

Gender-Sensitive Remittances and Asset-Building in the Philippines



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FOREWORD

Migration and remittances are significant contributors to economic development in many countries. In recent years, governments, financial institutions, and development organizations, have paid increasing attention to devising and implementing programs and initiatives aimed at harnessing their potential to reduce poverty and spur local development.

A number of studies on remittances examine the impact of remittances on economic development. Often however, these studies, like the policies they examine, are gender-blind or pay little attention to how gender inequality, gender relations and norms shape family decisions on migration, amount and frequency of remittances, how the money is used, and savings and investment options, if at all possible.

This publication aims to add to the remittances for development discourse, as an input into policy, programme and services development. It offers information and sex-disaggregated data on remittance flows, patterns, recognizing the differences between women and men as senders and recipients of remittances. The study considers how these gender dimensions intersect with specific social and economic contexts so that programmes are responsive to the needs at different levels – local, national, international, as appropriate and in a collaborative manner among key stakeholders.

The study recommends emphasis on the meaningful participation of women migrant workers in decision-making processes on remittance-oriented initiatives, not merely as remittances senders and investors but beneficiaries and protagonists of development.



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INTRODUCTION

The Philippines is a major country of origin for overseas migrants. As of the end of 2013, an estimated 10.5 million overseas Filipinos are scattered over 200 countries and territories and ships (Commission on Filipinos Overseas, 2013). This movement for overseas work has been documented for the last 40 years. Remittances are the most significant outcome of overseas migration by Filipinos. Over the past decade, regulations from the Philippine Central Bank (*Bangko Sentral ng Pilipinas* or BSP) have helped direct these remittances through formal banking channels. Consequently, they have helped improve the country's stock of dollar reserves. In many ways, this formal flow of remittances has been identified as the key reason for the economic resurgence of the country.

A decade ago, global multilateral institutions were eager in promoting the development potential of remittances, especially for developing countries. In succeeding reports of these institutions, remittances were said to be counter-cyclical, meaning their volumes still rise even during economic crises in either remittance-sending or remittance-receiving countries. The promotion of remittances for development by the international community reflected the Philippines' mandate to promote development and remittance transfers for the purpose of developing communities and the country as a whole.

A knowledge turning point surrounding the scale, dynamics and development potential of overseas Filipinos' remittances came in 2005 when the Asian Development Bank (ADB) commissioned a group of Filipino researchers¹ to study remittances from overseas Filipinos. The study, *Enhancing the Efficiency on Overseas Filipino Workers' Remittances* (Asian Development Bank, 2005), helped provide cutting-edge knowledge on remittances, such as remittance behavior of Filipinos abroad and their families in the Philippines; the cost of remittance transactions; the BSP regulations on remittances; some rough estimates on how much the remittance industry earns from these dollar flows; and more importantly, the "development mile" of using remittances to benefit not just senders and recipients, but local communities as well. The agency was lauded

1 These were lead researchers Atty. Ildefonso Bagasao (of the Economic Resource Center for Overseas Filipinos or ERCOF), Ma. Lourdes Lopez (also with ERCOF; a survey specialist) and Ma. Elena Piccio (banking specialist).

for this report since it promoted the message of linking remittances to rural financial institutions, with emphasis on the development potential of remittances. In that same report², it was estimated that two-thirds of overseas Filipinos came from rural areas.

Based on this research, the Philippine banking industry, insurance companies, civil society organizations (CSOs) and other financial institutions responded with the introduction of new financial products and services — not just concerning remittance channels but also savings and investment products that understand migrants' remittance and money management behaviors. The BSP, for its part, found the research helpful in current-day policy-making and regulation of the remittance industry, especially now that the industry is thriving. It is likely that this study also encouraged commercial banks, insurance companies, pawnshops and other financial institutions to conduct their own/private industry studies³ on remittances.

In 2014, the International Labour Organization (ILO) commissioned a study that looked at remittance-backed products and services⁴ from private sector and civil society actors in the Philippines. This study was an attempt to update the 2005 ADB study. It surveyed the current landscape of players, products and services for overseas Filipinos and contains the most updated and comprehensive list of: a) regulations of the BSP on remittances; b) financial literacy providers; and c) financial products and services of the Philippine banking system tailored for overseas Filipinos' remittances.

Despite the fact that there have already been a number of researches focusing on migration and remittances, there remain some research gaps,

- 2 The study conducted surveys of remitters in the Philippines (n=1150) and migrant families (n=300) nationwide (margin of error ± 3) as well as surveyed remitters based in Singapore (n=200) and the US (n=474) so as to capture the contexts of remittance-sending by temporary migrants and permanent migrants (margin of error for the Singapore and US surveys ± 5). Eleven FGDs were also conducted in the Philippines (6), Singapore (2) and the US (3). Secondary data from regulators and the industry, as well as from government agencies managing overseas migration, were also used. Majority of ADB study's surveys were respondents: 54 per cent for remitters surveyed in the Philippines; 80 per cent for remittance beneficiary-households; 90 per cent in Singapore and 52 per cent in the US. This ADB study can be found at http://www.ercof.com/images/ercof_docs/tar-phi-4185adbstudy.pdf.
- 3 Even taxation agencies had their own remittance studies. Available at <http://www.ntrc.gov.ph/files/j20120506-Profile-and-Taxation-of-the-Philippine-Overseas-Remittance-Industry.pdf>
- 4 See the study of ILO at http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_219041.pdf

such as gender analysis of remittances and financial inclusion, remittance behavior, saving, investing and entrepreneurship.

Overseas migration by Filipinos is significantly feminized. Outflow and stock estimates data on overseas Filipinos still see visible numbers of female temporary and permanent migrants. The primary data surveys conducted by ADB (2005), the International Organization for Migration (IOM) and the Economic Resource Center for Overseas Filipinos (ERCOF) (2011a, 2011b) all affirmed the feminization of labor migration, especially when overseas occupations of survey respondents (e.g. laborers and unskilled workers, mostly domestic workers) were examined. According to a census of the National Statistics Office, of the 2.2 million documented Overseas Filipino Workers (OFWs) in 2012, about 1 million, or a little less than half, were female. About 52 per cent, or 556,000, of these women were in the age range of 25 to 34 years old. It is interesting to note that this is the optimum working and childbearing age. This means that about half a million Filipino women were spending their most productive years outside of the Philippines. Moreover, they were generally younger than male OFWs.



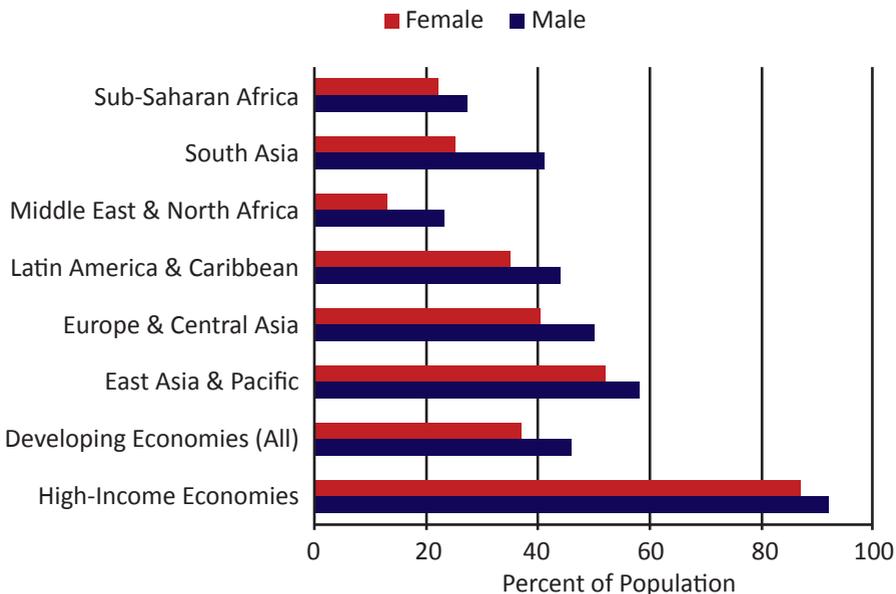
Photo: UN Women / Betsy Davis

Related to these, a recent paper on financial inclusion and gender (although not focused on overseas migrants) may also be instructive. A six-country study in Sub-Saharan Africa found that there were two persistent divides for financial inclusion: geography and gender. Women, as compared to men, were more inclined to expand their enterprises, though having less sources of capital. It was also highlighted that women may be more risk-averse and less eager to borrow from banks, not only because they feared losing the resources coming from their enterprises, but also because they usually bore familial responsibilities. The transaction costs associated with formal banking may also be relatively larger for women, particularly those without formal education or those with a more limited access to assets and collateral. Hence, women entrepreneurs preferred informal savings and cooperatives, as these institutions provided some ease and convenience for them. Based on the study, overall income and educational backgrounds correlated with the level of use of financial products. However, “traditional gender roles prevent (the creation of) a level-playing field and the gender-neutral

approaches that currently prevail to benefit women, and to a lesser degree, men as well” (Frickenstein, 2013).

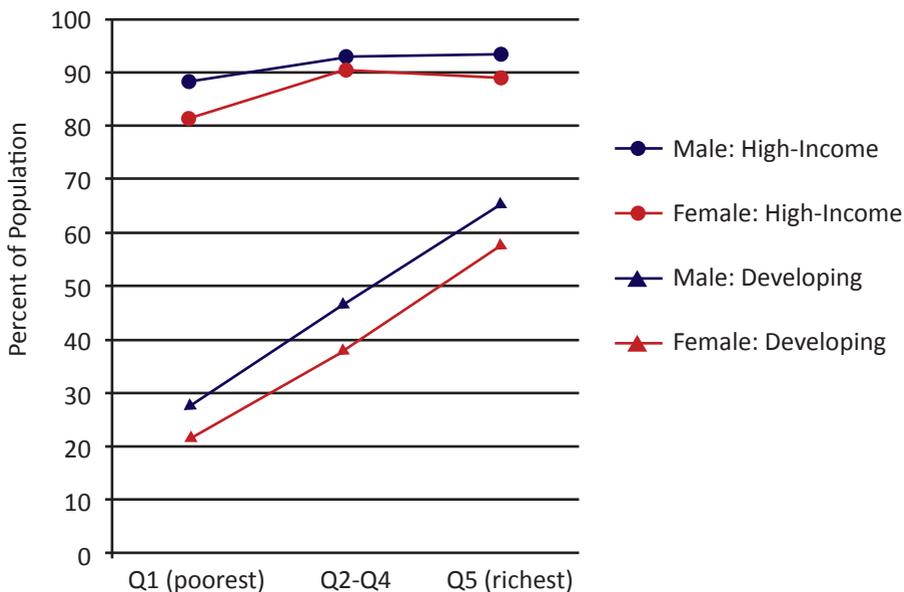
Another paper by Asli Demirguc-Kunt, Leora Klapper and Dorothe Singer (2013) looked at financial inclusion by sex in developing countries, using data from the World Bank’s Global Findex (Financial Inclusion) database that spans over 140 countries. They found that gender “remains significantly related” to the use of financial services — even after controlling for individual characteristics such as income, education, employment status, rural residency and age (Demirguc-Kunt, Klapper and Singer, 2013). While there were cross-country variations, the authors were also of the opinion that in countries “where women face legal restrictions in their ability to work, head a household, choose where to live and receive inheritance, women are less likely to own an account — relative to men — as well as to save and borrow” (Ibid). The descriptive data from this study also already reveals the gender gap in financial inclusion (Figures 1 to 3).

Figure 1: Account ownership by sex, in 98 developing countries



Source: Demircuc-Kunt and Klapper, 2013

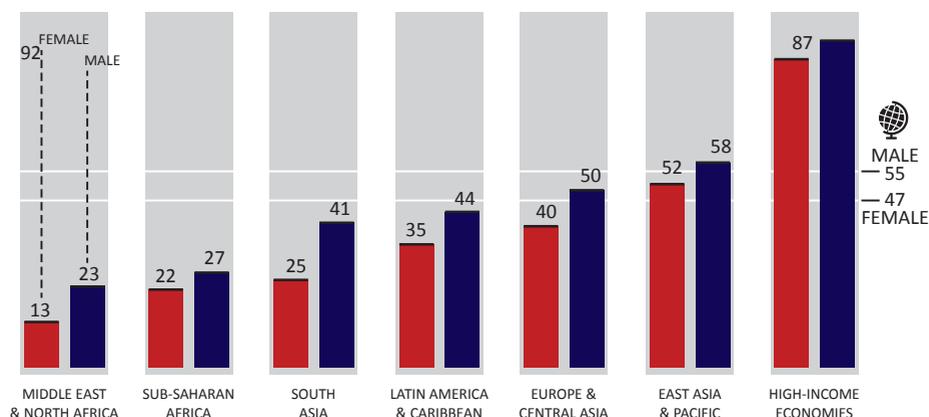
Figure 2: Account ownership by sex and income



Source: Demircuc-Kunt and Klapper, 2013

Figure 3: Account ownership by sex and region

Adults with an account at a formal financial institution (%)



Source: Demirguc-Kunt and Klapper, 2012

Data on financial inclusion is critical to overseas migration as there is a unique dynamic in this context. Since those workers abroad send remittances that are directed to their families and coursed through formal financial institutions, **remittances may induce remittance-recipients to open savings accounts or improve financial inclusiveness.**

There have been debates surrounding money management by men and women as these relate to the overseas migration experience. For example, some assert that women-managed households have more funds than men. In microfinance, women are the target clients rather than men, given women’s skills in managing household funds. Studies have also revealed contrasting results. The nucleus of the discussions, in the context of couples and families who are in the overseas migration experience, is how financial decisions are made, and if there are spousal arrangements and roles assigned to both the father and the mother, and even to the children and extended family members. *What is perhaps a uniform observation is that the income-earner abroad, regardless of sex, is exhausting all means possible to provide for their families at home.* The differences on this regard, however, come out when conditions such as the remitter’s occupation, size of earnings and labor conditions, and the recipient-household’s size, occupation of the breadwinner and the destination country come into play. Senders’ and recipients’ levels of financial literacy also become relevant in this discussion.



Photo: UN Women / Betsy Davis

Goals of the research. Putting together these different contexts, the goal of this research is to come up with a policy paper on gender-sensitive remittances and asset-building in the Philippines. Components of the research work include review of existing literature, assessment of the methodology and research practices, quantitatively driven data gathering (with some qualitative data) and recommendations for policy, research and theory.

LITERATURE REVIEW: GENDER AND OVERSEAS MIGRATION

This study is about gender-sensitive remittances and asset-building OFWs and their remittance-recipient households in the Philippines. Admittedly, defining what ‘gender-sensitive’ means is not easy. The following literature review on gender and international migration is focused on defining, and later, refining, what gender-sensitive or gender-based remittances are.

Gendered or gender-sensitive migration studies are the separate treatment of the male and the female in the analysis of migration-related phenomena. The gendered perspective is evident in the determinants and decision to migrate, remittance behavior, places of origin and destinations, skills and nature of jobs and so on. However, the most important factor in gendered studies in migration, based on the analytical framework of this study (later below), is gender-sensitive analysis in the social process of migration. ***It is not merely a separate treatment of analysis, but providing the analysis as well on how gender creates different tracks in the migration process.*** The point of gender sensitivity in the analysis lies not just in “after the fact” but also “before the

fact”. For example, while after the fact refers to analyzing differences in remittance behavior between male and female migrants, there is the before the fact where they were playing different roles and expectations in their respective families, clans and communities. ***Gender analysis is context-specific.*** A mere disaggregation of data of male and female migrants or migrant household members is a step towards the right direction, but it cannot, by itself, provide sufficient information needed in gender-sensitive analyses.

The point of gender sensitivity in the analysis lies not just in “after the fact” but also “before the fact”. For example, while after the fact refers to analyzing differences in remittance behavior between male and female migrants, there is the before the fact where they were playing different roles and expectations in their respective families, clans and communities.

As we go through a review of selected gender and migration studies below, we find that **there are contrasting findings on gender behavior**. We cannot smoothen or reason out the contrasting findings because, as we will assert later in the analytical framework, each gender-sensitive remittance study is indeed different due to varying social contexts. Thus, we must be careful against generalizing a quantitative finding on gender behavior, though derived from a statistical test of data, because this very behavior is social context specified. With gender-sensitive remittance analyses, we therefore expect inconsistency of findings from across different migrant-sending places and migrant-destination countries.

The theoretical and conceptual models of earlier migration studies generally disregarded gender (Pfeffer, et. al. 2006). Migration studies, at the start, normally looked at migration patterns from migrant-sending to migrant-destination countries, and also on remittance patterns from migrants abroad to recipients in home countries. The frame of analyses in the study of overseas migration was usually based on labor markets then prevailing at the migrants' home countries and destinations (Holst, et al. 2010). On the other hand, remittance studies, at first, talked mainly of the remittances' impacts and contributions at the macroeconomic level, with microeconomics studies on migrant remittance senders' and recipients' behavior following shortly.

The following review of literature is two-tiered. The first tackles international literature with the goal of finding out the most appropriate analytical framework for reviewing gender studies of overseas migration in the Philippines. Essentially, it is aimed at gaining a critical frame of analysis or a capacity for reviewing gender studies of migration, which can then be applied to the Philippine scenario, which latter composes the second tier.

The first type of international literature on gender and migration is composed of narrative discussions supported by theory, critical review of literature and empirical data which argue that migration studies and policies must be "gendered" or "gender-sensitive". These studies generally approach migration, gender and development through descriptive data analysis. The second type is composed of studies that statistically test data based on theoretical, conceptual and empirical models on gender and migration. It appears that the specific empirical studies of the second type of literature are applied examples of embedded gender perspectives, as argued and recommended by the first type.

To highlight an example of the first type, we mention the study of Nicola Piper (2005), which discussed the main issues on gendered migration within the context of very broad themes set out by the Global Commission on International Migration. The finding of her study, on the whole, stated that, although policies governing the different categories of migrant workers are expressed in gender-neutral terms, in reality, they affect men and women differently. There were three principal reasons for this: first, the different concentrations of men and women in different migratory flows based on gender-segregated labor markets; second, gendered socio-economic power structures; and third, socio-cultural definitions of appropriate roles in the origin, as well as destination, countries (Piper, 2005).

An example of the second type is the study conducted by Elke Holst, Andrea Schäfer, and Mechthild Schrooten (2010). This was an empirical study of migrants' remittance behavior in Germany using the German Socio-Economic Panel Study (SOEP) for the years 2001-2006. Primarily, they explained the determinants of the amount of remittances. The dependent variable was the (natural log of the) annual amount of remittances, and the independent variables were sex, age, marital status, education, income, household size in Germany, relative duration of stay and remigration plans. Their findings showed that foreign women remitted less money than foreign men. Using information on the social network in the home country, it was found that the social network abroad explains part of gender differences in remittance behavior. Secondly, employing gender interaction terms for the social network effects suggested that remittance behavior was affected by traditional gender roles. Thirdly, the migrant's social integration in the destination country mattered, and the remittance decisions of naturalized migrants did not show the aforementioned gender effect.



Photo: UN Women / Pornvit Visitoran

Economic vs. Social Framework of Analyzing Overseas Migration

It is important to note that the first type of studies had brought up a critique of economic frames of analysis versus a social frame for overseas migration. The economic analyses that dominated early migration studies, usually based on remittances, labor markets and migrant decision models for maximizing individual welfare were primary points for disregarding gender perspectives (Thanh-Dam Truong and Des Gasper 2008).

The view that migration is a “social process” — that it is more than just an economic decision model of individuals — pinned down the narrow conceptions that boxed the economic frames of migration analyses. The interdisciplinary nature of international migration, as a social process and an economic decision-making model of individuals and households, is reflected by two separate branches of research: economics and social studies. The two lines of literature, being bound and separated, predictably provoked criticism from the other side, but notably, most of the criticism was thrown by the social side against the narrower premises of the economic models. On this, Lisa Pfeiffer (2006) quoted demographer Douglas Massey (1997) who said that existing social science literature on international migration lacked a coherent theoretical framework. Pfeiffer (2006) claimed that this state of international migration research persists:

“At present, there is no single theory... by social scientists to account for the emergence and perpetuation of international migration throughout the world, only a fragmented set of theories that have developed largely in isolation from one another, sometimes but not always segmented by disciplinary boundaries” (Massey in Pfeiffer, 2006).

Based on what has been learned in the review of literature, international migration is both a social and an economic decision-making process of individuals or households. Individual and household decision models are more realistic and appropriate if they are articulated within social structures of families, communities, networks and states of both the migrant-sending places and destination countries. The rest of the paper now explores, sharpens and brings to focus the challenge of viewing migration as a definite social process involving individuals and households, in no less way that it is an economic decision being made.

What could be summarized about the gender dimension of dichotic (economic or social) migration studies is that economic decision models disregard gender, at the same time viewing that migration is a social process brought in gender perspectives. Whilst economic studies did bring in gender perspectives by disaggregating data by sex, it is not enough, as we have argued above, given that gender analysis is context-specific. The challenge is how to have them together in a unified analytical framework. The economic models are considerably

almost universal, while that of the social view demands difference as each migrant is embedded in his or her own unique cultures, traditions, beliefs and practices. The economic decision models of migration may probably have only few unique characteristics, as defined by individuals' private views of costs and benefits within the labor markets of both countries of origin and destination. What would bring in more uniqueness to the model is if it was contextualized in social processes that are obviously distinct for each family, household, community, networks and nation-states.



Photo: UN Women / Vidura Jang Bahadur

Migration as Social Process Easily Accommodates Gender Perspectives

The paper by Russell King and Julie Vullnetari (2010) clearly demonstrated migration as a social process, by examining the case of the recent Albanian migration to neighboring Greece. This migration flow is one of the largest cross-border migrations in post-communist Europe. The paper illustrated how the patriarchal nature of the sending society (Albania) fundamentally shaped both the gendered pattern of migration and its equally gendered corollary, remittances. Based on fieldwork data from survey (n=350) and in-depth interview (n=45) taken in rural south-east Albania and the Greek city of Thessaloniki, it was shown that the male-structured process of migration hardly allowed women to remit, even when they were earning in Greece. Interview data revealed that migration to Greece, and its attendant remittance flows, did give, within limits, increased agency to women within both the migrant and residual households. Yet things were, on the whole, slow to change and constrained by a resilient and unchanging society in their home country in Albania.

The study of Md Mizanur Rahman and Lian Kwen Fee (2009) explored and suggested a methodological approach to the gender dimensions of remittances. It exactly argued that remittances should be seen as a social process and examined in relation to: a) the sending side; b) the recipient side; and c) the gendered use of remittances by the households. Focusing on Indonesian domestic workers in Singapore, Malaysia and Hong Kong, plus migrant households in Central Java, the study explored the gender dimensions of remittance-sending, receiving, control and use, together with their development implications. The findings were that, despite their lower incomes, female domestic workers remitted a greater share of their earnings than their male counterparts did. Moreover, female migrants tend to remit to their mothers and sisters rather than to fathers, brothers or husbands. Close to half of the recipients exercised discretion over the use of remittances. Additionally, whereas female recipients were more inclined to use remittances in investing in human capital, male recipients tended to invest more in physical capital.

Truong and Des Gasper (2008) published their analysis of a volume of studies on gender, technology and development, particularly on the class regarding embedding a gender perspective in migration studies. This volume examined intersections among gender, state policy and the socio-

cultural environment, with a specific focus on the micro-interactions that helped shape the migration experience. Three points are noteworthy in their paper. First, they maintained that all the papers highlighted an insufficiency and danger in the isolation of purely economic perspectives. Among the various underlying reasons was as a critique of the “narrow economic framework” that omitted some of the major motives for migration, non-economic grounds ranging from the prominence of sexual relations, to the need for refashioning of one’s identity. Second, emphasis was placed on the centrality of networks and affiliations, particularly in contexts where state borders were being newly constructed or fortified, and where migrants depended highly on third parties for help and support. Social networks play different roles in different phases of migration and for different categories of migrants. Third, migrants were often “sacrificers” who supported other people in their country of origin and/or their children who may reap the fruits of their efforts. Yet another theme underlined was the need for broadening the concept of remittances to capture flows in ideological and cultural spaces and their institutional linkages and consequences. Social remittances, as opposed to economic remittances, have to do with imports that influence social values, norms and people relations in the home country. Multi-local migrant livelihoods affect social relationships, including gender and age relations and intra-household interactions, both in the out-migration areas and the receiving areas.



Photo: UN Women / Pornvit Visitoran

Migration as Economic Decision of Individuals / Households within a Social Process / Context

As stated earlier, this research has taken an all-encompassing position that international migration should be viewed as an economic decision of both individuals and households which is uniquely contextualized by each migrant's specific surrounding social structures, reflected in his or her family, community, social networks and nation-states, both in the countries of origin and destination. The validity of economic decision-making analysis applies to each migrant or household, but we need to be broad enough to capture the social dynamics that encompass and influence the migrant's economic decision-making process. The volume of studies on "International Migration of Women" brings some ideas on how this balance might be achieved.

Part of the aforementioned volume of studies is the critical review of literature on gender in the economics of international migration, authored by Lisa Pfeiffer, Susan Richter, Peri Fletcher and J. Edward Taylor (2006). The authors systematically surveyed the most important studies on international migration and gender and first presented a very general stylized model to describe the cost-benefit analysis which, they claimed, was "at the heart" of any migration decision model, either explicitly or implicitly. It could be an individual or household decision with encompassing benefit, cost and risk variables, including those not traditionally deemed as economically important influences on migration.

With the general stylized model they developed, the authors then conducted a critical review of migration models on: a) wages and returns to human capital; b) lifetime expected earnings; c) migration costs; d) probability of employment; and e) equalization of wages over space. Discussed as well were the obstacles of incorporating gender into these wage- and employment-driven models. Additional analysis from Pfeiffer et al. (2006) included a critical review on the joint and split household models of migration studies, economic impacts in migrant-sending areas and general equilibrium considerations in the labor markets. Finally, some priorities for incorporating gender into future economic research on international migration were presented.

Pfeiffer et al. (2006) concluded that “economists and other social scientists have begun to address some pieces of the puzzle of how gender shapes international migration and its impacts. These include gender differences in remittance behavior, effects of human capital and household variables on migration probabilities, family migration networks, the impacts of policy shocks on international migration by males and females, and in labor market outcomes at destinations. That when gender is introduced into empirical models, it generally is found to be an important variable shaping migration and its outcomes.”

The third chapter of the volume focused on the determinants of migration in rural Mexico by Richter and Taylor (2006). It investigated how the determinants of international migration differed between men and women. The authors used a unique panel of data set with retrospective migration histories (since selection of the migrants was nonrandom, hence potentially with bias) that were representative of the rural population of Mexico. The data set was then applied in random-effect and fixed-effect

models. Their results indicated that international migration selected men and women differently. Overall, women were less likely than men to migrate abroad. Schooling was positively associated with international migration of women (to non-agricultural jobs), but not of men. Age deterred international migration slightly more for men than for women. One reason might be that men are typically engaged in highly demanding physical work overseas, including trades in construction and agriculture.

Richter and Taylor (2006) showed that networks, that is, contact with family members who were already abroad, played a more important role in the determination of migration than macroeconomic and policy variables did, and that these were both sector and gender specific. Male migration networks are not more influential than female migration networks, but they are nevertheless highly significant in explaining both male and female international migration. Female networks are significant in explaining male migration, and in some cases they are more significant than own-gender male networks.

The fourth chapter of the same volume explored the hypothesis that the impact of international migration and remittances on economic activities of family members left behind differed between male and female migrants. They also studied the impact of female and male migration on household investments in education and health. Their findings revealed strikingly different impacts of male and female migration on production activities. Overwhelmingly, the impact of male migration on household production was negative, while that of female migration was either positive or insignificant. With respect to household expenditure patterns, this chapter found that households with female migrants spent significantly less on education than otherwise similar households without female migrants. These findings indicated that the sex of the migrant might have an impact on expenditure patterns in remittance-receiving households in the country of origin.

The subsequent chapter in the same volume explored the impacts of migration and remittances focusing on Ghana. This chapter, by Guzmán, Morrison and Sjöblom (2006), combined the literature on remittances with that on intra-household bargaining by exploring two questions: first, whether or not the sex of the household head affected household budget allocations of remittance-receiving households; and, second, whether or not the sex of the remitter had any impact on household expenditure allocations in these households. The chapter draws on data from the nationally representative 1998/99 Ghana Living Standards Survey.

With respect to the first research question, the results indicated that, after controlling for total income, international remittances had a significant impact on the budget allocations for food, consumer and durable goods, housing, health and other goods in female-headed households. Meanwhile, there was no such impact on expenditure patterns in male-headed households. In response to the second research question, the authors found that households receiving remittances from females had a different expenditure pattern from those that received remittances from males, after controlling for the remitter's ability to monitor how the remittance-receiving household allocated its resources. Households with female remitters allocated a larger expenditure share for health and other goods, but a lower share for food. Overall, the chapter highlighted that changes in the composition of households associated with migration were likely to affect the relative influence of female and male household members, which in turn may influence expenditure patterns.

Philippine Literature Review on Gender, Migration and Remittances

With the earlier literature review on the frames of analyzing gender and migration, it is not surprising that the very few empirical studies found on the Philippines employed quantitative and qualitative methods (or a combination of both) to primarily look at gender, migration and remittances, or even other household assets. Looking at the gender dimension of migration has been a frequent theme in papers aligned to sociology, demography and anthropology. In the Philippines, prominent gender and migration analysts include Maruja B. Asis, Nimfa Ogena, Stella Go, Rhacel Parrenas and Graziano Battistella, among others. Meanwhile, some economic studies on remittances had, at most, gender differences in the discussion of their themes surrounding remittances.

The United Nations International Research and Training Institute for the Advancement of Women (UN INSTRAW) pioneered some studies on gender and remittances during the middle of the previous decade. The overall approach taken here was to look at the intersections between gender

and remittances and, eventually, mainstream the gender dimension in the actions and policies surrounding migration and remittances. The Philippines was a part of these research-based efforts of UN INSTRAW.

Charito Basa, a former migrant worker-turned-migrant advocate who is based in Italy, was among those who initially looked at the intersections of gender and remittances. Her initial works for UN INSTRAW featured case studies and qualitative interviews. For example, Basa's applied research, co-authored with Natalya Ribas and Rosalud dela Rosa, tried a transnational approach, i.e., getting respondents from Italy and the Philippines. Two roundtable discussions, 132 in-depth interviews and 71 interviews with remittance-receiving households in identified rural communities in the provinces of Pampanga, Batangas, Ilocos Sur, Oriental Mindoro and Tarlac⁵ were done.

The research, given the accumulated data, also developed a "collective decision-making process" at the household level surrounding remittances. This

5 These provinces were, at least anecdotally, said to be the major origin communities of Filipinos working and living in Italy.

grounded treatise “typologized” the dynamics of the migration-and-remittance dynamic of the transnational household by the civil status of the overseas migrant (see Table 1). Simply put: “The position the migrant occupies in the household prior to leaving often determines who participates in this process, as well as which household members their migration is intended to benefit” (Ribas, Basa and dela Rosa 2007). What the authors’ interviews showed was that this collective decision-making process is, not surprisingly, tied to women’s traditional child-rearing and family management roles in the Philippines, not to mention women’s in-depth knowledge of the Filipino household’s basic needs. Carolyn Sobritchea affirmed Rybas, Basa and dela Rosa in a later paper (2010).

Table 1: Household-level decision-making processes vis-à-vis migration, remittances and gender

Description of the migrant	Intended beneficiaries of their migratory project	Decision-making participants / consent	Particular features
Married adults with children	Spouse and children	Spouse	Female-led migration
Unmarried young adults	Parents and siblings Self	Parents	Eldest child’s duty to care for parents and siblings
Single mothers	Children	Not applicable	Relationship between migration and conjugal separation

Source: Ribas, Basa and dela Rosa (2007)

Study findings showed that women were generally “thriftier” than men. As the remittance use patterns were similar in terms of how these get appropriated (basic needs, education, utilities), remittances to the Philippines were even maximized in order for the recipient-household to pay the services of a caretaker, a domestic worker or a person who will be in charge of dependent persons in the migrant women’s household. It was also noticed that men were inclined to use remittances from Italy in consumption goods, assets or properties. Interestingly, if women succeeded in tending for the household’s basic consumption needs, real property investments and even agriculture came next.

In various ways, Ribas, Basa and dela Rosa concluded that “gender influences migration, remittances and their relationship to rural development.” In a later paper, Basa, Wendy Harcourt and Angela Zarro (2011) made similar observations but contextualized those in the ambit of how migration of Filipinos in Italy operated: Filipino women help fill up what they observed as a “care crisis” in developed countries like Italy.

Basa, Violeta de Guzman and Sabrina Marchetti (2012) did a qualitative study on the indebtedness of Filipino migrants in Italy. From key informant interviews with remittance stakeholders and 32 interviews with Filipino migrants (23 females, 9 males), the authors found that migrants’ support of extended family members in the Philippines was a cultural mindset that brought Filipino remitters from Italy into debt just to fulfill these so-called “obligations,” a classic example of which is sending the children to school. This was one of the main reasons why migrants incurred debts. As for accessing credit, these migrants borrowed from the accessible financial institutions, even if the interest rates were high. These put the borrowers in a burdensome situation, not to mention that being “unbankable,” they faced “stricter conditions and requirements” from financial institutions especially for the irregular or undocumented migrants. But essentially, loans were made to help finance the family needs in the Philippines (Basa, de Guzman and Sarchetti 2012).

Carolyn Sobritchea and Sylvia Guerrero did a municipal-level study of remittances and gender-responsive local development for UN Women and the United Nations Development Program. The researchers surveyed 402 households in 23 villages (barangays) in the municipality of Lemery in Batangas province. Salient findings from Sobritchea and Guerrero included the following:

- Women made up about 77 per cent of remittance senders. From that number, nine out of ten of these respondents were domestic and/or household-related service workers. Most Filipino migrants surveyed received regular income. However, some did not have a steady income source due to the often informal nature of their jobs and their immigration status. Men were said to have a hard time securing jobs because Italian households preferred women for domestic work;

- Some 65 per cent of remittance managers in Lemery were female;
- Remittances were used mostly for household expenses. Nine out of ten respondents were not able to save or invest in any kind of business. About seven out of ten households had no income apart from the remittances abroad;
- Savings and investment patterns were not prominent during the first few years of work abroad because remittances were usually used to stabilize the family's condition and repay debts, and later on, sustain family needs. Investments and savings only followed after several years of working abroad. Local community development was not a priority of the study respondents;
- In terms of investment, the potential for using remittances in Lemery to generate business enterprises was yet to be optimized. Almost all respondents said that no household members were eager, or had any plans, of using the remittances to set up a business in their municipality (Sobritchea and Guerrero, 2010).

Thelma Paris and her colleagues conducted a three-country study, which included the Philippines, focused on migration, remittance and rice farming. Paris et al. (2009) integrated a gender dimension at the onset. Rapid rural appraisals, a census of the selected villages and surveys of migrant households from rain-fed (n=19) and irrigated (n=27) farming villages were employed in the study. There was almost an equal number of migrant and non-migrant households surveyed (206 households apiece for migrant and non-migrant households from rain-fed villages; 200 migrant households and 201 non-migrant households from irrigated farming villages). As a profile, it was noticed that international migration was a dominant pattern for households from rain-fed villages (77 per cent) compared to those from irrigated villages (47 per cent). It was found in the Philippines study that principal female migration activities “drastically declined,” but the women had increasing responsibilities in managing their families’ farms. In the case of principal male migration, the pressure of maintaining or increasing the rice productivity of their farms fell on the shoulders of the principal female and other family members who were left behind. Interestingly, the researchers also developed a women’s empowerment index (WEI)

for decision-making in their survey. Comparing results from the three countries, the Philippines had the lowest WEI score, in both household respondents with (n=114) and without (n=111) migrants, and covering both agricultural and non-agricultural households. But on the overall, the researchers noticed that wives “are compelled to make ‘on-the-spot’ decisions” when migrant husbands are away over long periods of time. As such, the women’s roles had shifted from being part of unpaid labor to being farm managers (Paris et al. 2010).

Paris and San Luis had a separate but related study, this time looking at rice-producing villages in Cagayan province. Paris and San Luis eventually surveyed a total of 109 farming villages, 29 of which were rain-fed farming ecosystems, and 80 that were irrigated. By number of respondents, there were 420 households from rain-fed villages; 1,066 households from irrigated villages; and 369 landless households. Not surprisingly, there was higher out-migration from farming households than non-farming households. Meanwhile, the rate of out-migration from rain-fed villages was higher (23 per cent) compared to counterparts from irrigated farming villages (18 per cent) among farming households.



Photo: UN Women

There was more out-migration from females. For principal male migration, there was a greater tendency for sons than husbands and other male family members to migrate. International migration was more prevalent than domestic or internal migration. Out-migration rates were higher in farming than in rain-fed villages or with higher population densities; farming households with lower adoption levels of modern rice varieties, lower rice yields, lower cropping intensities or who were tenants rather than owners of the land (Paris and San Luis, 2005).

Marjorie Pajaron (2013) tried to find out whether an individual's bargaining power within the household, using gender and educational attainment of the household head as proxy measures, affected the usage of remittances. Her study for the Walter Shorenstein Asia-Pacific Research Center of Stanford University also aimed to analyze the allocation behaviors of male household heads who had wives present or absent, and of female household heads who were divorced, widowed, separated or whose husbands were overseas. That way, Pajaron wanted to test the role of moral hazards (i.e., dependency) in the allocation

of remittances. Her empirical model was tested using merged data sets — covering the year 2003 (the only one available with a public use file or PUF) — from the triennial Family Income and Expenditures Survey (FIES), the Labor Force Survey (LFS) and the every-fourth quarter Survey on Overseas Filipinos (SOF).

Pajaron's study is an example of how quantitative economic models can provide good "gendered" studies on remittances. The allocation pattern for remittances, as shown in Pajaron's results (2013), in households headed by females whose husbands were working abroad, showed an increase in the shares for education and health expenditures, and a decrease in alcohol and tobacco spending. Female heads who were divorced, separated or widowed behaved similarly. This confirmed the different allocation process prevailing when a husband was not present to consume alcohol and tobacco. For male heads with migrant spouses, their preferences were unexpected: while they allocated more to alcohol and tobacco and less to food, they also devoted more remittances to education. When wives were present, the findings on food and education

were similar to those when wives were absent, while the effect of remittances on alcohol and tobacco was statistically not significant. These results implied that regardless of the gender of the household head, or whether the spouse was absent or present, education was valued by all of the household types. There was also evidence that educational attainment of the household head influenced intra-household allocations. High school-educated female heads spent more remittances on education than female heads with a college education. The same can be said for the less-educated male head whose wife is present: they tend to allocate more remittances to education than male heads with more formal education.



Photo: UN Women / Pornvit Visitoran

Unlad Kabayan (2013) conducted a study to determine the remittance behavior of overseas migrant workers and their families in a Philippine city. With some 204 migrant worker respondents (110 of whom were females), sex-disaggregated findings revealed the following:

- Males spent more than females for pre-migration expenses, and males borrowed more than females for such expenses;
- By economic status, more females than males came from the lowest income households. For families with higher income levels, male migrant workers were more than female counterparts;
- More males than females perceived that they were fully dependent on overseas remittances (34 per cent versus 17 per cent, respectively). However, when asked of their own and their households' income

sources, only less than 30 per cent of respondents had no other income aside from the remittances;

- Spouses were the most preferred remittance recipients, especially female spouses left behind;
- More females than males had autonomy in decisions surrounding the use of remittances. Meanwhile, a third of female respondents thought that their male spouse had as much say as they did in how to spend remittances;
- At least 68 per cent of male and female migrant worker respondents saved, while male household heads in migrant households saved more than female counterparts;
- Deposits in banks were the leading savings instrument for both respondent groups;
- Only less than 30 per cent of both respondent groups invested; and
- When migrant respondents with current enterprises were asked if their ventures were successful, some 32 per cent of them said yes. The same was true for 22 per cent of migrant families.

These studies by Basa et al., Paris et al., Sobritchea and Guerrero, Pajaron and *Unlad Kabayan* have provided the baseline information on the intersections between migration, gender and remittances in the Philippines. Their findings also affirm the analytical framework of this current paper on how remittances are influenced by gender and migration in the context of a social process. But the surveyed literature on the Philippines looked at identified elements of migration as a social process, and at either the origin or destination country (or even both, as evidenced by Ribas, Basa and dela Rosa [2007]). The methodologies used reveal a fertile ground where these researchers are trekking surrounding gender and overseas remittances. Though most of the studies are quantitatively driven, fusing qualitative methods is a helpful approach. The challenge, thus, of future studies (including this current paper) on migration, remittances and gender is to be on guard when it comes to the generalizability (quantitative) and/or transferability (qualitative) of research results, as well as attempting to see the complementarity of quantitative and qualitative methods, as well as their corresponding quantitative and qualitative findings.

An Illustration of the Social Process before Constructing the Empirical Model

The difficulty of constructing an analytical framework lies in that, it should maintain the validity of economic decision-making analysis as it applies to each migrant or household, while at the same time, be broad enough to capture the social dynamics that encompass and influence the economic decision-making process. The framework will be broad in the sense that it can incorporate social and non-economic variables, but specific also in the sense that only variables that are significant are brought to the fore depending on the nature of migration, time and places of origin and destination of migrants.

Before we can imagine a male and female migrant faced with an economic decision to migrate or how much remittance to send, or, on the other side, a remittance recipient who decides how to spend, we should first know where s/he lives and what social structures mediate in the decision process. For example, the study by Russell King and Julie Vullnetari

(2010) on Albanian immigrants in the city of Thessaloniki in Greece clearly illustrated the patriarchal society where the youngest son was expected to take care of his parents, while the woman switches family roles to that of her husband's. This clearly must precede any economic cost-benefit analysis of decision-making of the migrant and remittance recipients, and clearly distinguish between male and female.

Another social characteristic that needs to be considered before designing the empirical model is the sector or subsector of work in the economy that the migrant household originated from, as well as the same in the country of destination. For example, rice farmers in lowland irrigated farms in the Philippines clearly are different from corn farmers in the uplands in terms of their seasons for planting, income, vulnerabilities and assets.

As already mentioned, the economic decision model (cost-benefit analysis) is fairly universal, but the socio-economic contexts are largely different per migrant family and community. This again posits a

challenge because every migrant-sending village (barangay) in the Philippines could have unique social characteristics different from the other migrant-sending villages. Hopefully, a pattern of social variables explaining gender and migration throughout the country will emerge.

Figure 4 illustrates the segments and stages of migration as a social process. This is the social process framework in understanding migration. The existing literature and migration papers could be a study of a specific segment in the social process. It could be an empirical model finding the determinants of migration; an economic cost-benefit analysis model in the decision-making of a migrant; an empirical game theoretic model of altruism in sending remittances; an empirical model on the expenditure pattern of households receiving remittances; an experimental model measuring the impact of migration; or a macroeconomic model on the impact of remittance. An empirical general model of gender-sensitive remittance behavior that is fully responsive to the social process of migration (context specified by local community's culture, norms and institutions) is impossible.

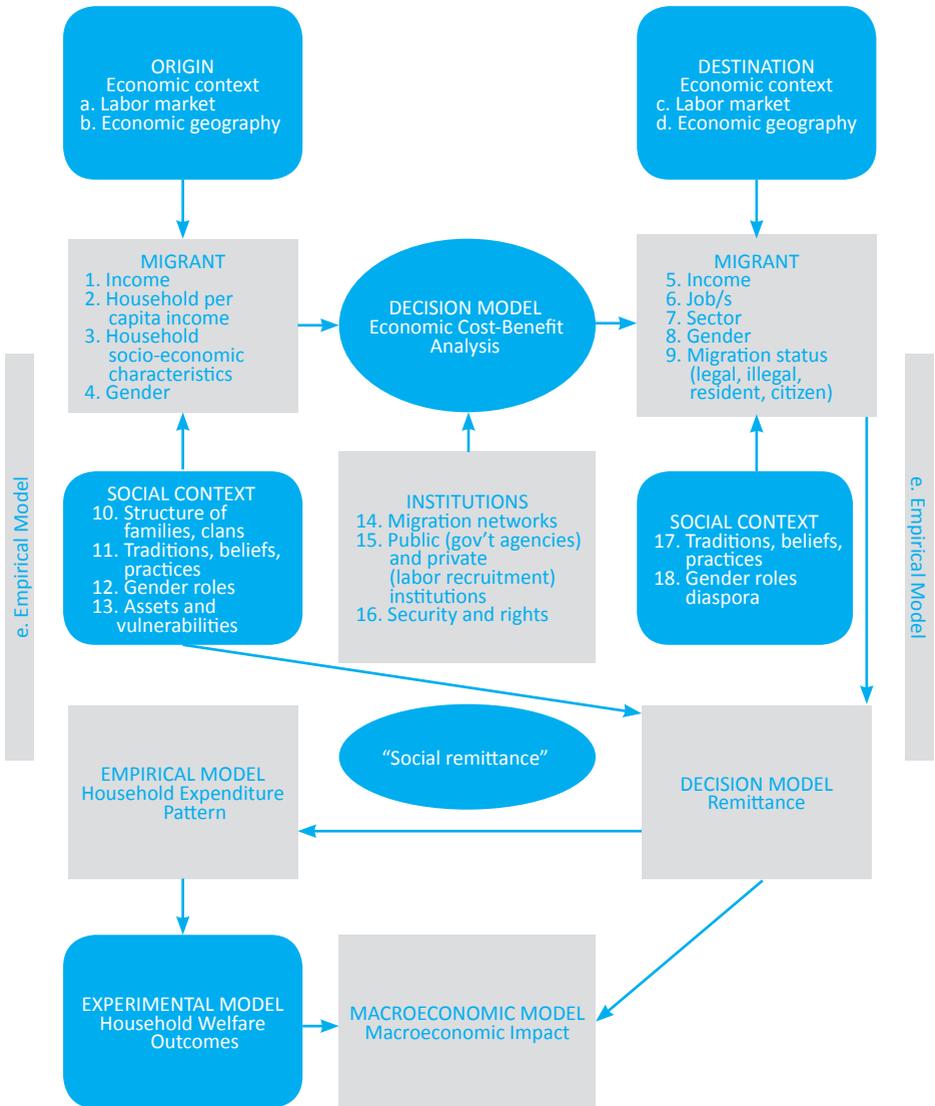
The many segments and stages of the social process is attested to by the diversity of existing literature on empirical studies in international migration. The economic decision model to migrate and how much income to remit is at the heart of the migration process. However, these do not represent the totality of migration.

The framework was also used as a guide for the authors of the current paper to provide a *stipulative definition* of the concept of “gender-based remittances”. Gender-based remittances *cover the decisions and actions surrounding the usage of overseas remittances, availment and use of financial services, and the responsibilities surrounding income and asset use, maximization and growth by female and male members of a transnational overseas migrant household — all operating in the context of the family financial arrangements that prevail under an overseas migration situation*⁶. It is in this analytical framework and definition that the review and assessment of literature on

6 After all, “migrant remittances, like migrants themselves are part of a transnational relationship that is itself affected by both gender roles and expectations” (Engle, 2013).

gender and migration in the Philippines is based. The framework is also flexible for it allows for qualitative analysis, particularly through the use of phenomenography, in understanding situational differences, or grounded theory in looking at the stages and phases of households' use of remittances.

Figure 4: Analytical Framework—Overseas Migration as a Social Process



METHODS

This exploratory study is a quantitatively driven mixed methods research that seeks to analyze the dynamics surrounding gender-sensitive remittances and asset-building by overseas Filipinos, particularly from temporary migrant workers. Migrant workers are the focus, especially since national survey used in this study abide by the concept of the overseas Filipino worker as a resident of the Republic of the Philippines. It does not mean, however, that permanent residents are eased out of the picture⁷.

The approach done here was to look at macro- and micro-level quantitative data, gather insights from two focus group discussions and key informant interviews, and perform secondary data collection, to have a clear picture of the gender dynamics of remittances and asset-building.

Macro-level. This research used the 2003 merged data sets from the Philippines' Labor Force Survey (LFS, quarterly survey), Family Income and Expenditure Survey (conducted every three years), and Survey on Overseas Filipinos (coincides with the fourth quarter survey of LFS). This specific year has the only officially merged data set that contains both household and migrant information in the Philippines.

The 2013 SOF contained data on the socio-economic characteristics of the overseas workers who were working or had worked abroad during the six months preceding the survey (April to September). Data also included the amount of cash transfers (remittances) from April to September and the mode of transfers. It is a nationwide survey conducted every October and is a rider to the same month's LFS. The latter is conducted quarterly or four times in a year. It contains employment status, age, educational attainment and income of each household member. The Family Income and Expenditure Survey is a nationally representative survey conducted every three years, which provides socio-economic information on Philippine households.

Micro-level. This research was able to use survey data from three municipalities out of a research project called the Remittance Investment Climate Analysis in Rural Hometowns (RICART). This project sought to determine if overseas Filipinos and their families, with the aid of remittances abroad, will invest and/or do business in their rural birthplaces.

7 The Survey on Overseas Filipinos also has respondents who are called "other OFWs". The reference here is those who are living elsewhere.

This research utilized a mixed methods research tool, but the quantitative surveys conducted in the first two rounds of RICART will be used in this paper. This is especially useful for a country like the Philippines where the overseas migration phenomenon permeates many areas of the country. Moreover, this tool can be implemented in any municipality regardless of the number of overseas migrants in that area.

The first round (2011-2012) of RICART was implemented in the municipalities of Magarao in Camarines Sur province and Maribojoc in Bohol province. It surveyed remitters and migrant families. In the second round of RICART (2012-2013), conducted in the municipality of Pandi in Bulacan province, non-migrant families were added as survey respondents. While the RICART surveys did not aim for national representativeness, trends from local communities where overseas Filipinos and their families came from can indicate if they may, or may not, reflect those from national-level survey results.



Photo: UN Women / Yostorn Triyos

Supplementary qualitative data. The researchers had conducted two focus group discussions (FGDs) with household heads of families with overseas-based breadwinners in Guiguinto, Bulacan. At the same time, researchers had also interviewed two rural financial institutions from the same municipality.

The qualitative segment of this research was supported by historical secondary data. One was an FGD, conducted by the nonprofit Economic Resource Center for Overseas Filipinos (ERCOF), on having a migrants' bank.

This FGD, conducted in 2013, sought to explore the feasibility of having such a bank, given the dynamics of remittance usage and behavior of Filipinos abroad.

Another was a study by ILO on remittance products. This study contains the most updated list of financial products and services for the migrant market, remittance-related policies of the *Bangko Sentral ng Pilipinas* (BSP) and lists of financial literacy service providers.

The qualitative segment of this research was tackled using the idea of financial inclusion, which pertains to the accessibility and usage of financial products. Indeed, the theme of this entire research is much aligned to financial inclusion.

Data analysis and research limitations. The qualitative data used in this research employed the means test so that gender differences can be seen. The test was employed in both the macro-level and in the micro-level data to find out if the average results for men and women were statistically significant. It followed the basic assumption that the samples were randomly chosen. This is crucial in order to design policies that would help remove differences,

particularly in the context of asset-building and remittance use.

In a way, these represent trends from both macro- and micro-level data that will enable us to see consistencies and differences in the usage and maximization of remittances by men and women. At the same time, the qualitative data can provide some explanatory insights on these trends.

However, the researchers are aware that results, findings and observations here are at best indicative in terms of looking at gender, remittances and development in the Philippines. This study is an exploratory attempt.



Photo: UN Women / Permjit Visitoran

PROFILE: MIGRATION, REMITTANCES AND GENDER IN THE PHILIPPINES

The rise of the Philippines' overseas migration phenomenon, especially since the turn of the new millennium, has been exponential. Outflows of overseas workers have shot up over a 40-year period, while outflows of registered emigrants and Filipino spouses of foreigners have remained steady, especially in the past few years. In terms of the current stock estimates (see Table 2), permanent migrants outnumber temporary migrants (officially called "Overseas Filipino Workers" or OFWs).

Table 2: Stock estimates of overseas Filipinos, as of 2013

Region	Permanent	Temporary	Irregular	Total
Global Totals	4,925,797	4,221,041	1,342,790	10,489,628
Percentage to overall total	46.96	40.24	12.80	100.00
Land-based overseas migrants	4,925,797	3,854,176	1,342,790	10,122,763
Africa	4,641	47,992	8,240	60,873
East and Southeast Asia	286,627	798,510	514,215	1,599,352
Middle East (West Asia)	7,478	2,449,583	378,475	2,835,536
Europe	392,195	219,816	156,315	768,326
Americas and Trust Territories	3,875,930	240,827	279,595	4,396,352
Oceania	358,926	97,448	5,950	462,324
Sea-based overseas migrants	--	366,865	--	366,865

- *Permanent Immigrants* – Persons whose stay do not depend on employment. These are legal permanent residents abroad, including those naturalized in their host country.
- *Temporary* - Persons whose stay overseas is employment-related, and who are expected to return at the end of their work contracts.
- *Irregular* - Those not properly documented, without valid residence or work permits, or who are overstaying in a foreign country.

Sources: Department of Foreign Affairs, Philippine Overseas Employment Administration, Commission on Filipinos Overseas

Basically, the two major types of overseas Filipinos are the permanent and the temporary migrants. On the part of temporary migrants (at least newly hired migrant workers, with the sex-disaggregated data available publicly), it was only recently that male OFWs had outnumbered female counterparts (*see Figure 5*). But there were more female permanent migrants than males (*see Figure 6*). Permanent migration, in some destination countries, begins with temporary migration, so the rising numbers of permanent migrants indicate a desire among overseas migrants for economic security in the long haul. Permanent migration also includes marriage migration, with this route being an increasing trend among Filipino women.

Occupation is another important variable. Looking at the data for both temporary (i.e., new hires) and permanent migrants, there were more females than males (*refer to Figure 6*).

Overseas Filipinos' remittances that come from temporary, permanent and irregular overseas migrants, and that pass through formal banking channels, have also shown exponential growth — especially since the year 2005 (*see Figure 7*). The growth of these remittances (USD261.6 billion over a 40-year period) also coincided with the growth of migrant stock (*see Figure 8*). What also grew was the migration of workers whose work were under the services category. Similarly, many registered emigrants' occupations prior to their permanent migration abroad were found in the services sector (*see Figure 9*).



Figure 5: Temporary overseas Filipinos (deployed new hires) by sex

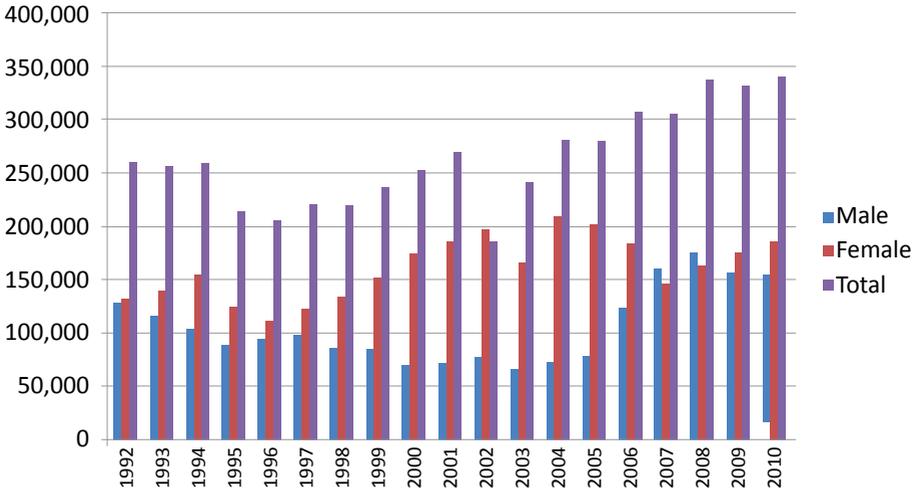


Figure 6: Permanent overseas Filipinos by sex

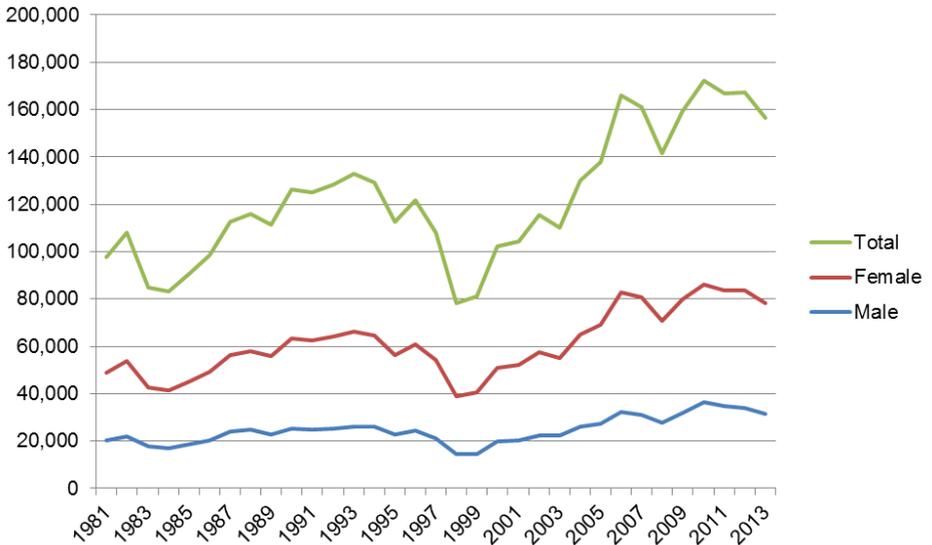


Figure 7: Overseas Filipinos' remittances (Bangko Sentral ng Pilipinas)

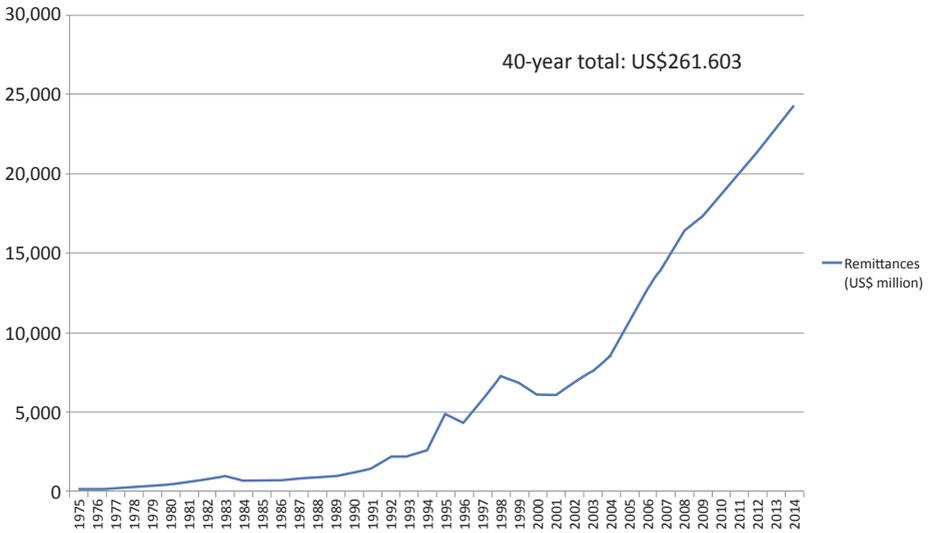


Figure 8: Growth of overseas Filipinos' remittances vis-à-vis migrant stock (Covering years with comparable data)

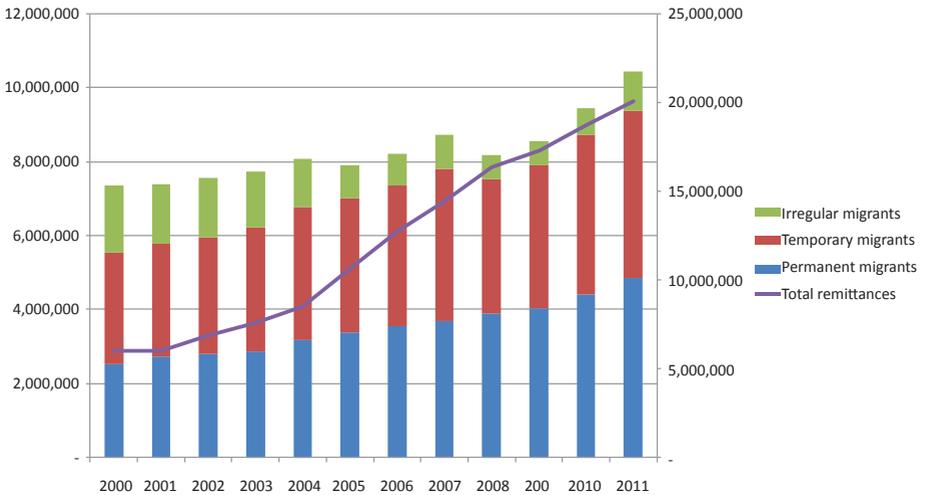
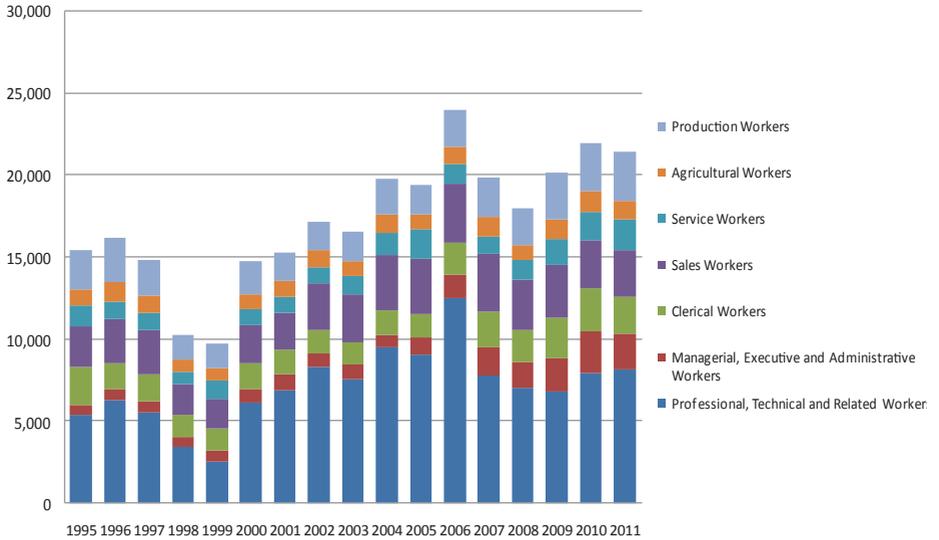
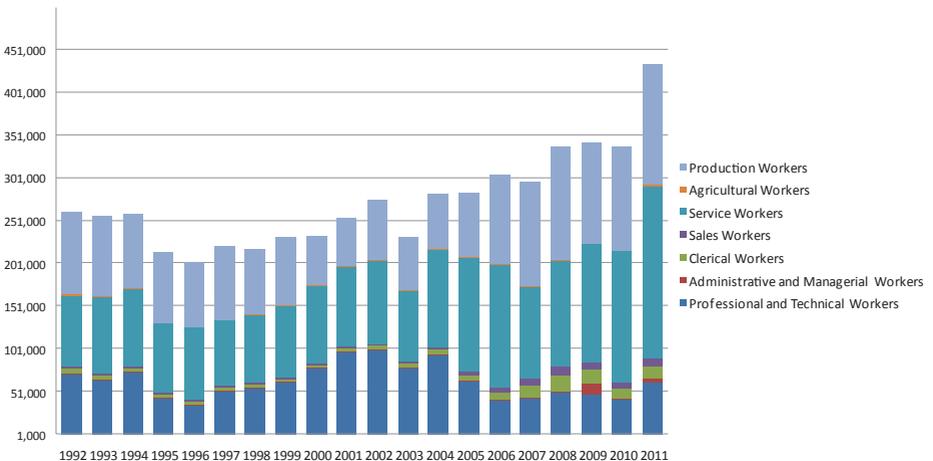


Figure 9: Occupational grouping of temporary and permanent migrants (POEA and CFO)

**Registered emigrants' employment prior to migration
(by occupational grouping)**



Deployed new hire overseas workers by occupational grouping



Data on Migration, Remittances and Gender

Data on the Philippines regarding migration, remittances and development are currently being improved through the efforts of the attached migration-related agencies of the Department of Labor and Employment (DOLE) —the Philippine Overseas Employment Administration (POEA) and the Overseas Workers Welfare Administration (OWWA). With 40 years of experience in labor migration management, the Philippines has various sources of data to monitor the mobility of people, as well as remittance flows from countries of destination. At present, government agencies gather administrative data such as number of migrants, type of work and countries of destination. The *Bangko Sentral ng Pilipinas* (BSP) tracks information on remittance inflows from different countries. Other government agencies and non-government organizations (NGOs)/CSOs assist in other data information such as those related to migrants' rights and migrants' welfare and labor conditions.

Although most data sets will have sex-disaggregation, they are gathered for different purposes and usually will present with difficulty during integration as they are not standardized. In this regard, the annual Survey of Overseas Filipinos (SOF) is a better alternative by looking at the same information in an integrated manner. The SOF began in 1995 and has since been improved to cover as much information as is needed for policy and program development.

Sample Migration Data to See Gender Trends: Survey on Overseas Filipinos (SOF)

The SOF is a rider to the quarterly LFS of the Philippine Statistical Authority. It is conducted over six months, from April to September every year, and the results are announced during the October LFS results. In view of this, the survey results do not represent annual data, but a six-month period. It is a nationwide survey covering about 51,000 households. With this qualifier, the data herewith represent only six months. But for purposes of trend analysis, they provide instructive results.

In 1995, when the survey⁸ started, there were about 416,000 male and 376,000 female migrant workers. These have grown to 1,116,000 males and 1,092,000 females in 2013. The gender ratio has relatively remained unchanged from 1995 to 2013 (*see Figure 10*).

The other components of the survey provide a detailed perspective to better understand the gender impact of overseas migration. Using the two survey periods of the SOF (i.e., 2002 and 2013), we looked at the type of work by sex and average remittances sent.

Share of Migrant Worker by Age Group

The sex ratio by age group as per the SOF data (*see Table 3*) showed that, by numbers, there tended to be more male migrants in older age groups than females. Over the ten-year difference, it is observed that the share of female migrant workers in the older age groups had increased.

Share of Migrants by Sex per Type of Work and Remittances Sent

By occupation type, more females belonged to the laborer/lower/unskilled grouping of occupations (*see Table 4*), where domestic workers are mostly categorized. Females belong mainly to service and domestic work, while majority of males were in trade and machineries. There are critical implications for this because of possible rights issues and challenges. Hence, putting together parts of Tables 3 and 4, it can be opined that female migrant workers are generally younger than their male counterparts, and that they are mostly engaged in low skilled types of work. Table 4 further expounded on the average monthly remittances sent per type of occupation. It can be noted that, overall, female remittances increased from 2002 to 2013. Likewise, there have been notable increases with the same of their male counterparts, allowing for the remittance gap to narrow.

8 The SOF is a nationwide household survey while earlier data presented in this chapter are administrative data (i.e. migrant flows) that were administratively handled by the migration-related government agencies such as the Philippine Overseas Employment Administration (POEA), the Overseas Workers Welfare Administration (OWWA) and the Commission on Filipinos Overseas (CFO).

Table 3: Share of migrant workers by age group

Year 2002						
Age groups/ Number (in 000)	Sex		Total	Age groups/ Percentage	Percentage Share	
	Male	Female			Male	Female
Totals (000)	554	502	1056	Percentage	100%	100%
15-24	37	85	122	15-24	30%	70%
25-29	111	137	248	25-29	45%	55%
30-34	83	98	181	30-34	46%	54%
35-39	90	69	159	35-39	57%	43%
40-44	95	52	147	40-44	65%	35%
45 and over	137	61	198	45 and over	69%	31%
Year 2013						
Age groups/ Number (in 000)	Sex		Total	Age groups/ Percentage	Percentage Share	
	Male	Female			Male	Female
Totals (000)	1116	1092	2208	Percentage	100%	100%
15-24	75	93	168	15-24	45%	55%
25-29	219	305	523	25-29	42%	58%
30-34	253	286	539	30-34	47%	53%
35-39	174	177	351	35-39	50%	50%
40-44	147	117	264	40-44	56%	44%
45 and over	248	115	362	45 and over	68%	32%

Source: Survey on Overseas Filipinos, 2002 and 2013

Table 4: Share of migrant workers by occupation and average remittances

2002	Share to total		Average monthly remittance (USD)	
	Male	Female	Male	Female
Executives and Managers	4.3	0.8	418.6	202.1
Professionals	8.8	8.4	371.7	216.5
Technicians	7.8	4.8	397.0	180.4
Clerks	3.6	7.6	241.8	151.6
Service Workers	13.0	15.8	205.7	151.6
Farmers	0.6	0.1	158.8	198.5
Trade Workers	24.9	2.2	238.2	137.1
Plant and Machine Operators	24.4	2.1	285.1	202.1
Laborers and Unskilled	12.6	58.3	194.9	119.1

2013	Share to total		Average monthly remittance (USD)	
	Male	Female	Male	Female
Executives and Managers	5.1	1.8	376.9	267.0
Professionals	10.1	13.1	424.1	274.9
Technicians	11.1	4.0	396.6	223.8
Clerks	3.1	7.3	302.3	223.8
Service Workers	13.4	19.0	227.7	180.6
Trade Workers	25.2	0.6	306.3	278.8
Plant and Machine Operators	21.9	1.7	278.8	219.9
Laborers and Unskilled	10.0	52.5	200.3	141.4

Authors' estimates using average peso-dollar exchange rate for the period.

Source: Survey on Overseas Filipinos, 2002 and 2013

Figure 10: Sex ratio of migrant workers (Survey on Overseas Filipinos)

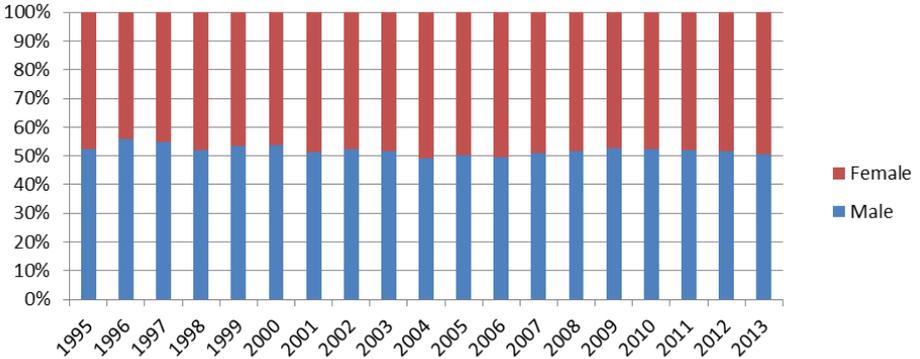
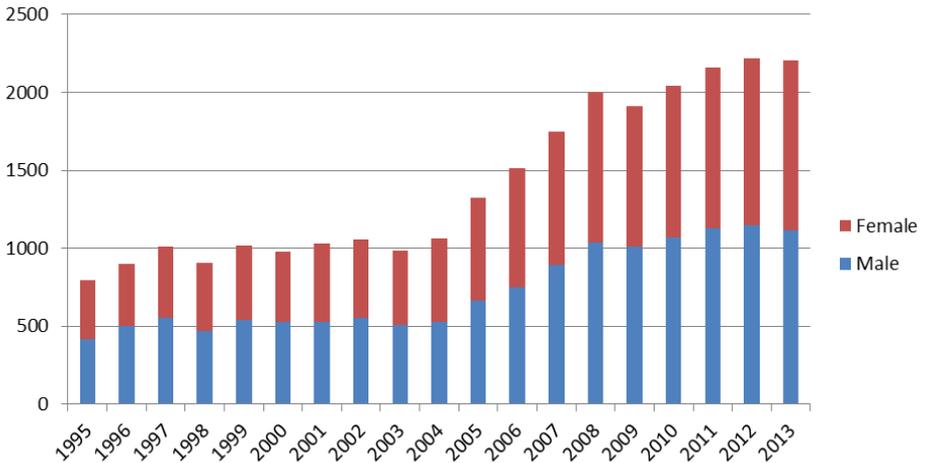


Figure 11: Total number of migrant workers (Survey on Overseas Filipinos)



From these macro perspectives, there is indeed a gender dimension to migration and remittances in the Philippines. What is critical, therefore, is to discover whether there are significant differences in gender responses to remittances and asset-building behavior in both the migrant her/himself and the household head of the family left behind (*The discussion on significant differences surrounding remittances and asset-building behavior by gender is to be found in sections 7 and 8*).

Key Realities on the Philippine Migration and Deployment Process

In addition to the discussion above, the following key realities on the migration and deployment process in the Philippines should be kept in mind in understanding the complete picture:

- It is necessary and critical to characterize the environment, as well as the nature, of the migration and deployment process implemented by the Philippines, as quite a number of features present real hindrances or impediments to the empowerment of migrant workers, including women migrant workers.
- *Deployment process is often gender-neutral and market-specific:* In general, the infrastructure, governance and deployment process being implemented by the Philippines is not only gender-neutral, but is primarily based on the specific demands in labor markets for different occupations. Line agencies, especially POEA, in fact, have a marketing department that analyses market demand. In reality, the supply and its quality is determined by the demands for specific occupations in receiving countries. For instance, the demand for low-skilled workers, such as domestic workers, caregivers and low-skilled factory workers, occupations which prefer females than males, is heavy in countries like Italy, Middle East and North Africa (MENA) states, Hong Kong, Singapore, Malaysia and Taiwan.
- *Protection of Migrant Workers:* While the Philippines has promulgated a minimum salary for its migrant contract-based workers, the prevalent recruitment practice of substituting previously approved contracts for lower wages, longer work hours and similarly exploitative work conditions inferior to what had been agreed upon, affects the amount of remittances that OFWs, including women, could send to their families, including amounts they could save or invest in enterprises or asset-buildup. This involves a need for the protection of migrants' rights, which function falls within the mandate of several agencies such as the DFA, DOLE, POEA and OWWA. Protection also involves, among others, rendering of legal assistance, diplomacy and negotiation with host countries, filing of protests and providing shelter when necessary, and all of these being implemented offshore. Sadly, authorities in the receiving countries often recognize only the new substituted contracts when protests are filed.

It is necessary and critical to characterize the environment, as well as the nature, of the migration and deployment process implemented by the Philippines, as quite a number of features present real hindrances or impediments to the empowerment of migrant workers, including women migrant workers.

- *Recruitment Practices:* Most recruitment is done through the recruitment agencies working with foreign principals, most of which require payment of placement fees and other charges prior to deployment of the migrant worker. Both documented and anecdotal evidence show that placement and other charges in excess of those allowed by law, ranging from about PhP80,000 to around PhP600,000 in the case of Europe-bound workers, are paid by OFWs, both documented and irregular, before they are deployed. To source these funds, OFW households often sell assets, borrow from informal lenders at high rates or, in some cases, consent to salary deductions. Thus, what results is that a major portion of remittances during the first few months of overseas work is usually directed towards the payment of the incurred debt. This is a prevalent practice in the industry which is tolerated by destination countries. Even advocacies by international agencies to address these unethical recruitment practices have hardly made a dent in reversing this condition.

GENDER DIFFERENCES ON OVERSEAS WORKERS AND REMITTANCES

Based on what has been observed in the review of literature, the framework of this study posits that international migration must be seen as both a social process and economic decision-making of individuals and households. Individual and household decision models are at the heart of the migration process, but they do not represent the whole social undertaking. The household decision models are more realistic and appropriate if they are articulated within social structures of families, communities, networks and states both of the migrant-sending places and destination countries. It is only with the framework of migration as a social process that gender perspectives are relevant and possible.

Gender perspectives on migration must be context-specific. As such, this section of the study established first the differences and similarities between male and female Overseas Filipino Workers (OFWs). These differences then helped guide case studies of gender and migration in the Philippines. Using means test, the merged data set was tested on differences between male and female OFWs (*see Tables 5 and 6*). Below were the findings:

1. Women workers comprised 51.45 per cent of the total sample of 2,544 respondents nationwide. This sample of respondents represented six per cent of the total survey sample of 42,000;
2. The distributions of women and men OFWs in each country abroad were not even. There were countries with more women than men migrant workers, and vice-versa. This has implication on gender studies of migrant workers. In each country, gendered views and analyses are different case studies, along with the corresponding unique communities they came from in the Philippines;
3. The male OFWs had higher educational attainments than female OFWs. Highest grade levels completed were significantly different between male and female OFWs since there were more migrant women with lower educational attainment than migrant men, while there were more migrant men with graduate degrees;
4. There had been a steady increase in the number of low-skilled women migrant workers who worked as domestic workers in

countries such as Singapore, Hong Kong, Italy and the Middle East. For the past two decades, “feminization” of the Filipino migrant labor force, especially among unskilled workers seeking work abroad, has been seen;

5. The male OFWs had higher remittances sent compared to female OFWs. This was in absolute terms, and not in proportion of their income abroad. As expected, given their differences in education and skills, the remittances of male OFWs, as well as their family income deciles rank, were higher than those of female OFWs;
6. Migrant men and women were not significantly different in the mode of sending remittance, with majority choosing banks. In terms of amount, the mean of male OFWs bank savings was more than twice that of female OFWs;
7. With regard to the national income decile, the male migrants were, on average, one level higher (8.5 mean) compared to female migrants (7.5 mean). The results showed also that relatively, OFW families belonged to higher income deciles;
8. Profiles of marital status were significantly different because there were more married men (945) than married women (623) working abroad. There were also more single women (569) than single men (273). This phenomenon shows tolerance, to a certain degree, of Filipino family culture in letting women become the family breadwinners;



Photo: UN Women / Pornvit Visitoran

9. Occupations of migrants in the Philippines before they left for work abroad were also significantly different. As expected, the two groups also had different profiles of the kinds of work abroad. Men and women OFWs were also significantly different in terms of countries of work and assignments;
10. Migrant women were staying longer abroad, with a mean of 32.4 months, compared to men, with a mean overseas stay of 26.8 months;
11. In Philippine regions with large urban centers, there were more male than female OFWs. In contrast, regions with large rural areas had more female than male OFWs. This shows the trend that low-skilled women OFWs largely come from rural areas;
12. The average family size was slightly higher in women OFWs' families, with 5 members, as compared to men OFWs' families, with average of only 4.7 members;
13. Migrant women's households in the Philippines were more entrepreneurial than migrant men's families. The proportion of total income dedicated to entrepreneurial activities in families of women OFWs was 19.8 per cent, greater compared to only 11.8 per cent in families of men OFW. This may also be seen in the light of women OFWs' families, being poorer, augmenting their income by entrepreneurial activities;
14. The income from abroad, as proportion of total income of households, were higher in households with male OFWs (49.64 per cent) compared to those with female OFWs (36 per cent). This means that households of migrant men were more reliant on remittances, at 15 per centage points higher, than the same of migrant women;
15. Households of migrant women had, at most, 12.7 per cent of their income sourced from agriculture activities, much higher compared to the case of migrant men's homes, with the same at only 4.6 per cent. This confirms that women OFWs are largely coming from rural agriculture areas in the Philippines;
16. The men OFWs spent almost twice as much in insurance and retirement premiums as women OFWs did. This shows that men OFWs are more likely to have life insurance and retirement pensions than women OFWs;

17. The mean total family disbursements versus the mean of total family income showed that women OFWs' families were dissaving at negative PhP15,500 annually, while the families of men OFWs were saving by only PhP19,000 annually. This has serious implications on remittance and financial asset-building of women OFWs. It means that, without changes in expenditure behavior, women OFWs are not feasible in financial asset build-up. Expenditure behaviors, however, are subject to change with the provision of and access to financial investment opportunities and the uplifting of financial literacy and knowledge; and
18. The means test showed that male and female OFWs and their families were not significantly different as regards dividends and investment allocations, gifts and contributions in-cash and in-kind to institutions and relatives. The two groups also were not different in terms of their budget allocations to a number of varied expenditure items, except with the very important difference (*see Table 6*) found using the same merged data sets.



Photo: UN Women

Table 5: Means test of selected variables

Variable	Mean (Male)	Mean (Female)	T-value
Age	37.74	33.99	9.4157**
Highest grade completed***	5.693	5.105	9.3755**
Regions in the Philippines	15.2008	11.9259	6.1433**
No. of months stayed abroad (last time)	26.806	32.418	-5.4056**
Cash remittance received by the family (from main sender of remittance only) (in PhP)	115,608.2	89,066.0	2.7520**
Total cash remittance from abroad (in PhP)	161,490	85,078	12.6566**
National income decile	8.531	7.506	12.8053**
Proportion of entre. Income to total income	.118118	.1981857	-9.4988**
Proportion of income abroad to total income	.496417	.3605584	11.8893**
Proportion of agriculture income	.0460883	.1271729	-12.2461**
Average family size	4.794332	5.016425	-2.6689**
Total family disbursements (in PhP)	305,200	220,163	8.5112**
Total family income (in PhP)	324,276	235,635	8.4699**
Amount deposited in banks (in PhP)	28,762	13,686	4.9603**
Life insurance and retirement premiums (in PhP)	4,517	2,859	3.8710**
No. of observations	1,235	1,309	

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

***Coded – please see appendix for details

In terms of expenditures, it was observed that families headed by females (male is the migrant worker) and males (female is the migrant worker) had significant differences as well. The following were observed:

1. Female-headed households spent more for food expenditures using cash. Male-headed households spent more on rice.
2. Female-headed households spent more on meat, dairy products, non-alcoholic beverages and on eating out. Male-headed households, meanwhile, spent more on alcohol and cigarettes.
3. Female-headed households spent more on non-food items, such as fuel, light and water, transport and communication, education, medical needs, rent and insurance.

These results are consistent with the findings of Pajaron. What could explain this is essentially the difference in income between male and female migrants, for it has been previously stated that male migrants usually earned more than female migrants did, and therefore, the tendency for outcomes to show male-headed households not spending as much as female-headed households. Again, this exemplifies context to explain observed differences.

Asset build-up. From the same merged data sets and the means test, it was observed that male OFWs spent almost twice as much as female OFWs in insurance and retirement premiums. The latter were combinations of privately purchased, employment and also government-required social security fees. This shows that male OFWs are more likely to have life insurance and retirement pensions than female OFWs.



Photo: UN Women / Pornvit Visitoran

Table 6: Means test of selected annual family expenditures

Family Expenditure Variable (PhP in annual)	Mean (Male)	Mean (Female)	T-value
Total family expenditure (cash and non-cash)	245,375.6	183,707.2	8.8155**
Total family expenditure in cash	205,273.6	148,683.5	9.6229**
Total family food expenditure	82,439.47	67,536.76	9.0884**
Total family food expenditure in kind	2,505.041	4,453.089	-8.6584**
Total family food expenditure in cash	79,934.42	63,083.67	10.1603**
Total family expenditure in rice	10345.49	10954.16	-2.9342**
Total family expenditure in NFA rice	149	296	-3.0869**
Total meat and meat preparation expenditure	16,194.47	12,593.66	8.4699**
Total dairy products expenditure	8519.457	5522.08	9.7757**
Total family exp. on non-alcoholic beverages	3,550.795	2,664.556	7.3520**
Total expenditures on restaurant meals	1,044.5	835	1.1326
Total expenditures on alcoholic beverages	633	1,274.4	-8.7185**
Total family non-food expenditures	162936.1	116170.5	7.9961**
Total expenditures on cigarettes	974	1757	-8.1624**
Total fuel, light and water expenditures	15,864.66	11,880.93	8.5799**
Total expenditures on firewood	254	597	-9.7206**
Total expenditures on transport and comm.	24586.03	16608.61	5.7152**
Total expenditures on educational fees	16,567.06	10,210.91	6.2790**
Total medical expenditures	7,325.444	5,780.243	1.4567
Total expenditure on transport equipment	2,921.134	1,377.005	1.4178
Total house rental value	33,985.82	24,759.86	5.4632**
Total house maintenance and repairs	2,116.437	2000.116	0.3236
Total life insurance and retirement premiums	4,517.168	2,859.461	3.8710**
Total family disbursements (PhP)	305,200	220,163	8.5112**
Total family income	324,276	235,635	8.4699**
Total wages and salaries	74,317.02	60,774.11	2.7101**
No. of observations	1,235	1,309	

* Interpretation: The two groups (male and female) are significantly different.

** Interpretation: The two groups (male and female) are significantly and strongly different.

No asterisk means there are no significant differences between men OFWs and women OFWs.

Many tests that showed no insignificant differences are not shown to save space.

Please refer to the Appendix section for variable codes.

Table 7: Determinants of remittances of Overseas Filipino Workers, 2003

Variable (Dependent Variable: Log of Cash Remitted)	Coefficient (also x100%)	T-value
Occupation abroad		Insignificant
Country abroad	.0027548	29.49
Highest educational attainment (1-7 scale)	.059693	4.13
Marital Status (1= single, 0=otherwise)	-.2103252	-3.81
Age	.0079219	3.13
Relationship with Household Head (1=HH head, 2=...)	-.0456154	-2.34
Household sources of income		Insignificant
Total household income		Insignificant
Total household disbursements	5.63e-07	2.91
Total food expenditures at home	3.58e-06	3.85
Family size	-.002414	-2.10
Region (sub-national)		Insignificant
Sex (1=male, 2=female)	-.2165292	-4.85

Number of observations = 1,864.

Some observations on the determinants of remittances by OFWs were as follows:

1. The destination country of the migrant significantly explained the amount of remittance. If the destination country were factored out from the regression, the overseas occupation of the migrant will become significant in explaining remittance. This means that destination countries of OFWs specify the occupation of OFWs. For example, there are more Filipino female domestic workers than skilled professionals in Italy.
2. Education also significantly explained remittance. It used a scale of one (1 = elementary undergraduate) to seven (7 = college graduate and professional). The coefficient for highest educational attainment (*see Table 7*) means that a unit step-up in education is equated to 5.96 per cent increase in remittance.
3. Unmarried (single) OFWs remitted 21.03 per cent less than married, widowed, divorced or separated OFWs did.

4. Age variable coefficient meant that every one year increase in age translated to 0.79 per cent more remittance sent.
5. Relationship to the household head meant that non-household head migrants remitted 4.56 less compared to their household head counterparts.
6. The variables household sources of income and total household income were not significant. Dropping the total household disbursements, we still get the same result, meaning that both former variables specified different relationships to remittance (none for total household income).
7. Total household disbursement significantly explained remittance; however, the coefficient was negligibly small, as was total food expenditures at home.
8. The variable region was also insignificant.
9. The results indicate that female Filipino migrants remitted 21.65 per cent less as Filipino male migrants. This is kind of a “troubling” result since we already controlled for education, country, age plus other variables indicated above. We must remember, though, that this amount is in absolute terms, and not a proportion of OFWs’ income.
10. Since we do not have data of OFWs’ income abroad, we could not get the proportion (ratio) of amount remitted. We tried to get instead the ratio of remittance with total household income as proxy to income of the OFW abroad. Assuming that OFWs receiving high income from abroad will have higher corresponding total household income, and that family members have higher education, skills and access to income opportunities, the opposite will be expected with OFWs sending lower remittances. We would expect lower total household income as well, and lower educational and skills attainment of household members. This ratio was then regressed using the same independent variables as in the table above. The interesting result was that the coefficient for the variable sex became positive but insignificant. At the same time, age and education became significant variables, but were now negatively related to the proportion remitted. Simply put, with older age and higher education in the OFW, the lesser was the ratio of remittance amount to total household income. This is may be indirect evidence showing that the variable sex does not determine the share (proportion) of earnings remitted by the OFW abroad.

MICRO CASE STUDIES ON GENDER AND FILIPINO REMITTANCES

Taking off from the key findings of the national household surveys, we proceeded with the analysis of survey data focused on three municipalities. This was using the results of two research projects by Ang and Opiniano (2015-forthcoming) on investing remittances in the rural birthplaces of overseas migrants.

Their research project is called the Remittance Investment Climate Analysis in Rural Hometowns (RICART). RICART is a mixed methods research tool that served to find out if overseas migrants and their families will invest and do business in the rural municipalities where they came from and live. The study implemented a rapid rural appraisal (qualitative) and did surveys on remitters and migrant families who were physically present in rural hometowns.

Two rounds of RICART had been implemented. The first (2011-2012), conducted in the municipalities of Magarao and Maribojoc in the Camarines Sur and Bohol provinces, respectively, surveyed both remitters and migrants' families. In the second round of RICART (2012-2013),

conducted in the municipality of Pandi in Bulacan province, families having no migrant member were added as survey respondents.

The surveys originally intended to analyze the remittance behavior, savings and asset-building capacities of migrants and their families. The main hypothesis is that financial literacy plays a key role in bringing remittances into the development agenda of households and their communities. Therefore, the survey questionnaires utilized objective questions on remittance use, savings, entrepreneurship and investment. Importantly, the surveys also had aptitude questions on financial literacy. The survey findings from these two rounds of RICART are presented in this paper.

The chosen municipalities, found in the lower end of the income spectrum of local government classification, are considered poor. Magarao is a fifth income class (the second lowest by category) municipality, Maribojoc is fourth class, while Pandi is second class. Nonetheless, these same municipalities have a sizeable number of both temporary and

permanent migrants. (In fact, nearly all research respondents surveyed were migrant workers.) They are also located in close proximity to the capital towns of their respective provinces.

The rich data sets generated from these RICART surveys have allowed for consideration of gender differences. For purposes of this current study, the authors worked on the responses of migrants' households since there were few migrant remitters and migrant families who participated in the survey. Following are the relevant results extracted from the RICART surveys, presented by municipality.

Means Test between Households with Male or Female Migrants in Pandi

The significant differences between households with male and female OFWs in Pandi, Bulacan Province (*see Table 8*) were in the following:

1. Membership of the OFW with Overseas Workers Welfare Administration (OWWA);
2. Average remittances received;
3. Amount of household monthly savings;
4. Having a savings account;
5. Monthly payments;
6. Rent expenditures; and
7. Where unspent money is eventually placed.

Male overseas migrants in Pandi were most likely OWWA members⁹ (pertaining to migrant workers), thus were more likely insured, unlike their female counterparts. The average remittance received were higher among households with male OFWs, at PhP17,954, compared to female OFW households, at PhP10,320. As expected, based on remittances received, male migrant households had higher savings than female migrant households. Male migrant households had higher monthly payments but paid zero rent compared to their female counterparts in Pandi. It is possible that most of them owned their dwellings. Lastly, the two groups

9 Overseas Workers Welfare Administration (OWWA) is a fund dedicated for the welfare of migrant workers and their families. Each legal migrant worker with a contract has to contribute USD25. Membership in OWWA is required for departing OFWs.

of households had different preferences in the safekeeping of unspent money. Among female migrant households, they mostly kept it in cash or bank deposits. Male migrant households spent on consumer goods and kept in cash or bank deposits. This may still be connected to the differences of the amount of remittances received, although total household incomes were not significantly different. The overseas migrants of Pandi, whether male or female, were not significantly different in terms of age (means of 39 and 40, respectively), education, length of time as OFWs, mode of remittance, decision on the mode of remittance, household size, household total income and expenditure. Also, most OFWs did not invest, whether outside or within the municipality of Pandi.

The significant differences between households with male and female OFWs in Pandi, Bulacan Province (see Table 8) are on the following:

- 1) Average remittances received;
- 2) The amount of household monthly savings;
- 3) Monthly payments;
- 4) Rent expenditures

Table 8: Means Test for the RICART Survey in Pandi, Bulacan

Variable	Mean (Male)	Mean (Female)	T-value
Household income***	2.73913	2.40625	1.0908
Length of time receiving remittance (years)	5	4.53125	0.9203
Age	39.021	40.25	-0.4987
No. of times receiving remittance	4.27659	4.3125	-0.1559
Average remittance received (PhP)	17,954.55	10,320	2.5255**
OFW Education (as told by respondent)***	10.744	6.781	1.4305
Total household monthly expenditure (PhP)	18,154.41	21,633.77	-0.8205
Total household size	4.44680	5.34375	-1.3306
No. of income earners in the household	2.08510	2.1875	-0.4235
Monthly payments (PhP)	1,344	458	1.9229*
Rent expenditures (PhP)	0.000	210.9	-1.8960*
No. of observations	47	32	

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

***Coded – please see appendix for details

**Table 8.1: Means Test (Male - Female)
Monthly Expenditures of Pandi, Bulacan (in PHP)**

	Mean (Male)	Mean (Female)	T-value
Food and beverage monthly expenses	5946.739	6906.25	-0.8415
Monthly expenses on transportation	1231.73	1137.18	0.2160
Monthly expenses on utilities	2359.391	2410.313	-0.1339
Monthly expenses on household operations	266.304	712.5	-0.6944
Monthly expenses on personal care and effects	711.65	538.25	0.8304
Monthly expenses on clothing	143.956	203.125	-0.4174
Monthly expenses on education	2519.283	2118.219	0.6191
Monthly expenses on communication	626.087	577.812	0.2148
Monthly expenses on recreation	338.91	0	2.1923*
Monthly medical expenses	1131.087	1749.938	-0.9709
Monthly expenses on non-durable items	286.1522	9.375	0.9791
Monthly expenses on durable items	---	---	---
Monthly expenses on rent	0	210.9375	-1.8960*
Monthly expenses on household maintenance and repairs	372.8478	3330.688	-1.1221
Expenses on taxes	110.369	65.0781	1.0444
Expenses on special family occasions	578.99	564.59	0.0621
Expenses on gifts	440.01	342.75	0.5654
Monthly payments and amortizations	1344.253	458.3125	1.9229*
Expenses on gambling and lottery	65.21	94.062	-0.2772
Alcoholic beverages	10.86	25	0.7062
Monthly expenses on cigarettes	19.565	148.1	-1.4069
Monthly other expenses	43.47	31.25	0.2284
Households monthly total expenses	18154	21633.77	-0.8205

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

Meanwhile, Table 8.1 looks at the differences between female-headed households (male migrant) and male-headed households (female migrant). It can be observed that there were only two significant differences between the households, and these were in relation to expenses for rent and recreation. It is, however, good to observe the actual expenditure incurred by each type of household. For instance, household monthly expenses were higher among male-headed households as compared to female-headed ones. This is not the same as the national data. The same is observed with medical expenses.

Means Test between Households with Male or Female Migrants in Maribojoc

In Maribojoc, there were 46 sea-based overseas migrants out of 96 surveyed. There were 67 male OFWs and only 29 female OFWs interviewed. Significant differences of the male and female OFWs (*see Table 9*) were in the following:

1. Membership of the OFW with OWWA;
2. Type of overseas migrant (i.e., land-based or sea-based);
3. Bank as remittance channel;
4. Average remittance received; and
5. Total household monthly expenditure.

The male migrants were more likely registered members of OWWA; the female migrants are all land-based; male and female migrants have different distributions of the bank channels for remittances, but remittances are still through established banks. Male migrants have higher monthly household expenditure at P25,395 compared to female migrants with P16,501, reflecting the difference of the ranges of remittances received.

Both male and female OFW households invest in Maribojoc and outside or within the Philippines. Both groups have business enterprises, but these are not significantly different. There is no significant difference on the decision of the remittance channel (remitter), number of times the remittance is sent regularly, length of time the household has been receiving remittance (almost five years), and age (39-40 in the average).

In terms of expenditures as seen in Table 9.1, there are more significant differences than households in Pandi, Bulacan. Female-headed households

tend to depend more on the male migrant remittances than male-headed households where only 17 per cent of households replied that they depend fully on remittances. Food, transportation and utilities expenditures are consistent with national data with female-headed households spending more than male-headed ones.

Other similar but not significant differences with the national data are: education and communication. However, it is also observed that male-headed households are spending more on medical needs. There is another significant variable that is similar with that of Pandi which is the monthly payments and amortizations. This more or less represents debts in the households. In both Pandi and Maribojoc, female-headed households tend to have more debts and this is significantly different with their male-headed counterparts.

Significant differences of the male and female OFWs (see Table 9) are in the following:

- 1) Average remittance received, and
- 2) Total household monthly expenditure.

Table 9: Means test for the RICART survey in Maribojoc, Bohol

Variable	Mean (Male)	Mean (Female)	T-value
Household income			
Length of time receiving remittance (years)	4.791045	4.862069	-0.1691
Age	40.878	39.551	0.7536
No. of times receiving remittance	4.0000	4.2222	-1.2571
Average remittance received (range)***	14.01493	10.34483	5.2203**
OFW Education (as told by respondent)***	7.5000	6.8888	1.521
Total household monthly expenditure (PhP)	25,395.56	16,501.93	2.3432**
Monthly savings (PhP)	2,267.5	5,594.4	1.2593
No. of observations	29	67	

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

***Coded – please see appendix for details

**Table 9.1: Means Test (Male - Female)
Monthly Expenditures of Maribojoc, Bohol (in PHP)**

	Mean (Male)	Mean (Female)	T-value
Food and beverage monthly expenses	6,263.33	3,538.621	3.3525**
Monthly expenses on transportation	2,045.098	857.6818	2.9159**
Monthly expenses on utilities	2,098.288	1,470.185	2.1347*
Monthly expenses on household operations	2,436.538	1,700	2.2035*
Monthly expenses on personal care and effects	850	591.66	1.0552
Monthly expenses on clothing	1,808.3	2,440	-0.7642
Monthly expenses on education	6,129.622	4,102.27	0.6797
Monthly expenses on communication	994.666	621.8	1.6059
Monthly expenses on recreation	1,045	1,366.667	-0.6441
Monthly medical expenses	2,175.636	3,187.692	-0.7842
Monthly expenses on non-durable items	---	---	---
Monthly expenses on durable items	11,471.4	4,833.333	0.8644
Monthly expenses on rent	---	---	---
Monthly expenses on household maintenance and repairs	2,216.66	3,025	-0.4278
Expenses on taxes	1,240.435	1,394.7	-0.2049
Expenses on special family occasions	7,136.36	6,735.294	0.1637
Expenses on gifts	470.3704	450	0.0939
Monthly payments and amortizations	3,235.2	987.5	2.9923**
Expenses on gambling and lottery	320.555	397.5	-0.3167
Monthly other expenses	5,366.667	2,630	2.0297*
Households monthly total expenses	25,395.56	16,501.93	2.3432**
Monthly other expenses	5,366.667	2,630	2.0297*
Households monthly total expenses	25,395.56	16,501.93	2.3432**

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

Means Test between Households with Male or Female Migrants in Magarao

There are few survey samples for the town of Magarao: only 24 male migrants and 31 female migrants. This is not only because of the small number of migrants from this income-poor municipality, but also there were few willing respondents on the RICART. Due to small sample size, the means tests results (*see Table 10*) are mostly not significantly different.

Male and female migrants are only significantly different on OWWA membership, type of overseas migrant, and average remittance received. As usual male migrants have a high proportion of membership in OWWA compared to female migrants; and the type of migrants where there are five sea-based among the 24 male migrants; and where as usual the remittance of male migrants are absolutely higher than female migrants but not necessarily bigger in proportion to total income received abroad.

Table 10: Means test for the RICART survey in Magarao, Camarines Sur

	Mean (Male)	Mean (Female)	T-value
Length of time receiving remittance (years)	4.217391	4.53125	-0.5815
Age	38.4166	37.937	0.2124
No. of times receiving remittance***	4.02173	4.0625	-0.1976
Average remittance received (range)***	14.13043	11.53125	2.2969**
Total household monthly expenditure (PhP)	40,528.08	27,717.88	0.9381
Monthly savings (PhP)	24,666.67	3,076.92	1.3278
No. of observations	24	32	

* Interpretation: the two groups (male and female) indicate a significant difference at 10% level

** Interpretation: the two groups (male and female) indicate a significant difference at 5% level

***Coded – please see appendix for details

With the small sample in Magarao, the differences in expenditures as expected have not turned out to be significant. Nonetheless, the absolute figures more or less reflect the same observations in Pandi and Maribojoc.

Table 10.1: Means Test (Male - Female)
Monthly Expenditures of Magarao, Camarines Sur
(in PhP, other than indicated)

	Mean (Male)	Mean (Female)	T-value
Does all of your household income come from overseas remittances?***	.6521739	.250000	3.1443**
Food and beverage monthly expenses	3,095.8	4,066.8	-0.7362
Monthly expenses on transportation	800.8333	608.0625	0.5722
Monthly expenses on utilities	1,169.458	1,026.781	0.3789
Monthly expenses on household operations	627.0833	750	-0.2132
Monthly expenses on personal care and effects	450	259.687	0.9015
Monthly expenses on clothing	858.3	365.9	0.8986
Monthly expenses on education	4,268.12	2,935.313	0.4673
Monthly expenses on communication	579.9167	237.1563	0.9849
Monthly expenses on recreation	243.75	92.187	0.4336
Monthly medical expenses	591.6667	1,040.656	-0.9480
Monthly expenses on non-durable items	24.1666	125	-1.026
Monthly expenses on durable items	791.6667	4687.5	-1.1011
Monthly expenses on rent	8.3	925	-1.0847
Monthly expenses on household maintenance and repairs	20737.5	7421.87	1.1892
Expenses on taxes	492.083	92.25	0.9477
Expenses on special family occasions	3437.5	1478.1	1.1158
Expenses on gifts	316.66	675	-0.8053
Monthly payments and amortizations	1,798.91	511.28	0.9842
Expenses on gambling and lottery	.83333	73.1	-1.1562
Alcoholic beverages	41.66	174.2	-1.0124
Monthly expenses on cigarettes	0	24.968	-1.0196
Monthly other expenses	193.75	46.875	1.0250
Households monthly total expenses	40,528.08	27,717.88	0.9381

*- significant at p -value < .10

** - significant at p -value < .05

***-binary – 1 (yes), 0 (no)

Summary

The data coming from the three Philippine rural municipalities have not shown significant deviation from the national survey data showing that male migrants receive more remittances than female migrants. There seems to be a tendency for female migrants and their households to save more than male migrants, although this result is not significant in the municipalities.

The OWWA membership is critical as it is a form of social protection for both the migrants and their families. The results saying that more male migrants have OWWA membership than female migrants imply that most women do not have social protection and that they are probably abroad on unstable contract.

Furthermore, the breakdown of survey results by municipality shows that the main difference in remittances is due to the type of work that the migrants have. Most male migrants are seafarers in Maribojoc, Bohol. Seafarers are one of the well-organized professions and therefore will have better income and social protection. Female migrants, on the other hand, are again confirmed as having lower schooling and lower skill type of overseas work.

Nonetheless, these surveys from RICART also confirm that female migrants come from households that have higher entrepreneurial sense and involved in actual business. But it is not consistent that female migrants will have higher savings than male migrants, with the latter possibly working overseas with lesser salaries. In general, these means test results from the RICART surveys are pointing to the reality that there must be a focus on area-specific remittance programs, or policies that will help female migrants in a particular place.

Finally, in relation to expenditures, the national data and these three municipalities tend to agree that female-headed households spend more on education, utilities, transportation and communication. However, the three areas also reveal that male-headed households spend more on health and food. They also showed that male-headed households tend to spend more on gambling, alcohol and cigarettes. As regards dependence on remittances, it would seem that female-headed households depend more on remittances than male-headed households. These could be explained by the smaller amount of remittances received by the latter.

GENDER AND REMITTANCE DYNAMICS

This qualitative segment of the current research aims to supplement the explanations brought about by the macro- and micro-level quantitative results. At the same time, this qualitative segment aims to give a concise but helpful discussion on the remittance industry in the Philippines, especially under the general theme of financial inclusion (or the ability of a person or group to access financial services and products appropriate to their needs).

Bangko Sentral ng Pilipinas (BSP) Data on Philippine Financial Inclusion

The Philippine banking system, as of 2013, has a total of 45.4 million deposit accounts with deposits worth an estimated P7.6 trillion. These deposit accounts include those by small savers, those with deposit accounts below PhP15,000 or about USD375. Small savers make up 34.1 million deposit accounts, or three-fourths of all deposit accounts in the country. The loan portfolio of the country's financial system is about P4.25 trillion in 2013. Meanwhile, e-money accounts have become a popular mode of finance. Some 26.7 million e-money accounts are present, with e-money accounting for some PhP348 billion worth of transfers coming from some 217 million e-money transactions.

In terms of physical banking presence, the Philippines has 1,030 cities and municipalities, representing 63 per cent of the country's total cities and municipalities, that have a banking presence. Six hundred four (604) cities and municipalities still do not have banking presence, though 398 cities and municipalities have some "other" access points. If we are to add municipalities with no banking presence but with at least one access point, 1,428 cities and municipalities or about 87 per cent of all cities and municipalities in the country have banking services (*see Table 11*).

The spatial dimensions of financial inclusion matters since developed regions are fortunate to have the presence of financial institutions, especially commercial banks. As for remittances, commercial banks have the technology and resources to receive these transfers from abroad. Thus, rural and thrift banks operating in the rural areas, or even payout agents of money transfer organizations like Western Union and MoneyGram, have to partner with commercial banks (*Figure 12 is a GIS map of the banking presence in different areas of the country*).

Table 11: Banking presence in the Philippines

	2012		2013	
	Cities and municipalities (N)	Percentage to national total	Cities and municipalities (N)	Percentage to national total
1. With banking presence	1,023	62.6	1,030	63.0
2. Without banking presence	611	37.4	504	37.0
2.1. Without banking presence but with other access points	394	24.1	398	24.4
2.2. Without any access point	217	13.3	206	12.6
3. Local governments with at least one access point	1,417	86.7	1,428	87.4

Source: *Bangko Sentral ng Pilipinas (2014, but citing 2013 figures)*

What is also relevant for financial inclusion is usage, and the Philippines' savings landscape may reveal some concerns. It is important to note that the Philippines still lags behind Asian and Southeast Asian neighbors in terms of savings as a percentage to gross domestic product.

- One out of four Filipino households has some form of savings. Some two of ten Filipino households have savings account. So most of the households keep their savings at home;
- At least a fifth (21 per cent) of household income goes to savings;
- In terms of median amount, some Php2,000 worth of savings is kept at home while some Php10,000 savings are kept in banks;
- Surveys of the BSP show that women are more inclined to save than men;
- Emergencies and education are major reasons for Filipino households to save; and
- Lack of money is a reason for Filipino households for not having a savings account (*Bangko Sentral ng Pilipinas*).

Uses of Remittances

The BSP conducts a quarterly survey called the Consumer Expectations Survey (CES). The CES asks Filipino households of their economic and consumer outlooks that includes expenditures and purchases. It also asks households with migrant workers on how they use remittances. While food and emergency expenses top the list, allocations for savings and payment / repayment of debts almost cancel each other out. The usage of remittance for investment remains low (see Figure 13). Remittance surveys also reveal almost similar trends (e.g. Asian Development Bank, 2005; IOM and ERCOF, 2011a and 2011b). The *Bangko Sentral* even thinks that 7 per cent of the remittance from a family member working abroad goes to savings. This means that financial inclusion measures for overseas migrants and their families may need to be accelerated. That is even if national policy, through the 2011-2016 Philippine Development Plan, already had provisions encouraging the conduct of financial literacy programs for overseas Filipinos and their families, and the introduction of financial products and services to these same clients.

Figure 12: Banking presence in the Philippines (*Bangko Sentral ng Pilipinas*)

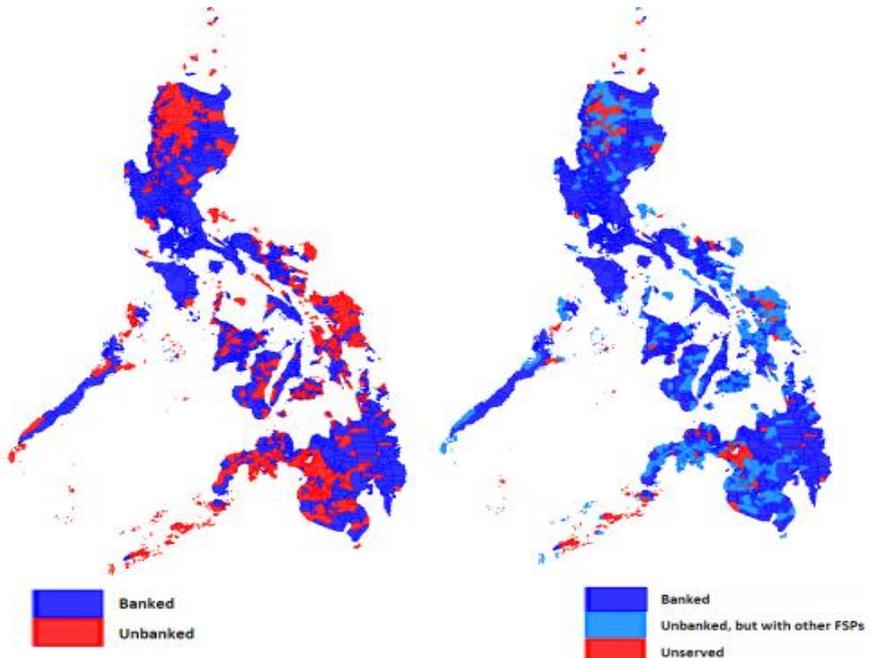
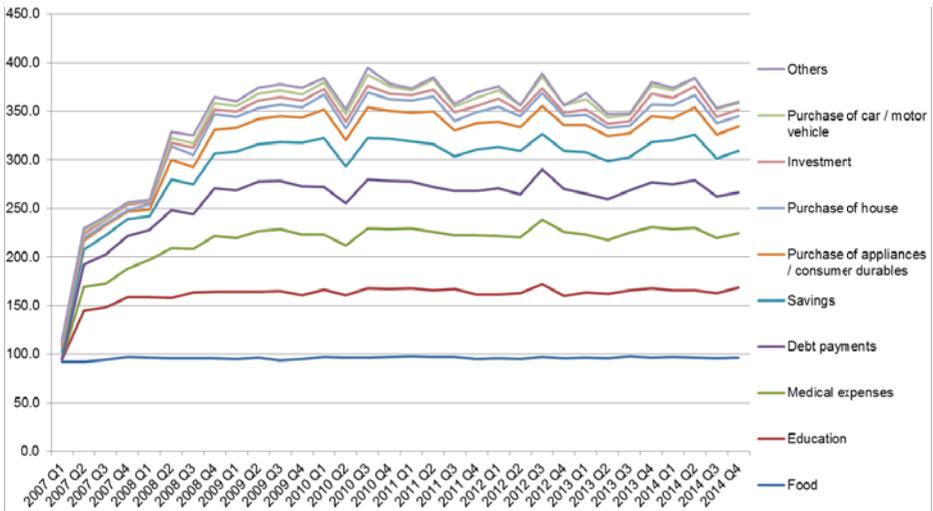


Figure 13: Uses of remittances by households with Overseas Filipino Workers
(Bangko Sentral ng Pilipinas' quarterly Consumer Expectations Survey)



Remittance Industry Landscape

Bagasao (2013) had provided a comprehensive overview of the remittance industry in the Philippines. The study came at a time when the remittance industry has developed a wide array of remittance services and migrant-tailored financial products (savings, investments, loans, insurance).

According to his study, the following characterize the remittance industry in the country:

- Partnerships, alliances and tie-ups still characterize the sending of remittances. These team-ups are between and among banks and other financial providers, and by Filipino and foreign banking institutions and money transfer organizations.
- More remittance products and services, financial instruments for savings, investments and entrepreneurship models are being introduced. There is also a lot more actors and stakeholders, such as insurance and real estate companies and grassroots, non-bank financial institutions such as cooperatives and microfinance institutions (MFIs) mostly in rural areas.

- There have been efforts to lower the charges of remittances. Technology-driven means such as automated teller machines, online banking transfers, and Internet and mobile-based remittance systems have not only expanded the reach of remittances geographically, but have also enabled the entire remittance competition to lower remittance charges. Speedy remittance transfers are now commonplace. Meanwhile, to compensate for the trend of charging lesser remittance fees, remittance service providers rely on foreign exchange spreads to earn.
- Government-run financial institutions such as government banks, the Social Security System (SSS), the Philippine Health Insurance Corporation (PhilHealth) and the Home Development Mutual Fund (HDMF, or the Pag-Ibig Fund) have continued and expanded their offering of financial products and services to the migrant market. Some are compulsory products (e.g. health insurance) while others remain voluntary (pension fund and a tax-free provident fund from the SSS).
- In terms of regulation, the BSP is geared towards the following: a) Decreasing remittance charges; b) Improving people's access to remittance channels both in the Philippines and abroad; c) Encouraging more formal remittances (i.e. sent through banking channels); and d) Multi-stakeholder collaboration to influence remittances-for-development policy. For item d), it is in this regard that the BSP and the Commission on Filipinos Overseas co-chair the Remittance for Development Council (ReDC).

“Financial literacy, or the lack of it, appears to be the other weak link in harnessing migration’s gains for productive use by migrants and their families, who in the final analysis, are the ones who make the decisions on the use of their money.”

- The Philippines has a gamut of financial literacy service providers, mostly coming from the private sector. But given the state of financial inclusion in the country also need to cover even non-overseas migrants, bolstering levels of people’s financial aptitude remains a concern: “Financial literacy, or the lack of it, appears to be the other weak link in harnessing migration’s gains for productive use by migrants and their families, who in the final analysis, are the ones who make the decisions on the use of their money.”
- Since the 2005 ADB study, rural financial institutions and civil society organizations getting involved in remittances-for-development initiatives have increased. Most of these groups’ products pilot the linking of remittances for not just migrant families’ benefit but to extend the potential of remittances’ developmental value. Examples of products include investments in cooperative-run businesses, remittance-induced savings products in microfinance institutions as cheaper sources of new microfinance loans, among others. But whether the financial service providers are bank and non-bank, concern persists over the financial solvency and stability of these financial institutions.



Photo: UN Women

Gender-Tailored Financial Products?

Almost all of the prevailing financial products and services of commercial, thrift and rural banks are unisex, i.e. these do not distinguish the specific needs of men and women (Respondent A2, key informant interview). But as the remittance industry develops and more information on the financial behavior of overseas Filipinos and their families become available, gendered financial products may become more obtainable. Currently there are some notable financial products that are worth mentioning here:

- A popular product that specifically targets seafarers (mostly males) is the seaman's loan. These loans allow the departing seafarer to borrow money for expenses such as travel expenses and skills upgrading. Commercial and some thrift and rural banks have been offering these pre-departure loans. Other financial institutions offer pre-departure loans to finance pre-migration expenses regardless of gender.
- Some banks have arrangements with overseas migrants that not all remitted funds go to the recipient-family. This will allow remitters to save portions of these regular remittances. This kind of a service had been started by some rural banks, until the commercial banks have introduced similar services.
- The Philippines only has one women-oriented bank, the Women's Rural Bank found in Rosario municipality in Batangas province (south of Manila). This bank offers the traditional banking products directed at poverty-strapped women¹⁰. The bank is also said to offer "non-financial services" (leadership development, social services for women, social preparation for credit discipline) that are tied to its microfinance services (Zone Narito, no date).
- A commercial bank, the Rizal Commercial and Banking Co. (RCBC), is the only universal and commercial bank that had developed products and services for enterprises run by women. What RCBC also offers women are special privileges, express lanes, and automatic pre-qualification for auto and housing loan programs and premium insurance packages. These products for women entrepreneurs were offered given an RCBC client survey that showed some 25 per cent of women deposit account holders own their businesses (Asian Development Bank, 2014).

10 www.batangasruralbankers.com/womensruralbankinc/index.html#sthash.dkfQuVf9.dpbs

- Cooperatives and microfinance institutions have always been a financial refuge for Filipino women, including overseas migrants (Opiniano, 2012). Unfortunately, data are not available on the number of microfinance clients and members of cooperatives by sex. Nevertheless, there are 182 banks with microfinance operations, serving 1.049 million borrowers and providing loans (outstanding) amounting to some PhP8.7 billion (*Bangko Sentral ng Pilipinas*, 2014). Given the implementation of a new Cooperative Code and its provision on registering cooperatives and submitting requirements diligently and regularly, the Philippines currently has 23,355 registered cooperatives having 12.676 million members. The cooperatives sector has PhP437.612 billion in volume of business and had generated some 259,527 jobs.¹¹

Future Steps on Remittances and Financial Inclusion

Since the 2005 ADB study and its policy recommendations, much has been happening in the remittances industry. At the time this report is being written, new financial products and services are about to be introduced. But have the economic needs of overseas Filipinos and their families been addressed by this plethora of remittance players and financial institutions?

Views of financial institutions. What concerns the financial institutions is that the client, regardless of sex, has the capability to repay loans. However, the migrant remitter’s presence in the financial institution matters as some of these financial institutions have not fully understood the migrant situation and how representation in the financial institution by physical presence can address the problem¹². This is where the tailoring of the financial products and services to the needs and conditions of migrants and their families comes in.

What is also relevant to mention is that amid the popularity of overseas Filipinos as a target client for financial services, some rural financial institutions have not yet precisely targeted these clients, or have not classified their accounts and portfolios as coming from these migrant and migrant family clients. In general, the universal and commercial banks had begun small steps within their banks to “tag” overseas Filipinos from their

11 www.cda.gov.ph/index.php/resources/updates/statistics/264-statistics-as-of-december-31-2013

12 One interviewee said that the migrant must be present while on vacation or before departing. If left, the family member must have a special power of attorney (SPA) allowing her/him to transact business, especially when making a loan.

clients' rosters and records. The same cannot be said for thrift banks and rural banks, especially if these come from the provinces.

A migrants' bank? The Economic Resource Center for Overseas Filipinos (ERCOF) organized a small roundtable discussion on financial services and remittances. Actually, ERCOF (2013) asked if it is possible for the Philippines to have a dedicated migrants' bank. This idea of a migrants' bank¹³ was conceived to not only determine how migrants and families can precisely and directly benefit, but for the development potential of remittances to be programmed and directed.

There are pros and cons to the migrants' bank idea as contextualized to the Philippine situation:

1. There may be a need for a financial "vehicle" or a "product" that is focused on the specific socio-economic needs of overseas Filipinos and their families. On this score, this "vehicle" or "product" "could produce more returns on investments while, indirectly, helping mitigate the social costs of overseas migration unto migrants and their families. Whatever financial vehicle or product that may be developed, this can aid migrants' desire to return and reintegrate in the Philippines. At the same time, existing financial programs and services (e.g. financial literacy, business development services) will then be directed to help the remittance owners and the community through innovative banking and financial products (e.g. microfinance time deposits coming from remittances allocated as savings). This migrants' bank's products and services will carry that kind of niche as other players in the remittance industry compete with each other as simply part of their core banking businesses rather than giving attention to the specific needs and financial mindset of overseas Filipinos and their families.
2. That is why in relation to the above, the migrants' bank idea will carry the vision of a migrant sector that will transition into an "investing and entrepreneurial" sector instead of being mere consumers.

13 ERCOF asked three guide questions during the said roundtable: 1) Is the idea of a migrants' bank necessary or desirable within the context of harnessing migration gains for development? 2) What added value can such a financial institution contribute to the current financial products and services now existing and being offered by banks and other providers? 3) What should be the proper nature of the entity or the financial institution that might be organized?

3. With the volume of remittances flowing into the country's financial systems, capitalization for the migrants' bank idea may not seem to be a problem. But the condition of this is the "sufficient consultation" with overseas Filipinos and their organized groups, especially if these migrants may look forward to becoming shareholders, investors and clients of this migrants' bank idea.
4. This migrants' bank idea had been floated in the past and a nationally elected official even proposed this. But the regulator, the central bank, is not keen on this proposal. This is because if the sector "weakens", demand for the financial products and services of this migrants' bank may fall. However, BSP has regulations in place to make banks more resilient especially given their diversified customer base and clientele.
5. At the same time, the proposed migrants' bank may be used for "political purposes."

The roundtable discussion also elicited some other questions for reflection:

1. What is it in the current system of providing remittance and financial products and services to overseas Filipinos and their families that does not address any of these clients' socio-economic needs?
2. Since commercial banks have been "tagging" accounts owned by overseas Filipinos and by family members with migrant kin, the financial institutions will not be able to cross-sell their existing products and services to these migrant clients. Is this approach also not helpful in addressing the socio-economic needs of migrants and their families?

With the volume of remittances flowing into the country's financial systems, capitalization for the migrants' bank idea may not seem to be a problem. But the condition of this is the "sufficient consultation" with overseas Filipinos and their organized groups, especially if these migrants may look forward to becoming shareholders, investors and clients of this migrants' bank idea.

3. Can this migrants' bank behave and operate like a bank? Can this bank deal with regulations and attendance technological costs, especially since cross-border remittances are involved?
4. So if the prevailing financial products and services for migrants and their families are "working," "why bother to change a system that is already working?"
5. Does the "migrants' bank" need to be a bank? Why not a cooperative or a mutual benefit association? Cooperatives, for example, have tax-exemption benefits for members as provided by Philippine law.
6. Can the prevailing financial products and services for overseas Filipinos and their families converge? Are players willing to subscribe to this approach of collaboration?¹⁴

There are no easy answers to the questions and inputs provided during that roundtable. While ERCOF had not abandoned this idea of a migrants' bank, further reflection is necessary. On the overall, the spirit of this migrants' bank idea is that the specific needs of migrants and their families may be precisely addressed. The incentives of seeing these financial products and services having spillover to possibly future entrepreneurs (migrant or non-migrant) can encourage this migrants' bank idea. This concern of the reach of the financial products and services tailored to overseas migrants and their families is very much valid given the results of the quarterly Consumer Expectations Survey: not much migrant families are investing their remittances.

Behavior in Handling Money: Some Qualitative Insights

The literature had shown varying differences on who handles resources better including remittances from abroad. The two FGDs conducted here asked the same question, but this time the question was directed according to the purpose for which the money will be used. A total of two males and 14 females participated in the two FGDs.

14 An example here is the work of ERCOF for 11 stable rural banks in the country. ERCOF and the said banks organized a campaign called Bayaning Bayanihan wherein the partner-rural banks will be offering migrant-tailored financial products and services. This collaboration of banks for the migrant market, even if individual banks target their own clients in their respective provinces and communities, is the only one of its kind in the Philippines. See www.bayaningbayanihan.com.

There is a general consensus that both male and female spouses do not have much differences in handling money overall. In answering that both can handle money well, it is about:

a) The knowledge of when to use the money for certain purposes; and

Respondent B1: *Parehas lang, kasi kapag pinadala iyung pera alam na nila kung saan ibabayad iyun, atsaka kung saan dadalhin.* (Both can handle the money because when the remittance is sent, either mother or father knows what bills to pay and where to bring the money).

Respondent B2: *Sa'kin pareho lang, kasi syempre kapag dumating yan, alam mo na kung saan dadalin yan, kung saan ibubudget, kung saan ibibigay.* (For me both mother and father can handle the money. When the remittance comes, they know where to bring the money, what expenses to budget, and where to give the money.)

b) Both being responsible money handlers.

Respondent B6: *Wala sa babae o sa lalaki ang naghahawak kung talagang responsible siya para sa kabutihan ng pamilya.* (It is not about whether female or male is better in handling money for as long as either of them is responsible in handling money for the betterment of the family.)

When asked the specific purposes, at least in one FGD, there are interesting answers when the qualitative data are quantified to answer the question who better handles money for specific purposes. But in general, females are entrusted over certain purposes **such as daily expenses, debt repayment, and emergency expenses, among others.** Interestingly, however, males may be more trusted when it comes to savings.



Photo: UN Women / Pornvit Visitoran

Table 12: Behaviors in handling money, by purpose of the use of the money (one FGD group)

Purpose	Mothers	Fathers	Child (regardless of gender)	Both mothers and fathers	No comment or other comment or did not answer the question
<i>Pang araw-araw na pangangailangan</i> (Daily expenses)	3	-	3	3	1
<i>Pagbabayad ng utang</i> (Repaying or paying debt)	4	1	-	-	3
<i>Paggasta para sa mga di-inaasahang pangyayari</i> (Emergency expenses)	4	-	-	-1	2
<i>Gastos sa edukasyon</i> (Education-related expenses)	4	1	1		1
<i>Pag-iipon</i> (Saving)	1	4	-	-	-
<i>Paghahawak ng negosyo</i> (Handling the enterprise)	4	1	-	-	2
<i>Paglalagak ng puhunan kung may sobrang pera</i> (Investing money when there is a surplus)	3	-	3	3	1

Overall, the two FGDs revealed that females in two-parent families are largely entrusted with managing the household money. But with the means test of the merged data sets revealing that females are dissaving, in a sense the FGDs have surfaced such observations. What the FGDs also reveal is that having both spouses to manage the family budget and the purposes of the expenses helps ensure better management of the family resources, including remittances from abroad.

But key informant interviews with two rural financial institutions¹⁵ have also acknowledged that it has been a common perception, confirmed by their clients, that migrant families are *palagasta* (they spend more [Respondent A2, key informant interview]), confirming the common notion of the Philippines as a consumerist society.

15 Some migrant families have availed of real property loans (e.g. housing loans [Respondent A1, key informant interview]).

ANALYSES AND CONCLUSIONS

The previous sections drew the current landscape of gender migration, remittances and its related asset-building process. The current set of literature has not taken a focused approach in considering the gender dimension in analyzing the impact of migration, remittances and asset-building both at the national and at the micro, local levels. The international literature, in particular, has considered gender aspects of the migration phenomenon. In relation to the Philippine setting, the studies on gender and migration have focused on the household processes and the decision to migrate. While these studies are relevant, they have not provided enough impetus to develop ideas for policy formulation.

The objective of this paper is to draw from previous experiences, combine it with existing data and probe further using other means to provide basic ideas for policies particular in regard to gender-related asset-building.

Based on the different aspects considered in this research, the following are the critical ideas for policy development:

- a. Using the conceptual framework we have developed, it is crucial that for the Philippines, gender-based analysis for migration, remittance and asset-building should be context-specific. This means that a nationally focused analysis cannot provide full coverage of the benefits, impacts and costs of any policy proposals.
- b. The non-applicability of all significant differences at the national to the local levels proves the point that a general policy needs to be carefully considered in its applicability for the whole country.
- c. For this purpose, the key variables to be included in developing policy are those that are consistently present at the national and local means tests and those that are supported by local FGDs and secondary data.
- d. The key variables that should be included but not limited to are as follows:
 1. Insurance
 2. Amount of remittances received
 3. Household savings
 4. Savings account
 5. Type of migrant
 6. Amount of debt of the household

- e. Linking these variables with gender analysis will strengthen the connection between remittances and asset-building, thus highlighting the need to understand the extent of financial inclusion. In the Philippine context, asset-building is significantly different between men and women. The critical difference lies in what the data says about the context of migration. In particular, age and location play defining factors that ultimately lead to the disparity in education, type of work, earnings and ultimately financial inclusion. Nonetheless, although these demographic factors are indirectly causing the differences, these factors are also under the influence of other broader sectoral policies that are not purely migration and asset-building related.
- f. The different sources of data and their different levels can at best give us a snapshot of overseas migration and remittances and may not be enough to give us a more detailed perspective, especially as we have taken the approach of contextualizing gender in migration. Nonetheless, it is clear that there is a need to have consistent and contextualized sets of data that gives gender consideration. The challenge of having different data sets for different uses necessitates the need to have an integrated version such as the 2003 interlinked Labour Force Survey (LFS), Survey on Overseas Filipinos (SOF) and the Family Income and Expenditure Survey (FIES).¹⁶
- g. It is also critical to note that the SOF alone provides for the need to look beyond gender and asset-building process in response to migration. The SOF gives us the clear picture that there are more young migrant women, they have less education and they are from the rural areas. In terms of the municipal surveys, they also provide the picture that since they are young with less education, the options available for them are jobs in the service sector, particularly the lesser skilled domestic work. This results significantly in the difference in income.
- h. With the information currently available and piecing together the findings from the national and municipality surveys, it can be confidently said that the issue on remittances has to do with the type of work and place of work. The data has revealed that more female migrants are in the low-skilled work with relatively lower pay in the stretch of about 10 years. Hence, there is an inherent difference in the way

16 Appendix B represents civil society observation on data coordination

families headed by female (male is the migrant) spend their resources compared with families headed by male (female is the migrant). This is a critical difference because this spells the difference in the capacity to save, invest and take advantage of asset-building programs.

- i. The municipal surveys also did not confirm the national results that female-headed households are more entrepreneurial than male-headed households. What it confirmed is that female-headed households tend to spend more on household requirements which has gone into debt as well.
- j. In regard to who is the better asset-builder, the FGD was instructive to say that women are more diligent in handling money for expenses and entrepreneurial activities but are not able to save as much as their male counterparts. Data from the surveys at the national and local levels even imply that migrant women or women-headed family of migrants dis-save. This provides the view that women, migrants or not, are deciding mostly in relation to the needs of the households closely hemmed on cultural roots. While, men may be able to save more, it does not necessarily follow that women actually are saving less.
- k. If the asset includes education, it can be said that female-headed households are actually investing more on human capital. They also tend to spend more on making the home a better place or conducive abode with higher expenditures in transportation, utilities and communications. This may also explain that women are finding ways to connect regularly with the migrant men. However, female-headed households also have higher levels of amortizations than male-headed households. This means that they have incurred more debts than their counterparts. Although having debts is not necessarily bad, we need to understand further what kind of debts are being made and for what purposes.
- l. As to specific asset-building programs for women, such remain to be limited and are only present in some rural banks. There are still no specific programs that respond to the different observations found in the large data sets and even in the local data sets. This also supports the point that there is still limited knowledge about the differences in the needs and uses of remittances by women and women-headed migrant households.

With the information currently available and piecing together the findings from the national and municipality surveys ... the data has revealed that more female migrants are in the low-skilled work with relatively lower pay in the stretch of about 10 years. Hence, there is an inherent difference in the way families headed by female (male is the migrant) spend their resources compared with families headed by male (female is the migrant). This is a critical difference because this spells the difference in the capacity to save, invest and take advantage of asset-building programs.

- m. What may be more important prior to the introduction of asset-building program for women is to consider their current levels of financial literacy. The observed nature of the Filipino households regardless of whether the household head is male or female, is that they are consumer-oriented. Our data, however, reveal that female-headed households tend to spend more and even go into debt more than their male-headed household counterparts. We are uncertain why such differences exist. We can only opine that it is possibly due to lack or weak level of financial knowledge.

Policy Recommendations

Taking cue from these different summary observations, this paper proposes that the following policies be set in place in supporting asset-building programs and projects for migrants and their families:

1. Development of a consistent database that takes into consideration the differences in the use of remittances by men and women. This requires having an integrated SOF-LFS-FIES regularly broken down to the provincial levels. This also means that the quarterly Consumer Expectations Survey (CES) of the BSP should provide sex-disaggregation of its data set. These will help in identifying gaps and weaknesses on the current programs and projects for gender-sensitive asset-building.
2. Considering that the bulk of the migrant women are younger, less educated and are mostly working in the services sector, they are also receiving less income and thus unable to save more. Married migrant women are also not able to send more remittances than their male counterparts. This has led to male-headed households receiving less remittances and making them less dependent on remittances. In the light of these, current policies on pre-employment orientation seminar (PEOS), pre-departure orientation seminar (PDOS) and other preparations must ensure that the processes are able to ensure that these young women are leaving with enough information regarding their rights and income. The PEOS and PDOS are considered inadequate in providing asset-building information for the migrant. Thus, considering that women have different circumstances than men in migrating, there should be a separate orientation for women. Likewise, the PEOS and the PDOS should be intensive and should include family members of prospective migrants.
3. A critical component of the PEOS and PDOS should be basic financial literacy. Since women are most likely to have lower educational attainment, there should be more effort in helping and training them in regard to personal finance. Private financial institutions including banks should be involved in the process and should be encouraged to develop programs that are gender-sensitive and context-sensitive financial literacy and product development. The necessary output of these seminars should be the improvement of the financial inclusion ratio of migrant women and their families.

4. Another basic component of PEOS and PDOS is the OWWA membership. What the data is suggesting is that many of the migrant women from rural areas have left without obtaining social protection. In the national survey, men also have more insurance than women. As migrant women are breadwinners, they need to be insured and socially protected from all types of risks particularly those in the services sector. The present policy requires insurance but it is possible that if those leaving are not passing through the legal process, they are without insurance protection. This is why it is imperative that participation in the PEOS and the PDOS should be a family affair.
5. It should be noted that the present Philippine migration pattern has mostly been shifting from technical/professionals to services and with a significant bulk migrating as domestic workers. The government approach of trying to put the domestic workers on a higher plane than their competitors abroad has

not necessarily made them receive better pay and had better protection. In this connection, there is a need to provide a local context to female migration. It will be crucial that local government units (LGUs) be given more responsibility in implementing PEOS and PDOS. They should be able to properly orient women who are to leave for abroad and help prepare them to think that overseas work is an asset-building process.

6. Related to above, if the current trend of increasing female migrants with lower skills continue, the process of asset-building, saving and investing will have to be intensified. Included in this should be the intensification also of rights issues and receiving country knowledge. Over the long term, the women are exposed to serious risks that will be costlier for them. Thus, government from the local to the national level must provide specific services such as PEOS, PDOS to post-arrival orientation and group support for women migrant workers.

7. In relation to protection and reintegration, civil society has an important role to play in providing information and training both prior to departure and in the destination country to help raise women's awareness of gender-specific risks, and empower them through legal advice, re-skilling skills upgrading, medical assistance, and social and cultural support. The Filipino Workers Reintegration Centers (FWRCs) established in some embassies abroad can help provide personal and vocational development support, re-skilling, training, legal advice and support to runaways. Government may be able to tap the civil society in expanding further the number of FWRCs and even the One-stop Migration Resource Centers (OSRCs) that are in place in some provinces in the country.¹⁷
8. Finally, in regard to information dissemination, the government is not currently using the Internet to its advantage. While physical publishing requires funds, many government agencies already have websites set up; therefore, it would only require minimal funds to use their already-established websites as instruments of dissemination. Currently, the websites of the Department of Foreign Affairs and the Commission on Filipinos Overseas do not have easily accessible information on the Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families or the Concluding Observations. By adding this information to their online resources, these agencies would easily increase their audience's accessibility to this information. As well, the government already publishes information on migration-related issues; it simply needs to connect this information to the convention. Currently, knowledge of the convention is confined to those who interact at the United Nations, instead of being well-circulated public knowledge.

These are some of the proposed policies that can be immediately worked on without need for legislation. These administrative processes can slow down overseas employment application but they will ensure that only those who are fully aware and qualified should leave and that overseas work should be seen as temporary regardless if the migrant is male or female.

17 The Philippines has established four (4) One-Stop Resource Centers (OSRCs) in four (4) provinces in the country in 2010. The OSRCs were conceptualized through the Joint Program for Youth, Employment and Migration (JPYEM) to augment the DOLE's reintegration program for migrants and local employment matching of the local governments through its Public Employment Service Office (PESO) to serve as a repository and an action centre for migrant families and the youth. The OSRC is also a venue for collaboration and cooperation among various stakeholders involved in youth, employment and migration issues.

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APPENDIX A

Philippine National Gender Data Results based on the merged data sets by sex (2003):

Relationship of Overseas Filipino Workers (OFW) to household head

SEX	Male = 1	Female = 2	
Relationship	1	2	Total
1 - Head	239	30	269
2 - Spouse	513	435	948
3 - Son/ Daughter	313	654	967
4 - Son/Daughter-in-law	96	63	159
5 - Grandson/Granddaughter	13	6	19
6 - Father/Mother	58	118	176
7 - Other Relatives	3	3	6
TOTAL	1,235	1,309	2,544

Marital status of OFWs

SEX	Male = 1	Female = 2	
Marital Status	1	2	Total
1 - Single	273	569	842
2 - Married	945	623	1,568
3 - Widowed	12	45	57
4 - Divorced / Separated	4	69	73
5 - Unknown	0	1	1
TOTAL	1,234	1,307	2,541

Distribution of OFWs by region (sub-national)

SEX	Male = 1	Female = 2	
Region	1	2	Total
1 - Ilocos Region	93	144	237
2 - Cagayan Valley	40	162	202
3 - Central Luzon	138	118	256
4 - Bicol Region	48	39	87
5 - Western Visayas	100	107	207
6 - Central Visayas	81	57	138
7 - Eastern Visayas	35	20	55
8 - Western Mindanao	21	40	61
9 - Northern Mindanao	45	37	82
10 - Southern Mindanao	25	58	83
11 - Central Mindanao	25	67	92
12 - National Capital Region	235	147	382
13 - Cordillera Administration	43	84	127
14 - ARMM	14	33	47
15 - Caraga	23	17	40
16 - CALABARZON	248	151	399
17 - MIMAROPA	21	28	49
TOTAL	1,235	1,309	2,544

Highest education level completed by OFWs

SEX	Male = 1	Female = 2	
Highest Education Level Completed	1	2	Total
0 - No grade completed	3	4	7
1 - Elementary undergraduate	15	20	35
2 - Elementary graduate	30	63	94
3 - High school undergraduate	46	103	149
4 - High school graduate	245	396	641
5 - College undergraduate	62	54	116
6 - College graduate	305	309	614
7 - Licensed Professional	528	360	888
TOTAL	1,235	1,309	2,544

Primary reason for leaving the country

SEX	Male = 1	Female = 2	
Reason	1	2	Total
1 - Contract Worker	1,089	1,129	2,218
2 - Work with Phil. Embassy / Consulate	0	2	0
3 - Other Contract Worker	37	30	67
4 - Tourist	28	53	81
5 - Student	3	1	4
6 - Immigrant	41	48	89
7 - Official Mission	0	1	1
8 - Others	18	25	43
9 - Don't know	19	20	39
TOTAL	1,235	1,309	2,544

If received remittance in the last six months

SEX	Male = 1	Female = 2	
Cash Remittance Indicator	1	2	Total
1 - Yes	934	873	1,807
2 - No	259	390	649
9 - Don't know	46	103	149
TOTAL	1,235	1,309	2,544

Mode of remittance channel

SEX	Male = 1	Female = 2	
Reason	1	2	Total
1 - Bank	692	636	1,328
2 - Agency/Local Office	23	20	43
3 - Friends/Co-worker	13	19	32
4 - Door-to-Door	201	191	392
5 - Others (specify)	5	7	12
9 - Don't know	42	46	88
TOTAL	976	919	1,895

Income decile of OFWs

SEX	Male = 1	Female = 2	
National Income Decile	1	2	Total
1 - First Decile	3	15	18
2 - Second Decile	8	29	37
3 - Third Decile	22	38	60
4 - Fourth Decile	21	71	92
5 - Fifth Decile	39	87	126
6 - Sixth Decile	69	147	216
7 - Seventh Decile	120	162	282
8 - Eight Decile	160	218	378
9 - Ninth Decile	291	260	551
10 - Tenth Decile	502	282	784
TOTAL	1,235	1,309	2,544

Main source of income of OFW households in the Philippines

SEX	Male = 1	Female = 2	
Detailed Grouping of Main Source of income	1	2	Total
1 - Wage/Salary from Agriculture	5	23	28
2 - Wage/Salary from Non-Agriculture	225	274	499
3 - Crop Farming and Gardening	22	68	90
4 - Livestock and Poultry	2	3	5
5 - Fishing	5	7	12
6 - Forestry and Hunting	0	1	1
7 - Wholesale and Retail	37	56	93
8 - Manufacturing	8	9	17
9 - Community, etc. Services	10	11	21
10 - Transport and Community	6	33	39
11 - Construction	2	2	4
12 - Entrep Activity, N.E.	4	2	6
13 - Net Share of Crops	3	8	11
14 - Assistance from Abroad	849	709	1,558
15 - Assistance from Domestic sources	6	14	20
16 - Rental of Lands	4	4	8
17 - Interests from Banks	0	1	1
18 - Pensions and Retirement	19	39	58
19 - Rental Value of Owner	19	32	51
20 - Income from Family Sustenance	0	1	1
21 - Received as Gifts	9	12	21
TOTAL	1,235	1,309	2,544

Municipality of Pandi, Bulacan Province, Philippines Data Results by Sex

Number of family members working abroad

No. of OFWs	Frequency	Per cent	Cumulative
1	56	70.89	70.89
2	14	17.72	88.61
3	7	8.86	97.47
4	2	2.53	100.00
TOTAL	79	100.00	

Number of OFWs

SEX	Male = 1	Female = 2	
	1	2	Total
Frequency	47	32	79
Per cent	59.49	40.51	100.00
Cumulative	59.49	100.00	

Length of time (years) receiving remittance of OFW

SEX	Male = 1	Female = 2	
	1	2	Total
2 years	9	7	16
3 years	6	5	11
4 years	9	5	14
5 years	7	3	10
6 years	3	6	9
7 years	3	4	7
8 years	1	1	2
9 years	9	1	10
TOTAL	47	32	79

Country

SEX	Male = 1	Female = 2	
Country	1	2	Total
Brunei	3	1	4
Canada	0	2	2
Guam	1	1	2
Hawaii	1	0	1
HK	0	2	2
Japan	1	3	4
Kuwait	1	1	2
Libya	0	1	1
Malaysia	0	2	2
Palau	0	1	1
Qatar	1	0	1
Samoa	0	1	1
Saudi Arabia	24	4	28
Singapore	1	0	1
Taiwan	1	2	3
USA	1	3	4
UAE	5	8	13
TOTAL	40	32	72

Main occupation

SEX	Male = 1	Female = 2	Total
	1	2	
1 - Professional	13	4	17
2 - Technical/Associate Professionals	3	2	5
3 - Clerks	1	1	2
4 - Service Workers/Shop/Market/Sales	8	10	18
5 - Farmers, Forestry and Fishermen	0	0	0
6 - Traders and Related Workers	0	0	0
7 - Plan Machines Operators and Assemblers	2	0	2
8 - Laborers and Unskilled Workers	14	10	24
9 - Others	6	1	7
10 - For All: Specify	0	0	0
TOTAL	47	28	75

Number of members in Overseas Workers Welfare Association (OWWA)

SEX	Male = 1	Female = 2	Total
	1	2	
Yes	35	16	51
No	1	3	4
Unknown	11	13	24
TOTAL	47	32	79

OFW relation to family

SEX	Male = 1	Female = 2	
Relationship	1	2	Total
1 - Head	28	0	28
2 - Spouse	0	7	7
3 - Son/Daughter	18	0	18
4 - In-laws	0	19	19
5 - Grandson/Granddaughter	0	0	0
6 - Father/Mother	0	0	0
7 - Relatives	0	5	5
11 - Unknown	1	1	2
TOTAL	47	32	79

Age of OFWs

SEX	Male = 1	Female = 2	
Age	1	2	Total
22 – 30	11	7	18
31 – 40	16	11	27
41 - 50	9	8	17
51 - 60	9	4	13
TOTAL	47	32	79

Status of OFW abroad

	SEX		
	Male = 1	Female = 2	
Status	1	2	Total
1 - Land-based OCW	28	0	28
2 - Seaman	0	7	7
3 - Immigrant but Filipino Citizen	18	0	18
4 - Tourist Working Abroad	0	19	19
5 - Naturalized Citizen Abroad (born in the Philippines)	0	0	0
6 - Naturalized Citizen Abroad (not born in the Philippines)	0	0	0
7 - Dual Citizen	0	5	5
8 - Citizen of Another Country	0	0	0
9 - Permanently Returned to Hometown	0	0	0
10 - Returned Migrant five years ago	0	0	0
11 - Others	1	1	2
TOTAL	47	32	79

Mode of remittance

SEX	Male = 1	Female = 2	
Name of Bank	1	2	Total
1 - Access Card	17	15	32
2 - Allied Bank	3	1	4
3 - American Bank	7	1	8
4 - Arab Exchange	0	0	0
5 - Banco de Oro	0	0	0
6 - BDO	0	0	0
7 - BPI	1	1	2
8 - China Bank	17	12	29
9 - Cebuana Lhullier	0	0	0
10 - G-Cash	0	0	0
11 - Land Bank	0	0	0
12 - LBC	0	0	0
13 - M Lhullier	0	0	0
14 - Metro Bank	0	0	0
15 - Personal Courier	0	0	0
16 - PNB	0	0	0
17 - RCBC	0	0	0
18 - Smart Money	0	0	0
19 - UCPB	0	0	0
TOTAL	45	30	75

How many times family received remittance

SEX	Male = 1	Female = 2	
Frequency of remittance	1	2	Total
1 - Weekly	0	0	0
2 - More than twice a month	0	0	0
3 - Twice a month	0	0	0
4 - Once a month	43	28	71
5 - Every 2 months	1	2	3
6 - Every 3 months	0	0	0
7 - Thrice a year	1	0	1
8 - Twice a year	1	2	3
9 - Once a year	1	0	1
10 - Less than once a year	0	0	0
TOTAL	47	32	79

Who decides on the mode of remittance

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Remitter	17	9	26
2 - Agency	19	16	35
3 - Ourselves	11	7	18
4 - Company	0	0	0
5 - Both of us	0	0	0
6 - Family	0	0	0
TOTAL	47	32	79

Usual average remittance received

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
1000-3000	3	3	6
3001-6000	4	4	8
6001-12000	8	19	27
12001-18000	7	1	8
18001-25k	5	2	7
>25000	6	1	7

Where unspent money is used

SEX	Male = 1	Female = 2	
	1	2	Total
1 - We spend it on consumer goods	8	14	22
2 - We keep it in cash	7	6	13
3 - We deposit it or do not withdraw it from the account	4	1	5
4 - We invest it on savings and investment products by financial institutions	1	0	1
5 - We lend it to friends or relatives	0	0	0
6 - We invest it in our own business	2	2	4
7 - We invest it in gold and jewelry	0	0	0
8 - Other	12	4	16
9 - I find it difficult to answer this question	0	0	0
10 - Other, specify _____	0	0	0
TOTAL	34	27	61

Respondents' education

SEX	Male = 1	Female = 2	
	1	2	Total
9 - Graduate / Masters	0	0	0
8 - College / Undergraduate	3	10	13
7 - Some College	4	6	10
6 - High School	7	16	23
5 - Some High School	0	5	5
4 - Elementary	4	17	21
3 - Some Elementary	0	5	5
2 - Vocational / Technical	0	2	2
1 - None	0	0	0
TOTAL	18	61	79

Respondents' spouse education

SEX	Male = 1	Female = 2	
	1	2	Total
99 - Don't know (unknown)	2	3	5
9 - Graduate / Masters	0	1	1
8 - College / Undergraduate	3	13	16
7 - Some College	1	6	7
6 - High School	6	15	21
5 - Some High School	1	5	6
4 - Elementary	3	10	13
3 - Some Elementary	1	2	3
2 - Vocational / Technical	1	3	4
1 - None	0	2	2
TOTAL	18	60	78

Relative OFW education

SEX	Male = 1	Female = 2	
	1	2	Total
99 - Don't know (unknown)	0	2	2
9 - Graduate / Masters	0	0	0
8 - College / Undergraduate	8	32	40
7 - Some College	4	6	10
6 - High School	3	14	17
5 - Some High School	1	2	3
4 - Elementary	0	1	1
3 - Some Elementary	1	0	1
2 - Vocational / Technical	1	4	5
1 - None	0	0	0
TOTAL	18	61	79

Number of Respondents with savings account

SEX	Male = 1	Female = 2	
	1	2	Total
Yes	6	29	35
No	12	32	44
TOTAL	18	61	79

Household Income of OFW

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
1 - PhP8,000 and below	8	6	14
2 - PhP8,001 to PhP15,000	15	14	29
3 - PhP15,001 to PhP30,000	12	10	22
4 - PhP30,001 to PhP50,000	5	0	5
5 - PhP50,001 to PhP75,000	5	0	5
6 - PhP75,001 to PhP100,000	0	1	1
7 - PhP100,001 to PhP250,000	1	1	2
8 - PhP250,001 to PhP500,000	0	0	0
9 - PhP500,001 to PhP750,000	0	0	0
10 - PhP750,001 to PhP999,999	0	0	0
11 - PhP1 million and above	0	0	0
TOTAL	46	32	78

OFW Household Expenditure Total

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
3000-6000	2	0	2
6001-9000	5	2	7
9001-12k	9	4	13
12001-18k	10	12	22
18001-25k	9	7	16
>2500	11	6	17
TOTAL	48	31	77

OFW Investment in Pandi

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Yes	20	16	36
2 - No	27	16	43
TOTAL	47	32	79

OFW Savings

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Yes	27	12	39
2 - No	20	20	40
TOTAL	47	32	79

OFW Amount of Savings Monthly

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
100 - 500	5	2	7
501-1000	6	4	10
1001-2000	4	2	6
2001-5000	6	3	9
5001-10k	4	3	7
>10000	2	1	3
TOTAL	27	15	42

Municipality of Maribojoc, Bohol Province, Philippines Data Results by Sex

Number of Family Members Working Abroad

No. of OFWs	Frequency	Per cent	Cumulative
1 - Land-based	52	54.17	54.17
2 - Seabased	44	45.83	100.00
TOTAL	96	100.00	

Number of OFWs

SEX	Male = 1	Female = 2	
	1	2	Total
Frequency	67	69.79	69.79
Per cent	29	30.21	100.00
Cumulative	96	100.00	

Country

SEX	Male = 1	Female = 2	Total
	1	2	
India	1	0	1
Italy	1	4	5
Australia	1	1	2
Japan	2	0	2
Korea	2	0	2
Kuwait	0	2	2
Madagascar	1	0	1
Bahrain	0	1	1
Norway	1	0	1
Qatar	4	0	4
Saudi Arabia	9	5	14
Singapore	1	1	2
Sweden	1	0	1
Switzerland	0	1	1
Turkey	1	0	1
UAE	2	3	5
UK	2	0	2
USA	2	5	7
Canada	2	2	4
Germany	3	1	4
HK	0	3	3
Others	31	0	31
TOTAL	67	29	96

Main Occupation

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Professional	16	3	19
2 - Technical/Associate Professionals	17	1	18
3 - Clerks	0	0	0
4 - Service Workers/ Shop/Market/Sales	7	17	24
5 - Farmers, Forestry and Fishermen	0	0	0
6 - Traders and Related Workers	4	1	5
7 - Plan Machines Operators and Assemblers	3	0	3
8 - Laborers and Unskilled Workers	5	1	6
10 - Others	1	1	2
11 - For All: Specify	0	0	0
TOTAL	53	24	77

Overseas Workers Welfare Association (OWWA) Membership

SEX	Male = 1	Female = 2	
	1	2	Total
Yes	55	17	72
No	1	1	2
Unknown	10	11	21
TOTAL	66	29	95

OFW Relation to Family

SEX	Male = 1	Female = 2	
Relation	1	2	Total
1 - Head	2	8	10
2 - Spouse	15	29	44
3 - Son/Daughter	10	20	30
In-laws	2	9	11
TOTAL	29	66	95

Age of OFWs

SEX	Male = 1	Female = 2	
Age	1	2	Total
22 – 30	8	2	10
31 – 40	29	15	44
41 – 50	20	10	30
51 – 60	9	2	11
TOTAL	66	29	95

Status of OFW Abroad

SEX	Male = 1	Female = 2	Total
	1	2	
Status			
1 - Land-based OFW	17	18	35
2 - Seaman	44	0	44
3 - Immigrant but Filipino Citizen	3	6	9
4 - Tourist Working Abroad	0	0	0
5 - Naturalized Citizen Abroad (born in the Philippines)	0	0	0
6 - Naturalized Citizen Abroad (not born in the Philippines)	0	0	0
7 - Dual Citizen	1	3	4
8 - Citizen of Another Country	2	1	3
9 - Permanently Returned to Hometown	0	0	0
10 - Returned Migrant five years ago	0	0	0
11 - Others	0	0	0
TOTAL	67	28	95

Mode of Remittance

SEX	Male = 1	Female = 2	
Name of Bank	1	2	Total
1 - Access Card	44	15	59
2 - Allied Bank	15	6	21
3 - American Bank	1	0	1
4 - Arab Exchange	0	0	0
5 - Banco de Oro	0	0	0
6 - BDO	0	0	0
7 - BPI	0	0	0
8 - China Bank	0	0	0
9 - Cebuana Lhullier	0	0	0
10 - G-Cash	0	0	0
11 - Land Bank	5	5	10
12 - LBC	0	1	1
13 - M Lhullier	0	0	0
14 - Metro Bank	2	1	3
15 - Personal Courier	0	0	0
16 - PNB	0	0	0
17 - RCBC	0	0	0
18 - Smart Money	0	0	0
19 - UCPB	0	0	0
99 - Don't know	0	1	1
TOTAL	67	29	96

How many times family received remittance

SEX	Male = 1	Female = 2	
Frequency of remittance	1	2	Total
1 - Weekly	0	0	0
2 - More than twice a month	0	0	0
3 - Twice a month	3	3	6
4 - Once a month	62	19	81
5 - Every 2 months	1	2	3
6 - Every 3 months	1	2	3
7 - Thrice a year	0	1	1
8 - Twice a year	0	0	0
9 - Once a year	0	0	0
10 - Less than once a year	0	0	0
TOTAL	67	27	94

Who decides on the mode of remittance

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Remitter	29	24	53
2 - Agency	28	1	29
3 - Ourselves	5	2	7
4 - Company	4	0	4
5 - Both of us	1	1	2
6 - Family	0	1	1
TOTAL	67	29	96

Usual average remittance received

SEX	Male = 1	Female = 2	
Remittance received (Range in PhP)	1	2	Total
5 - PhP1,001 – PhP2,500	0	1	1
6 - PhP2,501 – PhP3,000	1	0	1
7 - PhP3,001 – PhP4,000	1	1	2
8 - PhP4,001 – PhP5,000	2	7	9
9 - PhP5,001 – PhP7,500	4	7	11
10 - PhP7,501 – PhP8,000	6	2	8
11 - PhP8,001 – PhP9,000	3	1	4
12 - PhP9,001 – PhP10,000	6	4	10
13 - PhP10,001 – PhP12,000	5	1	6
14 - PhP12,001 – PhP15,000	7	1	8
15 - PhP15,001 – PhP20,000	7	3	10
16 - PhP20,001 – PhP25,000	6	0	6
17 - PhP25,001 – PhP30,000	8	0	8
18 - PhP30,001 – PhP40,000	7	1	8
19 - PhP40,001 – PhP50,000	1	0	1
20 - PhP50,001 – PhP60,000	1	0	1
21 - PhP60,001 – PhP75,000	1	0	1
22 - PhP75,001 – PhP100,000	0	0	0
23 - PhP101,000 – PhP250,000	1	0	1
TOTAL	67	29	96

Where unspent money is used

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Spend it on consumer goods	23	9	32
2 - Keep it in cash	9	8	17
3 - Deposit in the bank	9	3	12
4 - Invest	4	0	4
6 - Invest in own business	3	3	6
TOTAL	48	23	71

Respondents' education

SEX	Male = 1	Female = 2	
	1	2	Total
9 - Graduate / Masters	0	3	3
8 - College / Undergraduate	2	39	41
7 - Some College	3	11	14
6 - High School	1	14	15
5 - Some High School	1	3	4
4 - Elementary	2	14	16
3 - Some Elementary	0	1	1
2 - Vocational / Technical	1	1	2
1 - None	0	0	0
TOTAL	10	86	96

Respondents' spouse education (using sex of respondents in tabulation)

SEX	Male = 1	Female = 2	
	1	2	Total
9 - Graduate / Masters	0	1	1
8 - College / Undergraduate	5	42	47
7 - Some College	0	3	3
6 - High School	1	7	8
5 - Some High School	0	3	3
4 - Elementary	3	9	12
3 - Some Elementary	0	1	1
2 - Vocational / Technical	0	4	4
1 - None	0	0	0
TOTAL	9	70	79

Relative OFW education

SEX	Male = 1	Female = 2	
	1	2	Total
9 - Graduate / Masters	4	1	5
8 - College / Undergraduate	51	16	67
7 - Some College	2	0	2
6 - High School	3	6	9
5 - Some High School	1	1	2
4 - Elementary	2	1	3
3 - Some Elementary	0	0	0
2 - Vocational / Technical	3	2	5
1 - None	0	0	0
TOTAL	66	27	93

Family has a business

SEX	Male = 1	Female = 2	
	1	2	Total
1 - Yes	18	12	30
2 - No	47	16	63
TOTAL	65	28	93

OFW household expenditure total

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
<3000	3	0	3
3000 – 6000	5	5	10
6001 – 9k	7	3	10
9001 – 12k	3	5	8
12001 – 18k	11	8	19
18001 – 25k	13	4	17
>2500	24	4	28
TOTAL	66	29	95

OFW investment in Maribojoc

SEX	Male = 1	Female = 2	
Investment in Maribojoc	1	2	Total
1 - Yes	29	17	46
2 - No	38	11	49
TOTAL	67	28	95

OFW savings

SEX	Male = 1	Female = 2	
With Household Savings	1	2	Total
1 - Yes	44	18	62
2 - No	23	11	34
TOTAL	67	29	96

OFW amount of savings monthly

SEX	Male = 1	Female = 2	
Usual Average	1	2	Total
100 – 500	5	6	11
501 – 1000	12	3	15
1001 – 2000	10	3	13
2001 – 5000	11	3	14
5001 – 10k	2	0	2
>10000	0	3	3
TOTAL	40	18	58

Civil Society Observation on Data Coordination on Migration

- Agencies use a variety of hardware and software platforms, which are sometimes obsolete, inadequate and which raise issues of compatibility.
- Agencies employ few personnel dedicated to data gathering and processing, with different technical capabilities, which implies the need for training initiatives.
- There are no clear policies and procedures for sharing data among agencies and with the public.
- There is no single designated clear leadership concerning data on migration.
- Challenges concern all areas in the migration data system: data gathering (standardize forms, utilize one common identification element in all forms, make use of digital forms); data encoding (provide adequate manuals to ensure consistency in procedures); data processing (upgrade ICT infrastructure).
- Consider the advantages of open systems, train personnel, consider requests of the public in determining data to be processed, ensure consistency of data over the years); data sharing (adopt common interagency policies); and data distribution (make data accessible through the web).
- Give accessibility to public use files.
- Perhaps the most decisive factor is the political will to improve migration data, which is crucial for understanding the developments on migration, for drafting policies that are based on evidence, for developing programs for migrants and their families, and for developing effective monitoring.
- Government must seriously implement the Shared Government Information System for Migration (SGISM) in the soonest possible time. On the DFA's part, the Overseas Filipinos Information System (OFIS) a

project under the Overseas Preparedness and Response Team (OPRT), as mandated under Executive Order 34, will form the core element of the SGISM. The OFIS is envisioned to be a web-based OFW information and monitoring database for use as a tool for emergency preparedness and response, employing the completed databases of each member agency (i.e. DFA, POEA, Bureau of Immigration, and OWWA). The system shall accurately record the number of overseas Filipinos, their profile, whereabouts and movements in all destination countries.

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