Gender, Migration and Development in the Philippines – A Policy Paper

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Women have been long part of migratory flows, usually as dependents, but in recent years, increasingly and more visibly as economic providers for families. This ‘feminization of migration’ is one of the most significant developments in recent international migration for which investigation is needed to understand the impacts on women’s empowerment, gender roles, family structures and relationships, amongst others.

This trend has prompted various stakeholders to look at the migration phenomenon more closely, recognizing that there are differences in the opportunities and vulnerabilities that men and women migrants face at all stages of their migration experience. Despite this, a gender perspective is still lacking in the migration and development discourse. Policies and programs are therefore limited in contributing to reducing gender inequalities, and may in some instances, even perpetuate or aggravate existing inequalities.

This paper seeks to highlight the situation of Filipino women migrant workers and explore their contribution to migration and development. It does so by examining their financial remittances and how these can potentially underwrite asset-building. It discusses migrant women workers’ social and political contributions to their communities of origin and urges key actors in the field of migration and development to better analyze migration and development using a gender lens. Increased awareness and enhanced understanding will hopefully encourage target groups to devise and adopt a model of development that is people-centered, rights-based and grounded in the principle of gender equality.

Roberta Clarke
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Bangkok, Thailand
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# TABLE OF CONTENTS

## INTRODUCTION

## DATA AND TRENDS IN WMWS AND THEIR ECONOMIC CONTRIBUTION

- Philippine Actions to Protect WMWs ................................................................. 9
- Factors Contributing to Filipino Women’s Labor Out-Migration .................. 10
- General Trends on Filipino WMWs ................................................................. 12
- Permanent Migrants ....................................................................................... 13
- Temporary or Contract-Based Migrants ......................................................... 14
- Main Occupational Categories
  - and Other Migration Routes of Filipino WMWs ........................................ 17
- Profile of Filipino Women Migrant Workers .................................................. 26
- Share of Migrant Worker by Age-Group ....................................................... 27
- Economic Contribution .................................................................................. 29
- Social and Political Remittances ................................................................. 34

## FRAMEWORK FOR ANALYZING GENDER IMPLICATIONS OF MIGRATION AND REMITTANCES ................................................................. 37

## DATA, METHODS AND ANALYSIS OF GENDER, REMITTANCES AND DEVELOPMENT

- Data Analysis and Research Limitations ....................................................... 46
- Findings from the National Datasets ............................................................. 47
- Findings from Micro-Level Survey ............................................................... 50
- Key Findings from the Three Municipalities ................................................... 51

## CONCLUSIONS AND RECOMMENDATIONS

- Findings / Conclusions ................................................................................. 52
- Recommendations ......................................................................................... 57

## WORKS CITED
INTRODUCTION

In the last forty years, the Philippines has recorded one of the most active emigration flows. At present, these flows have cumulatively resulted in about 10.4 million Filipinos abroad (CFO 2012) in more than 200 countries and territories. Embedded in these flows are the purpose and outcomes of migration. For purposes, migration can either be permanent or temporary which could be translated to a change in abode or work. For outcomes, the key target of migration from the perspective of Filipinos has primarily been economic, or more specifically, improvement in the socio-economic class where they are members of. Migration has been viewed this way for decades, and loss in the social and human dimensions that accompany migration are usually not focused on. In particular, feminization of migration is one of the important characteristics of this out-migration trend. Nicola Piper (2008, 1292) argues that the term refers not only to the number of women working abroad but also to their huge participation in key migration routes. Additionally, it can mean the marked autonomy of migrant women as workers and family breadwinners, compared to their role decades ago when they crossed borders as mere dependents (UN-INSTRAW 2010, 36).

In the Philippine context, heightened globalization, lack of local economic opportunities, policies, demographic shifts and the concomitant change in women’s role in host countries have propelled this exodus. From the years 2001 to 2010, 60 per cent of newly hired land-based¹ temporary workers were women (DOLE 2011, 11) who are in domestic work and caregiving jobs. Recent data from the POEA (2013) indicate that household service workers (HSW)² and nurse professionals are the top two occupational categories of new hires among Filipino women migrant workers (WMWs).

With economic improvement of their families as key objective, migrant workers and WMWs in particular, have to face significant changes in cultures, environments and work conditions. Vulnerabilities among WMWs have led to rights violations and victimization. Such is observed in the Philippines

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¹ The Philippine Overseas Employment Administration (POEA) disaggregates categories for temporary migrants into sea-based and land-based workers to account for the different sets of policies and guidelines governing their deployment abroad.

² Since 2006, when it launched a series of reforms to improve skills and provide greater protection for Filipino domestic workers, the Philippine government refers to the latter as household service workers.
where reports of abuses and exploitation by the media are no longer out of the ordinary. While these are valid and a cause for concern, this report takes on a different focus, for parallel to Filipino women’s migration is the rise of remittances and their contribution to the economy. It is possible that the economic improvement in families brought about by their remittances and their contribution to the economy can help mitigate the vulnerabilities and the downsides associated with female migration. Likewise, it is important to know how to harness the said remittances “properly” so that resources generated can wisely be diverted into productive use. Furthermore, this may reduce the necessity for working abroad, as well as the associated risks and vulnerabilities, especially among WMWs.

In this regard, this paper seeks to explore the extent of influence and role of Filipino WMWs in migration and development. It does so by examining their financial remittances and specific means by which these can potentially underwrite asset-building. Moreover, it discusses the social and political contributions they bring to their communities of origin which could possibly impact development.

The report is organized as follows: a) Introduction, b) Data and Trends on Women Migrants Workers and their Economic Contribution, c) Framework to Analyze WMWs’ Economic Contribution, d) Analysis using National and Local Surveys, and e) Conclusions and Recommendations.
Prior to discussing the details of the data and trends of WMWs, it is crucial to note that the Philippine Government is cognizant of the challenges being faced by WMWs. It has put in place supporting institutions, passed crucial laws and has signed international conventions to ensure protection of Filipino WMWs. The Philippines has recently concluded bilateral agreements with Middle Eastern countries such as Saudi Arabia (in 2013) and Jordan (in 2012), on the deployment of domestic workers. It is currently in the process of reviewing the same instruments with other migrant-receiving states in the region, a primary recipient of Filipino women migrant workers (Baldoz 2014, 6).

The country also maintains an active presence and leadership in the Global Forum on Migration and Development (GFMD) processes, the Abu Dhabi, and Colombo Processes on how to best protect migrant workers within a multilateral platform. In 2014, the government likewise submitted its second report to the United Nations Committee of the International Convention on the Protection of the Rights of All Migrant Workers and their Families since its ratification in 1995. Meanwhile, the Association of Southeast Asian Nations (ASEAN) has agreed to cooperate in a common legal framework for protecting migrant workers in the region. The ASEAN Declaration on the Protection and Promotion of the Rights of Migrant Workers is a step towards the right direction, considering the impending common economic community. Negotiations on this regional mechanism, however, have been challenging.

In 2009, the Philippines approved the Magna Carta of Women as part of its commitment to localizing the precepts of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Aside from providing the legal definition of discrimination, it also gives provisions for dealing with WMWs. Its Section 37 mandates the presence of gender focal points in Philippine embassies and consulates so as to strengthen the delivery of services to WMWs, especially those in distress.

The International Labor Organization (ILO) Convention 189, which emphasizes the rights of domestic workers was also ratified by the
Philippines, making it the second country in the world to do so. Therefore, the government is in the best position to advocate the rights of domestic workers among migrant destination and receiving states.

**Factors Contributing to Filipino Women’s Labor Out-Migration**

There are several factors contributing to Filipinos women’s labor out-migration. The historical legacy of internal migration, social norms, global economic restructuring, sending and receiving state policies (Oishi 2005) induce the demand and supply of Filipino WMWs. Notably, these factors are not necessarily unrelated. The most commonly observed factor has been largely the lack of work opportunities in the country particularly in the rural areas. This has led to Filipino women migrating for work within the Philippines. This has been observed even before international migration became an alternative. This was largely due to demand for domestic work, which is common in Filipino households from the lower-middle class to upper-income homes.
Export-oriented industrial policies also contributed to this internal movement with its need for feminized labor in light manufacturing industries (Sassen, 1988; Rodriguez 2010, 11). Other possible factors are the exposure to foreign technology and workplace ideology and the tourism campaign in the 1970s, which led to the exposure of Filipino entertainers, particularly women, to Japan. Oishi (2005) also observed that social norms supporting women’s mobility encourage women to emigrate abroad. Compared to other countries, Filipinos have greater acceptance for women’s search for greener pasture in foreign lands. In addition, the Philippine government and the recruitment industry have also created conditions conducive to creating demand for Filipino WMWs, in particular, for types of care work (Rodriguez 2010, Guevarra 2010, Tyner 2009, Choy 2000). Studies (Guevarra 2010) show that pre-departure orientation seminars (PDOS), which is required for migrants, reinforce the notion of migrant women as ‘nurturing’, thereby making them especially geared for housework and child care. In other words, their femininity and nurturing nature are propagated as reasons for foreign employers’ demand for Filipino WMWs (Guevarra 2010, 84). The pattern has been observed in Europe, Singapore, Hong Kong, and the Middle East, where WMWs substitute and/or complement the care gap brought about by women who relegated their domestic role in favor of joining the local labor force. Finally, social and family networks (Harzig 2001, 23) facilitate access to migration routes and information.

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 data on remittance inflows from different countries. Other government agencies and non-government organizations (NGOs) and civil society organizations (CSOs) complement the information dissemination, particularly those related to migrants’ rights, welfare and labor conditions.

Although most data sets are sex-disaggregated, they have no standardized format and are gathered for different purposes, hence are usually difficult to integrate. In this regard, the annual Survey of Overseas Filipinos (SOF) is a better alternative of looking at the same information in an integrated manner. The SOF began in 1995 and has since been improved to be able to collect as much information as is needed for policy and program development.

General Trends on Filipino WMWs

The 2012 Stock Estimate of Overseas Filipinos\(^3\) (CFO 2012) estimates that 10.4 million Filipinos are in more than 200 countries and territories all over the world. A little less than half (46.9 per cent) of this are permanent migrants while temporary workers constitute 40 per cent. Irregular migrants comprise nearly 13 per cent. The overall top ten destination countries of Filipinos are the United States, Saudi Arabia, United Arab Emirates (UAE), Canada, Malaysia, Australia, Japan, United Kingdom, Kuwait and Qatar.

\(^3\) This data is collected by the CFO from the Department of Foreign Affairs and the POEA.
There exists no sex-disaggregated data on stock estimates except, on those for permanent migrants who registered at the CFO. Of the registered Filipino emigrants from 1981 to 2013, 60 per cent were women while 40 per cent were men, or which roughly translated to 67 men for every 100 women in ration (SMC and IOM 2013, 51). They were located primarily in the United States (65 per cent), Canada (16.75 per cent), Japan (6.5 per cent), Australia (6.1 per cent,) and Italy (1.1 per cent). While Canada came a distant second, this migration corridor is also fast rising (SMC and IOM 2013, 52). Japan and Australia also figured among the top five countries of registered migrants.

Australia used to be the primary destination for Filipino women marriage migrants in previous years but Japan currently surpasses it in this category.

**Permanent Migrants**

**Figure 1. Sex Disaggregation of Permanent Migrants**

Source: CFO
Temporary or Contract-Based Migrants

As already mentioned, the Philippines has one of the most active migration flows in the world. Temporary or contract-based migrants comprise a big part of this trend. Daily deployment averaged at 5,000 new hires and rehires\(^4\) from 2009 to 2013 (POEA 2013). In the past two decades, an annual average of 172,000 Filipino WMWs were deployed overseas as new hires (Figure 2). The difference between the number of male and female new hires peaked in 2004 when women comprised about three-fourths of the total deployment of newly hired workers (Figure 1).

In 2007 and 2008, however, the number of deployed male new hires outstripped that of females. The reason for this was that the government tightened its regulatory mechanisms in an effort to increase the protection of domestic workers. In 2006, the Household Service Worker (HSW)\(^5\) reform package mandated a minimum monthly wage of USD400, attendance at a comprehensive pre-departure education program (CPDEP) and a waiver of placement fees. Decreased deployment of domestic workers from 89,819 in 2006 to 44,904 in 2007 occurred. Employers and recruitment agents in destination countries refused to recognize the new wave of regulations imposed upon them (Battistella and Asis 2011, 10-11). However, by 2010, the deployment of domestic workers returned to previous levels (Figure 1), with the 2010 figures even surpassing the pre-reform package deployment levels. The HSW reform package was reportedly a strategy to reduce the deployment of domestic workers, a sector that the government supposedly perceived as problematic. A study found that the subsequent rise in outflows in 2010 was a result of clandestine efforts by agents and migrants themselves to circumvent the regulations imposed by the HSW rules (Battistella and Asis 2011, 39). Thus, the HSW reforms may have indirectly led to more irregularities in the migration process.

\(^4\) New hires are those leaving on new contracts and employers while rehires are those who renewed their contracts under the same employer.

\(^5\) Also during this period, the government started calling domestic workers as household service workers. The terms will be used interchangeably in this report.
The deployment of new hires was also affected by the significant reduction in the number of Japan-bound performing artists (composers, musicians, singers, choreographers, and dancers, etc.). In December 2005, Japan passed a new immigration law. The policy required migrant entertainers to complete at least two years of formal courses in the performance arts or at least two years of experience before they are qualified to work in Japan. This requirement is believed to be a result of the Japanese government’s response to a US State Department report of sex trafficking cases in Japan. As a consequence, the number of outbound female performing artists declined from 39,516 in 1993 to 1,879 in 2013. Currently, female new hires still outnumber males, but the proportion they comprise of the total deployment considerably decreased compared to that in the mid-2000s.

The leading destination countries of Overseas Filipino Workers (OFWs) have remained constant over the years (Table 1) as Saudi Arabia, the United Arab Emirates (UAE), Kuwait and Qatar continue to get the bulk of male and female

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6 This includes female composers, musicians, singers, choreographers, dancers and performing artists not elsewhere classified.
new hires. Saudi Arabia alone received about half of the male new hires and a quarter of the female new hires in 2013. A large proportion of the female OFWs is in Hong Kong, Singapore and Malaysia where they work mainly in the domestic sector. In 2013, Bahrain was another preferred destination of Filipino domestic workers in 2013.

### Table 1. Deployment of new hires by top 10 destinations and by sex, 2000, 2010 and 2013

<table>
<thead>
<tr>
<th>Country</th>
<th>Male</th>
<th>Female</th>
<th>Not stated</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2000</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Saudi Arabia</td>
<td>34,599</td>
<td>20,084</td>
<td>1,919</td>
<td>56,602</td>
</tr>
<tr>
<td>2. UAE</td>
<td>4,522</td>
<td>10,230</td>
<td>698</td>
<td>15,450</td>
</tr>
<tr>
<td>3. Kuwait</td>
<td>1,244</td>
<td>10,125</td>
<td>64</td>
<td>11,433</td>
</tr>
<tr>
<td>4. Taiwan</td>
<td>9,821</td>
<td>24,895</td>
<td>244</td>
<td>34,960</td>
</tr>
<tr>
<td>5. Qatar</td>
<td>1,836</td>
<td>1,641</td>
<td>106</td>
<td>3,583</td>
</tr>
<tr>
<td>6. Hong Kong</td>
<td>201</td>
<td>27,567</td>
<td>4</td>
<td>27,772</td>
</tr>
<tr>
<td>7. Singapore</td>
<td>1,155</td>
<td>2,434</td>
<td>202</td>
<td>3,791</td>
</tr>
<tr>
<td>8. Malaysia</td>
<td>164</td>
<td>793</td>
<td>29</td>
<td>986</td>
</tr>
<tr>
<td>9. Bahrain</td>
<td>507</td>
<td>1,301</td>
<td>69</td>
<td>1,877</td>
</tr>
<tr>
<td>10. Papua New Guinea</td>
<td>149</td>
<td>69</td>
<td>13</td>
<td>231</td>
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<table>
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<tr>
<th>Country</th>
<th>Male</th>
<th>Female</th>
<th>Not stated</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td><strong>2010</strong></td>
<td></td>
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</tr>
<tr>
<td>1. Saudi Arabia</td>
<td>74,806</td>
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<tr>
<td>2. UAE</td>
<td>14,409</td>
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<tr>
<td>3. Kuwait</td>
<td>2,951</td>
<td>24,159</td>
<td>0</td>
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<tr>
<td>4. Taiwan</td>
<td>9,663</td>
<td>18,181</td>
<td>1</td>
<td>27,845</td>
</tr>
<tr>
<td>5. Qatar</td>
<td>22,350</td>
<td>14,444</td>
<td>1</td>
<td>36,795</td>
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<tr>
<td>6. Hong Kong</td>
<td>557</td>
<td>28,237</td>
<td>0</td>
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<td>7. Singapore</td>
<td>1,755</td>
<td>4,692</td>
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<td>6,447</td>
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<td>8. Malaysia</td>
<td>1,433</td>
<td>1,345</td>
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<td>2,778</td>
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<td>9. Bahrain</td>
<td>1,607</td>
<td>3,700</td>
<td>0</td>
<td>5,307</td>
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<td>10. Papua New Guinea</td>
<td>708</td>
<td>132</td>
<td>0</td>
<td>840</td>
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<table>
<thead>
<tr>
<th>Country</th>
<th>Male</th>
<th>Female</th>
<th>Not stated</th>
<th>Total</th>
</tr>
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<tbody>
<tr>
<td><strong>2013</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Saudi Arabia</td>
<td>96,483</td>
<td>65,732</td>
<td>4,142</td>
<td>166,669</td>
</tr>
<tr>
<td>2. UAE</td>
<td>19,663</td>
<td>59,427</td>
<td>2,446</td>
<td>81,772</td>
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<tr>
<td>3. Kuwait</td>
<td>4,899</td>
<td>28,509</td>
<td>770</td>
<td>34,201</td>
</tr>
<tr>
<td>4. Taiwan</td>
<td>11,208</td>
<td>17,922</td>
<td>33</td>
<td>29,171</td>
</tr>
<tr>
<td>5. Qatar</td>
<td>17,793</td>
<td>9,429</td>
<td>1,072</td>
<td>28,410</td>
</tr>
<tr>
<td>6. Hong Kong</td>
<td>567</td>
<td>20,999</td>
<td>606</td>
<td>22,180</td>
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<td>7. Singapore</td>
<td>1,564</td>
<td>14,078</td>
<td>1,004</td>
<td>16,660</td>
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<tr>
<td>8. Malaysia</td>
<td>2,493</td>
<td>11,129</td>
<td>443</td>
<td>14,075</td>
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<tr>
<td>9. Bahrain</td>
<td>1,555</td>
<td>7,541</td>
<td>147</td>
<td>9,256</td>
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<tr>
<td>10. Papua New Guinea</td>
<td>3,526</td>
<td>278</td>
<td>297</td>
<td>4,146</td>
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</table>

*Source: POEA*
### Table 2. Deployed New hires by Major Occupational Category and By Sex, 2000-2013

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<th></th>
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<tbody>
<tr>
<td>1. Professional, Technical Workers</td>
<td>11,231</td>
<td>67,454</td>
<td>11,953</td>
<td>51,988</td>
<td>24,470</td>
<td>17,365</td>
<td>28,805</td>
<td>22,082</td>
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<td>2. Administrative, Managerial</td>
<td>208</td>
<td>76</td>
<td>381</td>
<td>109</td>
<td>849</td>
<td>590</td>
<td>1,165</td>
<td>573</td>
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<tr>
<td>3. Clerical Workers</td>
<td>1,367</td>
<td>1,000</td>
<td>1,985</td>
<td>3,553</td>
<td>5,192</td>
<td>5,514</td>
<td>5,456</td>
<td>6,855</td>
</tr>
<tr>
<td>4. Sales Workers</td>
<td>1,134</td>
<td>949</td>
<td>1,288</td>
<td>2,973</td>
<td>3,744</td>
<td>3,498</td>
<td>3,990</td>
<td>4,529</td>
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<td>5. Service Workers</td>
<td>7,412</td>
<td>83,794</td>
<td>10,666</td>
<td>123,241</td>
<td>19,367</td>
<td>135,168</td>
<td>28,705</td>
<td>196,688</td>
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<td>6. Agricultural Workers</td>
<td>520</td>
<td>6</td>
<td>311</td>
<td>39</td>
<td>1,047</td>
<td>75</td>
<td>1,747</td>
<td>349</td>
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<tr>
<td>8. Other (NEC)</td>
<td>11,456</td>
<td>8,616</td>
<td>801</td>
<td>195</td>
<td>2,377</td>
<td>376</td>
<td>3,048</td>
<td>862</td>
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<tr>
<td>9. Not Stated</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>14,243</td>
<td>0</td>
<td>0</td>
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<tr>
<td><strong>Total</strong></td>
<td>74,707</td>
<td>178,323</td>
<td>79,079</td>
<td>205,206</td>
<td>154,677</td>
<td>185,602</td>
<td>207,394</td>
<td>254,456</td>
</tr>
</tbody>
</table>

*Source: POEA Compendium of OFW Statistics, various years*

Occupational sex-segregation characterizes the job categories of men and WMWs. While most male overseas Filipino workers are typically production workers, women are predominantly service providers. In 2013, domestic and other related household workers ranked first in the list of top 10 occupational categories of new hires, followed by nursing professionals. The other top job categories for women were waitresses, bartenders, char workers or cleaners, caregivers or caretakers and cooks (Table 2). These are gendered occupations hinged on the traditional and socially constructed caring and nurturing roles of women. On the other hand, men are also found in low-skilled and blue collar occupations but they are working as laborers or helpers, electrical wiremen, plumber and pipe fitters.

### Main Occupational Categories and Other Migration Routes of Filipino WMWs

#### Domestic Workers

Domestic work employs the biggest number of Filipino WMWs. The number of deployed domestic and household workers has been growing significantly. In 2013, 164,405 domestic workers and related
household workers were deployed overseas as new hires, representing more than one-third (36 per cent) of the total newly hired OFWs that year (Table 3). Of the said deployed domestic workers, 97 per cent are women.

Middle East countries such as Saudi Arabia, UAE and Kuwait continue to be the top destination countries for domestic workers (Table 3). In mid-2011, the Saudi government temporarily banned the hiring of new domestic workers from the Philippines. The latter imposed stricter requirements for prospective employers, including a minimum USD400 monthly salary and detailing of employers’ residence and background information. After the ban was lifted a year after, and an agreement was signed between Saudi Arabia and the Philippines, deployment levels steeply increased from 2,098 in 2012 to 42,440 in 2013 (Table 3).

Within Asia, the countries which absorb the most number of Filipino domestic workers are Hong Kong, Singapore and Malaysia. Filipinos are estimated to account for about half of the total domestic workers in Hong Kong. Deployment to Malaysia shrank from 2006 to 2009 also due to its reluctance to accept the new hiring terms and increased salary provision of the HSW package (Krishnamoorthy 2006). However, in recent years, Malaysia has again become a strong importer of Filipino domestic workers (Table 3).

### Table 3. Number of Deployed Domestic Workers and Related Household Workers, by Top Ten Destination, New Hires: 2000-2013

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Saudi Arabia</td>
<td>10,660</td>
<td>10,902</td>
<td>11,934</td>
<td>8,652</td>
<td>7,699</td>
<td>9,227</td>
<td>11,898</td>
<td>2,581</td>
<td>3,079</td>
<td>6,954</td>
<td>11,582</td>
<td>11,278</td>
<td>2,098</td>
<td>42,440</td>
</tr>
<tr>
<td>2. United Arab Emirates</td>
<td>5,422</td>
<td>5,228</td>
<td>4,950</td>
<td>4,314</td>
<td>5,816</td>
<td>9,113</td>
<td>11,844</td>
<td>3,149</td>
<td>6,403</td>
<td>10,558</td>
<td>13,184</td>
<td>20,880</td>
<td>31,447</td>
<td>33,820</td>
</tr>
<tr>
<td>3. Kuwait</td>
<td>40</td>
<td>10,212</td>
<td>12,835</td>
<td>11,070</td>
<td>17,018</td>
<td>19,707</td>
<td>19,097</td>
<td>4,806</td>
<td>8,092</td>
<td>14,087</td>
<td>21,554</td>
<td>28,288</td>
<td>34,405</td>
<td>26,788</td>
</tr>
<tr>
<td>4. Hong Kong</td>
<td>27,713</td>
<td>27,513</td>
<td>22,870</td>
<td>13,874</td>
<td>16,424</td>
<td>17,514</td>
<td>19,532</td>
<td>22,127</td>
<td>18,286</td>
<td>24,998</td>
<td>28,602</td>
<td>28,457</td>
<td>29,163</td>
<td>21,763</td>
</tr>
<tr>
<td>5. Singapore</td>
<td>1,518</td>
<td>1,356</td>
<td>1,428</td>
<td>974</td>
<td>1,305</td>
<td>2,429</td>
<td>3,162</td>
<td>1,568</td>
<td>1,244</td>
<td>1,405</td>
<td>2,848</td>
<td>11,717</td>
<td>15,759</td>
<td>13,763</td>
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<tr>
<td>6. Malaysia</td>
<td>772</td>
<td>1,536</td>
<td>1,350</td>
<td>1,914</td>
<td>1,146</td>
<td>917</td>
<td>396</td>
<td>231</td>
<td>17</td>
<td>366</td>
<td>1,059</td>
<td>3,896</td>
<td>10,046</td>
<td>10,471</td>
</tr>
<tr>
<td>7. Bahrain</td>
<td>471</td>
<td>361</td>
<td>356</td>
<td>393</td>
<td>666</td>
<td>763</td>
<td>1,343</td>
<td>413</td>
<td>558</td>
<td>1,095</td>
<td>1,714</td>
<td>4,177</td>
<td>6,261</td>
<td>5,550</td>
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<tr>
<td>8. Qatar</td>
<td>1,329</td>
<td>1,585</td>
<td>1,899</td>
<td>1,736</td>
<td>2,436</td>
<td>4,998</td>
<td>6,524</td>
<td>1,912</td>
<td>4,682</td>
<td>6,376</td>
<td>9,937</td>
<td>13,938</td>
<td>10,046</td>
<td>3,563</td>
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<tr>
<td>9. Oman</td>
<td>803</td>
<td>564</td>
<td>24</td>
<td>70</td>
<td>645</td>
<td>1,419</td>
<td>2,068</td>
<td>719</td>
<td>944</td>
<td>1,098</td>
<td>1,564</td>
<td>2,404</td>
<td>2,726</td>
<td>2,641</td>
</tr>
<tr>
<td>10. Cyprus</td>
<td>922</td>
<td>1,034</td>
<td>1,204</td>
<td>601</td>
<td>1,108</td>
<td>982</td>
<td>1,178</td>
<td>1,763</td>
<td>1,218</td>
<td>1,409</td>
<td>1,549</td>
<td>2,344</td>
<td>1,946</td>
<td>1,033</td>
</tr>
<tr>
<td><strong>TOTAL, deployed domestic workers</strong></td>
<td><strong>68,270</strong></td>
<td><strong>71,378</strong></td>
<td><strong>63,434</strong></td>
<td><strong>45,950</strong></td>
<td><strong>62,818</strong></td>
<td><strong>82,467</strong></td>
<td><strong>91,412</strong></td>
<td><strong>47,877</strong></td>
<td><strong>50,081</strong></td>
<td><strong>71,557</strong></td>
<td><strong>96,583</strong></td>
<td><strong>139,394</strong></td>
<td><strong>155,175</strong></td>
<td><strong>164,405</strong></td>
</tr>
</tbody>
</table>

*Source of basic data: POEA Compendium on OFW Statistics, various years*
Nurses

The Philippines is one of the major suppliers of nurses worldwide. In the last decade, an average of 11,000 Filipino nurses went overseas on an annual basis. In 2013, 16,282 Filipinos were deployed abroad as newly hired nurses, 78 per cent of which are women. Middle East countries such as Saudi Arabia, Libya and the UAE are their top three countries of destination. Saudi Arabia alone accounted for about 70 per cent of the deployed Filipino nurses during the said year.

The deployment of nurses to the United States has declined significantly. In 2000, the US was the 7th top destination of Filipino nurses but in 2013, its rank has gone down to 16th. Weak demand from US employers due to the global economic slowdown and the issue on visa retrogression are two main reasons for the subdued deployment of nurses to the United States. The United Kingdom is another major receiving country of Filipino nurses, even overtaking Saudi Arabia as the top destination in 2001. However, the outflow of nurses to the UK has slowed in recent years due to tighter immigration regulations and budget deficits (Buchan and Seccombe 2006).

Nurse migration significantly affects the healthcare system in the Philippines as the demand from abroad is for specialized nurses with specific skills in the medical field (Lorenzo et al 2007, 1406). There is also an absence of bilateral agreements with countries that have huge deployments of Filipino nurses such as Saudi Arabia and the UAE. Meanwhile, some nurses in Saudi Arabia and other Middle Eastern
countries believe that their stint in the region is a mere stepping stone for more employment opportunities in Canada and the US.

There is currently a net surplus of nurses in the Philippines due to a wide public perception that a nursing degree is a passport to emigration. In fact, estimates indicate that while the country produced nearly 400,000 nursing graduates from 1991 to 2000, only 15 per cent worked in the local market while the rest responded to demand from abroad (ILO 2005, 18). Hence, the surplus of nurses has rendered a huge unemployment problem for the professionals, majority of them women, who are unable to work abroad. According to estimates provided by the Alliance of Health Workers, as many as 200,000 nurses are without work (Manongdo 2014). The problem of unemployment is compounded by low government demand due to perennial budget constraints. Furthermore, even if nurses were employed by both the public and private sectors, wage differentials between local and overseas nursing jobs will continue to encourage labor out-migration. In reality, government-employed nurses do not even receive their legally mandated salary which is supposedly over USD500.

Two government programs were launched in 2009 and 2011 to address the twin problem of local nursing shortage and nurse unemployment. In 2009, the Nurses Assigned in Rural Service (NARS) was launched as part of the economic resiliency plan in the wake of the global financial crisis. It aimed to field 10,000 unemployed nurses for a six-month assignment in the 1,000 poorest municipalities of the country. In 2011, the program was renamed
and rehashed as Registered Nurses for Health Enhancement and Local Service (RN HEALS). Both interventions do not provide permanent employment but only a temporary training program with pay for nurses while at the same time addressing the health professional needs in the countryside. Another issue that may be taken up, as they have not been previously addressed in government document, is the complaint of the Philippine Nurses Association (PNA) that many nurses actually have to pay for entry into hospitals to avail of work experience required by potential employers abroad.

Aside from the experience of domestic workers, institutionalized and racialized discrimination of Filipino nurses abroad have also been documented (Ball 2004) including more recent media reports on trafficking and contract substitution. In 2008, the New Zealand Nurses Organization (NZNO), a trade union of nurses, reported cases of Filipino nurses who have fallen victims to exploitation, debt bondage and ‘slave-like’ conditions. There are also accounts that nurses accept the racialized and gendered constructions (i.e., feminine, docile and hardworking) which both state and private recruiters utilize to promote their “added export value”. Nurses accommodate these discourses mainly because according to Guevarra (2010, 203), they consider themselves as their families’ “economic heroes and their families’ livelihood depends on their economic success”. Simply put, these nurses accept these discourses as their passport to greener pastures in the US even as these very same representations become their sources of vulnerabilities. However, Guevarra (2010, 178-203) also finds that some nurses choose to manage these vulnerabilities by filing complaints with their employers and demanding fairness in workload assignments.

The Hippocratic Oath and their specific role in health systems of destination countries expose nurses to dangers particularly in times of wars and conflict. In 2011, at the height of the crisis in Libya and during the ensuing periodic violence, Filipino nurses refused to leave despite mandatory evacuation directives from the Philippine government. One contributing factor is that the Libyan government
normally provides additional pay in times of contingencies like these (Calleja 2014), for fear that mandatory evacuation will result in the collapse of their healthcare system. Nurses likewise purportedly remain behind in order to fulfill their duties as healthcare workers, notwithstanding crisis situations (AP 2014).

De-skilling is also noted among nurses. As noted earlier, POEA data could be underreported their deployment statistics only account for job orders and not the educational and professional background of the overseas workers. This means that a licensed nurse who leaves for work abroad as nursing personnel or caregiver is accounted for as such. At the same time, a medical doctor whose job abroad is a nurse, is accounted for as a nurse in the POEA’s deployment statistics.

Marriage Migrants

Marriage-linked migration has become an important component of the outflow of Filipino women to other countries. Based on data from the CFO about 455,000 Filipinos left the country from 1989 to 2013 as marriage migrants. Nine out of ten of these were women. The United States is the most popular destination of “marriage-for-migration,” accounting for almost half (45.7 per cent) of Filipinos with foreign partners in 2013. The next top two destinations of spouses and partners were Australia (9.6 per cent) and Japan (9.3 per cent). Other destinations on a smaller scale were South Korea, Canada, the United Kingdom, Germany, Sweden, Norway, and Taiwan.

Most marriage migrants have relatively good educational background - 6 per cent have post graduate studies, 31 per cent are college graduates, and 18 per cent have had some tertiary education while 17 per cent are high school graduates (CFO 2013a). Data also show that Filipino marriage migrants often meet their future spouses or partners through personal introduction by friends or relatives (31 per cent), at their place of work (22 per cent); via internet (20 per cent) and as pen pals through referrals by relatives or friends (20 per cent).

The CFO further reports that more than half or 61 per cent of

7 However, these figures do not disaggregate US citizens with Filipino ethnicity who marry Filipino women.
the Filipino spouses and partners had limited knowledge about the country of their foreign counterparts, while 8 per cent of them had no knowledge at all. Only a third had sufficient prior knowledge of their destination country.

Marriage migration is usually characterized by a woman from a lower income country marrying a man from a higher income country (UN Women 2011: 5-6). Piper and Roces (2003) argue that migration for work and marriage are inter-related and fluid which could actually mean that they play multiple positions and roles. Either the woman migrates as a spouse to enter the labor market in the receiving country, or she initially migrates as a worker but legalizes her stay via marriage even if it means that her situation transforms into a “worker turns wife scenario”. This situation suggests that marriage migration is much more complex than how it is conventionally understood.

While the lack of job opportunities in the Philippines can indeed be a trigger for marriage migration to take place, the lack of specific legal emigration routes for women in some destination countries can also partly explain this phenomenon. In South Korea, an emerging destination for marriage migrants, male OFWs are preferred in their industries and despite its aging population and care deficit, the country still does not grant visas for unskilled laborers like domestic workers. Meanwhile, shortage of brides especially in the rural areas has facilitated the need for cross-border marriages.

because of its probable links with human trafficking and the presence of international marriage brokers⁸. Brokers and matches have been outlawed in the Philippines under the mail-order bride law in the 1990s and the anti-trafficking law in 2003. This is, however, legal in South Korea where matchmaking and arranged marriages are cultural traditions. Nonetheless, even if WMWs are able to enter Korea successfully through marriages, the Philippine embassy reports run-aways due to abusive husbands and mother-in-laws. Some also resort to undocumented status to stay in Korea. Under Korean immigration laws, newly married foreign brides are given two-year visa to stay in Korea. Because citizenship is not automatic upon marriage to a Korean national, this has potentially pushed some Filipino marriage migrants to stay in abusive relationships.

Marriage migration to Korea is expected to rise because of the currently huge influx of South Koreans to the Philippines to study and learn English. Social media and online matching are also increasingly utilized (IOM and SMC 2013, 142) making transactions fast and undetected. The CFO has forged a Memorandum of Understanding with the Korean Ministry of Gender Equality to minimize problems of marriage migrants. Language and cultural immersion seminars from experts in Korean culture speak to brides prior to their departure. Korea has also recently amended its laws by imposing a minimum of income for Korean nationals marrying foreigners. The Philippines is likewise in the process of amending its mail-order bride law but the problem of extra-territoriality remains far from settled.⁹

Meanwhile, WMWs who married foreign nationals in their destination countries but who eventually separated from their spouses are reportedly having difficulty gaining custody of their children, such as with accounts from Malaysia. Their residency is also dependent on their spouses (CMA 2014, 6-7). Wives on their second marriage are unable to report it unless they petition a local court for recognition or file for an annulment (IOM and SMC 2013, 142-143).

Nonetheless, not all marriage migrants have produced sad stories. The case of Jasmine Lee, a marriage migrant in South Korea, who became the

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⁸ In 2013, the police raided a group operating marriage brokering for South Korea. It reportedly promised 29 Filipino women with false information that they will marry Koreans so as to legally enter the East Asian country (AFP News, 2013).

⁹ Comment made by a representative of the Philippine Commission on Women (PCW) during the Forum at the POEA where the draft of this report was presented on 31 March 2015.
country’s first migrant member of the South Korean Parliament is a case in point. Marriage migrants have also become leaders of migrant NGOs and support groups for foreign wives in Taiwan and Japan.

Au Pairs

Another migration route for Filipino WMWs are as au pairs. They are given free board and lodging, pocket money, and time off to attend language courses. In return, they are expected to help with childcare, and share in light household work and other responsibilities previously agreed upon in an au pair placement contract between the au pair and the host family. In 1998, the Philippine government imposed a ban on “au pair” migration due to reported cases of abuse and exploitation which has been documented by the Center for Migrant Advocacy (CMA) in a report. Accordingly, au pairs have actually been treated as maids and suffered discrimination and abuse, especially with little social security and protection and no social security provided for under the laws of their receiving countries (CMA 2014). The ban was lifted in 2010 for Norway, Denmark and Switzerland following the issuance of new guidelines for the recruitment and protection of au pairs. In 2012, the ban was lifted for all European countries.

Au pairs are predominantly women. As of 2013, a total of 5,209 Filipinos have been registered with the CFO under the au pair program. Of this number, 5,035 or 97 per cent are women. Most of the au pairs are relatively well educated. Data from the CFO show that of the registered au pairs in 2013, 67 per cent have either graduated from college or reached college level. Almost three fourths (73 per cent) have reported to be unemployed prior to their migration. Denmark, Norway, and Netherlands are the top three destination countries of au pairs.

10 According to the CFO, this refers to “a young Filipino citizen, between 18 and 29 years of age; unmarried and without any children; placed under a cultural exchange arrangement with a European/American host family for a maximum stay of two (2) years” (CFO, 2014).
**Profile of Filipino Women Migrant Workers**

Data from the 2013 Survey on Overseas Filipinos (SOF)\(^{11}\) show that WMWs are younger than their male counterparts. More than half (53.8 per cent) belonged to the age group 25-34 years while the male OFWs in this same cohort comprised only 42.1 per cent. For the older age bracket of 45 years and up, the proportion of men was 22.0 per cent while, for women, it is merely 10.8 per cent. The proportion of married WMWs (45 per cent) was slightly larger than that of single WMWs (43 per cent). In contrast, majority of male migrants were married (70 per cent).

Filipino WMWs are relatively well-educated. Based on the 2013 SOF, 65.8 per cent had education beyond high school, and 39 per cent were college graduates. Indeed, the Philippines is a leading origin country of tertiary educated migrant women in the Organization for Economic Cooperation and Development (OECD), and that this significantly impacts on health and education indicators among the people who remain (Dumont 2007, 11). Among others, this suggests the occurrence of de-skilling for WMWs, as well as for their male counterparts. However, the impact on women is more significant since, often, de-skilling occurs in the informal or unregulated sector of the economy. But this is hardly reflected in official data since the POEA collects information on job orders based on contracts processed, but does not consider the educational background or profession.

Legally deployed OFWs are likely to come from the regions with higher per capita incomes. Region IV-A or CALABARZON (Cavite, Laguna, Batangas, Rizal and Quezon), National Capital Region (NCR), and Central Luzon are the top three regions of origin for both men and women OFWs. They also account for over 36 per cent of migrant women.

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\(^{11}\) The Survey on Overseas Filipinos (SOF) is a nationwide survey conducted by the National Statistics Office that seeks to gather information on Filipino citizens including overseas workers who left abroad during the last five years. It aims to obtain national estimates on the number of overseas Filipinos their socio-economic characteristics, and the mode and amount of remittances, cash and in kind transfers received by their families using the past six months as reference period. The SOF is a rider survey to the October round of the Labor Force Survey every year.
The sex ratio by age group as per the SOF data (see Table 4) shows that there tended to be more male than female migrants in the older age groups. Yet, it was also observed that within the ten-year difference from 2002 to 2013, the proportions of female migrant workers in the older age groups increased.

### Table 4. Share of migrant workers, by age group

<table>
<thead>
<tr>
<th>Age groups/Number (in 000)</th>
<th>Sex</th>
<th>Total</th>
<th>Age groups/Percentage</th>
<th>% Share</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals (000)</td>
<td>554</td>
<td>502</td>
<td>1056</td>
<td>100%</td>
</tr>
<tr>
<td>15-24</td>
<td>37</td>
<td>85</td>
<td>122</td>
<td>15-24</td>
</tr>
<tr>
<td>25-29</td>
<td>111</td>
<td>137</td>
<td>248</td>
<td>25-29</td>
</tr>
<tr>
<td>30-34</td>
<td>83</td>
<td>98</td>
<td>181</td>
<td>30-34</td>
</tr>
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<td>35-39</td>
<td>90</td>
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<td>35-39</td>
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<td>40-44</td>
<td>95</td>
<td>52</td>
<td>147</td>
<td>40-44</td>
</tr>
<tr>
<td>45 and over</td>
<td>137</td>
<td>61</td>
<td>198</td>
<td>45 and over</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Age groups/Number (in 000)</th>
<th>Sex</th>
<th>Total</th>
<th>Age groups/Percentage</th>
<th>% Share</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals (000)</td>
<td>1116</td>
<td>1092</td>
<td>2208</td>
<td>100%</td>
</tr>
<tr>
<td>15-24</td>
<td>75</td>
<td>93</td>
<td>168</td>
<td>15-24</td>
</tr>
<tr>
<td>25-29</td>
<td>219</td>
<td>305</td>
<td>523</td>
<td>25-29</td>
</tr>
<tr>
<td>30-34</td>
<td>253</td>
<td>286</td>
<td>539</td>
<td>30-34</td>
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<td>40-44</td>
<td>147</td>
<td>117</td>
<td>264</td>
<td>40-44</td>
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<tr>
<td>45 and over</td>
<td>248</td>
<td>115</td>
<td>362</td>
<td>45 and over</td>
</tr>
</tbody>
</table>

Source: Survey on Overseas Filipinos, 2002 and 2013

By occupation type, more women belong to the laborer/lower/unskilled grouping of occupations (see Table 5). This is mostly where domestic workers are categorized. The relative shares of occupation have females
belonging to service and domestic work, while males are in trade and machineries. There are critical implications for this because of the possible rights issues and challenges. Hence, putting together parts of Table 4 and 5, it can be seen clearly that WMWs are younger than their male counterparts and that they work in mostly low-skilled type of work.

Table 5. Share of migrant workers by occupation and average remittances

<table>
<thead>
<tr>
<th>2002</th>
<th>Share to total</th>
<th>Average monthly remittance (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Executives and Managers</td>
<td>4.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Professionals</td>
<td>8.8</td>
<td>8.4</td>
</tr>
<tr>
<td>Technicians</td>
<td>7.8</td>
<td>4.8</td>
</tr>
<tr>
<td>Clerks</td>
<td>3.6</td>
<td>7.6</td>
</tr>
<tr>
<td>Service Workers</td>
<td>13.0</td>
<td>15.8</td>
</tr>
<tr>
<td>Farmers</td>
<td>0.6</td>
<td>0.1</td>
</tr>
<tr>
<td>Trade Workers</td>
<td>24.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Plant and Machine Operators</td>
<td>24.4</td>
<td>2.1</td>
</tr>
<tr>
<td>Laborers and Unskilled</td>
<td>12.6</td>
<td>58.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2013</th>
<th>Share to total</th>
<th>Average monthly remittance (USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Executives and Managers</td>
<td>5.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Professionals</td>
<td>10.1</td>
<td>13.1</td>
</tr>
<tr>
<td>Technicians</td>
<td>11.1</td>
<td>4.0</td>
</tr>
<tr>
<td>Clerks</td>
<td>3.1</td>
<td>7.3</td>
</tr>
<tr>
<td>Service Workers</td>
<td>13.4</td>
<td>19.0</td>
</tr>
<tr>
<td>Trade Workers</td>
<td>25.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Plant and Machine Operators</td>
<td>21.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Laborers and Unskilled</td>
<td>10.0</td>
<td>52.5</td>
</tr>
</tbody>
</table>

Authors’ estimates using average peso-dollar exchange rate for the period.
Source: Survey on Overseas Filipinos, 2002 and 2013
**Economic Contribution**

Overall, female remittances increased from 2007 to 2013. Likewise, there were notable increases with their male counterparts allowing for remittance gap to narrow.

Personal remittances from overseas Filipinos reached USD26.9 billion in 2014 (BSP 2014). Of the said amount, USD24.3 billion were cash remittances coursed through banks. The US remains as the largest source of remittances, though its share of the total has declined from 65.2 per cent in 2000 to 43.2 per cent in 2013. This apparently is due to the practice of remittance centers in various cities abroad coursing their money transfers through correspondent banks mostly located in the US. Other top sources of remittances for the Philippines are Saudi Arabia, UK, UAE, Singapore, Canada and Japan.

Facets of gender and remittances have been subjects of policy discourse only relatively recently. Even if women constitute more than half of all Filipino emigrants, data collection and processing on remittances are not even at the very least sex-disaggregated, thereby rendering a gender analysis difficult. Also, other factors such as age, civil status, position in the family and educational background affect migrants’ remittance behavior (IOM 2013, 1). The country of origin is difficult to assess given that money transfers from the Middle East go through financial institutions in the US. Thus, in current remittance data, money transfers from the US dominate, but it does not necessarily mean that the funds indeed originated from this country. For this reason, case studies and surveys are used to collect sex-disaggregated estimates on the remittance senders and amount sent.

Migration literature generally indicate that WMWs remit less but more frequently than do men. More of the former’s earnings also get apportioned for children’s education and welfare when compared to those of the

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12 Personal remittances represent the sum of net compensation of employees (i.e., gross earnings of OFWs with work contracts of less than one year, including all sea-based workers, less taxes, social contributions, and transportation and travel expenditures in their host countries), personal transfers (i.e., all current transfers in cash or in kind by OF workers with work contracts of one year or more as well as other household-to-household transfers between Filipinos who have migrated abroad and their families in the Philippines), and capital transfers between households (i.e., the provision of resources of capital purposes, such as for construction of residential houses, between resident and non-resident households without anything of economic value being supplied in return).
latter. Whereas men generally remit to their wives, women send money to their children’s care taker, which is usually also a woman (UN-INSTRAW 2007). Recent household survey from the SOF data (Table 6) shows that the average remittance from female OFWs is relatively lower than their male counterparts across major occupational groups (Table 8). Male OFWs remit an average of PhP62,000 (approximately USD1,400) while female counterparts send an average of PhP46,000 (or a little more than USD1,000). This somehow reflects the overall earning disparity between men and women, as WMWs tend to be confined to low-skilled, low paying jobs such as domestic and care work while men are mostly trade workers and plant and machine operators and assemblers.
### Table 6. Average Cash Remittances of Male and Female OFWs in the Six Months Prior to a 2013 SOF Survey, by Major Occupational Group (in thousand PhP)

<table>
<thead>
<tr>
<th>Average remittance per OFW</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officials of government and special-interest organizations, corporate executives, managers, managing proprietors and supervisors</td>
<td>90</td>
<td>96</td>
<td>68</td>
</tr>
<tr>
<td>Professionals</td>
<td>87</td>
<td>108</td>
<td>70</td>
</tr>
<tr>
<td>Technicians and associate professionals</td>
<td>89</td>
<td>101</td>
<td>57</td>
</tr>
<tr>
<td>Clerks</td>
<td>63</td>
<td>77</td>
<td>57</td>
</tr>
<tr>
<td>Service workers and shop and market sales workers</td>
<td>51</td>
<td>58</td>
<td>46</td>
</tr>
<tr>
<td>Farmers, forestry workers and fishermen</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Trades and related workers</td>
<td>77</td>
<td>78</td>
<td>71</td>
</tr>
<tr>
<td>Plant and machine operators and assemblers</td>
<td>71</td>
<td>71</td>
<td>56</td>
</tr>
<tr>
<td>Laborers and unskilled workers</td>
<td>38</td>
<td>51</td>
<td>36</td>
</tr>
</tbody>
</table>

Source: Philippine Statistics Authority -2013 Survey on Overseas Filipino Workers

The annual SOF, a rider to the quarterly Labor Force Survey, can fill the information gap in remittances. It has inherent limitations, though, since its method is via household surveys where only remittance-recipient family members, instead of the migrants themselves, are the respondents.

Two pioneering studies on Filipino WMWs in Italy illustrate the link between gender and remittances (UN-INSTRAW 2008; UN-INSTRAW and UNDP 2010). The 2008 study was conducted on-site with WMWs in Italy, while the 2010 study was undertaken in the town of Lemery, Batangas from where they hailed. Among others, these corroborated existing the literature which attest that WMWs send remittances on a more regular basis as compared to men. WMWs also send a greater part of their income abroad. The average remittance sent by WMWs was between 300 to 400 Euros, roughly half of the monthly salary entitlement of domestic workers in Italy during that time (UN-INSTRAW 2008, 19). The research likewise found positive impact of remittances on rural development, food security, and human capital due to the investments in children’s education. While this situation may accrue well for their families, sending half of their
salaries may render WMWs unable to allocate for investments and social insurance that they can use in their old age. Irregular migrants may be particularly vulnerable to this due to their low pay and illegal status. It is not far-fetched to argue that the Filipino cultural predisposition of “dutiful daughters” puts pressure on some WMWs to send remittances to their families, despite cases of harsh working conditions abroad.

Additionally, WMWs and their families face structural challenges in investing in farm lands, issues such as market access and lack of local government plans conducive to a migration and development framework. Remittances and investments from WMWs also have the potential to increase inequality in rural areas unless they are able to generate employment for the local women.

Family laws that are still not women-friendly are also pointed out as an impediment for WMWs’ investing, on lands in particular. Under the Philippine Civil Code, the husband’s decision prevails in cases of disagreement over property.\textsuperscript{13} According to a 2005 published survey of Filipino nurses in the UK, 73 per cent of respondents reported to be regularly sending remittances to the Philippines, and about half remitted between 26 to more than 50 per cent of their income to their families (Buchan 2006, 118).

WMWs have also particularly been the focus of migration and development initiatives due to the central role they play in remittance-sending and entrepreneurial activities. The Philippines’ labor department launched the Balik-Pinay Balik-Hanapbuhay program in 2011, where returning WMWs can avail of a livelihood grant of PhP10,000 (roughly USD227) to

\textsuperscript{13} Comment made by the representatives from the House of Representatives during the validation workshop for this report at the Philippine Social Science Center (PSSC), Quezon City, 31 March 2015.
start a small business, such as dressmaking, hair cutting, manicure and pedicure. Distressed WMWs, particularly victims of illegal recruitment and trafficking, are given priority. The program has since been expanded to include returning male migrants. In 2012, it provided financial assistance amounting to Php31 million to 3,846 beneficiaries (DOLE 2013). No evaluation on the said program has yet been made. At initial look, it seems unlikely that such a small amount of a grant can make any difference. Moreover, the type of business ventures available seem to be too feminized and may not necessarily be empowering or transformative enough.

Private companies such as Western Union have been lauding WMWs’ contribution to remittances. Many migrant NGOs likewise have migration and development programs focused on WMWs. Atikha and Unlad Kabayan, migrant NGOs, have been providing assistance through trainings and financial literacy programs to WMWs. The Development Action for Women Network (DAWN) has provided livelihood to former entertainers in Japan.

Overall, this section has demonstrated the centrality of WMWs’ role in gender, migration, and development. However, great care should be employed in designing interventions so that essentialized constructs of WMWs as “sacrificial” migrants are not reified in these. Personal needs and development of WMWs should also be considered.14

14 Comment made by a representative of the Center for Migrant Advocacy during the validation workshop for this report on 31 March 2015. Philippine Social Science Center (PSSC), Quezon City.
Social and Political Remittances

Aside from financial remittances, values and ideas have been spawned by Filipino WMWs in both destination countries and in the Philippines. Nonetheless, this is something that has not received much attention primarily because of the common notion that migrants only contribute to origin countries and that their contributions are normally in financial terms. A few cases are worth mentioning in this section.

Domestic workers particularly figure in transferring values and ideas as they not only act as caregivers to the young but also tutors and constant companion (Interview 30 March 2015). A video of a Filipina nanny of a young British girl went recently went viral on social media. The nanny was shown teaching her ward the Filipino alphabet and folk songs, while the latter was following her. Films and media reports about reunions of former nannies and their now grown-up wards are also well-received. For instance, A Filipino domestic worker also won Israel’s version of the Voice, as singing talent search show, thereby promoting Filipino talent abroad. She is currently a recording artist in Israel and the Philippines.

In Hongkong where unions are allowed, migrant activism and leadership by Filipino WMWs has been well-documented. Their experiences and
knowledge in unionism and migrant advocacy have also been transferred to the Philippines. The Samahan at Ugnayan ng mga Manggagawang Pantahananan sa Pilipinas or SUMAPI was established by domestic workers from Hongkong upon their return to the Philippines (UN Women, 2013, 24). It worked with international development organizations and local civil society groups in pushing for the Philippine ratification of the iLO Convention on Domestic Work and its local counterpart, the Kasambahay law.

Return WMWs generally have positive perceptions of their experiences abroad, mainly because these helped them become better persons and contributors to their families’ advancement (Asis 2002). In particular, women returnees from Maguindanao, one of the poorest areas in the Philippines, have reported “new perspectives of the world” (Meisner 2002 in IOM and SMC 2013, 100).

Though the Philippines was able to enact an absentee voting law in 2003, its effect on WMWs is difficult to assess, considering the lack of sex-disaggregated data and the generally dismal voter turnout in the past elections. However, Filipino WMWs have made significant strides in political activism in destination countries. As mentioned earlier, Jasmine Lee, a marriage migrant in South Korea, ran and won under the Saenuri Party. She is the first migrant woman to enter the country’s parliament. While she occasionally receives racist comments from anti-immigrant groups, she continues to push for immigration reforms. Likewise, the Filipino-Korean Spouses Association (FKSA) not only collectively advocates and assists marriage migrants but also partners with the South Korean government in fostering its programs on multiculturalism. Another Filipino marriage migrant also has a one-hour radio show in Guri province which promotes multiculturalism (Personal Communication, 24 March 2015).

The Babaylan Europe-The Philippine Women’s Network organizes Filipino women in Europe and promotes women empowerment. It also conducts trainings and lobbies the Philippine government on various issues. The non-profit organization also networks with other women’s groups in the Philippines and in Europe.

Socio-economic benefits of WMWs to destination countries are seldom discussed in media reports in and policy arena of the Philippines. Yet, women migrants significantly contribute to their economies. Domestic workers enable women to work, thereby expanding the labor force.
participation, employment and productivity in migrant-receiving states. Caregivers not only respond to the chronic care deficit in aging societies, but also save governments huge funds from otherwise providing such service. Filipino marriage migrants address both the shortage of brides and aging demographics in South Korea, Japan and Taiwan. Without an increase in young people who will in the future take on the labor force, pension systems in these countries may be threatened. Filipino nurses likewise contribute to the health systems of the Middle East, North America and Europe. Governments of these regions save on the cost of human capital formation since the nurses were already educated in the Philippines.

Because feminized labor is usually perceived as ‘normal’ responsibilities of women, it remains invisible and is undervalued. Despite the WMWs’ contributions mentioned above, economic indicators are still measured in terms of work in the public sphere. Some migrant-receiving countries remain reluctant to accept ‘unskilled’ labor, despite their obvious need for such. International economic integration processes also continue to ignore ‘unskilled’ labor. Such is the case even when skilled labor, specifically by women, relies to a great extent on the ‘unskilled’ labor of domestic workers and caregivers.

Overall, efforts to account for economic and socio-political contributions of Filipino WMWs and migrants in general in destination countries need to be scaled up and made more visible. Meaningful and evidence-based advocacy in terms of migrant’s rights can be greatly informed by having adequate knowledge on this.
To enable us to put into perspective the different observations that preceded this section, there is a need to develop a framework that holds our analysis together. However, this is a challenging task because it should maintain the validity of 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 should also incorporate social and non-economic variables while remaining specific enough that only significant variables are brought to the fore, depending on the nature of migration, time and places of origin and destination of migrants.

Our hypothesis is that when a male or female is faced with an economic decision to migrate or how much remittance to send, or, on the side of the recipient, how to apportion the remittance, we should first determine where s/he lives and what social structures mediate in the decision processes. Studies have shown that cultural connectivity is primordial before the economic decision. For instance, the observation by Russell King and Julie Vullnetari (2010) on Albanian immigrants in the city of Thessaloniki in Greece clearly illustrated the patriarchal society of the origin country where the youngest son is expected to take care of his parents and the mother 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, clearly distinguishing between male and female.

Another distinguishing social characteristic is the sector or subsector of work in the economy from which the migrant household originates as well as the destination. Rice farmers in lowland irrigated farms in the Philippines clearly are different from corn farmers in the uplands in terms of seasons, income, vulnerabilities and assets. This is a challenge because every migrant-sending village (barangay) in the Philippines could have unique social characteristics different from other migrant-sending villages.

We propose a social process framework in Figure 3. The existing literature and migration papers could be any study on a specific segment of the social process. This framework allows for consideration of: the determinants of
migration; the decision-making process of a migrant; altruism in sending remittances; expenditure patterns of the remittance-receiving households; measurement of the impact of migration; and the impact of remittance. Hence, this proposed framework is a 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).

Figure 3. Analytical Framework—Overseas Migration as a Social Process
The framework was also used as a guide for the authors of this 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.*

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, 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 how gender creates different tracks in the migration process.* The point is gender sensitivity in the analysis is not just “after the fact” but also “before the fact”. For example, after the fact of analyzing remittance behavior between male and female migrants, there is before the fact that they were playing different roles and expectations in families, clans and communities. *Gender analysis is context-specific.* A disaggregation of data of male and female migrants or migrant household members is a step towards the right direction, but it is not the optimal information with regard to gender-sensitive analysis.

The observation of context specificity is borne out of the **contrasting findings on gender behavior**. This is because of different social contexts specific to each study. Hence, we must be careful to insist and generalize a quantitative finding on gender behavior from a statistical test of data because this very behavior is social-context specified. With gender-sensitive remittance analysis, we expect therefore inconsistency of findings from different migrant-sending places and migrant-destination countries.

The key to this perspective is from the work of Nicola Piper (2005). The findings of the study on the whole said that although policies governing the

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15 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)
different categories of migrant workers are expressed in gender-neutral terms, in reality they affect men and women differently. There are three principal reasons for this: Firstly, the different concentration of men and women in different migratory flows based on gender-segregated labor markets; secondly, gendered socio-economic power structures; and finally, socio-cultural definitions of appropriate roles in the origin as well as destination countries (Piper, 2005).

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 of the economic frames of analysis of migration. International migration is both a social process 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 both of the migrant-sending places and destination countries. It is the view that migration is a social process that brought in gender perspectives. Whilst economic studies did bring in gender perspectives by disaggregating data by sex, it is not enough given that gender analysis is very context-specific, as we have argued above.

A classic example is the study of Md Mizanur Rahman and Lian Kwen Fee (2009) that argues 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, and migrant households in Central Java, the study explored the gender dimensions of remittance-sending, receiving, control and use, and their development implications. The findings are that despite their lower incomes, female domestic workers remit a greater share of their earnings than their male counterparts. Moreover, female migrants tend to remit to their mothers and sisters rather than to fathers, brothers and husbands. Close to half of the recipients exercise discretion over the use of remittances; and female recipients tend to use remittances to invest in human capital and male recipients, in physical capital.
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. The United Nations International Research and Training Institute for the Advancement of Women (UN INSTRAW) pioneered some studies in the middle of the previous decade on gender and remittances. The overall approach here is to look at the intersections between gender and remittances and, eventually, mainstream the gender dimension in the actions and policies surrounding migration and remittances.

Among the key study is that of Ribas, Basa and de la Rosa (2007). The research developed a “collective decision-making process” at the household level surrounding remittances. Its key finding says that “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.”

### Table 7. Household-level decision-making processes vis-à-vis migration, remittances and gender

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

*Source: Ribas, Basa and dela Rosa (2007)*
It also showed that women are “thrifter” than men. As the remittance use patterns are similar in terms of where these remittances are used (basic needs, education, utilities), these remittances to the Philippines are 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 are inclined to use remittances from Italy in consumption goods, assets or property. Women, on the other hand, prepare for real property investments and agriculture. It concluded that “gender influences migration, remittances and their relationship to rural development.”

Another study showed that migrants’ support of extended family members in the Philippines is a cultural mindset that brings Filipino remitters from Italy into debt just to fulfill these “obligations”. This is one of the main reasons why migrants incur debts. As for accessing credit, these migrants borrow from the accessible financial institutions, even if the interest rates are high. These put the borrowers in a burdensome situation. This is not to mention that these “unbankable” migrants face “stricter conditions and requirements” from financial institutions, especially for irregular or undocumented migrants. But essentially, loans are made to help finance the family needs in the Philippines (Basa, de Guzman and Sarchetti, 2012).

Another study for Lemery, Batangas by Carolyn Sobritchea and Sylvia Guerrero found that:

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

- Remittances are used mostly for household expenses. Nine out of ten respondents are not able to save or invest in any kind of business. About seven out of ten households have no income apart from the remittances abroad;
Savings and investment patterns are not prominent during the first few years of work abroad because remittances are usually used to stabilize the family’s condition and for debt repayment, and later on, family needs. Investments and savings only follow after several years of working abroad. Local community development is not a priority of the study respondents;

In terms of investment, the potential use of remittances in Lemery for generating business enterprises has yet to be optimized. Almost all respondents said that no household members are eager, or are planning, to use remittances to set up a business in Lemery (Sobritchea and Guerrero, 2010).

A study by Pajaron (2013) tried to find out if an individual’s bargaining power within the household, using gender and educational attainment of the household head as proxy measures, affects the usage of remittances. Pajaron tested her empirical model using the merged datasets—covering the year 2003 (the only one available with a public use file or PUF)—of the triennial Family Income and Expenditures Survey (FIES), the Labor Force Survey (LFS), and the every-fourth quarter Survey on Overseas Filipinos (SOF).

This study is an example how quantitative economic models can provide good “gendered” studies on remittances. The expenditure allocations of remittances in households headed by females whose husbands are working abroad showed an increase on shares of education and health expenditures, while a decrease on alcohol and tobacco spending. Female heads who are divorced, separated, or widowed behaved similarly. This confirms the different allocation process when a husband is not present to consume alcohol and tobacco. For male heads with migrant spouses, their preferences were unexpected: while they allocate more to alcohol and tobacco and less to food they also devote more remittances to education. When wives are present, the findings on food and education are similar to those when wives are absent, while the effect of remittances on alcohol and tobacco is statistically insignificant. These results imply that regardless of the gender of the household head or whether
the spouse is absent or present, education is valued by all of the household types. There is also evidence that educational attainment of the household head influences intra-household allocations. High school-educated female heads spend more remittances on education than female heads with a college education. The same can be said for less-educated male heads whose wife is present: they tend to allocate more remittances to education than male heads with more formal education.

These studies have provided the baseline information on the intersections between migration, gender and remittances in the Philippines. Their findings also affirm the analytical framework of proposed by current paper on how remittances and gender are influenced by migration as 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. The methodologies reveal the fertile ground that 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 with the generalizability (quantitative) and transferability (qualitative) of research results, as well as attempt to see the complementation of quantitative and qualitative methods and the corresponding quantitative results and qualitative findings.
To validate the framework developed in the preceding section, we here consider data from both national surveys and locally implemented surveys that focused on the migration process. As it is, the process is not readily economic and/or socially integrated as the data can only be analyzed as it is gathered. Nonetheless, it tries to look first at the broader national context and then tries to approach three municipalities from different parts of the Philippines to check on its validity. Based on this, the approach is largely exploratory and is quantitatively driven mixed methods research. It attempts 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 data to be used here 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 picture.16

**Macro-level.** This research used the 2003 merged dataset from the Philippines’ Labor Force Survey (LFS, done quarterly), Family Income and Expenditure Survey (FIES done every three years), and Survey on Overseas Filipinos (SOF, done coinciding with the fourth-quarter Labor Force Survey). This specific year has the only officially merged dataset that contains both household and migrant information in the Philippines.

SOF contains data on the socio-economic characteristics of the overseas workers who are working or had worked abroad during the six months preceding the survey (April to September). It also has information on 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 October round of the Labor Force Survey (LFS). LFS is conducted quarterly or four times in a year; it contains employment status, age, educational attainment, and income of each household member. FIES is a nationally representative survey conducted every three years, which provides socio-economic information on Philippine households.

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16 The Survey on Overseas Filipinos also has respondents who are called “other OFWs”. The reference here is those who are living elsewhere.
**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). RICART sought to find out if overseas Filipinos and their families, with the aid of remittances abroad, will invest and/or will do business in their rural birthplaces. RICART is actually a mixed methods research tool, but the quantitative surveys done in the first two rounds of RICART will be used in this paper. RICART is especially useful for a country like the Philippines where the overseas migration phenomenon permeates in 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 give us indications if they may, or may not, reflect trends from national-level survey results.

**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 are statistically significant. It follows 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.

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.
The report was presented on two occasions where major stakeholders in the migration sector were present. Comments, inputs, and suggestions made by the participants in these forums were included in the paper. The first presentation served as a validation workshop and was organized by the UN Women Manila office. The second presentation was during a forum on migrant women at the Philippine Overseas Employment Administration (POEA). Officials of the agency, the Department of Labor and Employment (DOLE), civil society organizations (CSOs), and representatives of recruitment agencies, and members of the Overseas Landbased Tripartite Consultative Council (OLTCC) were present.

Findings from the National Datasets

Using means test, the merged data set is tested on differences between male and female OFWs. Below are the findings:

1. Women migrant workers comprised 51.45 per cent of the total sample of 2,544 respondents nationwide. This sample of respondents represents six per cent of the total survey sample of 42,000;

2. The distribution in each country abroad among women and men OFWs are not even. There are countries where there are more female OFWs than male OFWs 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 have higher educational attainment than female OFWs. Highest grade completed between male and female OFWs is significantly different since there are more migrant women with lower educational attainment than migrant men, while there are more migrant men with graduate degrees;

4. There had been a steady increase in the number of low-skilled women migrant workers who work as domestic workers in countries such as Singapore, Hong Kong, Italy, and the Middle East. For the past two decades there is a phenomenon of “feminization” of the Filipino migrant workers especially among unskilled workers seeking work abroad;
5. The men have higher remittances sent than women OFWs. This is in absolute terms not in proportion of their income abroad. As expected given their differences on education and skills, the remittances of men OFWs as well as their family income deciles rank are higher than women OFWs;

6. They are not significantly different on the mode of sending remittance with majority choosing banks. The amount of savings in the bank shows that the mean of men OFWs savings is more than twice that of women OFWs;

7. With regard to the national income decile, the male migrants are in the average one level higher (8.5 mean) compared to female migrants (7.5 mean). The results show also that relatively OFW families belong to higher income deciles;

8. Marital status is significantly different because there are more married men (945) than married women (623) working abroad. There are also more single women (569) more than single men (273). This phenomenon shows tolerance of Filipino family culture of letting women becoming the family breadwinners;

9. Occupation of migrants in the Philippines before they left abroad is also significantly different. As expected the two groups also have different kinds of work abroad. The two groups are also significantly different in terms of countries of work and assignments;

10. The migrant women are also staying longer abroad with mean of 32.4 months compared to men with 26.8 months;

11. In Philippine regions with large urban centers, there are more male OFWs than female OFWs, and in regions with large rural areas there are more female OFWs than male OFWs. This shows the trend that low-skilled women OFWs are largely coming from rural areas;

12. The average family size is slightly higher in women OFW families with 5 members and men OFW families with only 4.7;
13. Households of migrant women’s families in the Philippines are more entrepreneurial than men migrants’ families. The proportion of total income from entrepreneurial activities with women OFW families is 19.8 per cent compared with only 11.8 per cent with men OFW families. This should be seen also that women OFW families, being poorer, are augmenting their income in entrepreneurial activities;

14. The income from abroad as proportion of total income of households are higher in households with male OFWs (49.64 per cent) compared to those with female OFWs (36 per cent). This means that migrant households income with male migrants rely more on remittances at 15 percentage points higher than the migrant women households;

15. Households of migrant women have at most 12.7 per cent of income from agriculture activities compared to migrant men’s homes with only 4.6 per cent. This confirmed that women OFWs are largely coming from rural agriculture areas in the Philippines;

16. The men OFWs spent almost twice in insurance and retirement premiums more than women OFWs. These are combination of privately purchased, employment and also government required social security fees. This shows that men OFWs are more likely to have life insurance and retirement pensions than women OFWs;

17. The mean total family disbursements vs. the mean of total family income shows that women OFW families are dissaving at negative PhP15,500 annually, while the families of men OFWs are saving by only PhP19,000 annually. This has serious implication on remittance and financial asset-building of women OFWs. It means, without changes in expenditure behavior, financial asset build-up is not feasible for women OFWs. Expenditure behavior, however, is subject to change in the presence and access to financial investment opportunities and uplift of financial literacy and knowledge; and

18. The means test showed that male and female OFWs and their families are not different with regard to dividends and investment allocations, gifts and contributions in-cash and in-kind to institutions and relatives. The two groups also are no different with expenditure share allocations to a number of many different expenditure items, except with a very important difference in the finding below using the same merged date sets.
As mentioned above, this component will look at the RICART Surveys. Two rounds of RICART had been implemented. The first round (2011-2012), done in the municipalities of Magarao in Camarines Sur province and Maribojoc in Bohol province, 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.

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

The chosen municipalities are considered relatively income-poor based on local government classification. Magarao is fifth-income class (the lowest income class), Maribojoc is fourth-income class, and Pandi is second-income class. Nonetheless, these same municipalities are observed to have a sizeable number of migrants (both temporary and permanent migrants; though, nearly all respondents surveyed were migrant workers) and that they are also in close proximity to the capital towns of their provinces.

The rich datasets generated out of these RICART surveys have allowed this paper to consider gender differences since there is a clear classification by sex of both migrant and household head. For the purpose of this current study, the authors worked on the migrant households responses since there are few migrant remitters and migrant families who participated in the survey. To be presented here are extracted results of the RICART surveys that are relevant to gender, presented per municipality.
Key Findings from the Three Municipalities

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.
Findings / Conclusions

The following are the major findings of this report:

- Filipino WMWs constitute more than half of registered permanent emigrants and temporary legal land-based workers. Though irregular migration is difficult to accurately determine, it is also widely believed that they comprise the majority of this migrant sector.
- The number of newly hired WMWs reached its peak in 2004. Currently, WMWs still outnumber men, but their proportion of the total deployment has considerably decreased.
- Occupational sex-segregation characterizes the job categories of men and WMWs. While most male overseas Filipino workers are typically production workers, women are predominantly service workers.
- Domestic work dominates the job categories of WMWs among the low-skilled. Nurses rank first as a job category among the professionals.
- Filipino women are also leaving as marriage migrants and au pairs.
- Only 40 per cent of Filipino women are in paid employment for the past decade. The lack of decent job opportunities pushes WMWs to migrate for work. Despite this situation, there is a lack of a sustained government plan specifically detailing programs and policies for women’s increased participation in paid employment. The current government mantra of ‘inclusive growth’ must have a comprehensive plan for women’s employment. It must also recognize that local labor market conditions are never gender-neutral.
- While economic factor maybe a key reason for migration, state-sponsored overseas employment, historical legacy of women’s mobility and global economic restructuring all contributed to ushering in Filipino women’s migration. In addition, gender ideology and gendered practices in recruitment and deployment processes in both destination countries and the Philippines also trigger migration.
- Most destination countries are not signatories to the ICMW but are signatory to the CEDAW.
Filipino WMWs are primarily located in destination countries in the Middle East that are known for their restrictive policies on women and even so for WMWs. Like most destination countries, they have not acceded to the ICMW and ILO Convention 189 but are signatories to CEDAW. They also still practice the kafala system, a usual culprit in rights violations of migrants.

Other destination countries which do not have legal migration route for unskilled labor resort to other means to recruit Filipino WMWs. Countries with shortage of brides also become pull factors in Filipino women’s migration. Marriage migration and the au pair system are examples of this. As discussed above, this could result in trafficking and illegal recruitment.

Filipino WMWs are responding to the care deficit in destination countries. As such, they are in jobs that are traditionally relegated to women such as domestic work, caregiving, and nursing. Domestic work and caregiving are usually precarious in nature as they are outside of government regulation in most countries.

In a national survey, WMWs remit less money transfers compared to men. They usually remit to a female member of the household, according to case studies. WMWs and their financial remittances have also been tapped for local development. However, their potential as an agent of countryside development is hampered by lack of financial literacy, financial information and access to credit, and the general lack of good business climate.

Return and reintegration programs are still national in scope and have generic program designs. Access to credit requires a significant amount of collateral which is beyond the access of most WMWs and migrants in general. The government is currently reviewing how these programs can be designed by including the skills mix and migration experience of migrants.
Abuse and exploitation, illegal recruitment, contract substitution and debt bondage continue to be experienced by WMWs, especially domestic workers. There are also violations of sexual and reproductive health due to discriminatory laws in migrant-receiving countries.

De-skilling which occurs when government data do not account for the educational qualifications of WMWs is a silent ‘abuse’. Without accurate data from the POEA, there is little information on the extent to which registered nurses or teachers for instance, leave the countries as domestic workers or care givers.

The government’s pre-employment orientation program has been recently scaled up and expanded via social media and mobile application. Potentially, this can prevent illegal recruitment and trafficking and result in informed decisions to migrate.

The pre-departure and post-arrival orientation programs need to be improved. The government is currently working on this to enhance such programs. However, post-arrival orientation is not compulsory and is often not undertaken. It also needs the consent of the destination countries and the cooperation of migrants.

The differing 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 give 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).

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.

• With the information currently available and piecing together the findings from the national and municipality surveys, it can be confidently deduced that the issue on remittances has much 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 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.

• The municipal surveys also did not confirm the national results that female-headed households are more entrepreneurial than male-headed households. In fact, what it confirmed is that female-headed households tend to spend more for the requirements of their core and extended households, even entering into debt for the purpose.

• In regard to who is the better asset-builder, it was found that women were more diligent in handling money for expenses and entrepreneurial activities but are not able to save as much as their male counterparts. In fact, 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 in to its cultural roots. While men may be able to save more, it does not necessarily follow that women actually are saving less.

• 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 male migrants. 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.

- As to specific asset-building programs for women, such remain limited to presence in some rural banks. There are yet 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.

- 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 the sex of household head 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.

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 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. 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 focused group discussions and secondary data.

1. Having insurance
2. Amount of remittances received
3. Household savings
4. Savings account
5. Type of migrant
6. Amount of debt of the household

Linking these variables with gender analysis will further strengthen the connection between remittances and asset-building, thus highlighting the need to have an understanding of 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 disparities 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, thereby further supporting our view that social processes play a big role in migration.

**Recommendations**

Taking cue from these different summary observations, this paper proposes that the following policies be set in place in ensuring the promotion and protecting the rights of WMWs, including support for asset-building programs and projects for migrants and their families:

1. The government should provide the necessary enabling environment to generate decent jobs for women and improve labor market conditions conducive to the entry of women in paid employment. Toward this end, the government must draw up a medium to long-term plan specifically on how to create policies that will generate quality jobs for women in paid employment. Such a plan could accompany the next Philippine Labor and Employment Plan of 2017-2022.
2. CEDAW GR 26 must inform the pre-employment to reintegration programs including plans to review the PDOS, pre-employment orientation seminar (PEOS) and the CPDEP. Future bilateral agreements must also be negotiated and reviewed based on the general provisions of CEDAW. Toward this end, DOLE must convene a technical working group (TWG) composed of women migrant groups and NGOs, academics, recruitment agencies, and migration officials, particularly gender focal points. The TWG must formulate guidelines on gender-responsive migration policies and programs based on CEDAW GR 26. A review of existing practices (by government, recruitment agencies, and CSOs conducting PDOS) using CEDAW GR 26 must also be undertaken.

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 remittance and making them less dependent on remittances. In the light of these, current policies on PEOS, 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 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 orient properly 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 migrant 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 more costly for them. Thus, government from the local to the national
must provide gender-specific service from PEOS, PDOS to post-arrival orientation and group support for female migrant workers.

7. Sustained training and capability-building on gender-responsive governance of labor out-migration must strictly be implemented. Such training is important for officials and personnel in key stages of the migration process, especially the gender focal points. Multilateral donor support and the gender and development (GAD) budget of government agencies may be used for this.

8. Return and reintegration programs must be decentralized to accommodate local community’s realities to which WMWs return. CSO programs that are already doing well must not be duplicated by the government. Rather, the national government must provide a sound and gender-responsive framework so that local government and NGOs can work together. Moreover, WMWs’ age and life cycle, marital status, number and ages of children, and job category abroad must inform return and reintegration programs. Finally, return and reintegration must be tied to WMWs’ welfare and status in host countries.

9. Gender sensitivity must inform current efforts to improve data collection and mechanisms such as the Overseas Filipinos Information System (OFIS) and the Shared Government Information System (SGISM). Toward this end, professional backgrounds of migrants must be collected and processed to know the extent of de-skilling. Age, civil status, and number of children, job category, and financial remittances can also form part of the information collected. Such information can potentially result in more evidence-based policies. Nonetheless, privacy and confidentiality of information must at all times be observed so that migrants’ rights are not unduly violated.

10. At the macro level, development of a consistent database that takes into consideration the gender differences in the use of remittances. 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-disaggregated data. These will help in identifying gaps and weaknesses on the current programs and projects for gender-sensitive asset-building.
11. Numerical data can also be complemented by qualitative data. The practice of documenting cases in foreign posts must be institutionalized. The planning departments of DFA, DOLE, POEA, and OWWA can collate this documentation and dissect dominant themes. The information collected and lessons learned in these cases can inform policies and programs such as PEOS, PDOS, and PAOS. The cases can also help monitor and evaluate bilateral agreements (or its need). Qualitative data is especially important for WMWs who work in the private sphere and whose experiences tend to be invisible.

12. The Philippines must continue to lead sending countries in urging governments to ratify the ILO Convention 189. Advocacy for other ILO conventions pertaining to migrants may also be undertaken. These ILO Conventions are as follows:

- ILO Convention 97 urges countries to make policies that prevent non-discrimination of migrants in terms of wages, unionism, benefits and social security.
- ILO Convention 143 urges member countries to stop abusive conditions of migrants and promote equal treatment and opportunity for them.
- ILO Convention 181 deals with private recruitment agencies and primarily establishes international standards for private employment agencies to protect workers against unethical practices such as charging of fees.
13. 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 (FWRC) established in some embassies abroad can help to 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 FWRC and even the One-stop Migration Resource Centers (OSRCs) that are in place in some provinces in the country.17

14. 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 DFA and the CFO do not have easily accessible information on the convention 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.

17 The Philippines has established four One-Stop Resource Centers (OSRCs) in four 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 center 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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