeholders that are already operating successful enterprises and linking them for investment and opportunities for enterprises for OFWs and their families. The criteria of Atikha in choosing its partner organizations were based on core values such as protection of the environment, gender equality, creation of jobs, fair trade, profitability and successful track record.

In 2009 Atikha formalized its partnership with Soro-soro Ibaba Development Cooperative (SIDC) (the biggest and leading agri-based cooperative in the Philippines) and the Cavite Farmers and Feed millers Marketing Cooperative. The joint project with SIDC was forged to engage migrants in agricultural development. It builds the capacities of migrant women in Italy in financial literacy and mobilizes their investment to agricultural development of their communities. Atikha through the financial assistance of International Fund for Agricultural Development (IFAD) capacitated 40 migrant leaders, 35 of which are women and majority are household workers in Italy, to become financial literacy trainers and counselors. These counselors are now the one providing trainings to their fellow OFWs in Italy. In the Philippines, 132 LGU, coop, rural bank, NGO personnel were trained, 90% of which are women.

This experience proved that although migrants are not financial experts, they can be effective financial literacy trainers and counselors. The project has also shown that directing migrant resources to agricultural development is possible provided that trust and social capital with migrants and families are developed. It also has shown that migrant investments with successful agri-enterprise can be packaged, remittance channels can be facilitated with lower remittance charge and a reliable system of communication, mentoring monitoring for migrants can be provided.

Aside from mobilizing investments, Atikha has continuously encouraged and tap migrant philanthropy for community development projects. It has assisted in the mobilization of program 747: Seven Million for the Seven Lakes. The women of Pandin, San Pablo City who are engaged in community-based ecotourism, and other women groups are some of the beneficiaries of this philanthropy project.

To further mainstream the initiatives to minimize the cost and maximize the gains of migration, Atikha facilitated the creation of the Task Force on Migration and Development at the national level and migration and development councils at the local level to initiate social and economic programs for OFWs and their families. Atikha's community-based and bottom-up approach aims to integrate initiatives for migrant workers from the barangay level, to municipality/city, to provincial and national levels.

### **1.3. Current Concept of a Comprehensive Reintegration Program (CORP)**

Atikha considers 4 types of return and reintegration: 1) return of failure: when migrant fails to adapt to the host society and returns or experience trafficking, illegal recruitment, economic crisis, war or poor health; 2) return of retirement: when migrant returns for good to retire; 3) return of achievement: when migrant returns after successful achievement of goals; and 4) return of innovation: when migrant return to offer and render service and expertise to home country.

What should be aimed for, Atikha maintains, is that majority of migrants falls under the classification of return of achievement. The experience of Atikha, however, is that majority of migrant women returnees return out of failure. There is also an increasing number who return due to old age. Sadly, however, they also have not reached their goals despite long years of overseas work.

Based on its own assessment of its own programs and appreciation of current practices, reintegration programs and projects of other agencies and organizations, Atikha believes that a reintegration program must be gender responsive and must entail the following:

1. A pre-departure education course not only for migrants but also for families. The program should prepare the family for the impact of long-term separation. It should discuss role change/role reversal, prepare the husband left behind for nurturing role required of him, and appropriate parenting (distance parenting for migrants and parenting for the parent left behind). There should be family goal setting and discussion of possible issues that the family will be confronted with, coping strategies for long-term separation, managing the remittance and division of work in the family. Reintegration preparedness is not the sole responsibility of migrant women but the whole family as well.

2. Mainstreaming of gender and migration issues. Programs of local governments, schools and non-government organizations and other private entities should address the social costs of migration and assist the migrants and the families in the productive use of their remittances. Mainstreaming should also mean training of migrants, their life partners and children on gender sensitivity, gender sensitive parenting, family systems therapy, information, value formation, skills training, and business advisory services, among others.

Most of the social cost of migration is rooted in problems brought by gender issues such as unequal division of labour, and traditional gender norms and values of society. The role of a gender-responsive return and reintegration program will help bridge the gap between men and women in society in terms of life chances. It will aid in changing the mindset of the community regarding the value of men and women in society. This will lead to improved gender relations and achievement of gender equality.

3. Integration of migration and reintegration in Local Development Plan. Gender responsive comprehensive reintegration program should be seen as the exit strategy of labor sending countries like the Philippines. Reintegration counselling and mapping of opportunities for investment and enterprises for migrants provide economic opportunities not only for migrants and families but for communities as well. This will enable communities to provide employment options and economic opportunities for its people and make migration a choice and not a necessity.

Atikha's concept of reintegration puts into consideration proper planning, inclusiveness, extent/scope and participation. Atikha believes that a comprehensive reintegration program creates an enabling environment at the source communities to enable the migrants to return and reintegrate. It entails thorough planning of migrants and families, the inclusion of various stakeholders, and long-term preparation that starts from pre-departure.

Atikha's concept of a comprehensive reintegration program has the following features:

- a) **Individual to community intervention** (center based, community based and school-based): For several years, Atikha's strategy is to involve not only the OFWs but also the families that they have left behind and the communities where they come from. Atikha's initiatives and interventions are center-based, community-based and school-based. This does not mean, however, that the initiatives from the three categories are mutually exclusive. Center-based programs also trickle down to the community and schools. For example, even if Atikha assists LGUs in setting-up their Migration Resource Centers, programs

and services of these centers include programs for the community such as linking migration to community development through resource mobilization for local investments. Moreover, Atikha also partners with the Department of Education to reach out to children of migrants by capacitating the teachers, children and guardians to be counsellors and trainers. Atikha recognizes the vital role of teachers in helping address the social costs of migration, specifically to eradicate or lessen migration's negative effects to the children of OFWs. Thus Atikha's strategy in helping the OFWs is not solely in anchored in providing direct services (counselling) to individual migrants but also institutional building by creating mechanisms and partnerships (setting up of migration resource centers, creation of Migration and Development Councils), and by training people/organizations. In doing so, Atikha is able to mainstream gender, migration and development issues.

- b) **Multi-stakeholder approach:** The positive and negative effects of migration are felt not only by OFWs and their families but also by the community and society at large. With this in mind, everyone in the community should take part in addressing the social costs of migration and tapping migration's development potential. Preparatory to the setting up of Migration Resource Centers, Atikha helps in the formation of an OFW Coordinating Council. The council is composed of various stakeholders such as LGUs, NGAs, NGOs, Business/Private Sector, Migrant Organizations, Families of OFWs, Faith-Based Organizations, and Schools. Each institution plays crucial role in planning, implementing, and monitoring the programs and services of the center. Atikha also forges partnership with schools (both private and public) for its programs for the children of migrants. Among the school based-programs are the financial literacy for teachers (TOT), Teachers' Training to address the social costs of migration, value formation for children and guardians, and the Batang Atikha Saver's Club that aims to promote savings consciousness among children of migrants.
- c) **Economic and social interventions:** In a number of discourses, the economic gains of migration are emphasized and the social costs are underestimated. In the past, what people see are the positive effects of migration particularly the role of remittances in salvaging the country at times of recession. Atikha, even at its early beginnings already recognized that migration has its positive and negative consequences. While it is true that for OFWs to reintegrate, they should be provided with livelihood and other economic opportunities, the social and family issues that continuously challenge the OFWs should also be at the same time addressed. Atikha, in its financial literacy program, addresses not only the economic issues faced by OFWs and their families but also the social and familial problems that they are confronted with. Atikha strongly believes that social/familial issues (dependency, materialism, overspending, and taking education for granted, among others) drain the resources of the OFWs and their families. Thus, Atikha deemed it necessary that both economic and social aspects of migration should be addressed. There is a need to educate the OFWs and their families in saving and investing their money well and at the same time a need to inculcate values that will lessen the problems brought about by migration.
- d) **Bottoms-up approach** (local to national participation): Another aspect of a comprehensive reintegration program is the inclusion of the local communities in the planning and implementation of reintegration program. It has been the practice that initiatives in relation to reintegration are done at the national level (e.g. reintegration program of NRCO and OWWA). Atikha recognizes the role of local government units and communities in planning and implementing reintegration programs. Encouraging participation of local government is more participatory in approach and leads to formulation of initiatives that are context-specific. More than anyone else it is the communities that understand and know the problems of the people, particularly the families of migrants. Therefore, the LGUs and the local communities should be



involved in the conceptualization of projects related to reintegration. The setting up of Migration Resource Centers in LGUs is one way of encouraging the participation of the community in formulating a comprehensive reintegration program.

- e) **Migration corridor** (migrants on-site and families left behind): Reaching out to OFWs and their families means identifying migration corridors. Atikha and other NGOs are too small in relation to the number of OFWs and their families that needs their programs and services. Thus, Atikha must set its priorities. It prioritizes areas with high concentration of families of migrants. For example, the early initiatives of the organization were concentrated to Region IV provinces because it is the top sending region in the country. Atikha scanned these areas and identified where the majority of the OFWs went. For example, the migration corridor of Mabini, Batangas is in Italy because most of its OFWs work in Italy.

It is also important to identify migration corridors because it will aid in understanding the specific needs of the OFWs and their families. In Italy, it is estimated that around 90% of those Filipino migrants are women and working as household service workers. Relative to other countries there is minimal reported experience of exploitation and abuse in Italy. However, migrants are still discriminated because of their race. Even if they have college degrees, their educational attainment is not recognized in Italy. Nurses have to work as domestic helpers. Majority of migrants are employed in traditional women's works which are lowly paid. In the Philippines, their salaries, however, are relatively high. A culture of dependency among families of the migrants in Laguna and Batangas can be observed. Migrant women experience multiple burdens by being women and from their working conditions, living conditions, family problems and family expectations. Recognizing all these, Atikha organized OFWs (from Mabini, Batangas) in Italy and linked them to community development initiatives and investments in their hometown. It also organized the families and children of migrants. It conducts training on financial literacy and migration realities of domestic helpers in Italy so that migrant families and children will be able to temper their expectations and also value the hard earned money of their parents/spouses abroad.

- f) **CORP linked to migration and local economic development:** One important aspect of a comprehensive OFW reintegration program is that it should implement programs that have long term development impact in the community. A big potential brought about by migration that needs to be tapped is the capacity of OFWs to invest to the development of their hometowns. Also, the potential of diaspora philanthropy remains to be fully harnessed for community development. Most of the migrants donate to fund community activities such as town fiestas, beauty pageants, among others. The challenge is to encourage migrants to engage into investments that will boost a sustainable local economy. Linking migration to local economic development entails setting up of migration resource centers and migration and development councils, forging partnerships with various agents of development such as Hometown Associations abroad, Migrant Organizations, NGOs, GOs, Financial Institutions, and International Organizations, and the mobilization of resources that will fund local investments in communities with high concentration of migrants.
- g) **Gender issues and concerns mainstreamed in various program components:** Migration as a phenomenon is gendered. Most of the social costs of migration are tied to gender issues such as gender stereotyping, economic marginalization, and multiple burdens of women. The feminization of international migration from the Philippines brought a lot of challenges to the OFWs and their families left behind. Thus, in most of Atikha's interventions in addressing the social costs of migration, gender equality is tackled and given prime importance. The need to adapt to the changing roles of men and women

engendered by international migration is one of the core messages conveyed in various Atikha trainings and seminars.

Gender issues are experienced in the three phases of migration (from pre-departure, to on-site and return). The need to understand the strategic gender needs of migrants and their families at each phase should be included in interventions on migration and reintegration. Based on the works of Atikha (in research and community organizing), there are gender issues significant at each phase. During pre-departure phase, the OFWs and their families are continuously challenged by gender issues deeply rooted in our culture such as the traditional gender roles associated to men and women (men do productive roles; women do reproductive roles), strong culture of machismo and gender stereotyping, women's political subordination and economic marginalization.

While on-site, women migrants gain personal development through changes in their roles and experiences. These changes include economic empowerment, equal opportunity to decide for the family considering that they have become the prime wage earners, and breaking away from their reproductive roles. Despite achieved relative empowerment brought by their work abroad, women migrants remain discriminated and overburdened. Experiences depend on where women migrants are and the nature of their occupation. Household service workers are the most vulnerable in terms of exploitation and discrimination. On the part of the families left behind, the absence of women migrants particularly the mothers engendered problems in the family like remittance dependency, early marriages of children, lack of interest of children to continue their studies, luxurious lifestyle of the family, estranged relationships between migrants and their children, marital problems, overburdening of children (particularly the girls in the family) due to unequal gender roles in the house, and the husbands' inability to fulfil the nurturing role. These are problems that many families of migrants experience and most of these are gendered.

Upon return, most of the women migrants revert back to their traditional roles. Some of the beneficiaries of Atikha were able to articulate to their families that household roles must be shared. However, some women migrants and their families revert to the traditional gender roles wherein the mother takes care of the reproductive roles. Unless there will be changes in the traditional gender norms and values of society, women migrant returnees will still experience political subordination and economic marginalization at home. The above are considered by Atikha in crafting a gender-responsive reintegration program.

## **1.2 Conclusions**

a)The concept of gender responsive return and reintegration of Atikha has evolved through the years from women centered to a comprehensive reintegration program that mainstreams gender issues and concerns. In the early operations of Atikha, the organization was guided by the ideas of the Women in Development (WID) framework because its early initiatives revolved around integrating the women returnees in local communities and linking their issues, concerns and capacities to local community development. Due to its deeper involvement with the families of migrants and prodded by its own research findings that highlight the impact of migration on the families left behind, Atikha eventually shifted to a Gender and Development (GAD) framework that includes both men and women in reintegration programs and services, and integrates gender, migration and development in its concept of a comprehensive reintegration program and in the implementation of its programs and services.

b)Atikha is of the firm belief that reintegration is a process that starts from pre-departure to return phase of international migration. Reintegration is both economic and social, thus, a program of reintegration must address at the same time the economic and social concern of migrants and their families. Further, a reintegration program must count on the active involvement of both the migrants as well as their families.

c) Gender responsive reintegration program for migrant women should be integrated in the implementation of migration and development initiatives in the migrant source provinces. Recognizing that women migrants have strategic gender needs depending on what occupations (professional, domestic, skilled, etc) they are into and their country of destination (Europe, Middle East, etc.), a gender responsive reintegration program should examine the nuances brought by different migration corridors.

d) A reintegration program is a multi-stakeholder undertaking. A comprehensive reintegration program should count on various stakeholders in the implementation of its programs and services. The success that Atikha has reaped through the years was a result of its painstaking work in forging partnerships and collaboration with different government agencies, CSO organizations, churches and schools, and international development agencies and foundations.

### **1.3 Recommendations**

Atikha recommends the following:

a) The Philippine government should define its migration policies and should recognize the strategic role of a gender responsive reintegration program as an exit strategy of a country like the Philippines that is highly dependent on migrant remittances.

b) There is a need to unite on the concept of a gender responsive comprehensive reintegration program by the different stakeholders working with migrants and their families. It is necessary to mainstream initiatives of CSOs like Atikha in implementing gender responsive reintegration program to other key stakeholders (schools, local and national government units, NGOs and private sector).

c) Integrate migration and reintegration in the GAD planning and budgeting of the government. There is a need to tap the GAD budget in mainstreaming gender, migration and development issues and concerns. There is a need to focus on GAD planning that will ensure the proper use of the GAD budget. While the government has initiatives to address gender equality, most of the initiatives still concentrate on capability-building of stakeholders (e.g. gender sensitivity training, identification of gender focal persons) and appreciation of the GAD framework (e.g. conventions, forum, women's month celebration). A gender audit is necessary and should be incorporated in the GAD planning and budgeting.

### **1.4 Good Practices**

Atikha shifted from Women in Development to Gender and Development in its policies and programs. It has also mainstreamed its interventions that address gender and migration issues in schools and government institutions. These shift and mainstreaming of interventions were outcomes of the following: a) Atikha's timely assessments of the impact of its interventions to migrants, their children and families; b) own researches and studies with the help of people from the academe; c) community based approach that Atikha pursued which enabled the organization to be part of the political, social and economic life of the communities where it operates.

Atikha conducts quarterly assessment of its activities and yearly evaluation of its projects and programs. It engages the academe, specifically professors of the University of the Philippines in Los Banos to assist in the design and conduct of its own studies on women migration and its social costs and the impact of its interventions. These studies and evaluations provide Atikha insights which helped in setting its directions, policies and programs. Atikha has also accumulated vast amounts of experiences of working not only with migrants and families but also with other stakeholders in the community such as the local government, schools and the private sector. These provided Atikha with a community perspective in viewing the dynamics and impact of the feminization of migration.

## Chapter 2: Atikha's Gender Responsive Comprehensive OFW Reintegration Program (CORP) and Gender Competence on Return and Reintegration

Gender is mainstreamed in almost all of the programs and services of Atikha. The following are the programs and services of Atikha that integrate gender and migration in the concept of reintegration.

### 2.1. Programs and Services

#### a. Psychosocial Counselling and Referral

Individual and Family Counselling is provided by Atikha in the community and schools where it operates. The counselling aims to assist the migrants and the family understand their issues and concerns and to empower them to address their situation. Atikha accepts referrals from school guidance counsellors or social welfare staff of the LGU or community.

Cases that require more professional intervention are referred to other organizations or institutions. Atikha does not have in-house services for crisis intervention/reintegration of migrant women that require legal, psychosocial, financial and other services. It has a referral system with other government agencies, NGOs, and foundations working on crisis return and reintegration of migrant women.

Training of Peer Counsellors is also provided to children of OFWs and migrant families. This is because psychosocial issues are not considered serious concerns in the Philippines. Normally when migrants, children or spouses have problems, they just share it to their peers. This is the reason why training on peer counselling is necessary to be able to capacitate counsellors to be effective peer counsellors.

#### b. School based program addressing social cost of migration

School based program involves various capacity building activities to teachers who will manage the school based program. In turn, the teachers who were trained will conduct the information and value formation activities for the children and caretakers including the organizing of the children into youth savers club.

##### Teachers Training Program, Monitoring and Mentoring

A five-day teachers' training for schools with high concentration of children of OFWs is conducted. Participating schools sign a Memorandum of Agreement with Atikha that they are going to set-up a school based program for children of OFWs. After the training, Atikha monitors and mentors teachers involved in the program.

The training modules includes the following topics: Life and Work Conditions of Migrants; Positive and Negative Effects of Migration; Instilling Savings Consciousness; Disavowing Consumerism; Bridging the Gap, Fostering Good Communication and Relations; Leadership Skills Training, Peer Counseling; Gender Sensitivity and Feminization of Migration; and Young Entrepreneurship.

##### Activities with children of OFWs

a) **Information Education and Value Formation.** These activities aim for a better understanding of children of the realities of their parents abroad and to value their hard work. The various modules provided to the

teachers will be given to the children of OFWs. The various seminar workshops were designed for children to help them share and verbalize their feelings, and help them cope with the various issues and challenges that they are confronted with as a result of their separation from their parents.

Gender Sensitivity and Feminization of Migration is one of the modules that are provided to the children. Atikha has developed a workshop on family roles which discusses the roles of the family prior to migration and during migration of their mothers. This workshop shows that when the mothers leave the family, housework is done by the female sibling no matter how young while the male siblings are not expected to share in the housework. The processing of this workshop points to the shared responsibility of doing housework and that it should not only be done by the female members of the family alone.

b) **Batang Atikha Savers Club organizing.** Savings consciousness is one of the values that are inculcated among the children. A concrete activity to help them value money and the hard work of their parents is to be part of a youth savers club organized in Atikha's partner schools. *Batang Atikha* and partner school are linked with a partner cooperative or rural bank of Atikha so that they can be the depository of the children's savings.

c) **Batang Atikha Congress.** An annual event where all the members of the Batang Atikha meet at the provincial level and they get to know the various children of OFW of other schools. Model Youth leaders and savers area awarded. Children share testimonies of significant change stories as a result of the various activities of the schools.

d) **Activities with caretakers and parents.** Seminars are also held for caretakers and parents of children of migrants such as: Training on financial literacy and addressing family issues; and Rearing children of OFWs to help them understand the issues and challenges confronting the children.

Gender sensitivity training and financial literacy training seek to transform the gender relations at home that aggravate the social costs of migration. Husbands should be involved in reproductive tasks such as taking care of the children and doing household chores. It is also important to address gender stereotyping because most of the time this brought unequal division of labour on the basis of gender among children left behind. Moreover, these trainings aim to change the traditional views of the Filipino family regarding gender. Atikha recognizes that traditional gender norms and values are deeply rooted in our culture and in the socialization of men and women, thus, there is a need to include men, women and children in changing the unequal gender relations within the family. It is not strategic to empower women migrants without challenging the gender socialization of the husbands and children left behind.

c. **Pinoy WISE (Worldwide Initiative for Investment Savings and Entrepreneurship)  
Financial Education and Investment Mobilization Program**

Pinoy WISE program is a financial education and investment mobilization program conducted in migration corridors (migrant country of destination and migrant province of origin). Pinoy WISE engages migrants towards agriculture development. It encourages and supports overseas Filipinos and their families to save and invest in their province of origin so that they can build a stable future and, at the same time, contribute to their community's development.

a) *Training of Trainers on Financial Literacy, Group Facilitation and Peer Counseling.* This is five-day training program for migrant leaders, staff members and personnel of LGUs, cooperatives, NGOs, rural banks and microfinance institutions, welfare officers abroad and staff of national and local government agencies. After the

training, the participants are expected to conduct regular financial literacy seminars for their constituents/members. The training provides the participants inputs on the content and methodology in conducting the training. All presentation materials including audio visual presentations done by Atikha and the Central Bank are provided to the participants. After the lecture discussion, the participants are expected to do return demonstration. Critiquing is done after each presentation.

*b) Financial Literacy and Addressing Barriers to Reintegration.* This is a 10-16 hour seminar for migrants, seafarers, and their families. The first part of the seminar tackles family budgeting, goal setting and financial planning. It provides the participants tools in computing the amount of savings they need to set-aside monthly to enable them to reach their goals. It also provides them with information on assessing investment opportunities. The seminar also links them with existing investment opportunities and enterprises in their areas where they can invest. The second part of the seminar discusses family issues that drain migrant resources and strain familial relationships. It tackles issues of dependency, gap in relationships, extra-marital relations, early marriage of children and other issues confronted by the family that are the root causes of their inability to achieve their migration and reintegration goals. Group sharing and peer counseling are done. Participants are able to learn about positive coping strategies of other members of the group which they can apply to their own situation.

**d. *Setting-Up Monitoring and Mentoring of One Stop Migration Resource Centers.***

This involves a series of trainings to capacitate the local government units in partnership with NGOs and private sector in operating a one-stop center for OFWs and their families. The activities and capacity building activities include the following:

- a. Study Mission---A two-three-day exposure to existing initiatives of provinces operating One-stop migrant centers and migration and development initiatives in Region 4A;
- b. Environment Scanning---Scanning of the situation of OFWs, stakeholders working with OFWs and families; identifying gaps in services, opportunities for investment and enterprises of OFWs; About 7 days of meetings and consultations with key stakeholders
- c. Strategic Planning---A two planning session on programs, services, structure and tasking; designing a gender responsive reintegration program mainstreamed in the programs of the one-stop migrant resource center
- d. Setting Up of the Multi-stakeholder Migration and Development Council/OFW Coordinating Council--- The council provides the direction to the different programs of the One-Stop Migration Resource Center and ensures the implementation of the migration and development projects.
- e. Meetings/Planning of Different Committees:
  - Information Education Organizing – activities includes setting the information hub, developing child-friendly and gender sensitive information materials on migration to prevent trafficking and illegal recruitment, information on HIV Aids, organizing of migrants, seafarers, youth and families/spouse left behind, and setting up of data base of migrants and families.
  - Psychosocial services – activities include individual, peer, family counselling and referral, training on peer counselling, school- based seminars for children of migrants addressing the social cost of migration, responsible parenthood seminar for caretakers and parents and Empowerment and Reaffirmation of Paternal Abilities Training (ERPAT) for husbands left behind.
  - Economic program – activities include trainings on financial literacy, skills and livelihood training and entrepreneurship to address problem of over dependency on remittances. Agri-based cooperatives and successful rural banks are encouraged to develop OFW savings and investment package which are linked to migrants and families.

- Migration and Development Initiatives – activities include environment scanning, feasibility study, technical assistance in the whole value chain from production to market linkage for identified agri-based migration and development projects of the Migration and Development Council. This is to create an enabling environment for migrant savings, investment, reintegration and local economic development.
- f. Consultations on Ordinance and Memorandum of Understanding of the Different Stakeholders
- g. Consultations on the Physical Center and Staffing
- h. Case Management--- A four-day training on laws, rights, and responsibilities of migrants; case studies of migrants and families and management of cases from pre-departure, on-site and return phases.
- i. Financial Literacy training of trainers
- j. Monitoring, Mentoring, and Evaluation ---site visits, consultations and discussions on the launching and operations of the center

#### **e. Research Networking and Advocacy**

To be able to upscale and institutionalize the programs and services of Atikha, there is a need to conduct research, advocacy and networking. Atikha conducts researches on women migration and reintegration, social cost of migration, migrant philanthropy, and migration and local economic development and publishes books and other information materials.

The advocacy work of Atikha involves engaging national and local government agencies in comprehensive reintegration program, addressing social cost of migration and integrating migration in local economic development. Atikha does not only engage the government but also civil society and the private sector organizations in its advocacy work. It serves as the facilitator and convener of multi-stakeholder councils that provides strategic intervention to the social and economic issues of migrants especially women. The Task Force Migration and Development at the national level and the Ad hoc Committee on Migration and Development are some of these multi-stakeholders councils.

The Executive Director of Atikha is currently the women representative in the Board of Trustees of the Overseas Workers Welfare Administration. Her long years of work with Atikha, with migrant women and families helps in her advocacy work for migrant women inside the government. She is currently the convener of the Task Force on Pre-Departure Orientation Seminar and Pre-Employment Orientation Seminar and the Task Force Reintegration of the Overseas Workers Welfare Administration.

Atikha maintains a data base of migrants, seafarers, and family members who have attended seminars and/ or availed of services. Many of these Atikha beneficiaries and individual partners are networked through Pinoy WISE International Face book Account.

Atikha operates an internet TV – Pinoy WISE TV which addresses, among others, the need for financial literacy and the urgency of paying attention to the social costs of migration. Materials of the Pinoy WISE TV can be accessed at [www.pinoywiseoftv.org](http://www.pinoywiseoftv.org).

## 2.2 Current Gender Competence in Return and Reintegration<sup>1</sup>

Atikha is currently conducting several trainings and seminars mainstreaming gender responsive reintegration in its work with various stakeholders involved in migration issues and concerns. It is conducting trainings and seminars for staff of local government, NGOs, cooperatives, rural bank and teachers to be able to mainstream the intervention on migration and gender issues.

### Individuals Engaged for Gender Programs

In developing its modules, Atikha had relied, in the main, on its long years of work among migrant women and families left behind, and the expertise of its board of directors and senior staff. Most of its training modules have been developed by Atikha. Its deep understanding of the lives of migrant women and their families has enabled Atikha to craft relevant training programs. The gender sensitivity modules were adopted from existing literature and Atikha developed workshops that will capture the issues confronting migrants and families due to the growing feminization of migration. Aside from the board and staff of Atikha, it had tapped professors of the University of the Philippines-Los Banos in developing some of its modules which form part of its gender responsive training for migrants, seafarers, children and other family members left behind.

### The staff and board members of Atikha involved in module development and engaged in gender programs of Atikha are the following:

**Estrella Mai Dizon-Anonuevo** is the Executive Director of Atikha Overseas Workers and Communities Initiatives Inc. (Atikha) since 2003. She finished her Masters in Entrepreneurship for Social and Development Enterprises at the Asian Institute for Women Research. She worked as a researcher of the Frankfurt Institute for Women Research and co-authored the book *Ein Traum vom Besseren Leben (A Dream of a Better Life)*. She also worked as research staff of the Center for Women's Resources (CWR) and authored the publication *Migration of Women: The Social Trade Off*. She is one of the editors of *Women Migration and Reintegration*, a book on the research conducted by Atikha on the social cost of migration and the plans for reintegration of migrants in Hong Kong and Italy.

Ms. Dizon-Anonuevo has published several books on migration-related issues and has been involved in research and module development. She is one of the authors of the book, *Children's Response to the Challenge of Migration: a Trainers' Training Manual on Migration Realities and Capacity Building for Children of OFWs*. Ms. Dizon-Anonuevo led the development of the module on Financial Literacy for OFWs and Seafarers and their Families. She is the lead editor of *Coming Home: Migration and Reintegration: A Trainers' Training Manual on Financial Literacy and Addressing Barriers to Reintegration for OFWs and their Families*. She has been a trainer and facilitator of Atikha's Financial Literacy seminar for the last six years.

Ms. Dizon Anonuevo also led the management of several migration and development projects, e.g. EC-UN Joint Migration and Development Initiatives that involved the setting up of One-Stop Migration Resource Centers and school-based program addressing the social cost of migration; IFAD assisted project that involved engaging and mobilizing the resources of migrants from Italy towards agri-based cooperative in the Philippines. She is also the lead Atikha consultant of International Organization of Migration.

**Aileen Constantino-Peñas** is the Deputy Executive Director of Atikha Overseas Workers and Communities Initiatives, Inc. She currently serves as the Private Sector Representative for the Regional Development Council of Region IV-A and works with its Sectoral Committee on Social Development and Sub-Committee on Gender and Development. She is a licensed teacher and a graduate of Bachelor of Arts in Development Communication at

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<sup>1</sup> This can be culled from the desk review of documents, training report of the organization and from the FGDs with community partners.



Batangas State University. With a scholarship from Women and Gender Institute (WAGI) of Miriam College, she is currently enrolled in Masters of Arts in Migration Studies.

Ms. Constantino-Peñas joined Atikha in 2002 and led the implementation of different programs and services for migrants and their families in the province of Batangas. She co-authored three migration-related training manuals published by the organization. She is also one of Atikha’s lead trainers and facilitators on its School-Based Program for Children of Migrant Workers and Training on Financial Literacy both in Philippines and abroad.

Ms. Constantino-Peñas has a decade experience in community organizing, multi-stakeholder partnerships, and institutional network building. She also represented Atikha in several international engagements. Recently, she touched-based and worked with migrant communities in Italy as Coordinator of IFAD assisted project on mobilizing resources of migrants towards agri-based cooperative in the Philippines.

**Cherrylene G. Girado** is currently the program coordinator for special projects of Atikha. She is a registered social worker. She is currently taking MA in Social Work at the Asian Social Institute in Malate, Manila. She started her social work career as a residential social worker and case manager for abused children in an NGO-PREDA Foundation. She acquired various training, hands-on and practical experiences and gained skills in handling various social welfare cases in her almost 7-year involvement as direct service practitioner and Case Manager. She had actual experiences in organizing children and women, providing capability building and served as the mentor of KAISA, a federation of women in San Pablo Laguna and barangay based women organization.

Ms. Girado has been working with Atikha for 10 years now. She contributed articles and helped developed training manuals and modules published by Atikha on case management, school-based program for the children of migrant workers particularly in instilling savings consciousness and disavowing materialism and consumerism, gender sensitivity and feminization of migration, financial literacy and addressing barriers to reintegration and integration of migration realities in the DepEd curriculum. She also became a segment anchor and script writer of Pinoy WISE OF TV’s “Hawak Kamay” as part of Pinoy Multi-media Information Campaign of Atikha.

She was involved in the capacity building of migrant leaders abroad and various stakeholders in the Philippines. She was also part of the team who was invited by the Ministry of Labor of the United Arab Emirates to give training on Financial Literacy and Psychosocial Intervention to the embassy officials of Pakistan, India, Bangladesh, Philippines and the Ministry of Labor, UAE. Ms. Cherry Girado is currently involved in working with the different LGUs in providing technical assistance in setting up and operation of OFW Migration Centers. She is also assisting in Atikha’s consultancy work with the international organization for migration in setting-up One Stop Migration Resource Centers in selected provinces.

**Luella R. Villagarcia** is currently the program coordinator of Atikha for Laguna and Cavite provinces. She is a registered social worker. She took her Bachelor’s Degree in Social Work at the Asian Social Institute, Manila. She also earned a degree on Bachelor of Arts in Religious Studies and Bachelor of Arts in Psychology. She was a recipient of a study grant at the University of Vienna and received a diploma for short term course on Psycho-Spiritual Formation and Counseling from Emmaus Foundation. She is currently taking MS Social Work at the Asian Social Institute and presently acquiring her license as a family therapist.

She was a former counselor therapist and direct service practitioner in PREDA Foundation for 2 years. Ms Luella Villagarcia has been working with Atikha for almost 9 years now. She is part of the team who wrote articles and training modules on peer counseling, school based program for children and Dep Ed’s reference materials in integrating migration realities in the curriculum, all published by Atikha. She was also part of the team who developed the training module on case management.

Ms. Luella Villagarcia is the lead person for Laguna and Cavite areas in the implementation of programs and activities funded by the European Commission-United Nations Joint Migration and Development Initiative (JMIDI), International Fund for Agricultural Development (IFAD) and in the implementation of programs funded by Children’s Hour Philippines and Philippines-Australia Community Assistance Program. She is also heavily involved in

the psychosocial program of Atikha, helping migrant and their families come to terms with their problems. She is one of the senior trainers and facilitators of Atikha.

**Janice Zamora-Morales** is currently working as Area Coordinator of Atikha for Pampanga and Tarlac. She worked as a member of the UPLB Gender Program for Rural Development (now UPLB Gender Office). She served as a member of the Hearing Committee Pool of the UPLB Office of Anti-Sexual Harassment. She taught Gender Relations (SOC 107) for six years in the same university. She also taught a general education course adopted from UP Diliman entitled 'Exploring Gender and Sexuality' (SOSC 3). She became the course coordinator of SOSC 3 for a year. While still a faculty of the Sociology-Anthropology-Psychology Division at the Department of Social Sciences, UPLB, she was assisted in crafting gender sensitive training modules of Atikha. Part of her initial partnership with Atikha was the publications utilized as References for Designing Gender Programmes. Two workbooks (text and lesson plans) were written by her and were published last 2009 having the same title, "*Ang Migrasyong Pilipino: Mga Kaugnay na Kahalagahan at Kagalingang Dapat Malinang*". One of the major chapters of the two books is on gender sensitivity and feminization of migration.

**Augustus T. Anonuevo** is an Assistant Professor of Sociology at the University of the Philippines-Los Banos. He teaches undergraduate Sociology and Psychology courses and handles also graduate Sociology courses in UPLB.

He and Ms. Dizon- Anonuevo edited the book *Coming Home: Women, Migration, and Reintegration* and wrote the Philippine country paper on the diaspora philanthropy commissioned by the Asia Pacific Philanthropy Consortium. He was a recipient of six professorial chair awards from the University of the Philippines, three of which lectures that he delivered were on the field of migration and development. He is currently a member of the Board of Directors of Atikha, Inc. He is a member of the Pi Gamma Mu International Honor Society.

### 2.3 Conclusions

- a) Atikha was able to develop innovative gender responsive reintegration program from pre-departure to on-site to return phase for both the migrants and their families. Atikha is currently mainstreaming these interventions with the local government and schools by building the capacities of the different stakeholders to implement programs and services for OFWs and their families. It has also initiated its efforts in engaging not only local governments but also the national government, civil society and the private sector organizations in its advocacy for a gender responsive reintegration program.
- b) The competence of Atikha staff and board members has been developed through years of work with migrant women and their families. Moreover, the diverse background of the Atikha board and staff members and expertise in their field of work enabled them to help develop Atikha's own training modules. Today, Atikha is recognized by the government and international organizations as consultant and expert in the field of migration and reintegration.
- c) Although much has been done, there is still the need to strengthen and up-scale the programs and services to reach more beneficiaries. For the past 16 years, Atikha's initiative is concentrated in Region IV A and last year it started reaching out to provinces in Region 3, Visayas and Mindanao. There is a need to reach other labor sending provinces.

### 2.4 Recommendations

Atikha recommends the following:

- a) Continuous research should be done to evaluate the effectiveness of intervention of Atikha including research on the impact of the trainings of Atikha on the changing gender roles of migrants and spouses. Though there are observable changes in the gender relations of beneficiaries, there are no data that can be the basis for assessing how significant the changes are and if the changes are really brought about by the interventions of Atikha. There is

also a need to conduct research on the impact of financial literacy on reintegration preparedness and also in addressing family issues of the family.

b) To assist in advocacy, upscaling and mainstreaming of a gender responsive reintegration program, there is a need to a.) publish a book on the experience of Atikha on the challenges and opportunities in mainstreaming gender and reintegration program; and b.) develop and publish learning materials for mainstreaming and integrating gender, migration, and reintegration issues and concerns in the Department of Education curriculum.

c) The capacities of local government units in major migrant source provinces to set-up One Stop Migration Resource Centers and Migration and Development Councils should be developed. These centers and councils will provide economic and social services to migrants and their families and integrate reintegration program in the local economic development plan. The capacity building should include financial literacy and reintegration counseling. Reintegration counseling should be done the soonest time possible and not when they go back home. It should include both financial and psychosocial aspects and also individual and family goals.

d) Engage various stakeholders at the national and local levels and up-scale programs on gender responsive reintegration from pre-departure to return phase for migrants.

e) Reintegration preparedness should be integrated in pre-departure orientation seminars (PDOS) and the family should be included. Moreover, there is a need to develop PDOS module that addresses issues of gender at work and at home in the Philippines and integrates goal setting, financial planning and reintegration preparedness for migrants and families.

## 2.5 Good Practices

Atikha developed various information education and value formation seminars and programs that helped migrants, their families including the children of migrants cope with the physical separation brought by migration, address the negative consequence of migration and maximize the use of the remittances for the development of the migrants and their families.

The following are identified as Atikha's good practices:

### a) Implementation of School-Based Program Addressing Social Cost of Migration on Children of Migrants

Atikha developed various information, education and value formation seminars addressing the social cost of migration on the children left behind. These topics include the following: 1) developing awareness on migration realities; 2) bridging communication gap; 3) instilling savings consciousness; 4) promoting the importance of education and setting of goals; 5) fostering gender sensitivity; and 6) training on peer counseling.

*Developing awareness on migration realities.* Most children of migrant workers are unaware of the living and working conditions of their parents abroad. They know that their mothers are working as domestic helpers, nurses, or caregivers but they do not have the slightest idea of the difficulties that their parents are confronted with.

Most of the children have the impression that their parents are living a life of luxury abroad. Their parents present only the 'positive picture' and do not tell them of the problems, stories of discrimination, and other difficulties that they have to cope with. Stories related and pictures sent show images of their parents in beautiful homes, riding expensive cars, partying with friends, and visiting beautiful places. Children expect that their mothers should take care of them. Thus, many children grow up resentful that they were "abandoned" to a difficult life in the Philippines while their mothers enjoy the beautiful life abroad. Some of the children's anti-social behaviors like drug addiction or dropping out of school are deemed by people as signs of rebellion for being left behind by their parents.

Atikha has designed a series of modules for children of migrants and integrated them into a Migration Realities Seminar. The seminar uses various creative forms like games, role play, art workshop, and other activities that children enjoy doing. One of the modules is the “24 hour in a Day of a Domestic Helper”. These workshops give the children a balanced perspective of international migration and make them appreciative of their parents’ sacrifice and hard work.

Atikha is of the belief that children, no matter how young, should be provided with accurate information about their family situation. Awareness of the real situation of their parents abroad helps children cope with separation and makes them more responsible in doing their part to facilitate the return of their parents the soonest time possible.

*Bridging communication gap.* Migrant workers usually do not tell their problems to their families because they do not want them to worry about their situation. Likewise, children, oftentimes, do not tell their parents about their problems because of the same reason. Both parties communicate but leave out important emotional details of their lives. Oftentimes, communication between them is reduced to financial matters, toys, and gifts that will be sent from abroad or bought from the money sent home.

Atikha has developed modules that address the communication gap between children and their parents. Workshops entitled “Family Constellation” measures how close or distant the relationships are among members of a family. “Speed Dial”, a game which shows the most frequently called cell phone numbers, provides further insights on the quality of communication. There are cases in Family Constellation where OFW parents are drawn by their children at the back of the page, an illustration of how extremely distant relationships can be. Atikha encourages children to write to their parents because it enables them to share important and emotional details of their lives.

*Instilling savings consciousness.* Migrants who are mothers feel guilty for leaving their children. To alleviate such feeling, oftentimes, they resort to buying consumer items for their children. They pamper their children with material things as an expression of their love for them. However, it develops consumerism among the children. Worst, children begin to equate their relationship with their parents with material things that their parents buy for them.

The monthly remittance becomes the symbol of their parents’ love and affection for them. And since remittances are equated with love and affection, the demands of children for remittances become unending. From expensive toys, cell phones, and gadgets, they begin to ask for higher allowances, expensive birthday parties and more. This, in the long term, breeds dependency on the earnings of overseas Filipinos. Some children grow up expecting their parents abroad to pay for their education, weddings, and upkeep of their own children.

To counter the growing consumerism and discourage dependency among children of overseas Filipinos, Atikha has organized the Batang Atikha Savers Club (BASC) which is an organization of youth savers. In the BASC, wise use and saving money are promoted among children.

Atikha has also developed a young entrepreneurship seminar which teaches the children how to earn from arts and crafts. The earnings they earn from their crafts are placed in their savings.

*Promoting the importance of education and setting of goals.* Among children of migrants, a growing disinterest in attaining higher education is observed. Education is being valued less. It is common to hear children comparing the income of their mother, a domestic helper in Italy to college graduates who are locally employed. Such is an irony because most migrants work abroad to ensure the education of their children. An Atikha study reveals that about 25.42% of migrant’s income is spent on education of children (Dizon-Anonuevo & Anonuevo, 2002). In some of the communities in Batangas, some children of OFWs are even unable to finish high school. Further, a number of children stopped studying because their parents have brought them along abroad, before they turn 18 years old. There are cases that they are also forced to work as domestic helpers.

Migration of parents is often planned as a temporary measure to save enough money. However, due to lack of financial planning and goal setting of the whole family, the initial plan to work abroad for three to five years is easily stretched to 15-20 years. Goal setting could have prevented the overseas Filipinos and their children from spending the productive years of their lives apart from each other.

Atikha conducts a module on Goal Setting for both the children and OFWs. The module emphasizes that whether they will be working in the Philippines or will be with their parents abroad, they will be better off with a good education. A good education ensures that children will be migrating out of their own choice and not out of necessity.

*Fostering gender sensitivity.* The feminization of migration and the inability of men to assume the nurturing role in the family have placed a lot of responsibility especially on female children of migrants. Some are robbed of their youth and are forced to grow up and fulfill the role of the mother in the family. In extreme cases, there are daughters who have been sexually abused by their own fathers.

Bringing awareness about equality of men and women is a tough job. There is resistance from adults especially from the male members of the family brought about by years of socialization that reinforces the 'superiority' of men. Atikha has tried to reach out to the husbands and fathers.

Atikha conducts gender sensitivity training workshops among children of overseas Filipinos. Such training seeks to make them aware of gender stereotypes and enables them to become major influences in making their families sensitive to gender roles.

*Promoting peer counseling.* We have observed that children of overseas Filipinos usually confide, not to their relatives, but to their peers. It is thus important that children of overseas Filipinos have peers whom they can talk to and influence them in positive ways. This is the reason why peer counseling in part of our capacity building seminars. The children need to be trained to be good listeners and to help other children in similar situation. Peer counseling teaches them to help others to express their emotions, verbalize their problems, and make the right decisions. Training in peer counseling does not only provide participants the knowledge and skills. At times, it also provides them a venue to share their own problems and ventilate their pent-up emotions.

The modules and reference materials of these workshops are published in the 'Children's Response to the Challenges of Migration', a teachers training manual on conducting seminars for children of migrants. The information and education activities for the children of migrants of Atikha were awarded the 'Panibagong Paraan' during the 2<sup>nd</sup> Philippine Development Innovation Market place of the World Bank in 2006.

*Mainstreaming gender and migration issues in schools.* Part of Atikha's efforts to mainstream gender and migration issues is its collaboration with the Department of Education (Dep Ed) and private schools. Since the children devote most of their time at school, interventions must be done in partnership with the schools.

Addressing the above concerns needs the involvement of prime agents of socialization such as the family and schools. Atikha acknowledges the important roles of teachers in the socializing children, in inculcating values that promote gender equality and in making them aware of migration realities. Atikha's partnership with Dep Ed, public and private schools has resulted to the following: 1) Publication of books integrating migration realities in the Dep Ed Curriculum; 2) A Training of Teachers in the Elementary and Secondary Education of Region IV A specifically Cavite, Laguna and Batangas; 3) Gathering of superintendents of Dep Ed and secondary and primary education directors of Dep Ed National from the top 25 migrant labor sending provinces regarding the integration of migration and gender issues in the Dep Ed Curriculum; 4) Publication of a book "Children's response to the challenge of migration", a teachers training manual in conducting information and value formation activities in schools; and 5) Training of teachers in private schools with high concentration of children of migrants who are interested in setting up school based program in addressing the social costs of migration.

## b) Developing Financial Literacy Module that Addresses both Financial and Family Issues

Atikha is aware of the importance of the situation of the families left behind on the lives of the migrant women. Atikha recognizes also the various family issues that hinder the reintegration of migrant women. These are the reasons why Atikha's financial literacy module has both economic and social components. These are also the reasons why the financial literacy seminar that it conducts count on both the migrants and their families in the Philippines. Atikha's financial literacy seminar does the following:

- It provides hands on experience on budgeting, goal setting, and financial planning. It provides time for migrants and their families to map their dreams and reflect on what they have achieved so far. It discusses how the family can adjust its lifestyle; share the burden to enable them to achieve their goals.
- It involves not only migrants but also the family members who manage the funds in the Philippines since they, oftentimes, splurge on the hard earned money of the migrants. Budgeting, goal setting and financial planning should not be the sole responsibility of the migrant women but should be a shared responsibility of the whole family. The ideal situation of the financial literacy seminar is when both the migrant and the family member managing the funds are attending the seminar together. The seminar provides avenue for communication to address financial and family issues. The participation of all members of the family is encouraged in creating the family financial planner and in identifying their individual roles in achieving the family and financial goals.
- It discusses core issues for lack of savings and addresses problems in family values and issues that drain the resources of migrants like dependency on remittances. It teaches them strategy on "How to say NO" "When to say NO and Why the Need to say NO" to prevent them from feeling guilty from saying "NO". Filipinos have difficulty saying NO and we always feel guilty when we say NO to pleas of family members for financial support.
- Group and peer counseling roots out family issues that hinders the reintegration of migrant women. Family issues oftentimes discussed in the sessions are communication gap and estranged relations among family members, over-dependency, materialism and luxurious lifestyle of migrant or family members, difference in views regarding child rearing, and in-law problems. Group sharing provides avenues for learning strategies in coping with the various family issues. Migrant women tend to sacrifice themselves for the family. The seminar empowers them to address long standing issues and to value themselves.
- Migrant leaders in Italy, majority of whom are women, were trained as trainers on financial literacy to provide the training and peer counseling to fellow migrants in their own social network. The time and conduct of the training is adjusted to their needs and limitations since majority are working as domestic helpers. From original two-day training, the seminar was adjusted to become a one-day training. The training is conducted not only in conference rooms but also in homes and other informal settings where the migrants are. Informal financial counseling sessions were also developed for those with no time to attend the seminars.
- To reach out to the families of migrants, Atikha conducted training of trainers on financial literacy to staff of local government units, NGOs, schools, and cooperatives in the source

communities who in turn will conduct financial literacy to relatives of migrants.

The financial literacy seminar of Atikha was chosen as one of the Best Practice of the European Commission – United Nations Joint Migration and Development Initiatives (EC-UN JMDI) In Belgium in 2008. It was also adopted by the Department of Labor and Employment which supported the publication of “Coming Home: Migration and Reintegration” a training of trainers manual on financial literacy and addressing barriers to reintegration.

c) Piloting of Programs that Tap the Potential of Migrant Resources towards the Development of Migrants, Their Families and Communities

Among the good practices of Atikha is the Pinoy Worldwide Initiative for Investment Savings and Entrepreneurship (Pinoy WISE) program. This program served as an avenue in engaging migrants in agriculture development. The program developed various savings, investment and agri-business packages for migrants. Atikha partnered with the Soro-soro Ibaba Development Cooperative (SIDC), the largest agri-based cooperative in the Philippines. The partnership led to:

1. pooling of the savings of the migrants towards agri-based initiatives in their communities;
2. bringing down of the cost of remittance to the pooled savings from Euro 8 to Euro 1 per transaction in partnership with money transfer organizations;
3. providing a higher yield for the investment of migrants compared to savings in bank; and
4. offering to family members in the Philippines business opportunities of the cooperatives and to become part of the value chain of the enterprises of the cooperative which is involved in feed mill, rice mill, hog raising, coop mart among others. SIDC provides them capital and training in setting up their own enterprises. Such efforts aim to address the dependency of the migrant families on migrant remittances.

This initiative is being up-scaled and replicated in other provinces in partnership with Department of Agriculture and Department of Agrarian Reform and other partner organizations.

d) Capacity Building of Staff of Government, Migrant Organizations, NGOs, Cooperatives and Rural banks to Provide Social and Economic Services for Migrants and Families Left Behind

Atikha conducted the following trainings of trainer seminars:

Training of Trainers on Financial Literacy. The training of trainers on financial literacy is a five-day training. It combines lectures, workshops, audio visual presentations and return demonstration. Atikha was able to train a total of 172 trainers and counselors, both abroad and in the major labor sending provinces. These trainers were able to reach more than 5,000 migrants and family members.

Setting Up One-stop Migration Resource Centers and Multi-stakeholder Migration and Development Councils. Atikha also conducted training for LGUs, NGOs and private sector in establishing Migration and Development Councils and One-stop Migration Resource Centers.

The capacity building for setting up Migration Resource Centers consists of seminars, workshops, field visits, planning, consultations, monitoring and mentoring activities for the staff of local government units, NGOs, cooperatives and other partners. The trainings provide information on migration realities, social cost of migration, and development potential of migration. It showcases good practices of local government in implementing programs and services for migrants and families. It includes on the job training with national government agencies involved with migration such as the Overseas Workers Welfare Administration. It assists the LGUs in data

gathering on migrants and families and in scanning migration and development opportunities in the various provinces.

Atikha guides the LGUs in planning for immediate tasks for setting up the one-stop resource centers such as providing for a physical center, crafting of ordinance, providing budget and personnel. Atikha also assists in strategic planning for the programs and services for migrants and their families. After the training, Atikha conducts monitoring and mentoring visits and evaluates the implementation of the programs and services.

Training on Case Management for Cases Involving Migrants and their Families. Although the local government units are interested to provide services to migrants and families, their staff lack the knowledge and skills in providing intervention to cases of migrants and families. This is the reason why Atikha developed a Community Based Case Management Seminar for Local Government Units. This is a four-day training on laws, rights, and responsibilities of migrants; case studies of migrants and families and management of cases from pre-departure, on-site and return phases. It also discusses the multi-stakeholder referral system that should be set-up. The training consists of return demonstrations to determine whether the participants were able to apply what they learned with concrete cases that they encounter. Case management of trafficking of women and children, illegal recruitment, contract substitution, sexual, physical and verbal abuse and other issues of women migrants are discussed in the case management seminar.

### **Chapter 3. Partnerships and Technical Cooperation Management in Return and Reintegration<sup>2</sup>**

#### **3.1 Current Partnerships on Gender and Return and Reintegration Programmes**

**a) Local Government Level.** Through the advocacy work of Atikha on the issue of minimizing the social costs and maximizing the gains of migration, the LGUs are starting to recognize the nexus and potential of overseas migration, reintegration and local economic development. Region 4 (covering the provinces of Cavite, Laguna, Batangas, Quezon and Rizal) has organized a multi-stakeholder Ad hoc Committee on Migration and Development (ACMD) Region 4-A. Estrella Dizon Anonuevo representing Atikha is the co-chairperson of the ACMD. Atikha is currently setting up multi-stakeholder migration and development councils and one-stop migration resource centers in major source provinces (Cavite, Laguna, Batangas, Pampanga, Tarlac, Antique, Masbate, Maguindanao and Agusan del Sur). Atikha is the partner NGO of these provinces in the implementation of programs to minimize the social costs and maximize the gains of migration.

**b) National Level-Task Force Migration and Development.** The Task Force on Migration and Development is a multi-stakeholder network involving national and local government organizations, NGOs, cooperatives, and corporations involved in engaging overseas Filipinos and their families in initiatives that would create jobs and economic opportunities to spur local economic development. It is co-convened by Atikha from the private sector and Commission on Filipinos Overseas, Departments of Agriculture and Agrarian Reform from the government. One of the programs of the task force is financial education and investment mobilization program termed Pinoy WISE (Worldwide Initiative for Savings Investment and Entrepreneurship). The core messages that Pinoy WISE wants to convey are the following:

**“PINOY WISE: Maging Wise sa Pamamahala ng Pera, Maging Wise sa Pangangalaga ng Pamilya”.** This core message was developed in recognition of the need not only to address financial issues but also family issues that drain the resources of the migrants.

**“PINOY WISE: Pagbabalik Paghandaan, Siguraduhing Bukas May Daratnan”.** This core message emphasizes the need to prepare for reintegration and for migrants to be able to achieve their goals for migration. This is to address the problem that despite higher wages and long years abroad, around 70% of migrants are unable to save for their long term goals.

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<sup>2</sup> This can be culled from the Venn Diagram and FGDs with community partners.



The different stakeholders involved in the Task Force Migration and Development are the following:

### **Government Agencies**

Department of Agrarian Reform (DAR)  
Department of Agriculture (DA) PADCC and National Convergence Initiatives and Agribusiness Marketing Assistance Services  
Department of Labor and Employment (OWWA and NRCO)  
Department of Trade and Industry (DTI)  
Department of Foreign Affairs- Office of the Undersecretary for International Economic Relations (DFA OUIER)  
Department of Interior and Local Government (DILG)  
Commission on Filipinos Overseas (CFO)  
Union of Local Authorities of the Philippines (ULAP)  
League of Provinces  
League of Cities  
League of Municipalities

### **Non-government Organizations, Government Financial Institutions and Rural Financial Institutions**

Atikha Overseas Workers and Communities Initiative Inc. (Atikha)  
Philippine Consortium on Migration and Development (Philcomdev)  
International Network on Alternative Financial Institution (INAFI)  
Development Bank of the Philippines (DBP)  
Landbank of the Philippines (LBP)  
Social Security System (SSS)  
Soro-soro Ibaba Development Cooperative (SIDC)  
Cavite Farmers and Feed millers Marketing Cooperative (CAFFMACO)  
Let's Go Foundation

### **Department of Education for Public Schools and Private Schools for the School Based Program**

#### **Partnerships with the Department of Education (Laguna, Batangas, and Cavite)**

Department of Secondary Education, Curriculum Division of Social Studies and Values on Integrating Migration Issues in the Curriculum and in Developing Learning Materials

c.) **Regional and International Level-** *Migrant Forum in Asia and Global Forum on Migration and Development.* Atikha works with the Migrant Forum in Asia for advocacy of migrants' rights and welfare issues. Atikha has also benefited in its participation in the Global Forum on Migration and Development through the participation of the its executive director in the series of consultations conducted by the Global Forum on Migration and Development.

### **3.2 Technical Cooperation Projects and Programmes Implemented with International Development Partners**

The Swiss Catholic Lenten Fund assisted Atikha in crafting its program on addressing the social cost of migration specifically in developing training modules for children. The Interchurch Cooperation provided assistance in the publication of "Coming Home: Women Migration and Reintegration", a trainers training manual on financial literacy and addressing barriers to reintegration. It also assisted in the publication of "Children's Response to the Challenge of Migration", a teachers training manual for information and education for school-based program in addressing the social cost of migration. Ausaid-Philippine Australia Community Assistance Program (PACAP) provided assistance in mainstreaming Atikha's program in addressing the social costs of migration among schools and local government units.

Atikha is a consultant of International Organization for Migration in Setting Up One Stop Youth and Migrant Resource Centers. This involves conducting migration and development advocacy forum, environment scanning, strategic planning on creating programs and services for youth, migrants and their families involving government, NGOs and other stakeholders, and training of stakeholders in case management and conducting financial literacy seminars.

Atikha in cooperation with Comitato Internazionale per lo Sviluppo dei Popoli (Italian NGO) are partners of European Commission-United Nations Joint Migration and Development Initiatives (EC-UN JMDI) in implementing programs on “Maximizing the Gains and Minimizing the Social Cost of Migration in the Philippines”. The project involved training teachers in setting up school-based programs that address the social costs of migration of women on the children left behind. It also includes the training of trainers on financial literacy among women migrant leaders in Italy and among staff members of LGUs, NGOs, cooperatives and rural banks.

Atikha in cooperation with migrant women organizations in Italy implemented a project with the International Fund for Agriculture Development (IFAD)-Rome called “Mobilizing Migrant Resources Towards Agri-based Cooperative”. This project enabled Atikha to capacitate migrant women to become financial literacy trainers and counselors and introduced to them the viability of investment in agri-based cooperatives operating in their source provinces. The project also provided training for their families on family goal setting, financial planning, saving, and investing in business opportunities.

### **3.3 Conclusions**

a) Atikha has been able to develop its track record in implementing social and economic programs for women migrants and families left behind through long years of social capital development with various stakeholders at the local, national and international level. It is able to convene various stakeholders to address the issues of migration and development, reintegration and social cost of migration.

b) Atikha already initiated the setting up of multi-stakeholder Councils on Migration and Development. Atikha serves as a convenor of the Taskforce on Migration and Development together with the Department of Agrarian Reforms/ Department of Agriculture at the national level. Moreover, an Ad hoc committee on Migration and development was already organized in Region IV A. The dynamics and methods of work of these multi-stakeholder councils are still evolving.

c) Atikha has a unique experience of being able to work at all levels- the level of the migrants and families, schools and local government at the municipal, city and province level, regional level, national level and the international level. The experience gained by Atikha in partnership building from local to international level provided various perspectives and strategic vision to the organization in crafting relevant intervention to respond to the issues of migrant women. Atikha is also able to implement a bottom-up approach in its advocacy work.

d) Atikha has been able to raise resources for its return and reintegration programs. Its ability to involve international (IOM, PACAP, IFAD, EU, etc.), national and local agency partners enable it to sustain its programs and services. The passion and dedication of the staff in all the projects handled by Atikha paved the way for the organization’s good track record among its previous partners. The degree of trust among funding agencies is due to Atikha’s consistent excellent performance in delivering more than what is expected in the outputs because its work in the field of migration goes beyond simply project implementation but has always been part of its overall advocacy for migrants’ rights and welfare. This track record that Atikha was able to build through the years made it possible for the organization to mobilize resources. Although working on a project basis, Atikha has a strategic direction in the implementation of its gender responsive reintegration program.

e) However, international development and technical cooperation with Atikha remains largely program/project based, thus, sustainability and upscaling of programs is always a challenge. The strategy is to always look for organizations willing to provide resources for the replication of the good practices of Atikha.

### 3.4 Recommendations

Atikha recommends the following:

- a) The multi-stakeholder Task Force Migration and Development at the national level and Migration and Development Councils at the province level should have legal mandates, be institutionalized and should have active engagement of the private sector and NGOs for its sustainability.
- b) Migration and Development Councils and One Stop Migration Resource Centers should be set-up in major migrant source provinces to create an enabling environment for gender responsive reintegration program. LGUs should be engaged to provide support for this initiative. Upscaling will only happen if budgets will be allotted for the sustainability of the programs and legal interventions such as the creation of policies, plans and structures (e.g. Migration and Development Council) that will institutionalize the initiatives.
- c) Continuous advocacy with Department of Education should be done. In line with the current changes in the educational system such as the *K + 12 program* of the Department of Education, the CSO must grab this opportunity in working with Dep Ed to integrate gender and migration realities in Social Studies and values formation subjects. The need to introduce topics on gender and migration is necessary as early as grade school so that children will be able to understand their experiences as children of migrants. Atikha has already forged partnership with Dep Ed Region IV and conducted training of trainers in integrate gender and migration realities in the curriculum. A publication was released in 2009 to aid teachers. The challenge is to elevate this at the national level and to ensure that it will be included in the *K + 12 program* of Dep Ed. The CSOs must also create publications that will be appropriate for various age-groups. The plan is to create modules suited specifically for adolescents or high school students.
- d) International Technical Cooperation that provides small and short-term project funding should look into long-term sustainability and upscaling of best practices that they have funded. Development agencies should look into the potential of migrant resources in contributing to local economic development.

### 3.5 Good Practices

One of the good practices of Atikha is its mechanism for partnership. For the sustainability of projects and to make agreements binding, legal documents are necessary. Memoranda of agreements are forged and Atikha lobbies for the creation of local government ordinances, resolutions, and administrative orders.

Atikha strongly advocates and helps in the creation of structures like the Migration and Development Council and OFW Coordinating Council at the local government level which serves as vehicles in mainstreaming gender and migration issues and concerns. It is currently assisting the provinces of Laguna, Cavite, Batangas, Maguindanao, Masbate, Antique, Agusan del Sur, Tarlac and Pampanga.

Atikha took the lead role in setting up Migration and Development Committee not only at the provincial level but also at the regional and the national level. Atikha's executive director is the co-chairperson of the Ad hoc Committee on Migration and Development (ACMD)-Region 4 A for the private sector with the National Economic Development Authority (NEDA) Regional Director as the other chairperson of the committee.

Atikha serves as one of the convenors of the multi-stakeholder Task Force Migration and Development at the national level. Undersecretary Jerry Pacturan of the Department of Agrarian Reform, Department of Agriculture Directors Leandro Gazmin and Marriz Agbon and Secretary Imelda Nicolas of the Commission on Filipinos Overseas are the government convenors of the Task Force.

These multi-stakeholder councils advocate for resource sharing (time, facilities, funds, and personnel) of the different government, NGOs and private sector to be able to provide the programs and services for migrants and families.

#### **Chapter 4. Accountabilities in Gender Responsive Return and Reintegration**

The Philippine government, the local government units and the CSO organizations have different but complementing accountabilities in designing, developing and implementing a gender responsive return and reintegration programs. However, at present these accountabilities are not well defined. Some government agencies perceive civil society as competitors and some civil society organizations also perceive government as their competitor. There is a strong issue of “turfing” among government agencies and departments involved in migration. More collaboration and complementation of the national and local government and CSOs is required to be able to implement gender responsive return and reintegration.

##### **4.1 National Government Accountabilities in Gender Responsive Return and Reintegration**

The Philippine government has a policy problem when it comes to migration. On the one hand, it states that it does not promote migration as a development strategy but on the other hand, it aggressively looks for job markets abroad. The Arroyo Government even had a quota of 1 million foreign jobs. Migration and development policy is non-existent or at the very least confusing. The Aquino government has stated that it wants economic opportunities to be available in the country to make migration an option and not a necessity. It prioritizes reintegration program and it provided PHP 2 B reintegration fund which the returning overseas Filipinos or their families could borrow to set up their enterprises. However, unless migration and reintegration are integrated in the national development plan and the local development plan of major labor sending provinces, reintegration program will not be maximized towards local economic development. Implementing a gender responsive reintegration program can become an effective exit strategy for the Philippines to minimize dependency on labor export and spur local economic development.

The Overseas Workers and Welfare Administration (OWWA) and National Reintegration Center for OFWs (NRCO) have started initiatives in addressing the needs of migrant women (e.g. sex aggregated data and crisis reintegration program for migrant women, “Balik Pinay; Balik Hanapbuhay”).

However, there has been no comprehensive program to address the economic and social issues brought about by migration especially the feminization of migration. Programs are more reactive than pro-active. Crisis oriented reintegration rather than planned return and reintegration has been the focus of attention, resources and personnel.

The accountabilities of the national government on gender responsive return and reintegration are as follows:

- a) Formulation of clear migration policies (that consider the gains and cost of migration on the migrants, families and communities) and their integration in the development plan of the government;
- b) Maintenance of a data base on migration and reintegration;
- c) Development and implementation of pre-departure education course for migrants and families which integrates their economic, social and gender issues and concerns;
- d) Implementation of a multi-stakeholder program that creates an enabling environment for investments and enterprises of migrants in source provinces;
- e) Decentralization of government services that provide economic and social assistance (e.g. gender sensitive financial education, family and reintegration counseling/ seminars) in source provinces and destination countries;
- f) Mainstreaming of migration and gender issues in schools and other institutions; and
- g) Creation of mechanisms that ensure the successful return and reintegration of women migrant returnees (crisis and planned return) and provide support for women migrants to have choices and not revert back to their traditional gender roles.

The issue of reintegration is lodged on two government agencies, the Overseas Workers Welfare Administration and the National Reintegration Center for OFWs. Sadly, at present, both agencies do not have the necessary expertise and mandate in leading the work towards the development of a gender responsive reintegration program. Both OWWA and NRCO render social service work for OFWs and families but are wanting in their efforts on migration and development work. It is the mandate of NRCO to plan and formulate a sound return and reintegration program for overseas Filipinos. However, the agency is not effective and is not able to provide strategic direction in developing a Philippine reintegration program that can rally the different stakeholders including the migrants. This is because of the following: a) lacks staff to lead and manage the program (less than 10 staff); b) no clear government migration and reintegration policy; c) limited data on migration and reintegration; d) lack of resources; e) and lack of coordination with government agencies and civil society involved in migration and reintegration.

The government needs to coordinate efforts of all stakeholders in addressing migration issues particularly in creating a well-planned and well-administered reintegration program. At present, there is no complementation of services of the national government agencies involved in migration such as the Department of Foreign Affairs, Department of Labor and Employment and Commission on Filipinos Overseas. The efforts towards integrating reintegration with local economic development should also entail the involvement of government agencies responsible for rural development such as the Departments of Agriculture, Trade and Industry, Interior and Local Government and Social Welfare and development.

Migration cuts across various sectors of government and the government agencies should avoid “turfing” and appreciate the value of collaboration.

#### **4.2 CSO Accountabilities in Gender Responsive Return and Reintegration**

CSOs have been able to develop relevant programs on gender responsive return and reintegration. They initiated pilot projects that address social, economic and gender issues related to migration and reintegration. Since some CSOs are community-based and deal with smaller groups of migrants and communities, they have the capacity to implement intensive and comprehensive programs and services.

The accountabilities of the CSOs in gender responsive reintegration are as follows:

- a) Advocacy of government policies with regards to equal access and control of resources by men and women and gender responsive reintegration program;
- b) Development of gender sensitive information, education, and value formation modules and materials addressing migration and reintegration concerns;
- c) Implementation of center based, school based and community based program that address the social costs of migration and provide for the economic needs of migrants and their families;
- d) Development of pilot programs that channel migrant remittances towards the development of the migrants, their families and communities;
- e) Gender audit and identification of champions that will aid in mainstreaming gender and migration and development initiatives;
- f) Facilitation of partnerships and collaboration among the government and other stakeholders and assistance in organizing Multi-stakeholder Councils on Migration and Development;
- f) Building the capacities of staff of national and local government agencies and CSOs in setting up One-stop Migration Resource Centers;
- g) Creation of mechanisms that ensure the successful return and reintegration of women migrant returnees and provision of support for women migrants for them not to revert back to their traditional gender roles;
- h) Conduct of studies that will measure CSO intervention’s impact (e.g. whether target groups imbibe values such as gender equality and in what way such notion of equality transpose to their everyday lives); and
- g) Up-scaling and institutionalization of projects that are found effective by: a) strengthening partnership; b) forging agreements among partner institutions and; c) lobbying for laws and ordinances that will provide legal mandate and resources support to these projects.

The problem of CSOs is their difficulty in sustaining and up-scaling their initiatives due to financial constraints. The CSOs have to learn how to advocate their concerns and engage various government agencies so that they will be able to reach the biggest number of migrants and their families.

#### **4.3 LGU Accountabilities in Gender Responsive Return and Reintegration**

The role of the LGU in migration is stipulated in R.A. 10022 (The Migrant Workers and Overseas Filipino Act). It states that the LGU must protect the rights and welfare of the overseas Filipinos and must disseminate information on all aspects of overseas employment.

The accountabilities of the LGU in Gender Responsive Return and Reintegration are as follows:

- a) Creation of a multi-stakeholder Migration and Development Council which will initiate and coordinate initiatives on migration and development, that among others, will:
  1. Develop feasibility studies and investment packages in agri-business, eco/agro tourism, agro-forestry; and
  2. Identify private sector partners and other stakeholders of the migration and development initiatives.
- b) Establishment of a One-Stop Migration Resource Center that provides economic and social services to overseas Filipinos and their families by:
  1. Designating Provincial Social Welfare Department and Public Employment Service Office personnel to become Center Managers;
  2. Providing a physical center that includes a reception area, counselling room and training area;
  3. Providing counselling services and developing programs to address the social costs of migration;
  4. Providing financial literacy, business and investment counselling services and other training that will assist the overseas Filipinos and their families in their investments and enterprises; and
  5. Assigning an information and technology staff that shall develop the data base; manage the website and other social media networks that will link the LGU to overseas Filipinos.
- c) Provision of its counterpart (e.g. land, equipment, technology and funding) that it can leverage for the migration and development initiatives to create an enabling environment for investment in the province;
- d) Training/capacity building of the Migration and Development Council and the One Stop Migration Resource Center staff to be able to implement their programs and services; and
- e) Provision of the legal mandate through the passage of an ordinance for the creation of the council and center with corresponding program, staff and budget.

The LGUs have a very significant role to play in gender responsive return and reintegration since majority of the migrants is going back to their communities of origin. LGUs especially those with high concentration of migrants are interested in setting up programs and services for migrants and families. Some of the LGU personnel have personal experiences on and understand the social costs of migration since they are also relatives of migrants. Although they are interested to set up programs, the problem of majority of them is that they do not know how to implement these programs. For a long-time the role of the LGU has been ignored and no capacity building has been provided to them by the national government agencies, international agencies and NGOs. There is great potential in engaging LGUs in gender responsive return and reintegration but this requires painstaking advocacy, trust building, and capacity building of LGUs and other stakeholders at the local level.

#### **4.4 Conclusions**

- a) CSOs (Atikha and some other NGOs), relative to national government and LGUs, as can be gleaned from their practices, have a comprehensive concept of what reintegration program is and what it entails. CSOs are clear

about their accountabilities and since they are involved in advocacy work are also clear on what the accountabilities of the LGUs and national government should be.

b) National government agencies interventions are reactive and are basically crisis-oriented programs and services. These agencies have no clear policies in tapping the potential of migration to spur development and with regards the reintegration of migrants. Understandably, the national government because of its lack of clear migration policies will have difficulty in identifying and implementing its accountabilities. Furthermore, it cannot provide policy direction to its agencies and LGUs. This results in “turving” issues and lack of complementation of the programs and services of the various government agencies.

C) Some LGUs have just started to appreciate the concerns of migrants and their families and their potential contributions to development.

#### **4.5 Recommendations**

Atikha recommends the following:

- a) National government and Local government agencies should be aware of their accountabilities towards the implementation of gender responsive migration and reintegration program to avoid “turving” and encourage complementation of their services;
- b) Champions should be developed and capacity building of national government agencies and LGUs in implementing a gender responsive reintegration program should be prioritized; and
- c) Assistance should be provided to CSOs in up-scaling their best practices in gender responsive reintegration program.

#### **4.6 Good Practices**

Atikha assists in the implementation of the various accountabilities of the national government, local government and civil society by initiating and facilitating the creation of Multi-stakeholder OFW Coordinating Council or Migration and Development Councils at the provincial, regional and national level. The council clarifies the tasks, functions and complementation of the services of the different stakeholders, and unifies the different members toward the strategic direction of the work for migrants and their families.

It is also expected that ‘turving issue’ and lack of coordination among NGAs and local government units will be addressed through the multi-stakeholder council/ committee on migration and development.

### **5. CONCLUSIONS**

#### **5.1 Policies and Gender Competence on Return and Reintegration**

a)The concept of gender responsive return and reintegration of Atikha has evolved through the years from women centered to a comprehensive reintegration program that mainstreams gender issues and concerns. In the early operations of Atikha, the organization was guided by the ideas of the Women in Development (WID) framework because its early initiatives revolved around integrating the women returnees in local communities and linking their issues, concerns and capacities to local community development. Due to its deeper involvement with the families of migrants and prodded by its own research findings that highlight the impact of migration on the families left behind, Atikha eventually shifted to a Gender and Development (GAD) framework that includes both men and women in reintegration programs and services, and integrates gender, migration and development in its concept of a comprehensive reintegration program and in the implementation of its programs and services.

b)Atikha is of the firm belief that reintegration is a process that starts from pre-departure to return phase of international migration. Reintegration is both economic and social, thus, a program of reintegration must address at the same time the economic and social concern of migrants and their families. Further, a reintegration

program must count on the active involvement of both the migrants as well as their families.

c) Gender responsive reintegration program for migrant women should be integrated in the implementation of migration and development initiatives in the migrant source provinces. Recognizing that women migrants have strategic gender needs depending on what occupations (professional, domestic, skilled, etc) they are into and their country of destination (Europe, Middle East, etc.), a gender responsive reintegration program should examine the nuances brought by different migration corridors.

d) A reintegration program is a multi-stakeholder undertaking. A comprehensive reintegration program should count on various stakeholders in the implementation of its programs and services. The success that Atikha has reaped through the years was a result of its painstaking work in forging partnerships and collaboration with different government agencies, CSO organizations, churches and schools, and international development agencies and foundations.

## **5.2 Concept and Program in Return and Reintegration**

a) Atikha was able to develop innovative gender responsive reintegration program from pre-departure to on-site to return phase for both the migrants and their families. Atikha is currently mainstreaming these interventions with the local government and schools by building the capacities of the different stakeholders to implement programs and services for OFWs and their families. It has also initiated its efforts in engaging not only local governments but also the national government, civil society and the private sector organizations in its advocacy for a gender responsive reintegration program.

b) The competence of Atikha staff and board members has been developed through years of work with migrant women and their families. Moreover, the diverse background of the Atikha board and staff members and expertise in their field of work enabled them to help develop Atikha's own training modules. Today, Atikha is recognized by the government and international organizations as consultant and expert in the field of migration and reintegration.

c) Although much has been done, there is still the need to strengthen and up-scale the programs and services to reach more beneficiaries. For the past 16 years, Atikha's initiative is concentrated in Region IV A and last year it started reaching out to provinces in Region 3, Visayas and Mindanao. There is a need to reach other labor sending provinces.

## **5.3 Partnerships and Technical Cooperation Management in Return and Reintegration**

a) Atikha has been able to develop its track record in implementing social and economic programs for women migrants and families left behind through long years of social capital development with various stakeholders at the local, national and international level. It is able to convene various stakeholders to address the issues of migration and development, reintegration and social cost of migration.

b) Atikha already initiated the setting up of multi-stakeholder Councils on Migration and Development. Atikha serves as a convener of the Taskforce on Migration and Development together with the Department of Agrarian Reforms/ Department of Agriculture at the national level. Moreover, an Ad hoc committee on Migration and development was already organized in Region IV A. The dynamics and methods of work of these multi-stakeholder councils are still evolving.

c) Atikha has a unique experience of being able to work at all levels- the level of the migrants and families, schools and local government at the municipal, city and province level, regional level, national level and the international level. The experience gained by Atikha in partnership building from local to international level provided various perspectives and strategic vision to the organization in crafting relevant intervention to respond to the issues of migrant women. Atikha is also able to implement a bottom-up approach in its advocacy work.

d) Atikha has been able to raise resources for its return and reintegration programs. Its ability to involve international (IOM, PACAP, IFAD, EU, etc.), national and local agency partners enable it to sustain its programs and



services. The passion and dedication of the staff in all the projects handled by Atikha paved the way for the organization's good track record among its previous partners. The degree of trust among funding agencies is due to Atikha's consistent excellent performance in delivering more than what is expected in the outputs because its work in the field of migration goes beyond simply project implementation but has always been part of its overall advocacy for migrants' rights and welfare. This track record that Atikha was able to build through the years made it possible for the organization to mobilize resources. Although working on a project basis, Atikha has a strategic direction in the implementation of its gender responsive reintegration program.

e) However, international development and technical cooperation with Atikha remains largely program/project based, thus, sustainability and upscaling of programs is always a challenge. The strategy is to always look for organizations willing to provide resources for the replication of the good practices of Atikha.

#### **5.4 Accountabilities in Gender Responsive Return and Reintegration**

a) CSOs (Atikha and some other NGOs), relative to national government and LGUs, as can be gleaned from their practices, have a comprehensive concept of what reintegration program is and what it entails. CSOs are clear about their accountabilities and since they are involved in advocacy work are also clear on what the accountabilities of the LGUs and national government should be.

b) National government agencies interventions are reactive and are basically crisis-oriented programs and services. These agencies have no clear policies in tapping the potential of migration to spur development and with regards the reintegration of migrants. Understandably, the national government because of its lack of clear migration policies will have difficulty in identifying and implementing its accountabilities. Furthermore, it cannot provide policy direction to its agencies and LGUs. This results in "turging" issues and lack of complementation of the programs and services of the various government agencies.

c) Some LGUs have just started to appreciate the concerns of migrants and their families and their potential contributions to development.

### **6. RECOMMENDATIONS<sup>3</sup>**

#### **6.1 Policies and Programmes on Return and Reintegration**

a) The Philippine government should define its migration policies and should recognize the strategic role of a gender responsive reintegration program as an exit strategy of a country like the Philippines that is highly dependent on migrant remittances.

b) There is a need to unite on the concept of a gender responsive comprehensive reintegration program by the different stakeholders working with migrants and their families. It is necessary to mainstream initiatives of CSOs like Atikha in implementing gender responsive reintegration program to other key stakeholders (schools, local and national government units, NGOs and private sector).

c) Integrate migration and reintegration in the GAD planning and budgeting of the government. There is a need to tap the GAD budget in mainstreaming gender, migration and development issues and concerns. There is a need to focus on GAD planning that will ensure the proper use of the GAD budget. While the government has initiatives to address gender equality, most of the initiatives still concentrate on capability-building of stakeholders (e.g. gender sensitivity training, identification of gender focal persons) and appreciation of the GAD framework (e.g.

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<sup>3</sup> Repeat the recommendations as stated in the Chapters- this portion serves as a one-stop section of the recommendations.

conventions, forum, women's month celebration). A gender audit is necessary and should be incorporated in the GAD planning and budgeting.

## **6.2 Gender Competence in Return and Reintegration**

a) Continuous research should be done to evaluate the effectiveness of intervention of Atikha including research on the impact of the trainings of Atikha on the changing gender roles of migrants and spouses. Though there are observable changes in the gender relations of beneficiaries, there are no data that can be the basis for assessing how significant the changes are and if the changes are really brought about by the interventions of Atikha. There is also a need to conduct research on the impact of financial literacy on reintegration preparedness and also in addressing family issues of the family.

b) To assist in advocacy, upscaling and mainstreaming of a gender responsive reintegration program, there is a need to a.) publish a book on the experience of Atikha on the challenges and opportunities in mainstreaming gender and reintegration program; and b.) develop and publish learning materials for mainstreaming and integrating gender, migration, and reintegration issues and concerns in the Department of Education curriculum.

c) The capacities of local government units in major migrant source provinces to set-up One Stop Migration Resource Centers and Migration and Development Councils should be developed. These centers and councils will provide economic and social services to migrants and their families and integrate reintegration program in the local economic development plan. The capacity building should include financial literacy and reintegration counseling. Reintegration counseling should be done the soonest time possible and not when they go back home. It should include both financial and psychosocial aspects and also individual and family goals.

d) Engage various stakeholders at the national and local levels and up-scale programs on gender responsive reintegration from pre-departure to return phase for migrants.

e) Reintegration preparedness should be integrated in pre-departure orientation seminars (PDOS) and the family should be included. Moreover, there is a need to develop PDOS module that addresses issues of gender at work and at home in the Philippines and integrates goal setting, financial planning and reintegration preparedness for migrants and families.

## **6.3 Partnerships and Technical Cooperation Management in Return and Reintegration**

a) The multi-stakeholder Task Force Migration and Development at the national level and Migration and Development Councils at the province level should have legal mandates, be institutionalized and should have active engagement of the private sector and NGOs for its sustainability.

b) Migration and Development Councils and One Stop Migration Resource Centers should be set-up in major migrant source provinces to create an enabling environment for gender responsive reintegration program. LGUs should be engaged to provide support for this initiative. Upscaling will only happen if budgets will be allotted for the sustainability of the programs and legal interventions such as the creation of policies, plans and structures (e.g. Migration and Development Council) that will institutionalize the initiatives.

c) Continuous advocacy with Department of Education should be done. In line with the current changes in the educational system such as the *K + 12 program* of the Department of Education, the CSO must grab this opportunity in working with Dep Ed to integrate gender and migration realities in Social Studies and values formation subjects. The need to introduce topics on gender and migration is necessary as early as grade school so that children will be able to understand their experiences as children of migrants. Atikha has already forged partnership with Dep Ed Region IV and conducted training of trainers in integrate gender and migration realities in the curriculum. A publication was released in 2009 to aid teachers. The challenge is to elevate this at the national level and to ensure that it will be included in the *K + 12 program* of Dep Ed. The CSOs must also create publications that will be appropriate for various age-groups. The plan is to create modules suited specifically for adolescents or high school students.

d) International Technical Cooperation that provides small and short-term project funding should look into long-term sustainability and upscaling of best practices that they have funded. Development agencies should look into the potential of migrant resources in contributing to local economic development.

#### **6.4 Accountabilities in Gender Responsive Return and Reintegration**

- a) National government and Local government agencies should be aware of their accountabilities towards the implementation of gender responsive migration and reintegration program to avoid “turving” and encourage complementation of their services;
- b) Champions should be developed and capacity building of national government agencies and LGUs in implementing a gender responsive reintegration program should be prioritized; and
- c) Assistance should be provided to CSOs in up-scaling their best practices in gender responsive reintegration program.

### **7. CASE STUDY**

#### **Part 1. Biographical Sketch**

Amelita Coronado Araja lives with her family at 272 Narra St., San Pablo City in Laguna. She is 47 years old and a High School graduate. She has 3 children, now aged 23, 22, and 14 years old. Her husband is Romeo Araja, 53 years old, an electrician. Her husband worked as an electrician in a company in Laguna. When he became unemployed, there was pressure for Amelita to work abroad to be able to send her children to school. She worked as household service worker for 7 years while her children were studying in high school and college. When the two children finished college, the children asked her to return since they will be able to help the family and send the youngest sibling to school. When she returned, her husband went to Guam and worked there for one and a half years as an electrician. He came home after such a short period of time abroad because he became ‘home sick’. The children are members of Batang Atikha, a self-help group of children of OFWs organized by Atikha and her daughter, Rachel is one of the children who were awarded the Modelong Batang Atikha (Role Model of Children of Overseas Filipinos). Rachel was also assisted by Atikha in securing scholarship because her mother’s income was not enough to support her college education. Mrs. Araja also attended various business opportunities seminars offered by Atikha when she came back. She is one of the few migrants who were able to plan for her return and reintegration due to the support of her employer, her family, NGOs like Atikha and the government program for Overseas Filipinos.

Ms. Amy narrated to us how the decision to work abroad was personal more than a family decision. Though she looks timid and refined during the interview, her decisions about her family and impressive goal setting are indicative of her strong and resilient character. Her decision to work abroad was based on her assessment not only of the family’s finances but also of her husband’s carefree attitude. She feared for the future of her children, that was the the reason why she planned and arranged everything to be able to go abroad. Until the day of her departure, her husband did not believe that she was going abroad.

Ms. Amy’s formula for a successful reintegration was pretty simple but required a lot of discipline and determination. By the time that she assessed her family’s finances and felt that there was a need to work abroad, she immediately prepared her children. She explained to them why she needed to work abroad. The kind of upbringing that her children have undergone was a factor why they were able to cope in the absence of their mother. Ms. Amy trained her children to be responsible and to save money even during the time that she was still

with them. According to her, family preparedness (particularly of the children) is one of the factors that could lead to a successful return.

During the day of her departure, she narrated how difficult it was to leave her family. She made sure that the children were fine before she left. She narrated: *“Madaling araw noon, kinumutan ko ang bunso at bitbit ang shoulder bag at dinaanan ang gamit na maleta sa ate ko at sasakay na ng bus papuntang airport. Tulog pa ang asawa ko nung uimalis ako, ang kasama ko umalis yung kasama sa bahay kasi namalengeke pa ko ng isda at pinadala sa kasamahan sa bahay.”*

She mentioned that it was painful for her to leave the family and that was the reason why she decided not to inform her husband about the date of her departure. She really planned to leave the house unnoticed specifically by her husband. She even left her baggage in her sister’s house. Even if her daughter, Rachel did not mention a thing at the time that she left, she knew that the whole process was difficult for her and her siblings.

Ms. Amy was lucky to have nice employer. She never experienced maltreatment and her employer even became her friend. She was treated as a family. Because her employer is educated, she never experienced difficulties in her work. She maintained constant communication with her family. There were times that her employer talked to her children, especially Rachel just to assure them that she (Ms. Amy) was fine and was being taken care of. Ms. Amy believes that constant communication among family members is important. She also shared how she and her husband often communicated to each other not only on major decisions to be taken but even on minor decisions in their family. She never felt that she was left behind or disregarded in all the family decisions.

Ms. Amy believed that her absence in the family created changes among members of the family. For her the positive effect of migration was that her children became even more responsible and valued the hardships of separation by concentrating on their studies. The only complaint she had was that their house was not taken care of while she was away. Though her husband took charge of the housework, she still believes that she is more equipped to do the task. Her consolation was that her husband remained as a good parent and helped her in rearing the children. She even mentioned how her work abroad helped her husband realize the need to share roles at home. She narrated: *“... kasi nung panahong iyon na siya ang nag-aalaga naintindihan ng mga anak ko na tama ang naging desisyon kong umalis. Mas nabuksan yung isip ng asawa ko na dapat may equal sharing of roles.”*

According to Ms. Amy, it is more difficult for the family if the woman is the one working abroad. However, she also believed that the women migrants are more resilient in adjusting to separation from their families compared to their male counterparts. This personal belief is based on their experience as a family. Her husband also worked abroad but did not last that long. He worked in Guam for a year and a half but decided to return home due to homesickness.

For Ms. Amy it is a must to set a family goal prior to working abroad. In her experience, she conditioned herself not to be extravagant. She trained her children to save while she was working abroad. She always reminded herself that the reason why she went abroad was for her children to finish their studies. Having a clear goal and working on that goal are the factors to Ms. Amy’s formula for a successful return. She explained: *“Successful (ang reintegration) kung pamilyang dinatnan mo ay buo pa rin. At yung mindset mo o dahilan kung bakit ka umalis ay nangyari kahit wala kang maraming pera. Bago ko bumili nung nasa Saudi ay iniisip kong mabuti. Ang gold ko na lang ang mga anak ko, ang alkansya ko ay ang mga anak ko.”*

## Part 2. The Journey

### *Gender Issues at Home and How they were Addressed:*

Based from the story of Mrs. Araja, her decision to go abroad was brought about by family issues such as the unemployment of her husband, the failure of their business and the need to provide for the education of her

children. She also mentioned that her husband's 'carefree' attitude was contributory to her decision to work abroad. The only solution she knew at that time to solve the financial problem of the family was to work abroad.

*Gender Issues while Seeking Overseas Employment and How they were Addressed:*

Mrs. Araja did not explicitly state that there was difficulty in seeking overseas employment, but the burden that she had then was on how to break the news to her family that she was planning to go abroad. She kept this a secret particularly to her husband because according to her, he would not approve of it. She secretly processed her papers and by the time that she was about to travel, she talked to her children about it.

*Gender Issues at the Workplace and How they were Addressed:*

Mrs. Araja was contented with the kind of working relationship that she had with her employer. She was complaining about the difficulty in adjusting with the working hours particularly during Ramadan when she needed to stay awake for a long period of hours. She managed to adjust to the working hours. She believes she was lucky to have an educated and understanding employers. According to her, she was treated by her employer as a family member and a friend.

Part 3. Return

*Gender Issues Encountered at Home and in the Community upon Return:*

Even if her separation from the family produced positive effects such as the accomplishment of her children at school, upon return she was dissatisfied with the way her husband and children took care of the house. She reverted back to her traditional gender role of doing the household chores upon return.

A significant gender issue she identified is the continuous economic insecurities of migrant workers upon return to the Philippines. Even if she and her family were able to cope with the physical separation, she was happy to come home because according to her, taking care of her children/the whole family is her major responsibility.

*How the Gender Issues were Addressed:*

Just like most of the women returnees in the workshop, Mrs. Araja believed that women are better than men in managing the household chores and taking care of the children. This is the reason why even if the women are economically empowered during their stay abroad it is their personal choice to do the reproductive work upon return. The only difference maybe is that members of the family particularly the children are trained to do the tasks traditionally assigned to women.

Part 4. Reintegration

*Gender Issues Encountered during Reintegration:*

Economic marginalization---Even if Mrs. Araja had a successful return, she recommended that economic opportunities should be given to returnees. Returnees should be capacitated with trainings that will enable them to reintegrate in the community.

Gender Stereotyping---The case of Mrs. Araja and the workshops output showed that while participants adhere to the idea of gender equality, there still remain in their minds some gender stereotypes regarding what men and women should do. Reproductive roles are continuously associated to women. While migration forced the family to share and exchange roles (both reproductive and productive), women migrant returnees revert back to their reproductive roles upon return.

*How the Gender Issues were Addressed:*

Atikha continuously educate not only the OFWs but even the families left behind regarding the sharing of responsibilities (both reproductive and productive roles). Part of the value formation is to inculcate gender equality as one way to lessen the social costs of migration.

#### Part 5. Conclusions

Based on the story of Mrs. Araja, there are various factors contributory to a successful reintegration. These factors include: 1) family goal setting and sticking to the goal, 2) family preparedness which include sharing of responsibilities, 3) saving and spending one's money wisely (investing it to fruitful gains such as the education of her children) and 4) keeping the family intact.

In the case of Mrs. Araja, it only proves that reintegration should be planned prior to working abroad. A successful reintegration entails the involvement of various stakeholders such as the OFW herself/himself, the family and the community. The OFW should always have a clear goal and must stick to it. The family, on the other hand, should also have a certain degree of preparedness by taking the initiative to fill the vacuum left by the OFW, saving the money for future investment or spending them wisely. Moreover, family members should not rely solely on remittances but must do their part by continuously being productive and engaging in economic activities (jobs, investments). Lastly, the community particularly the government should create enabling mechanisms that will prepare the OFWs in reintegrating to the community. The government should provide opportunities (e.g. viable investments) that will encourage migrants to stay for good.

#### Part 6. Recommendations

These are the recommendations gathered from the case study and the workshops of beneficiaries:

- a) Reintegration should be comprehensive and must be planned prior to going abroad.
- b) Interventions should not solely target individual but should include the community at large. Interventions to lessen the social costs of migration should focus not only on the migrants but even on their families.
- c) There is a need to transform traditional gender values and norms to address the problem brought by feminization of migration. Various stakeholders like NGOs, GOs, and schools could help in achieving gender equality.
- d) There is a need for a multi-stakeholder partnership in formulating and implementing a gender-responsive reintegration program.
- e) The strategy is to address both the economic and psychosocial components of migration. Leaving one component behind will not help in addressing the problems engendered by migration.
- f) Reintegration program should cover the three phases of migration (pre-departure, on-site, return). There are initiatives that the community must do at every phase of migration to ensure the successful return of migrants.
- g) The focus on migration should not only dwell on minimizing its social cost but also in tapping its development potential. Thus, there is a need to link and integrate migration to local economic development.

#### Part 7. Lessons and Insights<sup>4</sup>

A successful reintegration is a planned reintegration. Planning for reintegration should start at the time that a person decided to work abroad. Part of a successful reintegration is the creation of enabling mechanisms such as preparing the family left behind, enhancing government services for OFWs, educating not only the OFWs but even

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<sup>4</sup> General lessons that could be applied to other cases.

the family left behind regarding migration realities and helping and encouraging OFWs to save and invest for their future.

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## 9. ANNEXES

### **Annex A Workshop Reports**

Atikha's programs and services are more on institutional building rather than direct support to beneficiaries. Part of its services is to capacitate beneficiaries through trainings and make them aware on the positive and negative effects of migration. The goal of Atikha is to encourage the participation of different stakeholders in making migration work for the advantage of the migrants, their families left behind and the community. Through the migrants are the direct beneficiaries of Atikha, part of institutional building is to cater to partners such as Government agencies among others. This portion will summarize the result of the workshops done by Atikha last March 30-31 among its beneficiaries.

#### ***Women Returnees***

Based on the workshop conducted, most of the women returnees decided to go abroad due to insufficient finances of their family. Majority of them worked as Domestic helper in Singapore, Hongkong, Italy and Middle East. Top to their reasons in going abroad is to finance the schooling of their children, to save for future investment such as business and to have their dream house. Most of them are homemakers before they worked abroad. Two of the participants were forced to go abroad because they were single parents.

Though there are two participants who did not have major adjustments abroad, majority shared the difficulty that they experienced working abroad. Not only that they endure extreme weather but even the long working hours and tiring jobs abroad. One of them was not able to share her experience because she is still in trauma from the maltreatment from her employer in Lebanon.

While staying abroad, there were different arrangements among the participants' families. There are some who asked for immediate relatives to take care of their children, there are some returnees who were lucky to have responsible children who easily cope up with the absence of their mothers, other participants were able to get support from their husbands in taking care of the children and managing the household. However, upon return the women assume their traditional/reproductive roles. There are also some changes in family relationship upon the migrant's return. While majority able to maintain a good relationship to their husband and children, one of them became estranged to her children. It took some time to regain the usual communication. Another returnee shared to the group that one of her children dropped out from school and the other one got married and has no direction in life.

In summary, the workshop had able to validate some of the assumptions of Atikha regarding a successful reintegration. Atikha believe that reintegration is successful when : 1.) The whole family is prepared prior to any plan of one member to go abroad, 2.) going abroad and returning home are planned, and 3.) the family is still intact upon the migrant's return. Atikha uphold to the idea that family preparedness entails setting family (and financial) goals, and sharing of responsibilities both in the productive and reproductive sphere. These are some of the core messages of trainings conducted by Atikha such as Financial Literacy.

#### **Research Tools**

The following tools for analysis were used during the focus group discussions:

- Historical Timeline
- Historical Transect
- Service Map
- Palakpak-palpak Matrix



Time Use Chart together Atikha’s Gender Division of Labor chart- Participants were asked to answer the matrix below. Interestingly, all of the participants (returnee and LGU representatives) marked all members of the families in a lot of items (gender roles) in the chart. This is indicative of their knowledge and values on gender role reversal and gender equality in general. The guide questions for the processing of this workshop were incorporated in the time use chart output in the succeeding portion.

Aktibidad	Sino ang gumagawa?					
	Nanay	Tatay	Ate	Kuya	Bunso*	Iba pang kasama sa bahay*
1. Nagluluto						
1. Naglalaba						
1. Namamalengke						
1. Namamalantsa ng Damit						
1. Naghuhugas ng plato						
1. Naglilinis sa loob ng bahay						
1. Naglilinis sa paligid ng bahay						
1. Nagkukumpuni ng mga sirang kagamitan						
1. Nag-aalaga ng mga batang maliliit						
1. Tumutulong kay bunso o sa sinumang kasama sa bahay sa kanyang takdang-aralin sa paaralan						
1. Nagtatrabaho (paid labor)						
1. Gumagawa ng mahahalagang desisyon sa pamilya						
1. Nag-aasikaso sa maysakit						
1. Nakikilahok sa pamayanan/barangay						
1. umasama sa mga aktibidad ng mga nag-aaral na miyembro ng pamilya (halimbawa:PTA meeting, recognition day, etc.)						

**FOCUS GROUP DISCUSSION  
WITH OFW RETURNEES and Partner Organizations  
March 30-31, 2012**

**Historical Timeline\* (Women returnees)**

**\*Historical timeline was also utilized in interviewing the board of directors of Atikha to capture their institutional memory regarding the history of the organization. The result of such timeline was incorporated in the chapters of the report.**

	Divine Beloso	Edna Laqui	Amy Araja	Sally Torino	Minda Echemani
<b>BAGO UMALIS</b>					
• Ano ang iyong trabaho bago magdesisyong mag-abroad?	Teacher	Widower	Housewife	Buy & sell	Housekeeper
• Ano ang mga dahilan at nakaimpluwensiya sa desisyong na mangibang bansa?	I wanted to have big house and cars like my relatives and neighbors; and to save for our future. We are getting old and we don't have savings for our future.	I did not finish college, so I have no choice but to go to Hongkong to be able to support my family and send my children to school.	To support the studies of my children.	As a single parent, I tried my best to support my family.	I wanted to send my kids to school, so I decided to work abroad.
• Kailan ka nagdesisyong umalis?	1 <sup>st</sup> time - 1983 to Singapore 2 <sup>nd</sup> time - 2008 to Italy	1 <sup>st</sup> time -1991 to HongKong 2 <sup>nd</sup> time – 1995 to Taiwan	2003 - Kuwait	2006 - Qatar	1 <sup>st</sup> time 2006 to Lebanon 2 <sup>nd</sup> time 2011 to Dubai
• Ilang taon mo naisip na magtrabaho sa abroad?	1 <sup>st</sup> time – 2 yrs contract 2 <sup>nd</sup> time – 5 yrs	No definite plan	Until my kids finish their studies	Until I see my kids are okay.	Not definite
<b>Bago umalis: Sitwasyon ng Pamilya</b>					
• Ano ang gampanin mo sa pamilya?	Housekeeper	Breadwinner	Housewife – business partner	Breadwinner	Housekeeper
• Sino ang tagapagtaguyod/ nagtrabaho sa	Husband, a seaman	Myself (single parent)	Husband	Myself (separated)	Husband, a tricycle driver

pamilya?					
• Ano po ang katayuang pinansiyal/pangangailangan?	Husband earns enough for my family's needs; but no savings when we grow old.	I did not finish college and could not find good paying job	Business failed; our income was not enough to send our children to college.	I separated from their father; I am trying my best to support my family.	My husband is a tricycle driver and earns just enough for our daily's needs.
• Ano ang mga pangarap sa usaping pampinansiya at pampamilya ang nais mong makamit sa pag-alis sa bansa?	To have our dream house, car and condo.	To have our own business and for kids to finish college	For my kids to finish their studies and be financially stable.	To give my kids a good life and for them to finish college	To send my children to school
• Sa paanong paraan maapektuhan ang sitwasyon ng pamilya sa iyong pag- alis?	I left my kids with my relatives and caregiver, in order to save for our dream house and financial stability.	My kids grew without me; my parents and siblings took care of them.	My husband took the role of a house-husband. My kids will have to do things on their own and help each other on their studies	My children have to do things on their own. I left them under the care of my siblings.	My little kids will grow up without me. My husband and parents took turn in taking care of them.
	<b>Divine Beloso</b>	<b>Edna Laqui</b>	<b>Amy Araja</b>	<b>Sally Torino</b>	<b>Minda Echemani</b>
• Paano mo mailalarawan ang samahan/relasyon ng inyong pamilya bago ka mag-abroad?	Harmonious family relations, open with each other. My husband agreed with my goal in working abroad and our kids are old enough to understand.	Being a widower, I have to work hard to support my family. My kids are aware of the situation.	Our car wash business went down. My kids understand our family's financial condition and agreed to my decision to work abroad, but my husband did not. I applied as single and used my maiden name.	From the time me and my husband got separated, I stood as bread-winner of my family. My eldest child worked as student assistant to help me. They understand the reason why I had to leave them	I have no problem with my husband, he is hard working. But as the kids are growing, we have to think of how to be able to send them to school. He allowed me to work abroad.

**:Habang Nasa Abroad: KATAYUANG PERSONAL**

• Saang bansa ka nagpunta?	1983 to Singapore 2008 to Italy	1991 to Hong Kong 1997 to Taiwan	2003 – to Riyadh	2006 to Qatar	2006 to Lebanon 2011 to Dubai
• Ano ang naging trabaho?	Office work in Singapore Maid in Italy	DH in Hongkong Caregiver / all around	Domestic Helper	Domestic Helper	Domestic Helper
• Ano ang naging pagbabago sa iyong buhay habang nasa ibang bansa?	First time - I met my partner in life 2 <sup>nd</sup> time – worked as maid, non-stop; learned Italian to fight for my rights; had to share apartments	In HK, had to find part time job for add'l income. In Taiwan, worked like a man, carrying heavy loads, beyond working time	I was able to adapt with their culture; worked long hours.	Not much change since my employers were Filipinos.	<i>(Could not speak because of her bad experience in Dubai)</i>

• Paano mo ilalarawan ang buhay mo bilang OFW?	Degrading. Lonely Overworked No rest	Work long hours Hard work Tired & Lonely	Hard work Lonely	Hard work Lonely	Hard work Lonely sometimes happy
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**Habang Nasa Abroad: Sitwasyon ng Pamilya**

• Sino ang gumanap ng iyong mga tungkulin habang wala ka?	Husband and Yaya	Parents, siblings and a responsible Yaya	Husband	My parents and eldest daughter	Husband
• Paano mo ginampanan ang iyong tungkulin sa pamilya habang nasa malayo ka?	Regular call to my family back home.	Talked with my children over the phone. Come home whenever I can.	Make sure to talk with them on the phone. I come home to spend my vacation here with my family	Regular communication.	Make call sometimes.
• Bukod sa iyo, sino ang nagtrabaho sa pamilya?	Husband	None, my kids are still studying.	My kids find ways to earn something for themselves such as contest prizes and scholarships. They were active members of Batang Atikha	My eldest daughter	Husband

	Divine Beloso	Edna Laqui	Amy Araja	Sally Torino	Minda Echemani
• Paano nabago ang inyong katayuang pinansiyal?	When I went and work in Italy, I earned high salary	Able to support my family and start a small business	Able to support the studies of my 2 kids	Able to provide the needs of my kids	Able to help my husband
• Ano ang mga pangangailangan/pangarap na nakamit habang nangingibang bansa?	Able to save a little	My 4 children finished college; eldest now working abroad	My 2 kids finished their studies and are now both Engineers.	My eldest finished her college and is now employed.	Able to send my children to school.
• Paano mo mailalarawan ang samahan/ relasyon ng inyong pamilya habang kayo ay magkalayo? May mga pagbabago ba? Saang aspeto?	Still the same.	Estrange relationship with my children especially the youngest. It took some time to establish bonding.	Still the same.	I had a problem with my second child. She dropped her studies, got married and has no direction.	Still the same

**Habang Nasa Abroad : Pamahalaang Nasyunal**

• Anu-anong ahensiya ng ang iyong nakaagapay habang ikaw ay nasa labas ng bansa at anong klase ng serbisyo ang ipinagkaloob sa	None	Samahang Batangas	OWWA	None	OWWA DFA
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iyó?					
<b>Pagbabalik: Katayuang Personal</b>					
• Ano ang iyong naging trabaho sa iyong pagbabalik sa Pilipinas?	Housewife	Works with the Church; involved with the OFW Coordinating Council	Housewife	Yaya and caretaker	Housewife
• Ilang taon kang namalagi sa ibang bansa?	1 yr in Singapore 3 yrs in Italy	6 yrs in Hongkong 4 yrs in Taiwan 4yrs in Hongkong	3 years in Riyadh	6 years in Qatar	3 yrs in Lebanon 8 months in Dubai
• Bakit ka nagdesisyong umuwi?	I got sick of GBS (Guillane Barre Syndrome). I have health insurance and was treated in Italy. I came back on a wheelchair.	I quarreled with my employer's son and was terminated. I wanted to go back to Hongkong but I got sick of cancer. I am a cancer survivor.	My children wanted me to come home for good.	I have a problem with my second child. She dropped out of school, stowed away and got married.	1 <sup>st</sup> time – I was repatriated because of the condition in Lebanon. 2 <sup>nd</sup> time – DFA rescued me from my employer. I was not treated well and got no salaries for my 7 months work.
• Ano ang mga pagbabago sa buhay mo ngayon?	Stable family, but no contentment, no satisfaction. I wanted to fly back to Italy because I am already documented, but I decided to stay with my family.	I am now involved with the Church, Atikha and the OFW Coordinating Council	My two children are now Engineers and support our family.	My eldest finished college and working with Atikha. I realized that it is not enough to send money for the family.	She is still traumatized with what happened to her in Dubai.
<b>Pagbabalik: Sitwasyon ng Pamilya</b>					
	<b>Divine Beloso</b>	<b>Edna Laqui</b>	<b>Amy Araja</b>	<b>Sally Torino</b>	<b>Minda Echemani</b>
• Ano ang gampanin mo sa pamilya sa iyong pagbabalik?	Housewife	Housekeeper and work with the Church	Housekeeper	Yaya and caretaker	Housewife
• Sino na ngayon ang tagapagtaguyod/ nagtrabaho sa pamilya?	Husband and the children	My eldest child is now working abroad and helps the family; while the others are working here.	My 2 Engineers	Me and my eldest daughter	Husband
• Ano pa ang katayuang pinansiyal o pangangailangan matapos ang ilang taon mong pagtrabaho sa ibang bansa?	I got sick in Italy and was not able to save much. I want to have a sustainable business when we grow older.	After attending the seminar training of Atikha, I wanted to have a small business to earn additional income for the family and for investment.	As my children learned from Atikha, what they want is investments and savings for our future.	I really want to see my other child finish her college and be responsible with her baby.	My children are still very young and I want them to continue their studies.

**Habang Nasa Abroad: Lokal na komunidad**

<ul style="list-style-type: none"> <li>Ano ang alam mong sitwasyon sa iyong lokal komunidad habang ikaw ay nasa ibang bansa?</li> </ul>	<p>I know my neighbors are getting richer and richer building mansions in the community.</p>				
<ul style="list-style-type: none"> <li>Paano mo ang naging ugnayan mo sa iyong komunidad habang ikaw ay nasa malayo?</li> </ul>		<p>Samahang Batangueno in Hongkong were very active in helping.</p>	<p>Thru Atikha</p>		

**Pagbabalik : Lokal na komunidad**

<ul style="list-style-type: none"> <li>Sa paanong paraan nakakatulong / nakaka-apekto sa iyong pagbabalik ang iyong paligid at lokal na komunidad?</li> </ul>					
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## Annex C

### Time use chart (Women returnees)

The modifications made from this matrix is the inclusion of two phases of migration (While Abroad and upon return) to capture if there are changes in the gender roles of women and men in the family. Moreover, guide questions came from the gender division of labor chart used by Atikha.

TIME USE CHART					
	Divine Beloso	Edna Laqui	Amy Araja	Sally Torino	Minda Echemani
<b>WHILE ABROAD</b>					
• What women do	All around house maid	All around household helper	All around household helper	All around household helper	All around household helper
• What men do	Husband work as Seaman	Not applicable (widower)	Husband did the role of house-husband	Not applicable (separated)	Tricycle driver, took care of the children
<b>UPON RETURN</b>					
• What women do	All around	Takes care of the children; involved with church work and OFW Coordinating Council	Takes care of children / housekeeper	Takes care of the children; works as Caretaker and Yaya	Housekeeper
• What men do	Seaman / shares with household chores when he arrives	Not applicable (widower)		Not applicable (separated)	Tricycle driver
What is the difference while you were abroad and upon return home?	Abroad no rest and relaxation; here enjoy much relaxation	Abroad, no time to rest; here I can enjoy some rest.	While abroad, husband do the work, I have time for myself; now I do all the work, no more time for myself	Almost the same, the difference is abroad I get paid, here no pay;	Abroad, you do hard work; here I enjoy doing my job as housewife and mother
Who has more work?	Women	Women	Women	Women	Women
Can mother do the work of the father?	Yes	Yes	Yes	Yes	Yes
Can father do the work of the mother?	Yes, except ironing clothes		Yes	Yes, but sometimes he do it wrong or not good and I need to redo it again.	Yes, but he chooses only what he wants to do.

Do the kids share in the household chores?	Yes, they have division of work. But sometimes, if the one in charge is not available, the other will refuse to do it because it is not his/her duty.	Yes	Yes	Yes	Yes
Is there a change in the concept of household chores nowadays? Do you believe in equal sharing of work for men and women?	Yes	Yes	Yes	Yes	Yes
Why is there a need to share in the household chores?	Because if only 1 is doing all the work, it is more likely that he/she will get sick. Doing household chores together can be a good bonding time for the family. It is the role of the parents to involve the whole family in one activity.				



## Annex D

### HISTORICAL TRANSECT (Representatives from Partner Organizations)

MIGRATION: Character of Migration				
	BEFORE	PRESENT	ANALYSIS	RECOMMENDATION
<b>Ms. Mary Jane Corcuera</b>	Migration means financial income for the family;	Migration means intervention for development.	Thru Atikha, we learned that migration can be integrated in local development. Atikha enhanced our perspective about migration.	For the local government to explore the potential of migration in the community and formulate programs for OFWs and their families.
<b>Ms. Marissa Aguilar</b>	Men skilled workers to Middle East and entertainers to Japan.	Women household helpers and caregivers	Though there is economic benefit, migration caused many broken families.	Counseling should be provided for families to patch up; the government should act to unify the families.
<b>Ms. Warrenilda Malabanan</b>	Taiwan factory workers and entertainers in Japan	Dubai and UAE open for construction workers	Filipinos migrate due to poverty and lure of high salaries offered abroad.	
<b>Ms. Gloria Cailao</b>	Men are migrating to work as construction workers to Middle East; women as entertainers in Japan	Women migrate to work as skilled workers, medical staff and household helpers in ME, caregivers to other countries like Canada, USA.	Other countries opened their doors to overseas workers.	
<b>Ms. Lily Brul</b>	Individual migration	Family migration	The children were not able to finish their studies and started working abroad.	OFW should not spend their productive life abroad, and come back in the country to enjoy their social life. The government should prepare for their reintegration.
<b>Ms. Felipa Servanez</b>	Migration means money "dollars"	Migration means development.	Migration causes problems and conflict.	The government should provide intervention to address the social cost of migration in the family.
<b>Ms. Precyl Ramos</b>	Men are working abroad, with high pay;	Men could not get the same rate; women has to work for additional income;	Migration means separation of families; children are left behind by both parents.	Parents should prepare their children of the situation; the government should give intervention for their parents early return.
<b>Mr. Wilfred Quezon</b>				

## SOCIAL COST OF MIGRATION (Paano nabago ang pagtingin at pagtugon itto)

	BEFORE	PRESENT	ANALYSIS	RECOMMENDATION
<b>Ms. Mary Jane Corcuera</b>	All I know before is that OFW families are rich.	Now social cost became an issue	After the training of Atikha and my exposure to the OFWs and families, problems surfaced nowadays and I realized that the families need attention.	More interventions to address the problem and for Atikha to provide training and intervention in other areas
<b>Ms. Marissa Aguilar</b>	No idea what is social cost, knew only of the family separation	Despite of the family's good finances; social costs affect the families left behind.	Atikha is the answer in addressing the social cost of migration. Their programs are "swak na swak".	For Atikha to train more families in different cities, municipalities and barangays in Laguna.
<b>Ms. Felipa Servanez</b>	Zero knowledge on social cost	Social cost is pests	There are many laws and policies that need to be carried out to address the social cost of migration.	Strengthen the partnership of LGUs with Atikha in providing services that will address the social cost brought about by migration.
<b>Ms. Precyl Ramos</b>	Extra marital affairs of spouses	Total break-up of husbands and wives	With the help of Atikha and the many OFW families coming to our office, I realized the social cost of migration.	Find ways to monitor the OFW and the family left behind; and refer to counseling at the early stage of problem
<b>Mr. Wilfred Quezon</b>	I don't care (wala akong pakialam)	It's a pity if we don't do something (kawawa kung di pakialaman)	Being a good listener to the lectures and trainings of Atikha (Wastong pakiking sa Atikha)	Intensify efforts of all concerned (paigtingin ang kilos ng mga sangkot)
<b>Ms. Sally Torino</b>	Before leaving for abroad, I never thought that there will be problem with my children. My remittance would provide for their needs.	It is not only the money that children need.	When my daughter dropped out of school, stowed away and got married at an early age, I realized that I need to come home and stay for my kids.	It is not enough for parents to send remittance and material things.
<b>Ms. Edna Laqui</b>	Before, I don't believe that there will be problem.	My long stay abroad, caused estrangement with my children.	With the intervention of Atikha, my children learned to understand the reasons and my sacrifices in working abroad.	Parents should nurture their relationship with children.
<b>Ms. Divine Beloso</b>	Missed important events; house will be neglected	Family bonding is very important	Atikha has program on addressing communication gap and long distance relationship	Parents should make their children understand the situation.

## REINTEGRATION PREPAREDNESS

	BEFORE	PRESENT	ANALYSIS	RECOMMENDATION
<b>Ms. Mary Jane</b>	Savings for their return.	Savings is not enough. OFWs	Comprehensive program,	LGUs have programs for OFWs but Atikha helped us to concretize and

<b>Corcuera</b>		should have a plan and investments.	exposure and lessons learned and experience from the community and in dealing with the OFWs, our office was able to formulate programs for OFWs.  OFWs and families must be exposed to various investment opportunities and trainings.	implement the programs.  Strengthen and intensify PDOS.
<b>Ms. Felipa Servanez</b>	Focused only in the family.	Reintegration is community focused due to current developments.	Only very few had the opportunity to have added information and knowledge.	Continue tie-up with Atikha for the setting-up of OFW/Migration Center and include OFW issues and concerns in local development. Migration issue is a special task because we have an identified sector and the setting up of the Center is good because of its inter-linking and multi-stakeholder approach
<b>Mr. Wilfred Quezon</b>	The OFW's goal is to acquire house lot in 2 yrs time and return home.	The OFWs become emigrant and wanted their parents to join them abroad to avail of the medical benefits.	The OFWs and their family do not discuss this matter and have no plans for their return.	Reintegration plan should included in PDOS and for the families of OFWs be included in the seminar. We have to institutionalize the OFW Center and standardized the programs and services thru the help of Atikha.
<b>Ms. Precyl Ramos</b>	Before for social workers like me, reintegration is for OFWs in crisis and abused victims	Reintegration is a family matter	Having attended the trainings of Atikha, reintegration should be discussed and planned for by the whole family, especially on how to save.	Include the Financial Literacy of Atikha in PEOS so that as early as the pre-employment stage, the OFW and their family will learn to plan for the return.
<b>Ms. Divine Beloso</b>	The plan is to save myself and husband when we grow old and to be able to acquire properties: car, dream house, condo.	OFWs should be prepared for their reintegration.	Thru Atikha, we learned that we should invest in business and other investment instruments to earn additional income and increase our savings.	Save and invest to become financially stable.

## Annex E

### Modified Service Map (Participants: Partner Organizations)

The modified service map is two-fold. It aims to assess the programs and services of Atikha and its partner organizations (LGUs). In this matrix, it shows who benefits from the services and what are gaps/challenges in providing services (translated as recommendations).

#### LGU COMMUNITY SERVICES

##### LAGUNA

SERVICES OFFERED	BENEFICIARIES	RECOMMENDATIONS
<b>PRE-DEPARTURE</b>		
a. PEOS	Job seekers (male and female)	Capacity building of the service providers (PESO Staff)
b. PDOS (Conducted by OWWA)	Migrants	Conduct PDOS at the Provincial level; capacitate PESO Officers to conduct PDOS; require families and caretakers to attend the seminar.
c. Counseling	OFWs and families	Capacitate service providers on career coaching, and career guidance counseling
d. Consular services (passports, clearance, etc.)	All clients	Intensify information campaign
<b>ON-SITE</b>		
e. Family organizing	Families left behind	Encourage other members of the family to be actively involved not only wives.
<b>RETURN</b>		
f. Financial assistance (P10,000 from the Provincial Government)	Repatriated migrants	Budget allocation must be institutionalized
g. Livelihood Program	Returnees	
h. Counseling	Returnees	
i. Financial Literacy Training	OFWs and Families	Conduct Fin Lit TOT in other municipalities and barangay with high concentration of OFWs

## CAVITE

SERVICES OFFERED	BENEFICIARIES	RECOMMENDATIONS
<b>PRE-DEPARTURE</b>		
a. PEOS	Job seekers (male and female)	Integrate Financial Literacy Module of Atikha; include the family in the training
b. PDOS (Conducted by OWWA)	migrants	
c. Financial Literacy Training	OFWs and Families	Conduct Fin Lit TOT in other municipalities and barangay with high concentration of OFWs
<b>ON-SITE</b>		
d. Counseling (abandoned spouse, extramarital cases & other family issues)	OFWs and families	Enhance capacity of service providers in case management and handling thru Atikha.
<b>RETURN</b>	Returnees	Provide Welfare Services Conduct GST, ERPAT and Counseling
a. Financial Literacy Training	OFWs and Families	Conduct Fin Lit TOT in other municipalities and barangay with high concentration of OFWs

## ATIKHA'S COMMUNITY SERVICES

SERVICES OFFERED	BENEFICIARIES	RECOMMENDATIONS
1. Training of Trainers on Financial Literacy & Addressing Barriers to Reintegration	Officers and Staff of LGUs, NGOs, GOs, POs, Coops, and other stakeholders	Level-up Fin Lit TOT Increase number of days from 5 days to 10-12 days; Venue must be out of town so that the participants will stay for the duration of the training and cannot be disturbed by their respective office staffs
2. Financial Literacy Seminar	OFWs, Seafarers and Families	Conduct the training in top 15 barangays in Alaminos, Laguna; Develop a module for teenagers / adolescents. Modify the module on investments. Types of investments are those that are currently available in the market.
3. School-based Program for Children of Migrants	Children of migrants	Cover other areas aside from Batangas and Laguna

4. Training of Teachers on Migration Realities and Capacity Building	Teachers	Conduct in other areas aside from Batangas and Laguna
5. Seminar/Training on Setting-up Programs and Services for OFWs and Families	Officer/Staff of LGUs, National Government Agencies, People's Organization, NGOs and other stakeholders	Lobby for the passage of Rep. Act with the Congress and Senate creating the OFW Migrant Centers in the local government and providing budget allocation thereof.  <i>Ms. Mai commented that this will be a tedious and long process. She further mentioned the LGUs are mandated to create OFW desk/kiosk in their area as provided for in R.A. No. 10022. What we can do is to propose for the passage of the Implementing Rules and Regulations of RA 10022.</i>
6. Training of Trainers on Case Management	Officers and Staff of OFW Migrant Centers / Desks	Conduct more training.
7. Savings and Investment Mobilization (Pinoywise Movement Campaign)	OFWs, families and communities	Create more investment package based on income bracket and needs of OFWs and other investors.
8. Skills and Livelihood Training	OFWs, Families and community	Offer other skills training such as: Bookkeeping, e-commerce, etc.
9. Ekolife Homestay & Ecotour	OFW Families and LGUs	Include other areas in Laguna in the program: inclusion in the tour packages itinerary and home stay operators
10. Organic Farming & Social Enterprise Development	OFWs, Families and community	Expand to other areas

## Annex F

### Significant Change Stories: Preparing Migrant Women On-site for Planned Return and Reintegration through Pinoy Worldwide Initiative for Investment Savings and Entrepreneurship

Atikha conducted Training of Trainers on Financial Literacy and Addressing Barriers to Reintegration in Italy. It capacitated more than 40 migrant leaders and more than 90% of them are women. The graduates became Pinoy WISE financial education trainers of and counselors. The trainers tapped were dependable community leaders and main breadwinner of their families.

The following are responses of the migrant women on the impact of financial education seminar and the PINOY WISE program to them:

**Cristina Quintos**, a migrant leader in Milan and working there for almost 15 years.

“Before the training, I perceive everything in a different angle. I have no immediate plans for the future and the only important then was to send money for expenses and education of my children and extend support to my family. I tried to help everybody including my extended family and provided financial assistance to my siblings. I bought a fishing boat for my brother, helped my two sisters in their application to US and assisted my youngest sister in coming over to Italy.

The impact of FINLIT ( financial literacy training) is a 360 degrees turn and it influenced my way of thinking. I realized that financial matters should be handled carefully and must be managed wisely. I now appreciate the value of saving for the future. I realized that I am not getting any younger and good thing that my children have already finished their schooling.

The training provided me with so much insights and I am now investing in some businesses with friends in Philippines. In Italy, we established Patronato Plus Filippine which offer document assistance and service facilitation to the OFWs. I also invested in a condominium unit in Makati that provides additional earning from its rental. I am certain that I will go home ( to the Philippines) for good but I am thinking of making it soon because of the realities and (job) security issues in Italy. I have investments both in the province and in Manila. “

**Nerissa Antaran**, a migrant leader from Torino, Italy. She was recently married.

“Before I attended the training, savings is a foreign word to me. This is because every time my family asks for something, I did not have the courage to refuse and say no. All I wanted was to please them in every way and there were times that I resorted to borrowing. I always made sure that my parents and siblings have what they want even it costs a great sacrifice on my part. Before her FINLIT days, I was financially drained, no savings and no investments.

FINLIT was an eye-opener for me and I appreciated the idea of “Pay Yourself First”. After the training, I cut a big portion of my remittance I am sending home. I also explained to my family that I want to come home the soonest to stay and live with them. I also communicated the realities of working in Italy and shared that making money is not easy at all. I also influenced them to value their hard-earned money

and the importance of wise financial planning. She set aside a portion of my income for savings and also started investing in real estate.

Now, I am very much guided with FINLIT's Dream Map. I keep in mind the target years that I still need to work hard away from home. I am also looking at various opportunities in realizing my financial plans. I am she studying business options that could sustain me and my family when I will reintegrate in the Philippines. With strong faith, I believe that everything is possible. Now, I do not send remittance to my family regularly but only when extremely necessary."

**Lilia Cabaces**, a migrant leader of Milan. She is in Italy for more than 10 years with her husband and son.

"I was financially literate even before I became part of Atikha (financial literacy) seminar. I am aware on how to manage my earnings and I was also into real estate and insurance. I invested in real estate, life and educational plans. My mindset is to work hard not only to sustain the needs need of my family in Italy but also to extend help to my family members in the Philippines.

The training made me more conscious in budget management. I am now particular in every detail of my expenses and I refrain from buying unnecessary things even the promotional stuffs and sale items. I am very committed to my dream map. I am continuously saving for my investments in the Philippines and looking for more investment packages that can secure my future.

I am performing well as a real estate agent and investor. I also put in a lot of time for promoting our cooperative and I am very positive my investments will materialize. As FINLIT imparted to me, I believe that it is wise to start saving and investing early especially when the children are still young. I also maintain a millionaire's mindset because I do not want to start from scratch again. I am financially prepared for reintegration.

**Minda Teves**, one of the pioneer Filipina migrant workers in Turin. She helped her families and friends to work there as well. Being single with stable job, she is known as a generous leader with a big heart to those in need.

"Before I participated in the FINLIT training, I used to lend my money to others without thinking whether it will be paid or not. Some borrowed a decade ago and I do not force nor ask them to pay. For me, FINLIT is a process. I keep reviewing my Financial Planner that was provided in the training. My dream map guides me through the process of planning for reintegration. After attending the training, I realized that I had good investment in the past 20 years which were taken advantage by others because I never valued them. This realization prompted and encouraged me to visit home and put the investment into good use. I discussed about payment of the long time loan of my family member. My house in Manila that used to be free for families and friends is now a house for rent. I also secured my savings and deposited it in a cooperative and rural bank. These actions made me feel that I am religiously working on my dream map. I continue to work in Italy to secure my future. I am also preparing my family members and influences them in saving and investing.

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- 9.1 Photographs - (Please see attached files)
- 9.2 Contract and TOR