

**Migration, remittances and development:
The Filipino New Zealand experience**

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Attestation of Authorship

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor material which to a substantial extent has been submitted for the award of any other degree of a university or other institution of higher learning.

Signed: **JOHN RICHARD SIMON ALAYON**

Date: _____

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This thesis is a part of my journey as a Filipino in migration. Having reluctantly left the Philippines for greener pastures abroad and made New Zealand my host country, I felt obliged to contribute to the literature on Filipino migration in New Zealand and the development impact of remittances to localities in my home country. At the same time, I am proud to present the Filipino tradition of *bayanihan* being practiced by Filipinos in New Zealand to communities of origin in the Philippines.

Foremost, I would like to thank God for the constant inspiration to do things possible with grace even under pressure;

To my father and mother (now deceased), who helped me live life with zest, thank you very much for visiting me in my dream. Your smile from a distance helped me try another mile in this academic life of mine;

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To the vibrant Filipino community in New Zealand, your kindred spirit flickers the hope to recipients of our community development work in the motherland.

To New Zealand, my host country, thank you very much for the hospitality and the opportunity afforded to an immigrant like me;

Lastly, as I battle the difficulties of everyday life while studying at the University, I skewed my mind to what Derric Johnson once said, "Reach the possible not just the expected." What came out in the end is this humble thesis offered to those who would like to read it and pursue the interest on where I stopped.

To my wife,

HEDDA,

thank you for all things done.
Our second *babe* has arrived.

I Will Never Pass This Way Again¹

I will pass this way but once
if there's any good that I can do
Let me do it now
for I'll never pass this way again

I will see this day but once
if there's any kindness I can show
Let me show it now
for I'll never see this day again

Tomorrow may be too late my friend
to do all the good that you planned
So reach out to those who need you
and lend them a helping hand

I will know this world but once
if there's any love that I can give
Let me give it now
oh Lord please show me how

For I'll never know this world
I'll never see this day
I'll never pass this way again

- *Glen Campbell*

¹. The song writer is Glen Campbell. The lyric of the song was taken from <http://www.metrolyrics.com/i-will-never-pass-this-way-again-lyrics-glen-campbell.html> and was accessed on March 16, 2009.



MEMORANDUM

Auckland University of Technology Ethics Committee (AUTEC)

To: Love Chile
From: **Madeline Banda** Executive Secretary, AUTEC
Date: 19 June 2007
Subject: Ethics Application Number 06/235 **Migration, remittances and development: the Filipino New Zealand experience.**

Dear Love

Thank you for providing written evidence as requested. I am pleased to advise that it satisfies the point raised by the Auckland University of Technology Ethics Committee (AUTEC) at their meeting on 16 April 2007 and that on 21 May 2007 I as the Executive Secretary of AUTEC approved your ethics application. This delegated approval is made in accordance with section 5.3.2.3 of AUTEC's *Applying for Ethics Approval: Guidelines and Procedures* and is subject to endorsement at AUTEC's meeting on 9 July 2007.

Your ethics application is approved for a period of three years until 21 May 2010.

I advise that as part of the ethics approval process, you are required to submit to AUTEC the following:

- A brief annual progress report indicating compliance with the ethical approval given using form EA2, which is available online through <http://www.aut.ac.nz/about/ethics>, including when necessary a request for extension of the approval one month prior to its expiry on 21 May 2010;
- A brief report on the status of the project using form EA3, which is available online through <http://www.aut.ac.nz/about/ethics>. This report is to be submitted either when the approval expires on 21 May 2010 or on completion of the project, whichever comes sooner;

It is also a condition of approval that AUTEC is notified of any adverse events or if the research does not commence and that AUTEC approval is sought for any alteration to the research, including any alteration of or addition to the participant documents involved.

You are reminded that, as applicant, you are responsible for ensuring that any research undertaken under this approval is carried out within the parameters approved for your application. Any change to the research outside the parameters of this approval must be submitted to AUTEC for approval before that change is implemented.

Please note that AUTEC grants ethical approval only. If you require management approval from an institution or organisation for your research, then you will need to make the arrangements necessary to obtain this. Also, should your research be undertaken within a jurisdiction outside New Zealand, you will need to make the arrangements necessary to meet the legal and ethical requirements that apply within that jurisdiction.

To enable us to provide you with efficient service, we ask that you use the application number and study title in all written and verbal correspondence with us. Should you have any further enquiries regarding this matter, you are welcome to contact Charles Grinter, Ethics Coordinator, by email at charles.grinter@aut.ac.nz or by telephone on 921 9999 at extension 8860.

On behalf of the Committee and myself, I wish you success with your research and look forward to reading about it in your reports.

Yours sincerely

Madeline Banda

Executive Secretary
Auckland University of Technology Ethics Committee
Cc: John Richard S Alayon jalayon@aut.ac.nz

ABSTRACT

This study examined how remittances from Filipinos living in New Zealand and their Associations and Organizations contributed to community development in the Philippines. It specifically examined the impacts of both individual and collective remittances to the household and community level and on the broader society as a whole. This study also identified the opportunities brought about by Filipino remittances from New Zealand to communities of origin in the Philippines and possible avenues for the enhancement of the impact of these remittances at the local community level and on society.

Case study as a research methodology was used in the study in order to have an in depth, more exhaustive and more comprehensive understanding of the phenomenon. It helped captured the emerging themes of remittance practices and development work of Filipinos and their Associations and Organizations in New Zealand to communities of origin in the Philippines. It also helped understand the phenomenon in the real life context in which a one shot survey or observation failed to capture.

The study found that while it was common for overseas Filipinos to send individual remittances to household members in the Philippines for household use and human investments for family members, this was not always the case for Filipinos in New Zealand. Most Filipino migrants in New Zealand had their immediate family living with them in the host country and they sent individual remittances to the Philippines either as gifts for parents to maintain their livelihood, for investment, and support for the education of nephews and nieces. With collective remittances, individual Filipinos and their Associations and Organizations in New Zealand were actively contributing in the pooling of resources for development works in communities of origins in the Philippines. At the same time, they engaged with their recipient communities in the Philippines in order to establish and maintain their transnational ties for effective implementation of development projects in the home country.

The study also found that individual remittances coming from New Zealand for family members in the Philippines had a greater impact on the family as a whole. Remittances helped establish income generating activities in the family that have multiplier effects to the family such as a steady source of income, strong purchasing power and extra money for the health and education of children. Individual remittances coming from New Zealand to support the family activities in the community also helped the name of the family in the Philippines in a good stead. On a community level, collective remittances helped maintain culture and tradition as well as raised funds for the implementation of scholarship programs, medical missions, shelter for orphaned children, and basic infrastructures in the community such as school buildings, community roads and multipurpose halls. Collective remittances also built communities and gave recipients hope for a brighter future through equitable housing scheme, community empowerment, health, and education programs.

Filipino Associations and Organizations in New Zealand were good vehicles in finding opportunities in their communities of origin. They must engaged with Filipino Associations and Organizations and local business people in their local communities and built partnership with them on community based development projects for the benefit of the wider community.

CHAPTER I

INTRODUCTION

A. Background and Rationale of the Study

International migration is a common feature of our everyday life. Everyday millions of people are moving from one country to another to work and/or settle. Three percent of the world's population in 2005 resided outside their country of birth as migrants with a ratio of one in every ten natural born citizens in developed countries. More than two million of these migrants are coming from less developed countries to developed countries annually (Pinto-Dobernig, 2005, p. 23). This trend has been increasing positively since the 1970's. Migrants are now to be found in every part of the globe, some of them moving within their own region and others travelling from one part of the world to another (GCIM, 2005, p. 1).

Filipino citizens of the Republic of the Philippines are part of the global migration of people. The Secretary of Foreign Affairs (Romulo, 2005) confirms that "one out of every ten Filipinos is overseas, with most being migrant workers" (para 7). Everyday, at least three thousand Filipinos leave the country to work abroad (DME, 2008). In 2007, the Philippine government exceeded its target of sending one million Filipinos to work abroad and the trend indicates that it will continue to exceed that target until 2010 (Uy, 2008).

While international migration depletes the countries of origin of human resource, it brings back migrants' remittances. Internationally, remittances from individuals living outside their countries of origin amounted to about \$US 160 billion in 2004 (World Bank, 2006, p. 88). This far exceeds total official development assistance to developing countries in the same year (\$US 79 billion), and is almost the same with the amount of foreign direct investment flows (\$US 166 billion) to developing countries in 2004 (World Bank, 2006, p. 88). These remittances contribute to increased household investment in health and education, and decreased incidence of child labour (Asis, 2006; Bagasao, 2003; Yang, 2004). Remittances also directly help increase the household income of recipients and play an important role in reducing the incidence and severity of poverty and smooth household consumption (World Bank, 2006; Yang & Martinez, 2005). At the same time, remittances are also used in investment for business, buying land and farm implements thus providing an avenue to diversify sources of income and increase household income as well (Bagasao, 2003; Orozco, 2003b). There are also collective remittances by migrants from host

countries to underwrite community development projects in their communities of origin. Migrants abroad pool resources to fund basic services in their hometowns and engage in entrepreneurial partnership with their local counterparts back home in industries that may create an economic multiplier effect to their communities of origin (Ceniza-Kouk, 2005; de Bruyn & Kuddus, 2005; Iskander, 2005; Opiniano, 2005b; Orozco & Welle, 2005). Remittances also play a vital role in sustaining the national and local economies of many countries. If coursed through the formal channel, it can provide a stable flow of foreign exchange to recipient countries and help attract foreign investment and establish credibility in the international financial institutions.

The Philippines is the fourth largest remitting developing country in the world. India was the top remittance-recipient country with \$US 21.7 billion followed by China and Mexico with \$US 21.3 billion and \$US 18.1 billion respectively (World Bank, 2006, p. 90). According to the International Monetary Fund Balance of Payment Yearbook, 2004 and World Bank staff estimates, out of \$US 160 billion recorded remittance flow in 2004, the Philippines received \$US 11.6 billion remittances (World Bank, 2006, p. 90), a 45 percent increase from its 2001 remittances of \$US 6.05 billion (Bagasao, Piccio, Lopez, & Djinis, 2004, p. 15).

While Filipino migration has attracted serious critical inquiry over the last thirty years (1978-2008), and the remittance activities of Filipinos in North America has started to attract attention in the last five years (2003-2008), no in-depth studies have been conducted on the relationship between remittances and local community development in the Philippines. Anecdotal evidence indicates that a number of Filipino individuals and associations in New Zealand remit a substantial amount of resources to their home country with huge local development implications, and the potential to transform local communities in the Philippines if effectively harnessed.

B. Statement of the Problem

This research examines how remittances from Filipinos living in New Zealand have contributed to community development in the Philippines. The issues to be investigated in this thesis are:

1. What are the dynamics of New Zealand Filipino migration and remittances?
2. What are the impacts of remittances at the household and community level, and on the broader society?
3. What are the major opportunities, hindrances and possible avenues for the enhancement of the impact of remittances at the local community level and on society?

4. What policy frameworks could be used to leverage remittances from individual Filipinos and Filipino associations in New Zealand for long term and sustainable community development for their communities of origin?

C. Objectives of the Study

1. To understand the dynamics of New Zealand Filipino migration and remittances;
2. To determine the impacts of remittances at the household and community level and on the broader society;
3. To critically examine the opportunities, hindrances and possible avenues for the enhancement of the impacts of remittances at the local level and on society;
4. To develop policy frameworks that could be used in leveraging remittances from individual Filipinos and Filipino associations in New Zealand for long term and sustainable community development for their communities of origin.

D. Significance of the Study

This study contributes to the literature on Filipino diaspora and the impacts of their remittances at the household level, communities of origin and to the broader society in the Philippines. It also presents the dynamics of migration and remittances by Filipinos in New Zealand and their contribution to diaspora philanthropy in the Philippines.

The study also presents the history of Filipinos in New Zealand and the formation of different Filipino associations, their dynamics and the promise of these Filipino associations for community development work in the Philippines.

Case studies of Filipino associations in New Zealand and recipient communities in the Philippines seek to understand how partnership could enhance community development.

E. Scope and limitations of the Study

The study confines itself to Filipino migration and remittances in New Zealand and their impacts on the household and community level, and on broader society in the Philippines.

This study does not include donations from the New Zealand government, and Non Filipino private organizations based in New Zealand undertaking development work in the Philippines or in partnership with the Philippine government or non government organizations.

F. Chapter Summaries

Chapter I discusses the background and rationale of the study, statement of the problem, objectives of the study, significance, scope and limitation of the study and chapter summaries.

Chapter II is a review of related literature of the study and theoretic framework. It sets the theoretical framework of the study. It discusses recent studies on Filipino migration as well as theories on remittances and development. The chapter presents various definitions of remittances, its dynamics and impacts to household level, to communities of origin and the broader society. It also presents the role of remittances in development and how the potential of remittances are being harnessed in business development and community development work in countries in Latin America, Africa, Asia and even in the Philippines.

Chapter III explains the methodology and methods of data collection. It provides the rationale for the choice of methodological approach and why specific methods were adopted for data collection, analysis and presentation. The chapter also specifies the limitations in the selection of participants in order to have clarity on what types of respondents will be included and excluded in the study.

Chapter IV is about the recent trends in migration and remittances worldwide. It discusses the global migration of people from 1970 up to the turn of the century. It also discusses the recent regional trends in migration as well as the top ten countries receiving and sending migrants worldwide. The chapter also discusses the global and regional remittance trends. It presents how global remittances increase consistently. In 1995, the flow of remittances and overseas development assistance (ODA) to developing countries was almost the same. From then on, recorded remittances to developing countries rose faster than ODA. It presents the trend of remittances in six regional groupings as classified by the World Bank as well as compares remittances by region. It also discusses the top ten remittance receiving and sending countries worldwide.

Chapter V discusses the context of Philippine migration, remittances and development. It gives a historical background on how migration became a fact of life for Filipinos inside and outside the Philippines. Recognizing the importance of Filipino migrants and the remittances they sent home to the Philippines, the government diversified the market for Filipino labour force. As of 2008, Filipinos are in 197 countries sending home individual remittances which amounted to \$US 14.4 billion in 2007. Since 2006, the monthly cumulative remittances that went into the formal channels reached \$US one billion. While most of remittances are being sent to the Philippines through formal channels, it is believed that informal channels represent a substantial part of the total remittance to the Philippines every year. The chapter

also discusses collective remittances that are sent by Filipinos and their Associations and Organizations to communities of origin to underwrite development works in the Philippines. Previous studies on diaspora philanthropy are also presented to illustrate how it could make a difference in the life of recipients and communities in communities of origin.

Chapter VI talks about Filipino migrants in New Zealand, their practice of diaspora philanthropy in communities of origin, the typology of their associations and organizations as well as the dynamics of their remittances and remittance behaviour. Over the years, Filipino migrants increased tremendously and consistently ranked as the fourth largest Asian ethnic community during the last Census survey (2001 and 2006) by the New Zealand government. They recorded high in the list of people who are on a permanent and long term migration of people to New Zealand and one of the ethnic groups that have the highest educational level of education among Asian immigrants. Their practice of diaspora philanthropy are expressed in their support to philanthropic activities such as funding for calamities and relief operation, education, health, infrastructures, sports and cultural activities in communities of origin. Filipino Associations and Organizations are also in existence in New Zealand as formally registered with the Companies Office as well as informal groups like social groups and hometown associations. The chapter also discusses the use of both the formal and informal channels in sending remittances by Filipinos in the Philippines, their motivation of sending and how their remittances are being used by the recipients.

Chapter VII discusses about the engagement of Filipinos and their associations and organizations in New Zealand for development work in their communities of origin in the Philippines. The chapter critically examines six case studies about the engagement from community development work to nation building. It presents how individual Filipinos, Filipino Associations and Organizations pooled resources in New Zealand to support development work in communities of origin in the Philippines. It also presents key themes emerging in the engagement and how these could bring development work in the local community.

Chapter VIII provides an analysis of the social and economic situation of the six recipient communities of diaspora philanthropy in the Philippines. The chapter presents how the practice of diaspora philanthropy of Filipinos and their Associations and Organizations in New Zealand for the Philippines provides housing, health and education to beneficiaries in recipient communities through their intermediaries back home. It also critically examines the effectiveness of the development programmes in these communities as well as challenges met in the implementation of these development programmes.

Chapter IX summarises the impacts of remittances at the household, community levels and broader society levels. It examines the quality outcomes and the long term sustainability of these impacts.

Chapter X talks about the major opportunities, hindrances and possible avenues for the enhancement of the impact of remittances at the household and community level and on the broader society in the Philippines.

Chapter XI concludes with the Filipino New Zealand experience on migration, remittances and development. It also presents policy recommendations and a way to look forward in prospecting remittances as a development tool in communities of origin.

CHAPTER II

REVIEW OF RELATED LITERATURE AND THEORETIC FRAMEWORK

A. On Migration

Filipino migration and settlement are highly embedded in Philippine history. Alcantara (1981) and Scharlin and Villanueva (2000) describe how the first wave of Filipinos migrated and worked as farm workers in the sugar cane and pineapple plantations in Hawaii. They took whatever job was available in between planting and harvesting seasons including menial jobs in restaurants and hotels with lower wages and inhuman conditions in order to survive and send money back home either to pay the expenses incurred during the process of migrating to Hawaii or to care for the family left behind in the Philippines. This marked the beginning of Filipinos becoming part of Hawaiian society in the early twentieth century. Having served side by side with the Americans as a Philippine contingent to the United States Armed Forces in the Far East (USAFFE) during World War II, Filipino war veterans were allowed to migrate and settle in the United States of America (USA) with corresponding pension and some amenities. They petitioned their family to be reunited with them. Together with Filipinas who became brides of American soldiers, they became part of the growing presence of the Filipino Americans in the USA today. (Lawsin, 1990; Oades, 2004). Along the way, they remitted money and goods to other family members left behind in the Philippines to show their love, gratitude and compassion.

The *Empire of Care* (Choy, 2003) documented the migration and settlement of nurses in the U.S., unravelled the history of nursing industry in the Philippines, and how Filipino nurses landed there and settled well in the new environment. Since the 1970s, the Philippine government has encouraged labour export, which became the source of the much needed foreign exchange for the country's economy (Alburo & Abella, 2002).

B. On Remittances

B.1. Definition

Engle (2004) defines remittances as

Monies or goods a migrant earns while working abroad and sends home. Such monetary transfers act as an additional source of income for the recipients, and often constitute the primary motivation behind a decision to migrate from developing countries (p. 38).

These remittances are used to address family needs such as food, shelter, clothing, education and health care. In some cultures, they are used to fulfil other obligations such as payment of bride price such as buying of jewellery, livestock and payment for the catering of food for guests during weddings. Remittances are generally referred to as the transfer of money or goods from migrants in host countries to their beneficiaries in the home country. The IMF and World Bank have a broader definition that divides remittances into three categories namely:

- (i) workers remittances or transfers, in cash or in kind, from migrants to resident households in the country of origin;
- (ii) compensation to employees or the wages, salaries, and other remuneration, in cash or in kind, paid to individuals who work in a country other than where they legally reside; and
- (iii) migrant transfers that involve capital transfers of financial assets as they move from one country to another and stay for more than 1 year (Bagasao et al., 2004, p. 3).

Since 2004, the *Bangko Sentral ng Pilipinas* (BSP) has been using these categories in recording Filipino migrants' remittances in compliance with the *Balance of Payments (BOP) Manual 5th Edition* of the International Monetary Fund (IMF). BOP is the summary of a country's local and foreign financial transaction. BSP does the recording and computation of BOP.

Remittances may come from individual migrants to their families, friends and town mates back home. These may serve as regular allotment for family members or a one off donation to cultural activities during the town fiesta celebration or a school reunion. There is also what has been termed as "collective remittances." These come from hometown associations or community groups abroad catering to community needs of their communities of origin (World Bank, 2006, p. 95). There are also less organized groups doing collective remittances. These are the "refugee groups, ethnic professional groups or even virtual refugee organizations using the internet" (Sorensen, 2004, p. 5). Collective remittances happen when "a group of migrants, their associations or professional bodies mobilize resources together and send remittances for collective or community programmes" (Mackenzie, 2005, p. 272) in their communities of origin. They are often used for the much needed infrastructural projects such as roads, school buildings, community halls, libraries and irrigation systems (Engle, 2004; Opiniano, 2002; Orozco, 2000). At the same time, they are also utilized in scholarship programs and micro enterprise activities in their country of origin (Opiniano, 2002; Orozco, 2000; Orozco & Welle, 2005; World Bank, 2006).

B.2. Dynamics of remittances

While millions of citizens leave their home country to work abroad, billions of remittances are sent home monthly. The absence of a member of the family working abroad is often compensated by the money received by those left behind. Although the amount of money sent home by

individuals may be miniscule, the total amount of remittances sent home can be quite considerable thus attracting the attention of government policy makers, bankers and other players in the remittance industry.

In Latin America and the Caribbean, individuals from the U.S. may remit money as between \$US 20 - \$US 30 per month back home on a regular basis as small. But, to the receiving members of the family back home it is substantial to the point that it is considered a major source of the family budget. In 2001, remittances in Latin America and the Caribbean totalled \$US 23 billion and has been increasing by ten percent per year (Suro, Bendixen, Lowell, & Benavides, 2002).

Remittances can be sent through formal and informal channels. According to Sorensen (2004), "Formal remittances are sent through banks, post offices, exchange houses and money transfer companies (such as Western Union, Thomas Cook and Money Gram). Formal international remittances can be measured through the IMF Balance of Payments Statistic Yearbook" (p. 6). Formal remittance channels capture up to 80 percent of the remittance market and have continued to improve to increase their effectiveness for clients.

Informal channels on the other hand generally use networks in sending money. Money is generally hand carried by members of the family and friends going home to visit or transferred by members of the family, friends or money courier (Sorensen, 2004, p. 6). Countries such as the Philippines, Bangladesh, Pakistan and India have well organized, effective and secure mechanisms in facilitating money transfer through informal channels.

B.3. Impacts of remittances

Various studies in different countries examined the microeconomic effects of remittance at the household level. One school of thought pointed out that remittances received at the household level empower members of the family and have a multiplier effect not only to the family itself but to the community and the broader society in general. Much of the findings in the Philippines supported this. Remittances coming from members of the family abroad help Filipino families in the Philippines achieve better economic standing. A Filipino Income and Expenditures Survey (Bagasao, 2003) "revealed that 6.2 percent of Filipino families derived their main source of income from remittances. This translates to a total of 881,263 families who receive income from overseas" (Impact on Families section, para 1).

B.3.1. Impact of remittances on household level

Asis (2006) pointed out that "For family members of migrant workers, remittances are generally spent on fulfilling the basic needs of the family, better housing, educational opportunities for children and starting or investing in small business" (Remittances section, para 2). Bagasao

(2003) further revealed that remittances were also used as payment for debts incurred during the processing of migration papers, for medical expenses or emergencies, purchase of land or home construction or improvement, purchase of appliances or other durables and savings and investment in microenterprises (Direct remittances by migrants to their families section, para 2).

Research conducted by Dean Yang (2004) of the University of Michigan supported Asis' findings. Young suggested that the more migrants become settled economically, the more money they send back home. Members of the household spend the money " ... to make crucial investments for the future, leading to increased child schooling, reduced child labor, and greater entrepreneurial activity in migrant's source household" (How remittances help migrant families section, para 2). The Global Economic Prospects published in 2006 asserted that remittances can lead to investment in education. Having acknowledged Yang's observation on the relationship of remittances to children's education in the Philippines, it observed similar processes in El Salvador and Mexico. Remittances in El Salvador "reduced the probability of children leaving school 10 times" (p. 126) and in Mexico, children of households with family members working abroad who remit money back home significantly completed more schooling than households who did not have members of the family working abroad at all. Ghosh (2006) also found out that an increase in remittances received by households in a municipality contributed to better schooling of children of those households (p. 51).

An OECD review of literature on migration and remittances showed that remittances have "indisputably contributed to improving the living conditions of migrants and their families" (OECD, 2005, p. 9). It also observed that remittances alleviate poverty because they raise the incomes of the families of migrants and sustain many poor households. Over 60 percent of remittances sent home by migrants were used by members of their family back home for basic needs such food, shelter and clothing (Pinto-Dobernig, 2005, p. 36), provide additional income that is used for consumption and enables families to make necessary investments in education and health (Usher, 2005, p. 15). Yang and Choi (2005) studied the role of remittances as insurance given the amount of rainfall shocks in the Philippines that adversely affect the income of households. The study found that in households with overseas migrant workers, changes in household income from domestic sources adversely affect the flow of remittances i.e., remittances fall when domestic income rises and vice versa. The amount of insurance is quite large. Around 60 percent of domestic exogenous income is "replaced by remittance inflows from overseas" (Yang & Choi, 2005, p. 219). A migrant worker may even delay or postpone his return home as part of an insurance strategy to balance the domestic financial income and expenditure of his family (Yang & Choi, 2005, pp. 238-240).

In another study, Yang and Martinez looked at remittances and poverty in relation to the 1997 Asian financial crisis focusing on the Philippines. Having acknowledged that remittances sent home to the Philippines by relatives working abroad are important supplements to household income, the study revealed the effect of exchange rate shock to poverty and inequality in the Philippines. The appreciation of Philippine peso against the household remittance receipts led to the reduction of poverty in migrants' households. The study also found that "More favorable exchange rate shocks are associated with improved human capital investment in children, because they lead to increases in schooling and declines in child labour" (Yang & Martinez, 2005, p. 113).

The Latin American experience on the microeconomic effects of remittance to the household level is also similar to the Philippine experience. Orozco (2003b) observed that in Latin America "Remittance-receiving households not only save a portion of their money, but also play an investment and insurance function. In the case of investment, immigrants send money back home with the specific purpose of procuring investment opportunity" (Savings mobilization and remittances section, para 2). Remittances provide working capital to households that lack access to credit facilities in communities of origin. Migrants who worked in South Africa's mine initially "reduced agricultural production in countries of origin" (World Bank, 2006, p. 124) but over time, production rose with migration. This was due to the utilization of remittances as working capital and the willingness of family members back home to take risks in agricultural production, thus diversifying and improving sources of income.

A growing literature indicates that remittances can enhance savings and investment. The findings of the 1998 General Population and Housing Census (RGPH) in Mali showed that returning migrants invest heavily on agriculture (84 percent) (Raunet, 2005, p. 318). The infusion of their capital boosted the production of the agricultural sector in Mali. This investment resulted in job creation, wealth generation and income to communities of migrants' origin.

World Bank study of 2006 reported that almost 20 percent of the total capital in urban micro-enterprise in 44 urban areas in Mexico was funded by remittances from abroad (World Bank, 2006, p. 126). The potential for income is so huge and the development impact to the community is great as illustrated in by Iskander (2005) in her study on Zacatecas in Mexico in 2002 and 2003. Remittances is best used in the generation of local economic wealth in communities of origin when a transnational relationship is established, maintained and enhanced by nationals in the home country and those working and living in the host country. Collective remittances by Zacatecas Hometown Associations in the United States of America were able to finance local industries in Zacatecas that cater to not only the local market but perpetuates nostalgic trade in

the U.S. as well. In Bangladesh, 15 to 40 percent of remittances are used for land acquisition because land is scarce in Bangladesh and so land ownership is considered one of the safest and most profitable investments in Bangladesh either for agricultural use or for property development (de Bruyn & Kuddus, 2005, p. 35).

There are some studies, on the other hand that suggest that remittances create a negative effect on the family (Perry, 2003). For example Estrella-Gust (1999) suggests that migrants who go abroad to earn money leave behind their children to the care of either parent, a grand parent or next of kin; that such practices creates a moral hazard. There were cases - especially in the Philippines – that after a long period of absence led to the break-down of families. For example, the husbands or wives end up having extra marital affairs, or results in a son or a daughter underperforming in school, or in worse cases getting hooked on drugs or other vices. Estrella-Gust (1999) argues that the steady flow of remittances to the family provides a steady source to maintain infidelity or vices (para 6). Thus instead of becoming productive, household members depend on remittances and become perennial consumers to the detriment of personal development and the economic growth of the country (Bagasao, 2003; Chami, Fullenkamp, & Jahjah, 2003; Opiniano, 2006c).

Carling also reported that some households receiving remittances in the Kayes region of Mali were relatively less productive than those households who did not receive remittances. The remittances created dependency on the part of family members. Rather than work more on the farm and produce better agricultural outputs, they rely on remittances and work less hoping that they will migrate in the future and earn a better income (Carling, 2005).

B.3.2. Impact of remittances on the community of origin

An increase in household spending due to inflow of remittances in the household can have a multiplier effect not only on the family level but at the community and broader society. While some authors have argued that remittances are primarily used for private consumption, even such consumption has the potential to stimulate demands that may create markets and jobs (Black, 2003). The municipality of Pozorrubio in the Philippines experienced just this. With ten percent of its total population working abroad, this once “unknown place” and an “unnoticed route going to the Philippines’ summer capital – Bagiuo City” (Opiniano, 2002, p. 12) is now a bursting municipality aiming towards cityhood. With a steady flow of remittances coming from its inhabitants working abroad, it is gradually shifting from an agricultural based municipality to an agro – commercial one. With this shift is the establishment and improvement of financial, commercial, private and public facilities supporting and servicing the entire town and surrounding areas. The case of Pozorrubio is so unique because these facilities according to Opiniano,

“cannot be seen in many Philippine rural areas, more so in so many rural towns or municipalities” (Opiniano, 2002, p. 12).

The property boom in the Philippines in the last three years (2004-2007) is fuelled by remittances. Out of the \$US 12.6 billion remittances recorded by the *Bangko Sentral ng Pilipinas* (BSP) through formal channels, a third of it or an equivalent of \$US 4.2 billion were spent in buying properties in the Philippines (Lucas, 2007). The property sector posted a double digit increase and the National Statistical Coordination Board revealed that it has the fastest growth rate among monitored industries in the Philippines (Philippines' National Statistical Coordination Board, 2007a). With increased demand for property, the demand for associated industries such as manufacturing, transportation and telecommunications increased as well. At the same time, it generated employment for the local labour force, taxes to local and national governments and income to associated industries (Lucas, 2007).

Remittances can also contribute to local development. Orozco noted that remittances helped generously in the success of micro finance institutions in Latin America. The lack of adequate banking institutions and credit facilities for individuals in rural areas lead to income inequalities in Latin America. Less than five percent of small business enterprises in Latin America receive loans from commercial banks which lead to lesser productivity and possible loss of income. Remittances, according to Orozco (2003b), help substantially in stirring local economic development by providing a big chunk of capital investment to “alternative financial institutions throughout remittance receiving areas, such as community banks, savings and credit cooperatives and micro-finance businesses” (p. 2) that cater to isolated communities that are ignored by large commercial banks.

Remittances also help to open new enterprises and new opportunities such as in the tourism industry. With increasing demand, income through remittances is even used to develop tourism potentials in many communities. The El Salvadorans in the United States of America are going home to El Salvador on a regular basis to support the development of tourism in their hometowns (Orozco, 2005, p. 313). Similar developments are taking place in localities in the Philippines. Even small municipalities have developed eco parks, spa clinics and fitness gymnasias that serve Filipino customers coming from abroad.

There are also collective remittances that help create new community assets and services. These are developed primarily through the support of hometown associations and migrant organizations from overseas. Collective remittances may also be used for philanthropic purposes in communities of origin. Regardless of its nature and motivation, remittances create social assets and facilities (Ghosh, 2006; Opiniano, 2002; Silva, 2006), help alleviate poverty (de Bruyn

& Kuddus, 2005), increase production (Raunet, 2005), generate employment , and open partnership with the government for economic development (Iskander, 2005).

Mexican hometown associations in the United States of America have played a vital role in regenerating local communities in Mexico through collective remittances. Garcia Zamora documented more than 1,500 community projects financed in the period 1996 - 2007 that have helped to transform the economies of local communities. The partnership and the pooling of funds from the Mexican national, regional and local governments, Mexican hometown associations in the US have supported the development of infrastructural projects in local communities of origin across the country (Zamora, 2005).

On the other hand, reintegration to the community of origin of overseas workers created a problem for countries with big numbers of migrant workers abroad. Philippines and Mexico are good examples. After their contracts expire, Filipinos return to the Philippines. Even though they have the knowledge and experience needed by some industries back home, the market is either too small for them or the salary is not attractive enough. Besides they also need to compete with the existing local labour force that has been piling up the unemployment statistics.

B.3.3. Impact of remittances to the broader society

Remittances also play a significant role in the national economy by boosting the capacity of the financial sector, helping to attract investment and providing some leverage for sovereign loans (GCIM, 2005, p. 35). The flow of remittances from Filipinos outside the Philippines has become one of the major and most stable sources of foreign income of the country. Enrico de la Cruz (2008) reported that its steady flow helped strengthen the value of Philippine peso against the US dollar and helped reduce the total Philippine debt to 1.0 percent in November, 2007. "The peso gained nearly 19 percent against the dollar in 2007 to become Asia's best performing currency, supported by strong foreign exchange inflows that included last year's (2006) record \$14.4 billion in remittances from Filipinos working abroad" (para 7). In Bangladesh, remittances helped raise taxes by more than 30 percent of the national tax collection and accounted for more than a third of the total amount of debt service payments in 1997. It is also bigger than the total amount of foreign aid flowing in the country in the same year (de Bruyn & Kuddus, 2005, p. 40).

Collective remittances played an important role in the local economy. According to Bagasao, a group of Filipinos residing in Luxemburg and the Netherlands opened a bank account in the rural banks in Bukidnon doing micro lending operation in the area. It deposited an equivalent amount of PhP 500,000 locked for five years with a fixed interest rate of 8.5% per annum and the interest earned is tax exempt. This has boosted the capacity of the bank to relend more money to entrepreneurs in Bukidnon and at the same time provide an income to the Filipino investors

residing outside the Philippines (Bagasao, 2005, p. 27). It was estimated that a PhP 100,000 loaned out by the rural bank in one year could generate and sustain 20 microenterprises. Thus, the money deposited by a group of Filipinos residing in Luxemburg and the Netherlands could have theoretically created 100 more enterprises in the area (Bagasao, 2005, p. 27). This scheme might be replicated in the countryside and could help fill the financial vacuum in rural areas due to the preference of banks to operate in cities and offer services to big and established clientele.

Moreover, collective remittances could be used to augment funds for local development projects. The jetty port in Aklan, Philippines was built partly with the contribution of collected remittances pooled by the local government unit from its townmates outside the Philippines. Caticlan jetty port, a major jump-off point to the famous island resort of Boracay, was constructed and funded through a floatation of Aklan-Boracay bonds underwritten by a government bank during the term of former President Joseph Estrada (Zabal, 2006). In February 2008, the Philippine government offered bonds to Filipinos working and residing abroad to support the financing of its huge infrastructure projects hoping to raise between \$US 500 million to \$US 1 billion a year (Dumlao, 2008a).

On the other hand remittances have the potential to fuel inflation. The steady flow of remittances generates stronger purchasing power to households. While it helps households meet the basic needs of the family, it also leads to increases in prices of land and other commodities to the detriment of poor families in rural areas who do not receive remittances from abroad (de Bruyn & Kuddus, 2005; Lucas, 2007).

Furthermore, O'Neil (2003) stressed that development entails long-term structural change: improvements in knowledge, human capital, and infrastructure and the creation of efficient and accessible markets, governments, public services, and other institutions. He argued that "rather than promoting the structural changes needed for development, remittances may actually delay them while creating unsustainable local and family economies" (New developments section, para 3).

C. Development and Remittances

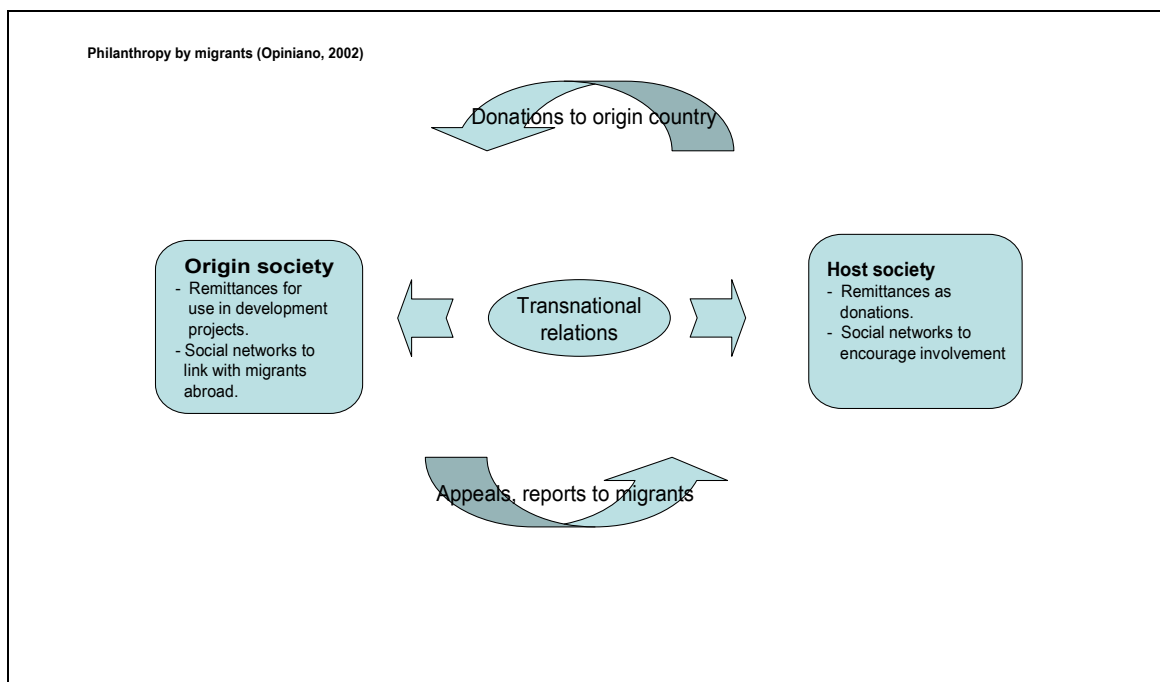
On the community level, many of development works in communities of origins were underwritten by collective remittances. They manifest in diaspora philanthropy which has been a practice of migrants worldwide. Although the words connote "negative dispersal or movement" and "one-shot, dole-out type giving," (Opiniano, 2005a, p. 6) respectively, its present understanding by both migrants and recipients of the terms relates to establishing a transnational relationship between

migrants and their countries of origin in terms of supporting development initiatives in their home country.

Opiniano (2002) defined diaspora philanthropy “as a process in which migrants in the diaspora allocate a certain portion of their remittances to fund development projects in their origin societies”(p. 31). He also referred to it as transnational philanthropy which creates sustainable transnational social relationships between migrants in the host country and people in communities of origin. These transnational social relations may encompass a myriad of activities ranging from, but not limited to remittance sending, cultural practices, social networks and political participation. As observed by Orozco (2005) “the origin and the depth of the transnational ties that migrants maintain with both the sending and receiving communities can determine the creation and success of social groups like hometown associations” (pp. 308-309).

Opiniano’s model of transnational philanthropy illustrates how host and origin societies relate with each other to creating transnational relations in the process. Figure 1 illustrates this model.

Figure 1. Model of Transnational Philanthropy. ¹



In a number of studies, Orozco (Orozco, 2000; 2003a, 2005) showed that Latin American hometown associations in the United States are agents and partners in development. Having migrated primarily to the United States, Mexicans do form HTAs and pool resources for

¹ Note: In the host society, the social networks group themselves and pool their remittances, which are sent to the origin community. Upon receipt, the social networks in the origin community utilize the remittance-donations for development projects. Transnational social relations are then created in this process, at least when the migrants abroad continue to receive appeals and performance reports from the social networks in the origin community. Beneficiaries of this transnational transaction are not just the general members of the community of origin, but also the migrants abroad (Opiniano, 2002).

development works in their communities of origin. "These migrant associations seek to promote small social changes with a concern for the community, particularly toward vulnerable sectors, such as children and the elderly" (Orozco, 2005, p. 322). Although their activities are primarily philanthropic in nature, many of these HTAs ventured into partnership with the Mexican national, federal and local governments to invest in its infrastructure projects in rural areas. They provide the much needed capital to stir a momentum of development work in their communities of origin in Mexico.

Other examples of diaspora philanthropy include Bangladeshis in the United Kingdom (UK), Pakistanis, Indians and Chinese associations. Bangladeshis for example especially in the UK, formed HTAs to support community development work in their communities of origin by providing healthcare, religious projects, scholarship programs and relief operations during crisis situations back home (de Bruyn & Kuddus, 2005, p. 39). To be away from the often dangerous and frustrating reality of everyday life in Pakistan and having higher per capita income than their counterparts back home, Pakistanis abroad share their incomes with their compatriots back in Pakistan by way of diaspora giving. They give because of their "cultural affinity, patriotism, the organization's reputation, the organization's public relations, parental influence, and a presence of a fund raiser organization abroad" (Opiniano, 2002, p. 7).

The Indians and Chinese are returning home to their homeland to share their resources by infusing capital into business developments and providing employment by way of outsourcing of work for local employment as operators for international clients in telemarketing business worldwide (Global Equity Initiative, 2003). Chinese expatriates investment in China is part of the reason why Chinese economy continuous to accelerate in a very fast rate.

A study, *Enhancing the efficiency of overseas Filipino workers remittances* (Bagasao et al., 2004), found that out of 1,150 Filipinos abroad who returned to the Philippines for Christmas holidays in 2003, 41 percent of them were interested and 20 percent very interested in contributing to community development back home. However, the study lamented the Philippine government's lack of initiative to tap hometown associations abroad for economic development projects in the Philippines. "Despite the tremendous potential for harnessing donations from hometown associations, a national effort to organize local governments to tap this potential does not seem to exist" (Bagasao et al., 2004, p. 53). The study noted that in 2004, there were 12,000 Filipino overseas associations in 193 countries doing diaspora philanthropy in the Philippines. During the past 13 years (1991–2004), these associations raised the gargantuan amount of P1. 9 billion (\$US 380,000) for humanitarian and infrastructural works that have great impacts to beneficiaries and local communities back home. The study further commented that "the impact of

donations on the development of the recipient communities is not assessed adequately, leaving policymakers with a dearth of information to leverage these donations” (Bagasao et al., 2004, p. 60).

This present study seeks to address these two key issues pointed out in the study by Bagasao *et. al.*, namely: to understand the dynamics of Filipino HTAs in New Zealand, their contribution to community social and economic development in their hometowns in the Philippines; and to critically examine the impact of these contributions to the local recipient communities. This study will also provide a framework for formulating policies that will enhance the positive impact of diaspora philanthropy and remittances.

CHAPTER III

METHODOLOGY AND DATA COLLECTION

A. Relationship of the research to the Treaty of Waitangi

The study did not directly involve Maori participants. However, the principles of the Treaty of Waitangi (protection, partnership, and participation) are implicit in the study. This study has been discussed with Dr. Hinematau McNiell from *Te Ara Poutama* and she has advised that the design of the study has addressed the principles of the Treaty of Waitangi.

B. Research methodology

This research used case study as a research methodology. According to Yin, “a case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident” (Yin, 2003, p. 13). This method aims to capture a deep, more thorough and more comprehensive understanding of the phenomenon (Ardales, 1992). It is useful in understanding processes which cannot be captured in a one-shot survey or observation.

The case study focuses on the contribution of remittances to community development work in communities of origin. It investigates the Filipino community in New Zealand and its engagements with recipient communities in the Philippines. It examines the context of the development work of its different Filipino associations and organizations in New Zealand to the different localities in the Philippines and presents the impact of remittances to the household, community and broader society. As O’Leary (2005) pointed out, “Case studies allow for in depth exploration; are an examination of subtleties and intricacies; attempt to be holistic; explore processes as well as outcomes; and investigates the context and setting of a situation” (p. 116).

Field data collection for this research project was organized using what Choy terms a “two-shore approach” (Choy, 2003, p. 193). Two-shore approach relates to eliciting data from onshore communities where migrants are based (Filipinos in New Zealand) and off shore (migrants’ home country – where the remittances are going) using multi-disciplinary approaches. The research is primarily a qualitative study and data analysis identifies key terms in collected raw data in understanding the topic. The key themes emerging from the study were compared to what was found in the review of literature. This process helped provide new insights on the topic of enquiry. The research is qualitative in nature and no sophisticated statistical analysis was required.

C. Method of Data Collection

The research employed both library research and field work. Data were taken from government web sites, think tanks researches, books and relevant publications. A review of related literature on immigration and remittances worldwide and at the same time on the Philippines was undertaken to provide a context and help develop the research questions. A written questionnaire was administered to both the remitters (from New Zealand) and recipients (in the Philippines). Twenty eight focus group discussions were conducted in New Zealand and in the Philippines.

A number of interviews were conducted both in New Zealand and the Philippines. Interviews were face-to-face and interpersonal with the respondents. An interview guide was designed to help focus the line of inquiry during the conduct of the interview and to help maintain consistency between respondents. This consisted of a set of open-ended questions that incorporated information on migration, remittances, and the impact of remittances on local development initiatives. All together, 34 individuals were interviewed on their remittance practices and their expectations of the development impacts of the remittances. The interviews were equally distributed between New Zealand and the Philippines.

Focus groups were also conducted to explore specific direction of inquiries from groups. The concept of a focus group suggested that group discussions 'focused' in that it involved some kind of collective activity – such as debating a set of questions where participants were encouraged to be actively involved in the dialogue geared on the free flowing nature of the discussion of questions (Barbour & Kitzinger, 1999). Focus groups were ideal for exploring people's experiences, opinions, wishes and concerns. The method was particularly useful for allowing participants to generate their own questions, frames and concepts and to pursue their own priorities on their own terms, in their own vocabulary. This provided rich data for the study, and was particularly helpful in framing recommendations for harnessing the activities of actors of remittances at the local community level.

In facilitating a smooth focus group discussion, a discussion guide was formulated to assist the moderator during the discussion. Focus groups consisted of leaders of Filipino Associations in New Zealand, a sample of remittance senders from New Zealand to the Philippines, and a sample of recipients in the Philippines. There were 28 focus group discussions shared equally between New Zealand and the Philippines.

C.1. Selection of participants to the study

The selection of participants for interviews was through stratified random sampling supplemented by snowball sampling. "Snowball sampling is the process of selecting a sample using networks" (Kumar, 2005, p. 179). With stratified random sampling, "the sample is obtained by separating the population units into non-overlapping groups determined by certain characteristics" (Ardales, 1992, p. 61).

Participants for interviews in New Zealand were individual Filipino remittance senders from New Zealand to the Philippines who were members of the Filipino Hometown Associations or Organizations and other Filipinos being referred by them. First I made a list of the Filipino Associations and Organizations from knowledge as well as from the internet. Then, I requested the Philippine Embassy in New Zealand to give me a copy of Filipino Associations and Organizations in New Zealand. I collaborated my list with the Philippine Embassy's list and produced a master list of Filipino Associations and Organizations in New Zealand. From this, I selected Auckland and Wellington based Filipino Associations and Organizations with a membership of at least 15 people. I then asked the contact persons or leaders of Filipino Associations and Organizations to provide me names of their members who were willing to be interviewed for the study. The contact persons and leaders discussed my request through their meetings and telephone conversations and provided me copies of lists of their members. Only those who expressed consent to take part in the interview were included in the list of members. From this list of members, I used stratified random sampling to select between one to three people as participants from each of the selected Associations or Organizations for interview on individual remittance senders from New Zealand to the Philippines. The selection of participants for the interview was made by randomly selecting every 3rd, 5th and 7th person in the list of members in the Filipino Associations and Organizations. This is to avoid bias in the selection of participants for the interview and to ensure that each member in the list "must have an equal and independent chance of selection" (Kumar, 2005, p. 184).

In total, there were 52 Filipino associations and organizations based in Auckland and in the Wellington area but initial contacts with the officers showed that only seven of Filipino associations and organizations with membership of 15 or more persons showed an interest to participate in the interview. Five came from Auckland and two were in Wellington.

Moreover, I supplemented the number of my participants with the use of snowball random technique. With my strong network in the Filipino community here in New Zealand, I was able to identify initial respondents who then suggested others who could participate in the study. In the case of the Philippines, identification of participants for interviews would be done by the

recommendation of individual Filipino remittance senders from New Zealand. Only basic information such as names and contact address were obtained from third parties. Once contact was established, no further information was required from other parties.

With a comprehensive list of Filipino Hometown Associations or Filipino Organizations in New Zealand, I invited the Chairperson or the President of the Association or Organization through emails and telephone calls for a focus group discussion. With large Filipino Hometown Associations and Organizations having a membership of more than 30 families, I invited up to two participants. Many of these Filipino Hometown Associations and Organizations were based in Wellington and Auckland thus it was pragmatic to hold two separate focus group discussions in these two major cities.

Participants of focus group discussions in the Philippines were development partners as well as community recipients in the Philippines with resources coming from New Zealand. They were referred by leaders of the Filipino Hometown Associations and Organizations in New Zealand. These participants have the knowledge on community development work coming from New Zealand in their communities.

In total, the majority of participants of focus group discussions both in the Philippines and New Zealand were referrals from people in the Filipino community in New Zealand who have the knowledge about their community development engagements in the Philippines.

D. Limitations in the selection of participants

There were non-Filipinos living in New Zealand who sent money and other development resources to the Philippines. They were excluded from the study. New Zealand based non-government development organizations working in the Philippines were also not invited to participate in this study. This was because the objective of the study was to look specifically at New Zealand based Filipinos and Filipino Hometown Associations and Organizations. Including all individuals and New Zealand based non-government development organizations that sent money and/or other development resources from New Zealand to the Philippines would complicate the concept of remittance. The focus of the study is specifically on money sent by individuals to their families, and/or groups of individuals from particular communities to their home communities/villages.

The number of participants for interviews was limited to 36. There were 28 focus groups with a total of 170 participants. This was to manage the time commitment in individual interviews and

focus group discussions. However, the numbers of participants selected were as representative as possible, of both remittance senders and recipients.

CHAPTER IV

RECENT TRENDS IN GLOBAL MIGRATION AND REMITTANCES

This chapter describes the trends in global migration and remittances. It discusses the global migration of people from 1970 up to the turn of the century. Regional trends in migration are also presented. As people moved from countries of origin to countries of destination, remittances flowed in the reverse direction. Remittances through formal channels reached \$US 240 billion in 2007 and constituted almost 20 percent of the gross domestic products of top remittance-sending countries. The trend of remittances in six regional groupings as classified by the World Bank is also presented to compare remittances by region.

A. Migration Data

A.1. Global migration trend

According to the United Nations, around 175 million people in 2000 resided outside their country of birth. They constituted three percent of the world's population and increased in number by fourteen percent during the last decade (1990-2000). Sixty percent of migrants are concentrated in more developed regions and 40 percent in the less developed regions. Europe was the second home of migrants with 60 million of them residing, 50 million lived in Asia and 41 million lived in North America. There was one migrant in every ten persons living in developed regions. The situation is different in developing countries with one migrant in every 70 persons living there (United Nations Population Division, 2002).

During the last decade (1990-2000), migrants in Northern America increased by 48 percent (13.2 million) while in Europe, migrant population increased by 15.8 percent (7.6 millions) (See Table 1). Oceania attracted more than a million migrants for the same decade. The migration experience of less developed countries from 1990 to 2000 however, was in the opposite direction. The number of people migrating to Latin America and the Caribbean declined by 15 percent with an equivalent of one million people (United Nations Population Division, 2002).

Table 1. Size and growth of migrant stocks by major area, 1990-2000

| | 1990 | 2000 | Change: 1990-2000 | Percent |
|---------------------------------|---------------------------|---------------------------|---------------------------|---------|
| <i>Major area</i> | <i>Number (thousands)</i> | <i>Number (thousands)</i> | <i>Number (thousands)</i> | |
| World | 153 956 | 174 781 | 20 825 | 13.5 |
| More developed regions | 81 424 | 104 119 | 22 695 | 27.9 |
| Less developed regions | 72 531 | 70 662 | -1 869 | -2.6 |
| Least developed countries | 10 992 | 10 458 | -534 | -4.9 |
| Africa. | 16 221 | 16 277 | 56 | 0.3 |
| Asia | 49 956 | 49 781 | -175 | -0.4 |
| Europe | 48 437 | 56 100 | 7 663 | 15.8 |
| Latin America and the Caribbean | 6 994 | 5 944 | -1 051 | -15.0 |
| Northern America | 27 597 | 40 844 | 13 248 | 48.0 |
| Oceania | 4 751 | 5 835 | 1 084 | 22.8 |

Source: Department of Economics and Social Affairs, 2002, p. 3. Table 1. Size and growth of migrant stocks by major area, 1990-2000.

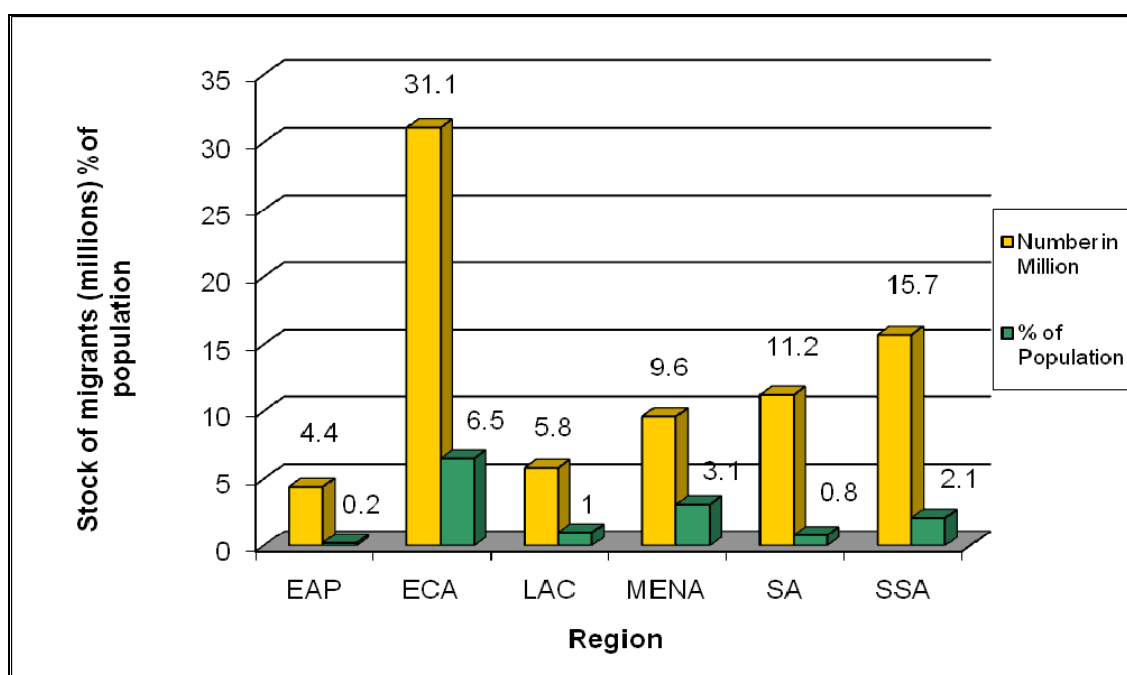
A.2. Regional migration trend

The World Bank subdivided the world into six regional groupings with developing countries as members, namely: East Asia and the Pacific (EAP) with 23 countries, Europe and Central Asia (ECA) with 24 countries, Latin America and the Caribbean (LAC) with 29 countries, Middle East and North Africa (MENA) with 13 countries, South Asia (SA) with eight countries and Sub-Saharan Africa (SSA) with 47 countries. This subdivision is used by World Bank in the presentation of trends in migration and remittances on the regional level (World Bank, 2008).²

In terms of stocks of immigrants, ECA had the largest stock of immigrants in 2005 with 31.1 million of them among its population (See Figure 2). This constitutes 6.5 percent of the total population of the region. EAP on the other hand, had the lowest number of migration stock at only 0.2 percent of the total population in the area. Although SSA had a greater number of immigrants in the region compared to MENA, the latter had a higher percentage (3.15) than the former (2.1) in terms of percentage of population.

² For more information on the World Bank's regional grouping of countries, go to <http://web.worldbank.org/WBSITE/EXTERNAL/DATASTATISTICS/0,,contentMDK:20421402~pagePK:64133150~piPK:64133175~theSitePK:239419,00.html>

Figure 2. Stock of immigrants by region, 2005 (as % of population)



Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

The 2005 regional migration trend showed that most migrants moved from developing countries to high income Organization for Economic Cooperation and Development (OECD) countries. Seventy nine percent of migrants from LAC topped the list followed by migrants from MENA and EAP with half of their population moving to high income OECD countries in 2005 (Ratha & Xu, 2008). Movement of people from within the regions of SSA and ECA are also high with 63 and 58 percent of their population migrating from one region to another respectively. Other developing countries in South Asia such as Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka have their people migrating from one country to another at a relatively high percentage (See Table 2).

Table 2. Identified regional emigrants destination 2005 (as percentage of population)

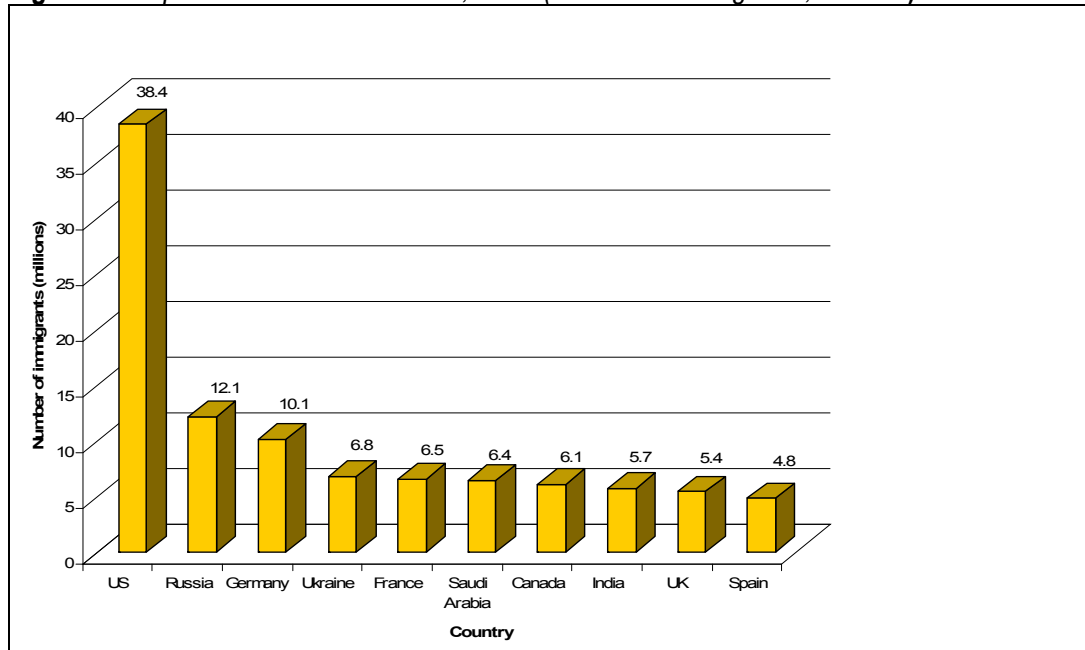
| Region | High income-OECD | High income non-OECD | Intra-regional | Other developing countries | Unidentified | Total |
|--------|------------------|----------------------|----------------|----------------------------|--------------|-------|
| EAP | 50 | 27.3 | 13.1 | 1.1 | 8.5 | 100 |
| ECA | 28.5 | 5.3 | 57.5 | 0.2 | 8.5 | 100 |
| LAC | 79 | 0.6 | 11.85 | 0.05 | 8.5 | 100 |
| MENA | 52.2 | 21.3 | 16.3 | 1.7 | 8.5 | 100 |
| SA | 20.3 | 25.3 | 34.5 | 11.4 | 8.5 | 100 |
| SSA | 25.2 | 2.9 | 63.2 | 0.2 | 8.5 | 100 |

Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

A.3. Top ten destination countries

Since 1970, the United States of America (USA) has been the number one destination country of migrants. It received 10 million migrants in 1970 and 35 million migrants in 2000 (International Organization for Migration, 2006, p. 397). In 2005, the US received 38.4 million migrants in its territories (Ratha & Xu, 2008) with Russia as the second receiving country of immigrants with a total of 12.1 million. Spain ranked number ten and received almost five million people to work and live in its territory (See Figure 3).

Figure 3. Top 10 destination countries, 2005 (number of immigrants, millions)

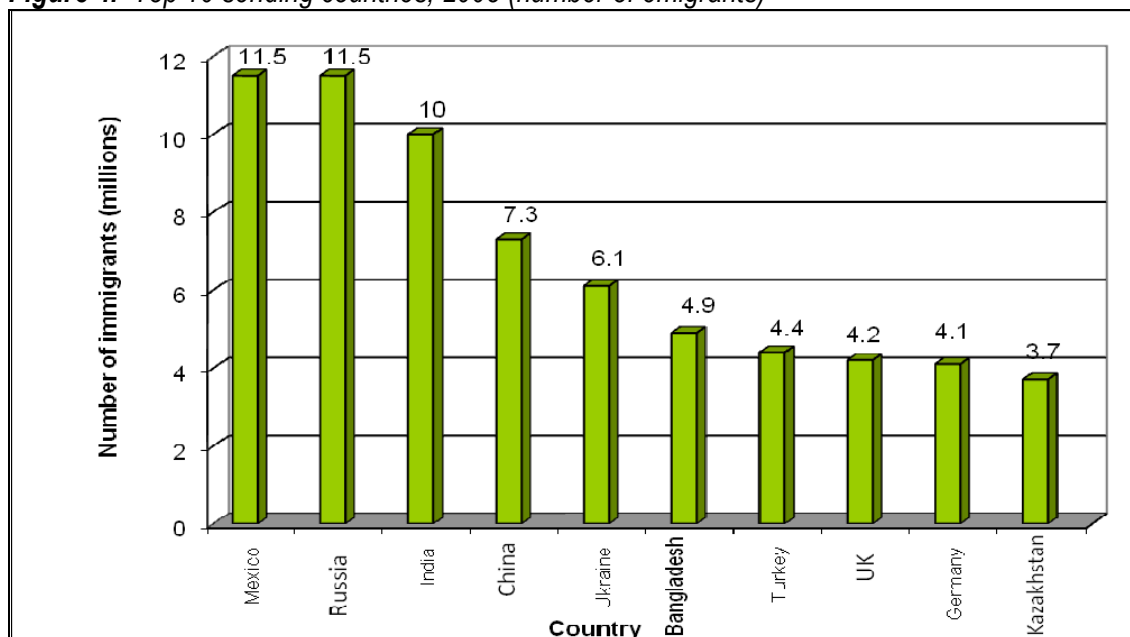


Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,.contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

A.4. Top ten sending countries

In 2005, the top ten sending migrant countries were Mexico, Russia, India, China, Ukraine, Bangladesh, Turkey, United Kingdom, Germany and Kazakhstan (See Figure 4). Out of its total population of 106 million, Mexico has 11.5 million Mexicans living and working abroad usually in the US. India sent 10 million and Kazakhstan 3.7 million of their population to work all over the world (Ratha & Xu, 2008).

Figure 4. Top 10 sending countries, 2005 (number of emigrants)



Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

Jamaica on the other hand, had 39 percent of its population living abroad making it number one on the list of top ten sending countries by proportion of population. It was followed by Bosnia and Herzegovina with 38 percent. Six out of the top ten countries had more than one fourth of their population living abroad and the last four countries have more than 20 percent of their population outside their territory (Ratha & Xu, 2008).

B. Remittance Data

B.1. Global remittance trends

According to the official record of World Bank, remittances flowing to developing countries reached \$US 240 billion in 2007 out of the estimated \$US 318 billion world wide remittances for that year. It is widely believed that there is a substantial amount of remittances sent through the informal channel (Ratha, Mohapatra, Vijayalakshmi, & Xu, 2007, p. 1). Although there was an 87 percent increase in remittances world wide for the five-year period (2002-2007) (See Table 3), the accumulated change in the increase in remittances that came in to developing countries for the same five year period however, was higher (107 percent).

In contrast, the outflow of remittances from developing countries for 2006 recorded only \$US 44 billion; but, it has a bigger change of remittances from 2005-2006 which is twenty three percent. For a span of five years (2002-2006), the increase in the outflow of remittances is two times bigger than the inflow of it in developing countries (See Table 3).

The 2006 inflow and outflow of remittances were equivalent to 0.7 percent and 0.5 percent respectively of the gross domestic product of developing countries (Ratha & Xu, 2008, p. 1). The increase in the use of formal channels such as banks in sending remittances to countries of origin is one of the factors why records on remittances have continued to improve. Another is the increase of mobility of people to work abroad both at the global and intra-regional and intra-states levels.

Table 3. Remittance trends, 2002-2007

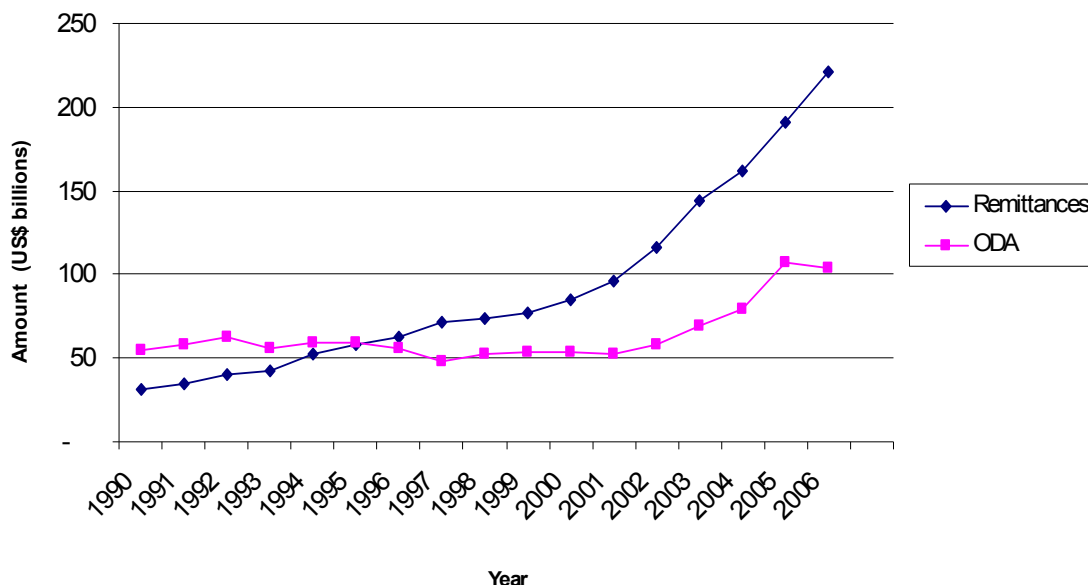
| INFLOWS | 2002 | 2003 | 2004 | 2005 | 2006 | 2007e | Change 2006-07 | Change 2002-07 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|--------------|---------------------------|---------------------------|
| Developing countries | 116 | 144 | 161 | 191 | 221 | 240 | 8% | 107% |
| High income OECD countries | 53 | 60 | 67 | 68 | 72 | 74 | 3% | 40% |
| High income non-OECD countries | 1 | 2 | 3 | 4 | 4 | 4 | 1% | 298% |
| World | 170 | 206 | 231 | 263 | 297 | 318 | 7% | |
| OUTFLOWS | 2002 | 2003 | 2004 | 2005 | 2006 | | Change 2005-06 | Change 2002-06 |
| Developing countries | 20 | 24 | 31 | 36 | 44 | | 23% | 226% |
| High income OECD | 88 | 100 | 113 | 124 | 136 | | 10% | 64% |
| High income non-OECD | 23 | 23 | 22 | 24 | 27 | | 15% | 20% |
| World | 131 | 147 | 166 | 183 | 207 | | 13% | 74% |

Source: Ratha, Mohapatra, Vijayalakshmi, & Xu, 2007, p. 1. Table 1. Remittance flows to developing countries to reach \$240 billion in 2007 (\$ billion). E means estimate.

B.2. ODA and remittance flows to developing countries

In 1990, the flow of overseas development assistance (ODA) to developing countries was higher than recorded remittances to the tune of \$US58 billion to \$US 31billion respectively (See Figure 5). In 1995 the flow of remittances and ODA to developing countries was almost the same. From then on, recorded remittances rose faster while ODA slowed down and tried to pick up momentum again in 2002 but it could not compete with the pace of remittances flowing to developing countries. Official figures showed that while \$US221 billion remittances flowed to developing countries during 2006, only \$US104 billion came in as ODA in the same year (Ratha et al., 2007, p. 2).

Figure 5. ODA and remittance flow to developing countries (1990-2006)

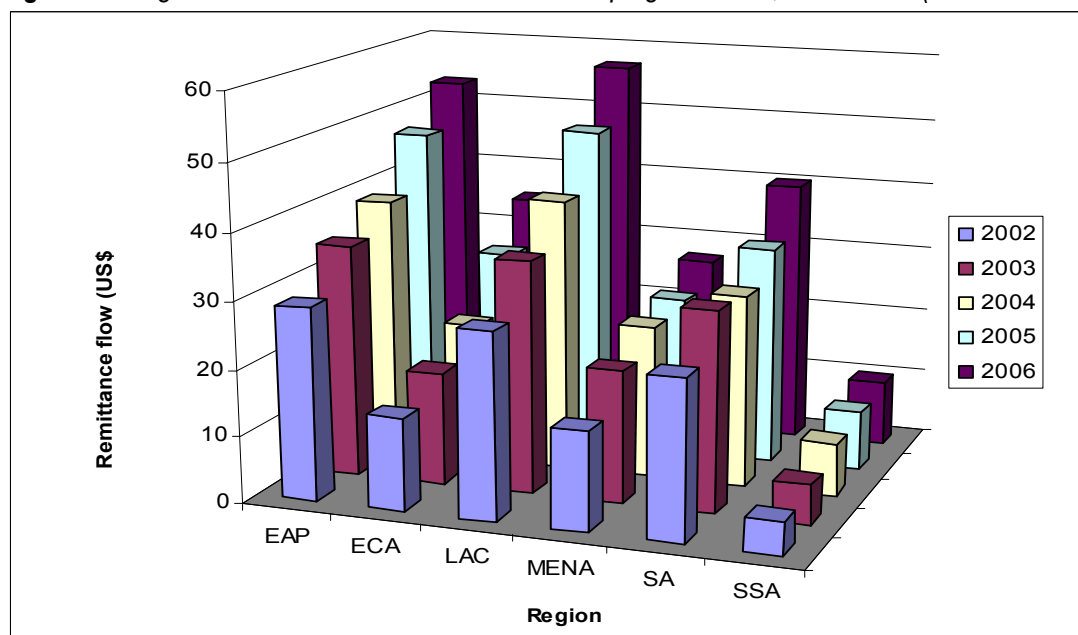


Source: Ratha et al., 2007, p. 2. Table 2. Remittances and capital flows to developing countries.

B.3. Regional remittance trend

Remittances on a regional level have increased substantially/accumulatively by as much as 107 percent change between 2002 and 2007 (See Table 3). Historically the bulk of remittances flowing to developing countries went to EAP and LAC with a recorded remittance flow of \$US110 billion in 2006.

Figure 6. Regional inward remittance flow to developing countries, 2002-2007 (in billion \$US)



Data from: Ratha, Mohapatra, Vijayalakshmi, & Xu, 2007, p. 1. Table 1. Remittance flows to developing countries to reach \$240 billion in 2007 (\$ billion)

Despite the slowing down of the US economy which greatly affected employment with the majority of immigrants coming from Latin America and the Caribbean, the flow of remittances in

the region increased six percent between 2006 and 2007 which made Mexico maintain its place as a top remittance earner in the region. Mexicans sent an enormous amount of \$US 52.8 billion remittances to Mexico through formal channels in 2007. Even Peru which ranked only number ten as a remittance receiving country in Latin America received \$US 2 billion remittances in 2007 (Ratha et al., 2007, p. 4).

East Asia and the Pacific on the other hand, recorded \$US 52.8 billion remittances in 2006 with China (\$US 25.7 billion) topping the list. In 2006, China had a recorded remittance of \$US 23.3 billion which is equivalent to .09 of its gross domestic product for that year. Fiji who ranked number nine on the list recorded a modest \$US 0.2 billion in the same year but its 2006 remittance record of \$US 165 million represented 5.8 percent of its gross domestic product for that year.

Sub – Saharan Africa, a region that has the lowest remittances on a regional level, posted a five percent increase between 2006 and 2007. At the same time, it had the second highest percentage increase in remittances among the regions for the past six years (2002–2007) a percentage change of 116 percent. It received remittance receipts of \$US 8 billion in 2004 and added a million dollars each year until 2007. On a country level, Nigeria topped as a remittance recipient country in 2007 with a remittance receipt of \$US 3.3 billion (Ratha et al., 2007, p. 1).

B.4. Top 10 remittance receiving countries, 2007

For the year 2007, India topped the remittance receiving countries with total remittance receipts of \$US 27 billion (See Table 4). China followed next with \$US 25.7 billion (Ratha & Xu, 2008). These huge amounts also made these two countries the highest remittance receiving countries in South Asia and East Asia and the Pacific. The Philippines is in the top four with a total of \$US 17 billion while Romania is in the tenth place with a total remittance receipt of \$US 6.8 billion (Ratha & Xu, 2008). Other top ten countries came from European countries such as France, Spain, Belgium, Germany and Great Britain.

Table 4. Top 10 remittance-receiving countries 2007 (US\$ billions)

| Country | Amount |
|----------------|--------|
| 1. India | 27 |
| 2. China | 25.7 |
| 3. Mexico | 25 |
| 4. Philippines | 17 |
| 5. France | 12.5 |
| 6. Spain | 8.9 |
| 7. Belgium | 7.2 |
| 8. Germany | 7 |
| 9. U.K. | 7 |
| 10. Romania | 6.8 |

Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

In terms of percentage of gross national product (GNP) vis-à-vis remittances for the year 2006, the top 10 remittance recipient countries were Tajikistan, Moldova, Tonga, Kyrgyz Republic, Honduras, Lesotho, Guyana, Lebanon, Haiti and Jordan. Tajikistan has the highest percentage with an equivalent of 36.2% while Jordan even though ranked number 10 on the list still received an equivalent of 20% of its GNP for 2006 (Ratha & Xu, 2008).

B.5. Top ten remittance sending countries, 2006

The United States of America has been the highest source of remittances worldwide. It recorded \$US 42.2 billion in 2006 (See Table 5). The big chunk of remittances went to Mexico during that year, but there were concerns about the remittance growth rate in 2007. From 2002-2006, the remittance growth rate was more than twenty percent but during the first nine months of 2007, it posted a mere 1.4 percent. The World Bank attributed this poor performance to the weaker job market in the US due to the slowing down of the construction industry in the US that provided most jobs to Mexicans, tighter border controls and anti –immigration sentiments (Ratha et al., 2007, p. 4). The majority of the top remittance sending countries was from Europe, with the exception of Saudi Arabia. The common feature of these countries was that their economies performed well with many of their industries catering to the workforce of migrants.

Interestingly enough, Malaysia, a developing country in East Asia and the Pacific region was in the top ten of remittance sending countries. The one and a half million migrants in Malaysia sent home more than five billion US dollars to their countries of origin. Most of its migrants came from neighbouring countries such as Singapore, Indonesia and the Philippines (Ratha & Xu, 2008).

Table 5. Top 10 remittance-sending countries 2006 (US\$ billions)

| Country | Amount |
|----------------|---------------|
| U.S. | 42.2 |
| Saudi Arabia | 15.6 |
| Switzerland | 13.8 |
| Germany | 12.3 |
| Russia | 11.4 |
| Spain | 11 |
| Italy | 8.2 |
| Luxembourg | 7.5 |
| Netherlands | 6.7 |
| Malaysia | 5.6 |

Data from Ratha, D., & Xu, Z. (2008). *Migration and remittances factbook 2008*. Retrieved May 14, 2008, from <http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

CHAPTER V

THE PHILIPPINE CONTEXT OF MIGRATION, REMITTANCES AND DEVELOPMENT

This chapter examines the Philippine context of migration, remittances and development. It begins with a historical background to Filipinos migration to other countries and the dynamics of Filipino remittances as well as the remittance behaviour of Filipinos.

The migration of Filipinos has been a reaction to the realities inside and outside the country. At the turn of the twentieth century, the United States of America (USA), Philippines' colonial master, was the first country that recruited large numbers of the Filipino labour force to address a labour shortage in the agricultural sector in Hawaii and the West Coast of the USA. There were approximately 125,000 Filipino agricultural workers in Hawaii alone between 1906 up to 1937. They were the ordinary folks who came primarily from the Ilocos region of Northern Philippines (Rodis, 2008). In 1935, the Philippine Independence Act was passed in the US Congress which granted Philippine independence from the US after 10 years, but at the same time limited the influx of Filipinos to the USA at 50 a year. This quota lasted until 1965 (Rodis, 2008). After World War II, around 5,000 Filipinas were allowed to migrate in the US by virtue of the passage of the 1946 War Brides Act. The Act waived the visa requirements and other immigration requirements of foreign nationals in coming to America including Filipinas who got married to American soldiers during World War II (*The American war bride experience: GI brides of World War II* 2008). These Filipinas became US citizens because they were married to Americans during the War. Together with the 20,000 Filipino recruits to serve as stewards in the US Navy, these Filipinas settled well in the US. In 1965, the US Congress passed the Immigration Act 1965, which opened the way for legal Filipino migrants to the US. The entry of legal Filipino immigrants increased from 50 in 1965 to 20,000. In 2007, the US Ambassador to the Philippines estimated that there were around three million legal Filipino migrants in the US (Rodis, 2008).

The internal events in the Philippines in the 1970s saw the migration of Filipinos as both as a necessity and an opportunity. President Ferdinand Marcos declared Martial Law on 21 September 1972, a single event in the Philippine history that changed the economic and political landscape of the country. Many of dissidents went into voluntary exile and migrated to the US. While there, they continued to be critical of the Marcos regime and continued to fight for the restoration of democracy in the Philippines. Rising unemployment was a big problem of the Marcos regime and needed to be addressed immediately and effectively to avoid social unrest. External factors such as the oil crisis of 1973 further fuelled the difficult economic situation of the

country. Blas Ople, the Labour Minister during that time, seized the opportunity of mobilizing the Filipino Labour force to work in the Middle East to ease the local labour problem and to fill the demand for foreign workers in their oil rigs and ever expanding infrastructural projects (Asis, 2006). Remittances flowed steadily to the country and became an important source of human investment in the family, a source of capital for community investments and community development work, and most importantly, helped the Philippine economy survive the crisis it was facing.

Recognizing the importance of Filipino migrants and the remittances they sent home to the Philippines, succeeding Philippine governments after President Marcos diversified the market for the Filipino labour force. In 2008, Filipinos were in 197 countries worldwide, working in a range of professions and sending home remittances which amounted to \$US 14.4 billion in 2007 (Bangko Sentral ng Pilipinas, 2008a). The current government referred to Filipinos abroad as Filipino overseas investors, inviting them to invest in the Philippines either in the government sponsored programs or in economic development initiatives in their local communities (Guinto, 2009).

A. Migration Flow

Every day, an average of 3,000 Filipino migrants leaves the Philippines to work abroad in 197 countries worldwide (DME, 2008). They are a fraction of a total of a one million Filipino overseas contract workers target of the Philippine government to work abroad by 2010. In 2005, the Philippines ranked 11th in top emigration countries with 3.7 million Filipinos working abroad as construction workers, seasonal farm workers, domestic helpers, caregivers, doctors, nurses, accountants, information technology professionals, teachers and seamen among others (Dumlao, 2008b).

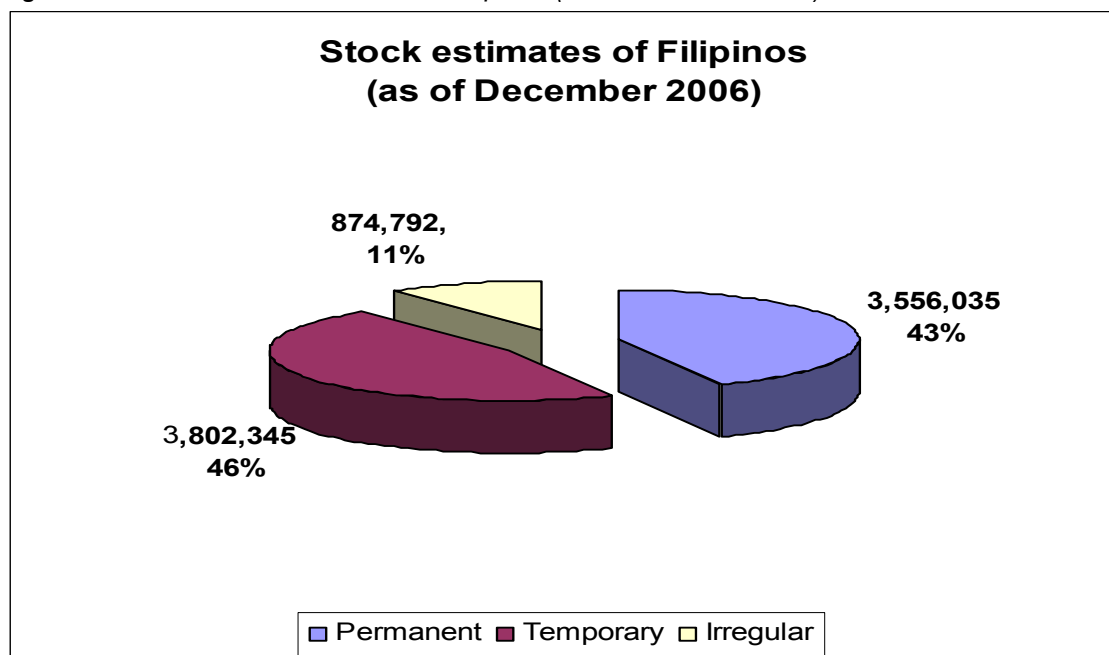
There are three types of Filipino population residing outside the Philippines. They are staying in their host country either on a permanent, temporary or irregular basis. Filipinos reside in a host country permanently by virtue of them being granted permanent residency or citizenship by their host countries (Bagasao et al., 2004, p. 3). Temporary Filipino migrants are Filipinos who are in a host country to work for a definite period of time and need to return to the Philippines after their contract to work expires. They are collectively referred to as the Overseas Filipino Workers (OFWs) (Bagasao et al., 2004, p. 4). Irregular Filipino migrants are Filipinos in the host country who do not have a valid reason to stay due to lack of valid passport or proper documents to stay or work, or even if properly documented they did not satisfy the immigration requirements of the host country for residency (Bagasao et al., 2004, p. 4). They are commonly known as TNT (*Tago ng Tago*) – hiding from the authorities and only survive through the support of extensive Filipino

networks and immediate family who adopt them and provide them menial jobs with below board salary and exploitative work conditions. A California-based Filipino lawyer estimated that there were around a million irregular Filipinos in the US in 2008 compared to five hundred thousand in 2000 (Rodis, 2008).

A.1. Stocks

The stock of Overseas Filipino Workers has increased dramatically since President Marcos initiated the massive export of Filipino manpower in the Middle East in the 1970s. It grew from an annual deployment of 36,035 in 1975 to 1,012,054 in 2007 (Uy, 2008). According to the Commission on Filipino Overseas (CFO), there were 8,233,172 overseas Filipinos as of 2006 and a quarter of a million of them are sea based workers. The majority of them (46 percent) are temporary migrants but at the same time, 43 percent lived permanently in their host countries. The remaining 11 percent of overseas Filipinos was classified as irregulars without proper documentation to stay and work in their host countries (Commission on Filipinos Overseas, 2006).

Figure 7. Stock estimate of Overseas Filipinos (as of December 2006)



Data from Commission on Filipinos Overseas. (2006). *Stock estimate of overseas Filipinos as of December 2006*. Retrieved February 12, 2008, from <http://www.cfo.gov.ph/Stock%202006.pdf>

There was a steady rise in the number of temporary overseas Filipinos from 1997 (2,940,082) to 2005 (3,651,727). The number of irregular Filipinos working overseas declined from 1,880,016 in 1997 to 881,123 in 2005 (Commission on Filipino Overseas, 2008b). This was due to the relentless campaign of the Philippine government to go after organized crime exporting Filipino

manpower to work abroad illegally and at the same time crack down and penalize illegal recruitment agencies in the Philippines (JC, 2008).

Between 2001 and 2006, not much difference was recorded with the pattern of migration of Filipinos overseas. Americas/Trust territories which included the mainland United States of America, Canada and its Trust territories such as Palau and Guam among others were the usual destination of Filipino migrants. The number of Filipinos increased by 275,969 from 3,303,323 in 2001 to 3,577,292 in 2006 in these areas. While migration of Filipinos overseas in West Asia grew, the trend in South East Asia declined. Moreover, the Philippines having been known as the top maritime manpower provider in the world records a stagnant growth of employment during the last five years. CFO posted a total of 255,269 sea based workers in 2001 and 274,497 in 2006 (See Table 6).

Table 6. Stock estimates of Filipinos (December 2001 and 2006)

| Region/country | Year | |
|-------------------------------|------------------|------------------|
| | 2001 | 2006 |
| Africa | 64,900 | 89,798 |
| Asia, East and South | 1,398,856 | 1,223,678 |
| Asia West | 1,352,795 | 1,839,684 |
| Europe | 739,035 | 888,260 |
| Americas, Trusts, Territories | 3,301,323 | 3,577,292 |
| Oceania | 299,908 | 339,963 |
| Sea Based Workers | 255,269 | 274,497 |
| World Total | 7,412,086 | 8,233,172 |

Data from Commission on Filipino Overseas. (2001). Stock estimate of overseas Filipinos as of December 2001 (Publication. Retrieved February 12, 2008, from Commission on Filipino Overseas: <http://www.cfo.gov.ph/Stock%202001.pdf>; Data from Commission on Filipino Overseas. (2006). Stock estimate of overseas Filipinos as of December 2006. Retrieved February 12, 2008, from <http://www.cfo.gov.ph/Stock%202006.pdf>

A.2. Top ten destination countries of Filipino temporary contract workers and permanent residents.

In terms of destination of permanent overseas Filipinos, the United States of America tops the list. This is due to the fact that the US has been the usual destination of Filipinos since the 1900s ranging from farm workers to professionals working in hospitals, private and government institutions and international agencies such as the United Nations. The Filipino group has successfully blended with the mainstream of American society and the third and fourth generations of Filipinos in the US today are actively participating in the government either as elected officials in Congress and local government units or technocrats in government agencies. Benjamin Cayetano, a son of a Filipino immigrant in Hawaii, made a historic first in the history of Filipino Americans in the United States of America by being the first Filipino American governor of Hawaii (Soderburg, 2000). He held the office for two consecutive terms. In New Zealand, some

Filipino migrants stood for local and national elections, with no success yet. After the US, Canada is the second choice of emigrants and permanent residents of Filipinos abroad. Australia ranked third with 91,897 Filipinos while New Zealand ranked 7th with a total 5,630 emigrants and permanent residents Filipinos (Opiniano, 2005b, p. 20).

The top ten destination countries for Filipinos as temporary contract workers are Saudi Arabia, Hong Kong, Japan, Taiwan, United Arab Emirates, Kuwait, Singapore, Italy, Qatar, and Brunei. There were more than 1.5 million Filipinos working in Saudi Arabia in 2005, a substantial growth from 897,000 in 2002. A survey conducted by CFO from April to September 2005, estimated that one out of five overseas Filipino workers was in Saudi Arabia (Erica, 2006). Singapore had 196,900 Filipinos as part of its labour force, the majority working as domestic helpers, IT professionals, hospitality and tourism staff. Brunei ranked number ten in destination for work by Filipinos with almost a hundred thousand employment opportunities but generally in blue collar jobs such as farmhands, production workers, construction workers and domestic helpers (Philippine Overseas Employment Administration, 2006).

Table 7. Top ten countries of destination of registered permanent residents and temporary contract workers

| Temporary contract workers | | Emigrants and permanent residents | |
|----------------------------|-----------|-----------------------------------|---------|
| Country | Figure | Country | Figure |
| 1. Saudi Arabia | 1,512,335 | 1. United States of America | 952,604 |
| 2. Hong Kong | 848,077 | 2. Canada | 193,149 |
| 3. Japan | 480,437 | 3. Australia | 91,897 |
| 4. Taiwan | 444,355 | 4. Japan | 81,474 |
| 5. United Arab Emirates | 413,179 | 5. Germany | 10,187 |
| 6. Kuwait | 207,462 | 6. United Kingdom | 7,016 |
| 7. Singapore | 196,900 | 7. New Zealand | 5,630 |
| 8. Italy | 166,738 | 8. Germany | 6,184 |
| 9. Qatar | 116,773 | 9. Spain | 4,354 |
| 10. Brunei | 96,748 | 10. Norway | 2,539 |

Source: Opiniano, 2005, p. 20. Table 8. Top countries for Filipinos who are temporary contract workers and permanent settlers.

A.3. Diverse migration flow

The flow of overseas Filipinos from the Philippines is diverse. Although traditionally, the majority of Filipino permanent residents are in the US and the majority of the OFWs are in Saudi Arabia, Filipinos are now scattered in 197 countries worldwide from Angola to Zimbabwe. This is due to the fact that there has been an ongoing diversification of skills in the Philippine manpower export industry. The Philippine government allocated a huge amount of money to subsidize the technical vocational education and training (TVET) program of the Technical Educational and

Skills Development Authority (TESDA) to train and stock pile enough human resource for local and foreign employments.³ The qualifications of the graduates of TVET are accepted by countries where the Philippines had established economic and diplomatic ties. At the same time, the one million Overseas Filipino workers a year program of the Department of Labour and Employment (DOLE) pushed the government to search for additional markets for its local manpower to be employed abroad. Additionally, there has been an ongoing feminization of the Philippine manpower export. With the professionalization of domestic helpers trained by TESDA and other accredited entities, household and related workers topped the list of deployed overseas Filipino workers for 2005 and 2006, mostly women (Philippine Overseas Employment Administration, 2006). Out of the total new hires of 284,285 contract workers in 2005, twenty nine percent (85,088) were household and related workers. At the same time, seven out of ten of the top ten occupational groups identified by POEA in 2005 were dominated by women (See Table 8).

Table 8. Top ten occupational group by gender

| Deployed Overseas Filipino Workers (OFWs)-New hires Top Ten Occupational Group by Gender For the Year 2005 | | | | |
|---|---------------|----------------|----------------|-------------------------|
| | Male | Female | Total | % Share to total |
| 1. Household and Related Workers | 1,564 | 83,524 | 85,088 | 29.9% |
| 2. Overseas Performing Artists | 1,604 | 37,891 | 39,495 1 | 13.9% |
| 3. Factory and Related Workers | 22,699 | 16,778 | 39,477 | 13.9% |
| 4. Construction Workers | 26,803 | 3,275 | 30,078 | 10.6% |
| 5. Caregivers and Caretakers | 673 | 15,473 | 16,146 | 5.7% |
| 6. Medical Related Workers | 2,187 | 12,507 | 14,694 | 4.4% |
| 7. Building Caretakers and Related Workers | 1,412 | 11,195 | 12,607 | 5.2% |
| 8. Hotel and Restaurant Related Workers | 3,219 | 7,332 | 10,551 | 3.7% |
| 9. Engineers and Related Workers | 6,441 | 228 | 6,669 | 2.3% |
| 10. Dressmakers, Tailors and Related Workers | 116 | 2,931 | 3,047 | 1.1% |
| Total Deployment - New hires | 79,079 | 205,206 | 284,285 | 100.0% |

Source: Philippine Overseas Employment Administration, 2006, n. p. Table 17. Deployed Overseas Filipino Workers (OFWs) - New hires Top Ten Occupational Group by Gender For the Year 2005.

³ For more information, visit <http://www.tesda.gov.ph/>

Asis (2003) pointed out that the feminization of Filipino labour migration was an offshoot of the slowing down of infrastructure projects in the Middle East as a result of the second oil crisis in 1979. According to her, “the changing labor needs of the Gulf countries resulted in the lower demand for male workers and an emerging need for female workers to feed the demand for medical personnel, maintenance workers, and domestic workers (para 2).” It was in 1992 that the number of female overseas Filipino workers surpassed the number of male overseas Filipino workers. This was due to the heavy demand for domestic helpers in Middle Eastern and Asian countries such as Saudi Arabia, Kuwait, Dubai and Singapore, Hong Kong and Taiwan (Asis, 2003).

This new configuration of feminization in Filipino migration has a significant impact on the family. Working abroad, regardless of the nature of the job, made the women overseas Filipino workers become more independent and empowered economically. Since contributing significantly to the family income, they have become an important factor in the outcome of decisions in the family (Commission on Population & United Nations Population Fund, 2007, p. 23).

When the wife goes abroad to work, the children are generally left behind under the care of the husband. The husband becomes a solo parent and assumes both the roles of a father and a mother. The impact is more disruptive and the responsibility too much for the husband to handle and more often, he performs poorly in raising the children properly. He fails to give his children proper rearing and sometimes the long absence of the wife leads to infidelity on his part (Commission on Population & United Nations Population Fund, 2007, p. 19). But the children are compensating the absence of their mothers by performing well academically. According to one Filipino economist, “The absence of the female migrant is a strong incentive to remain in school...[indicating] that OFW children are studying hard despite the absence of mothers (and) thereby dispelling that they are worst off (Liberato, 2008).”

B. Remittance Flows

The inflow of overseas Filipino remittances has been systematically recorded by the *Bangko Sentral ng Pilipinas* (BSP) particularly those remitted in the banks. Since 1989, overseas Filipino remittances reached a million dollar mark (See Table 9). Most of it came from the land based remittances sent by temporary, permanent and irregular Filipinos in host countries. It was only in 1991 that land based remittances started to come into the country by a billion US dollar and since then, it increased dramatically. At the same time, since 2006 the monthly cumulative remittances that went into the formal channels reached US\$ one billion. By 2007, the total Filipino overseas remittances were US\$ 14.5 billion but this figure excludes the money brought home by overseas

Filipinos and giving it personally to recipients. BSP estimates that remittances coursed through informal channels will be five percent of the total remittances sent to the Philippines for 2007 ("OFW remittances hit all-time high of \$14B.," 2007).

Table 9. Remittances from Overseas Filipinos (1989-2007 in thousands and millions \$US)

| Year | Sea-based | Land-based | Total |
|------|-----------|------------|------------|
| 1989 | 217,815 | 784,096 | 1,001,911 |
| 1990 | 287,673 | 915,336 | 1,203,009 |
| 1991 | 375,226 | 1,274,148 | 1,649,374 |
| 1992 | 445,019 | 1,776,769 | 2,221,788 |
| 1993 | 389,286 | 1,887,109 | 2,276,395 |
| 1994 | 379,347 | 2,629,400 | 3,008,747 |
| 1995 | 210,251 | 3,658,327 | 3,868,578 |
| 1996 | 251,244 | 4,055,247 | 4,306,491 |
| 1997 | 257,612 | 5,484,223 | 5,741,835 |
| 1998 | 274,549 | 7,093,440 | 7,367,989 |
| 1999 | 786,472 | 5,234,747 | 6,021,219 |
| 2000 | 926,677 | 5,123,773 | 6,050,450 |
| 2001 | 1,093,349 | 4,937,922 | 6,031,271 |
| 2002 | 1,199,183 | 5,686,973 | 6,886,156 |
| 2003 | 1,298,223 | 6,280,235 | 7,578,458 |
| 2004 | 1,464,930 | 7,085,441 | 8,550,371 |
| 2005 | 1,669,358 | 9,019,647 | 10,689,005 |
| 2006 | 1,949,290 | 10,812,017 | 12,761,307 |
| 2007 | 2,236,363 | 12,213,565 | 14,449,900 |

Data from Bangko Sentral ng Pilipinas. (2008). *Online Statistical Interactive Database*. Retrieved November 25, 2008, from http://www.bsp.gov.ph/statistics/statistics_online.asp

B.1. Collective remittances (Diaspora philanthropy flows)

The flow of collective remittances or diaspora philanthropy to the Philippines is tremendous. The Commission on Filipinos Overseas (CFO) handles collective remittances through its LINKAPIL program of the Philippine government. LINKAPIL, which literally means "service to fellow Filipinos" processes the flow of collective remittances from Filipino individuals and organizations overseas. With support and partnership from Filipinos abroad, LINKAPIL also implement community development programs such as health, education, livelihood, infrastructure and relief operations across many communities in the Philippines. Donors have an option to give collective remittances for their specific identified beneficiaries back home or let LINKAPIL staff find the likely beneficiaries for donations. Between 1990 and 2004, LINKAPIL collected total donations of about 41.5 billion pesos (See Table 10). Although donations to LINKAPIL vary from year to year, what is important is that there are Filipinos and Filipino organizations outside the Philippines that are actively engaged in community development programs in their home country.

Table 10. Summary of donations coursed through LINKAPIL per year (1990 to 2004) ⁴

| Year | Number of Donations | Amount (in million pesos) | ⁵ Exchange rate of PhP to US\$ | Equivalent Amount in US\$ |
|--------------|---------------------|---------------------------|---|---------------------------|
| 1990 | 91 | 249.510 | 24.31 | 10,263,677.50 |
| 1991 | 106 | 145.630 | 27.48 | 5,299,490.54 |
| 1992 | 90 | 25.030 | 25.51 | 981,183.85 |
| 1993 | 121 | 79.900 | 27.12 | 2,946,165.19 |
| 1994 | 86 | 67.640 | 26.42 | 2,560,181.68 |
| 1995 | 54 | 31.300 | 25.71 | 1,217,425.13 |
| 1996 | 89 | 54.040 | 26.22 | 2,061,022.12 |
| 1997 | 111 | 56.980 | 29.47 | 1,933,491.69 |
| 1998 | 117 | 70.537 | 40.89 | 1,725,042.80 |
| 1999 | 162 | 88.560 | 39.09 | 2,265,541.06 |
| 2000 | 169 | 105.950 | 44.19 | 2,397,601.27 |
| 2001 | 171 | 65.879 | 50.99 | 1,291,998.43 |
| 2002 | 265 | 146.831 | 51.60 | 2,845,562.02 |
| 2003 | 253 | 191.058 | 50.20 | 3,805,936.25 |
| 2004 | 337 | 138.955 | 56.04 | 2,479,568.10 |
| Total | 2222 | 1,517.8 | | 41,594,319.52 |

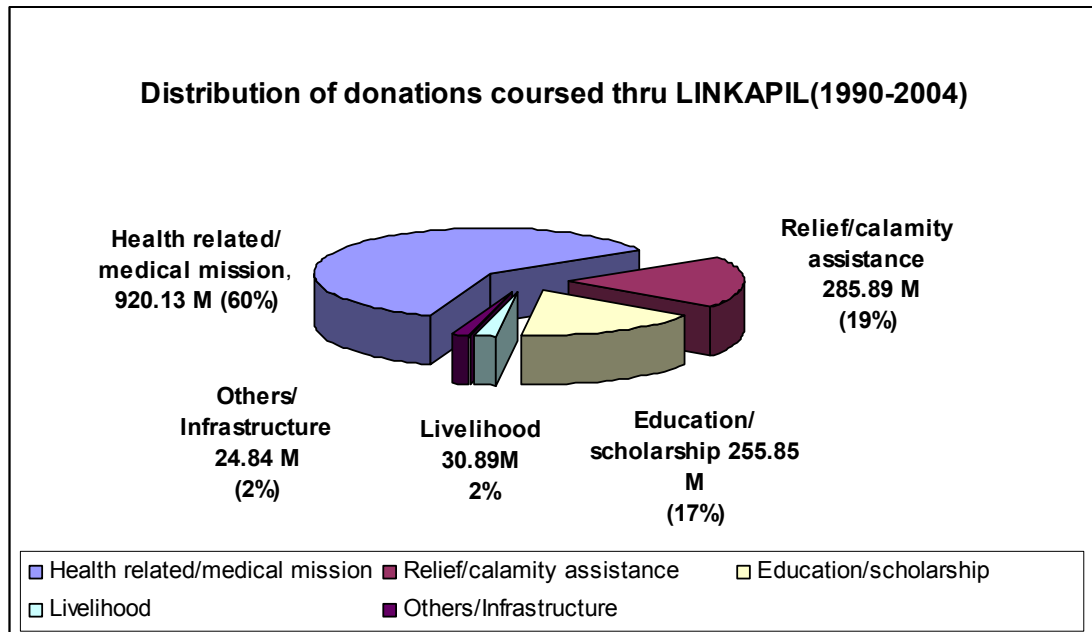
Source: Bagasao, 2005, p. 30. Figure 2. Donations through LINKAPIL from 1990 to 2004

Filipino organizations in the United States of America topped the list of donors with a total of 820.48 million pesos between 1990 and 2001. The contribution is equivalent to 78.8 percent of the total value of collective remittances. Donations from Filipino organizations from Germany and Canada were about 50 million pesos, and from Sweden although a small country, approximately 5 million pesos (Opiniano, 2002, p. 28). In terms of the distribution of donations by program component, sixty percent of donations were allocated to health related activities such as medical and dental missions (See Figure 8), strongly supported by individual Filipinos and Filipino associations that have links with medical institutions. Relief assistance relating to typhoons was the second area of the LINKAPIL program. Donations for the education of under-privileged children from primary to university were supported through scholarship programmes.

⁴ I added two columns from the actual table of CFO in order to capture the average foreign exchange rate of peso against the US dollar in a given year and at the same time to capture the value of donations in US dollars.

⁵ The conversion of peso to a dollar is based on an annual average exchange rate calculated by the *Bangko Sentral ng Pilipinas*. For more information, visit http://www.bsp.gov.ph/statistics/spei_2006/tab13.htm.

Figure 8. *Distribution of donations by program component (1990-2004)*



Source: Bagasao, 2005, p. 29. Figure 1. Sectoral distribution of donations through LINKAPIL from 1990 to 2004.

Moreover, not all donations by Filipino associations and organizations are coursed thru LINKAPIL. There are those who sent cash and kind donations directly to beneficiaries. The group of domestic helpers in Hong Kong known as the Alcala Overseas Workers Association for example, was successful in pooling resources in Hong Kong to finance its development project in the town of Alcala, Pangasinan, Philippines. The implementation of its projects was successful because of its strong coordination with the local officials of the municipality of Alcala (Gatchalian, Gallardo, Luna, & Opiniano, 2004, p. 1).

B.2. Remittance channels

Filipinos abroad send money back to the Philippines through formal and informal channels. Formal channels are banks and other money transfer agencies that are registered and regulated by the government. The formal channels for money remittance business in the Philippines was the monopoly of banks and Western Union until about 2001 when their dominance was challenged by smaller players who offered faster and cheaper services. These included telecommunication companies, post offices, micro-finance institutions and even pawnshops (Bagasao et al., 2004). Thus practically all areas in the Philippines are covered by the remittance service.

Despite the availability of formal remittance services, many Filipinos still send money through informal channels. Informal channels are the money remittance providers that do not have a license to operate and thus undertake their businesses outside the government regulation environment. Such providers are used by temporary workers and irregulars who send money

back home for emergencies or some hidden financial obligations such as illegal immigrant recruitment agencies. Informal channels include Filipino owned restaurants in their port of call, and networks of business establishments that are used as pick up points for designated remittance recipients. Sometimes banks are used but the money is deposited by the facilitator in the designated bank account in the Philippines to make the transaction appear domestic and thus undetected as money remittance coming from outside the country.

It is also a wide spread practice to send money or goods back home when someone travels home to the Philippines. This is what is called *padala* (*to bring or deliver*). Even though there are no records of the transactions, it is believed that informal channels represent a substantial part of the total remittance to the Philippines every year. In 2003, the study of Bagasao, et al (2003, p. 24) estimated transfer through informal channels could total \$US 1.5 billion per year. There are risks associated with these informal channels because there are no records. There issues are accountability, and incidents of goods and/or money not received on time or worse not received at all. In some cases, the bearer claims ownership of the goods and/or money intended for the designated beneficiary thus breaking the promise to deliver them to rightful beneficiaries or in other cases goods and or money are lost or accidentally misplaced.

B.3. Top ten remittance sending countries

The Bangko Sentral ng Pilipinas (BSP) reported that overseas Filipinos' remittances exceeded \$US 14 billion in 2007. Major sources of remittances were the United States of America (USA), the United Kingdom, Saudi Arabia, Italy, Japan, Canada, Hong Kong the United Arab Emirates, Singapore, and Taiwan ("OFW remittances hit all-time high of \$14B.," 2007). For quite a long time, the USA had been the top remittance sending country to the Philippines. In 2007 alone, it sent \$US 7.5 billion to the Philippines through formal channels with Saudi Arabia ranked second with more than a billion remittances (See Table 11). For the last five years (2003-2007), there were no major changes to the ranking of the top ten sources of OFW's remittances except with the inclusion of Germany and exclusion of Taiwan in the list for the year 2007.

Table 11. Top 10 remittance sending countries, 2007

| Country | Amount in \$US |
|--------------|----------------|
| USA | 7,564,887 |
| Saudi Arabia | 1,141,319 |
| UK | 684,007 |
| Italy | 635,939 |
| Canada | 595,079 |
| UAE | 529,963 |
| Japan | 401,612 |
| Singapore | 386,409 |
| Hong kong | 383,160 |
| Germany | 207,935 |

Data from Bangko Sentral ng Pilipinas. (2008). *Overseas Filipinos' remittance by country, by source*. Retrieved November 26, 2008, from <http://www.bsp.gov.ph/statistics/spei/tab11.htm>

B.4. Remittance behaviour

In 2003, the Asian Development Bank (ADB) commissioned market research on the remittance behaviour of overseas Filipino workers and residents in Singapore and in the United States of America (Bagasao et al., 2004). The study reported that eighty percent of Filipinos abroad remit money to their beneficiaries in the Philippines on a monthly basis (See Table 12) while ten percent sent money home every two months.

Table 12. Frequency of remitting

| Frequency | % |
|--------------------------|----|
| More than once a month | 2 |
| Monthly | 80 |
| Every 2 months | 10 |
| Quarterly | 5 |
| Less than 4 times a year | 3 |
| Total | 10 |

Source: Bagasao, et. al., 2004, p. 121. Table 2.2. Frequency of remitting.

On average Filipino respondents sent \$US 340.00 per month to their recipients monthly (Bagasao et al., 2004, p. x). Even though the amount of remittances sent home varied, the most frequently mentioned was \$US 182.00 (Bagasao et al., 2004, p. 120). When asked about the size of their last remittance sent home, the average amount was \$US 455. (Bagasao et al., 2004, p. 121). Seafarer temporary workers had the largest remittance for their recipients back home at about \$US 524 monthly (Bagasao, 2003, p. 121). This was due to the availability of an option to give the eighty percent of their monthly salary to their beneficiaries back home.

Table 13. Remittance amount (% of Respondents)⁶

| Amount (US) | Usual Amount | Occasional Amount | Last Amount |
|-----------------|--------------|-------------------|-------------|
| Less than 100 | 10 | 17 | 8 |
| 100–150 | 9 | 10 | 8 |
| 151–200 | 20 | 17 | 14 |
| 201–300 | 19 | 11 | 14 |
| 301–400 | 14 | 15 | 16 |
| 401–500 | 12 | 12 | 11 |
| 501–600 | 6 | 6 | 7 |
| 601–800 | 6 | 4 | 7 |
| 801–1,000 | 3 | 5 | 7 |
| 1,001 and above | 1 | 3 | 3 |
| Total | 100 | 100 | 100 |

Source: Bagasao, et. al., 2004, p. 146. Table 2.37. Remittance Amounts.

Moreover respondents in the US sent more money to the Philippines than respondents in Singapore at an average monthly remittance of \$US 342 to \$US248. This was due to the fact that 71 percent of respondents from the US were in better paying jobs compared to 75 percent of respondents in Singapore who were domestic helpers and were paid lower salaries. However, the frequency of sending remittances from Filipino workers in Singapore was higher than those who worked in the US (Bagasao et al., 2004, p. 20).

B.5. Remittance channels and factors in choosing them

Sea-based temporary contract workers usually used banks in remitting money to their beneficiaries in the Philippines. Before leaving the Philippines maritime workers signed work contracts stipulating the percent of their salaries to go to their beneficiaries and the bank. But in the case of land based overseas workers, their work contracts were not so specific. An ADB study (2004) revealed that 47 percent of respondents from the US have used formal remittance channels compared with 80 percent of respondents from Singapore (Bagasao et al., 2004, p. 18). In terms of factors in choosing remittance channels, the ADB study revealed that trustworthiness and reliability were the two common reasons why respondents from the US and Singapore used their remittance providers aside from good service and speed of remittance.

C. Remittances and Development

ADB study (Bagasao et al., 2004)⁷ revealed that Filipinos abroad were willing to be part of development initiatives in their communities of origin. Twenty percent responded that they were

⁶ The study titled *Enhancing the Efficiency of Overseas Workers' Remittances* did a market research on the behaviour of overseas Filipinos. Table 1 was the result of a nationwide survey on Filipino household beneficiaries in the Philippines. The total number of respondents was 300.

very interested to contribute to the community and 41 percent indicated that they were interested. (See Table 14). The challenge is how to harness this diaspora philanthropy for the development of these communities of origin.

Table 14. Interest in contributing to development

| Interest in Contributing to Help Community | % |
|--|------------|
| Very Interested | 20 |
| Interested | 41 |
| Neither | 18 |
| Not Interested | 14 |
| Definitely Not Interested | 7 |
| Total | 100 |

Source: Bagasao, et. al., 2004, p. 131. Table 2.16. Interest in Contributing to Development.

With Singapore based overseas Filipinos, 76 percent of respondents said that they were interested to contribute to community development in the Philippines. They identified the community development initiatives they got involved in themselves. These were donations to children's funds, charity, church, doing volunteer work, sharing skills, and putting up a business (See Table 15).

Table 15. Community development activities (n=55)

| Type of activity | % |
|---|------------|
| Donating to children's funds, charity, church, etc. | 22 |
| Sending remittances | 15 |
| Putting up a business | 16 |
| Doing volunteer work, sharing skills, etc. | 16 |
| Helping the Government, paying taxes, etc. | 9 |
| Others, having projects, joining organizations, etc | 22 |
| Total | 100 |

Source: Bagasao, et. al., 2004, p. 166. Table 2.73. Community Development Activities.

Moreover, when asked about their current community development initiatives in the Philippines, 54 percent of Singapore based overseas Filipinos said sending remittances was their top priority while 14 percent were donating to children's funds, charity and church (See Table 16). They believed that sending remittances to the Philippines was their contribution to community development activities in their communities of origin.

⁷ The study titled *Enhancing the Efficiency of Overseas Workers' Remittances* did a market research on the behaviour of overseas Filipinos. Table 1 was the result of a nationwide survey on overseas Filipinos who went home in the Philippines for a holiday in 2003 with a sample of 1,150 respondents. Tables 2 and 3 were the results of a self administered set of questionnaires by overseas Filipinos in Singapore with a total of 163 respondents. The sample size for community development initiatives and current community development initiatives of Singapore based overseas Filipinos were 55 and 35 respectively.

Table 16. Current community development activities (n=35)

| Type of activity | % |
|---|------------|
| Donating to children's funds, charity, church, etc. | 14 |
| Sending remittances | 54 |
| Putting up a business | 3 |
| Doing volunteer work, sharing skills, etc. | 6 |
| Helping the Government, paying taxes, etc. | 9 |
| Others, having projects, joining organizations, etc | 14 |
| Total | 100 |

Source: Bagasao, et. al., 2004, p. 167. Table 2.74. Current Community Development Activities.

Various studies suggest that Filipinos abroad are potential investors in the development of their communities of origin in the Philippines. Although the nature of these community investments were purely philanthropic in nature, it helped finance small scale infrastructural projects such as a town park, a multi purpose hall, libraries and renovation of churches (Opiniano, 2002). An example was the Pozorubian domestic workers who in Hong Kong contributed in development work in the municipality through fund raising activities in Hong Kong and in partnership with their relatives, local associations and the local government units in their municipality. They financed the construction of a multi purpose hall, septic tank in the community hospital and fencing of the elementary school. They also donated the much needed medical equipment to the Pozorubbio Community Hospital (Opiniano, 2002, pp. 13-14).

In Canada, the study of Silva (2006) on the engagement of Filipino Hometown Associations in their communities of origin in the Philippines was able to identify some of their philanthropic activities. These were education, health, infrastructures and emergency assistance. Most of these community development activities were supplemental to the insufficient social services provided by the Philippine government in the local level. The Philippine Consulate in Ontario was able to identify around 588 Filipino associations in Canada (Silva, 2006, p. 31). These Filipino associations, if tapped properly as suggested by the study of Silva could be potential resources towards community development works in the Philippines. The table below (Table 17) shows an example of hometown associations in Canada and their community development activities in the Philippines.

Table 17. Overview of philanthropic activities undertaken by Filipino HTAs in Canada.

| Types of Assistance | | Specific activity undertaken | Examples of HTAs |
|----------------------|-------------------------|------------------------------------|---|
| Education | School supplies | Donation of books | Southern Tagalog Associations of BC* |
| | School equipment | Donation of electric fans | Bataan Association of Montreal* |
| | School facilities | Construction of classrooms | Batangas Provincial Association of Canada |
| | Student assistance | Scholarship | Lunarians of Canada (Ontario) |
| Health | Material and equipments | Health equipment | Lucena City Association of Ontario |
| | Health Services | Medical missions | Marinduque Cultural Society of Canada (Ontario) |
| Infrastructures | Recreation | Build recreational facilities | Samahang Sampabienyo of Toronto* |
| | Church-based | Renovation of churches and chapels | Pangasinan group of Manitoba* |
| | Transportation | Construction of waiting sheds | Marikina Association of Canada |
| Emergency Assistance | Natural disaster | Food, clothing and water | United Aklanon Association of Toronto |

Source: Silva, 2006, p 36. Table 10: Overview of Philanthropic Activities Undertaken by Filipino HTAs in Canada

Powers (2006) conducted four case studies of diaspora philanthropy in the Philippines using the analytical framework developed by Orozco and Welle (2005). He looked at the ownership, correspondence, sustainability and replicability of the diaspora philanthropy initiatives by four different Filipino Associations overseas and tried to identify lessons learned and derive good practices initiated. The Baler Sabutan Project sought to address the impacts of the three consecutive typhoons that hit the Quezon province in 2004. Barangay Buhangin in Baler, Quezon Province was one of the hardest hit areas. The local people earned their livelihood from weaving sabutan grass. Feed the Hungry, Inc. a Filipino American Charity based near Washington involved the stakeholders in the identification of beneficiaries as well as to the implementation of its desire to help the women of Buhangin to go back to their livelihood of weaving *sabutan* grass. The project was supported by the national government agencies such as the Commission on Filipinos Overseas (CFO) and Department of Trade (DTI) as well as local government units such as the Provincial government of Aurora and the Municipal Department of Social Welfare and Development (MDSWD). A key factor of the success of this project was the active involvement of beneficiaries which made local ownership of the project very strong.

There was also a very close match between the resources from abroad and the needs of local recipients. By focusing on re-establishing job opportunities on the skills that already existed in

the community, the project worked with the locals to provide a template on how they can regain their livelihood and develop community infrastructure needed in the production of better quality products for both local use and for export. This provides a good basis for the sustainability of the project.

On the other hand, the healthcare for the poorest program of the HOPE Foundation did not sit well in the criterion of ownership and sustainability. In doing a weeklong annual medical mission to the Aeta community in Zambales, Philippines, the Foundation delivered the medical services that the community could not afford to pay such as tooth extraction, acute illnesses and hospital operations. Since the community was poor and did not have the capacity to support even a primary health care centre due to its remoteness, people were given free medicines, vitamins and taught basic hygiene, but, the Aeta community had no say on how the medical mission was designed. Though the intentions of the medical mission were noble, the Aetas were only passive recipients and not active partners. Although the activities of the medical mission corresponded to the need of the community, the underlying causes of illness such as unhygienic practices, inadequate nutrition and disease causing insects could not be solved by a weeklong medical mission. Even the attempts by the Foundation to sponsor young people from the community to become medical and health practitioners in their own community failed. All these things undermined the sustainability of the project.

Bagasao (2005) stressed the importance of diaspora investment to rural development in the Philippines. He argued that since most Filipino OFWs came from rural areas where their families still lived, the need for OFWs to invest in their communities of origin and help spur economic activities in their locality was paramount. He cited the partnership of the Ivory Charities Foundation of Butuan (ICF) and the Butuan City Charities Foundation of Southern California (BCCFSC), the former being the conduit of the programs sponsored by the latter in Butuan as a success story in diaspora philanthropy in the Philippines. The partnership started from donations of resources to the local hospital in Butuan and monthly medical clinics in barangays and then shifted to a livelihood program. The partnership granted one million peso (\$US 20,000) loans to 241 poor villages in Butuan with a six percent interest. The loan was used as capital in the livelihood activities of borrowers. The repayment was almost a hundred percent showing that the loans were put to good use and generating income to enable loan repayments (Bagasao, 2005, p. 10).

In his tour of Europe in 2003, as part of the program of the Economic Resource Center for Overseas Filipinos (ERCOF), to introduce its economic programs in rural communities in the Philippines to prospective Overseas Filipino investors, Bagasao delivered a series of Filipino

migrant expositions. In his talks, he urged Filipinos abroad to support their local communities in the Philippines by enrolling themselves or their organizations in a different economic investment package prepared by his non profit organization. In April 2004, a group of five Filipinos in Luxembourg responded to his call. They invested P100,000 each to the Overseas Filipino Microfinance Fund of ERCOF. The investment was locked for five years to earn 8.5 percent interest per year. The interest will be given on a yearly basis and the total money invested could be withdrawn upon maturity or could be reinvested in the same scheme. While the overseas Filipinos earned interest in their investment, it forms part of the microfinance portfolio of two rural banks in Bukidnon and Misamis Oriental which catered to small time businessmen in these localities.

The migration of Filipinos from the Philippines was a result of internal factors such as the declaration of Martial Law and lack of enough opportunities for Filipinos to improve economically in the home country. At the same time, it was also a product of the Philippine government's policy to export its human resources to other countries to ease unemployment and to generate remittances for its most needed foreign exchange reserve.

As permanent, temporary and irregular overseas Filipinos in host countries reached millions of people, remittances that are coming into the formal channels such as banks in the Philippines reached billions of US dollars. It is also important to note that individual Filipinos, associations and organizations give financial support and kind donations towards community development projects in their communities of origin. Migration and remittances generated from it provides an opportunity for the country such as the Philippines to do some community development work in communities of origin. Filipino migrants in New Zealand, if one looked closely could provide as a hint on how they can contribute towards the realization of that opportunity.

CHAPTER VI

THE NEW ZEALAND CONTEXT OF FILIPINO MIGRATION, REMITTANCES AND DEVELOPMENT

A. Filipino Migrants in New Zealand

The first recorded presence of Filipinos in New Zealand was in 1958 with only 18 of them throughout all New Zealand (Walrond, 2005, p. 4). The 2001 New Zealand census data recorded 11,137 Filipinos with fifty seven percent of them living in Auckland while the rest resided in Hamilton, Wellington and the South Island (Walrond, 2005). Moreover, the Philippine government data showed that in 2003, there were 17,051 Filipinos in New Zealand (*Filipinos in New Zealand*, 2006) and during the celebration of our Independence Day in June 12, 2006, the Philippine Ambassador to New Zealand, Dr. Bienvenido Tejano, mentioned that the Filipino community is the fastest growing ethnic community in New Zealand approaching the 30,000 mark (B. Tejano, personal communication, June 12, 2006). The size of the Filipino population in New Zealand is relatively small compared to the size of Filipinos in diaspora worldwide. Stock estimate of Overseas Filipinos compiled by the Commission of Filipinos Overseas (CFO) for the year 2001 revealed that there were only 16,381 Filipinos in New Zealand for that year compared to its total of 7,412,086 Filipinos worldwide (Commission on Filipino Overseas, 2001). In a span of five years, Filipinos in New Zealand reached 20,411 with 19,549 as permanent residents, while Filipinos worldwide were 8,233,172 including the permanent, temporary and irregular residents in host countries (Commission on Filipino Overseas, 2006). But no matter how small in size, Filipinos in New Zealand are in the same note with their fellow Filipinos outside the Philippines when it comes to giving back to their communities of origin.

New Zealand has never been a favourite destination of Filipinos to migrate, work and settle. Filipinos in the Philippines had little knowledge about New Zealand and Kiwis until the *Lord of the Rings* trilogy movie was made in New Zealand (200-2003) and became block buster movies worldwide. New Zealand was always thought of as Switzerland or part of Australia. Even bank tellers in the Philippines who deal with foreign exchange were not familiar with the kiwi currency and one may find it hard to convert it to Philippine peso whether visiting for business or holiday. But in 2003, New Zealand has been included by immigration consultancy companies in the Philippines as one of the big five destinations around the world by Filipinos aside from the US, Australia, the UK and Canada. From then on, there have been increasing numbers of Filipino applicants to study, work and reside in New Zealand with varying degrees of success and failure.

A.1. Waves of Filipino migration in New Zealand

Interviews and focus group discussions with Filipinos in New Zealand categorized Filipino migration to New Zealand into three waves. The first wave was composed of scholars in the 1960s. These scholars were referred to as “Colombo scholars” after the Colombo plan initiated in Colombo, Sri Lanka in 1950 by South and South East Asian countries for mutual cooperation. New Zealand is one of the founding nations of this regional group actively supporting the initiatives of the Colombo Plan which include providing scholarships to students of member countries including the Philippines to pursue post graduate study in New Zealand. Fidel Madlansacay featured in the *Te Ara Encyclopedia* of New Zealand in 1962 as the 1,000th student under the technical assistance program of the Colombo Plan. He took pastoral and dairy management at Massey Agricultural College. One of the many successful Filipino scholars under the Colombo Plan was Reynaldo Punongbayan. He was the Director of the Philippine Institute of Volcanology and Seismology (PHILVOLCS) under the Ramos administration in the Philippines. Having earned his degree in New Zealand, his expertise on Volcanology and Seismology was sought after by succeeding Philippine governments until his death in 2005 in a helicopter crash.

The second wave of Filipino migrants was the so called “Mail Order Brides.” Many of Filipinas got married to older Kiwis in the 80s as a result of pen pal relationships. During the 1980s, many of male Kiwis were posting advertisements in the Philippine newspapers looking for Filipina pen pals or wives. Many of Filipinas responded and for sometime there was an exchange of letters. Over a period of time, Kiwi pen pals travelled to the Philippines to meet the Filipina and her family. Once he found the girl to be fit as his partner or wife, they got married in the Philippines and returned to New Zealand as husband and wife. Other Kiwis preferred to meet their future wives in New Zealand, thus arranged for their future wives to visit them in New Zealand. It was also during this era that abuses on Filipinas married to other nationalities were more pronounced. The foreign press and local media reported them on a regular basis. This led to the enactment of Anti-Mail-Order Bride Law in 1990 by the Philippine Congress. The law prohibits the business of fixing marriages between Filipinas and foreign men.

There were also instances where some Filipinas who got married to Kiwis introduced their single Filipina relatives in the Philippines to some friends of their husbands looking for Filipina wives. This kind of arrangement tended to be more secure and safe than the mail order bride arrangements for two reasons. First, the Filipina married to a Kiwi already had some knowledge of the behaviour or character of her husband's friend and could decide whether he is good match for her single Filipina relative. Secondly, since it is the Kiwi looking for a Filipina wife, he has an idea from the example couple on how respectable Filipinas are. But since majority of young

Filipinas were married to older Kiwis in the 80s, they raised lots of eye brows not to mention their inability to speak Kiwi English properly vis-à-vis their American accent. Nevertheless, most of them settled well in New Zealand and eventually gained acceptance as part of the New Zealand diverse ethnic demographic landscape.

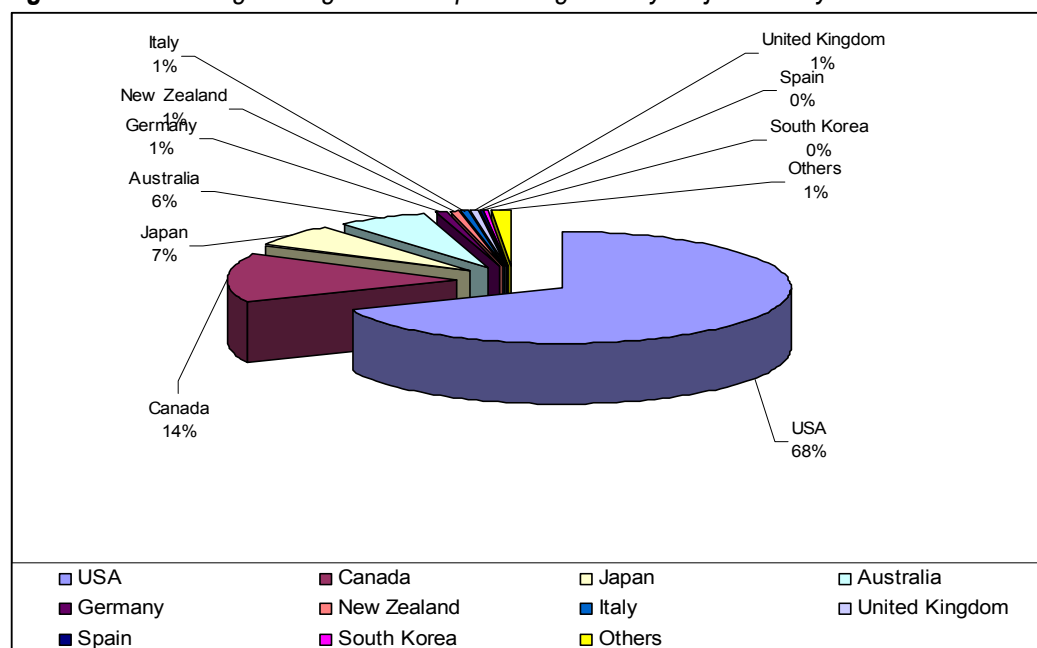
The third wave of Filipino migration was the skilled migrants. There was a boom in the information technology (IT) sector in New Zealand especially in Wellington in the late 80s and early 90s. Gino Tempongko and Delfin De Guzman, two prominent Filipino leaders in the Wellington area were part of that boom. Gino came to New Zealand as a tourist in 1987 and one month after he was hired in the IT sector. There was a preference for Filipinos as workers and Gino remembered that Filipinos were hired by groups not as individuals. In fact there was one IT company in Wellington who only recruited Filipinos in the Philippines who have experience in the IT sector back home. The demand for Filipinos to work in the Wellington IT sector went on for five years.

Moreover, the influx of medical practitioners happened in the late 1990s. They were the doctors, nurses, phlebotomists and care givers among others. Other professionals from different professions followed suit. Most of these groups of Filipinos had good jobs back home but because of the perceived economic, family and professional opportunities in New Zealand, they resigned from their jobs, packed their bags, sold their properties and brought their families and valuables with them to New Zealand to migrate, work and settle. Around 2005, there was an influx of electricians and technicians to work in different telecommunication and power companies all over New Zealand. Most of them were hired directly by Telecom, Vodafone, Meridian and Empower but some went through immigration consultants and paid exorbitant immigration fees. Seasonal workers are also being sourced from the Philippines and the Filipino labour force in the horticulture industry.

A.2. Pattern of Filipino migration to New Zealand

From 1981 to 2007, 68 percent of Filipinos emigrants went to the US, a combined total of 1,048,546 for the period 1981-2007. The lowest figure of Filipino emigrants to the US was in 1999 (24,123) and the highest was in 2006 (49,522). Canada was the second destination of Filipino migrants accounting to 14.38 percent of the total of 1,536,452 of Filipino emigrants worldwide. It was followed by Japan (6.51 percent), Australia (6.34 percent) and Germany (0.72 percent). Filipino emigration to New Zealand ranked number six accounting to 0.602 percent of the total Filipino emigrants world wide (See Figure 9).

Figure 9. *Percentage of registered Filipino emigrants by major country of destination 1981-2007*



Data from Commission on Filipino Overseas. (2008). Number of registered Filipino emigrants by major country of destination: 1981-2007 (Publication. Retrieved February 20, 2008, from Commission on Filipino Overseas: <http://www.cfo.gov.ph/FS89-07-MajorCountry.pdf>

The table below (Table 18) shows the top seven countries of destination of Filipino emigrants for 2006 and 2007. There was an increase of 22.9 percent of Filipino emigrants in the US between these years. Other countries also experienced an increase of Filipino migrants such as Australia (23.4 percent), Japan (37.9 percent), the UK (16.3 percent) and Germany (24.5 percent) except for Canada which experienced a 2.7 percent decline in the flow of Filipino emigrants. For New Zealand, there was a 400.8 percent increase of Filipino emigrants from 394 in 2005 to 1,973 in 2006.

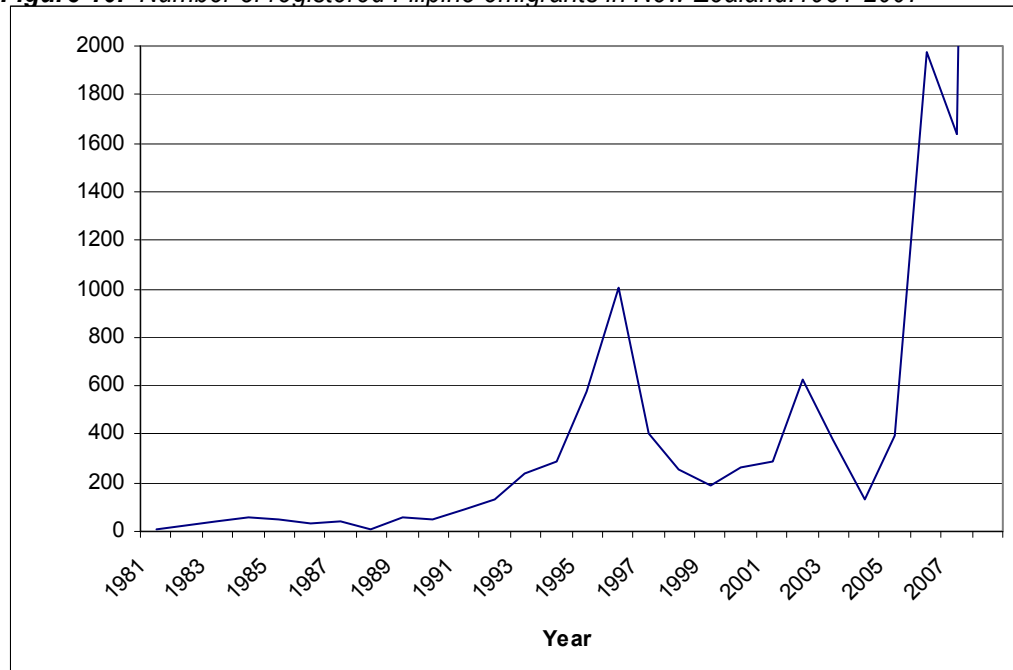
Table 18. Number of Filipino emigrants by country of destination: 2005 and 2006

| Country | 2005 | 2006 | % Change |
|--------------|---------------|---------------|-------------|
| USA | 40,280 | 49,522 | 22.9 |
| Canada | 13,598 | 13,230 | (2.7) |
| Australia | 3,027 | 3,735 | 23.4 |
| Japan | 7,062 | 9,742 | 37.9 |
| UK | 478 | 556 | 16.3 |
| Germany | 367 | 457 | 24.5 |
| New Zealand | 394 | 1,973 | 400.8 |
| Others | 3,822 | 3,752 | (1.8) |
| Total | 69,028 | 82,967 | 20.2 |

Source: Philippines' National Statistical Coordination Board, 2007b, p. 1. Table 1. Number of Filipino Emigrants by Country of Destination: 2005 and 2006.

From 1981 to 2007, there were 9,242 Filipino emigrants in New Zealand. There were only 12 of them in 1981. From then on, the entry of Filipino emigrants to New Zealand rose steadily peaking in 1996 before dropping drastically between 1997 and 2005.

Figure 10. *Number of registered Filipino emigrants in New Zealand:1981-2007*



Data from Commission on Filipino Overseas. (2008). Number of registered Filipino emigrants by major country of destination: 1981-2007 (Publication. Retrieved February 20, 2008, from Commission on Filipino Overseas: <http://www.cfo.gov.ph/FS89-07-MajorCountry.pdf>

The 2006 New Zealand Census of Population and Dwelling records reveal that there were 9,822 Filipinos living in the Auckland region and 2,610 of them are based in the North Shore City. They were more concentrated mainly in Glenfield, Birkenhead and Takapuna (Jonasen, 2008). There were also some Filipinos residing in posh areas of the North Shore such as Unsworth Heights and The Palms.

A.3. Permanent and long-term migration to New Zealand

There were 82,732 permanent and long terms (PLT) migrants in 2006 but 68,123 of them also left the country in the same year. The trend for net PLT migration of Asians improved from 11,383 in 2006 to 13,633 in 2007. The Filipino immigration to New Zealand also followed this trend. Out of 2,533 and 3,374 arrivals of Filipinos in New Zealand for 2006 and 2007 respectively, only 134 and 148 of them left the country. These resulted to 2,399 PLT net migration in 2006 and 3,226 in 2007 respectively. Although there has been an ongoing perception that many of Filipinos are moving to Australia during the last two years, statistical evidence does not support the perception.

Table 19. Permanent and long-term migration by region and country of last/next permanent residence (number of people)

| Years to December | PLT arrivals | | PLT departures | | Net PLT migration | |
|--------------------------|---------------|---------------|----------------|---------------|-------------------|---------------|
| | 2006 | 2007 | 2006 | 2007 | 2006 | 2007 |
| Total New Zealand | 82,732 | 82,572 | 68,123 | 77,081 | 14,609 | 5,491 |
| Total Asia | 20,487 | 22,939 | 9,104 | 9,306 | 11,383 | 13,633 |
| China, PR | 4,271 | 4,207 | 2,443 | 2,391 | 1,828 | 1,816 |
| India | 2,743 | 4,232 | 618 | 656 | 2,125 | 3,576 |
| Japan | 3,192 | 2,659 | 1,404 | 1,440 | 1,788 | 1,219 |
| Korea, Republic of | 1,896 | 2,068 | 1,825 | 1,861 | 71 | 207 |
| Malaysia | 1,413 | 1,547 | 462 | 524 | 951 | 1,048 |
| Philippines | 2,533 | 3,374 | 134 | 148 | 2,399 | 3,226 |
| Singapore | 612 | 631 | 383 | 437 | 229 | 194 |
| Taiwan | 818 | 902 | 326 | 321 | 492 | 581 |
| Thailand | 920 | 1,004 | 385 | 376 | 535 | 628 |

Source: Statistics New Zealand, 2007, p. 2. Table 1. Permanent and long-term migration by region and country of last/next permanent residence (number of people).

For the decade 1991 to 2000, there was a majority of female Filipinos arriving in New Zealand than male. In 1991, there was an inflow of 244 female Filipinos in New Zealand compared to 180 males who arrived in that same year. In total there was a net PLT inflow of 2,300 females compared to 1,900 males from 1991 to 2000. This trend was in accordance with the ongoing feminization of Filipinos leaving the Philippines for that particular decade. Since 2002, the number of male immigrants has overtaken females with PLT net migration of 660 males against 634 females for the year 2007 (Statistics New Zealand, 2007). This was due to heavy demands for engineers, computer technicians, accountants and architects who traditionally are professions dominated by males in the Philippines.

A.4. Motivations for Migration

The migration of Filipinos in New Zealand is driven by many but interrelated factors. The domestic situation in the Philippines encouraged many Filipinos to leave the country to find better opportunities elsewhere. Every year, hundreds of thousands of Filipino students who graduate from Colleges, Institutes and Universities are ready to enter into the work force but only a third of them manage to secure jobs. Once employed in the Philippines, their qualifications are not commensurate with the salary. This is a reality to majority of Filipinos who are in the work force. They work hard and hold good positions in the company but their salary is way below par compared to other countries with the same type of jobs. Their salary cannot catch up with the inflation rate of the Philippines. This acts as a catalyst for them to seek better pay elsewhere hence the desire to work abroad including New Zealand. Moreover, the government has pushed

for the deployment of Filipinos to work abroad since the President Marcos period in the 1970s as a way to ease the burden of unemployment. In 2007, the Philippine government through its Department of Labor and Employment (DOLE) and the Counties Manukau District Health Board (CMDHB) in New Zealand explored the possibility of recruiting Filipino nurses directly from the Philippines to work in CMDHB hospitals in New Zealand. Under the scheme, Filipino nurses must register with the Philippine Overseas Employment Agency (POEA) for a minimum fee \$NZ 300.00 in order “to ensure the welfare of nurses to be hired by CMDHB” (Uy, 2007). This scheme will forge a bilateral agreement between the Philippines and New Zealand governments to provide employment opportunities for Filipino nurses in other district health boards in New Zealand.

According to Gutierrez (2007), Filipinos are migration savvy and it is true with Filipinos in New Zealand. They go where their skills are needed. When information technology skilled workers were required by New Zealand in the 1980s, many of Filipinos applied for jobs and they got them. When there was a demand for medical practitioners from the 1990s, Filipinos were also among the first to apply and among the first to be employed. Filipinos are now even filling up the seasonal workers in the horticulture industry of New Zealand, and the fishing industry working as crews on fishing vessels in the South island. Protest by the New Zealand Labour Union closed this opening against the fishing company who employed the Filipinos.

Moreover, Filipinos are very good at networking. They love to be in the company of their own when they are in foreign lands. Regardless of the level of their occupation here, they will invite their family members, fellow alumni, friends, officemates, town mates and fellow members in their sisterhood, brotherhood, and other organizations to come and join them in New Zealand. The thinking behind this is that they are doing well here and why not share their good fortune with the people back home. They help each other find the right information and connections with the right people to process their immigration papers. In some cases, they are invited to come as tourists and see for themselves and decide if they would like to live and work in New Zealand. Many find jobs whilst visiting and stay.

The reputation of New Zealand as a place of less corruption, inhabited by just four million people is inviting to the imagination of Filipinos from the Philippines and other countries who are feeling victimized by corruption in the government and nepotism in the workplace back in the Philippines. Many migrate to provide a better future for their children because of the perception of New Zealand as clean, safe and with a good educational system which provides for a balanced life style between work and family. Parks and beaches are free to enjoy, unlike back in the Philippines where most of the best parks and beaches are privately owned and people have to

pay to enjoy the experience. The desire of becoming a New Zealand citizen while retaining the Filipino citizenship is high. The 13th Philippine Congress passed the Citizenship Retention and Re-acquisition Act of 2003 guaranteeing the retention and reacquisition of Filipino citizenship while being a citizen of another country. With this new law, Filipinos living in other countries including New Zealand have little to lose except their right to run in public office in the Philippines and to serve in its national defence force. Having New Zealand citizenship enables Filipinos in New Zealand to enjoy the rights and privileges of dual citizenship.

A.5. A statistical profile of Filipinos in New Zealand

According to the 2006 New Zealand Census record, Asians are the fastest growing ethnic group, and its number is expected to double by 2026. It posted a fifty percent growth rate during the period 2001-2006 from 238,176 people in 2001 to 354,552 people in 2006. The Asian ethnic group was also the third largest ethnic group after European and Māori. The concentration of the Asian population is in the Auckland region and almost one in five people in Auckland is Asian (Statistics New Zealand, 2006a). Among Asian ethnic groups, the Chinese is the largest, growing at 40.5 percent between 2001 and 2006. Filipinos remained fourth since 2001 but the ethnic community grew more than 50 percent between 2001 and 2006.

Table 20. Seven largest Asian ethnic groups in New Zealand (2001–2006 Censuses)

| Ethnic group | 2001 count | 2006 count | Percentage change 2001–2006 |
|---------------------|-------------------|-------------------|--|
| Chinese | 105,057 | 147,570 | 40.5 |
| Indian | 62,190 | 104,583 | 68.2 |
| Korean | 19,026 | 30,792 | 61.8 |
| Filipino | 11,091 | 16,938 | 52.7 |
| Japanese | 10,023 | 11,910 | 18.8 |
| Sri Lankan | 7,011 | 8,310 | 18.5 |
| Cambodian | 5,268 | 6,918 | 31.3 |

Source: Statistics New Zealand, 2006a, p. 4. Table on Seven Largest Asian Ethnic Groups: 2001–2006 Censuses

A.5.1. Age and gender

Thirty percent (5,736) of the Filipino population in New Zealand in 2006 was between the age of 5 and 25, while the age group of 40 to 44 had the highest count for a single five year age count with a total of 1,956 Filipinos. Those within the age bracket of 0- 4 years were also high (1,272) while senior citizens (60 years old and above) were almost negligible (Statistics New Zealand, 2006a).

There has been very little change in the gender ratio of Asian ethnic groups in New Zealand since 1991. Female Asians outnumbered male counterparts during the last four Census counts with 169,374 male and 185, 178 female during the 2006 Census count (Statistics New Zealand, 2006a).

A.5.2. Educational qualifications

The 1996 Census reported that Filipinos had the highest level of educational qualifications compared to Cambodians, Vietnamese and other Asian communities in New Zealand. More than a third of Filipinos had university degrees, nine and seven percent respectively above the New Zealand average male and female population. Only few Filipinos have vocational qualifications reflecting the trend in the educational system in the Philippines which gives more emphasis on science and social sciences rather than on applied arts and practical learning. Filipinos aged 15 years and over have higher degrees in engineering and technology, business and administration, and computing and information technology. Filipinas aged over 15 on the other hand, have their highest level of tertiary qualifications in business and administration and ranked first among their Asian female counterparts here in New Zealand. They also held educational qualifications in health, science and education (Thomson, 1999).

A.5.3. Income

The median personal income of an individual aged 15 years and over living in New Zealand was \$NZ 18,500 in 2001. It rose 32 percent during the five year period 2001-2006 to \$NZ 24,400 in 2006. Asian ethnic group, had the lowest median personal income of \$NZ 14,500 in 2006. This was because the Asian ethnic groups had the highest proportion of young people working and they tend to receive lower wages (Statistics New Zealand, 2006b). In the 2001 Census, it was the opposite. There was a low level of participation of Asians in the labour force thus contributing to a lower personal median individual income of \$NZ 10,400. During this year, there was a high level of Asians studying and earned money through self employment (Statistics New Zealand, 2002, p. 108).

In 2001, Filipinos had the highest median personal income of \$NZ 17,500 among Asian ethnic groups followed by Indians (\$NZ 16,000) and Sri Lankans (\$NZ 12,700). Koreans, although known as an affluent Asian ethnic community, earned their incomes from their own businesses and investment portfolios in New Zealand, and had the lowest median personal income (\$NZ 5,300) reflecting their low level of participation in the labour force. Filipinos earned more than Filipinas with a median personal income of \$NZ 27,700 and \$NZ 15,300 respectively. Among the male Asians, the New Zealand born Chinese had the highest median personal income (\$NZ 24,200) while the male Koreans earned the lowest with a median personal income of \$NZ 8,000. Among the female Asians, Filipinas topped the median personal income while Japanese women were at the bottom with an annual median personal income of \$NZ 6,900 (Statistics New Zealand, 2002, pp. 111-112)

A.5.4. Labour force

The Prime Minister of New Zealand recognized the need of migrants in the country to fill the shortage of skilled workers in order to sustain its perceived economic growth. Having recognized the Philippines as its 12th largest market of New Zealand products in the world, the Prime Minister also emphasized the importance of the Philippines as a good source of human resource for New Zealand companies. Filipinos are always the preferred employees by a number of employers here in New Zealand because of their good work ethics and good English literacy compared to other Asian immigrants. In 2006, there were 2,435 Filipinos who obtained migrant status in New Zealand compared to only 898 between 2004 and 2005 (Bignotia, 2007). The New Zealand Embassy in Manila noted the growth of issuance of visas to Filipinos who would like to go to New Zealand. It grew 340 percent during the last five years from 3,400 issued annually to about 11,800 in 2007 (Valdez, 2007).

B. Filipino diaspora in philanthropy

Filipinos are doing diaspora philanthropy worldwide. While studies of Filipino diaspora philanthropy were conducted in the US (Opiniano, 2006a), Canada (Silva, 2006), Hong Kong and Singapore (Bagasao et al., 2004), no study has been done in New Zealand not until recently. The diaspora philanthropy activities of Filipinos in New Zealand were consigned to good deeds but no systematic study was done on how to harness them toward community development in the Philippines. The closest documentation of these good deeds was acknowledgements of recipients through letters or announcements after the Filipino religious mass during Sunday worships in churches in Auckland and in Wellington, and reports in some Filipino community newspapers.

The Filipino community in New Zealand is young compared to other Asian groups such as the Chinese, the Indians and the Koreans. The majority of Filipinos in New Zealand were born in the Philippines and although they adapt well to the New Zealand way of life, they carry with them the strong Filipino value of *bayahinan* (to be heroic with each other). This is the reason why despite the distance from the Philippines, their families and communities of origin, the culture of giving back to their home communities is still strong. It also seems that the farther they are from the Philippines the stronger their sense of belonging to their families and communities of origin. *Bayanihan* seems to be a way of compensating for the loss of being away from home.

B.1. Manifestations of Filipino diaspora philanthropy by individual Filipinos

Sending home *balik bayan* boxes (boxes containing gifts) has been a prevalent practice by the United States (US) based Filipinos since the 1970s. This practice led to the setting up of forwarding companies such as Forex UMAC in the US to address the situation and capture a potential business opportunity focusing on the growing Filipino community. Forex UMAC expanded its services to countries where there were large concentrations of Filipinos including New Zealand. Filipinos in New Zealand send hundreds of container vans loaded with gift boxes every year. The peak season is November and December when many Filipinos return to the Philippines for Christmas season. While most of the *balik bayan* boxes are for immediate family members, some go to the larger community development projects such as school libraries, curtains and clothes for the school and students and relief goods in times of calamities.

Cash donations are also sent to communities of origin for various purposes including religious activities associated with the needs of their parish churches back in the Philippines such as construction, maintenance or improvement of churches in the local community. Being asked to donate to the church or chapel is a recognition that you are not only a religious person but at the same time someone who has a good economic status abroad. In some ways, the reputation of the family back home is at stake when someone living abroad is asked to donate, hence, the bigger the donation, the better the reputation of your family in the community.

Moreover, individual Filipinos support scholarship programs in their hometown by giving cash donations. Through the request of members of their family or former classmates, they agree to shoulder the educational expenses of students who have the potential to pursue a higher degree and earn a University diploma. One respondent said that

I have a school group in the Philippines who recently set up a Trust for the education needs of children in my locality. They started contacting Filipinos within the Philippines and abroad whom they think could help them sponsor the scholarship program for these kids. I was one of those who responded positively. My school group was happy because although I was away for quite a long time in our hometown, I was one of those who are willing to give a better future for the children in my locality.

There are also individuals who give cash donations for health related projects in the Philippines. A number of indigent Filipinos in the Philippines who benefited from medical missions financed in part by cash donations coming from New Zealand were grateful for the support. They did not imagine that they will be helped by people they do not know or met in their lifetime. Moreover, some Filipino individuals collect medicines from different sources and send them to the Philippines for distribution in their communities of origin. To receive free medicine is a big help for those who cannot afford to buy it.

The advent of fast communication, the use of the internet, email and blog sites has made it easier to locate alumni, to engage among themselves and their alma mater. Aside from social networking, the school and the alumni of that school undertake philanthropic activities ranging from scholarship programs for indigent students, to infrastructure programs such as fencing of schools or financing the construction of the school buildings. New Zealand Filipinos have tended to support old school projects on a personal basis rather than as an alumni association of graduates working and residing in New Zealand.

Community development as expressed in sports activities and festivals are also supported by individual Filipinos in New Zealand. Sponsorship of basketball teams is the favourite philanthropy in communities of origin. Filipinos in New Zealand believe that sports bring the community together, not only the players but the entire community itself by supporting the team during the games. On a personal level, it helps the players mould their character to abide to the rules of the game on the court or field and the rule of law in general society. At the same time, sports improve one's self esteem and develops their interpersonal relationship skills with others through the games. Many outstanding players earn scholarships to Universities.

Filipinos in New Zealand also support beauty pageants back home, often because their immediate family members may be involved in the activities as organizers or contestants. Beauty pageants may be seen as trivial pursuits in the community but they help raise funds for a range of community development projects such as the construction and improvements of the church, multipurpose halls, schools and sometimes tables and chairs for community use.

Membership in the Filipino Associations Organizations in New Zealand helped a lot in courting individual supports for development works in the Philippines. It is so because being a member makes you know your fellow Filipino well and establish a good rapport with each other. If you belong to the same association or organization, chances are that you will get the support you are expecting once you approach the person and ask for his support.

The table below (Table 21) shows the contribution of Filipino individuals towards diaspora philanthropy in communities of origin in the Philippines.

Table 21. Manifestation of philanthropic activities by individual Filipinos in New Zealand*

| Philanthropic Activity | | Specific actions done | Examples of Membership in FAOs |
|-----------------------------|--------------------|---------------------------------|--|
| Calamities/Relief operation | Natural Disaster | Kind donation | Auckland Catholic Filipino Chaplaincy |
| | | Cash donation | Tinig Pinoy |
| Education | School facilities | Construction of school building | Organization of Philippine Cordellirans |
| | Student assistance | Scholarship | Couples for Christ |
| Health | Health Services | Cash donation | Ilonggo Integrated Association, Incorporated |
| | | Medicines | Batangueno Group |
| Infrastructures | Church based | Renovation of church | Filipino Catholic Community |
| Sports and Community | Sports | Sponsorship | Pangasinan Group |
| | Beauty pageant | Sponsorship | Surigao Karadjao Group |

*Data findings based from interviews and focus group discussions done in New Zealand.

B.2. Manifestations of Filipino diaspora philanthropy by Filipino Associations and Organizations operating in New Zealand

Since 1992, the Filipino communities in New Zealand meet regularly during Labour weekend, organized by the Federation of Filipino Associations, Societies and Clubs of New Zealand, Incorporated all over New Zealand. Filipinos from the North and South Islands of New Zealand convene every year in the city agreed upon by members of the Federation to host the reunion. Hamilton hosted the event in 2008. The reunion is usually celebrated with sports competitions, beauty pageants, presentations of Filipino food and culture. A minimum of 10 percent of proceeds from the three-day festival goes to the Federation towards the *Pagpapaunlad* (Enrichment) Scholarship Fund for less fortunate but bright and intelligent students in the Philippines.

The Philippines experiences at least one major natural disaster every year to which Filipinos in New Zealand respond to the call to help. On February 17, 2006, the entire village in Guinsaugon, a village of St Bernard, Southern Leyte, in the Visayas islands in Central Philippines was covered with mud and boulders of stones coming from the nearby mountain in just a matter of minutes. An estimated 200 people were killed and 375 households were displaced (Gregorio, 2006a, p. 4). Luna Cameron, a Filipina resident of Remuera, Auckland who came from Leyte, Philippines, was touched by reports of this mudslide in New Zealand. She went home to Leyte with Mike Mc Roberts of Can West's TV 3 of New Zealand to see first hand and cover the rescue and relief

operations being conducted. On her return to New Zealand, “Luna established the *Pagla-um* (Hope) Trust and launched its first fundraiser, a charity dinner at the Sky City convention centre and raised over \$NZ10,000.00 to directly benefit the surviving children for their education needs with the support of the Philippine Embassy in New Zealand” (Gregorio, 2006b, p. 22). Luna’s extensive network outside the Filipino community and within the fashion world in Auckland where she worked helped the fund raising activity she initiated.

The Auckland Catholic Filipino Chaplaincy (ACFC) held a special collection of money during mass at the Good Shepherd Church for the mudslide victims in the Philippines. The Chaplaincy gave the money to St Bernard Parish in Leyte for affected families. At the same time, many Filipinos all over New Zealand responded to the call of the Philippine Embassy in Wellington to support the efforts of the Philippine government towards its relief operation in Southern Leyte. The most important financial contribution to the relief operation in terms of value was the fund raising activity spearheaded by an intermediate Filipino student of St Mary’s in Johnsonville, Wellington. Having seen on the television and the internet the horrible mudslide that buried the entire students of the school in St. Bernard, Southern Leyte, the young Filipino put himself in the situation of the school children at St. Bernard who were buried alive by the mud slide. He decided to do something to alleviate the situation of the surviving children. Studying at a Catholic school with a benevolent tradition of giving support to victims of catastrophes world wide, he was able to fund-raise with the help of his school. The Philippine Ambassador to New Zealand visited the school personally to thank the students for their support to the less fortunate children of Southern Leyte in recognition of their effort.

The Filipino media in New Zealand has always been the most effective conduit of information regarding the activities in the Filipino community held by different associations and organizations. It is the first to appeal support for our *kababayan* (compatriots) during crisis situations. It also provides good coverage of development projects to the Philippines. There are three Filipino radio programs on weekends, and four Filipino newspapers with nationwide circulation and three online New Zealand based Filipino portals.

The Filipino media are also active partners in promoting Filipino diaspora philanthropy. They not only provide good coverage but also act as principal sponsors of fundraising activities for Philippine community development. The *Diario Filipino* was the principal sponsor of a concert for Oasis Christian Children’s Home while the *Filipino Herald* helped organize events to raise funds to support the Philippine Institute of the Deaf (PID). Broadcast media also raise funds in times of disaster, such as mudslide in Leyte in 2006.

Reborn band, a band consisting primarily of Filipinos in New Zealand performed a concert last March 24, 2006 at the Dorothy Winstone Auditorium, Auckland Girls' Grammar School. Together with the concert was the launching of the first CD album entitled "Return to Sender". Proceeds of the concert and the CD went to ANCOP (Answering the Cry of the Poor)–GK 777 project in the Philippines. The particular project benefits the people of Blas Quirino in Quezon City, Philippines.

The table below (Table 22) shows the philanthropic activities of Filipino Associations and Organizations operating in New Zealand for localities in the Philippines.

Table 22. Manifestation of philanthropic activities of FAOs in New Zealand*

| Philanthropic Activity | | Specific actions done | Examples of FAO involved |
|-------------------------------|--------------------|---|--|
| Calamities/Relief operation | Natural Disaster | Cash donation | Auckland Catholic Filipino Chaplaincy |
| | | Kind donation such as food, clothing and construction materials | Batangueno Group |
| Education | School supplies | Donation of books | Bulwagan Foundation |
| | School equipment | Computers, fax and photocopying machines | Paglaum Trust |
| | Student assistance | Scholarship program | Merida Children's Charitable Trust Paglaum Trust Federation of Filipino Associations and Organizations |
| Health | Health Services | Cash donation for medical missions | Tapaznon Foundation Incorporated |
| Infrastructures | Academic based | Construction of pre-school building | Answering the Cry of the Poor (ANCOP) New Zealand Charitable Trust Couples for Christ (CFC) New Zealand |
| | Church based | Renovation of Cathedral roof | Ilonggo Integrated Association Incorporated |
| | Community based | Construction of housing units | Answering the Cry of the Poor (ANCOP) New Zealand Charitable Trust Couples for Christ (CFC) New Zealand |

*Data findings based from interviews and focus group discussions done in New Zealand.

B.3. Motivations in supporting diaspora philanthropy

Individual Filipinos are supporting diaspora philanthropy for their communities of origin for a number of reasons. Regardless of their economic standing in New Zealand, they feel that they are blessed compared to those who were left behind in the Philippines. In New Zealand, they have a better way of living and can afford the basic needs in life. They feel that supporting a fund raising activity in New Zealand by Filipino Associations and Organizations for a good cause is a good way of sharing the blessings that they have with their fellow Filipinos in the Philippines. Sometimes, they give big without thinking of a tax refund from the government.

Moreover, there are those who think that it is a moral obligation to give back something in return to the homeland since it is in the Philippines that they learned how to earn a living. They consider giving back as an opportunity to reconnect with the homeland through development projects. At the same time, they know that it is worthwhile to give because recipients really need their help especially during crisis situations.

As Filipinos are deeply religious, supporting development projects in the Philippines is an expression of their faith in action. Becoming a Catholic or a Christian entails that you must share your resources to the underprivileged and indigents especially those in the Philippines. As one respondent puts it,

Because I am affiliated with Couples for Christ, it is the belief that by helping others, you are helping yourself. There is moral law that says the more that you receive, the more that you must give back. But when we are helping with development projects in the Philippines such as the Gawad Kalinga, we are helping the Philippines to get back on its feet.

There are those who give generously to their hometown to fulfil the promise of supporting it once they succeed in the adopted country. They supported infrastructure projects knowing that their deeds will be felt in their hometown with their names attached to every structure they financed.

On a collective support, Filipino Associations and Organizations succeeded in rekindling the patriotic spirit of Filipinos. Generally, Filipinos know how hard life in the Philippines is. Because of the common knowledge about poverty in the Philippines, they give their collective support in pooling resources for development projects in the Philippines. At the same time, it is easy to solicit support from Filipino Associations and Organizations in New Zealand when it comes to relief operations as a response to a strong typhoon that hit the Philippine locality, especially the one that hit Infanta, Quezon in 2005.

Moreover, because of attachment to the Philippines and Filipinos, many Filipino associations and organizations in New Zealand spearhead fund raising initiatives to finance development projects in the Philippines. They raise funds to build schools, housing, an orphanage home and invest in

the human resources of the country by providing scholarship programs, health initiatives and feeding programmes. They network with each other and give support when necessary in order that the abovementioned development initiatives in the Philippines materialize and benefits trickle down to indigent Filipinos in the Philippines.

C. Filipino Associations and Organizations in New Zealand

There are thousands of Filipino associations and organizations worldwide. The Philippine Embassies in foreign countries usually compile a list of said organizations. However, because the registration of such associations with Philippine Embassies is not mandatory, the list is not always comprehensive. Official Philippine government records as cited in the study of Bagasao et al. (2004) showed that there were over 12,000 Filipino organizations worldwide in 2005. Studies on Philippine migration and development identified a wide range and types of Filipino organizations worldwide. These range from alumni associations, business groups, community or area based organizations, church/faith based groups, charities and foundations, cultural associations, hometown associations, professional organizations, and sports clubs among others. There were pioneering studies about their existence in the US (Bagasao, 2005; Garchitorea, 2007; Opiniano, 2006a; Powers, 2006), Canada (Silva, 2006), Singapore and Hong Kong (Bagasao et al., 2004; Opiniano, 2006c) and their development potential to their communities of origin in the Philippines. There is no comprehensive directory of Filipino associations and organizations in New Zealand although the Philippine Embassy in Wellington compiles a list that is regularly updated. Information about organizations that are officially registered can be found on the web sites of the Department of Ethnic Affairs, portals of local councils and the Registrar of Companies Office.

C.1. Typology of Filipino associations and organizations in New Zealand

As of 2006, there were at least 40 Filipino organizations in New Zealand with two umbrella organizations called the Federation of Filipino Associations, Societies and Clubs of New Zealand Incorporated that had membership all over New Zealand. The other one is called Council of Auckland Philippine Organizations (CAPO) Inc. with membership all over Auckland. Many of them were registered with the Companies Office as societies and had legal status. But quite a number of these Filipino organizations opted not to register formally and remained as religious, civic, and social groups.

Although most of Filipinos graduated in the Philippines and most of them were from prominent academic institutions back home, there was no registered alumni association in New Zealand

until 2007. An alumni association is composed of people who studied or graduated from the same school, being a member of the same fraternity or sorority while studying. There is a University of the Philippines Alumni Association in Wellington and in Auckland but they are more of a social group that meet every now and then but with no definite organizational structure. Although it has a strong virtual membership all over New Zealand through its internet web blog, members agreed to make the association informal for some time in order to get to know each other more. In general, most of its members are active in the Filipino community representing various organizations. Alumni contribute to development work in the Philippines as individuals rather than as a group.

There are also community or area based organizations whose members come from the same region or city in the Philippines, but they are not necessarily exclusive. Being Filipino is enough to be admitted as members. In Auckland, there is a North Shore Filipino Community Incorporated for Filipinos living on the North Shore. It aims to promote the Filipino heritage and culture in New Zealand by sponsoring sports activities, cultural shows and representing Filipinos in regional and community ethnic gatherings in Auckland. It also actively participates in the annual Filipino Labour Weekend festival by competing in sports, culture and pageants. In Wellington, there is the Mabuhay Association established in 1980, which acts as the Ambassador of Philippine history and culture through various community events and activities, as well as helping new Filipino migrants settle in the Wellington area. Its membership is primarily composed of Filipinas married to Kiwis. There are also area based Filipino associations in big cities of New Zealand such as Hamilton and Christchurch thus making them contact points for new Filipino immigrants in those cities for support, advice and fraternity.

Filipinos are known as religious and when they arrive in their host community, one of the first things they ask is where is the nearest church for them to pray. In New Zealand, the Catholic Church and other Christian churches acknowledge the contribution of the Filipino community to the increase of number of church and fellowship attendance. There were six Filipino priests working in Auckland, Thames, Dargaville and Wellington. There are also lots of Pastors and Ministers that nourish the Christian faith of Filipinos all over New Zealand.

Consequently, there were a number of Filipino church/faith based organizations in New Zealand. Membership is closely knit but open to all Filipinos regardless of status. The Couples for Christ of the Catholic Church was the largest and the most active of these groups with chapters in four major cities of New Zealand such as Auckland, Hamilton, Wellington and Christchurch. Members sponsored various cultural and sports activities for Filipino and other ethnic communities, as well

as raise funds through concerts and sports competitions for development projects in various communities in the Philippines.

Another form of organization consists of Charities, Trusts and Foundations established by Filipinos in New Zealand to address issues and concerns in the Filipino communities in New Zealand and in the Philippines. The New Zealand Filipino Sto. Nino Devotees Trust, which aimed to build the Sto. Nino Shrine and a community centre; *Tahanang Pilipino* (Filipino House) Aotearoa Trust which planned to build a Filipino community centre to serve the Auckland Filipino communities in Albany in the North, Titirangi and Whenuapai in the West, Takanini in the South and Pakuranga in the East (Libre, 2008, p. 12). In order to reflect the architectural design of the Philippines in the planned Filipino house, the New Zealand Filipino Sto. Nino Devotees Trust intended to organize a Philippine Tour for New Zealand based architects and engineers involved in the project. The Bulwagan Foundation in Wellington also planned to build a Filipino house in the capital of New Zealand.

There are also Filipino trusts registered in New Zealand that addresses specific problems in the Philippines. While their membership is composed primarily of Filipinos, they are open to non-Filipinos. ANCOP (Answering the Cry of the Poor) New Zealand Charitable Trust is a registered organization that pursued on problems of landlessness and homelessness in the Philippines and works to build self-sustaining communities in the Philippines. Three Filipino Trusts in Auckland were established specifically to improve the life of abandoned, abused and orphaned children in the Philippines. They work to pool resources to support the children financially with their education and to improve their life chances.

Filipino cultural associations aim to bring Filipinos together. Activities such as beauty pageants, cultural shows, and performances bring different communities together to help build a strong Filipino community in New Zealand. The Samut-Sari and Impulse Dance Troupe were two prominent Filipino cultural associations among others in Auckland that represented the Philippine culture to the New Zealand public on a number of occasions by performing the Filipino ethnic dances during cultural shows hosted by City Councils in the Auckland region.

Filipino Hometown Associations are composed of people with the same linguistic communities and/or communities of origin in the Philippines. There were six Filipino Hometown Associations under one umbrella organization in Auckland. They were loosely organized and their activities limited to casual social meetings and gatherings. The Ilonggo Integrated Association Inc. is one of the few thriving hometown associations to help bring the larger communities together. During the 10th year anniversary of the Auckland Catholic Filipino Chaplaincy (ACFC) in 2006, a programme was organized with the support of the Filipino community in Auckland. ACFC invited

eight other Filipino linguistic groups (*Batanguenos, Bicolanos, Bulakenos, Cebuanos, Igorots, Pampangenos, Pangasinenses, and the Surigao Karadjwas*) to participate in the celebration. Although Filipinos in Auckland tend to be organized around linguistics and communities of origins, many are bound by common religion and the church which the Filipino parish priest of the Good Shepherd Church in Balmoral, Auckland, reminded Filipinos during his homily in May 2006, that Filipinos should use their strength, talent and resources to galvanize Filipinos in New Zealand and work together in bringing hope to the most unfortunate, the weak and powerless sector of society in the Philippines by way of lending support to community work initiated by the church and other organizations with good reputations back home.

Another way that Filipino associations build support and bring people together is through organized sports. There are a number of Filipino sports association all over New Zealand that sponsor sports activities on a regular basis. They do annual tournaments in basketball, badminton, golf, bowling, tennis and pool. The objective is not only to encourage the physical fitness of its members, but also the character development of its youth. These regular tournaments also serve as a preparation for the Annual Filipino Labour Weekend attended by Filipinos all over New Zealand which make sports competitions as one of the highlights of the gathering every year.

The two Filipino umbrella organizations, the Federation of Filipino Associations, Societies and Clubs of New Zealand Incorporated and the Council of Auckland Philippine Organizations (CAPO), are responsible in hosting large Filipino gatherings such as the Annual Filipino Labour Weekend celebration and the Philippine Independence Day celebration in New Zealand. They are also the contact points every time state officials from the Philippines would like to meet the Filipino community in New Zealand. When the Philippine President made a visit to New Zealand for the Third Asia-Pacific Regional Interfaith Dialogue from May 29-31, 2007, these two umbrella organizations were instrumental in gathering the Filipino community and an orderly meeting with the Philippine President both in Wellington and in Auckland.

The table below (Table 23) summarizes the types of Filipino Associations and Organizations in New Zealand, their characteristics, examples and activities.

Table 23. Types of Filipino Associations and Organizations (FAOs) in New Zealand

| Type of FAO | Membership characteristics | Examples | Activities undertaken |
|---------------------------------------|---|---|--|
| Alumni association | Composed of people who studied or graduated from the same school being a member of the same fraternity or sorority while studying. | University of the Philippines Alumni Association | Blogging and networking over the internet. Raise funds for the scholarship program in the Philippines. |
| Community or area based organizations | Members come from the same region or locality in the Philippines, but they are not necessarily exclusive. Being Filipino is enough to be admitted as members. | North Shore Filipino Community Inc. Taranaki Filipino Society, Inc. | Promotes heritage and culture of the Philippines in New Zealand. Contact points of new migrants for support, advice and fraternity. |
| Church/faith based organizations | Membership is closely knit sharing the same faith and belief system but open to all Filipinos. | Couple for Christ Auckland Catholic Filipino Chaplaincy Jesus is Lord Fellowship | Evangelization of Christian faith in New Zealand. Supports development projects in the Philippines. |
| Charities, Trusts and Foundations | Established by Filipinos in New Zealand to address issues and concerns in the Filipino communities in New Zealand and in the Philippines. | New Zealand Filipino Sto. Nino Devotees Trust <i>Tahanang Pilipino</i> (Filipino House) Aotearoa Trust <i>Bulwagan</i> Foundation ANCOP (Answering the Cry of the Poor) New Zealand Charitable Trust | Holds annual religious and sports activities. Raise funds for the establishment of a Filipino house in New Zealand and houses for indigent Filipinos in the Philippines |
| Cultural associations | Members aim to bring Filipinos together through cultural affairs as well as representing the Philippine culture to the New Zealand public. | Mabuhay Association New Zealand Philippines Society Inc. Samut-Sari Impulse Dance Troupe | Holds annual beauty pageants Presents Filipino dances to the New Zealand public |
| Hometown associations | Composed of people with the same linguistic communities and/or communities of origin in the Philippines. | Ilonggo Integrated Association, Inc. Surigao Karadjaw Group | Celebrates annual hometown religious and cultural festivals |
| Filipino sports association | Members are composed of Filipinos having the same inclination towards sports activities either for fun or for competition purposes. | Wellington Filipino Sports Association Pinoy Basketball sa Auckland Pinoy Golfers Club Auckland, Inc. | Organizes sports competitions Joins the Annual Filipino Labour Weekend sports competitions |
| Umbrella Organizations | Membership is composed of Filipino associations, societies and clubs. | Council of Auckland Philippine Organizations (CAPO), inc. Federation of Filipino Associations, Societies and Clubs of New Zealand, Inc. | Organizes the Annual Filipino Labour Weekend Celebration Organizes regular sports competitions Contact points of state dignitaries in the Filipino community |

*Data findings based from interviews and focus group discussions done in New Zealand.

D. Dynamics of New Zealand Filipino Remittances and Remittance Behaviour

D.1. Remittance channels

The New Zealand Filipino remittance industry is quite small compared to other countries that have large numbers of Filipino expats and workers, but it is growing in terms of size of remitters and remittance service providers. During the early 80's of Filipino settlement in New Zealand, it was very difficult to send money to the Philippines. The normal conduit of sending money was through banks and the transaction fees were high. Rather than send money to the Philippines on a regular basis, remitters sent it in bulk to offset the exorbitant bank transaction fees. As the population of Filipinos grew, ethnic Filipino remittance providers started to set up businesses targeting Filipino communities in Auckland, Napier and Wellington. At first, they received money from Filipino seamen whose ships docked at the ports of these major cities and transferred the money to their beneficiaries in the Philippines. It took many days before the money was received in the Philippines but this was compensated by the higher exchange rate offered by the thriving informal remittance providers and lower transaction charges. Later, these ethnic Filipino remittance providers became established and have customers who patronize their service on a regular basis.

Moreover, knowledge about the reputable Filipino ethnic remittance service providers spreads by word of mouth among friends and church mates in conversations at Filipino gatherings, such as after mass, fellowships and other occasions. They compare exchange rates and the quality of service of remittance service providers. Ethnic Filipino remittance providers have also adopted formal advertising to boost the number of clients. They advertise in Filipino community newspapers, Filipino community radio programs and consider sponsorship of Filipino events and sports activities.

Another avenue for remittance was the *padala* whereby people travelling to the Philippines offered to deliver the money personally to the beneficiary or the beneficiary picked it up from the home of the carrier at a designated place. This transaction is based on honour and trust. A sender trusted that their hard earned savings would be received by the rightful beneficiary timely. *Padala*, although a cumbersome habit, is hard to break and hard to refuse because people want to maintain good relationships as they may require similar assistance in the future. As the Filipino community in New Zealand grew and became established new players emerged and the remittance industry is now highly competitive.

D.2. Actors in remittances

The main actors in the remittance industry are the individual remittance senders. These could be individual Filipinos or Filipino families who send money to family members and recipients back home in the Philippines or to recipient communities of origin.

Filipino Associations and Organizations (FAO) are another set of remittance actors. They usually remit collectively to support philanthropic and development work in communities of origin or another form of community investment back home. Although many of these FAOs were established to respond primarily to the needs of Filipino communities in New Zealand, many support education, infrastructure and other development projects in the Philippines.

The Philippine Embassy in New Zealand and the ethnic Filipino media are also active in pooling resources to respond to natural disasters in the Philippines. The Philippine Embassy facilitated the flow of resources from the Filipino communities and the wider community for the relief and rehabilitation of the affected areas in the Philippines. The ethnic Filipino media on the other hand, supports different Foundations in the Philippines by sponsoring fund raising activities in New Zealand and remitting the funds to the beneficiary Foundations. Remittance service providers that facilitate the flow of money from New Zealand to the Philippines such as banks, money transfer agencies and ethnic stores engaging in money remittance services are another set of actors.

D.3. Remittance flow

The four hours difference between New Zealand and the Philippines Filipino remittance providers in New Zealand provide same day transmission to clients even though most remittance providers have partners in the Philippines and do not have to rely on the money remitted by senders from New Zealand to meet delivery deadlines to beneficiaries. This gives these providers some advantage over formal banks and other more formal remittance agencies which depend on bank deposits or payments at designated outlets.

For personal remittances, the traditional flow of higher remittances to recipients in the Philippines occurs during June and December. June is the month for the start of school year in the Philippines; and December is Christmas month, a time for most Filipinos to show generosity to their loved ones in the Philippines. For those with fixed financial obligations in the Philippines, there is a regular flow of remittances, although emergency situations increase the flow of remittances.

Although remittance is a popular way of supporting families and communities back home, a small number of Filipinos do not send remittances to the Philippines. These are mainly those Filipino

families who had substantial investment and ongoing business interest in the Philippines before migrating to New Zealand. Many of these do not have the forms of financial obligations back home that their operating business and assets are not able to meet. Many of them also have family members in other parts of the world especially in the US, Canada and Europe. In many cases, their only major obligation is sending *balik bayan* boxes to distant relatives in the Philippines at Christmas to share the spirit of the holiday season in keeping with the Philippine tradition of generosity. This group of individual remittance senders also participate in collective remittances as members of the Filipino associations and organizations in New Zealand to support development programs and infrastructural projects.

D.4. Motivation of sending remittances

The motivation to send remittances consists of a number of interrelated factors. On a personal level, Filipinos remit money and other resources as a show of appreciation for the kindness of their parents. In the Philippines as in many other developing countries, children are an investment and a form of insurance for parents and extended families. It is therefore expected that those who have made it would lend support to their parents, relations and other members of the extended family. Apart from regular remittances, others may also send cash gifts during special occasions such as birthdays and wedding anniversaries.

Remittances also financed supporting of the education of members of immediate and extended families with the expectation that such beneficiaries will also become future financers of education for other members of the family. Filipino tradition dictates that members of the family who have a better economic situation in life would support other members of the family who are struggling. Being the eldest son or daughter in the family also carries with it the responsibility to contribute to the financial need of your parents and siblings. Remittances are a way of keeping this tradition alive. A respondent said that

Being the eldest child in the family entails a big responsibility. Maybe this is the reason why I succeed in life because my parents invested heavily on my education and at the same time reminded me not to get married early so that I can help my younger brothers and sisters which I did when I was financially able to do so. Now, I am here in New Zealand and had a family of my own yet, I keep on sending money to the Philippines to finance the education of the children of my nephews and nieces.

Filipinos in New Zealand are motivated to send money to their parents back home on a regular basis in order to meet the expectations of people in their locality in the Philippines. A Filipino family is always admired by the Philippine society as a whole and it is not good to know if parents of Filipinos living abroad are living in poverty. In a sense they feel the pressure of the local community to look after the wellbeing of their parents once they are working or living abroad. Having received remittances from them no matter how small or how often, is a source of pride for

the family. Doing it is an indication that a son or daughter abroad is earning a good amount of money hence the money remittance. According to one respondent,

My mother told me that local people were talking about the money that I sent them on a regular basis. They admired my family for having a married son who keeps on sending money to them and wished that one day, they may have members of the family who will go abroad and send them money as well.

Financial aid of Filipinos to members of the family back home during crisis situations is a natural thing. It is out of compassion and a very strong tie with the family members back home. Filipinos in New Zealand usually send a one-off support to pay for the expenses of family members in the Philippines. The money is usually spent on hospital bills due to accidents or diseases, repair for the house destroyed by typhoons or fresh agricultural inputs due to failures of crops or sudden death in the family. Funerals and rights of passage are very important in many parts of the Philippines. The *Igorots* of the Cordillera region for example, have a very elaborate cultural burial practice, with extensive rituals. This is also an area often supported by overseas remittances. These expenses have no financial gain in return but it strengthens the relationship of family members with each other and their relationship to the wider community as well. A leader of Cordelliran in New Zealand reveals how they are affected by the tradition back home in the Philippines and contributed a lot of money in order to observe it properly. According to her,

We belong to the indigenous group (*Igorot* tribe) in Northern Philippines and the ritual of burial called *Canao* requires a lot of money. We have a peculiar way of honouring the death. It is really a big expense for the family. We have to use the pig or a cow during the ritual. You cannot use a hybrid pig but rather must have a native one. It is becoming rare and expensive. It must be black. They must be very careful with the choosing of the pig because if you will have a mistake, they will repeat the ritual again. You must have a big reserve of black pigs. The funny thing with that ritual is that once the pig is opened and if the priest sees something funny with the vile, he interpreted it as a bad omen. He advised that we need to buy another pig. They will eat the dead pig but they need a replacement for the repetition of the ritual. Sometimes there are more than three times.

The ritual must be done properly because the purpose of that ritual is to invite the spirits of dead members of the family to fetch the spirit of the newly dead member of the family for him to have an easy entry to where he should go. If the spirits of the ancestors are not happy with the offering, they will keep on coming back and haunt you.

Our *Igorot* community here in New Zealand are feeling the pressure to observe that ritual for the dead. If it is members of our family, we do not ask for help but usually members of our tribe are giving money anyway. My father is a tribal leader back home and demands that we do *Canao* when he dies. It will be expensive but we will observe it nevertheless.

The initial costs of migration of members of the family can also be quite high a drain on family resources. However, this is seen as an investment by the family recognizing that the financial risk will provide returns once the sponsored member of the family has settled into professional

work. Some of these returns come in the form of investment of remittances in the estate properties in the Philippines such as building new houses or apartments and rental property. Instead of sending remittances to their families back home, they arrange with their relatives to manage the property and use the income to meet family needs. This arrangement provides a steady and secure source of income for members of the family back home and the proper maintenance of the property owned by Filipinos abroad. The development of family assets in their hometown or province enhances the prestige of the family, maintains social capital and influence in the local community.

The desire to return to the home town and if possible to retire there is another motivation for Filipinos in supporting local development initiatives. They would like their presence to be felt even in their absence. This is achieved by donating generously to local causes in their hometowns, such as the construction, repair and maintenance of their local parish church and chapel, sponsoring sports events and sports teams in their locality, contribute financially to town fiestas and beauty pageants, building of schools, houses, community centres and livelihood programs. In return their families both in New Zealand and in the Philippines are acknowledged verbally and in souvenir programs as benefactors. The expectation is that when they go home for a holiday or retirement, their deeds will be remembered and be reciprocated by goodwill and respect from members of the community. As one respondent puts it,

I want to retire in my hometown because I would like to be with the people I know when I was young. It is heart warming to grow old with your extended family, friends and town mates. At the same time, I would like to see for myself how our contribution to our hometown benefits our local community.

Filipinos left the Philippines but the Philippines never left the Filipinos. Even when Filipinos are outside their country many still have strong ties to the motherland. This is one of the reasons why they organize themselves into Filipino associations and organizations abroad to reaffirm their history, tradition, culture and identity, and participate in nation building by supporting FAOs abroad that have specific programs for the Philippines.

D.5. Utilization of remittances

The remittance behaviour of Filipinos in New Zealand when it comes to utilization of remittances is most likely similar with Filipinos worldwide. It is largely focused on the wellbeing of the family (Asis, 2006; Yang, 2004) and support of the communities of origin (Opiniano, 2002). But the frequency, intention and motivation of sending remittances to the Philippines may vary. With single and married overseas Filipinos working abroad most often their parents and family members back home receive a bigger portion of their salary on a monthly basis in the form of remittances (Bagasao et al., 2004). Filipinos in New Zealand who are on a work permit,

permanent residency and naturalized citizenship mostly do have their family members here in New Zealand. Generally, they are not totally tied to financial responsibilities back home. They give financial support to their parents back home out of moral obligation and generosity - to share blessings with them. According to one respondent,

I am not obliged to send money to my parents on a regular basis because they have a secure source of income in the Philippines. But as a way of expressing my gratitude in raising me properly and helped me succeed in life, I, together with my brothers and sisters outside the Philippines are giving them financial gifts on their birthdays and wedding anniversaries. This gesture of gratitude made them happy. But it made us happier knowing that we were able to perpetuate the tradition of gift giving in the family without expecting any return from the receiver.

Moreover, the parents are always the primary consideration of Filipinos in New Zealand in sending personal remittances to the Philippines. They usually used to supplement the income of their parents in order for them to have a comfortable life in their retirement or do not earn enough to meet their daily needs. Most of the money goes to a regular monthly medical check up and medicines as maintenance for good health. Others pay for parents' medical and life insurance rather than sending them money monthly; this is paid towards the monthly premium enabling medical insurance to take care of their parents. One respondent was candid about the utilization of the money that he sent to his parents. Said he,

Remittance to our family is very important. If we do not send them money, they may miss a meal. My parents are too old and not working. They spend too much on medicines on the remittance that we send. My sister is not working as well and my brother has a family of his own to attend to. They are earning but it is always not enough.

This is also the situation of my wife's father. He is bed ridden. He had a stroke and needs to take a number of medicines a day in order to survive. But with her other siblings abroad, they chipped in with their fathers' expenses so it is not too much a burden on my wife's part.

Filipinos in New Zealand with their families still in the Philippines waiting for their immigration papers to be approved send remittances on a regular basis for the household needs in consumption and tuition fees for the education of children. They cannot afford to miss in sending money to recipients or else the family back in the Philippines will have a hard time living.

But for Filipinos in New Zealand who have their families with them here, they support the educational expenses of their nephews and nieces and even sons and daughters of distant relatives on the condition that they study well and take the course that will give them employment when they graduate. At the same time, they are encouraged to take courses that may provide them opportunities to work abroad. This way they can help their parents and immediate family financially tenfold once they have a job abroad. Three respondents shared their thoughts

regarding their support to the education of their extended members of the family in the Philippines. The first one said,

I supported my niece to take a Bachelors degree and earn a University diploma. She was intelligent and was able to finish her studies on time. The money that I sent to support the educational expenses of my niece for the past four years helped a lot. Without it, she cannot attend the University because there are so many mouths to feed in her household but her parents did not have a stable source of income to feed the family much more to send her to the University.

The second respondent is committed to support the education of his nephew until he graduates. Said he,

Yes I am having a nephew that I support for his studies. I am paying for his matriculation and tuition fees. He is part of our family on a third degree. The person involved is a very intelligent and dedicated person. He is enrolled in a two year degree in Marine Technology.

I started supported him this semester (June, 2007). I sent PhP 17,000 (NZ\$ 515.00) for his tuition fees plus additional expenses for his uniforms and school supplies. It is quite a lot but I am committed to support him. On his part, he is also serious with his studies and promised not to fail me with my expectations about his academic performance.

The third one said that she supports the education of her relatives in order to perpetuate the family tradition of sending to school intelligent sons and daughters of relatives in order for them and their families to have a brighter future. She said,

We are having a scholar back home, a distant relative but we are committed to support her education. My mom sponsored a cousin that just finished a nursing course. It has always been a practice in the family to sponsor a relative with his or her studies. My grandmother did it. My mom has been doing it. I am doing it now. We have the position to help so we just do it.

Remittances are also used to maintain the prestige of the Filipino family back home. Filipinos take politics as a serious business and those who are running for public office in the Philippines do pool resources in order to win the election. As always, remittance money plays a role in the success or failure of a politician relative in the Philippines. Like Filipinos anywhere else in the world, Filipinos in New Zealand contribute to political funds of relatives running for public office to ensure that he has enough resources to win the election. One respondent revealed that part of the reasons why the political machinery of their political family in the Philippines functions well during elections is because of the financial contribution of relatives abroad. She said,

Politics in the Philippines is a serious business. You cannot win the election without enough money to spend during election campaigns. You need to feed your supporters from the start of the election campaign until the election day arrives. You need to give allowances to your volunteers in order for them to function well. But what is most important is that you look after your supporters during the election day by giving them enough money to remember your name in the voting precinct and write your name in the ballot in order to win the election.

My mom's family belongs to a political clan in our province. It has been a practice in the family for a long time to chip in a decent amount of money and donate it to a running

politician relative as a campaign fund. My mom's cousin ran for Board Member in our province and her brother ran for Mayor in our town during May 2007 local elections. Both of them won.

In some instances, legal fees to pay the services of a lawyer to fight for the right over land claims by the family in the Philippines compelled Filipinos in New Zealand to send more money on a regular basis. If not, because of remittances coming from New Zealand, the highly valued family land under dispute is now long gone

Remittances are also used by members of the family back home for livelihood project. A brother or a sister is usually given financial support in agricultural inputs in farming to provide a source of income rather than to keep on sending money to support the range of activities such as support for education of their nieces and nephews or medical expenses of family members. Sometimes, a parcel of agricultural land is bought as a source of livelihood for family members in the Philippines. One respondent said,

It is better to provide them a means to livelihood such as providing them agricultural inputs for the farm or buy the farm for them to use in production rather than send them money on everything that they need. Doing it will help them become self reliant and will give me a peace of mind. If they fail in this endeavour, at least, I gave them the chance to work and be productive.

Churches always received donations from FAOs abroad including New Zealand. There is an ongoing renovation of the Jaro Cathedral in Western Visayas, Philippines and devotees all over the world are being tapped to support the project. The New Zealand based Ilonggo Integrated Association Incorporated, whose membership came from Western Visayas donated money towards the realization of the project. The Filipino run Bulwagan Foundation in Wellington is doing a yearly fund raising activity for its yearly Feeding program in the Philippines. This activity started as a Christmas thanksgiving by feeding kids during Christmas day but has now grown as a feeding program in schools during lunch time. According to the founder of the Bulwagan,

The feeding centre is only ten years old as of the moment but a lot of primary school kids are beneficiaries of the feeding program during lunch time. Because we have done the feeding centre in Ilocos, we have seen a lot of changes in the lives of people. The outreach is specifically targeting the children because the children are influencing their families to have hope. They are now in their high school and universities and it is our hope that they come back and do the same. We are not only relying on the generosity of my family that is why we are laying down the foundation of hope to these kids to continue what we have started.

CHAPTER VII

ENGAGING FILIPINO COMMUNITIES IN NEW ZEALAND FOR DEVELOPMENT WORK IN THEIR COMMUNITIES OF ORIGIN: CASE STUDIES

The Filipino communities in New Zealand have been actively engaged with their communities of origin in the Philippines for development work by both Filipino individuals and the Filipino Associations and Organizations. Some of these activities supporting fundraising or pooling of resources for development work in the Philippines. But it is often a one off support and not a sustainable one.

This chapter critically examines six case studies of development projects by individuals and Filipino organizations in communities of origin.

A. Case 1: Luna Cameron and *Paglaum* Trust New Zealand give hope to orphaned children of Guinsaugon, Southern Leyte

A.1. Profile of Luna Cameron – personal circumstance

Luna Mogueis-Cameron grew up in a middle class family in Hinunangan, Southern Leyte, Philippines. Her family consisted of sixteen siblings with her parents supporting all their needs including sending them to the University. Her father came from Negros Occidental, Central Philippines while her mother came from Hinunangan, Southern Leyte, where the family was established. Some of her siblings went to the University in her father's hometown because of the financial and other forms of support provided by her father's brothers and sisters. Luna's parents were devout Catholics and all members of the family were brought up observing strong Catholic faith and traditions, going to church on Sundays and participating in religious activities and festivals organized by the local parish of her town. Her family supported the local parish as active parishioners. As a young woman, Luna loved working with young children providing summer holiday programs for children. When she was at high school, she was involved in missionary activities of the Catholic Church in neighbouring towns helping the local priest celebrate mass and other religious rituals. According to her,

I am a very religious person. I used to teach young children of my town Catholic Catechism during summer. It was usually held in May and instead of having fun with girls my age during summer, I gave my time to the church teaching children how to pray and become good Catholics. I also went to neighbouring towns with our local priest and helped him during the celebration of masses and other religious rituals. I found

happiness doing these knowing that I served God and at the same time grew spiritually as well (L. Cameron, personal communication, September 9, 2007).

Luna recalls that when she was young she watched the movie “The Singing Nun” which impacted on her greatly and at the age of 18 years, with the blessings of her family, she entered the convent as a nun spending her days praying, singing and living a quiet life dedicated to poverty, chastity and obedience. The vocation lasted only for four years because while inside the convent, Luna was always sick and went home on a number of occasions to recuperate. The cycle of going home and coming back to the convent made Luna pray more and discern her vocation and decided that being a nun is not her life long vocation. She said that, “I know that I wanted to be a nun but my body was weak. I was always sick and most of the time cannot perform the domestic duties inside the convent. I decided to quit and my parents supported me” (L. Cameron, personal communication, September 9, 2007). It was then that she pursued her other passion – dancing.

The Mogueis family is a family of dancers and their women are known as good dressers as well. Luna recalled that everybody in the family could dance although she was the only one in the family who became a professional dancer. According to her, “We dressed well when we attended a party. Every time we danced, everybody took notice of us. I remembered dancing Tango with my father. The crowd was holding its breath until we finished dancing. A big round of applause followed” (L. Cameron, personal communication, September 9, 2007). Her passion and dancing skills took her to Manila, the Philippine capital as a professional personal trainer to Philippines’ top celebrities including the country’s top body builder – Mr. Philippines – with whom she had two children but parted ways due to different priorities in life and career.

In 1998, Luna moved to New Zealand and has worked in the fashion industry for many years and established extensive networks in the industry. The events that followed like the mudslide at Leyte, Philippines in February 2006, touched her deeply and created the opportunity for her to start community development program for her hometown.

A.2. Leyte mudslide

On February 17, 2006, the entire village of Guinsaugon, a village of St. Bernard, Southern Leyte, in the Visayas islands in Central Philippines was covered with mud, fallen trees, and boulders of stones coming from the nearby mountain. The entire village was buried. An eye witness account by the New Zealand Herald Correspondent (2006) reported that “a village hall where some 300

Figure 11. *An avalanche of mud and boulders of stones buried the entire village of Guinsaugon.*



women had gathered for a women's conference" (para. 9) was also buried and no signs that survivors or dead bodies could be retrieved in the coming days. At least 1,000 people were confirmed dead and 900 of them including some 200 school children were presumed dead or missing (Arnaiz, 2006) in the place where Luna used to hold Catholic mass with the local priest of Hinunangan during her high school days. Having lived near that place and experienced first hand some of the minor catastrophes in the past, she knew how bad the situation was. She picked up the phone and rang some of her friends whom she thought would sympathize with the survivors of the mudslide. She knew something must be done.

Luna went to Guinsaugon together with Mike McRoberts and the crew of TV 3 to see the catastrophe first hand and to have media coverage. The trip took fifteen hours of flying and nine hours by road to the disaster area. They were the first international media organization on the scene to provide detailed coverage of the disaster. The mudslide of trees, rocks and boulders smashed houses, swept away and buried children deep in the mud as parents screamed in terror. That evening reports began to emerge on the extent of the calamity that had occurred in the village of Guinsaugon. Mike McRobert's coverage of the catastrophe captured the imagination and compassion of New Zealanders including Filipinos in New Zealand.

Figure 12. Mike McRoberts of TV3 NZ negotiating the mud to get a full coverage of the mudslide disaster in Guinsaugon.



Luna recalls that going back to Guinsaugon was a painful experience for her. According to her,

When I arrived at the place, I could not believe what I saw. The once vibrant community was all covered with mud and boulders of stones from the mountain. Under my feet were the houses, chapel, community hall and the people I knew. It seemed that everything familiar to me were all gone. I was standing in a wasteland and cannot help but to cry (L. Cameron, personal communication, September 9, 2007).

All the structures of the community that were familiar to her had disappeared buried underneath her feet. The few people lucky enough to be alive could not make sense of what just happened. They survived but everything they had was buried under the mudslide. They were in pain not only from the physical injury from the mudslide but at the loss of loved ones, friends, their livelihood, and the future that they could not ascertain. Most of the children were in shock, crying and looking for their parents. While Luna was comforting some surviving children in the village, she noticed a little girl covered in mud holding her mother's picture calling her name and crying intensely. Being a mother herself, Luna reported that she rushed to the girl's side to comfort her. Upon hearing her story she realized that while she could not replace the little girl's dead mother at least she could keep this little girl's hope alive by supporting her get through this calamity in every possible way she could.

Figure 13. TV3 NZ crew bringing the news of the mudslide disaster in Guinsaugon to New Zealand.



Luna recalled that she also started to cry and asked herself what she could do to help the situation. She said,

For me, I had one of those moments standing on this mass of rubble that was the grave of 1,800 or so people and still is. I glanced at my hands and noticed my \$NZ 80.00 manicured nails were looking a bit worst for wear and my designer Versace watch was still ticking on. Those two items alone in my possession could build a home for two families in that area. My life of fashion and glamour suddenly riveted into perspective and I know I had to make some sacrifices and go back to those values my parents taught me (L. Cameron, personal communication, April 30, 2008).

The compelling feeling of helplessness amidst this mass grave turned to hope for assisting the survivors and the seeds of an idea started to form. That is how the *Paglaum* Trust was born.

A.3. Paglaum Trust

Driven by an intense desire to support the surviving children of Guinsaugon, Luna established the *Paglaum* Trust to raise funds for the orphaned children of Guinsaugon. *Paglaum* means Hope in English. A charity dinner at the Sky City Convention Centre on April 29, 2006 generated more than \$NZ 10,000.00 for a scholarship program for the orphaned children of Guinsaugon. Luna's extensive network within the fashion industry in Auckland helped the fundraising activity which supports the education of 56 orphans in Southern Leyte. Beneficiaries are both elementary and high school students in local schools selected on the recommendation of principals and teachers of the local schools.

After the first year of the *Paglaum* Trust, Luna went back to the Philippines to assess the progress of the program, and to meet the young children and other stakeholders involved with the

program. Luna reported that the children were beginning to live a normal life and attended school regularly. Most had 100 percent attendance. In her prepared speeches during one of the fund raising activities in Auckland she said,

I had never created a Trust before, let alone raise funds for disaster survivors. Little did I know that the next two years would result in hope for many less fortunate students and children who lost their loved ones and homes from the disaster (L. Cameron, personal communication, April 30, 2008).

A.4. Pooling of resources

The success of the fundraising activity at Sky City meant a lot to Luna and the *Paglaum* Trust. On a personal level, Luna reported that she felt that her friends and network in the fashion industry understood her cause and the intention of the Trust to support the orphaned kids of Southern Leyte. They paid \$NZ 250.00 per person knowing that the funds generated would go to the education of orphaned children of Southern Leyte. Others donated goods for auction during the fundraising night while others committed their time and talent knowing that Luna could not do it all by herself. Unfortunately, only a few Filipinos attended the fundraising activity because of the prohibitive price, although many supported the cause.

Figure 14. Luna Cameron of the *Paglaum* Trust (center) and supporters during the auction at Ellerslie, Auckland



The Trust held three fundraising activities in 2008 including a garage sale in February. The unsold clothes and other materials were sent to the local community as relief goods to the affected families in Leyte. A disco and auction party held in Ellerslie, Auckland on April 26, 2008, was a night of fun, auction, and goodwill to support the Trust. In her speech before the auction,

Luna appealed to those present to support the Trust to help the education of the children of Leyte. She said,

For me personally, it means a personal sacrifice, a calling that I need to listen to, calling on favours from friends and colleagues, seeking donors and sponsors and right up to this evening calling on your support to be here for which 58 students whose village and parents are buried in a remote Philippine village (L. Cameron, personal communication, April 30, 2008).

A golf tournament for orphaned kids was also held as a fundraising activity in March, 2008. The use of the golf course was donated by Kaye Maxwell and Mark Potter of Maxwell's Golf Retreat in Ramarama, Auckland and prizes for winners were donated by Luna's friends and business associates. The Trust remitted \$NZ 11,175.42 in its first year of operation (L. Cameron, personal communication, April 30, 2008).

A.5. Diaspora philanthropy in action

Most of the survivors of the mudslide were temporarily sheltered at St Bernard National High School at St. Bernard, Southern Leyte. With financial supports from international agencies, foreign governments, Filipino associations and organizations abroad, the municipal government of St Bernard raised PhP11 million (NZ\$ 363,000) to resettle victims. The project included 200 houses, a school building, day care centre, health centre, police outpost, *barangay* hall and a playground. The Paglaum Trust donated two houses (L. Cameron, personal communication, April 30, 2008).

The Trust was able to secure six computers, fax machines, photocopier and paper from different business establishments in Auckland where Luna has a very strong personal connection. They were second hand but their value to the schools where the scholars of the *Paglaum* are presently studying is very high considering that their locations are remote and their schools have no budget to buy them. The equipment is being used both by the teachers and students in the teaching and learning process in school.

Figure 15. *Marker of the New Guinsaugon village at the relocation site of mudslide victims*



Luna and the Trust are also sending assorted goods like clothing, household wares and food donated by various friends in Auckland. Luna is organizing the collection of these goods on a regular basis and sends them in turn on a set schedule. She usually sends them twice a year – one in April and one in November in order to have a good timing for the opening of classes in June and Christmas holiday in December.

B. Case 2: Filipina New Zealander teaches town mates to learn and earn

B.1. Personal story of Lucen Obligado Norman

Lucen Norman is a typical Filipino transmigrant story in New Zealand. She came from a large poor family of Maasin, Southern Leyte in the Philippines. She was the eldest daughter in the family and her parents were banking on her to finish her education and get a good job and help them raise the family together. Though poor, her parents invested heavily in her education, although she attended a public school during her primary education. Life was hard for her and her family. According to her, “Money was scarce and we were short of almost everything. However my mother was truly a genius when it came to making whatever money we had, stretched to cover all our expenses” (L. Norman, personal communication, August 7, 2007). Lucen recalls that her parents could barely enrol her on time during enrolment periods. Her mother even pawned her wristwatch so that Lucen could enrol in her first year in high school. The dedication of her parents towards her education further motivated Lucen to make good in school by graduating with honours every school year. The nuns who ran the school where Lucen

studied noticed the dedication as well as her devotion to the Catholic faith. Impressed by her academic performance and her character, the nuns offered her a scholarship and provided her with everything she needed while studying in high school. She remembered that

At the start of the school year, the Sisters provided me funds for school uniform, one pair of black shoes and stationary supplies for the whole year. Thus with the grace of God, I completed my four years in high school without spending more than what my mother's wristwatch was pawned for, something like thirty pesos (\$NZ 1) (L. Norman, personal communication, August 7, 2007).

For four years the Benedictine sisters took her under their wings and Lucen was pleased to be given the opportunity to work with them in the convent, in the chapel and in school. According to her,

I was given the opportunity to work at the Sister's convent after school and during weekends for school tuition and all miscellaneous fees. My job was to help Sister Manuela maintain the chapel by cleaning every day after school. On Saturdays, I helped Sister Elizabeth took care of the convent's garden. During summer holidays I helped with the other working students repair textbook rentals at the opening of the school year. On Sundays, I assisted Sister Manuela in providing catering services to breakfast-meetings by various religious organizations in the Cathedral Parish (L. Norman, personal communication, August 7, 2007).

Lucen graduated in high school as a Salutatorian (second honour) and was awarded a half tuition fee scholarship towards any four year degree course at St. Joseph College in Maasin, Southern Leyte. Her graduation was a milestone in her family and an opening for her to pursue her dream of earning a university degree. Lucen wanted to be a teacher, so she enrolled in an education course. According to her,

In June 1964 I enrolled in the College of Elementary Education. During that year, St. Joseph College launched an essay writing contest to determine who would be the next editor-in-chief of the school paper The Josephinian as the past editor had just finished his term. I submitted an entry entitled "Sights and Sounds of Eden" and as luck would have it, I won the first prize: the job of the editor-in-chief. That meant full scholarship as long as I kept (*sic*) the job.

Being the editor opened up many great opportunities for me in getting actively involved in the curricular activities and extra-curricular activities in the school community. After three-year stint as a school journalist, I had to relinquish the job to concentrate on my teaching internship (L. Norman, personal communication, August 7, 2007).

Lucen graduated with a Bachelor of Science in Elementary Education and was awarded the "Most Outstanding Josephinian Award for academic excellence and the St Joseph Award for active involvement in the school extra-curricular activities and leadership in the college outreach programs to the greater community" (L. Norman, personal communication, August 7, 2007).

Figure 16. *An old building of the St Joseph College in Maasin City.*



After she finished her baccalaureate degree, the bishop of Maasin offered her a scholarship to proceed to postgraduate studies in Manila. After her studies in Manila, Lucen returned home to Maasin and worked as a Religious Education Coordinator at St. Joseph College and at the same time taught Theology courses at the college. She was highly respected by her colleagues for her professionalism and dedication. At the same time, she was a source of inspiration to her students that being poor is not a hindrance in obtaining a University degree and a job that you aspire for upon graduating. Many of her students became teachers also and still talked about how Lucen's story made them succeed in their chosen profession.⁸

Having served the school and the community that supported her all throughout her life was fulfilling, attending the Catholic mass on Sundays and performing religious duties assigned to her by the school and her village Combado, Maasin. Lucen said that serving both God and the community were two things that balanced her life. But a job opportunity in Manila lured her to the capital where she worked for a couple of years from 1979 up to 1980. Then she moved to Iloilo, Central Philippines and worked there in a government agency until 1985.

While in Iloilo, she responded to an advertisement in a Manila Bulletin for a pen pal just for a laugh she said. And indeed, she had a good laugh for the correspondence lasted for two years with two visits by a New Zealander to the Philippines during this period. According to her

⁸ One of the students of Lucen at St. Joseph College is presently teaching high school students at Tambis National High School in St. Bernard, Southern Leyte. She said that the life story of Lucen Norman has been her motivation to enrol in an education degree. She credited Lucen on what she became – a dedicated teacher helping her students finish high school.

One day in September 1983, I responded to an advertisement in the Manila Bulletin for a pen pal (just for a laugh). To my surprise, I received a reply on the 15 September 1983. That was the beginning of almost two years of correspondence between Clive and myself. Within that period, he visited the Philippines twice (L. Norman, personal communication, August 7, 2007).

During the last visit, Lucen and the New Zealander discussed the possibility of starting a life together in New Zealand. This became a reality when Lucen agreed to the idea. She packed her things and went to New Zealand and got married. That was 23 years ago (they got married in July 17, 1985.) yet, though the marriage was not blessed with children, the relationship becomes stronger each day. Clive, her husband, who knew that Lucen's philosophy was to live life to the fullest supported her to do what she loved and enjoyed most, i.e., to serve God and the Filipino people both in New Zealand and in the Philippines. Lucen said that,

It has been my life's guiding principle to live life to the full. And Clive has always let me have a free hand to do what I love and enjoy doing. He knows of my life's history of hard work and determination. He has always been there for me, supporting me 100% of whatever project I am involved in. I must admit I am a hardworking person and would only feel happy if I have plenty of activities to keep myself occupied. For me, I only have this one chance of life and whatever I could do to help my fellow human being, I will do it as 'I will not pass the way again' (L. Norman, personal communication, August 7, 2007).

While Lucen works full time she has committed to serve the Filipino community both in New Zealand and in the Philippines. She is a constant fixture in Filipino celebrations in Auckland, and has been invited to attend meetings in other ethnic and religious communities as well.

Figure 17. *Lucen Norman's 60th birthday celebration at Balmoral, Auckland.*



The Auckland Filipino Catholic Association and some of her friends organized a birthday party in July 2007 to honour Lucen on her 60th year. It was a five hour event with lots of food, fun and tributes. Around five hundred people attended the event.

B.2. Motivations in looking back home

Being the eldest in the family, Lucen supported her family as long as she could. Three months after she arrived in New Zealand in 1985, she started to remit money to her parents in the Philippines. She firmly believed that

Regardless of where I am and how long I have been away from my parents, brothers and sister's families, I am still connected to them. During the last 22 years Clive and I have been sharing whatever we have to my folks in Combado, Maasin, Southern Leyte. These 'lifelines' are in the forms of door to door boxes that we pack and send every year in time for Christmas and the money we remit to them to tide (*sic*) them over their financial difficulties (L. Norman, personal communication, August 7, 2007).

Believing that education is a great equalizer when it comes to work opportunities and success in life, Lucen invested in the education of her nephews and nieces. According to her, "I firmly believed that it is through hard work, education and determination, that would help free themselves from poverty as I have through the generosity of the Benedictine Sisters and others who have helped me" (L. Norman, personal communication, August 7, 2007). She was living proof that nothing is impossible as long as you have faith in God and are dedicated to achieve your dreams if not by yourself then through the support of others.

To honour the Benedictine Sisters and to give back to her alma mater, Lucen started the Lucen Norman Scholarship Program for college students to study at St. Joseph College. Like the Benedictine Sisters, the scholarship funds their matriculation and tuition fees under the supervision of her good friend who is also the Executive Vice President and the Dean of Commerce of the college. What was more amazing is that Lucen Norman supported these scholars without asking any consideration from them or letting them know who she is. All they know is her name and that she is a Filipina living in New Zealand.

B.3. Diaspora philanthropy in action

Clive Norman, Lucen's husband, was acquainted with Filipino family values during his visits to the Philippines to see Lucen when he was courting her and later together as a couple, and the way they were treated by Lucen's family every time they came for a visit in Lucen's birth place. In return for the goodwill and hospitality of Lucen's family, Clive and Lucen have regularly sent boxes of goods every December as a gift to Lucen's family in Combado, Maasin, Leyte during the holiday season since 1986. Sending boxes of presents has become a tradition in the Oblgado family.

Unlike many Filipinos, Lucen refused to send money for weddings, baptisms, birthdays and other similar activities that she believed were unproductive. She only sent money to her parents when they were still alive. The Lucen Scholarship Program went beyond the parameters of her relatives. While she obliged herself in supporting the education of her nephews and nieces, she extended this support to students from her birthplace of Combado. The only criteria are that candidates must be from a poor family, good character and with good academic performance. Lucen takes one scholar at a time from start to graduation before taking on another. This is to ensure that she can meet the financial obligations of the candidates. Some of the beneficiaries of the Lucen Scholarship Program include successful teachers, accountants, electricians, computer technicians, civil servants in the municipal government, an information technology professor and businesswomen.

C. Case 3: Merida children get support

C.1. The Runcimans

Tess Runciman is a self made successful person. She came from a very big and poor family of Merida, Ormoc, Western Leyte, Philippines. Determined to improve her lot in order to help her family, she agreed to live and work in the household of her auntie. Seeing her hard work in the household and dedication towards her studies, her auntie supported her education until she earned a University degree. After she graduated, she got a job in Ormoc and started supporting her family back in Merida. She divided her time between work and going home to Merida on weekends. She met David Runciman in 1977, a New Zealander working in a geothermal project in Leyte.

David Runciman was part of the New Zealand government team who worked with the Philippine government developing geothermal energy in Tanangan, Leyte. He was in charge of the warehouse for two years before he met Tess at a social function in the local town hall. Struck by Tess' simplicity, he fell in love with her the first time without even asking about Tess' family background. After a year of courtship, they married at Sts. Peter and Paul Church in Ormoc. When David's contract in the Philippines expired, they returned to New Zealand in January 1979. Although it was a new environment for Tess, her attitude to life, love and work made her settlement in New Zealand much easier. While they had a happy and contented life, they found out that they could not have children of their own.

After a long absence, Tess returned to visit her family in 1987 when she realized that her parents and siblings were living in the same dilapidated dwellings that she saw more than ten years

earlier. It seemed that they became poorer each day, as her parents got older and her siblings had no stable source of income but the family continued to grow larger. On her return to New Zealand she tried to tell her husband David about her family's plight in Merida, but David was not very motivated.

Recognizing that talking to David about poverty was never going to work, Tess decided to do something radical to educate David about poverty in the Philippines, she convinced David to have a holiday with her in the Philippines. To expose David to the realities of the poverty of her family, Tess decided that they would spend all their time in the village, apart from the first and last nights of their holidays. They brought with them a couple of air beds and they used them from one house to another. Usually family members sleep on a slit of wood. They stayed in so many houses and they stayed for a maximum of three days in Tess' extended family. Sometimes they walked three hours in transferring from one house to another negotiating rice paddies and hillsides along the way.

Figure 18. A trisikad (bicycle with a side car) bought by Tess and David as income generating program of the couple for Tess' nephew.



The immersion enabled David to see and experience a life he did not know existed. For two months David and Tess travelled around Western Leyte staying in the homes of family members and friends. Most of these homes were made of *nipa* (woven palm leaves) and bamboo slits. For David, being accommodated by the extended family was a new experience. His understanding of Philippine culture especially with Filipino families in 1978 was miles apart from what he was experiencing and learning in his visit to Ormoc in 1995. It was an eye opener for him that once you marry a Filipina, you also marry the family and may feel obligated to financially support the

extended family. Way back in 1978, David was living in a nice house in a compound owned by the company. He was living the way well-off Filipinos lived in the Philippines during that time, and he had no comprehension nor experienced first hand the poverty in the Philippines.

The poverty in Tess' family tore David's heart. Tess reported that David cried when they stayed at Tess' brother's house in Isabel (next town to Merida). Tess' brother was a baker by profession. The house was made of bamboo slits and *nipa* leaves; the entire house was so small that the living room, baking area, and bedroom were pressed next to each other. Tess' brother, his wife and two children ages, eleven and twelve slept with them in a room the size of an average bathroom in a New Zealand house. Being guests, Tess' brother gave this room to David and Tess to sleep in. On the other side was a pigpen and at night, cockroaches were crawling from the parchments, slits of bamboo poles and even on bread baked during the day. There was no toilet nor a clean source of water for drinking and cooking. Most of the people in the village did not have any proper toilet facilities even houses at the town level. David asked Tess to leave the house after two nights for he was bothered not only about the appalling condition in her brother's house but their health as well. This experience made David decide to do commit to supporting Tess to do whatever possible to help improve the lives and living conditions of her family and other people in the village. He understood the differences between poverty in New Zealand and in the Philippines.

Figure 19. *One of the houses bought by Tess and David for Tess' brother in Merida.*



When they returned to New Zealand, the first thing that David and Tess did was to send money back to Isabel for her brother to build an operational toilet for the family to improve the hygiene condition of the family. Over the following years they remitted money regularly to support the

development activities of the extended family and the village. These include buying a house for family use and farms, upgrading family income generating projects. They also supported Tess' brother to improve and expand his bakery business. David and Tess also set up the Merida Charitable Trust in 2007.

C.2. Merida Children's Charitable Trust

The Merida Children's Charitable Trust had a humble beginning but with a noble intention. It started with the concern of David and Tess regarding Tess' immediate family in Isabel and Merida in Ormoc, Western Leyte. The initial objective was to support them financially and in other ways possible for them to break away from abject poverty and to acquire the resources to enable them send their children to school. In the years following David's shock introduction to the realities of Tess' family's poverty in 1995, Tess and David made regular visits to Merida. During these visits, they established a wide network with people and several organizations they thought could help them in supporting the education of the children of Merida. Thus over a period of ten years from 1995 to 2005 Tess and David gradually extended their financial support to Tess' immediate family, to include a pathway for the success of the children of Merida rather than just one family. These networks included local government, local church leaders, school teachers and other people in the community whom they believed they could engage with in the well being of the children of Merida.

Figure 20. *One of the recipients of Merida Trust with his family house in the background.*



While they continued to support nephews and nieces who were performing well in school, they started accommodating children in Merida from pre-school to college where Tess had no blood relations. They started by providing uniforms, paying for matriculation fees and school supplies. But they realized that their financial capacity could not support the students in the long term and

they needed a broader based support in order for the program to be sustained. That was when they set up the Merida Children's Charitable Trust to extend their program to all children in the village community.

Figure 21. *The children of Merida.*



The Merida Children's Charitable Trust was registered with the New Zealand Charities Commission on March 01, 2007. It has four Trustees with Tess as the Chairman of the Board, and David as the Chief Executive Officer. It is dedicated to the future education and overall physical and spiritual wellbeing of the children in the Municipality of Merida and their families and the community they belong to. The programs of the Trust are divided into three categories namely, education, health and family living program. David and Tess have adopted some of the lessons learned from similar charitable organizations in other parts of the world. One of these is the Saigon Children's Charity⁹ in Vietnam serving the Vietnamese children in rural areas. The educational program seeks to support children from kindergarten through to University. At kindergarten and elementary school, children were provided with two pieces of school uniform, two pairs of shoes, socks, school supplies such as pens, notebooks, writing pads, pencils, crayons, school folders and bags. The Trust also paid their school fees and daily allowance.

⁹ For more information, visit <http://www.saigonchildren.com/>

Figure 22. *The scholars of the Merida Trust during class hours inside the kindergarten classroom.*



At the same time, their families received 15 kilograms of rice per month to supplement the food requirement of the family. But before the parents can get the rice subsidy, they must do some community service in the municipality by sweeping the streets around the town centre of Merida or they will do the tree planting at the lot owned by the municipality. The local government unit is happy and appreciates the community work initiated by the Merida Trust and is willing to support future plans for the children of Merida.

Moreover, high school children received school supplies, their matriculation fees were paid and they also received a weekly allowance or payment for boarding house fees whichever was more helpful for the students. University scholars had their academic-related expenses covered plus some amount of money set aside for emergency needs such as medical assistance for scholars. The health program of the Trust will centre in the first instance around a clinic where the people of Merida and neighbouring localities would receive free medical consultations and medical services ranging from tooth extraction to eye operations. The family living education program intends to bring back the dignity of men to become good providers in the family and sources of strength in the household. The Trust aims to support the development of a diverse range of income generation activities, budgeting programs, family living classes that will address issues on home economics and parenting skills.

The Merida Children's Charitable Trust while officially registered in New Zealand has its operation in the Philippines and is run by a satellite office in Merida. The selection of scholars from kindergarten to high school is done by the recommendation of teachers in local schools and

religious leaders in the community, the most knowledgeable and respected people in the community. They also help prepare the profile of each student by visiting these students, meeting with the parents to complete sponsorship family checklist forms and parental/guardian consent forms. They also record family details such as work and income, schooling of the children and transport to school among others. Since most of the parents are illiterate themselves, the teachers and religious leaders are also tasked to explain to them the purpose of the scholarship, the benefits and limits it provides, the responsibility of the parents to their children while they are under the scholarship program of the Trust, and the reason why they are being asked to sign an agreement. The transaction is very clear from the start of the scholarship program and parents or guardians are expected to do their part in order for the program to become successful. For example, they must ensure that scholars attend school everyday and wear neat and clean clothing all the time.

Figure 23. *Scholars of the Merida Trust during the flag raising ceremony program.*



The children must allow the Trust agent to monitor the child home's environment and must accept the advice of that agent on how to further improve the wellbeing of the child in the home and in school. The child is not allowed to engage in hard labour if possible and this will not be a reason for children to be absent from school. The breach of the contract may result in the withdrawal of the scholarship and the support of the Trust to the child and the child's family. The Trust is there to support the child during hard times and every effort is made to not abandon them in times of need.

C.3. Diaspora philanthropy in action

The Trust also collects schools supplies and other goods in New Zealand and sends them to Merida. The kindergarten for example receives toys and board games while the elementary and high schools receive books, encyclopaedia and other materials for their school libraries. According to the teacher of the kindergarten,

We are very fortunate to receive boxes of goodies and books from New Zealand for our school and school children. The toys and board games made the kids happy. Receiving them during Christmas party in school made them believed that they did well during their first six months in school. They were told that they were rewarded for being good scholars of the Trust and they must continue to be so in order to receive more next year.

We are also pleased that we have books and encyclopaedia in our mini library where our students have something to read and enjoy. We have good books coming from New Zealand and kids enjoyed a lot the children's book because they get acquainted with stories that they never knew or heard ever since.

In the school year 2007-2008, the Trust financed the education of twenty four kindergarten children, nine elementary, five high school and two college students. According to one of the supporters of the Trust,

Since Tess and David, did not charge us for our stay in their house here in Auckland for quite sometime, we decided to sponsor one of the scholars of the Trust to pass forward the kindness of Tess and David to us. We feel that by doing so, we are doing the right thing like the way the couple showed us how to care for others.

D. Case 4: Filipinos in New Zealand have their sights on Blind Free Philippines

D.1. The Esguerras

Dr Florita Palomar Esguerra is a retired Theology professor from the University of Santo Tomas in the Philippines. She is married to retired Civil Engineer Roy Esguerra. While Professor Esguerra obtained her qualification in the Philippines, Engineer Esguerra graduated from the University of Auckland. Engineer Esguerra worked in different parts of the world before they settled in the Philippines with their three daughters. The Esguerra couple invested heavily in the education of their three daughters, two who graduated as engineers and the third a medical doctor all working in the Philippines. Having travelled a lot with their parents in different parts of the world, the three sisters decided to migrate and settle in New Zealand. Their parents, Roy and Florie on the other hand, remained in the Philippines busy with their community service and enjoying their retirement but visit their daughters in New Zealand at least once a year.

Florie came from Tapaz, a very distant and poor municipality of the province of Capiz, Philippines. She was raised as a devout Catholic and has a soft heart for poor people. Florie recalled that her family used to accommodate people who came from other parts of their

municipality to stay in their house especially during the lean months of August and September. Her mother told her that those who have enough provisions in life must not hesitate to share it with those who are in need whether the recipients are relatives or not, a lesson Florie learned well and puts into practice every time she has the chance to do so.

Florie and Roy's life was blessed with both material things and three successful daughters. They could not ask for more but within her, Florie said was restless but could not ascertain what was bothering her or what was lacking in her life. She and Roy are a prayerful couple and have been asking God to show them the way on how to serve the Filipino community through them. Their home in Manila, Philippines became a temporary shelter of Florie's town people who came to the capital for a short term visit for medical consultations or emergency situations. The travel from Tapaz to Manila is almost a day both by bus and by ship and the fare is very expensive. To have free board and lodging there no matter how short was a huge saving for the town people. Despite her ill health, she had three heart attacks and the most recent one was in January 2008, Florie was determined to continue her community work in the Philippines. She set about this by establishing a Tapaznon Foundation to serve the people of Tapaz, Capiz.

D.2. Tapaznon Foundation

Figure 24. *Officers of the Tapaznon Foundation during an FGD in Manila, Philippines*



The Tapaznon Foundation Incorporated (TFI) consists of professionals, civic minded and philanthropic Tapaznons based in Manila who are driven by the common desire and objective to provide assistance to the needy and especially the indigenous people of Tapaz living in Manila and Tapaz. Their basic principle is that what is achievable by an individual person can be achieved better through the concerted efforts of many binding together (R. Esguerra, 2007).

On 29 July 2001, a general assembly of 160 Manila-based Tapaznons coming from different barangays in Tapaz was held in Manila. The elected officers took an oath and planned activities and projects to work towards the development of Tapaznons. Florie was President and Roy the Secretary (R. Esguerra, 2007). TFI has, since 2001, worked on a number of development projects ranging from scholarship programs, medical services to medical missions and livelihood assistance.

D.3. Pooling of resources and motivations to give back

Roy and Florie have been to New Zealand five times since their daughters moved here in 2001. Their first three visits were all for personal reasons to enjoy their time with their daughters. They went to scenic spots of New Zealand and their daughters treated them to expensive getaways and water holes. In these visits, they practically visited all tourist attractions of New Zealand from Northland to Southland. Taking them to all these places was a way of saying thank you to them for all the good things they did to raise their daughters. But even being five thousand miles away from the Philippines, Roy and Florie did not forget their passion towards the Tapaznon Foundation and its beneficiaries. They informed every Filipino in New Zealand who cared to listen about their work in the Philippines and how could they support the Foundation.

Figure 25. *Florie and Roy Esguerra during their visit in Auckland, New Zealand in 2006.*



Their last two visits (2006 and 2007) were geared towards gaining support in New Zealand for the activities of Tapaznon Foundation in the Philippines. Roy and Florie met as many Filipinos in New Zealand as possible, to connect with different Filipino communities to engage them in the development work of the Tapaznon Foundation in the Philippines, particularly the regional groups with linguistic associations with Tapaz. They also attended a number of public and private

functions to widen their networks and raise funds to support the programs of the Foundation. They also engaged with academic institutions to partner with the Foundation by providing students, graduates and staff to do volunteer work in the Philippines. The Esguerra sisters motivated by their parents' hard work for the Foundation, supported the Foundation by establishing the website of the Foundation (www.tapaznonfoundation.com) to reach out to as many people worldwide as possible. They contributed financially to the programs of the Foundation as well as serving as liaison persons for the Foundation in New Zealand. They attended Filipino gatherings representing the Foundation, held exhibitions and disseminated information to build support for the Foundation.

D.4. Diaspora philanthropy in action

During Roy and Florie's visit to New Zealand in November 2007, they talked about the Foundation's work relating to "Blind Free Philippines." This was well received with donations from organized church groups and fund raising from a number of private dinners. That visit raised

Figure 26. Volunteer doctors conducting an eye operation during the medical mission in Tapaz, Capiz in 2006.



about \$NZ 2,200 towards programs providing eye checks, surgical services, medical supplies, eye glasses, and a post operation check up service. Though the amount is small by New Zealand standards, its contribution to the success of the programs of the Foundation is enormous.

One of the grateful recipients said,

Sharing our bounty with the needy is a very timely theme that reflects the vision and mission of the Tapaznon Foundation, Inc. I am one of the beneficiaries of its altruistic mission of helping the poor which is the reflection of their conscious and collective efforts in serving the people specially the Tapaznon who are in dire need of their assistance.

Thru this simple reflection, may I take this opportunity to thank my benefactors for without them, I would not have a normal life (Gardose, 2007).

The Esguerra sisters supported the scholarship program of the Foundation for the tertiary education of recipients. One of their scholars graduated in April 2007 and now works as a teacher in the Philippines, while another scholar was studying in the Philippines on a four year degree course program in 2008.

One of the successful scholars was all praises to the scholarship program of the Foundation. According to him,

My warmest and sincere thanks to the Tapaznon Foundation, Inc. that served as an instrument in the successful completion of my degrees (*sic*). Through your efforts my dreams are realized.

To the Tapaznon Foundation, Inc.'s board of directors and officers, I acknowledged the significance of your efforts in the realization of our goal in earning a degree. You steered us into the right direction and gave us the opportunity to enjoy the benefits of education. Not all students are as fortunate like me but, because of this scholarship program, the less fortunate students are given chances to gain and acquire education.

Thank you sincerely from the bottom of my heart. I know that the word 'thank you' will never be enough to repay you.

May this scholarship program will continue to grow and may the Divine Providence shower His blessings, protect and guide generous people to enlighten the future of students and make their dreams come true (Gerondo, 2007).

Ambassador Tejano of the Philippine Embassy in Wellington also expressed support when Roy and Florie paid a visit to the Embassy. The Ambassador gave them contact details of people whom he thought could be of help to the Foundation and could assist the couple in finding resources for the Foundation while they were in New Zealand. Contacts resulted in pledges of donations in kind and medical expertise of New Zealand doctors to medical volunteer work in the locality where the Foundation is actively operating.

E. Case 5: Oasis Christian Children's Home Trust shares love for the street children of Sorsogon

E.1. The Cochranes

John Cochrane is a New Zealander who has a soft heart for children. He was raised by his parents as a good person and inculcated in him are Christian values not only in words but in deeds. He remembered when he was young that his parents usually gave support to those who were in need. They were frequent church goers and active community workers as well. These

things impacted him so much that they became the moral fibre of his life. Like any ordinary Kiwi, he got married, had three kids and enjoyed life with his family in Invercargill for eighteen years. He says that as years went by he felt spiritual dryness, voices were screaming at him to do something for his community. He recalled that he became restless and was looking for something more outside of his family. It was then he realized that he would like to preach the word of God. He began Bible studies and enrolled at the Bible College in Tauranga to train as a pastor. After graduation from Bible College, he travelled and worked around New Zealand and later Asia.

His new life affected his family life as his marriage collapsed while his missionary work progressed. He went to Thailand in 1991 as a volunteer with the Children Orphanage Ethnic Council. He taught at the orphanage and lived with the orphaned children of Thailand where he recalled weeping privately about their sorry state. He was sad that the orphanage of two hundred and fifty orphaned children was run only by two couples. He could not do much but knew that more help was required.

In the later part of his missions in Asia, he was assigned to the Philippines to work in the Apostolic Church in Baguio and at the same time asked God to give him a wife that could help him with his ministry. When he was in New Zealand and was posted to the Apostolic church in Invercargill, he met Nilda, a Filipina who was also praying for a husband. After a short courtship, they got married and lived in Invercargill for a while before moving to Auckland where they lived for fourteen years.

One night in 2004, when the couple was watching a television program, they recalled that they were struck by a feature story on the children of the Philippines. There were 20,000 juvenile delinquents in Philippine prisons and thousands more were begging and living dangerously on the street. Nilda said she was crying and John reflected about it, as seeing the children on the television brought back John's experience in Thailand. They decided to consult John's Ministry in New Zealand and Nilda's family and friends in the Philippines about the possibility of having a place for orphaned and street children in the Philippines. After intense prayer and a series of consultations, the couple decided to go home to the Philippines and build an orphanage in Sorsogon, Nilda's community of origin.

E.2. Motivations to give back

Nilda Santos Cochrane was born and raised in Sorsogon, Philippines. She obtained her formal education in the same place but worked in a military camp in Manila as a computer programmer. She married a Kiwi but became a widow before she met John Cochrane in Invercargill.

John and Nilda's plans to set up an orphanage in Sorsogon was fast tracked when Nilda's 82 years old mother donated a 4,282 square metres piece of land for the orphanage. Nilda reported her mother was keen to donate the land because she said she would like to see it walked upon by the little feet of smiling children of Sorsogon.

Figure 27. *Future site of the Oasis Christian Children's Home in Sorsogon City, Philippines.*



One of Nilda's core supporters for the project is a high school classmate who is currently the present Mayor of Sorsogon city. Their plan was to develop the orphanage as well as a place for worship, tourism and business. Their objective is to showcase the orphanage as a model for community development where local and international stakeholders can work together in serving local communities in Sorsogon. They plan to invite missionaries, investors, volunteers and tourists to support the orphanage and bring international investors to the City and province of Sorsogon. That was how the Oasis Christian Children's Home was born.

E.3. Oasis Christian Children's Home

Oasis Christian Children's Home (OCCH) is a love child of John and Nilda Cochrane. The Oasis Christian Children's Home was registered as a legal entity with the Securities and Exchange Commission (SEC) in the Philippines on 7th November 2006. It has six Board of Trustees namely John G. Cochrane, Nilda B. Cochrane, Milagros Z. Duana, Alfred Adrian O. Lopez, Jean B. Lopez and Lilia B. Santos. Milagros is one of the richest businesswomen in Sorsogon with business interests in banking, real estate and farming. Alfred and Jean are medical practitioners and respected civic leaders in Sorsogon while Lillian is Nilda's mother who lives in the City of Sorsogon. The mission of the Trust is "To offer a home for orphans and those children who have inadequate social and physical provision and to provide love and hope in a secure family

environment” (Jadie & Jadie, 2006, p. 3). Oasis Christian Children’s Home aims to provide services ranging from offering temporary shelter, through to providing psychological services to the homeless, abandoned, neglected and orphaned children of Sorsogon.

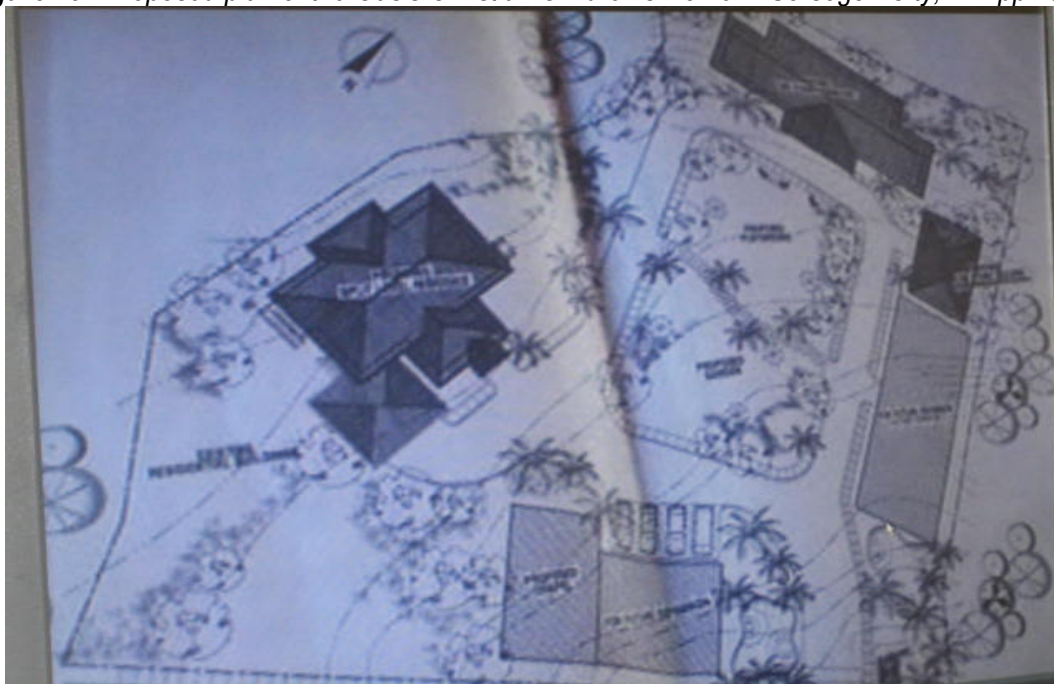
Figure 28. John and Nilda Cochrane (holding the spade) during the ground-breaking ceremony of Oasis Christian Children’s Home on November 3, 2007.



The name Oasis is a symbolic one. It has been mentioned in the Holy Bible as the spot of green in the bareness of the desert where the thirsty could drink and seek refuge from heat and endless sand dunes. It is a part of the desert where water forever runs. It has become an inspiration for Christians like John and Nilda to become an Oasis for others – to be a source of refuge and a source of Christian acts embodied in the mission of the Trust. The couple is like the water of an Oasis who provided hope to the street children of Sorsogon.

The orphanage is designed to house up to 200 children with a staff ratio of one adult to ten children. It consists of school classrooms, playground and training area for children, an office and living quarters for staff and rooms for visitors who would be volunteers or tourists. The design also provides a space for planting and gardening where children, staff and volunteers can experience together the home training program of the orphanage.

Figure 29. *Proposed plan of the Oasis Christian Children's Home in Sorsogon City, Philippines.*



E.4. Pooling of resources and diaspora philanthropy in action

The Oasis Christian Children's Home in Sorsogon was an ambitious development project. John and Nilda gained the support of John's Ministry and the couple worked hard to gain the support of Filipino communities in New Zealand for the project. A series of fundraising activities were held to generate funds and on going support for the project. Some of these included a concert '*Ikaw, Ako, Tayong Lahat: Together as One*'. The concert achieved three things: first, it was able to solicit talents across the Asian community; second, it was able to sell and send its message of establishing an orphanage in Sorsogon to the wider community; and third, the concert generated \$NZ 5,000. The orphanage was also supported from funds from churches in Invercargill, volunteers from Otago and other communities in the South Island.

F. Case 6: CFC responding to the call for nation building in the Philippines

F.1. Couples for Christ

The Couples for Christ (CFC) is a Catholic organization whose objective is to renew Christian family life among Christian couples. The members have committed themselves to Jesus Christ and to one another in order to live according to His gospel and strengthen family relations. Initially intended to married Christian couples only, it has developed to cater to all members of the family by offering programs for kids, youths, singles, widows and separated or divorced individuals. It has seven pillars namely: Mission and Evangelization, Family Ministries, Pastoral Support, Pro-Life Movement, Social Ministries, *Gawad Kalinga (Giving Care)*, and Special

Ministry (L. Jimenez, personal communication, April 19, 2007). Members of CFC worldwide are expected to work on these seven pillars in order to spread and fulfill the word of God and live in accordance to his will. They are expected not only as passive believers but at the same time as evangelizers of the words of God worldwide. They are also expected to share their blessings to their less fortunate brothers and sisters especially those who are in the Philippines.

Couples for Christ started in 1981 in the Philippines and has chapters in many countries including New Zealand. This was because Filipinos that left the Philippines to work, study or settle abroad, set up CFC chapters in countries of their destination such as Canada, the United States of America, Europe and Australia and even small states and territories like Fiji and the Marianas Islands in the Pacific (T. Meloto, personal communication, May 9, 2007).

F.2. Couples for Christ and Gawad Kalinga

Inspired by the call of Christ to serve the poor, in December 1995 a group of CFC members led by one of its elders, Tony Meloto, went to *Bagong Silang* in Caloocan, Manila, one of the biggest squatter relocation areas in the Philippines and conducted a youth camp for 127 youth with the hope to rehabilitate gang members and drug addicts raised in slum areas before they became the next generation of hardened criminals. In the course of their work, CFC realized that no matter how they rehabilitate youth, they will never succeed as long as these young people returned to live in their slum community. In order to have a sustained transformation of their behaviour, the slums where they lived must be transformed and this must involve the whole community. Thus ANCOP (**AN**swering the **Cry** **O**f the **P**oor) Foundation was born as an organization that works with the youth of Bagong Silang and the community as a whole. It provides scholarships, training in arts and theatre, sports programs to the youth and a livelihood program to their parents.

After five years (1995-2000), Tony Meloto and CFC realized that ANCOP cannot transform the place from being a slum into a better one as long as the people there remained squatting on the land where their dilapidated houses were constructed, with no secured source of income to provide food on the table. Thus a concept of *Gawad Kalinga* (meaning to give care) was born, became a template for the development work and became one of the seven pillars of CFC. The outcome was to not only work with the poor but to work towards rebuilding the nation together with other stakeholders and partners with the same vision. In the annual report submitted by an accounting firm in the Philippines, Isla Lipana & Co (2006), it showed that *Gawad Kalinga Development Foundation Incorporated* was registered with the Securities Exchange Commission (SEC) as a non-stock, non profit organization on July 28, 2003,

primarily to advance and uphold an integrated, holistic and sustainable community development program, especially in the depressed areas addressing shelter,

livelihood, education and health issues in the spirit of nation building, to strengthen the development and improvement of human and spiritual formation of couples and their children and to foster cooperation with others in the pursuit and realization of the objectives for which the Foundation has been established (General information section, para 2).

Gawad Kalinga (GK) has seven programs namely, housing, community empowerment, productivity, health, education, environment and community values formation ("GK programs," 2008). It wants to address the problem of human dignity by solving landlessness, homelessness, lack of opportunities to proper education, means of income, health and the sense of community. GK 777 was launched on October 4, 2003 aiming to build 700,000 houses in 7,000 villages in 7 years ("GK history," 2008). For the span of more than four years, it successfully established 1,500 communities all over the Philippines. Due to its simple but workable concept of community development, it has become a template for development in countries like, Cambodia, Papua New Guinea, East Timor and Indonesia (L. Meloto, personal communication, May 9, 2007).

Recognizing the need for the GK program to market worldwide, not only to secure partnership with patriotic Filipinos abroad but at the same time with other entities such as the governments, schools, private sectors, civil society, and business people, CFC members worldwide are encouraged to found ANCOP and register it as a non-profit organization in their country of residence. Thus, ANCOP New Zealand Charitable Trust was registered with the Charities Commission in New Zealand as a marketing arm of GK 777.

F.3. Couples for Christ in New Zealand

Couples for Christ as a Catholic organization is strong in New Zealand with chapters in major cities of Auckland, Wellington, Hamilton and Christchurch. Generally members were Filipino couples but having evangelization as part of the seven pillars of the movement, existing members began inviting non Filipino couples to attend its Christian Life Program in order to become Couples for Christ. As of August 2008, membership in CFC included Indians, Samoans, Pakistanis and Kiwis.

Figure 30. Dance presentation of members of CFC Auckland Chapter during its Christmas party in 2006.



CFC members meet once a week for a household prayer meeting in order to nurture the spiritual growth of each member. This is supplemented with monthly teaching from the elders of the movement to further strengthen faith in God and to improve family culture among its members. The teaching is structured and planned on an annual basis. There is also a Marriage Enrichment Retreat where CFC members have a weekend live-in retreat to rekindle their affection and reaffirm their marital bond with each other. The Family Ministries of CFC consists of activities for the sons and daughters of CFC members to nurture their faith and to find meaningful relationship with members of their family. Other sub-groups include CFC Youth for Christ, CFC Singles, CFC Handmaids of the Lord, and CFC Servants of the Lord.

F.4. Couples for Christ in New Zealand and Gawad Kalinga

Couples for Christ in New Zealand in collaboration with ANCOP New Zealand Charitable Trust (thereafter referred to as ANCOP NZ) coordinates the activities to raise awareness about *Gawad Kalinga* and secure partnership projects primarily from the Filipino community and then the wider community. *Gawad Kalinga 777* was launched in New Zealand in 2005 in Auckland, Wellington and Christchurch.

One Filipino business owner in New Zealand pledged 50 houses worth \$NZ 1,600¹⁰ each while another gave all the tips she saved for the month she got from guests of the hotel she worked at as a housekeeper. The launch successfully solicited more than seventy houses, ten educational

¹⁰ This was the actual cost of a GK housing unit in 2005 but due to increase in the cost of construction materials and. It has become \$2,600.00 by 2007.

sponsorships and sufficient funds for the construction of one pre-school building. One New Zealand Member of Parliament who wanted to be anonymous donated an amount equivalent to the construction of one house in the GK New Zealand village. CFC Wellington contributed six houses to the GK New Zealand village in the Philippines in 2007.

In March the following year, Reborn band, a band primarily by Filipino Couples for Christ members in New Zealand did a concert at the Dorothy Winstone Auditorium, Auckland Girls Grammar School. Together with the concert is the launching of its first CD album entitled "Return to Sender." The international distribution of the CD for sale was in July of the same year. The title of the CD was named as such by band members because they believed that God is so good to them. They are giving back to Him the blessings He showered on them by dedicating their talent to a good project such as *Gawad Kalinga* in the Philippines. Proceeds of the concert and the CD went to the ANCOP NZ-GK 777 project in the Philippines. The particular project benefits the town of Quirino in the Philippines ("Return to sender concert," 2006, p. 8).

Couples for Christ North Harbour Chapter sponsored "Awit Saya", a singing and dancing fund raising activity. It was a night filled with dancing, singing and eating by around 200 Filipinos at the ASB Bank Netball Complex at Northcote, Auckland. Reborn gave free live entertainment and members of the Couples for Christ donated food to be sold at the venue during the night. The Filipino spirit of *bayanihan* (working together for a common cause) was shared and experienced by everybody during the event which raised \$NZ 4,800, to build three houses in the planned *Gawad Kalinga* New Zealand village. Another group of Filipinos working at Morgan furniture at Glenfield, North Shore City, Auckland, gave up coffee and soft drinks during their meal breaks to save money as a contribution to the scheme and raised \$NZ 3,200 for the GK housing project.

In his speech during the premiere of GK movie, Meloto honoured the Filipinos and their New Zealand hosts and suggested that

This movie is in journey all over the world. We hope that the money we raised here will be used for our four New Zealand villages in the Philippines. And we hope that through this we can get the support of our friends and guests to sponsor two full time workers that will come from New Zealand to do community work in the Philippines. This is also to remind different Filipino organizations that if Kibbutz is identified with Israel, Grameen is identified with Bangladesh, *Gawad Kalinga* is now identified with the Philippines.

This is our way of honouring the Filipino people all over the world who are helping us rebuild the country by addressing our historical poverty. We also give honour to New Zealand by naming the four *Gawad Kalinga* villages after it. Thank you New Zealand for welcoming our Filipino patriots into your land and offered them secured environment to live, work and prosper. Thank you New Zealanders for valuing your friendship with Filipinos by attending the premiere. May you become our GK partners in the future (L. Meloto, personal communication, May 9, 2007).

Figure 31. Tony Meloto in Barong Tagalog (sixth from right) with the Commerce Minister of New Zealand, Lianne Dalziel, and supporters of Gawad Kalinga during the premiere of GK movie at Newmarket, Auckland on May 9, 2008.



F.5. Motivations in supporting Gawad Kalinga

GK 777 is part of the nation building program happening in the Philippines. Filipinos in New Zealand were among the first four CFC country chapters including the US, Canada and Australia to pool resources to build the first *Gawad Kalinga* village in Towerville, Bulacan.

Gawad Kalinga project calls on the patriotism of Filipinos to partner with GK in nation building by actively participating in building safe and functional communities at the local level. *Gawad Kalinga* is a locally developed community development initiative in the Philippines. The international partnerships with CFC in other countries provide the opportunity for Filipinos to contribute to the rebuilding of their communities.

The first of four GK New Zealand villages was completed in April 2007. It was named GK Towerville New Zealand village 1 and is located in Bulacan. It serves around 200 families or about 1,200 persons. It has fifty houses and one multi-purpose centre. It had eleven *Sibol* scholars (pre-schoolers aged 3-7) individually sponsored by Filipino families in New Zealand. Its *Kapitbahayan* (neighbourhood association) was functional and serving the need of the village. The second GK New Zealand village was located in barangay Bagbag, Quirino Highway, Novaliches, Quezon City and called GK Quirino New Zealand village 2. It was planned to accommodate 200 families and build 60 houses. The third is the GK Nabunturan New Zealand village 3 at Nabunturan, Compostela Valley Province, Mindanao. Out of the sixty houses remitted by ANCOP NZ for construction, five houses were already constructed while seven are under

construction. It is targeting 42 families or around 200 persons as beneficiaries. The fourth is in Sorsogon and called GK Pilar New Zealand village 4. ANCOP NZ remitted money for the construction of twenty houses and targets benefitting fifty families in Sorsogon (K. Manalo, personal communication, April 21, 2007).

G. Key themes emerging in case studies

The six cases of engagement of Filipino communities in New Zealand for development work in their communities of origin in the Philippines revealed that there has been a strong bond between Filipinos and Filipino Associations in New Zealand and Filipinos in the Philippines. Regardless of how long they are away from home, their connection with their family members and their communities of origin remain strong. Luna Cameron expressed this strong bond to the people of Guinsaugon, St. Bernard, Southern Leyte, by literally going to them immediately after the mudslide in the area and established the *Paglaum* Trust afterwards to look after the orphaned children of that tragedy. Dadai Norman made herself present in Combado, Maasin by putting in her own money towards the education of her relatives and fellow town folks. Dave and Tess Runciman dedicated their resources towards the welfare of the children of Merida. The Esguerra daughters who believed in the works of Tapaznon Foundation to the people of Tapaz, Capiz, helped the Foundation to effectively reach out to more supporters and serve more recipients of its “Blind Free Philippines” program. Nilda and her husband John Cochrane are visiting the Philippines on a regular basis to attend the needs of the street children of Sorsogon. At the same time, members of CFC in New Zealand get connected to their poor brothers and sisters in Christ in the Philippines by supporting the Gawad Kalinga project of CFC Philippines.

Moreover, there is strong Filipino diaspora philanthropy in action from New Zealand to communities of origin in the Philippines. All six case studies revealed that Filipinos and Filipino Associations in New Zealand are pooling resources to initiate or support community development works in the Philippines. They do it by raising funds within and outside the Filipino community as well and by putting in their personal money. Having a deep understanding of the situation in their communities of origin, the support given responds to the need of the people in the local community.

Furthermore, the engagement of Filipinos and Filipino Associations with their communities of origin brings hope to recipients of development works in the Philippines. Because of this engagement, the orphaned children of Leyte mudslide were given a chance to continue with their studies and pursue their dreams. The town folk of Combado, Maasin availed themselves of the scholarship program and became productive members of society. The street children of

Sorsogon will have a safer place to stay in the future. The people of Tapaz, Capiz have their sight back and because of these, they start working effectively again in their respective professions. Lastly, the landless and the homeless in the Philippines have been given the chance to own a house and lot in the GK program and live life with a sense of an empowered community through the Kapitbahayan Neighbourhood Association in the GK community.

Lastly, the emerging themes in six case studies are beneficial to the recipient communities in the Philippines. If handled properly by recipient communities, these will become instruments in bringing in development work in the local community. At the same time, if the dynamics of the transnational relations between Filipinos and Filipino Associations in New Zealand and the recipient communities in the Philippines is maintained, more development work in the Philippines will materialize in the future.

CHAPTER VIII

RECIPIENT COMMUNITIES IN THE PHILIPPINES AND FILIPINO DIASPORA PHILANTHROPY: CASE STUDIES

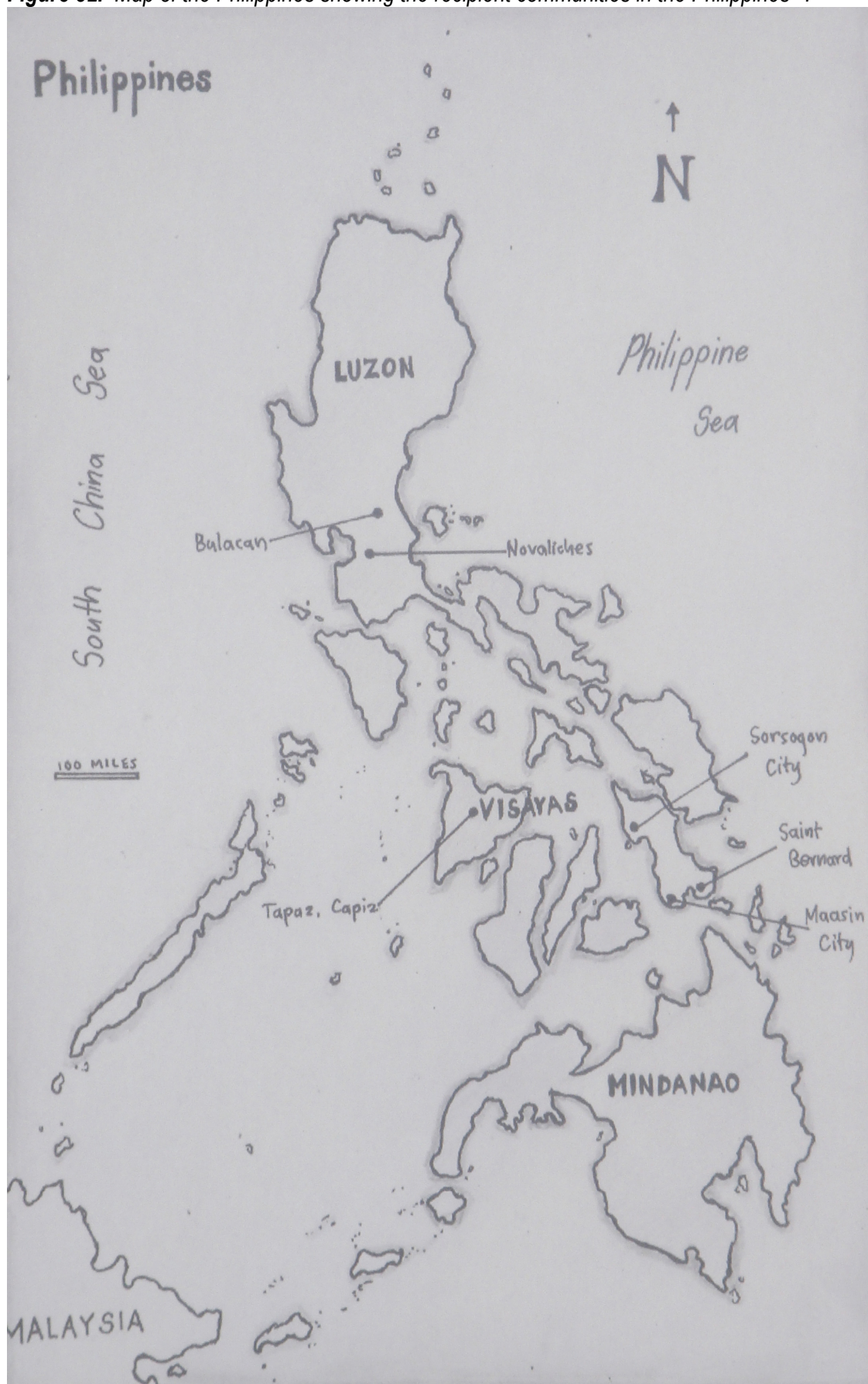
The 2007-2008 United Nations Development Programme (UNDP) Human Development Report ranked the Philippines as 90th among the 177 countries on the Human Development Index (HDI). HDI measures three dimensions of human development namely living a long and healthy life, being educated, and having a decent standard of living. The Philippine HDI ranking continuous to slide since 2000, dropping to 77th and 85th in 2002 and 2003 respectively (Watkins et al., 2007). It shows that the Philippine government alone cannot fully improve the HDI of the Filipino people in the Philippines. Having this reality in mind, Filipino individuals, associations and organizations all over the world are doing their share to improve the quality of life of an estimated 40 percent of the 86,241,697 Filipinos who are living in poverty in the Philippines (Philippine Embassy, 2008).

They provide housing, health and education to their beneficiaries in recipient communities in the Philippines through their intermediaries back home.

Recipient communities in the Philippines of the diaspora philanthropy from New Zealand were basically poor communities lacking social services provision such as housing, health and education that the Philippine government is expected to but unable to provide. Recipients lived in dire poverty and some earned meagre incomes of PhP 50–PhP 350 (\$NZ 1.50–\$NZ 10) a day.

This chapter analyses the social and economic situation of the six recipient communities of diaspora philanthropy in the Philippines. It examines the dynamics of the transnational relations between the Filipino Associations and Organizations in New Zealand and the recipient communities in the Philippines. It critically examines the effectiveness of the development programs and challenges of its implementation in recipient communities in the Philippines.

Figure 32. Map of the Philippines showing the recipient communities in the Philippines¹¹.



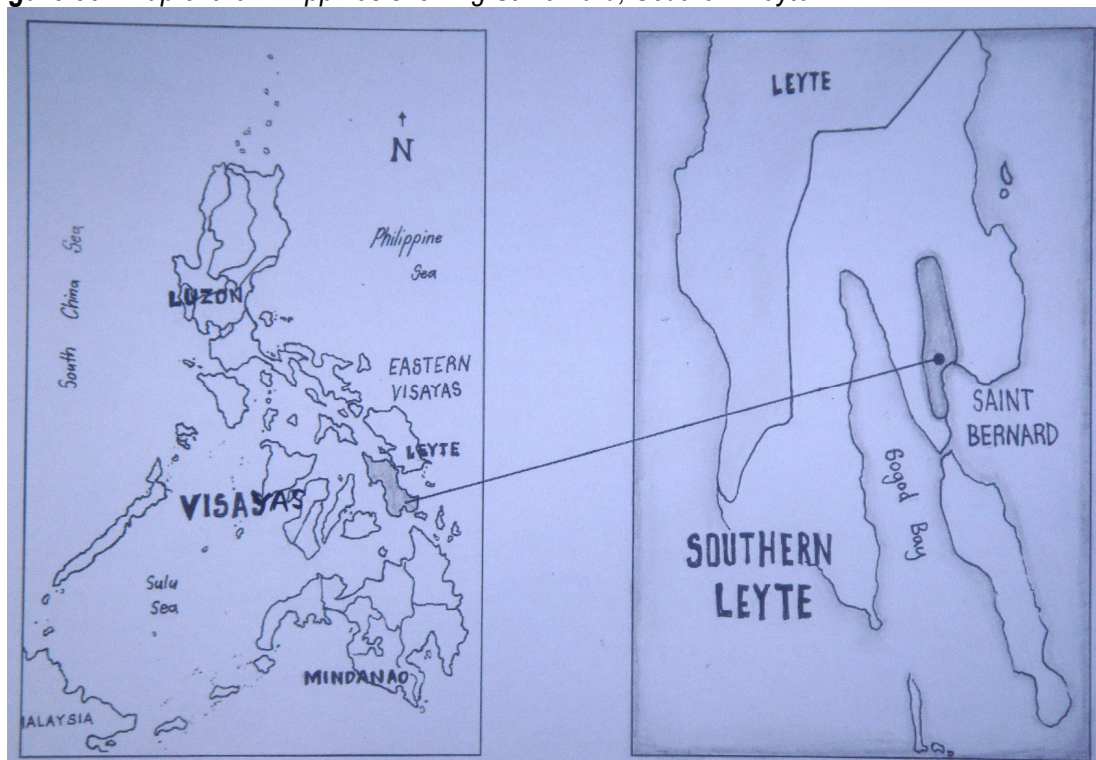
¹¹ The Philippine map and maps of recipient communities in the following pages were all drawn by L. Marius Alayon, cartoonist of *Pasa Pinoy*, newspaper magazine for Filipinos and Kiwis in New Zealand.

A. Case I: Bright future to orphans of Southern Leyte

A.1. Background

St. Bernard is one of forty municipalities in the province of Southern Leyte in the Philippines. It is four to five hours by public and private land transport from its two major cities of Ormoc and Tacloban in the province. It has a total land area of 10,020 hectares of vast and fertile agricultural land but is prone to geological hazards, being located in one of the major earthquake belts in the Philippines. It has thirty barangays including Guinsaungon where the mudslide of February 17, 2006 happened. Guinsaungon is one of the more thickly populated barangays in the municipality with around 1,800 people. It is a farming village at the foot of the mountain with farmers engaging in rice production, coconut and abaca plantation. People there also grow root crops such as cassava, *kamote* (sweet potato), *gabi* (purple yam) and vegetables to augment their income from their main agricultural activities (Philippine Business of Social Progress, 2006). They also raise chickens and pigs both for consumption and for income generation.

Figure 33. Map of the Philippines showing St Bernard, Southern Leyte.



When the disaster struck barangay Guinsaungon, there were concerted efforts from within the Philippines and outside to address the rescue, relief and rehabilitation of the survivors of the barangay. It was a joint effort by the Philippine government and its agencies, civil society organizations especially the churches and the municipal government of St. Bernard. The municipal government put up a big billboard in front of the municipal building and tallied the amount donated to the municipality for the victims and survivors of the Guinsaungon mudslide.

But not all support went through to the local government of St. Bernard. There were others who decided to see Guinsaigon and its people after the disaster first hand to strategize on how to be of help long term to the surviving members of the barangay especially the orphaned children. Luna Cameron, a New Zealand based Filipina born and raised in Hinunangan, a neighbouring town of St. Bernard, was one of such donors.

A.2. Diaspora philanthropy in action

Before the mudslide, life was already hard for the children of Guinsaigon. They usually helped their parents to earn a living by working in the farm, tending the farm animals such as carabaos, cows and goats as well as collecting firewood for home use and making charcoal to sell at the local market in town. They were also used to look after their younger siblings while their parents were away earning a living for the family. Most walked long distances to school leaving home sometimes at five in the morning and arriving in school at seven thirty. The daily routine return trip to school was often more than four hours during the rainy season in the months of July to October. This meant getting wet going to school which was hard when you only have one set of school uniform. Many children were caught between the demands of school requirements and poverty in the family which resulted in low academic performance and sometimes dropping out of school totally.

Figure 34. *This is one of the rivers in St. Bernard that students need to traverse everyday in going to and from school to attend their classes. During heavy rain, the river overflows with water making it dangerous to cross. Students prefer to skip classes rather than being drowned by strong currents of water.*



The mudslide made life worst for children. First they lost the breadwinners in the family, in many cases both parents. Second, the farm and animals, the main sources of livelihood in the family

were buried in tons of mud, trees, and boulders of rock. Their homes and playgrounds were destroyed and most of their friends and relatives were dead. The surviving family members sat on a vast wasteland which was declared a danger zone by the government. They were destitute and hopeless both in material things and hope for the future. Governments and humanitarian organizations contributed rehabilitation programs channelled through local government units, religious organizations as well as non government organizations. Luna's *Paglaum* Trust decided to go directly to the orphaned children of Guinsaugon by offering them scholarships to high school and college.

Figure 35. High school scholars of *Paglaum* Trust at the Hinunangan National High School in Hinunangan, Southern Leyte.



The first batch of high school scholars started in June 2006. Thirty two were enrolled at the Tambis National High School. Tambis was the nearest barangay in Guinsaugon and the local government identified the barangay as an ideal site for the construction of a new school building to take the orphaned children of Guinsaugon. Another six scholars were enrolled at the Hinunangan National High School on the recommendation of the school principal as the top five of their graduating class from the elementary school. As of April 2008, Paglaum had 58 scholars for that school year. Students attended school regularly and perform well academically. Student retention is high, classroom attendance is almost 100 percent and academic performance is satisfactory. Reports from the schools showed that the performance of *Paglaum* scholars was better than the scholarship program of the Department of Education with other mudslide orphans of Guinsaugon. The Project Guinsaugon: *Tabang Kabataan* (Project Guinsaugon: Support the Youth) started in 2007 with 103 scholars and spent around \$NZ 30,000 for the academic year 2007 and 2008. However, only 44 scholars stayed in the program with eight at university, four at

elementary level and the rest in high school. Even the PhP 500 (around \$NZ 18) monthly allowance from the Department of Education on top of their tuition fee subsidies did not prevent them from leaving school (Gabieta, 2008).

Figure 36. High school scholars of Paglaum Trust with their teachers at the Tambis National High School in St Bernard. At the background is the mountain of Guinsaigon.



The factor that ensured the success of the *Paglaum* program was regular monitoring by the dedicated mentor-coordinator. The mentor-coordinator visited the children regularly to monitor progress and assess family situations. The program also involved parents and guardians in their children's education. To ensure the proper use of the scholarship money, fees were paid directly to the school through the *Paglaum* Trust's contact person who prepared the list of scholars with their expenses for the academic year and sent it to the Trust in New Zealand. Once the scholars were enrolled, the mentor-coordinator sent progress reports of the performance of the scholars as well as the official receipts of the tuition fees paid. Money for the next batch of scholars was not released until the liquidation report of the expenses of the current scholars was submitted by the coordinator in Tambis to New Zealand.

The process of utilizing the remittances from New Zealand was very simple and clear. It also reduced overhead expenses in the implementation of the scholarship program, and ensured that funds could only be used for the purposes they were intended. The parents and guardians of the student could not use the tuition fees for their needs because the money was paid directly to the school by the coordinator rather than passed through parents and guardians. The scholars had peace of mind to concentrate on their studies and were motivated by the scholarship program to perform academically knowing that they might lose their scholarship otherwise.

A.3. Challenges in the program

The primary challenge for the program was finding the right coordinator at the local community level. While *Paglaum* Trust sent the educational funds to meet the expenses of the scholars, finding an appropriate local coordinator for the Trust was difficult. In fact, they changed three times in the first year. The first one was the principal of Tambis National High School. Aside from handling the Trust's scholars in her school, she also handled other scholarship programs for the mudslide victims of Guinsaugon. Her other commitments made her slow in responding to the Trust's request of comprehensive reports on scholars. The coordinator for the scholars of Hinunangan National High School was asked to step down by the Trust because she was the daughter of the incumbent vice mayor of the town and *Paglaum* was apprehensive that there might be a potential conflict of interest.

The other challenges include the long-term sustainability of a program that depends on the goodwill of donors. As personal circumstances of main benefactors change, the program will be under threat especially in a changing global economic situation. Furthermore as the scholars graduate from high school, they will be faced with even higher costs when they go to university. The challenge for the Trust then will be how to maintain the program at high school and also meet the post-secondary educational aspirations of the Trust scholars at university level.

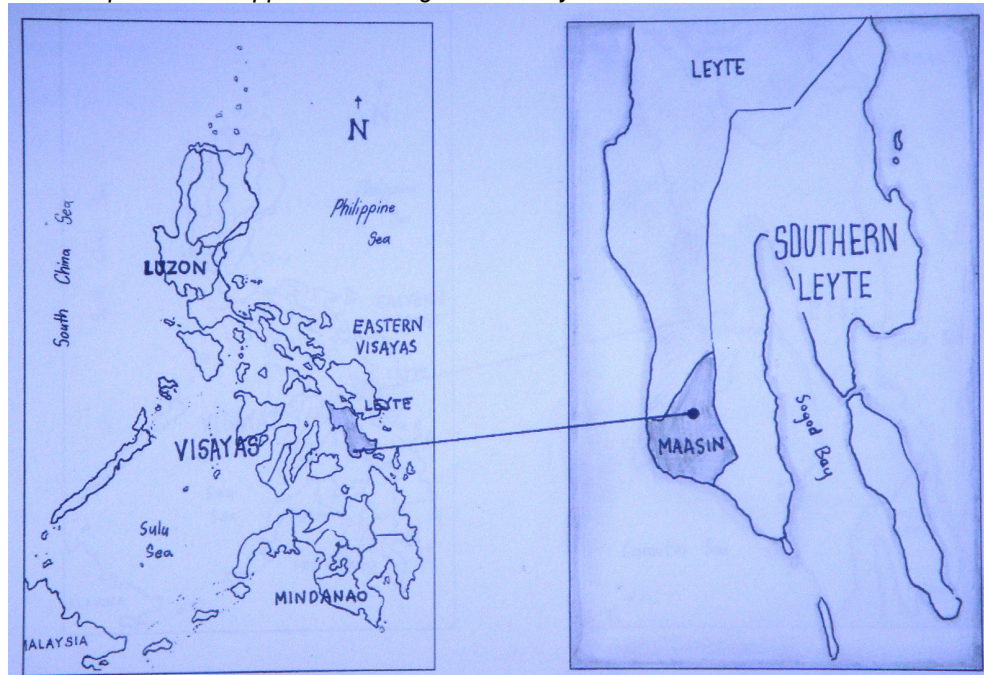
B. Case 2: Dadai Norman/Lucen Norman Scholarship Program for St Joseph College

B.1. Background

Lucen Norman was born in a poor fishing village of Combado, Maasin. They lived in a *nipa* (palm leaves) house squatting on government lot. Almost all her relatives and people in the community were in the same situation as Lucen's family. They could hardly earn a decent income from working in the port area as porters. They could barely send their children to school. In fact during her time as a student, Lucen was the only college student in the community because of the scholarship program offered to her by St. Joseph College because families in that community cannot afford the cost of college education.

When Maasin was converted into a city in 2000, there was a rapid change in infrastructure. Commercial buildings were built and commercial activities increased as local employment increased and which led to large rural-urban migration for business, employment and education purposes. The influx of people to the city led to government attempts to improve infrastructure and social services, such as the roading system, provision of water and electricity.

Figure 37. Map of the Philippines showing Maasin city.



The conversion of Maasin into a city has greatly affected Combado being one of its nearest barangays within the city. Because of the high demand for land both from the government and private sectors, the government reclaimed a portion of the fishing village of Combado and sold it to previous occupants. At the same time, private developers bought bigger chunks of the reclaimed areas and converted them into subdivisions and sold them at price that poor inhabitants of Combado could not afford.

B.2. The Dadai Norman scholarship program

Lucen Norman sponsored two types of scholarship programs namely, the Dadai Norman Scholarship Program and the Lucen Norman Scholarship Program. The former was for her relatives in Combado and the latter was for other children and young people who lived or had roots in Combado. All scholars were expected to be enrolled at the St. Joseph College in Maasin City. St. Joseph is a Catholic school. It was founded on February 20, 1928 by the Most Reverend Sofronio Hacbang, Bishop of Samar and Leyte and named as the *Instituto de San Jose* (San Jose Institute). It was first run by Catholic priests but later by the Benedictine sisters. The management of the school was turned over to the Diocese of Maasin in 1972 and the Bishop of Maasin has been its head since then.

The recipients of the Dadai Norman Scholarship Program were all Lucen's nephews and nieces. There were no strict requirements for the scholarship apart from the recipient being a relative of Lucen, willing to study at St. Joseph College on a four year course that they think they can finish within the given time frame. Marithel, Lucen's niece, played a bigger role in the selection and

approval for this scholarship because Lucen could not evaluate the requests due to her close relationship with the parents of her nieces and nephews.

Figure 38. *The entrance of the main building of St. Joseph College in Maasin City.*



Mr. Crispin Arong, the Executive Vice President of St. Joseph College and Dean of the College of Commerce was a former classmate and an old friend of Lucen Norman during her student days at the College. They both benefited from the scholarship that enabled Lucen to complete an education degree while Mr. Arong graduated in commerce. Marithel her niece, Lito her former student who works at PNB (Philippine National Bank) and Mr. Arong coordinate the implementation of the Dadai Norman Scholarship Program. Marithel provides Mr. Arong and Lucen the final list of scholars to enrol in a given semester, provides progress reports on the scholarship program and the performance of the scholars. Lito was responsible for managing the funds remitted by Lucen from New Zealand. Mr. Arong was responsible for ensuring that the fees were paid and the scholars were enrolled and attending classes. Dadai Norman Scholarship program is about \$NZ 3,000 per year.

B.2.1. Challenges in the program

Although the implementation of the Dadai Norman Scholarship Program is effective in terms of having a proper conduit in receiving resources from New Zealand and their proper utilization in Maasin City, recipients received it with mixed expectations and produced varied results. Members of the Lucen's family were generally thankful and blessed for the support. As of December 2007, the scholarship program had thirty scholars but only thirteen finished their education and were in gainful employment.

Figure 39. *Some of the successful scholars of Dadai Norman Scholarship Program in Maasin City.*



The successful scholars said that they were motivated by Lucen's life story and character. Although she was an aunt, they were still overwhelmed by her kindness. They considered her like a saint who performs miracles in their lives. They felt that they were proof of Lucen's philosophy that it is better to teach a man how to catch fish rather than to give him one because the scholarship program offered them a college diploma and good jobs. They thought that more needed to be done to improve the mechanics of the scholarship program to get the best value for money. They suggested that academic performance must be part of the criteria and family members should not be involved in managing the scholarship so that parents of scholars will take their role in their children's education more seriously. Scholars should have only one opportunity and if they failed to perform, the scholarship should be withdrawn. Giving them another chance meant taking away a slot from another family member who can deliver.

A number of factors were identified for lack of success. Most parents of those who failed themselves had little education. They lacked the motivation to help their children to take the opportunity seriously and stick to their studies no matter how hard it is. Not seeing any role model in the family was hard for these scholars. Even though they promised Lucen to do their share in the education of their children by looking after the other school expenses, they failed to do so either due to lack of capacity or they were burdened with the immediate family needs such as food and medicines. The scholars themselves acknowledged that since there was no pressure from the family or to Lucen to perform, they became complacent in their studies. They believed that regardless of their academic performance, their scholarships will continue, as their

fees were paid for them to retake the subjects that they failed in the previous semesters. Lucen on her part was burdened by feelings of guilt that withdrawing the scholarship would hasten their failures not only academically but in their future life as well.

Although Lucen's intention to provide opportunities to her nieces and nephews is noble, not all scholars are suited to take a four year course at St. Joseph. Some may have failed because they are good in technical areas rather than in academics. Lucen may need to consider offering her nieces and nephews the option to take shorter technical courses rather than the usual four year college courses at St Joseph. Some of her failed scholars were working as technicians and electricians, and one of them had a successful appliances repair business.

B.3. Lucen Norman scholarship program

The Lucen Norman Scholarship Program was under consideration for many years but did not materialize until 2000. Lucen and Mr. Arong discussed it a number of times but there was no decision to proceed until the stimulus came in 2000. There was this girl whose father was from Combado who graduated with honours from high school. Being poor the father could not send her to college to continue her education. One day, the father made an appointment with Mr. Arong and told him about her daughter's dream to study at college and his inability to fulfil that dream. He knew that St. Joseph College offered a scholarship program to indigent bright students of Maasin and asked Mr Arong if his daughter could benefit from the scholarship. Mr. Arong asked the daughter to submit a copy of her report card in fourth year high school to his office and wait. As the numbers of scholars were limited, and it was quite late, Mr Arong discussed the case with Lucen. The young girl eventually got a scholarship and became the first scholar of the Lucen Norman Scholarship Program. She took a Bachelor of Science in Accountancy, a very difficult degree at St. Joseph College. Students enrolled in this degree need to pass the entrance examination test, and they need to get an average of 80 percent during the first year and the second year to continue on the program. After the first semester, students can only enrol during the second semester on their first year once they took and passed the comprehensive exam in Accounting. This rigid process of screening the accountancy graduates was designed to prepare them for the licensing exam given by the Professional Regulation Commission (PRC) before they can practice. St. Joseph College has a high rate of board passers in Accountancy and they are sought after by employers.

The criteria for the Lucen Norman Scholarship Program are simple. The applicant must be from Combado, Maasin City, from a poor family but in the top five of their class when they graduated from high school. They must be willing to take a four year course at the St. Joseph College and maintain the required weighted average at the end of the semester in order to continue on the

scholarship program the following semester. The scholarship program paid tuition fees. In the case of finding the second scholar, Mr. Arong wrote to all the principals of high schools in Maasin and informed them about the Lucen Norman Scholarship Program. The principals in turn

Figure 40. *Mr. Crispin Arong serves as a facilitator of the Scholarship Program of Lucen Norman at the St. Joseph College in Maasin City.*



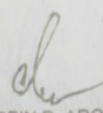
informed the advisers of fourth year high school students about the offer. These advisers met, deliberated and decided on who would be the best candidate for the program. They submitted the name of the candidate to their principal who in turn forwarded it to Mr. Arong for acceptance. Having acknowledged the letter of the principal of that school, Mr Arong sent a memorandum to his school registrar in St. Joseph College informing the office about the name of the scholar of Lucen Norman Scholarship Program. But before that, there is a need for approval from Lucen herself about the candidate and a withdrawal slip from her account in PNB to pay the tuition fee of that incoming scholar. The candidate on the other hand, received a certificate of scholarship during graduation in high school and presented it when she enrolled during the first semester of her first year in college. The registrar verified and counterchecked her name and accepted the certificate. Every semester, the program paid her matriculation fee of PhP 1,700 (\$NZ 51.51).

B.3.1. Challenges in the program.

The second Lucen Norman scholar came from a dysfunctional family. Been orphaned at a younger age, she and her sister were left by her father to her aunt. Basically, it was an aunt who raised them like her own children because her father married again in Manila and had his own family to mind there. Her aunt paid for her elementary and high school education but her income as a loan officer in a cooperative in their place is not enough to send her to college. Her

grandparents were also dependent on her aunt, hence the dimmer chance of sending her to college. To add their misery, her father went home in June 2007 and stayed with them in her aunt's house together with his wife and 6 kids. It is an additional burden to her aunt because her father has no stable job. They are in a financial crisis and this affects the academic performance of this scholar. But this scholar is committed to finish by April 2009. She considered herself lucky

Figure 41. A scholar's mid term report card of the Lucen Norman scholarship program showing good grades during the first semester of 2007.

| Saint Joseph College, Maasin City Rating Report | | | GRADING SYSTEM | |
|--|---------|-------|---|----------------|
| MS. AURORA CORNEL COMBADO, MAASIN CITY, 6600 SO. LEYTE | | | 1.0 = 99 – 100% | 2.0 = 87 – 88% |
| | | | 1.1 = 98 | 2.1 = 86 |
| | | | 1.2 = 97 | 2.2 = 85 |
| | | | 1.3 = 96 | 2.3 = 84 |
| | | | 1.4 = 95 | 2.4 = 83 |
| | | | 1.5 = 93 – 94 | 2.5 = 81 – 82 |
| | | | 1.6 = 92 | 2.6 = 80 |
| | | | 1.7 = 91 | 2.7 = 79 |
| | | | 1.8 = 90 | 2.8 = 78 |
| | | | 1.9 = 89 | 2.9 = 77 |
| | | | 3.0 = 75 – 76 | |
| | | | 5.0 = Below 75 % = failure | |
| | | | FW = failure due to withdrawal without permission | |
| | | | FA = failure due to excess absences | |
| | | | NC = No Credit | |
| | | | W = Withdrawn | |
| CORNEL, BEVERLY ANN T. (0210388) BA 3 1st Sem. 2007-08 | | | | |
| Subject | Midterm | Final | | |
| Acct 5 | | | | |
| Acct 6 | 1.8 | | | |
| Comp 3 | 1.8 | | | |
| Finc 10 | 1.6 | | | |
| Law 1 | 1.6 | | | |
| Tax 1 | 2.3 | | | |
| Theo 3a | 1.5 | | | |
|  CRISPIN D. ARONG Dean, Commerce | | | | |

because she heard that only relatives of Lucen are being considered in the scholarship program before. Being not a relative of Lucen motivates her more to perform well academically. This is her way of saying thank you for the most needed help and at the same time to live up to the standard set by the previous scholar of the program. She is also aiming to graduate with honours and eventually pass the board exam and get a good paying job later.

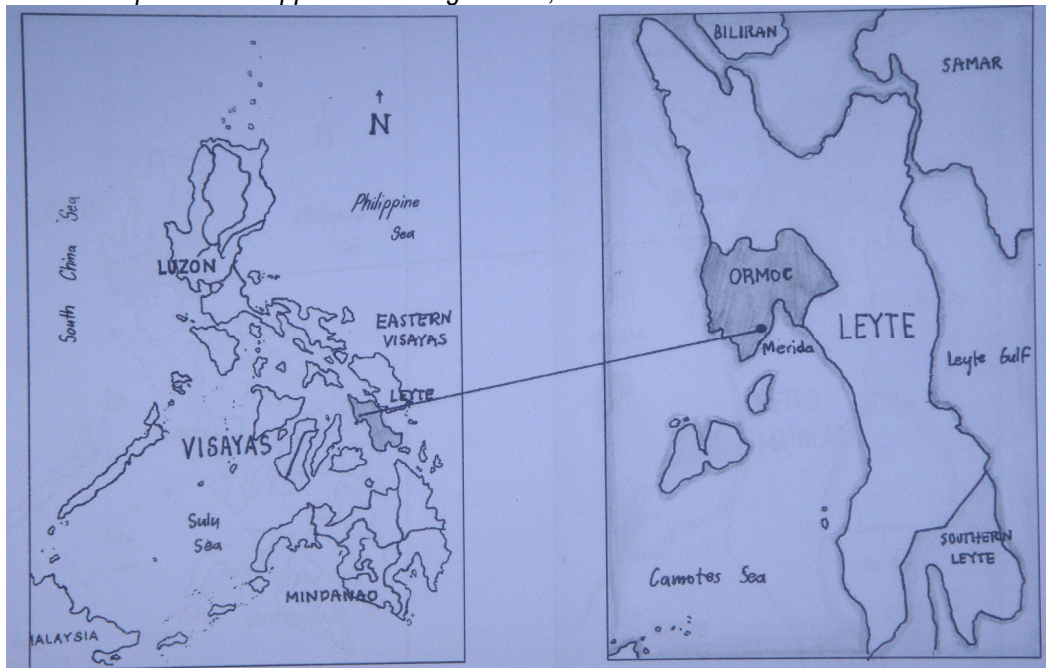
The Lucen Norman scholarship was quite limited. Only one scholarship was awarded every four years and the scholarship covered only tuition fees. However, Lucen Norman saw this as a strategy to meet her financial commitment to her scholar. Although the financial support extended by the scholarship program helped a lot, it would be beneficial if the scholarship program provided additional benefits such as allowance for books and equipment and contribution to field trip expenses. Moreover, the scholarship fund relies entirely on Lucen and it is not certain whether the scholarship program will continue once she is not financially able to support it in the future.

C. Case 3: Merida Children Trust provides education to children of Merida

C.1. Background

Merida is a fourth class municipality of Western Leyte. It has a population of 26,285 as of August 1, 2007 spread over twenty-two barangays with 3,770 of them concentrated in the *poblacion* (town centre) (Philippine Standard Geographic Code, 2008a). The town is not much developed because it is pressed between the city of Ormoc and the bustling town of Isabel.

Figure 42. Map of the Philippines showing Merida, Ormoc.



Ormoc city is just twenty minutes drive from Merida while Isabel is just ten minutes away. Most of the business people in Merida are investing in Ormoc city rather than in Merida itself for obvious reason that they can earn more in doing business there. At the same time, Isabel has a stable source of water supply needed for big industries like plastic and pulp plants, bottling companies and purified water producers. Most of the professionals of Merida work in Ormoc City while others work in industries in Isabel as ordinary workers. Those who are not in paid employment are either engaged in farming and fishing with meagre incomes for a day while the rests are engaged in irregular contractual works they can get.

C.2. Dynamics of host country and community of origin relations

Tess Runciman was greatly attached to her immediate family back home in the Philippines. Even during the early days of her marriage with David, she started sending money to them sometimes with the knowledge of David but most of the time, not at all. Only later in 1995 when David agreed to go with Tess to the Philippines, he found out why Tess needed to send money to her family on a regular basis. They were in dire poverty and without the support of the couple they

could not survive least of all send their children to school. But the good intentions of Tess and David created dependency for some members of the family. They thought it was their right to receive financial supports from New Zealand and only they could enjoy it. They became greedy and kept asking for more. When they found out that the big two storey house (*Casa de Lupe*) constructed by the couple will be under the name of the Trust planned by the couple and will be

Figure 43. *The Casa de Lupe owned by Tess and David Runciman also served as the office of the Merida Children Trust in Merida, Ormoc, Philippines.*



used for its purpose, they went ballistic. One member of the family even went to the extent of trying to burn the house with an improvised Molotov bomb. Luckily enough the ceiling although made of wood was fire resistant, thus preventing the spread of fire in the house. A pastor in the local Christian Church observed that

Most of the immediate relatives of Tess received financial support from David and Tess for the last 20 years and not all of them used it wisely. Most of them thought that Tess and David will be there to support them forever and the idea of the couple to support people outside of the immediate family was received with violence, hence the attempted arson of the *Casa de Lupe*. At the same time, they threatened verbally anybody who would like to help Tess and David in the operation of the Merida Children Trust in *Casa de Lupe*.

Having learned of the incident, Tess and David went to the Philippines and sorted the problem in the family of Tess. They called for a meeting and informed the family about the plans to extend the support program beyond Tess' family to the wider community of Merida. Support will still be given to members of the family who supported the planned Trust and financial support for the education of their children will be based on performance. This fractionalized the family and as a result some members of Tess family were barred from the area where the Trust house was

located. A perimeter fence was erected and a cousin of Tess who just went out from the National Penitentiary of the Philippines for killing somebody serves as a security guard of the place. He is a reformed man now but his relatives knew that he is capable of mischief once provoked.

Professionally, Tess and David are in constant communication with local leaders in Merida especially with the Christian Church. Personal networks and an efficient telecommunication system have enabled Tess and David to keep in touch with the development program. According to one of the pastors of the Christian Church in Merida helping Tess and David with the Trust,

People are expecting that we are being paid with the services that we are giving to the Trust but we are not. We did not ask any payments or whatever but thankful if ever Tess and David will give us something in return. The intention of the Trust is good and its operation is good. These are enough reasons for us to support the couple on their development project for the children of Merida.

C.3. Diaspora philanthropy in action

Out of the three programs of the Merida Children Trust such as education, health and family living program, only the education program was implemented in 2007 and David and Tess funded 98 percent of the program.

In one of their homecomings in Merida, Tess and David learned about the story of a seven year old boy who got abused by his father. There was ongoing domestic violence in the family. The father was a drunkard. Though a fisherman he did not earn enough to feed his family. He became frustrated and violent. In one occasion, he tortured the boy by pulling off his fingernails one by one with the use of a pair of pliers. In another, his father hit him with a paddle of the boat that disfigured his face. The boy, her mother and other siblings could not leave him because they could not support themselves independently.

David and Tess went to visit the boy's father and were heart broken by what they saw, a makeshift rather than a house. It was an open house with no decent walls and members of the family are sleeping on the floor of the house. They offered to support the family provided the father stopped being violent or the police would be involved. The support consisted of providing them with a decent emergency house and the education of the boy. The agreement was reached and the father was monitored.

The boy was enrolled in Grade One in 2005 but had serious difficulties with his school program, probably because of his history of abuse. After many false starts, he was placed in Kindergarten where he gained confidence, succeeded and moved up into Grade One. He was enrolled in Grade Two in 2008.

C.4. Challenges in the program

The Trust supported 24 kindergarten, nine elementary, five high school and two college students in 2007, quite impressive for the first year of operation. However there are a number of challenges that the Trust faced. Firstly, the selection of scholars for the education program, especially kindergarten was a problem. The selection was done by former tutor of nephews and nieces of Tess. As her husband was a pastor in the community and their church ran a kindergarten, she selected the children of her congregation first before considering others later. This was not what Tess and David wanted. The scholarship program was open to all children whose parents or guardians were indigents of the Municipality of Merida. It was expected that a new management established for the Trust, the local office of the Department of Social Welfare and Development (DSWD) in Merida will be asked to provide a list of qualified children for the program, although priority will be given to children within the *Poblacion* and neighbouring barangays in Merida.

Figure 44. *Recipients of the Merida Children Trust.*



The attempted arson of the Trust led to animosity among some of Tess' family members and Tess and David. To ensure that the satellite office of the Trust in Merida was respected by everybody, Tess asked the former pastor at the local Christian church in Merida to work voluntarily for the Trust, to manage the budget for the education of 40 scholars, allocate the supplemental rice ration to their families, monitor the academic performance of scholars and provide regular reports to David and Tess.

The financial obligation to keep the Trust running in the Philippines is big. They had little support from the general public especially from Filipinos in New Zealand because the Trust was not yet publicized to them. The sustainability of the development program is not guaranteed if they only rely on their salary to meet their financial obligations. David and Tess were close to their retirement which meant that the main source for the funding for the Trust and its programs in the Philippines would be jeopardized.

The pastor who coordinated the activities of the Trust as a volunteer made his intention clear that he could not stay on due to personal reasons and his commitment to his church in Cebu. Tess and David must find a suitable replacement that deserves the trust and respect of Tess family or else that person will be harassed constantly by them. Even paid professionally, the pastor believed that it cannot compensate the fear and insecurity to be experienced by that person while working in the Trust.

The local chapter of World Vision will stop its operation in Western Leyte by 2010 due to corruption. It looks after the welfare of 2000 children in Ormoc City, Palonpon, Merida and Isabel. It failed to give the allocated budget to children for their educational expenses. With around 450 child beneficiaries in Isabel alone, only 100 of them received their school supply allowance of \$NZ 45 (PhP 1,500) for the academic year 2008-2009. The failure of the World Vision to deliver the necessary support to children especially in Merida has direct implication to the Trust. It means many children will knock on its door seeking support to continue with their studies. It is not certain if the Trust has the resources to take them in.

Furthermore, the satellite approach to managing the Trust by Tess and David is a challenge. Being in New Zealand, meant that they relied and acted based on the information provided by trusted informants on the ground in the Philippines. Anybody who is involved on the operation of the Trust in Merida can communicate with the couple about the Trust. At some point in the future, they would need to go to the Philippines and stay to monitor the implementation of the Trust programs. By doing that, they can work together with the paid worker in the office and at the same time find out if the resources they are putting in is yielding the return they are expecting.

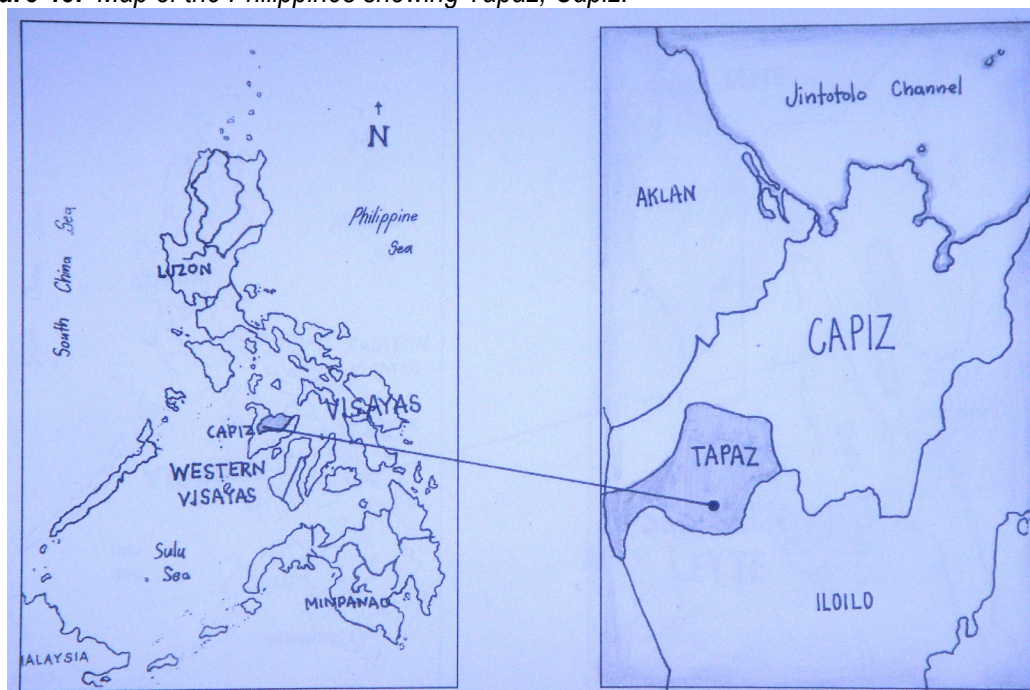
D. Case 4: Tapaznon Foundation gives back Tapaznons their clear vision.

D.1. Background

Tapaz is one of the sixteen municipalities of the Province of Capiz in Panay in the Philippines. It is located at the border of Iloilo, another Province in the South. It has fifty-eight barangays of which thirty six are in low lying areas and twenty six in upland areas in the mountainous parts of

the municipality. The topography of Tapaz is a major factor in the provision of health services in upland communities. These are noted for less accessibility to forms of transportation such as buses, jeepneys and even motorcycles. Some are reachable mainly by walking for several hours from the town centre of Tapaz or through another municipality in the province of Iloilo. Because of its rugged terrain, Tapaz has been historically the lair of insurgents in the province and in the region. Their presence in the area makes the task of effectively delivering basic government social services difficult.

Figure 45. Map of the Philippines showing Tapaz, Capiz.



Moreover, the health services of the local government of Tapaz and the Province of Capiz are always inadequate due to lack of funds to support their operations or the lack of will of the Tapaznons who live in upland areas of the municipality to come down from the mountain to access the basic health services. The government provided one municipal doctor, two public health nurses, nineteen midwives, one medical technologist, one renal sanitary inspector, one casual dentist, three hundred and thirty-six community volunteer health workers and fifty-nine trained traditional birth attendants (*hilot*) (Municipal Planning and Development Staff, 2005, p. 172). Given the physical terrain and the size of the population, this may be inadequate to fully attend to the need of the people of the municipality.

There is a district hospital run by the provincial government of Capiz located at barangay Salong approximately one kilometre from the *poblacion* (town centre) of Tapaz. It has twenty five beds and serves as the main referral centre for clients that could not be handled by the Rural Health Unit in the municipality (Municipal Planning and Development Staff, 2005, p. 176). The district

hospital was in a sorry state. It was built in 1970s and since then there was no major repair on the structure itself, the equipment had not been upgraded since the hospital opened. The operating room and most of the beds needed repair or replacement. Some of the rooms were condemned because the ceiling was either falling down or the floor was collapsing. There was staff shortage due to lack of budget for hiring additional personnel. Ideally, there must be four full time doctors in the hospital but there were only two and both doctors and nurses were considering to leave to work abroad. The provincial government attempted to close the hospital but compassionate leaders in the Provincial Council of Capiz prevailed on it to keep it operating until 2008.

Figure 46. *The Tapaz District Hospital in Tapaz, Capiz at its sorry state in 2007.*



The people of Tapaz who lived in the mountainous region of the municipality resorted to traditional indigenous medical practitioners such as *albularyo* (herb doctor) or *serohano* (witch doctor) to treat diseases or drive evil spirits which are believed to cause illness. This was a combination of cultural belief and poverty which prevented them from seeking medical assistance.

The population of Tapaz by 2000 Census was 44,085 people, with 41,876 of them living in rural areas. Only 2,209 were living in the *poblacion*. The municipality of Tapaz had 8,739 households in 2000, with an average of five persons per household (Municipal Planning and Development Staff, 2005, p. 172). The town was also a recipient of the Family Planning project of the United States Agency for International Development (USAID) one of the reasons why it had a very slow growth rate of 1.6 percent (Municipal Planning and Development Staff, 2005, p. 178). It had a

total population of 47,059 in 2007, a slight increase of less than three thousand between 2000 and 2007 (Philippine Standard Geographic Code, 2008b).

Most of the population of Tapaz depends on agriculture for livelihood. Rice is the main agricultural product and farmers depend much on rain to irrigate their farm. The mountainous terrain means that upland people carve the mountainside to make rice terraces for farming. People in the mountains also plant root crops mostly for sustenance. During the lean months of July to September, there is not enough rice to feed the family, so they mix root crops in rice porridge to survive during those months. They also collect fish and shells from rice paddies, swamps and lakes to supplement their food requirements. With this abject poverty, some of the barangays of Tapaz have as high as 8.2 percent incidence of malnourished children (Municipal Planning and Development Staff, 2005, p. 175).

D.2. Dynamics of host country and community of origin relations

The visits of Florie and Roy Esguerra to New Zealand in October 2006 and November 2007 gave them an insight on how to connect effectively with the Filipino community and other entities in New Zealand to support to the programs of the Tapaznon Foundation Incorporated. They networked with Filipino individuals and organizations, academic and non government organizations in Auckland. This resulted in financial support, referrals to organizations that could help TFI and most importantly, contact details of country offices of New Zealand based and international organizations doing similar work in the Asian region and the Philippines.

Florie and Roy made a deal with the two Filipino ethnic newspapers in New Zealand to help the Foundation's publicity with Filipino and Kiwi readership by publishing feature articles and news reports about the Foundation. The expectation is that this awareness will lead to the much needed support of the Foundation in the Philippines. Thus on December, 2007, Florie sent a letter to *Filipino Herald* thanking the publisher about the contribution she made to the Foundation. She said,

In behalf of the board/officers of the Tapaznon Foundation, Inc. we would like to express our profound thanks to you and to your family for the financial and moral support that you have accorded the program of the foundation. This program benefited some of our *kababayans* (fellow Filipinos) in the Philippines who are suffering from eye diseases ("Letter to the editor," 2007).

D.3. Diaspora philanthropy in action

The Tapaznon Foundation has been in operation in the Philippines since 2001. It was accredited by the Securities and Exchange Commission (SEC), Bureau of Internal Revenue (BIR), the Department of Social Services and Development (DSWD) and the Municipal Council of Tapaz, Capiz. It also gained membership with the Association of Foundations (AF), linkages and

partnership with the Ugnayan ng Pahinungod sa Manila, Sukob, PAL Foundation, Tapaz District Hospital, United Laboratories, Philippine Charity Sweepstakes Office and Pascual Laboratories. It had 480 registered members who provided accident and insurance benefits, free blood, free eye consultation and surgery to members and indigents (F. Esguerra, 2007).

Since 2001, the Tapaznon Foundation successfully conducted eight free surgical/medical/dental missions in Tapaz, Capiz and in Manila, four of which were cataract/ptyregium operations. They also had livelihood programs to indigent members and offered college scholarships to Tapaznons. In 2006, the Foundation revised its vision and mission statement embarking on a “Blind Free Philippines” and opened up membership to people outside of Tapaz, Capiz regardless of political affiliation or religion (F. Esguerra, 2007). This redirection of the focus of the Foundation led the President and the Secretary of the Foundation to court the support of Filipino individuals, Filipino associations and organizations in New Zealand and others who are keen to support the project.

Figure 47. *Some of the recipients of the Tapaznon Foundation in Tapaz, Capiz during an FGD in 2007.*



During its regular meeting on January 2007, the officers of the Tapaznon Foundation unanimously agreed that all funds coming from New Zealand will be solely used for the treatment of eye diseases at an expanded coverage in the Philippines. According to Dr. Franklin Diza, MPH, of the Philippine Department of Health and Program Manager of the National Prevention of Blindness, about 0.58 percent of the total population or 464,000 Filipinos suffered from bilateral (two-eye) blindness, 1.07 percent or 856,000 Filipinos suffered from monocular (one-eye) blindness and 2.97 percent or 2,376,000 from low vision. Of the 1,320,000 blind, 60 percent or

792,000 had cataract (R. Esguerra, 2007). Eye disease grew at such an alarming rate that government was forced to aggressively pursue existing programs, come up with people awareness and prevention programs with full budgetary support, which made the sourcing of foreign funds and assistance imperative. The Philippines' active participation during the World Sight Day Celebration on October 13, 2006 showed its concern about the problem.

Figure 48. Newly operated indigent recipients of Blind Free Philippine campaign of the Tapaznon Foundation in Metro Manila, Philippines.



The financial support of Filipino individuals and Filipino associations and organizations in New Zealand funded eye check up and surgical services, medical supplies, eye glasses and post operation check up services for the twelve beneficiaries. These were given on a socialized basis requiring no cost to the indigent beneficiaries but Filipinos on a certain income bracket threshold must pay in full. Eye surgery in the Philippines costs around P50,000 to P100,000 (\$NZ 1,500 to \$NZ 3,000) and this is beyond the reach of ordinary Filipinos. A father of seven children stopped working because he had a stroke which affected his eye sight. Some of his children withdrew from school to help find money to feed the family. He was operated on and went back to work. An old woman earning a living as a dressmaker lost her eye sight, and her income in the process. She also got an eye operation and slowly went back to her dressmaking business. The free eye operation during the medical missions in Tapaz, Capiz enabled many beneficiaries to go back to their farm work, their dignity and independence restored. They were no longer mouths to be fed by their families but providers once again.

Figure 49. Free eye operation for the indigent recipient of Blind Free Philippine campaign of the Tapaznon Foundation in Tapaz, Capiz.



D.4. Challenges in the program

The Tapaznon Foundation has a proven track record of medical missions and a good reputation in the Philippines. Its eight successful medical missions is a proof that it can work efficiently and can pool resources from other stakeholders in the program. The redirection of the program of the Foundation in 2006 helped in focusing on what the Foundation wanted to achieve. But the challenge is how it can balance its enthusiasm in serving the Tapaznons in Tapaz, Capiz, the reason why the Foundation was established in the first place, and the general public on its quest of a blind free Philippines. It broadened its scope of operation but faced the challenge of acquiring resources to accommodate everybody who needs help with their eye problems.

Moreover, the Foundation is based on personality. Florie has been President for seven years since 2001 and nobody challenged her leadership, although there are regular elections. Her health was not getting better after four strokes. If she stands down due to health reasons, the Foundation will be in crisis because it is hard to replace her as there appeared to be no succession plan. She is a retired professor of a University in the Philippines for the past seven years. Since then she has given her full time attention to the Foundation. She also committed her personal resources to get the Foundation going.

The donors of the Foundation in the Philippines are showing signs of fatigue. Some of its partners in medical missions politely declined the usual supports they gave to the Foundation ranging from airline tickets to the medical team from Manila to Capiz, medicines during the

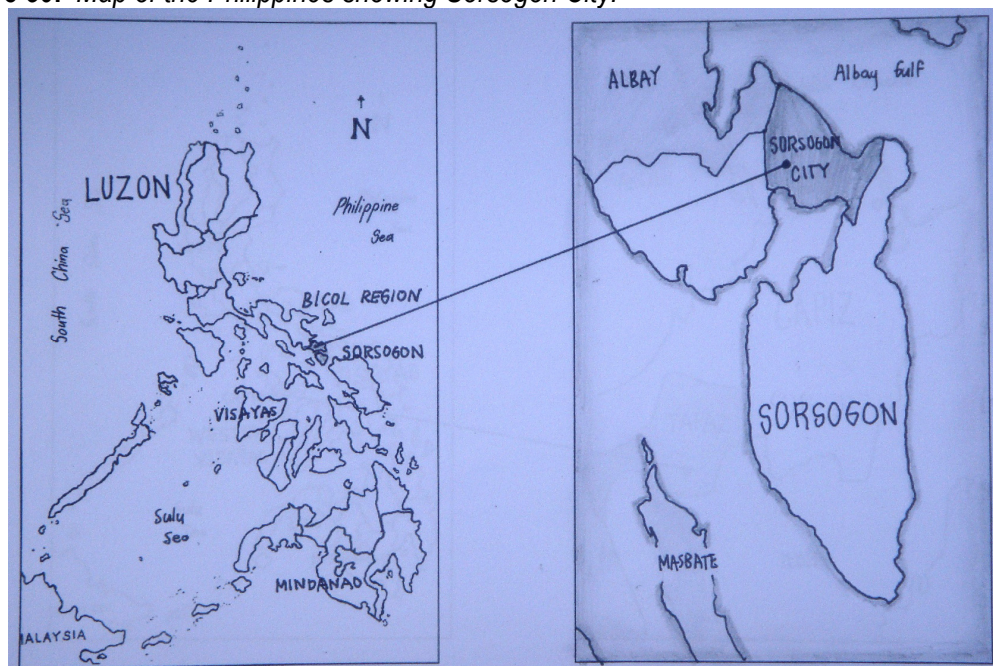
medical missions and some financial donations that were vital to the success of the missions. The Foundation tried to be creative in courting more local support on its medical mission by going away from the usual donors like government departments and politicians. The sustainability of the program will depend on the commitment of Tapaznons and Filipinos worldwide to support the Foundation's succession planning that will provide sustainable and visionary leadership for the future and strong local support.

E. Case 5: Oasis Christian Children's Home Trust shares love for Filipino street children

E.1. Background

Sorsogon is 600 kilometres from Manila, located at the Southern most tip of Luzon (City Development Strategy Team, 2003, p. 6). Its geographical location connecting Luzon to the rest of the Philippines made it a transshipment gateway to the mainlands of Visayas and Mindanao. At the same time, it is a typhoon belt because it faces the China Sea in the East and the Pacific Ocean in the West. Three tropical cyclones passed over Sorsogon every two years and in the ten year period 1993-2003, three directly hit the city with destructive consequences.

Figure 50. Map of the Philippines showing Sorsogon City.



Sorsogon City is the capital of Sorsogon province. It became a city on August 16, 2000 when the Congress of the Philippines enacted Republic Act 8806 also known as Cityhood Law, merging the municipalities of Sorsogon and Bacon into a component city of the province of Sorsogon. This merger was ratified by the people of Sorsogon through a plebiscite on December 16, 2000 (City Development Strategy Team, 2003, p. 6). Its physical size is 31,292 hectares with 64 barangays

lying in flatlands, serving the administrative, commercial and educational needs of the province of Sorsogon (City Development Strategy Team, 2003, p. 9).

The 2000 Census put the population of Sorsogon City at 134,678 people with 35.4 percent of them children in the age group 0-15. An alarming 25.15 percent of children below seven years old were reported to be malnourished ranging from mild to severe (City Development Strategy Team, 2003, p. 38).

Furthermore, incidence of poverty is rampant with upland farmers and urban poor due to inadequate income and security on tenure as well as access to facilities. This was exacerbated by a strong typhoon that hit the City in 2006. Due to severe poverty, parents sent their children to beg in the streets to earn additional income for the family, while others roamed the main streets scavenging and picking recyclable materials to sell at junk shops.

E.2. Diaspora philanthropy in action

John and Nilda divide their time between living in New Zealand half of the year and Sorsogon City the rest of the year. In New Zealand, they split their time between John's Christian ministry and fund raising for the orphanage in Sorsogon. The first stage of the project which consists of building the perimeter fence for the orphanage was estimated at one million pesos (\$NZ 33,000).

Figure 51. *Future site of the Oasis Christian Children's Home Trust orphanage.*



The first stage was completed and launched on November 3, 2007 attended by friends, supporters and stakeholders including the city mayor, a former classmate of Nilda in high school who pledged the support of the office of the Mayor. Given the commitment of the city administration to community development, the city government of Sorsogon was keen to enter

into partnership with the Oasis Christian's Children Home Trust to develop the infrastructure of the orphanage.

E.3. Challenges in the program

The biggest challenge with the Oasis Christian Children's Trust is providing sustainable funding. The initial stage of the project which is the preparation of the site for the orphanage alone took a substantial amount of resources. Although the City government of Sorsogon pledged to support the programs of the orphanage, it cannot help much financially on a limited budget that is usually allocated to specific programs and targets in the city for the financial year.

F. Case 6: Nation building through Gawad Kalinga villages

F.1. Background

Gawad Kalinga Development Foundation is a Philippine based foundation registered with the Securities and Exchange Commission (SEC) (Isla et al., 2006). *Gawad Kalinga* (to give care), as it is popularly known, was launched by Couples for Christ (CFC), a Catholic church lay organization, to care for the poorest of the poor among Filipinos and victims and survivors of the natural disaster in October 4, 2003. The battle cry is "No more slums, no more violence, no more poverty" ("What is GK?," 2008). It started by entering the community of slums and befriending the inhabitants by teaching the essence of a functional community and the value of community spirit by helping each other build their houses. The objective was to create self sustaining communities through livelihood projects provided by CFC members and *Gawad Kalinga* (GK) partners. With victims of natural disasters, GK gave them houses to give them a new beginning. Each house is painted with bright colors to uplift their spirit to remind them that days of living in a dreary atmosphere in their dilapidated homes made of light materials are gone (Montelibano, 2008).

When *Gawad Kalinga* was launched in 2003, it also unveiled its GK777 seven-year program to build 700,000 houses in 7,000 villages in seven years in the Philippines ("What is GK?," 2008). It partnered with the national government and its agencies, local government units, philanthropic individuals and organizations, businesses, other congregations, local media, artists, and local and international organizations including partnership with Filipinos abroad in major countries and cities in six continents. Filipinos in the United States of America (USA) were the first to respond by supporting the establishment of *Gawad Kalinga* villages in different parts of the Philippines. Nurses in USA pooled their resources and sponsored fifty houses in Bulacan and named it under the State where they worked and lived.

F.2. Gawad Kalinga community

Gawad Kalinga does not only envision building of houses but building communities i.e., transforming the outlook of people living in the community not only on what is beneficial to their households and families but towards a caring society. The objective is to find solutions to the problems of homelessness, landlessness and extreme poverty in order to build a new nation.

Figure 52. Newly constructed *Gawad Kalinga* village in Southern Philippines.



A *Gawad Kalinga* community is composed of about sixty to one hundred families living together in a contiguous area ("GK communities," 2008). This may be equivalent to thirty to eighty houses, with each house built on at least fifty square metres land area, but the size varies depending on the location of the community and the availability of the site for the community. The general design of the house is that one house is attached to another to save space and expenses and usually it is only one storey with two bedrooms. Since every community is treated as one particular project, the design of the house may also change subject to the approval of all stakeholders involved in the project.

Financial and material resources for the construction of *Gawad Kalinga* houses come from multi-sectoral partners both in the Philippines and abroad. In order to put community spirit into action, recipients are asked to help in the construction of their houses together with members of CFC. This is their sweat equity. This is to let them have ownership of the housing project and at the same time to experience the idea of *padugo* (bleeding), a sacrifice to undergo in order to get the desired aspiration in life, in this case a house ("GK values," 2008). Once the house is finished, it is painted with bright colours, thus a distinctive mark of a *Gawad Kalinga* village among other villages in the Philippines.

A *Gawad Kalinga* village is run by a set of rules and regulations formulated and agreed by the inhabitants of the village. It is implemented by the empowered *Kapitbahayan* Neighbourhood Association (KNA). Basically, the officers of KNA are members of CFC who went through the values formation program of CFC. But in some cases, KNA is run by local leaders of indigenous people and traditional and religious leaders such as the GK communities in Southern Philippines. What is more important is at least thirty percent of the inhabitants will provide a tipping point about the values of the community that would start the ripple effect in the wider community ("GK communities," 2008). In the end, the GK community will experience transformation not only from being homeless to homeowners but at the same time a community of sensible and passionate members of the community who do not look for what is good only for their family but what is good for the community as a whole.

A *Gawad Kalinga* community thrives because of the tireless support of a community of caretakers. It is composed of a team of volunteers committed to make the community successful in its transformation. Their sustained presence in the community is the backbone of the implementation of GK programs, from meeting the officers of KNA to monitoring the projects in the community.

Gawad Kalinga is a partnership which consists of governments, corporations, non- government organizations, socio-civic associations, churches, media, academic institutions, and others who provide material resources for the project. They are also warm bodies who volunteered their time, talent and expertise in the service of community spirit in GK communities all over the Philippines. Their valuable contribution to the community ignites the desire of the people living in GK communities to live in a clean, peaceful and harmonious community.

F.2.1. The program

The GK program is composed of seven programs namely, shelter and site development, child and youth development, health, productivity, community empowerment/community values formation, environment and tourism. Since housing projects had been the most important aspect in the rehabilitation of the dignity of people in slums and in calamity areas, *Gawad Kalinga* starts with the housing project. It is called GK *Tatag* which means "to build" or "to establish" ("GK programs," 2008). The housing project is complimented with other infrastructures such as roads, pathways, multipurpose halls, drainage system, electricity and water facilities, multi-purpose centre, sports centre, library, a pre-school building and clinic. A high school and even a hospital may also be part of a GK community.

Figure 53. The teenagers of Gawad Kalinga village in Towerville, Bulacan, Philippines during their practice for a GK program on November 30, 2007.



The GK program also provides for the education of children in the GK community. It is a value based education catering to three categories of recipients. There is a *Sibol* education program. *Sibol* is a Filipino word which means “to grow”. It provides free pre-school education to children from three to six years old ("GK programs," 2008). There is also *Sagip* education program for street children. *Sagip* is a Filipino word which means “to save a life”. It is an education program for children ages seven to thirteen. This program provides for academic tutorials to street children, sports activities and creative workshops. It also contains values formation sessions to help young people process their situation and transform themselves into good members of their family and wider community ("GK programs," 2008). The last education program is *Siga*. It is a Filipino term which means “to light”. It provides a scholarship program to children in the GK community who have the aptitude to pursue higher education. It also provides an opportunity for juveniles to have a better future by providing youth rehabilitation programs through counselling and a range of activities to help them get away from vices without committing them to rehabilitation institutions. At the end of the program they learn technical skills that will help them find a means to support themselves, and thus become productive members of the wider community ("GK programs," 2008).

Figure 54. First batch of GK community health workers in GK New Zealand village in Bulacan



GK health is about having healthy people within the GK community. It embarks on seven health programs such as the eradication of tuberculosis, safe water, proper nutrition, childhood, responsible parenthood, dental care and Philhealth (social health insurance by the Philippine government) for GK beneficiaries ("Nation building the GK way," 2008). A pool of volunteers implements the health program ranging from medical practitioners to nutritionists. They train members of the GK community to become experts in basic health and nutrition so that the health aspect of the community will be looked after by the local people once the volunteers pull out of the community.

GK productivity is a response to lack of food sufficiency in the GK community. Members are provided a livelihood or sources of income to address the basic problem of food in the family. Once the basic need is met and the quality of life improves, GK productivity encourages pro-poor, pro-community, pro-nation enterprises where the GK beneficiaries can productively engage themselves ("Nation building the GK way," 2008). GK recipients are taught not only how to produce food but also packaging and marketing it with GK partners. In a way, the whole community becomes entrepreneurs in the community economy.

Community empowerment is the establishment of the *Kapitbahayan* Neighbourhood Association (KNA). KNA are trained by GK volunteers to become stewards of the GK community. Through trainings and values formation programs officers of KNA are taught leadership based on accountability, cooperation and unity. It is service for others first before self and family. By adhering to the set values agreed by members of the GK community, KNA leaders become role models in the community and thus other members have no reason not to follow. This leads to

peace and harmony in the community. Young children also pick up the good values practiced by their elders and adopt them as part of their values. This new culture of peace and harmony emerging in the community is a key to its sustainability and self reliance. Moreover, GK beneficiaries are also taught the shared Filipino values of love of God, country and countrymen, the act of heroism and cooperation among others. Beneficiaries are taught not only as receivers of support from others but as agents of positive change as well. These are founded on respect for self and respect for others regardless of race, religion and beliefs. Having received good things from people they do not know, they are also expected to share their blessing in whatever way they can afford to do it.

Figure 55. *Brightly coloured houses with a clean environment are distinct features of GK village in Towerville, Bulacan, Philippines.*



GK Community also empowers the poor to look after the environment. Solid waste is managed by encouraging households to observe waste segregation and to keep their surroundings clean at all times. Beneficiaries are encouraged to observe proper hygiene especially in the management of their toilet. The GK community is involved in a tree planting program with the local government unit in the watershed area to ensure the source of clean and potable drinking water for everyone ("Nation building the GK way," 2008).

To make every GK village a tourist spot, the colourful houses in the community become a place where the philanthropy of Filipinos and other people of the world on the one hand and the hospitable nature and warm smile of Filipino beneficiaries on the other meet. Each GK community reflects the unique character of its donors and the resilience of the Filipino spirit in overcoming the odds of life. The vibrant smiles and shining eyes of recipients are the living

testaments that they conquered their fear of homelessness, landlessness and poverty. Visitors share with GK beneficiaries their hope for the future and optimism for a better tomorrow. They are entertained through traditional performances of the arts and culture of the place informing them of the proud heritage of the residents.

F.3. Diaspora philanthropy in action

There were four New Zealand *Gawad Kalinga* villages developed by resources from Filipinos and New Zealanders in New Zealand. These are the GK Towerville New Zealand Village 1 in Towerville, San Jose del Monte, Bulacan; GK Quirino New Zealand Village 2 in barangay Bagbag, Quirino Highway, Novaliches, Quezon City; GK Nabunturan New Zealand Village 3 at Nabunturan, Compostela Valley Province, Mindanao and the GK Pilar New Zealand Village 4 in Sorsogon in the Bicol region, Philippines. Out of the four New Zealand villages, only GK Towerville in Bulacan and GK Quirino in Novaliches were operating fully as a GK village because the remaining two have only a minimal number of houses completed to be functional villages by the standards of a GK community.

The first New Zealand village is located in Towerville, San Jose del Monte City in the province of Bulacan. It has been the relocation site of the national government since the 1970s for the squatters of Pasay, Makati, Callocan, Taguig, Quezon City, Madaluyong, San Juan, Muntinglupa, Las Pinas, Paranaque and Metro Manila. This twenty two hectares relocation site had no adequate infrastructure such as roads, drainage systems, electricity and water supply. Houses of relocated squatters were within the middle of grassland, made of dilapidated materials. When it rained, residents used umbrellas to protect themselves from the rain and could not sleep when there was a typhoon afraid that the strong wind will blow away their houses. There was no potable water supply and residents get water from adjacent barangay or for those who could afford, they bought drinking water from ambulant water sellers. They used candles and petrol lamps for light.

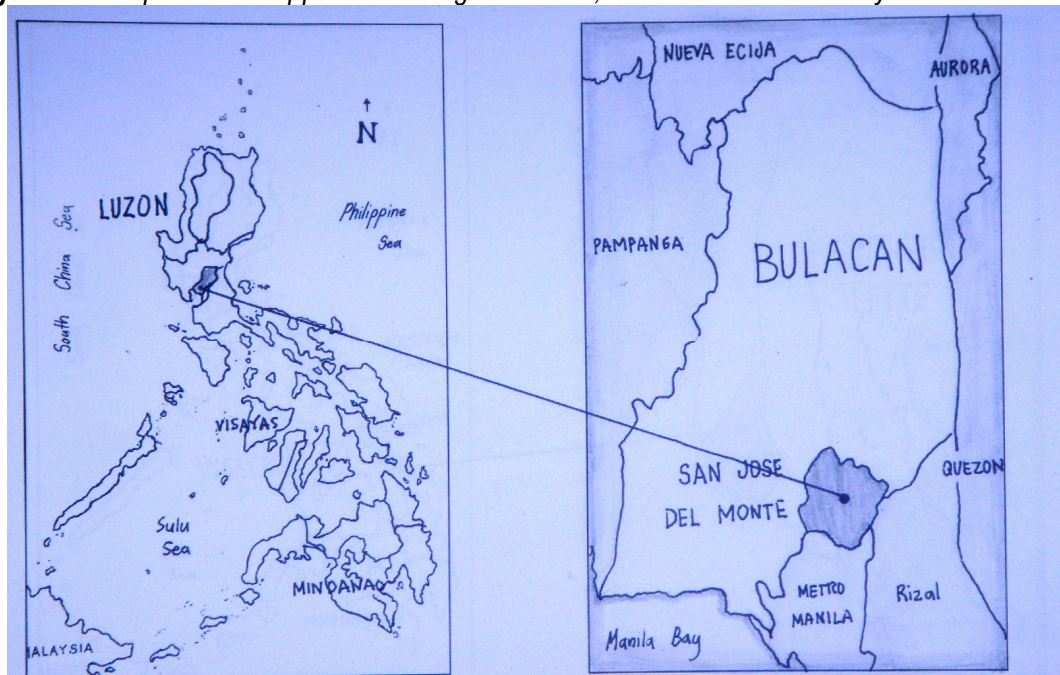
Most families had no stable sources of income and could not feed themselves or send their children to school. Drinking, gambling, illegal drugs dealings and violence made Towerville a den for criminals, drug pushers and juvenile delinquents and most of the prisoners in the provincial prison of Bulacan came from this area. In 2003, residents of Towerville were identified as among the top recipients of GK 777 program.

F.4. GK Towerville New Zealand Village 1: A GK village in action

GK New Zealand I village is fourth in the construction of twenty one GK villages in Towerville Bulacan. The first was Aguinaldo village with fifty nine houses, then Texas with fifty houses and

English BMW village with sixty one houses. Most of the remaining GK villages were funded by Filipinos and Filipino associations outside the Philippines. Recipients of GK Towerville New Zealand village 1 came from the slums of Caloocan, Malabon, Navotas, Valenzuela and Pasay. Before the GK housing project started, these people lived in houses made of flammable materials like plywood, cartons, galvanized iron sheets and old tires. Unemployment rate was over fifty percent in a community of about 200 families with about 1,200 people.

Figure 56. Map of the Philippines showing Towerville, San Jose del Monte city in Bulacan.



The GK Towerville New Zealand village 1 was established in 2004 with the intention of providing fifty two houses for its beneficiaries with a monetary value of P2.1 million (\$NZ 70,000). The houses are one-storey duplexes with a floor area of between twenty four to twenty five square metres. Each unit has two rooms partitioned by a cement wall. The floor is made of cement but recipients put vinyl, carpet or tiles to improve its appearance. It has a lounge, a kitchen and a comfort room. The windows are made of jalousies and the door is made of plywood. Each house has potable running water and power connection. The houses are painted with bright colours and a cement structure of a New Zealand fern is placed in front of the concrete wall of the house signifying the place where the support for construction of the house came from. It also signifies the friendship of the people of New Zealand and Filipinos living there to the recipients of GK Towerville New Zealand village 1. As of November 2007, GK Towerville New Zealand village 1 completed fifty houses with four under repair and two under construction. It had its own pre-school building shared with another GK village and a multi-purpose hall.

Figure 57. GK NZ village markers in Towerville, Bulacan.



Since recipients were relocated slum dwellers from Metro Manila and neighbouring cities, they did not own the land where their dilapidated houses were constructed in Towerville, Bulacan. They paid a monthly rent of PhP 150 to PhP 300 (\$NZ 5 to \$NZ 10) to the National Housing Authority (NHA) Towerville. Most residents could not pay on time and were in arrears, some for as much as fourteen months. Relocated people believed that even though they did not pay on time, the government would not drive them away because it was the government itself who put them there in the first place.

The *Gawad Kalinga* project in Towerville, Bulacan started in 2004. It started with the construction of Aguinaldo GK village. Texas village followed suit with English BMW and New Zealand villages constructed afterwards from the support of Filipinos and their friends in Texas, USA, England and New Zealand. Recipients of these first four GK villages saw a dramatic transformation of the place. It seemed that for the first time, the government recognized their existence in the twenty two hectares of sloping terrain and grassland. The roading project of the resettlement area started simultaneously with the drainage system. The cable men and plumbers were there establishing the connection of water and power supply in the entire resettlement area. The place came to life especially in the evening where lamp posts brightly exposed neon lights like fireflies in the meadow. Little by little the minds and hearts of the people in the resettlement area, even the hardened criminals and juvenile delinquents, were opened to the possibility that there were

Figure 58. *Recipients of the Gawad Kalinga program in GK NZ village 1 in Towerville, Bulacan.*



Filipinos in the Philippines and abroad who were capable of giving them care and compassion even without knowing them personally.

F.4.1. The formation of GK Towerville New Zealand village 1

The entry of a *Gawad Kalinga* project in the resettlement area in Towerville, Bulacan was received by three types of residents: the believer, the cynic and the free loader. The believer is a person who believes that good things are going to happen in the future even in the midst of the unfortunate places such as the Towerville, Bulacan. The cynic is the person who is tired of believing in talks and promises. Experience has taught them not to believe what they hear until they see it happening. The government promised them so many times to give them a better place and better shelter once they agreed to be relocated. They ended up being dumped literally in the middle of grassland in Towerville with no amenities or a secure shelter. They also believe that a man will not help his fellow without asking something in return. A free loader is someone who will take whatever comes along as long as it will not entail financial contribution or taking of resources from him.

Bulacan has a strong base of Couples for Christ (CFC) membership. During the development stage of the resettlement area into GK villages, CFC members went to Towerville every Saturday to clear the grassland. They also met with residents to explain the concept of *Gawad Kalinga*, its programs, how to build a *Gawad Kalinga* Community, and who can be beneficiaries. The meetings were also avenues to recruit CFC members among local residents to form a *Kapitbahayan* Neighbourhood Association (KNA) that will serve as the governing body in the

village. Once a KNA was formed, officers were elected for a term of two years who with the support of caretakers (CFC members outside the resettlement area), formulated the vision of the GK village, and agreed on the values, norms and guidelines on the conduct of recipients in the village. The KNA president became a member of *Bayanihan* (Heroic) Action Team (BAT) that oversaw the implementation of all GK projects of in the community.

Figure 59. KNA members during its regular monthly meeting.



BAT members met once a month for reporting and updating on GK projects and life in the community. The chair of BAT ensured that all KNA members were involved and positively contributed to the programs and activities in the GK community. With KNA and BAT in place, the actual implementation of GK programs envisioned in the GK community in the resettlement area became more assured.

Figure 60. A duplex GK NZ village 1 housing unit showing a fern symbol on the facade of the house.



The cost of one housing unit in 2006 was \$NZ 1,600, three times lower than the budget of the Philippine government implementation of its housing projects elsewhere. Recipients were actually involved in the construction of their houses and were required to commit at least 300 hours of service. When monetized, this was equivalent to 40 percent of the total cost of building the house. Members of KNA also help each other in building their houses. Those who could not work on the construction site helped in other ways such as helping prepare meals of the labourers to entertainment and other forms of support.

F.4.2. Life in GK Towerville New Zealand village 1

The GK communities also espoused good practice such as adhering to the principle of “*Una sa serbisyo, huli sa benipisyo* (First to serve, last to benefit),” with the KNA officers at the bottom of the list in receiving benefits from the community. KNA officers ensured that the poorest members were the first to be awarded GK housing units and their compliance to agreed policies and implementing guidelines community was strictly enforced.

Figure 61. Children in GK village enjoying their bath in front of the GK housing unit.



The ambiance of *Gawad Kalinga* village in Towerville, Bulacan was the same with other subdivisions of Metro Manila. In Manila however, tall perimeter walls were built as defence from intruders and criminals, and there were uniformed security guards at the entrance of the subdivision checking everybody that went in and out of the village. Inside the GK village were brightly coloured houses decorated with live plants and flowers and well kept lawns.

There were eleven *Sibol* children studying at the New Zealand village pre-school building shared with another GK village. Each of them was sponsored by Filipino families in New Zealand at

Figure 62. A school building for GK recipients.



\$NZ 500 a year. This covered the matriculation fees, school supplies, school uniforms and stipend for the pre school teacher who was also a recipient of GK New Zealand village.

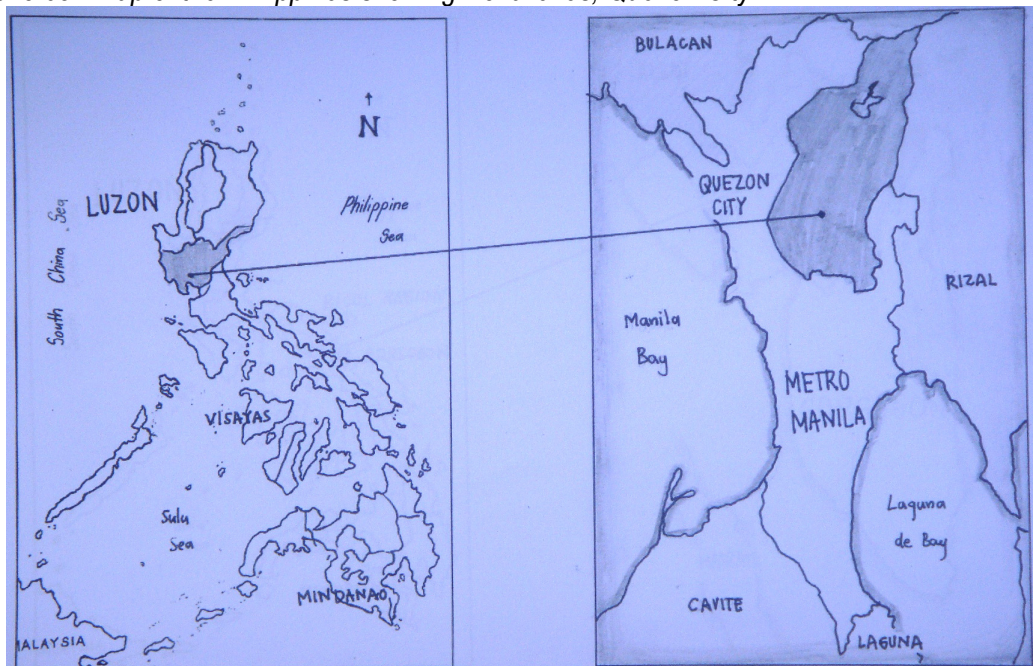
Recipients in the New Zealand village are empowered through the establishment of the Kapitbahayan Neighbourhood Association (KNA). With the support of caretakers and BATS, a sense of community was nurtured. Community residents also shared resources such as fruit and vegetables grown in the neighbourhood.

The transfer of knowledge on basic medical procedure such as taking of blood pressure, body temperature, acupuncture and proper nutrition also helped to empower the community. There were regular seminars for members of GK villages in a health and nutrition program. Graduates of the seminars became community health workers and nutritionists in the community. The clean and green reputation of New Zealand village was reflected in the New Zealand GK village by growing flowers in front of their houses and keeping their surroundings clean at all times.

F.5. GK Quirino New Zealand Village 2: A model GK community in the making

The second GK New Zealand village is located in barangay Bagbag, Quirino Highway, Novaliches, Quezon City. It is an 8,040 square meters prime lot in the heart of Quezon City with

Figure 63. Map of the Philippines showing Novaliches, Quezon City.



a value of P24 million, but was known before as *Kawali* (muddy) compound because its road was muddy and its canal was in the middle of the road. When it rained, the canal clogged resulting in flooding to the area. *Kawali* was a depressed area notorious as a place of snatchers, hoodlums and criminals. It was also noted as a place of dishonest people who lived by taking advantage of others. They pilfered water and electricity and even where they had legal connections of water

and electricity, they did not pay the monthly bills and waited for the disconnection notice before they settled a portion of these bills.

Figure 64. The road inside Blas Roque before and after the introduction of GK Quirino New Zealand village 2 in the area.



Kawali now known as Blas Quirino was gutted by fire in 1998 and 2003. The area was rebuilt with the support of the government through the community mortgage program. There were some people in the Couples for Christ community who saw *Kawali* as a potential site for the Gawad Kalinga project. Having the place burned two times, the people of *Kawali* found out that the owner of the prime lot planned to sell it. They organized themselves into a homeowners' association with the support of the National Housing Authority (NHA) hoping that the government would help them with the purchase of the land and sell it to them (squatters) at an equitable price. The land owner had the option either to sell the land to the squatters or to the government. The latter option was better to avoid problems collecting payments. The government bought the land and arranged to collect rents from the homeowners' association. Members of the homeowners' association paid the NHA for five years as tenants of the land, which is equivalent to the 20 percent of the total value of the land. Thereafter, tenants paid the remaining 80 percent for 25 to 30 years. Tenants could not sell the land and would not have title until the full amount owed to the government was paid.

F.5.1. The formation of GK Quirino New Zealand village 2

As early as 2002, there were already members of Couples for Christ in Blas Quirino. CFC from another chapter in Novaliches invited some people in the area for a Christian Life Program (CLP). It ran for 13 sessions during weekends. The first graduates became the pillars of CFC in the

area. They facilitated the two CLPs afterwards and established a CFC chapter in Blas Quirino. When fire gutted the houses of residents of Blas Quirino, CFC members from other chapters were among the first Filipinos to respond. After a series of consultation with the local chapter of CFC in Blas Quirino, the national leadership of CFC decided to introduce *Gawad Kalinga* in the area. It consists of 60 houses with financial support coming from ANCOP New Zealand. Other partners include the National Housing Authority, CFC chapters from Thailand, Australia and Japan. A local building contractor also donated 11 houses. As of November 2007, GK-ANCOP New Zealand had completed 27 GK houses, constructed concrete road, drainage system, a multi purpose hall, and connected to water system and electrical power.

Figure 65. A two story GK housing unit at the GK Quirino New Zealand village 2.



F.5.2. Life in the GK Quirino New Zealand village 2

Recipients of the GK community attributed the development of infrastructures in Blas Quirino to the introduction of GK programs in the community, and the strength of partnership with ANCOP NZ. The local government unit (LGU) of Navotas improved the drainage system and pavement of pathways. The private sector such as owners of the water and power generation facilities improved and widened their coverage of service in the area. As in the case of GK Towerville New Zealand village 1, the *Kapitbahayan* Neighbourhood Association (KNA) in Blas Quirino encouraged members to be environmentally sustainable by embracing waste management models that support recycling waste segregation and a clean environment.

Children of GK beneficiaries who attended the *Sibol* program enjoyed free tuition fees, school uniforms and school supplies while other children paid only minimum fees. Teachers were provided by GK education partners especially the Ateneo de Manila, one of the top ranking

universities in the Philippines. Adult beneficiaries were given training on how to establish their own business and given an initial capital to start businesses. Some of the business opportunities included supply of food to schools and the public markets, food cottage industry, Christmas decors and accessories.

Figure 66. *Volunteer students and their teacher during their visit at GK Quirino New Zealand village 2.*



F.6. Challenges in the implementation of GK programs

The major challenge was the dynamics of the leadership in GK Towerville New Zealand village. The chair of KNA who had a radical background in grassroots organizing failed to fully grasp the meaning of steward leadership that in order to become effective, a leader must first be a good follower. He wanted to run the village as if he had the full authority to implement the programs of GK, and was in conflict with the Chairperson of BAT and his opinion sometimes conflicted with the common objectives of the GK community. Because of these issues, support from New Zealand was suspended for one year which affected aspects of community life in the village. The New Zealand marker was vandalized, the drainage system clogged and the surroundings were dirty. He even raised two pigs inside his house, a serious violation in the standing roles of the community.

There were also problems in livelihood and employment programs. The first stage of a micro finance program in the community did not prosper because everybody went into the same type of business thus reducing profitability. Most of the business ventures collapsed and the residents failed to pay back loans. There were also issues relating to overcrowding in many of the units. The two room housing units were okay for a family of four and could accommodate up to five,

however, many families had more than six members which made the space inadequate and put pressure on services. Overcrowding had direct impacts on children's performance in school. Because of problems on livelihood programs and unemployment, many recipients had problems meeting their monthly rent payment obligations with the National Housing Authority.

CHAPTER IX

COMMUNITY DEVELOPMENT IMPACTS OF REMITTANCES

This chapter summarises the impacts of remittances at the household, community levels and broader society levels. It examines the quality outcomes and the long term sustainability of these impacts.

A. Impacts at the family and household level

The majority of Filipinos in New Zealand send money to families, relations and/or organizations and institutions in their communities of origin in the Philippines. In many cases, remittances were sent on a regular basis to undertake pre-determined project: In some cases remittances were irregular and went towards short-term *ad hoc* projects such as funds for weddings, or community projects. There were also Filipino New Zealanders who sent money regularly simply to meet the basic everyday needs of families such as medicines for parents who were too old to work. Others remitted money regularly to support the education of siblings and other family relations.

Remittances to families also go to income generating activities to provide sustainable income for families both in the Philippines and in New Zealand. Family businesses in the Philippines thrived because remittances from New Zealand provide start up capital where members of the family in the Philippines seeking to borrow money for business venture would find it difficult because of lack of asset base for bank security guarantees. Business ventures ranged from as simple as financing agricultural and farm inputs in rural Philippines such as pesticides, fertilizers and farm labour, to helping their children to attend school and proceed to college. Otherwise, they are too poor to finance their own farm and send their children to college without incurring huge debts. The security of sources of finance for agriculture led to significant increases in rural productivity leading to surplus in farm outputs and extra money for the family needs of farmers in the Philippines. Two to three years of financial support enabled many families to finance their farms independently and have a secure source of income. Remittances from Filipino relatives in New Zealand were also used to purchase land to increase farm sizes.

Remittances coming from New Zealand to support family activities in the community helped to place the name of the family in the Philippines in a good stead. This enhanced the credibility and respect of the family in the community. Support for activities such as beauty pageants, sports activities and contribution to local politicians as well as the family for election into public office also enhanced the status of the families in the local communities.

Balikbayan boxes from Filipino New Zealanders helping to expand the horizon and knowledge of family members beyond local links with the United States families were introduced. New Zealand products such as Cadbury chocolates, Watties canned goods, Pams corned beef, kiwi fruit condiments and Kiwiana souvenirs. Even Ugg boots were used by Filipinos courtesy of Filipinos in New Zealand.

Not all remittances sent to the Philippines by Filipino family members in New Zealand had the desired positive impact on families. Many Filipinas married to Kiwis reported that they felt like the milking cows of the family left in the Philippines. Coming from very poor families there was some level of misunderstanding by the families being married to a white man made Filipinas rich. Thus the demands for money gave the impression that the duty of the Filipina wife was to look after the welfare of the whole clan. This became a major source of distress for families of Filipina married to Kiwi men, challenged to balance the financial demand of her family in the Philippines and her family in New Zealand. In many cases, Filipinas worked extra hard to send money to the Philippines. This perpetuated dependency.

B. Impacts on the community

Both individual and collective remittances from New Zealand had significant impacts on the communities of origins in the Philippines. Remittances supported community activities such as beauty pageants, cultural activities like barangay and town fiestas. Festivals and celebrations bring members of the community together, help to maintain culture and tradition, as well as raise funds for the implementation of other projects such as community beautification and improvement of basic infrastructures and facilities. Remittances went toward the construction of school buildings and scholarship programs, community health programs to address issues such as feeding and rehabilitating street children, *balikbayan* boxes containing books for children in schools and community libraries and early childhood education centres. In some cases, these became reference books for elementary and high school students in doing their assignments and school requirements such as encyclopaedias and dictionaries.

However, there were other aspects of remittances that had negative impacts on the community. The development of democracy was in some cases impeded by the use of money sent to support local politicians such as financial supports given by relatives and friends from New Zealand to Filipino politicians in the Philippines sustained the bad practice whereby politicians with bigger budgets to finance their political machinery won rather than those with better policies for the development of their communities.

B.1. Paglaum Trust Scholarship Program

In terms of the impact of collective remittances, six different Filipino Associations and Organizations (FAOs) in New Zealand had significant impacts on communities of origin in the Philippines. The *Paglaum* Trust of Luna Cameron was truly faithful to the meaning of the word *Paglaum* (Hope) as a bearer of hope to the orphaned children of the mudslide in Guinsaigon, St Bernard, Southern Leyte, in the Philippines on February 2006. The program enabled the orphaned children to start a new life, stay in school and realise their full potential.

The scholarship program of *Paglaum* Trust also reduced the practice of child labour. Parents and guardians of the children were also educated through the program to become more actively engaged in the education of their children. Teachers also became more vigilant about the performance and attendance of students.

Students themselves became more motivated to attend school more regularly as *Paglaum* Trust scholars. The scholarship program became a source of pride for many people in the community. It contributed not only to the education of 58 children on the program, for academic year 2006–2008, but to greater awareness about the role of education in the whole community. Other projects of the *Paglaum* Trust, such as donations of computers, printers, fax machines, photocopying machines and other equipment to Tambis National High School in St Bernard, also enhanced the quality of outcomes for local schools.

B.2. Dadai Norman/Lucen Norman Scholarship Program

The Dadai Norman Scholarship program which funded the education of Lucen Norman's nieces and nephews in Combad, Maasin City in Southern Leyte, Philippines, had a significant impact on the community. This achievement of the Dadai family became an inspiration for other families.

B.3. Children of Merida Trust

The dedication of Tess and David Runciman to the children of Merida in Ormoc through the Children of Merida Trust has a great impact on the lives of recipients and their families. While it is true that the couple has been financing 99 percent of the expenses for the education of 24 kindergarten, 9 elementary, 5 high school and two college students, they are seeing to it that important people in the community in Merida are involved in the program if not apprised about their philanthropic activities to the children of Merida. The local Christian churches are very happy that there is such a Trust in Merida that looks after the wellbeing of children and helps their parents with their school expenses. The Children of Merida Trust, according to them, is a miracle to the lives of children for without it their parents or guardians cannot afford to pay the required fees in school which in turn prohibit them to attend classes.

The educational fund provided by the Trust to the children of Merida has a great impact on the family. Most of these children were living with one parent or with guardians. Life is hard for them because they were asked at a young age to help with the family household chores and if they are able, to help find money to buy food for the family. With this reality in the family there is no chance for them to go to school and if once they did, either they stopped for non payment of the required fees during the examination period or being pulled out from school because there is a pressing need to work on the farm especially during harvest planting and harvest season. Once it happens, the child loses the chance of a brighter future and being caught of finding a means of earning money for basic necessities rather than be in school and learn things that will help him find a better job once he graduates.

Since the education scholarship program of the Children of Merida Trust, all the school needs of a student are provided for plus a monthly supply of fifteen kilos of rice. This is to make the student mind the business of studying and passing the examination in class. This is also to discourage the parents and guardians to use the children in finding money for the family. So far, the program works and the students are performing better in school.

Looking after the wellbeing of the family as a whole is the business of the Trust as well. Before the scholarship program is awarded to students, a meeting is called with the children, parents and guardians on the one hand, and the Trust and its representative on the other. The parents and guardians were told that the Trust will not condone violence in the family especially with the children. Once the Trust will find out that it is happening in the family, it will intervene and provide a solution. But if things are getting out of control, it will stop the scholarship program to the member child in the family, cut off the fifteen kilos of rice subsidy and will file a complaint to the police so that the police will come over to pick up and imprison the erring member of the family. This policy has lessened if not eradicated the culture of violence in the homes of child beneficiaries of the Trust.

The pre-schooler education program of the Children of Merida Trust also taught children a remedial class on good morals and right conduct. They learn not only how to read and write but to give respect to elders at all times as well. It is hoped that by supplementing their education at an early age they will grow up as rightful citizens of the country. With this remedial class, there has been an improvement in the behaviour of these young kids who were victims of violence in their homes. Now they can relate well with their classmates and do things through negotiation rather than the use of force.

Lastly, preschool education provided an opportunity for a local Christian congregation to fully operate its kindergarten school. The twenty four preschool scholars of the Children of Merida

Trust is a good number to have as a one class unit. Thus, it was able to hire one full time teacher that looks after them and manages the school as well. With the entry of scholars in school, the management is expecting that other children in Merida will enrol there during the next school calendar year.

B.4. Tapaznon Foundation

The financial support coming from New Zealand for Tapaznon Foundation in the Philippines helped the Foundation on its drive to make it a blind free country. It also helped finance the Foundation's regular medical missions in Tapaz, Capiz. Tapaznons in Tapaz were waiting for the medical mission because they cannot afford a regular medical check up and expensive medical procedures such as dental extractions and eye surgery. They are very poor and would rather go blind than to use the resources of the family for an expensive medical procedure. Their family will go hungry if they do.

The gift of sight from the Foundation is the most wonderful thing that ever happened to a member of the family who was once a provider in the family. Most of the recipients of the medical mission have the same feelings, for with their sight back they can now work on their farm and earn a living as like they used to do before they lost their sight due to cataract covering the pupil of their eyes and other eye problems. Having a good vision is everything for them. Without it, they cannot provide food for the family and at the same time become a burden to the family as well.

Moreover, the financial support from New Zealand for the scholarship program of the Foundation really helped a lot of recipients. Without it, there is no chance for the scholars to go to college because their parents have no means to sustain them. With the continuing support of generous educational sponsors from New Zealand, the current scholars are determined to finish the course and get a college diploma and become a fruitful Tapaznon in the future.

B.5. Oasis Christian Children's Home

The Oasis Children Christian's Home brings the stakeholders of orphaned children and street children of Sorsogon together to support the Home on its plan to build an orphanage at the heart of Sorsogon City. This is a positive contribution of Oasis to the cause of street children in Sorsogon City. Although it is just in the construction phase of the building of the orphanage of Oasis, the support given is overwhelming. It means that the resources coming from New Zealand used in the preparation of the site of the orphanage opened the eyes of the people of Sorsogon City that a country miles away from them and a Kiwi who is not born in Sorsogon have been doing what is good for its children while they who have the moral obligation to do it in the first place have been complacent. Thus, during the ground breaking of the site, those who were

present were excited on how they can contribute to make the plan for an orphanage become a reality.

Moreover the philanthropy done by a Kiwi and his Filipina wife to her home city awakened the philanthropic character of Filipinos in Sorsogon City. In fact the plan to have an orphanage touched the hearts of the rich and kind hearted people of Sorsogon City who donated possible resources they have to support the program. They are looking forward to be a part of this noble program of Oasis in their city.

Lastly, the presence of the Oasis Christian Children's Home provided an opportunity to victims of a strong typhoon that badly hit the Bicol region including Legazpi and Sorsogon City. Because of its presence in the area, it was able to do some relief operations in these localities. The typhoon victims were very grateful with the gesture from the people of the Oasis Christian Children's Home whom they did not know yet were there to help and support them during the bad times in their life. Given the chance and capacity, people in Oasis will do the same thing over and over again to people they do not know but need their material help and comforting words.

B.6. Gawad Kalinga in community development

The contribution of Filipino resources in New Zealand *Gawad Kalinga* villages in the Philippines helped the recipients in those villages to continue on renewing their life on earth. By being a part of the *Gawad Kalinga* village, there has been an ongoing transformation not only to the physical state of their place but a change in their mindset and outlook in life. They now have secured houses and at the same time have faith in themselves that they can get through the crisis of their lives by playing fair in the family, in the work place and in the wider community. They restored the dignity of men among themselves by agreeing to behave accordingly in the community of compassionate and caring people. Men took the challenge to become the head of the family again by looking after the needs of the family from an honest earning. Wives are happier knowing that their husbands are working hard to support the needs of the family rather than his vices. Children are obedient to their parents and obedient to people in authority reflecting the good values they picked up from home.

The *Gawad Kalinga* village is an embodiment of a community spirit in action. The surrounding is clean and the environment is safe. The peace and order is second to none. All these contributed to a functional *Kapitbahayan* Neighbourhood Association and the constant stewardship of caretakers living outside the community.

Lastly, though a *Gawad Kalinga* house is small, the people inside it are big in gratitude and thanksgiving. They do not forget the financial support of Filipinos and their friends from New

Zealand. They were thankful how lucky they are to receive such support from people they do not know or cannot take anything from them in return for this support. At the same time, they are thankful to God for touching and opening the hearts and minds of Filipinos and their friends in New Zealand to share their resources in the Philippines by putting up a New Zealand village with New Zealand resources. They were also thankful for the experience of receiving support, convinced that in this time of materialistic and individualistic society, there are still Filipinos both in the Philippines and abroad who care for them, Filipinos who are very poor in the homeland.

C. Contribution of remittances to nation building

The collective remittances sent by Filipino Associations and Organizations (FAOs) from New Zealand to communities of origin in the Philippines complimented the Philippine government on its duties to the Filipino people in the Philippines especially those who are among the poorest of the poor and vulnerable sector in Philippines society. The Paglaum Trust provided a scholarship program to orphaned children of Guinsaugon, Southern Leyte. The government is running the same scheme but it so happened that early at this stage of the program, the Paglaum is showing better results from the academic performance of its scholars than the governments. Given the present financial status of the Paglaum Trust in New Zealand, it is expected that it can support all its scholars up to college education. If this happens, this would be a positive contribution to nation building. Graduates of the scholarship program of the Trust will become productive members of society and will contribute to its wellbeing in the long run. It is expected that the scholarship programs of Dadai/Lucen Norman, Merida Children Trust, Tapaznon Foundation and Gawad Kalinga will have the same result as Paglaum Trust. These scholarship programs mould the young minds of students to be of service not only to their family but also to their country in the future as well.

Moreover, the government cannot afford to deliver effective social services to all localities in the Philippines and it is where New Zealand resources pooled by Filipinos and their organizations were working. The provincial government cannot feed all the children of the street on a daily basis. The city council cannot look after the street children alone effectively. A government secondary hospital cannot deliver medical procedures to all indigents in its area of jurisdiction due to lack of medical supply and specialists doing all these things. With the feeding program, construction of an orphanage and medical missions, the poorest of the poor has been served.

Furthermore, the financial support coming from New Zealand reignites a sense of a Filipino community on the part of Filipinos in New Zealand and to recipients in communities of origin. In the process of the implementation of the programs that the financial support was intended, the

best Filipino culture of *bayahinan* (helping each other out) was espoused in the process. Most of the programs in the Philippines were run by communities of Filipino volunteers with the intention of helping the poorest of the poor in the Philippine localities.

Lastly, the community development works in the Philippines funded by resources from New Zealand has been an inspiration for other countries to learn our best practice in community development and implement it in their own countries. The *Gawad Kalinga* has been acknowledged worldwide as a good model in community development and could be replicated in other countries. Because of this, it won a citation, the Ramon Magsaysay Award, in 2006 for community leadership. Today, a *Gawad Kalinga* village is no longer exclusively rising in Philippine localities but in countries like Indonesia, Papua New Guinea, East Timor and Cambodia.

CHAPTER X

HARNESSING THE POTENTIAL OF REMITTANCES FOR DEVELOPMENT

This chapter talks about the major opportunities, hindrances and possible avenues for the enhancement of the impact of remittances at the household and community level and on the broader society in the Philippines.

According to Sorensen (2004), “Monetary remittances play a most important role in the accounts of many developing countries and are crucial to the survival of poor individuals and communities around the world” (p. 23). In the case of the Philippines, receiving monetary remittances from members of the family in New Zealand meant a lot to recipients. It goes to human investment in the family such as food, medicine and education of children and siblings.

Parents left behind by Filipino migrants in New Zealand will no longer work long hours in the rice field just to survive. With monetary remittances coming from New Zealand, they may even have the means to have a regular medical check up and buy maintenance drugs and health medicines which will result in long life and secure living. Monetary remittances are even used in the business venture in the family with mixed results.

But apart from underwriting the economic needs of recipient families in the Philippines, monetary remittances from New Zealand also financed community development works in communities of origin such as scholarship programs, community infrastructures and complimenting the social services program of the government to indigents from supplemental feeding to medical care. Regardless of whether the monetary remittances are sent by individual Filipinos or Filipino associations in New Zealand, their potential for development work in communities of origin in the Philippines remains vital.

A. Opportunities

A.1. Individual remittances

With Filipinos in New Zealand having a disposal income, they are the prospective Filipino investors in the homeland. Tapping them for business ventures and development projects in communities of origin is imperative. Some Filipinos in New Zealand are actively involved in the family business in the Philippines and their investments are doing well. A long time Filipino resident in New Zealand has invested in the poultry industry in his hometown in Pangasinan in the Philippines for 10 years now. It is being run by a member of the family and every month,

money is coming into his Philippine bank account as part of the profit earned from that poultry business. Another Filipino financed the construction of a two storey apartment on the family land in the Philippines. He is now having a return of investment from the rent of that apartment and takes a portion of the income as an allotment for his parents living nearby. Having seen the future of tourism in his hometown, another Filipino New Zealander bought a piece of beach front lot and developed it as a beach resort through the years. It is not only being enjoyed by local and national tourists alike, but at the same time, it provided employment to his family members in the home country.

Although the abovementioned business ventures of individual Filipinos were successful, its benefits are centred only on the investors and immediate members of the family. In order to trickle down its effect to the wider community, these Filipino investors must be lured to invest in community based development projects. They could be tapped as investors in rural banks in their communities of origin. Members of the Civil Society in the Philippines such as ERCOF (Economic Resource Center for Overseas Filipinos Philippines, Incorporated) could play a role as an intermediary between Filipino investors in New Zealand and a rural bank in the Philippines. ERCOF in the past has successfully tapped overseas Filipinos residing in Luxembourg to open a time deposit in the rural bank in the Philippines and lock it for five years. The money earned an interest of 8.5 percent and was tax exempt but at the same time was being used in the micro financing scheme of the rural bank operating in Bukidnon and Misamis Oriental, Philippines (Bagasao, 2005). Another successful project of ERCOF is the cow dispersal project in Nueva Ecija., Philippines. Filipinos abroad purchased the cows which were then dispersed by DVF Farms, a dairy processor in Nueva Ecija, to farmers in the local community. This scheme provides an alternative source of livelihood to local dairy farmers. "The cows are taken care of by dairy farmers and the investors and farmers share in the offspring and the milk proceeds. DVF processing plant buys all the milk, and then sells it to coffee shops in Manila" (I. Bagasao, personal communication, July 28, 2007). Filipino investors may have an option of getting the return of investment plus the income of 70 percent after two and a half years or may wait for six years and get the total income of 447 percent (I. Bagasao, personal communication, July 31, 2007).

Moreover, the overseas Filipino workers (OFWs) coming from San Pablo City, Laguna are helping their locality by infusing capital into the coconut industry of the place. With the help of Atikha Overseas Workers and Communities' Initiatives Inc., a non-government organization operating in San Pablo City, OFWs are tapped as a source of much needed capital for the production of coconut virgin oil and other coconut based products that could give a higher income to the coconut farmers of San Pablo City who always complain of dropping prices of coconut

meat in the market. OFWs can invest in the Coco Natur Overseas Filipino Worldwide and Producers Cooperative which offered a share in the cooperative for P100 (NZ\$ 3.33) per share. A Filipino investor can have a minimum of 100 shares and a maximum of 2,500 shares (Calleja, 2007). The much needed capital helped in the purchase of additional equipment for the production of coconut based products and in the expansion of its operation in San Pablo City. It did not only increase the income of coconut farmers in San Pablo but provided employment for people who want to work in the coconut plant in the area.

A.2. Collective remittances

The Filipino associations and organizations in host countries offer a lot of opportunities to communities of origin in the Philippines. A Filipino hometown association in the United States of America such as the Romblon Discussion List – Cultural, Livelihood and Educational Assistance in Romblon (RDL-CLEAR) initiated a homecoming to their province of Romblon in 2006 in order to reconnect with their province and become a partner of the ecological tourism project of the province. It aimed to raise funds as seed money for the ecotourism project in the province. Romblon has a lot of eco-tourism potential and support coming from RDL – CLEAR is a big boost to harness its potential (Opiniano, 2006b, p. 23).

Moreover, rural infrastructures could also be financed by collective remittances from hometown associations in host countries to communities of origin. Local government units in the Philippines are offering local government bonds to its constituents abroad as a part of the revenue generating drive to finance local infrastructures. The municipality of Daraga in Albay was successful in pooling resources from its OFWs abroad. They became Filipino investors with incentives in the infrastructure project in their hometown. This scheme of tapping hometown associations to finance infrastructure projects in local communities has been adopted in the construction of a public market in Bayambang, Pangasinan and Pasay City, and an academic complex in Leyte, Philippines ("The overseas Filipino-country side development fund," n. d.).

Furthermore, there are so many ways that the Filipino associations from host countries help their communities of origin. One of these is through diaspora philanthropy which helped financed public facilities such as a park at the town plaza, the construction of the multi – purpose hall, renovation of a municipal library, renovation of a church ceiling and donation of medical equipment to the community hospital. All these development works were financed by the people of Pozzorubio working in the US, Hong Kong and Saudi Arabia (Opiniano, 2002, pp. 13-14).

In the New Zealand context, there is a big opportunity waiting for scholarship programs offered by the Paglaum Trust, the Lucen Norman Scholarship program, the Merida Children's Charitable Trust, the Oasis Christian Children's Home and the Gawad Kalinga through ANCOP NZ. They

can pool resources within the Filipino community itself through various ways of fundraising activities. All they need is to do a lot of network with existing Filipino associations and organizations and explain to them the purpose why a fund is being raised. The above mentioned organizations must try to get the support of the Filipino associations on their activities. At the same time, its leadership must also attend Filipino gatherings in order to be reconnected with the Filipino community in New Zealand and develop their base of supporters within the community. They must give support to activities of other Filipino associations so that they can count on the support of these associations when they need it. At the same time, they must reach outside the Filipino community in pooling resources. The Paglaum Trust showed that Kiwis could be tapped in generating funds and they give generously. The Oasis Christian Children's Home was also successful in doing that. By tapping Filipinos and non Filipinos alike in raising funds for the orphanage in Sorsogon, it was able to raise a modest amount of money to start with the land preparation as a site for the construction of an orphanage building.

On the part of recipients of the educational funds given to the Philippines by the Paglaum Trust, the Lucen Norman Scholarship program, the Merida Children's Charitable Trust, Home and the Gawad Kalinga through ANCOP NZ, they were given the chance to continue with their studies and to follow their dreams for the future. Without educational funds, they will be tied up to menial and hard work jobs with no guarantee of a better future. With the educational funds on the other hand, there is a big possibility that recipients could improve their lot financially and could help support other members of the family as well, as shown by the graduates of the scholarship programs of Lucen Norman.

B. Hindrances

Filipinos are willing to support development works in the Philippines as revealed in the study commissioned by the Asian Development Bank in 2004 (Bagasao et al., 2004). Almost three out of ten respondents "were interested in contributing to help their communities" (2004, p. 155). But although the intention of Filipinos in the host countries to give support to development works in the homeland is big, its realization is made difficult by the bureaucratic rule imposed by the Philippine government especially with kind donations. The good intention of Filipinos and Filipino associations in New Zealand to help the victims of typhoons in Infanta, Quezon province in the Philippines in 2004 went to waste when the Bureau of Customs refused to release a container full of kind donations consigned to a religious group. The release of said container was delayed because of the executive order of the President of the Philippines to rigidly monitor the entry of kind donation to the country and their proper disposal in the Philippines. There was a perceived

smuggling of goods coming into the Philippines in lieu of legal donated kind goods coming from abroad. The container van was released more than a year after which made its purpose as relief goods rendered moot and academic to the need of the victims of said typhoon.

On the other hand, the abovementioned case happened due also to the fact that the people involved in sending the container van in the Philippines did not have enough knowledge in the standard operating procedure imposed by the Philippine government in sending relief goods to the Philippines. It was a learning experience to the Filipino community in New Zealand and after that bad experience, every time there is a call from the Philippines to help in the relief operation for victims of typhoons there, Filipinos in New Zealand are encouraged to give cash donations. Money pooled is then deposited to the bank account of an assigned intermediary in the Philippines. For those Filipino associations who still collect goods and sent them to the Philippines as part of their relief efforts to the victims of typhoons such as the Typhoon Frank in June 2008 in Iloilo, Philippines, they sent boxes of goods and address them to relatives in order to avoid the strict regulation of the government on relief goods coming into the country.

Moreover, although the *Linkapil* program of the Philippine government is very effective in pooling Filipino resources from abroad and implement the diaspora philanthropy of Filipinos and Filipino associations all over the Philippines, the idea of involving the Philippine government in handling and implementing development works in the Philippines does not sit well with Filipino and Filipino association donors from the host country. This is because of perceived corruption in the government. As a result of this, most of the resources pooled by Filipinos and Filipino associations in New Zealand are sent to the Philippines through an intermediary rather than through the instrumentalities of the Philippine government as conduits.

There is also a mismatch of donations coming from a host country such as New Zealand going to the Philippines. The religious group that received the delayed relief goods intended for the victims of typhoons in Infanta, Quezon province was thankful about the support given them by Filipinos and Filipino associations from New Zealand. But not all clothes were distributed because some of them were winter clothes and not suitable to wear in the tropical Philippines.

On the part of six case studies, only the Paglaum Trust and ANCOP NZ have a sound financial standing. They have enough money in the bank and effective ways of sourcing funds to fulfil their financial obligations to their development works in the Philippines. The desire of Dadai/Lucen Norman to have as many scholars as she could is crippled by the reality that she is using her personal money in funding the education of her scholars. She is even hard up with her present financial commitment to her scholars in the Philippines. If she will not use her credit card, she cannot send the required total amount of her scholarship program on a biannual basis.

Moreover, she just had her operation and is nearing retirement. These two things contribute to her decision not to add more scholars for the time being. Moreover, Dadai Norman is in New Zealand most of the time and has no effective control of the resources she sends home. The negative effect was evident in the number of scholars who did not graduate. They were the nephews and nieces of Dadai who squandered such a good opportunity given them by Dadai through a scholarship program.

The lack of wider support within the Filipino community and outside of it hinders the full implementation of the programs of the Merida Children's Charitable Trust. Only its education program is implemented with health and the family education program is unimplemented due to lack of money. It is noted that 99 percent of the expenses of the Trust is shouldered personally by David and Tess Runciman while the remaining one percent is funded by friends. David and Tess are nearing their retirement from work and if they stop earning money in New Zealand, there is a big difficulty in fulfilling their financial obligations to the educational funds to the children of Merida in Ormoc, Philippines.

With the case of the Tapaznon Foundation, there is no sustained campaign for support from Filipinos and Filipino associations in New Zealand about its program of a "Blind Free Philippines". The Esguerra sisters are not as active and persistent as their parents in pushing the cause of the Foundation and in pooling resources for that cause. The absence of Flory and Roy Esguerra in New Zealand resulted in the stagnation of support of the Filipino community to the cause of the Foundation to the people of Tapaz, Capiz.

With the Oasis Christian Children's Home on the other hand, the amount needed in the construction of the orphanage is so big that even the occasional support of the Filipino community in New Zealand cannot finance fully even the land preparation stage of the site which is around NZ\$ 40,000 as of November 2007. John and Nilda Cochrane have no definite financial plan on how they are going to raise money for the construction of the orphanage building. They just depend on the generosity of people they know and believed in their cause as well as John's congregation. This uncertain financial status of Oasis cannot guarantee when the orphanage is going to rise and become operational.

The GK 777 campaign in New Zealand was affected by a rift in the leadership of Couples for Christ in the Philippines in August 2007. In fact, the handling of the GK program was the main reason of the rift. This rift echoed to CFC chapters worldwide. As of October 2008, there are two Couples for Christ (CFC) groups existing in the Philippines claiming over the other as the true and only CFC. This rift resulted in confusion among the supporters of the GK program worldwide and a halt to GK fundraising activities in many countries including New Zealand. The last GK

fundraising activity in New Zealand was in May 2007 and there is none for 2008. Moreover not all financial pledges of CFC members in New Zealand for the construction of New Zealand villages in the Philippines materialized because some of those who pledged followed the decision of the leadership of another CFC group that do not believe in the GK program anymore. This situation hinders the full implementation of GK programs in recipient communities in the Philippines.

C. Avenue for the enhancement of the impact of remittances.

In order to enhance the impact of remittances from the Filipino community and associations in New Zealand to recipient communities in the Philippines, there must be an increase in the amount of collective remittances to finance development works in the Philippines. This could be done by aggressive fundraising activities involving primarily the Filipino community and its network. Take for example the case Couples for Christ in New Zealand. When it launched its GK 777 project in 2004 in New Zealand, it courted the support not only of the Filipino community but its network as well. Funds for the housing project were generated by Filipinos in New Zealand but at the same time by their Kiwi friends and others who were invited to attend the launching and became believers in the program.

Filipino hometown associations must spearhead development projects in their communities of origin and must be the quickest to respond when there is a distress call from home as a result of a typhoon or a mudslide and other natural calamities. Having known the place by heart and the people living there, they knew how they feel during hard times and what they need in a distressful situation. The Ilonggo Integrated Association in Auckland, New Zealand was able to raise cash and kind to support the victims of typhoon Frank and at the same time was supported by the Filipino community because they knew that the Association can effectively channel their support to victims in Iloilo, Philippines. At the same time, Luna Cameroon was quick to respond to the needs of the orphan children of Guinsaugon, Southern Leyte, Philippines and put in place a long term solution to secure their better future through an educational fund. But, she needs to reach out to the Filipino community and must try harder to let it feel it is a stakeholder in the future of these orphaned children by involving them in the future endeavours of the Paglaum Trust here in New Zealand. Inviting leaders of different Filipino groups in Auckland and presenting to them what Paglaum Trust is all about, what it is doing and how the Filipino community can be a part of it would be a good start.

Moreover, the Paglaum Trust, the Lucen Norman Scholarship program, the Merida Children's Charitable Trust, the Tapaznon Foundation, the Oasis Christian Children's Home and the Gawad Kalinga through ANCOP NZ must explore partnership not only with the Filipino community but

outside of it as well. They must augment the traditional ways of raising funds such as raffle ticket draws, benefit dances, beauty contests, etc with a creative one by involving entities in New Zealand that have the same interests with them. For example, Lucen Norman can ask her employer and fellow employees at Southern Cross to adopt some of her present and future scholars for sustainability. The Tapaznon Foundation may connect with medical schools and pharmaceutical companies in New Zealand and organize a yearly medical mission in New Zealand. At the same time, ANCOP New Zealand must facilitate the visit of New Zealanders to GK sites to see for themselves how their development finance helped to recipient communities in the Philippines a lot. They can do it in June when the GK communities are doing their annual nationwide Gawad Kalinga Festival. Filipino GK supporters all over the world usually attend this festival and bring with them their non-Filipino friends who support them in the establishment of GK communities in the Philippines.

In the case of kind donations, Filipino hometown associations must link with intermediaries in their hometowns in the Philippines in order to match what goods are needed by the local community. This is to ensure that they are sending goods that could be used by recipients rather than sending them because Filipinos and Kiwis no longer need them. It is also better to start sending goods needed on a regular basis in recipient communities during normal times rather than to send them relief goods during calamity and crisis situations. The former has a long term development investment to the local community especially if they correspond to the daily earning and learning needs of recipients.

The Philippine Embassy in New Zealand, in partnership with Filipino associations, must organize a trade and investment expo of Philippine based Filipino businesses and associations that can offer business opportunities to Filipinos in New Zealand. Using the migrant expo of ERCOF in 2004 as an example, it resulted in the pooling of resources from Filipinos and Filipino Associations abroad on its micro financing program in the Philippines. Filipinos may be lured to invest in their communities of origin in the Philippines which will result in a good return of investment and at the same time, extend support to the people in the homeland.

The New Zealand Filipino associations must adopt the good practice of Latin American Hometown associations especially in Mexico where a dollar they raised in the US is being responded three dollars in Mexico as a counterpart from the national, regional and local governments of Mexico. They call it as *tres por uno* (three by one) in Mexico. Filipino Hometown Associations in New Zealand must start approaching their local governments and ask them to become a partner in the development project in the local community customising the *tres por uno* concept to the local community. At the same time, New Zealand Filipino associations must

facilitate a partnership with the New Zealand government in supporting income generating schemes to their communities of origin. ANCOP New Zealand may tap the New Zealand International Aid and Development Agency on its livelihood program in GK New Zealand villages in the Philippines for support.

Filipino associations in New Zealand must register with the Charities Commission and must ensure they can give a tax rebate to donors as an incentive for their financial support to development works in the Philippines. This tax rebate incentive scheme may attract more donors to give generously during fundraising activities knowing that they are not only helping recipient communities in the Philippines but at the same time will receive a tax rebate in return.

Lastly, Filipino associations must connect with the local Filipino media and ask for coverage of its development work in the Philippines. This way, the Filipino community will be appraised about the good deeds of Filipino associations to communities of origin in the Philippines. This will also be a source of pride to Filipinos who will be encouraged more to practice *bayanihan* (helping others out), in New Zealand, aiming to help improve the Philippines.

CHAPTER XI

CONCLUSION AND POLICY OPTIONS

A. Dynamics of Filipino New Zealand migration and remittances

On Migration

The migration of Filipinos from the Philippines to New Zealand is fuelled by immigration policies of both countries. The Philippine government is pushing its manpower reserve abroad for deployment in countries that need the skills and expertise of Filipinos. New Zealand, though it came late, has been catching up since the nineties by hiring Filipinos to work in its information technology hubs and medical related sites. Since then, Filipinos are preferred employees by most employers in New Zealand for being hard working, honest and dependable especially when extra work needs to be done in order to finish the job on time.

There has been a changing pattern of Filipino migrants in New Zealand from mail order brides and tourists in the seventies and eighties to professionals and health workers in the nineties and at the turn of the century. Since work opportunities were found by Filipinos who started working in New Zealand, they settled well in the new environment and adapted to the new culture.

Filipinos in New Zealand increased dramatically in the last five years since 2001. It posted more than 400 percent increase between 2005 and 2006. Filipinas have the highest level of educational qualifications compared to other Asian women in New Zealand and Filipinos as a whole do have university qualifications and a high level of literacy rate among Asians in New Zealand. They also have a higher number of permanent long term residence records in New Zealand.

The Filipinos are the fourth largest Asian ethnic group and have been making their presence in New Zealand not only in the work place for being industrious and in school for performing well academically but also in houses of worship and cultural activities. There exists an established Filipino community in New Zealand as exemplified by regular civic, social and religious affairs. There is an annual Filipino reunion that is being held in different cities in New Zealand every year and this has been a venue for Filipinos to renew ties with each other, participate in sports and beauty pageants and enjoy Filipino food and culture. This event brings back to life the best Filipino culture of *bayanihan*, i.e., by helping each other to achieve a common goal and be a hero with each other.

Given the peculiarity of the locality of origin of Filipinos in the Philippines, they organized themselves into Filipino associations and organizations and through these they celebrate their Filipino religious and cultural festivals in New Zealand. The fragmented nature of Filipino society in the Philippines is exposed by these Filipino associations and organizations in New Zealand by upstaging each other most of the time. But they are also quick to support each other when there is a call from the religious group or the Philippine government to support calamity victims in the homeland.

There is also an ongoing trend among the Filipino community in New Zealand to move to Australia to work and settle. There is a repeat of an immigration process of Filipino families from the Philippines coming to New Zealand. Because of the presence of fellow Filipinos, relatives, friends, workmates and classmates from the University in the Philippines, and their strong network with them, it is easy for Filipinos to move to Australia to work and settle. This time the support given is stronger and the prospect of better jobs with higher pay is certain.

Lastly, the Filipino community is quite young compared to other well established ethnic communities in New Zealand but given the character of its people, educational background and the desire of individual Filipinos to make New Zealand as a second home, their existence in New Zealand is a proof that migrants do contribute to the well being of this country.

On Remittances

A good number of Filipino families in New Zealand send individual remittances to members of their family in the Philippines on an irregular basis. These Filipinos send remittances out of love and not out of responsibility to members of the family who were left behind in the Philippines. Before leaving the Philippines, they already established themselves financially and belonged to a middle class family. Most of their family members were also outside the Philippines as contract workers and immigrants. Those who were left behind have also a stable source of income and do not need financial support from New Zealand.

Another group of Filipinos are the ones that send money to the Philippines on a regular basis to fulfil a promise and an obligation before leaving the country for New Zealand. Money is being used as a monthly allowance for parents and as payments for debts incurred in processing the immigration papers in going to New Zealand. But unlike the Filipino overseas contract workers in other countries, most of their income in New Zealand is being used in New Zealand for the need of the family and not as part of the household income in the Philippines. Only a portion of their income is being sent to the Philippines for human investment of siblings and relatives such as food, health, education, for investment in real estate property and business ventures of members of the family.

Most Filipinos are using formal channels in sending remittances to the Philippines but the culture of *padala* (hand carry) in sending money and gifts to the Philippines though risky and cumbersome, is still prevalent. On the other hand, there are a good number of remittance players in the field thus making charges lower and exchange rates competitive. This development in remittance business is beneficial to Filipinos in New Zealand.

There is also a collective remittance that is being sent by Filipino associations and organizations to recipient communities in the Philippines. This is a response to the call for support from the Philippines and being picked up by Filipino leaders in the ethnic community. These leaders are pooling the resources from the Filipino ethnic community in New Zealand and send it directly to recipient communities in the Philippines. More often, the Philippine Embassy in Wellington who has been pooling resources for the same purpose is seldom tapped as a conduit in the transfer of resources from New Zealand to the Philippines. This is because of perceived corruption in the handling of resources and their distribution to recipients in the Philippines.

Collective remittance is also sent directly by Filipino associations and organizations in New Zealand to recipients in the Philippines through an intermediary organization or individuals who volunteered their time and resources to help in an effective implementation of the programme allotted by the collective remittance. Many of Filipinos in localities of origin were instrumental in the success of scholarship programmes sustained by resources coming from New Zealand. Moreover, a number of registered non-government organizations in the Philippines are working closely with Filipino associations and organizations in New Zealand in doing community development work in localities of origin.

Balikbayan boxes also played a role in the desire of Filipino individuals and Filipino associations and organizations in New Zealand to reach out to their family and communities of origin in the Philippines. These *balikbayan* boxes brought happiness to recipients and at the same time encourage them to improve their lot. The *balikbayan* box does not only contain material things but also the love and concern of Filipinos in New Zealand to share their blessings with them.

Lastly, collective remittances exemplify the *bayanihan* spirit of Filipinos in New Zealand. Although they are miles away from the Philippines, once a cry for help in the Philippines is sent to New Zealand, the Filipino community is united in pooling resources together and sending them to the Philippines as soon as possible. In fact, this cry for help is a blessing in disguise for Filipinos in New Zealand. Through it, they forget their personal differences, organizational rivalry and even religious affiliation and support fundraising activities for that purpose. At the same time, *bayanihan* spirit of Filipinos in New Zealand pooled resources to support community development works in the Philippines on a long term basis.

B. Impacts of remittances

The study on remittances sent to the Philippines by Filipinos and their associations and organizations to their immediate families and recipient communities found out they do more good than harm to the well being of families and communities of origin. But since most of the income of Filipinos was spent in New Zealand, only a portion of it was sent to the Philippines for the need of family members. Nevertheless, it kept parents happy and healthy, gave siblings the chance to pursue a college degree as well as start a business for long term source of income and for some, helped win elective positions in the local community.

But in totality it is the wider community who benefited with the collective remittances and the practice of diaspora philanthropy by Filipinos, their associations and organizations in New Zealand to communities of origin in the Philippines. With support coming from them, typhoon victims received relief goods, children had the chance to go to school and study, child labour and domestic violence lessened, impoverished communities empowered through health and housing programmes. What is more important is the change to the outlook in life brought about by this support – children can now have dreams, recipient scholars can now fulfil their dreams of having a college diploma and later, a stable employment, parents can now see hope through their children and the long lost practice of *bayanihan* in the Philippine soil has been regained. Because of the support from Filipinos abroad, recipients in communities of origin in the Philippines were awoken and now live in a community of people with compassion and concern with each other, a total departure from a community in chaos and a dangerous place to live.

C. Leveraging remittances for development

Opportunities in leveraging remittances could be seen both in individual and collective remittances. Since many of Filipinos in New Zealand have disposable income, they could be tapped as Filipino investors either in a family business venture or in a community development project in their communities of origin. Chapter X gave many examples on how Filipinos abroad could successfully help their hometown prosper and earn money in the process. With Filipinos and Filipino associations and organizations in New Zealand, what they need is to nurture and enhance their transnational ties with their families, civil society and recipient communities in the Philippines in order to identify possible partnership and business prospects.

With diaspora philanthropy, there is a big opportunity for Filipino associations and organizations to tap gargantuan New Zealand and civil society budget for development work. If they are duly registered in New Zealand, they can apply for development funding for their development works

in the Philippines. All they need is to know the right information on how to access this development fund. On this regard, the *Gawad Kalinga* programme of the Couples for Christ is in the initial stage of securing funding from the Council for International Development of New Zealand.

The social capital of *bayanihan* must be explored by Filipino Associations and Organizations in New Zealand within the Filipino community. As pointed out in the study, even though Filipinos are migration savvy and became citizens in their host countries, their being Filipinos by heart and their desire to help the Philippines did not lessen. They just wait for the right timing to be tapped by relatives, the government and civil society in the Philippines to get involved in development initiatives in their localities of origin.

In order to sustain strategic support from the Filipino community, Filipino organizers of fund raising activities for development work in the Philippines must see to it that their Filipino supporters can identify with the programme they are implementing in the Philippines. Supporters must be appraised on how the money is being spent and for what. Filipino ethnic media in New Zealand is just waiting to be tapped to share the story to the general public.

Although most of the hindrances were systemic such as the bureaucratic red tape in the Philippine government and the perceived corruption in the handling of development aids, there are also those that could be remedied immediately. Things like mismatch of donations arriving to recipient communities and what they really needed could be fixed through the strengthening of transnational ties between senders and recipients. A strong network of intermediaries as illustrated in the model of diaspora philanthropy by Opiniano (2002) is a must.

The impacts of remittance in the local level and the broader society in the Philippines could be explored in many avenues. These were presented in Chapter X. But more needs to be done by the Filipino community in New Zealand in order to effectively implement the community development work in localities of origin in the Philippines.

D. Policy options - The way to look forward

There is power in number and if Filipinos in New Zealand will believe in that, they can do a lot of development work for the Philippines in general and for their communities of origin in particular. The Philippine Embassy in New Zealand should initiate a development forum on a yearly basis and inform the Filipino associations and organizations in New Zealand about the development works of the government in the Philippines, how they can get involved, what is the process in committing resources to those development works and what/who is the proper conduit in the

transfer of those resources from New Zealand to the Philippines. This development forum will bring different factions of the Filipino community in New Zealand and will see eye to eye, through the intercession of the Philippine Embassy, and work together on a common ground that they are all Filipinos and it is their duty to look back to the homeland and do what is good to their communities of origin in the Philippines.

The Philippine Embassy in New Zealand should reach out to Filipino associations and organizations in New Zealand and encourage them to register the name of their organization, its objectives, activities, and contact person to be listed in the official website of the Embassy. This will help raise the level of awareness of their existence in New Zealand and may provide opportunities for networking and partnership regarding development initiatives in the Philippines.

Leaders in the Filipino community must actively support the activities of Filipino associations and organizations in New Zealand in order to circulate goodwill among them. They must stop the practice of isolating each other from their respective activities. The Philippine Embassy in New Zealand can play a big role as an arbiter in patching out the differences of leaders that led to the division of the Filipino community in New Zealand and lesser support to development initiatives in the Philippines.

Filipino associations and organizations should register as charitable organizations for a charitable purpose so that they can effectively pool resources from Filipinos in New Zealand for Philippine development initiatives. Once they are registered as such, Filipinos will give more because of the rebate given by Inland Revenue of New Zealand as an incentive in supporting them. This has been one of the reasons why Filipinos in the United States of America give generously to Ayala Foundation USA, a foundation that pool resources and find recipients of these resources in communities of origins in the Philippines.

Filipino associations and organizations in New Zealand should adopt a donor matching scheme by involving the New Zealand government on its development initiatives in the Philippines. They can partner with the New Zealand International Aid and Development Agency in its programme on ecotourism and community development in the Philippines.

Finally, Filipino associations and organizations must tap other players in development works from New Zealand to the world. It must sell the idea of *Gawad Kalinga* as a template for development by showcasing the New Zealand *Gawad Kalinga* village in Towerville, Bulacan. The culture of partnership must be nurtured among parties involved so that community development from below will be given a chance to thrive through the support of people from first world countries like New Zealand.

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APPENDICES

A. Ethics Application

Auckland University of Technology Ethics Committee (AUTEC)
EA1
APPLICATION FOR ETHICS APPROVAL FOR RESEARCH PROJECTS



Please note that incomplete applications will not be considered by AUTEC. Please do not alter the formatting of this form or delete any sections. If a particular question is not applicable to your research, please state that as your response to that question.

General Information

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

Applicant Name and Qualifications

When the researcher is a student (including staff who are AUT students), the applicant is the principal supervisor. When the researcher is an AUT staff member undertaking research as part of employment or a staff member undertaking research as part of an external qualification, the applicant is the researcher. Staff should refer to Section 11.4 of Applying for Ethics Approval: Guidelines and Procedures to check requirements for ethics approval where they are studying at another institution.

Dr. Love Chile – Principal Supervisor

School/Department/Academic Group/Centre

Institute of Public Policy AUT University

Faculty

Faculty of Applied Humanities

Student Details

Please complete this section only if the researcher is a student

Student Name(s):

John Richard S. Alayon

Student ID Number(s):

0655808

Qualification(s):

Bachelor of Arts major in Political Science and History

University of the Philippines

E-mail address:

jalayon@aut.ac.nz

alayonpasapinoy@yahoo.co.nz

School/Department/Academic Group/Centre

Institute of Public Policy AUT University

Faculty

Faculty of Applied Humanities

Name of Degree:

Master of Philosophy in Public Policy

Research Output

Please state whether your research will result in a thesis or dissertation or a research paper or is part of coursework requirements.

The research output is a thesis which is part of the fulfilment of the requirement of a degree in Master of Philosophy in Public Policy in the Institute of Public Policy AUT University.

Details of Other Researchers or Investigators

Please complete this section only if other researchers, investigators or organisations are involved in this project. Please also specify the role any other researcher(s), investigator(s) or organisation(s) will have in the research.

Individual Researcher(s) or Investigator(s)

Please provide the name of each researcher or investigator and the institution in which they research.

Not applicable

Research or Investigator Organisations

Please provide the name of each organisation and the city in which the organisation is located.

Not Applicable

Are you applying concurrently to another ethics committee?

If your answer is yes, please provide full details, including the meeting date, and attach copies of the full application and approval letter if it has been approved.

NO

Declaration

The information supplied is, to the best of my knowledge and belief, accurate. I have read the current Guidelines, published by the Auckland University of Technology Ethics Committee, and clearly understand my obligations and the rights of the participant, particularly with regard to informed consent.

Signature of Applicant

Date

(In the case of student applications the signature must be that of the Supervisor)

Signature of Student

Date

(If the research is a student project, both the signature of the Supervisor, as the applicant, and the student are required)

Authorising Signature

Signature of Head

Name of Faculty/Programme/School/Centre

Date

Project General Information

Project Duration

Approximate Start Date of Primary Data Collection

December 2006

Approximate Finish Date of Complete Project

November 2007

Are funds being obtained specifically for this project?

If your answer is yes, then you must complete section G of this Application Form.

Yes

Types of persons participating as participants

Please indicate clearly every one of the following categories that applies to those participating in your research.

Researcher's students

Not applicable

Adults (20 years and above)

Adult people would be participating in the research as respondents for interviews and participants for focus group discussions.

Legal minors (16 to 20 years old)

Not applicable

Legal minors (under 16 years old)

Not applicable

Members of vulnerable groups

e.g. persons with impairments, limited understanding, etc. If your answer is yes, please provide a full description.

Not applicable

Hospital patients

Not applicable

Prisoners

Not applicable

Does this research involve use of human remains, tissue or body fluids which does not require submission to a Regional Ethics Committee?

e.g. finger pricks, urine samples, etc. (please refer to section 13 of the AUTC Guidelines). If your answer is yes, please provide full details of all arrangements, including details of agreements for treatment, etc.

Not applicable

Does this research involve potentially hazardous substances?

e.g. radioactive materials (please refer to section 15 of the AUTC Guidelines). If your answer is yes, please provide full details.

Not applicable

Does the research include the use of a questionnaire?

If your answer is yes, a copy of the questionnaire is to be attached to this application form.

Not applicable

Does the research involve the use of focus groups or interviews?

If the answer is yes, please indicate how the data will be recorded (e.g. audiotape, videotape, note-taking). When interviews or focus groups are being recorded, you will need to make sure there is provision for explicit consent on the Consent Form and attach to this Application Form examples of indicative questions or the full interview or focus group schedule.

Yes (Please see attached interview guides and focus group discussion guide). The researcher will be recording the proceedings of interviews and focus group discussions through note taking, audio taping and video taping.

Who will be transcribing or recording the data from the focus groups or interviews?

If someone other than the researcher will be transcribing the interview or focus group records or taking the notes, you need to provide a confidentiality agreement with this Application Form.

The researcher would be doing all the recording and transcribing of data from the interviews and focus group discussions.

Describe how the principles of the Treaty of Waitangi are being addressed and applied in this project.

Please refer to Section 2.5 of the Guidelines and the HRC Guidelines for Researchers on Health Research on Maori (Appendix G). Consider who might be affected by the project, its possible consequences, consultation issues, partnership issues, etc.

With the recognition of the Labour led government of the principles of Treaty of Waitangi in 1989, its implications are all encompassing in everyday life of the New Zealand nation. This includes how the research in the academe is going to be conducted by whom, where, why and how. Specifically, the principles of the Treaty of Waitangi need to be observe in the conduct of my MPhil thesis research. The principle of equality as embodied in Article 3 of the Treaty, guarantees that all New Zealand citizens are equal under the law. Every respondent in the research would be treated equally with respect to confidentiality regardless of ethnic origin, race or belief.

Moreover, the researcher recognizes the Treaty's principle of cooperation. It recognizes the partnership of the Crown and the Maori in the formation of the New Zealand nation. Given the nature of the research, the researcher will seek consultation with the Maori Liaison Office of the University on the significance and effects of the research to the welfare of Maori in New Zealand. At the same, the research will only commence once the Ethics Committee of the University will give its approval in order for the research to be carried out.

Project Details

Please describe the project details in language which is, as far as possible, free from jargon and comprehensible to lay people.

Aim of project:

Please explain the broad scope and purpose of the project and state concisely how the type of information being sought will achieve the project's aims. Please give the specific hypothesis(es), if any, to be tested.

The Philippines is the fourth largest remitting country in the world (WorldBank, 2006, p. 195). While Filipino migration has attracted serious critical inquiries over the last thirty years, and the remittance activities of Filipinos in the North America and has started to attract attention in the last five years, no in-depth studies have been done on the relationship between remittances and local community development in the Philippines. The objective of this study is to understand the dynamics of Filipino remittances in New Zealand, and the role of hometown associations in harnessing remittances for local community development. It seeks to understand the opportunities, hindrances and possible avenues for enhancing the impact of remittances and how the activities of various actors in the remittance industry could be harnessed for community development.

Why are you proposing this research?

(ie what are its potential benefits to participants, researcher, wider community, etc?)

The participants would be given the chance to vent their frustrations, hopes and aspirations about Philippine migration, remittances and development. Since they are the primary sources of information, their knowledge will be reflected in the policy recommendations.

The research would help the researcher earn a masters degree in public policy which would help him in his career advancement in New Zealand. This will also help him gain mastery on migration and development issues in New Zealand, the Philippines, and all over the world. Given the rigour of the requirements of the program and the availability of best minds in AUT University, the research is an eye opener for the researcher to work harder so that when he graduates, he could live to the expectations of his mentors and could work well in a highly pressurized public policy work place.

Moreover, the wider community would be well served by the findings of the study and actionable policy recommendations it would put forward for stakeholders to act. The study would confirm anecdotal evidence that indeed remittances could have an impact to household and community level and at the same time, could be harnessed as an effective community development tool for their communities of origin.

Background:

Please provide sufficient information, including relevant references, to place the project in perspective and to allow the project's significance to be assessed. Where appropriate, provide one or two references to the applicant's (or supervisor's) own published work in the relevant field.

Not applicable

Procedure:

Explain the philosophical and/or methodological approach taken to obtaining information and/or testing the hypothesis(es).

This research will use case studies as a research methodology. According to Yin, "a case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident (2003, p. 13)." This method aims to capture a deep, more thorough and more comprehensive understanding of the phenomenon (Ardales, 1992). It would be useful in understanding certain processess which other design cannot capture in a one-shot cross sectional survey or observation.

State in practical terms what research procedures or methods will be used.

The research will utilize an interview guide and a focus group discussion guide in collecting data. A number of interviews will be conducted both in New Zealand and the Philippines. Interviews will be face-to-face and interpersonal with the respondents. Questions will be designed to obtain answers pertinent to the research problem (Ardales, 1992). Interview guide will designed to help focus the line of inquiry during the conduct of the interview and to help maintain consistency between respondents. This will consists of a set of open-ended questions that incorporate information on migration, remittances, and the impact of remittances on local development initiatives. All together, between sixteen to twenty individuals will be interviewed on their remittance practices and their expectations of the development impacts of the remittances. The interviews will be equally distributed between New Zealand and the Philippines.

Focus groups will also be conducted to explore specific direction of inquiries from a group's perspective. The concept of a focus group is suggests that group discussions 'focused' in that it involves some kind of collective activity – such as debating a set of questions where participants are encouraged to get actively involved in the dialogue geared on the free flowing nature of the discussion of questions (Barbour & Kitzinger, 1999). Focus groups are ideal for exploring people's experiences, opinions, wishes and concerns. The method is particularly useful for allowing participants to generate their own questions, frames and concepts and to pursue their own priorities on their own terms, in their own vocabulary. This will provide rich data for the study,

and will be particularly helpful in framing recommendations for harnessing the activities of actors in the remittance industry at the local community level.

In order to facilitate a smooth focus group discussion, a discussion guide will be formulated to assist the moderator during the discussion. Focus groups will be consisting of leaders of Filipino Associations in New Zealand, sample of remittances sender from New Zealand to the Philippines, and, sample of recipients in the Philippines. There will be between six to eight focus group discussions shared equally between New Zealand and the Philippines.

State how information will be gathered and processed.

Preliminary data will be gathered through library research. Books, journals, magazines, newsletters, proceedings and government records would be the secondary sources of data for the research.

In order to have primary information on the topic, a field work must be done. Field data collection for this research project will be done using what Choy terms a “two-shore approach” (Choy, 2003). Two-shore approach relates to eliciting data from onshore communities where migrants are based (Filipinos in New Zealand) and off shore (migrants’ home country – where the remittances are going) using multi-disciplinary approaches.

State how your data will be analysed.

The research is primarily a qualitative study and will employ a qualitative analysis in the interpretation of data collected from the library and field work. According to O’leary, “In qualitative analysis, understanding are built by a process of uncovering and discovering themes that run through the raw data, and by interpreting the implication of those themes for the research questions (O’Leary, 2005).” These emerging themes are reflections of readings from the related literature during the research process or understanding of the researcher himself of the topic even before the research question was being framed for possible enquiry. They may also emerge during the process of data collection. They may be utilized to validate findings, reenforce existing themes or to chart new directions in theory or knowledge formation on the topic of enquiry.

Provide a statistical justification where appropriate.

Not applicable

Participants

Who are the participants? What criteria are to be used for selecting them?

Participants are both from New Zealand and in the Philippines. They are the following:

1. Individual remittance senders from New Zealand
2. Owners/Managers/personnel of Remittance Providers in New Zealand
3. Project leaders of donor agencies to the Philippines in New Zealand
4. Officers of Home Town Associations (HTAs) in New Zealand
5. individual remittance beneficiaries in the Philippines
6. Development partners in the Philippines
7. Community recipients in the Philippines

State whether the participants may perceive themselves to be in any dependent relationship to the researcher (for example, researcher’s students).

Not applicable

Are there any potential participants who will be excluded?

If your answer is yes, please detail the criteria for exclusion.

Not applicable

How many participants will be selected?

There will be around 50 to 70 respondents and participants for interviews and focus group discussions.

What is the reason for selecting this number?

In determining the number of respondents and participants for the research, the researcher employs a purposive sampling. He based his judgement in arriving at the number on who can best answer his research questions either through interviews or focus group discussions.

Provide a statistical justification where applicable, if you have not already provided one in C.4 5. above.

Not applicable

Is there a control group?

If your answer is yes, please describe and state how many are in the control group.

Not applicable

Describe in detail the recruitment methods to be used.

If you will be recruiting by advertisement, please attach a copy to this Application Form

There are two sets of participants for this research project. These are people who are based in New Zealand and people living in the Philippines.

Respondents for interview for *individual remittance senders from New Zealand* (please refer to attached Interview Guide) are selected through acquaintances and Filipino networks of the researcher whom he nurtured well for the past five years here in New Zealand.

Respondents for interview for *remittance providers in New Zealand* (please refer to attached Interview Guide) are selected through preliminary listing of remittance providers in New Zealand. They would constitute as part of the New Zealand advisory group for the research.

Respondents for interview for *donor agencies from New Zealand* (please refer to attached Interview Guide) are selected through referral of development worker people who are knowledgeable that the respondents did development works in the Philippines in the past or still engaging in development works in the Philippines today.

Respondents for focus group discussion for *Filipino Hometown Associations – senders from New Zealand* (please refer to attached Focus Group Discussion Guide) are the Filipino pioneers and leaders in New Zealand who are actively involved in the Filipino community for quite sometime.

Respondents for interview for *individual remittance beneficiaries in the Philippines* (please refer to attached Interview Guide) are selected through referral of relatives and friends from New Zealand who send remittances to the Philippines

Respondents for focus group discussion for *development partners in the Philippines* (please refer to attached Focus Group Discussion Guide) are selected through referral from respondents of interview guide number 3. They had been engaged or still engaging for development works in the Philippines.

Respondents for focus group discussion for *community recipients in the Philippines* (please refer attached Focus Group Discussion Guide) are selected through referral from leaders of the Filipino Hometown Associations and development workers in New Zealand for the Philippines.

How will information about the project be given to participants?

(e.g. in writing, verbally). A copy of information to be given to prospective participants is to be attached to this Application Form. If written information is to be provided to participants, you are advised to use the Information Sheet exemplar.

Please refer to attached sheets for the invitation letter and information sheet exemplar.

Will the participants have difficulty giving informed consent on their own behalf?

Consider physical or mental condition, age, language, legal status, or other barriers. If the answer is yes, please provide full details.

Not applicable

If participants are not competent to give fully informed consent, who will consent on their behalf?

Not applicable

Will these participants be asked to provide assent to participation?

If the answer is yes, please attach a copy of the assent form which will be used. Please note that assent is not the same as consent (please refer to the Glossary in Appendix A of the AUTECH Guidelines and Procedures.

Not Applicable

Will consent of participants be gained in writing?

If the answer is yes, please attach a copy of the Consent Form which will be used. If the answer is No, please provide the reasons for this.

Yes. Please refer to the attached sheet for the Consent Form

Will the participants remain anonymous to the researcher?

Please note that anonymity and confidentiality are different. If the answer is yes, please state how, otherwise, if the answer is no, please describe how participant privacy issues and confidentiality of information will be preserved.

No but participants' confidentiality of information will be observed.

In the final report will there be any possibility that individuals or groups could be identified?

If the answer is yes, please explain how and why this will happen.

Yes because their names would be listed in the list of respondents and will serve as an annex to the report.

Will feedback or findings be disseminated to participants (individuals or groups)?

If the answer is yes, please explain how this will occur and ensure that this information is included in the Information Sheet.

Yes. The researcher would like to furnish his respondents a copy of an executive summary of the findings of the study.

Other Project Details

Where will the project be conducted?

Please provide the name/s of the Institution/s, town/s, city or cities, region or country that best answers this question.

The research project will be conducted both in New Zealand and in the Philippines. Interviews of respondents in New Zealand would be held in Auckland, Napier and Wellington. Focus group discussions would be held in the Philippine embassy in Wellington, AUT Akoranga library laboratory and at Alfredo's café in Browns Bay.

Moreover, the Philippine component of the research project would be done in different localities. Interviews of respondents would be done in the capital as well as in the central Philippines. Focus group discussions would be held in Metro Manila, Payatas, Novaliches, Ormoc and Tapaz. Ocular inspections would also be done on the abovementioned localities to see the progress of development works of sources from New Zealand through development assistance program and Filipino diaspora philanthropy.

Who is in charge of data collection?

The researcher is in charge of the data collection.

Who will interact with the participants?

Primarily the researcher, but in the case of the Philippine field research, his network of development workers and friends in the academe and in the government would help him in facilitating the field work in order to make it manageable and resource efficient.

What ethical risks are involved for participants in the proposed research?

Please consider the possibility of moral, physical, psychological or emotional risks to participants.

Not applicable

If there are risks, identify and describe how these will be mitigated.

Not applicable

Will there be any other physical hazards introduced to AUT staff and/or students through the duration of this project?

If the answer is yes, please provide details of management controls which will be in place to either eliminate or minimise harm from these hazards (e.g. a hazardous substance management plan).

Not applicable

Are the participants likely to experience any discomfort, embarrassment (physical, psychological, social) or incapacity as a result of the procedures?

If the answer is yes, please identify how and describe how these will be minimised or mitigated.

Not applicable

If the answer to E.6. was Yes, have you approached AUT Health and Counselling to discuss suitable arrangements for provision of services to deal with adverse physical or psychological consequences

Please refer to section 2.3 of the AUTECH Guidelines. If the answer is No, please explain the arrangements which have been made to have qualified personnel available to deal with unexpected adverse physical or psychological consequences?

Not applicable

Is deception of participants involved at any stage of the research? (Refer Section 2.4 of the AUTECH Guidelines).

If the answer is yes, please provide full details of and rationale for the deception.

Not applicable

How much time will participants have to give to the project?

For interview, a participant is expected spend between one to two hours of his/her time. For a focus group discussion, a participant is expected to spend between three to four hours of her/ his time.

Will any information on the participants be obtained from third parties?

If the answer is yes, please provide full details.

Yes. The finding of right participants is through referral. It is on basic information, however, such as name, profession and contact address that are being taken only from third parties.

Will any identifiable information on the participants be given to third parties?

If the answer is Yes, please provide full details.

No

Provide details of any payment, gift or koha and, where applicable, level of payment to be made to participants.

Please refer to Section 2.1 of the AUTECH Guidelines and Appendix A for the AUTECH policy on Payment and Koha.

Not applicable

Data and Consent Forms

Who will have access to the data?

The researcher and supervisors only

Are there plans for future use of the data beyond those already described?

The applicant's attention is drawn to the requirements of the Privacy Act 1993 (see Appendix I)

Yes

Provide the exact location and duration of final storage of data.

Note: AUTECH normally requires that the data be stored securely on AUT premises for a minimum of six years in a location separate from the consent forms. If you are proposing an alternative arrangement, please explain why.

The researcher has a secured storage back home which is always locked. Only the researcher keeps the key that even if his wife wants to get or store some things in there, she needs to ask for a key from the researcher in order to have an access on it.

Will the data be destroyed?

If the answer is yes, please describe how the destruction will be effected. If the answer is no, please provide the reason for this.

No. Data might be use for future research related on the thesis topic.

Who will have access to the Consent Forms?

The researcher, his supervisors and the respondents are the only people who will have access to Consent Forms.

Provide the exact location and duration of final storage of Consent Forms.

Note: AUTECH normally requires that the Consent Forms be stored securely on AUT premises for a minimum of six years in a location separate from the data. If you are proposing an alternative arrangement, please explain why.

Consent Forms will be stored securely on AUT University premises for six years in a location separate from the data.

Will the Consent Forms be destroyed?

If the answer is yes, please describe how the destruction will be effected. If the answer is no, please provide the reason for this.

Yes. A paper shredder or a similar machine with the same function shall be used in the destruction of the Consent Forms.

Material Resources

Has application for funds to support this project been (or will be) made to a source external to AUT?

If the answer is yes, please state the name of the organisation(s).

Yes

SPEAR

Has the application been (or will it be) submitted to an AUT Faculty Research Grants Committee or other AUT funding entity?

If the answer is yes, please provide details.

Yes, application papers still to be lodged to SPEAR for approval

Is funding already available, or is it awaiting decision?

Please provide full details.

Not certain yet

Explain the investigator's or co-investigator's financial interest, if any, in the outcome of the project.

For the time being, the research output would be in the pursuit of academic interest for all parties concerned.

Other Information

Have you ever made any other related applications?

If the answer is yes, please provide the AUTC application / approval number(s)

Not applicable

Checklist

Please ensure all applicable sections of this form have been completed and all appropriate documentation is attached as incomplete applications will not be considered by AUTC.

| | | |
|-----------|--|--------------------------|
| Section A | General Information Completed | <input type="checkbox"/> |
| | Signatures/Declaration Completed | <input type="checkbox"/> |
| Section B | Project General Information Completed | <input type="checkbox"/> |
| Section C | Project Details Completed | <input type="checkbox"/> |
| Section D | Participant Details Completed | <input type="checkbox"/> |
| Section E | Other Project Details Completed | <input type="checkbox"/> |
| Section F | Data & Consent Forms Details Completed | <input type="checkbox"/> |
| Section G | Material Resources Completed | <input type="checkbox"/> |
| Section H | Other Information Completed | <input type="checkbox"/> |

Spelling and Grammar Check (please note that a high standard of spelling and grammar is required in documents that are issued with AUTC approval)

☐

Attached Documents (where applicable)

| | |
|-------------------------------------|--------------------------|
| Participant Information Sheet(s) | <input type="checkbox"/> |
| Consent Form(s) | <input type="checkbox"/> |
| Questionnaire(s) | <input type="checkbox"/> |
| Advertisement(s) | <input type="checkbox"/> |
| Hazardous Substance Management Plan | <input type="checkbox"/> |
| Typist Confidentiality Agreement(s) | <input type="checkbox"/> |
| Other Documentation | <input type="checkbox"/> |

Please send one (1) copy (single sided, clipped not stapled) of this application form with all attachments to:

**Charles Grinter, Ethics Coordinator
Wellesley Campus**

*Room WA208, Level 2, WA Building
55 Wellesley Street East
Private Bag 92006
Auckland 1020, NZ
Internal Mail Code: RC*

REFERENCE LIST

- Ardales, V. (1992). Basic Concepts and Methods in Research. Quezon City, Great Books Trading.
- Choy, C. C. (2003). Empire of Care: Nursing and Migration in Filipino American History. Durham, Duke University Press.
- Kitzinger, R. S. B. a. J. (1999). Developing Focus Group Research : Politics, Theory and Practice. London, Sage.
- O'leary, Z. (2005). The essential guide to doing research. London, Sage Publishing.
- WorldBank (2006). Global Economic Prospects: Economic Implications of Remittances and Migration, World Bank. **2006**.
- Yin, R. K., Ed. (2003). Case Study Research, Design and Methods (3rd ed). California, Sage Publications.

Participant Information Sheet



Date Information Sheet Produced:

16 October 2006

Project Title

Migration: Remittances and Development: The Filipino New Zealand Experience

An Invitation

I am John Richard Alayon, a master's student of the Institute of Public Policy AUT University taking up a Master of Philosophy in Public Policy. Part of the requirements of the degree is a master's thesis which I am undertaking now.

In this connection, I would like to invite you to become a respondent/participant of my thesis research project. Your participation will help me answer my research questions and eventually earn a master's degree.

Thank you very much.

Very truly yours,

John Richard Alayon

What is the purpose of this research?

The purpose of this research is to have a master's research thesis as a fulfilment of the degree

How was I chosen for this invitation?

You are chosen by the researcher to become a respondent/participant for the interview/focus group discussion based on his preliminary knowledge about your personal circumstance and professional activities through acquaintances and referrals. Based on his judgement, you are capable of giving answers to his research questions and a stakeholder in remittances and development work in the Philippines.

What will happen in this research?

The research project will involve interviews and focus group discussions. Before the data collection will start, the researcher will explain to the respondents/participants the aims and parameters of the research and an assurance that data generated out of this activity will solely use for academic purposes only. It is expected that during interviews, the respondents will shed light on the inquiries of the research study. It is expected that during the focus group discussion, participants will engage in a dialogue in order to lay bare and discuss the emerging themes in the research.

What are the discomforts and risks?

If the interviews and focus group discussions will not be handled carefully and professionally, chances are, data might not be sufficient to answer the research questions or too good to be true.

How will these discomforts and risks be alleviated?

A well crafted interview guide and a focus group discussion must be put on a pre test so that hard questions to answer by respondents/participants must be revised and simplified.

What are the benefits?

Addressing the inadequacy of the methods of data collection before going out of the University to do a field work, will save resources for all the parties concern.

How will my privacy be protected?

In the preamble of the interview guide and focus group discussion, it is clearly stated that respondents/participants privacy will be protected and data taken from those activities will be used for academic purposes only.

What are the costs of participating in this research?

For interviews, it is expected that a respondent will allocate at least one to two hours of his/her time.

For focus group discussion, it is expected that that a participant will allocate at least two to three hours of his/her time.

What opportunity do I have to consider this invitation?

For interviews in New Zealand, the researcher would be flexible enough to fit with the availability of time of interviewees. It could be any day during the week and any time except from midnight till sunrise.

For focus group discussions, a very advanced invitation and a legwork must be done in order to have a consensus on when and where is the best time for participants to meet.

For interviews and focus groups in the Philippines, an early invitation letter will be sent to respondents and participants in order to secure their availability for said activities.

How do I agree to participate in this research?

The researcher will provide an official consent form provided for by the University for the respondent/participant of the interview/focus group discussion of the research.

Will I receive feedback on the results of this research?

The respondent/participant is going to receive a feedback about the output of the research in the form of an executive summary of the research findings.

What do I do if I have concerns about this research?

If the respondent/participant has any concern regarding the nature of the research, he/she may contact the research supervisors whose details are indicated below.

Dr Love Chile

love.chile@aut.ac.nz

64 9 921 9999extn 8312

Dr. Scott Fargher

scott.fargher@aut.ac.nz

64 9 921 9999 extn 5732

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTECH, Madeline Banda, madeline.banda@aut.ac.nz , 921 9999 ext 8044.

Whom do I contact for further information about this research?**Researcher Contact Details:**

John Richard Alayon

jalayon@aut.ac.nz

64 9 921 9999extn 8312

Project Supervisor Contact Details:

Dr Love Chile

love.chile@aut.ac.nz

64 9 921 9999extn 8312

Dr. Scott Fargher

scott.fargher@aut.ac.nz

64 9 921 9999 extn 5732

Approved by the Auckland University of Technology Ethics Committee on *type the date final ethics approval was granted*, AUTEK Reference number *type the reference number*.

Consent Form
For use when interviews are involved.



Project title: Migration, Remittances and Development: The Filipino New Zealand Experience

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 16 October 2006.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that the interviews will be audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts, or parts thereof, will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Approved by the Auckland University of Technology Ethics Committee on *type the date on which the final approval was granted* AUTEK Reference number *type the AUTEK reference number*

Note: The Participant should retain a copy of this form.

Consent Form
For use when focus groups are involved.



Project title: Migration, Remittances and Development: The Filipino New Zealand Experience

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 16 October 2006.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that identity of my fellow participants and our discussions in the focus group is confidential to the group and I agree to keep this information confidential.
- ☐ I understand that the focus group will be video/audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts, or parts thereof, will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Approved by the Auckland University of Technology Ethics Committee on *type the date on which the final approval was granted* AUTEK Reference number *type the AUTEK reference number*

Note: The Participant should retain a copy of this form.

Consent and Release Form
For use with photographic projects



Project title: Migration, Remittances and Development: The Filipino New Zealand Experience

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated 16 October 2006.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that I may withdraw myself, my image, or any other information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information will be destroyed.
- ☐ I permit the artist to use the photographs that are part of this project and/or any drawings from them and any other reproductions or adaptations from them, either complete or in part, alone or in conjunction with any wording and/or drawings solely and exclusively for (a) the artist's portfolio; and (b) educational exhibition and examination purposes and related design works; and (c) all forms and media for advertising, trade and any other lawful purposes as stated on the Information Sheet
- ☐ I understand that the photographs will be used for academic purposes only and will not be published in any form outside of this project without my written permission.
- ☐ I understand that any copyright material created by the photographic sessions is deemed to be owned by the artist and that I do not own copyright of any of the photographs.
- ☐ I agree to take part in this research.

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....

.....

Date:

Approved by the Auckland University of Technology Ethics Committee on type the date on which the final approval was granted AUTEK Reference number type the AUTEK reference number

Note: The Participant should retain a copy of this form.

NEW ZEALAND FIELD WORK

INTERVIEW GUIDE

For Individual Remittance Senders from New Zealand

Mabuhay (Hello)! Thank you for your time in answering the questions below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about one hour of your time please? *Maraming salamat po* (Thank you very much).

Qualifying Questions

1. How long have you been to New Zealand?
2. Are you sending remittances to the Philippines? (If yes proceed with the interview. If no, acknowledge the effort given by the respondent in answering the questions and do not proceed with the interview)

A. Socio Demographic Profile

Please tick and/or specify whatever is applicable

3. Name
4. Citizenship
5. Gender
6. Civil Status
7. Married to/partner is
☐ Filipino
☐ Kiwi
☐ Others, please specify
8. Age
☐ 15-24
☐ 25-34
☐ 35 – 44
☐ 45- 54
☐ 55-64
☐ 65- 74
☐ 75 over
9. Immigration Status
☐ New Zealand Citizen
☐ Permanent Resident
☐ Working Permit
10. Occupation(s) Please specify

B. Dynamics of Remittance and Remittance Behaviour

a. Volume of remittance flow

11. How long have you been sending remittances at home (Probe and write details)?

12. How often do you send remittances to the Philippines? (Probe and write details)
 13. How much do you usually send? Monthly? Yearly?
 14. Do you consider the exchange rate of a remittance channel in sending money?
 15. Do you consider man-made and natural calamities back home in sending money?
- b. *Remittance channels and methods of transfer*
16. What remittance channel do you usually use? (Probe and write details)
 17. Why you are using the above mentioned method of transfer? Please explain.
 18. Are you satisfied with the quality of service by the remittance provider?
 19. Do you have any suggestion to make the service better and cheaper? If yes, please specify.
 20. How did you get to know about this remittance channel? (Probe and write details)
- c. *Utilization of Remittances*
21. Why do you remit money back home? Please specify and rank according to utilization
 22. What motivates you in sending money back home? Please explain
 23. Where do you think your remittances are being used?
 24. How important are the remittances to your family? Please explain.
- d. *Savings and savings mobilization.*
25. Approximately what percentage of your total income goes to remittances? Why?
 26. Are you able to save from your earnings in New Zealand for investment in the Philippines?
 27. What are those investments?
 28. What motivates you in investing for local economic development in the Philippines?
 29. What are the impacts of those investments to your immediate family back home and your local community?
 30. What do you think are the hindrances in harnessing these investments for economic development in the Philippines? Please explain.

C. Filipino Hometown Associations Activities

31. Hometown origin (Please refer to the Philippine Map) Please specify the region.
32. Member of Filipino Hometown Association(s) (FHTA)?
33. Member of other Association(s)?
34. Have you ever contributed to FHTAs in New Zealand?
35. Are you aware that there are FHTAs in New Zealand that work to help specific groups and/or communities in the Philippines? If yes, what are these?

D. Prospects of Filipino Hometown Association Remittances

36. Do you donate money, goods and services to FHTAs in New Zealand for development activities in Philippine local communities?
37. What motivates you in donating money, goods and services to FHTAs for local economic development in the Philippines (Please explain).
38. For what purpose would you want your donations to be used?
39. What do you think are the impacts of these donations to beneficiaries and partners in the Philippines? Please explain.
40. What do you think are the hindrances in harnessing these donations/investments for local economic development in the Philippines? Please explain.
41. Are you likely to return in the Philippines? Please specify your reasons and explain why?

Thank you very much!
END

NEW ZEALAND FIELD WORK

INTERVIEW GUIDE *For Remittance Providers New Zealand*

Mabuhay (Hello)! Thank you for your time in answering the questions below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Business sensitive data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about one hour of your time please? *Maraming salamat po* (Thank you very much).

Qualifying Questions

1. How long have you been in the Money Remittance Provider industry?
2. Do you cater to Filipinos and Filipino Hometown Associations' money remittance provider needs for the Philippines? If no, acknowledge the effort given by the respondent in answering the questions and do not proceed with the interview)

A. Remittance Provider Information

3. Remittance Provider name
4. Interviewee's Name

B. Volume and Dynamics of Remittances Information

a. Volume of remittance flow

5. Do Filipinos send money home on a regular basis?
6. How often do they send remittances to the Philippines?
7. How much do they usually send? Monthly? Yearly?
8. Do they consider the exchange rate of a remittance channel in sending money?
9. Do they consider man-made and natural calamities back home in sending money?
10. For whom do they usually send money?

b. Remittance channels and methods of transfer

11. Please explain your remittance channel and methods of transfer.
12. Why Filipinos are using your remittance channel? Please explain?
13. How much do you charge and how did you arrive with the amount of charging for the remittance transfer service?
14. How long will the recipient receive the money in the Philippines and why? Please explain.
15. How do you inform the Filipinos about your remittance transfer services?

C. Filipino Hometown Association Activities

16. Are you aware that there are FHTAs in New Zealand that work to help specific groups and/or communities in the Philippines?
17. Are they using your remittance channel in remitting resources for the Philippines? Why?

Thank you very much!

END

NEW ZEALAND FIELD WORK

INTERVIEW GUIDE

For Donor Agencies from New Zealand

Mabuhay (Hello)! Thank you for your time in answering the questions below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about one hour of your time please? *Maraming salamat po* (Thank you very much).

Qualifying Questions

1. Have you been to development works to the Pacific?
2. Has the Philippines been part of your development agenda in the Pacific? If no, acknowledge the effort given by the respondent in answering the questions and do not proceed with the interview)

A. Dynamics of New Zealand remittances

a. Donor Information

3. Donor name
4. Interviewee's Name
5. Brief background of development work for and in the Philippines.
6. Organization(s) working with in the Philippines. Please provide the details

B. Volume and Dynamics of Remittances Information

a. Volume of remittance flow

7. What is your development agenda for the Philippines? Please explain.
8. Do you have existing development projects in the Philippines? Please specify and explain (Ask for a project plan if possible).
9. What resources are being allocated and what are the components in the allocation of these resources in the Philippines?(Please explain).

b. Remittance channels and methods of transfer

10. Please explain your remittance channel and methods of transfer.
11. Why you are using this remittance channel? Please explain?

c. Utilization of Remittances)

12. What is the utilization of remittances for? Please explain.
13. What were the motivations of your organization in doing development work in the Philippines? Please explain.
14. Are the remittances you commit for the Philippines being used properly for your development agenda? How and why?

C. Filipino Hometown Associations Activities in the Philippines (FHTA)

15. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in the Philippines?
16. Is your organization aware that Filipino hometown associations (FHTA) in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
17. Are you willing to have a collaborative effort with FHTA in pooling resources for development activities in Philippine local communities? Please explain.
18. For what purpose would you want your contributions to be used? (Probe and write details)?
19. Has there been any collaboration/partnership happening among you, the government entities and civil society in the Philippines and FHTA in New Zealand for any development project in the Philippines? (Probe)

D. Prospects in Remittances

20. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
21. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
22. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
23. Do you consider remittances as a development tool for the Philippine Local economic development? How and why?

Thank you very much!

END

NEW ZEALAND FIELD WORK

FOCUS GROUP DISCUSSION GUIDE

For Home Town Associations (HTAs) - Sender from New Zealand

Mabuhay (Hello)! Thank you for your time in answering the questions below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about two hours of your time please? *Maraming salamat po* (Thank you very much).

A. Dynamics of New Zealand Filipino Home Town Associations (FHTAs)?

1. Profile of FHTA
2. What are the current activities of your FHTA in New Zealand?
3. What were/are the success stories of your FHTA from past and ongoing activities in New Zealand? What are the current activities of your FHTA in the Philippines?
4. Brief background of development work for and in the Philippines.
5. Organization(s) working with in the Philippines. Please provide the details.
6. What were/are the success stories of your FHTA from past and ongoing activities in the Philippines?
7. Are you doing some networking activities with other FHTA in New Zealand for a collaborative endeavour for the Filipino community in New Zealand and the Filipino people back home in the Philippines?
8. Are you doing networking activities with other HTAs in New Zealand for support and partnership in development works in their country of origins?

B. Volume and Dynamics of Remittances Information

a. Volume of remittance flow

9. What is your development agenda for the Philippines? Please explain.
10. Do you have existing development projects in the Philippines? Please specify and explain (Ask for a project plan if possible).
11. What resources are being allocated and what are the components in the allocation of these resources in the Philippines? (Please explain).

b. Remittance channels and methods of transfer

12. Please explain your remittance channel and methods of transfer.
13. Why you are using this remittance channel? Please explain?

c. Utilization of Remittances)

14. What is the utilization of remittances for? Please explain.
15. What were the motivations of your FHTA in doing development work in the Philippines? Please explain.

16. Are the remittances your FHTA commit for the Philippines being used properly for your development agenda? How and why?

C. Prospects in Remittances

17. Is your FHTA aware that other FHTAs and other entities in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
18. Are you willing to have a collaborative effort with other FHTAs and other entities in New Zealand in pooling resources for development activities in Philippine local communities? Please explain.
19. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
20. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
21. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
22. Do you consider remittances as a development tool for the Philippine Local economic development? How and why?

Thank you very much!

END

PHILIPPINE FIELD WORK

INTERVIEW GUIDE

For individual remittance beneficiaries in the Philippines

Mabuhay! Thank you for your time in answering the questions below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about one hour of your time please? *Maraming salamat po* (Thank you very much).

Qualifying Questions

1. Do you have relatives in New Zealand?
2. Are they sending remittances to the Philippines? (If yes proceed with the interview. If no, acknowledge the effort given by the respondent in answering the questions and do not proceed with the interview)

A. Socio Demographic Profile

3. Last Name

4. Gender

5. Civil Status

6. Age

15-24

25-34

35 – 44

45- 54

55-64

65- 74

75 over

7. Occupation(s) Please specify

B. Dynamics of Remittance and Remittance Behaviour

a. Volume of remittance flow

8. 7) How long have you been receiving remittances from New Zealand (Probe and write details)?

9. How often do you receive remittances New Zealand? (Probe and write details)

10. How much do you usually receive? Monthly? Yearly?

11. Do you consider the exchange rate of the Philippine currency vis-a-vis Kiwi dollar in asking money from New Zealand?

12. Do you consider man-made and natural calamities back home in asking money?

b. Remittance channels and methods of transfer

13. What remittance channel do you usually use? (Probe and write details)

14. Why you are using the above mentioned method of transfer? Please explain.

15. Are you satisfied with the quality of service by the remittance provider?
16. Do you have any suggestion to make the service better and cheaper?
17. How did you get to know about this remittance channel? (Probe and write details)

c. *Utilization of Remittances*

18. Why do you receive money from abroad? Please specify and rank according to utilization.
19. What motivates you in asking money back abroad? Please explain
20. Where do you think your remittances are being used?
21. How important are the remittances to your family? Please explain.

d. *Savings and savings mobilization.*

22. Are you able to save from remittances coming from New Zealand?
23. Are your savings being used for investment in the community?
24. What are these investments? Please explain.

C. Filipino Hometown Associations Activities in the Philippines (FHTA)

25. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in your locality?
26. Would you ever be interested to contribute to FHTAs from New Zealand on its work in helping specific groups and/or organizations in your locality?
27. For what purpose would you want your contributions to be used? (Probe and write details)?
28. Has there been any collaboration/partnership happening among the government entities and civil society in helping the FHTA on its development project within your locality?

D. *Prospects in Remittances*

29. What do you think are the impacts of donations from New Zealand to beneficiaries and partners in the Philippines? Please explain
30. What do you think are the hindrances in harnessing these donations/investments for local economic development in the Philippines? Please explain.

Thank you very much!
END

PHILIPPINE FIELD WORK

FOCUS GROUP DISCUSSION GUIDE For Development Partners in the Philippines

Mabuhay (Hello). Thank you for your time in answering the questions for a focused group discussion below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, New Zealand, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about one hour of your time please? *Maraming salamat po* (Thank you very much).

A. Dynamics of New Zealand Development Partners in the Philippines?

1. Development Partner Information
2. Brief background of development work for and in the Philippines.
3. Organization(s) working with in the Philippines. Please provide the details

B. Volume and Dynamics of Remittances Information

a. *Volume of remittance flow*

4. What is your development agenda for the Philippines? Please explain.
5. Do you have existing development projects in the Philippines? Please specify and explain (Ask for a project plan if possible).
6. What resources are being allocated and what are the components in the allocation of these resources in the Philippines? (Please explain).

b. *Remittance channels and methods of transfer*

7. Please explain your remittance channel and methods of transfer in sourcing resources from abroad.
8. Why you are using this remittance channel? Please explain?

c. *Utilization of Remittances*

9. What is the utilization of remittances from abroad? Please explain.
10. What were the motivations of your organization in doing development work in the Philippines? Please explain.
11. Are the remittances you commit for the Philippine development project being used properly for your development agenda? How and why?

C. Filipino Hometown Associations Activities in the Philippines (FHTA)

12. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in the Philippines?
13. Is your organization aware that Filipino hometown associations (FHTA) in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
14. Are you willing to have a collaborative effort with FHTA in pooling resources for development activities in Philippine local communities? Please explain.

15. Has there been any collaboration/partnership happening among you, the government entities and civil society in the Philippines and FHTA in New Zealand for any development project in the Philippines? (Probe)

D. Prospects in Remittances

16. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
17. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
18. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
19. Do you consider remittances as a development tool for the Philippine Local economic development? How and why?

Thank you very much!

END

PHILIPPINE FIELD WORK

FOCUS GROUP DISCUSSION GUIDE For Community Recipients in the Philippines

Mabuhay (Hello). Thank you for your time in answering the questions for a focused group discussion below. This interview is being conducted by John Richard Simon Alayon, a Master's student of the Institute of Public Policy AUT University, New Zealand, in partial fulfilment of his Master's thesis on "Migration, Remittances and Development: The Filipino New Zealand Experience." Please answer the questions diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have about two hour of your time please? *Maraming salamat po* (Thank you very much).

A. Dynamics of Community Recipients in the Philippines

1. Community Recipient Information
2. Brief background of the community recipient in the Philippines.
3. Organization(s) working with in the Philippines. Please provide the details

B. Volumes and Dynamics of Remittances Information

b. *Remittance channels and methods of transfer*

4. Please explain your remittance channel and methods of transfer in sourcing resources from abroad.
5. Why you are using this remittance channel? Please explain?

c. *Utilization of Remittances*

6. What is the utilization of remittances from abroad? Please explain.
7. What were the motivations of your organization in doing development work in the Philippines? Please explain.
8. Are the remittances you commit for the Philippine development project being used properly for your development agenda? How and why?

C. Filipino Hometown Associations Activities in the Philippines (FHTA)

9. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in the Philippines?
10. Is your organization aware that Filipino hometown associations (FHTA) in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
11. Are you willing to have a collaborative effort with FHTA in pooling resources for development activities in Philippine local communities? Please explain.
12. Has there been any collaboration/partnership happening among you, the government entities and civil society in the Philippines and FHTA in New Zealand for any development project in the Philippines? (Probe)

D. Prospects in Remittances

13. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain

14. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
15. 1What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
16. Do you consider remittances as a development tool for the Philippine Local economic development? How and why?

Thank you very much!
END

B. Participant Information Sheets

Participant Information Sheet
Focus Groups



(New Zealand)

Date Information Sheet Produced:

Date _____

Dear _____,

You are cordially invited to participate in a focus group discussion for this study. I will greatly appreciate it if you will be a participant for this focus group discussion.

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

An Invitation

I am John Richard Alayon, a Filipino and a master's student at the Institute of Public Policy AUT University. I am undertaking a research project for the Master of Philosophy. The objectives of the study are to find out the dynamics of New Zealand Filipino remittances and how to best harness these remittances for community development work in the Philippines.

What is the purpose of this research?

The research will provide critical information to help me write a thesis for the degree of Master of Philosophy.

How were you chosen for this invitation?

You were chosen based on your being a member of the Filipino Hometown Association in New Zealand or through a recommendation by members of that Association who think you will make a positive contribution to the study.

What will happen in this research?

This research will involve a focus group discussion. I will ask open ended questions related to the objectives of the research. Data taken from you will be used for solely academic purposes.

What are the discomforts and risks?

Every effort will be made to ensure that there will be no social and cultural discomforts or risks to you during the duration of the focus group discussion. Our discussion will focus primarily on the development outcomes of financial support of remittances. As a fellow Filipino, I will endeavour to keep you at ease and feeling as comfortable as possible during the focus group discussion. However, if during the course of the focus group discussion you feel particularly uncomfortable, you may withdraw from participating in the focus group discussion any time you wish.

What are the benefits?

An understanding of the dynamics of New Zealand Filipino remittances and how they were harnessed for development work in the Philippines will help our Filipino Hometown Associations in New Zealand to efficiently pool resources and effectively use these for the benefit of recipient communities in our country of origin.

How will my privacy be protected?

Any information that you share with me will be treated with full confidentiality as detailed in the preamble of the interview guide. Data taken from you will be used for solely academic purposes only. Moreover, your name will not appear in the final report of the research.

What are the costs of participating in this research?

The only cost is your time and I am hoping that you will be able to afford me up to sixty minutes for the focus group.

What opportunity do I have to consider this invitation?

You will have the chance to discuss migration, remittances and development in detail. Your suggestions on how to harness remittances for community development in the Philippines will be considered in the formulation of policy recommendations that will result from the study.

How do I agree to participate in this research?

You will be given a copy an official Consent Form provided for by the University to fill out and complete prior to the interview.

Will I receive feedback on the results of this research?

You will receive feedback on the research in the form of an executive summary of the research findings after the research project is completed.

What do I do if I have concerns about this research?

If you have concerns regarding the nature of the research, you may contact my research supervisors, Love or Scott, whose details are indicated below.

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTEK, Madeline Banda, madeline.banda@aut.ac.nz , 921 9999 extn 8044.

Whom do I contact for further information about this research?***Researcher Contact Details:***

John Richard Alayon
jalayon@aut.ac.nz
+64 9 4894202

alayonpasapinoy@yahoo.co.nz
or +64 21 598 005

Project Supervisors' Contact Details:

Dr Love Chile
love.chile@aut.ac.nz
+64 9 921 9999extn 8312

Dr. Scott Fargher
scott.fargher@aut.ac.nz
+64 9 921 9999 extn 5732

***Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTEK
Reference number 06/235.***

Participant Information Sheet
Interviews



(New Zealand)

Date Information Sheet Produced:

Date _____

Dear _____,

You are cordially invited to participate in an interview for this study. I will greatly appreciate it if you can make yourself available to participate in an interview.

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

An Invitation

I am John Richard Alayon, a Filipino and a master's student at the Institute of Public Policy AUT University. I am undertaking a research project for the Master of Philosophy. The objectives of the study are to find out the dynamics of New Zealand Filipino remittances and how to best harness these remittances for community development work in the Philippines.

What is the purpose of this research?

The research will provide critical information to help me write a thesis for the degree of Master of Philosophy.

How were you chosen for this invitation?

You were chosen based on your membership with the Filipino Hometown Association in New Zealand and through a recommendation by members of that Association who think you will make a positive contribution to the study.

What will happen in this research?

This research will involve an interview. I will ask questions related to the objectives of the research. Data taken from you will be used for solely academic purposes.

What are the discomforts and risks?

Every effort will be made to ensure that there will be no social and cultural discomforts or risks to you during the interview. Our discussion will focus primarily on the development outcomes of financial support from remittances. As a fellow Filipino, I will endeavour to keep you at ease and feeling as comfortable as possible during the interview. However, if during the course of the interview you feel particularly uncomfortable, you may suspend the interview any time you wish.

What are the benefits?

An understanding of the dynamics of New Zealand Filipino remittances and how they were harnessed for development work in the Philippines will help our Filipino Hometown Associations in New Zealand to efficiently pool resources and effectively use these for the benefit of recipient communities in our country of origin.

How will my privacy be protected?

Any information that you share with me will be treated with full confidentiality as detailed in the preamble of the interview guide. Data taken from you will be used for solely academic purposes. Moreover, your name will not appear in the final report of the research.

What are the costs of participating in this research?

The only cost is your time and I am hoping that you will be able to afford me approximately sixty minutes for the interview.

What opportunity do I have to consider this invitation?

You will have the chance to discuss migration, remittances and development in detail. Your suggestions on how to harness remittances for community development in the Philippines will be considered in the formulation of policy recommendations that will result from the study.

How do I agree to participate in this research?

You will be given a copy an official Consent Form provided for by the University to fill out and complete prior to the interview.

Will I receive feedback on the results of this research?

You will receive feedback on the research in the form of an executive summary of the research findings after the research project is complete

What do I do if I have concerns about this research?

If you have concerns regarding the nature of the research, you may contact my research supervisors, Love or Scott, whose details are indicated below.

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTEK, Madeline Banda, madeline.banda@aut.ac.nz , 921 9999 extn 8044.

Whom do I contact for further information about this research?***Researcher Contact Details:***

John Richard Alayon
jalayon@aut.ac.nz
+64 9 4894202

alayonpasapinoy@yahoo.co.nz
or +64 21 598 005

Project Supervisors' Contact Details:

Dr Love Chile
love.chile@aut.ac.nz
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Dr. Scott Fargher
scott.fargher@aut.ac.nz
+64 9 921 9999 extn 5732

***Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTEK
Reference number 06/235.***

Participant Information Sheet
Focus Groups



(Philippines-Development Partners)

Date Information Sheet Produced:

Date _____

Dear _____,

You are cordially invited to participate in a focus group discussion for this study. I will greatly appreciate it if you will be a participant for this focus group discussion.

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

An Invitation

I am John Richard Alayon, a Filipino and a master's student at the Institute of Public Policy AUT University. I am undertaking a research project for the Master of Philosophy. The objectives of the study are to find out the dynamics of New Zealand Filipino remittances and how to best harness these remittances for community development work in the Philippines.

What is the purpose of this research?

The research will provide critical information to help me write a thesis for the degree of Master of Philosophy.

How were you chosen for this invitation?

You were chosen based on the recommendation of members of the Filipino Hometown Association in New Zealand think you will make a positive contribution to the study.

What will happen in this research?

This research will involve a focus group discussion. I will ask open ended questions related to the objectives of the research. Data taken from you will be used for solely academic purposes.

What are the discomforts and risks?

Every effort will be made to ensure that there will be no social and cultural discomforts or risks to you during the duration of the focus group discussion. Our discussion will focus primarily on the development outcomes of financial support of remittances. As a fellow Filipino, I will endeavour to keep you at ease and feeling as comfortable as possible during the focus group discussion. However, if during the course of the focus group discussion you feel particularly uncomfortable, you may withdraw from participating in the focus group discussion any time you wish.

What are the benefits?

An understanding of the dynamics of New Zealand Filipino remittances and how they were harnessed for development work in the Philippines will help our Filipino Hometown Associations in New Zealand to efficiently pool resources and effectively use these for the benefit of recipient communities in our country of origin.

How will my privacy be protected?

Any information that you share with me will be treated with full confidentiality as detailed in the preamble of the interview guide. Data taken from you will be used for solely academic purposes only. Moreover, your name will not appear in the final report of the research.

What are the costs of participating in this research?

The only cost is your time and I am hoping that you will be able to afford me up to sixty minutes for the focus group.

What opportunity do I have to consider this invitation?

You will have the chance to discuss migration, remittances and development in detail. Your suggestions on how to harness remittances for community development in the Philippines will be considered in the formulation of policy recommendations that will result from the study.

How do I agree to participate in this research?

You will be given a copy an official Consent Form provided for by the University to fill out and complete prior to the interview.

Will I receive feedback on the results of this research?

You will receive feedback on the research in the form of an executive summary of the research findings after the research project is completed.

What do I do if I have concerns about this research?

If you have concerns regarding the nature of the research, you may contact my research supervisors, Love or Scott, whose details are indicated below.

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTECH, Madeline Banda, madeline.banda@aut.ac.nz, 921 9999 ext 8044.

Whom do I contact for further information about this research?

John Richard Alayon
jalayon@aut.ac.nz
+64 9 4894202

alayonpasapinoy@yahoo.co.nz
or +64 21 598 005

Project Supervisors' Contact Details:

Dr Love Chile
love.chile@aut.ac.nz
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Dr. Scott Fargher
scott.fargher@aut.ac.nz
+64 9 921 9999 extn 5732

***Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTECH
Reference number 06/235.***

Participant Information Sheet
Focus Groups



(Philippines-Recipient communities)

Date Information Sheet Produced:

Date _____

Dear _____,

You are cordially invited to participate in a focus group discussion for this study. I will greatly appreciate it if you will be a participant for this focus group discussion.

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

An Invitation

I am John Richard Alayon, a Filipino and a master's student at the Institute of Public Policy AUT University. I am undertaking a research project for the Master of Philosophy. The objectives of the study are to find out the dynamics of New Zealand Filipino remittances and how to best harness these remittances for community development work in the Philippines.

What is the purpose of this research?

The research will provide critical information to help me write a thesis for the degree of Master of Philosophy.

How were you chosen for this invitation?

You were chosen based on being a recipient of remittances coming from the Filipino Hometown Association in New Zealand and based on the recommendation of its member who thinks that you will make a positive contribution to the study.

What will happen in this research?

This research will involve a focus group discussion. I will ask open ended questions related to the objectives of the research. Data taken from you will be used for solely academic purposes.

What are the discomforts and risks?

Every effort will be made to ensure that there will be no social and cultural discomforts or risks to you during the duration of the focus group discussion. Our discussion will focus primarily on the development outcomes of financial support of remittances. As a fellow Filipino, I will endeavour to keep you at ease and feeling as comfortable as possible during the focus group discussion. However, if during the course of the focus group discussion you feel particularly uncomfortable, you may withdraw from participating in the focus group discussion any time you wish.

What are the benefits?

An understanding of the dynamics of New Zealand Filipino remittances and how they were harnessed for development work in the Philippines will help our Filipino Hometown Associations in New Zealand to efficiently pool resources and effectively use these for the benefit of recipient communities in our country of origin.

How will my privacy be protected?

Any information that you share with me will be treated with full confidentiality as detailed in the preamble of the interview guide. Data taken from you will be used for solely academic purposes only. Moreover, your name will not appear in the final report of the research.

What are the costs of participating in this research?

The only cost is your time and I am hoping that you will be able to afford me up to sixty minutes for the focus group.

What opportunity do I have to consider this invitation?

You will have the chance to discuss migration, remittances and development in detail. Your suggestions on how to harness remittances for community development in the Philippines will be considered in the formulation of policy recommendations that will result from the study.

How do I agree to participate in this research?

You will be given a copy an official Consent Form provided for by the University to fill out and complete prior to the interview.

Will I receive feedback on the results of this research?

You will receive feedback on the research in the form of an executive summary of the research findings after the research project is completed.

What do I do if I have concerns about this research?

If you have concerns regarding the nature of the research, you may contact my research supervisors, Love or Scott, whose details are indicated below.

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTEK, Madeline Banda, madeline.banda@aut.ac.nz , 921 9999 extn 8044.

Whom do I contact for further information about this research?***Researcher Contact Details:***

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Dr. Scott Fargher
scott.fargher@aut.ac.nz
+64 9 921 9999 extn 5732

***Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTEK
Reference number 06/235.***

Participant Information Sheet
Interviews



(Philippines-Individual recipients)

Date Information Sheet Produced:

Date_____

Dear_____,

You are cordially invited to participate in an interview for this study. I will greatly appreciate it if you can make yourself available to participate in an interview.

Project Title

Migration, Remittances and Development: The Filipino New Zealand Experience.

An Invitation

I am John Richard Alayon, a Filipino and a master's student at the Institute of Public Policy AUT University. I am undertaking a research project for the Master of Philosophy. The objectives of the study are to find out the dynamics of New Zealand Filipino remittances and how to best harness these remittances for community development work in the Philippines.

What is the purpose of this research?

The research will provide critical information to help me write a thesis for the degree of Master of Philosophy.

How were you chosen for this invitation?

You were chosen based on the recommendation by members of the Filipino Hometown Association in New Zealand who think you will make a positive contribution to the study.

What will happen in this research?

This research will involve an interview. I will ask questions related to the objectives of the research. Data taken from you will be used for solely academic purposes.

What are the discomforts and risks?

Every effort will be made to ensure that there will be no social and cultural discomforts or risks to you during the interview. Our discussion will focus primarily on the development outcomes of financial support from remittances. As a fellow Filipino, I will endeavour to keep you at ease and feeling as comfortable as possible during the interview. However, if during the course of the interview you feel particularly uncomfortable, you may suspend the interview any time you wish.

What are the benefits?

An understanding of the dynamics of New Zealand Filipino remittances and how they were harnessed for development work in the Philippines will help our Filipino Hometown Associations in New Zealand to efficiently pool resources and effectively use these for the benefit of recipient communities in our country of origin.

How will my privacy be protected?

Any information that you share with me will be treated with full confidentiality as detailed in the preamble of the interview guide. Data taken from you will be used for solely academic purposes. Moreover, your name will not appear in the final report of the research.

What are the costs of participating in this research?

The only cost is your time and I am hoping that you will be able to afford me approximately sixty minutes for the interview.

What opportunity do I have to consider this invitation?

You will have the chance to discuss migration, remittances and development in detail. Your suggestions on how to harness remittances for community development in the Philippines will be considered in the formulation of policy recommendations that will result from the study.

How do I agree to participate in this research?

You will be given a copy an official Consent Form provided for by the University to fill out and complete prior to the interview.

Will I receive feedback on the results of this research?

You will receive feedback on the research in the form of an executive summary of the research findings after the research project is complete

What do I do if I have concerns about this research?

If you have concerns regarding the nature of the research, you may contact my research supervisors, Love or Scott, whose details are indicated below.

Concerns regarding the conduct of the research should be notified to the Executive Secretary, AUTC, Madeline Banda, madeline.banda@aut.ac.nz , 921 9999 extn 8044.

Whom do I contact for further information about this research?

John Richard Alayon
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alayonpasapinoy@yahoo.co.nz
or +64 21 598 005

Project Supervisors' Contact Details:

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love.chile@aut.ac.nz
+64 9 921 9999extn 8312

Dr. Scott Fargher
scott.fargher@aut.ac.nz
+64 9 921 9999 extn 5732

***Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTC
Reference number 06/235.***

C. Consent and Release Forms

Consent Form

For use when focus groups are involved.



Project title: Migration, Remittances and Development: The Filipino New Zealand Experience.

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated dd mmmm yyyy.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that identity of my fellow participants and our discussions in the focus group is confidential to the group and I agree to keep this information confidential.
- ☐ I understand that the focus group will be audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts, or parts thereof, will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐

Participant's signature:

Participant's name:

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

**Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTEK
Reference number 06/235.**

Note: The Participant should retain a copy of this form.

Consent Form

For use when interviews are involved.

Project title: Migration, Remittances and Development: The Filipino New Zealand Experience

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated dd mmmm yyyy.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that the interviews will be audio-taped and transcribed.
- ☐ I understand that I may withdraw myself or any information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information including tapes and transcripts, or parts thereof, will be destroyed.
- ☐ I agree to take part in this research.
- ☐ I wish to receive a copy of the report from the research (please tick one): Yes ☐ No ☐

Participant's signature:.....

Participant's

name:.....

Participant's Contact Details (if appropriate):

.....
.....
.....
.....

Date:

Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTC
Reference number 06/235.

Note: The Participant should retain a copy of this form.

Consent and Release Form



For use with photographic projects

Project title: Migration, Remittances and Development: The Filipino New Zealand Experience

Project Supervisors: Dr Love Chile and Dr. Scott Fargher

Researcher: John Richard Alayon

- ☐ I have read and understood the information provided about this research project in the Information Sheet dated dd mmmm yyyy.
- ☐ I have had an opportunity to ask questions and to have them answered.
- ☐ I understand that I may withdraw myself, my image, or any other information that I have provided for this project at any time prior to completion of data collection, without being disadvantaged in any way.
- ☐ If I withdraw, I understand that all relevant information will be destroyed.
- ☐ I permit the artist to use the photographs that are part of this project and/or any drawings from them and any other reproductions or adaptations from them, either complete or in part, alone or in conjunction with any wording and/or drawings solely and exclusively for (a) the artist's portfolio; and (b) educational exhibition and examination purposes and related design works; and (c) all forms and media for advertising, trade and any other lawful purposes as stated on the Information Sheet
- ☐ I understand that the photographs will be used for academic purposes only and will not be published in any form outside of this project without my written permission.
- ☐ I understand that any copyright material created by the photographic sessions is deemed to be owned by the artist and that I do not own copyright of any of the photographs.
- ☐ I agree to take part in this research.

Participant's signature:.....

Participant's name:.....

Participant's Contact Details (if appropriate):

.....

.....

Date:

Approved by the Auckland University of Technology Ethics Committee on 21 May 2007 AUTEK Reference number 06/235.

Note: The Participant should retain a copy of this form.

D. Data Collection Instruments

NEW ZEALAND FIELD WORK

FOCUS GROUP DISCUSSION GUIDE

For leaders of Filipino Home Town Association (HTAs)– sender from New Zealand

Mabuhay (Hello)! Thank you for your time in participating in the focus group discussion. Data taken from this focus group discussion will be treated with full confidentiality and would be used for academic purposes only. May I have an hour and a half of your time please? *Maraming salamat po* (Thank you very much).

Name and Profile of FHTA

A. Dynamics of New Zealand Filipino Home Town Associations (FHTAs)?

23. What are the current activities of your FHTA in New Zealand?
24. What were/are the success stories of your FHTA from past and ongoing activities in New Zealand? What are the current activities of your FHTA in the Philippines?
25. Brief background of development work for and in the Philippines.
26. Organization(s) working with in the Philippines. Please provide the details.
27. What were/are the success stories of your FHTA from past and ongoing activities in the Philippines?
28. Are you doing some networking activities with other FHTA in New Zealand for a collaborative endeavour for the Filipino community in New Zealand and the Filipino people back home in the Philippines?
29. Are you doing networking activities with other HTAs in New Zealand for support and partnership in development works in their country of origins?

B. Volume and Dynamics of Remittances Information

a. Volume of remittance flow

30. What is your development agenda for the Philippines? Please explain.
31. Do you have existing development projects in the Philippines? Please specify and explain (Ask for a project plan if possible).
32. What resources are being allocated and what are the components in the allocation of these resources in the Philippines? Please explain.

b. Remittance channels and methods of transfer

33. Please explain your remittance channel and methods of transfer.
34. Why you are using this remittance channel? Please explain.

c. Utilization of remittances

35. What is the utilization of remittances for? Please explain.
36. What were the motivations of your FHTA in doing development work in the Philippines? Please explain.
37. Are the remittances your FHTA commit for the Philippines being used properly for your development agenda? How and why?

C. Prospects in Remittances

38. Is your FHTA aware that other FHTAs and other entities in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
39. Are you willing to have a collaborative effort with other FHTAs and other entities in New Zealand in pooling resources for development activities in Philippine local communities? Please explain.
40. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
41. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
42. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
43. Do you consider remittances as a development tool for the Philippine local economic development? How and why?

Thank you very much!

END

NEW ZEALAND FIELD WORK

INTERVIEW GUIDE

For individual remittance senders from New Zealand

Mabuhay (Hello)! Thank you for your time in answering the questions below. Please answer them diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have an hour of your time please? *Maraming salamat po* (Thank you very much).

Name:

B. Socio Demographic Profile as confirmed by the respondent

| | |
|--|--|
| Gender | |
| Marital status/Civil status* ¹² | |
| Married to/partner is | |
| Age group | |
| NZ immigration status | |
| Occupation | |

B. Dynamics of Remittance and Remittance Behaviour

a. Volume of remittance flow

42. How long have you been sending remittances to the Philippines?
43. How often do you send remittances to the Philippines?
44. Are there specific projects that you support through your remittances?
45. To what extent do fluctuations in exchange rate affect your remittance to the Philippines? Why?

b. Remittance channels and methods of transfer

46. What remittance channel do you usually use in sending money from New Zealand to the Philippines?
47. Why do you use the above mentioned method of transfer? Please explain.
48. How did you get to know about this remittance channel?

c. Utilization of remittances

49. Why do you remit money to the Philippines? Please specify and rank according to utilization.
50. What motivates you in sending money back home to the Philippines? Please explain.
51. Where do you think your remittances are being used?
52. How important are the remittances to your family? Please explain.

d. Savings and savings mobilization.

53. Approximately what percentage of your total income goes to remittances? Why?
54. What motivates you in investing for local economic development in the Philippines?
55. What difference do you think your money make to:
 - a. Your family?
 - b. Other people in your community?
56. In what way do you think the money you send home could help the community better?

C. Filipino Hometown Associations Activities

57. Hometown origin (Please refer to the Philippine Map) Please specify the region.
58. Membership of Filipino Hometown Association(s) (FHTA) in New Zealand. Membership in other Association(s) in New Zealand.
59. Have you ever contributed to FHTAs in New Zealand?
60. Are you aware that there are FHTAs in New Zealand that work to help specific groups and/or communities in the Philippines? If yes, what are these?
- 61.

D. Prospects of Filipino Hometown Association Remittances

62. Do you donate money, goods and services to FHTAs in New Zealand for development activities in Philippine local communities? Why?

¹² Civil Status is a common usage in the Philippines for a marital status of a person.

63. What motivates you in donating money, goods and services to FHTAs for local economic development in the Philippines? Please explain.
64. For what purpose would you want your donations to be used?
65. What do you think are the impacts of these donations to beneficiaries and partners in the Philippines? Please explain.
66. What do you think are the hindrances in harnessing these donations/investments for local economic development in the Philippines? Please explain.
67. Are you likely to return in the Philippines to visit or live? Please specify your reasons and explain why?

Thank you very much!

END

PHILIPPINE FIELD WORK

FOCUS GROUP DISCUSSION GUIDE

For development partners in the Philippines

Mabuhay (Hello)! Thank you for your time in participating in the focus group discussion. Data taken from this focus group discussion will be treated with full confidentiality and would be used for academic purposes only. May I have an hour and a half of your time please? *Maraming salamat po* (Thank you very much).

A. Dynamics of New Zealand Development Partnership in the Philippines?

20. Development Partner Information
21. Brief background of development work for and in the Philippines (Ask for a project plan if possible).
22. Organization(s) working with in New Zealand. Please provide the details

B. Volume and Dynamics of Remittances Information

a. Volume of remittance flow

23. How you are able to access remittances from New Zealand for your development work here in the Philippines?
24. What resources are being allocated and what are the components in the allocation of these resources in the Philippines?

b. Remittance channels and methods of transfer

25. Please explain your remittance channel and methods of transfer in sourcing resources from New Zealand.
26. Why you are using this remittance channel?

c. Utilization of remittances

27. How are remittances from New Zealand utilized?
28. What were the motivations of your organization in doing development work in the local community here in the Philippines? Please explain.

C. Filipino Hometown Associations Activities in the Philippines (FHTA)

29. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations here in the Philippines?
30. Is your organization aware that Filipino hometown associations (FHTA) in New Zealand are donating/investing money, goods and services for development activities here in the Philippine?
31. Are you willing to have a collaborative effort with FHTA in pooling resources for development activities in Philippine local communities?
32. Has there been any collaboration/partnership happening among you, the government entities and civil society here in the Philippines and FHTA in New Zealand for any development project for the Philippine local community? How and why?

D. Prospects in Remittances

33. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
34. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
35. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
36. Do you consider remittances as a development tool for the Philippine local economic development? How and why?

Thank you very much!

END

PHILIPPINE FIELD WORK

FOCUS GROUP DISCUSSION GUIDE

For community recipients in the Philippines

Mabuhay (Hello)! Thank you for your time in participating in the focus group discussion. Data taken from this focus group discussion will be treated with full confidentiality and would be used for academic purposes only. May I have an hour and a half of your time please? *Maraming salamat po* (Thank you very much).

A. Dynamics of Community Recipients in the Philippines

17. Brief background of the community recipient in the Philippines.
18. Organization(s) working with in the Philippines. Please provide the details

B. Volumes and Dynamics of Remittances Information

a. Remittance channels and methods of transfer

19. Please explain your remittance channel and methods of transfer in sourcing resources from abroad.
20. Why you are using this remittance channel? Please explain?

b. Utilization of remittances

21. What is the utilization of remittances from abroad? Please explain.
22. What were the motivations of your organization in doing development work in the Philippines? Please explain.
23. Are the remittances you commit for the Philippine development project being used properly for your development agenda? How and why?

C. Filipino Hometown Associations (FHTAs) Activities in the Philippines

24. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in the Philippines?
25. Is your organization aware that Filipino hometown associations (FHTA) in New Zealand are donating/investing money, goods and services for development activities in Philippine local communities?
26. Are you willing to have a collaborative effort with FHTA in New Zealand in pooling resources for development activities in Philippine local communities? Please explain.
27. Has there been any collaboration/partnership happening among you, the government entities and civil society here in the Philippines and FHTA in New Zealand for any development project in the Philippines?

D. Prospects in Remittances

28. What are the impacts of these remittances in the Philippine local community where you are operating? Please explain
29. What are the major opportunities for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
30. What are the hindrances and possible avenues for the enhancement of the impacts of remittances at the local community level and on the Philippine society?
31. Do you consider remittances as a development tool for the Philippine local economic development? How and why?

Thank you very much!

END

PHILIPPINE FIELD WORK

INTERVIEW GUIDE

For individual remittance beneficiaries in the Philippines

Mabuhay (Hello)! Thank you for your time in answering the questions below. Please answer them diligently. Data taken from the interview will be treated with full confidentiality and would be used for academic purposes only. May I have an hour of your time please? *Maraming salamat po* (Thank you very much).

Name:

C. Socio Demographic Profile as confirmed by the respondent

| | |
|--|--|
| Gender | |
| Marital status/Civil status* ¹³ | |
| Age group | |
| Relationship with the remitter | |
| Occupation | |

B. Dynamics of Remittance and Remittance Behaviour

a. Volume of remittance flow

31. How long have you been receiving remittances from New Zealand?
32. How often do you receive remittances New Zealand from whom?
33. What time of the year do you receive remittances most? Why?
34. Do you consider man-made and natural disaster back home in asking money? Why?

b. Remittance channels and methods of transfer

35. What remittance channel do you usually use in receiving money?
36. Why you are using the above mentioned method of transfer? Please explain.

c. Utilization of remittances

37. Why do you receive money from New Zealand? Please specify and rank according to utilization.
38. What motivates you in asking money from New Zealand? Please explain
39. Where do you think your remittances are being used? Please explain.
40. How important are the remittances to your family? Please explain.

d. Savings and savings mobilization.

41. Are you able to save from remittances coming from New Zealand?
42. Are your savings from remittances being used for investment in the community?
43. What are these investments? Please explain.

C. Filipino Hometown Associations (FHTA) Activities in the Philippines

44. Are you aware that there are FHTAs from New Zealand that work to help specific groups and/or organizations in your locality?
45. Would you ever be interested to contribute to FHTAs from New Zealand on its work in helping specific groups and/or organizations in your locality? Why?
46. For what purpose would you want your contributions to be used?
47. Has there been any collaboration/partnership happening among the government entities and civil society in helping the FHTA on its development project within your locality? Please explain.

D. Prospects in Remittances

48. What do you think are the impacts of donations from New Zealand to beneficiaries and partners in the Philippines? Please explain.
49. What do you think are the hindrances in harnessing these donations/investments for local economic development in the Philippines? Please explain.

Thank you very much!

END

¹³ Civil Status is a common usage in the Philippines for a marital status of a person.

