

ILO Decent Work Across Borders Migration Notes



Analysis of the enabling and disabling factors of a successful reintegration of Overseas Filipino Workers (OFWs)

By the Bayan Academy for Social Entrepreneurship and Human Resource Development, Incorporated

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Analysis of the enabling and disabling factors of a successful reintegration of OFWs

1.0 BACKGROUND OF THE STUDY

1.1 Rationale

Return migration continues to be one of the least considered aspects in migration policy, despite its crucial socio-economic significance not only for countries of origin, but also for all countries of migration. Paying growing attention to ways of facilitating the temporary or permanent return of migrants is needed in order to adequately address the phenomenon in a comprehensive way (ITC, 2012)

The legal right to return in one's own country is defended, among other, in Article 13(2) of the 1948 Universal Declaration of Human Rights and Article 12(2) of the 1966 International Covenant on Civil and Political Rights and all countries should promote this fundamental right in their legislations with due attention to return migrants' aspirations. The strategies to implement effective policies as applied to return migration and reintegration are diverse and regard both host and home countries.

It is a well-known fact that return often constitutes a stage in the migration cycle. It may be caused by any of the following: (a) end of contract; (b) deportation; (c) recall and evacuation due to turmoil; (d) destination country's political decision; (e) phase out of overseas workers; and (f) personal reasons such as inability to adjust to destination country's social condition, homesickness, family problems and ageing.

Successful return requires relevant mechanisms and supportive measures that can be tackled at various levels: this is why a holistic and multidisciplinary approach locating return policies within a broader rights-based approach is promoted by the ILO, many developing agencies and national governments.

Policies addressed to returnees have to take into account the pre-and post-return conditions faced by migrant workers. They also need to address the reasons for emigration in the first place and for return afterwards, the duration of stay abroad and all those elements that can affect the capacity of reintegration in the home country. They should consider the employment and investment opportunities for the return migrants, with concern for the relations with the local population. They should service both migrants who return temporarily and permanently, with a development-oriented approach that places migrants' skills, rights, aspirations and know-how at the centre of the discussion.

Therefore, the ILO in its Multilateral Framework on Labour Migration recommends "wherever possible to facilitate migrant workers' return by providing information, training, and assistance prior to their departure and on arrival in their home country concerning the return process, the journey and reintegration"¹

¹ http://www.ilo.org/dyn/migpractice/docs/28/multilat_fwk_en.pdf



Today's returning migrants are increasingly younger, more highly trained, and able to shuttle back and forth between their country of birth and their adopted country. They are important to local government policy. And they hold the potential to help build global networks, forge further links between sending and receiving countries, and directly contribute to development efforts (De Souza, 2006). Said (2002) identified factors that affect the development potential of returning migrants. These include their absolute numbers; motivations for return; relevance of their acquired skills to the country's development priorities; legislative, economic, and social conditions in the country of origin; and the ways that government and informal networks help returnees reintegrate into society.

Return migration is the goal of governments as a factor in managing migration and, under certain circumstances; it is also the goal of many migrants.

The return of migrants to their home country may not always live up to their expectations. As seen in the evaluation of International Organization for Migrants (IOM) and Association of Experts in the Fields of Migration and Development Cooperation (AGEF) activities. AGEF is a non-profit limited company based in Berlin, specializing in the repatriation of Afghan refugees, actively sought by the German government to help rebuild the country. Afghan returnees provide a mixed and often negative review of their returns and reintegration process and of their outlook to the future. The most important element in the returns process is therefore to establish a comprehensive assistance framework, starting in the host country, to provide clear guidelines and explanations to diminish the gap between expectations and reality on the ground. A realistic analysis of conditions and consequences of return can inform more effective reintegration process.

In the Philippines, despite the sophistication and comprehensiveness of its labour migration management model, interventions to promote migrant reintegration remain modest.

A key step to design this comprehensive assistance framework is a better understanding of the enabling and disabling factors associated with a successful reintegration into the Philippines. Such understanding needs to be based, among others on:

- a) The needs and socio-demographic profiles of returnees,
 - b) Their decision making process, including the push and pull factors affecting their choices,
 - c) The returns and reintegration process of past returnees,
 - d) The changing local context and the different opportunities available for returnees,
- with the end goal of using these sets of information to inform a more effective and better adapted assistance strategy and overall framework.

In this context the ILO, through its *Decent Work Across Border: a Pilot Project for Migrant Health Professionals and Skilled Workers (INT/09/11/EEC) – Promoting Decent Work across Borders*, and as part of the project's objective to strengthen services for migrant health professionals and skilled workers, has identified, jointly with the NRCO, the need to engage into an analysis of the enabling and disabling factors of successful reintegration of migrant workers, which includes health professionals.

ILO engaged the Bayan Academy for Social Entrepreneurship and Human Resource Development (Bayan Academy) to conduct the study on the enabling and disabling factors for successful OFW reintegration. Bayan Academy is a social development organization offering entrepreneurship, management and education training programs and services for development institutions, cooperatives, banks, educational institutions and micro and small enterprises, as well as livelihood and skills training courses. It has a sister foundation, called the Bayan Enterprise Developers, Growers and Evolvers (EDGE, formerly Bayan

Foundation) which focuses on social enterprise development by sustaining and growing micro and small enterprises through entrepreneurial education, training, and support services.

1.2 Objective and Scope of Work

Under the leadership of the National Reintegration Center for OFWs (NRCO), the objective of the present assignment is to look into the enabling and disabling factors explaining or describing the successful reintegration of migrant workers to the Philippines.

Specifically, the study attempted to achieve this in three parts. The first part reviewed some national experience in return and reintegration of Asian countries such as Sri Lanka and India. Here the specific goal was to identify policy structures that were at work, as either enabling or disabling factors, in guiding the successful return and reintegration process of their country's migrant workers.

From this higher national perspective, the second part of this study took a look at how the Philippine experience through the existing programmes and policies are now operating. It then took a look at the specific cases of Philippine returnees nominated by the NCRO and some drawn from the actual cases studied by Bayan Academy to come up with lessons on how both organizations have so far helped OFWs in their successful reintegration. However, there were variations in length and number of studies mainly because of the different sources, and the writing style of the two parties involved. Also, the NRCO studies submitted were mainly from the Visayas region particularly from the province of Iloilo because the institution elected to draw sample cases from the specific region. NRCO has however started documenting stories from other parts of the country. Lastly, the examples shown were limited to the successful stories. Stories of OFWs who were not able to successfully reintegrate could be a subject for future study.

The third part distills the enabling and disabling factors for successful reintegration as learned from cases of a health professional, a skilled worker, a less skilled worker and a distressed migrant and their respective families. On the latter part, a discussion of program implications was drawn from the analysis of the enabling and disabling factors for successful reintegration.

1.3 Audience for and use for the research

The output of this assignment is intended for the management of the National Reintegration Center for OFWs as basis in the development of a comprehensive assistance framework for a more effective migrant reintegration process.

2.0 RESEARCH METHODOLOGY

2.1 Data Collection

This exploratory qualitative study combined methods of data collection to achieve its objectives.

A review of literature of existing reintegration programmes along the lines of enabling and disabling factors on successful reintegration was done in other important source countries, such India and Sri Lanka.

The study also collected from the NRCO all relevant information, including past stakeholder analysis, case studies of returned migrants and other relevant information as one of the basis for the analysis of the enabling and disabling factors of successful reintegration.

Further, the study also used the researcher's own and already collected case stories of successful economic development of new entrepreneurs as a product of its enterprise development initiatives for micro entrepreneurs.

Lastly, the study conducted an in-depth interview of four OFW returnees and their families to get a credible database for the analysis of the enabling and disabling factors for the successful reintegration of OFWs.

2.2 Sampling Technique

Purposive sampling was utilized in selecting respondents for the study. This was based on groups of migrant workers where the study could learn the most about enabling and disabling factors of successful reintegration. These are OFWs from the four groups of: (1) health professionals, (2) skilled migrants who should have the best chances for successful reintegration, (3) less skilled migrants who should have the median chances for successful reintegration, and (4) distressed migrants who should have the least chance for successful reintegration.

The Philippine Overseas Employment Administration (POEA) defines an overseas or migrant Filipino worker as any person, eighteen years of age or above, as provided in RA 8042, who is to be engaged, or is engaged or has been engaged in a remunerated activity in a state of which the worker is not a legal resident. The Philippine Retirement Authority (PRA) and NRCO, on the other hand, defined an OFW as Overseas Filipino Workers registered with either the Overseas Workers Welfare Administration (OWWA) or the POEA.

A sample of three individuals for each of the four OFWs consisted of the OFW himself or herself, his or her spouse and one child per group. In selecting potential interviewees, the following inclusion criteria were used:

- a) Must be a health professional/skilled/less skilled/distressed migrant worker
- b) Has a family, with a spouse living in one house with the migrant worker
- c) With the oldest child, male or female, at least 18 y/o

Gender balance was also considered among respondents.

2.3 Data Analysis

The analysis of enabling and disabling factors of a successful reintegration used the family as the unit of analysis. This was to allow the analysis to capture related information on economic, social-psychological and cultural aspects susceptible to influence the reintegration.

The analysis also considered and illustrated the presence or absence of the government's policies and programmes in the successful reintegration of OFWs, with the goal to inform the future development of NRCO's relevant programmes to support the reintegration of OFWs.

The analysis clearly distinguished among these four subsets of OFWs:

- a) Health professionals
- b) Skilled migrants
- c) Less skilled migrants
- d) Distressed migrants

As an exploratory qualitative study, content analysis was performed where emerging as well as common themes and shared views with regard to successful factors facilitating reintegration were identified. The differences in perception of people consulted were also reported. The common themes may signify the enabling and disabling factors that may be true across the study's four migrant groups. While the differences may signify the enabling and disabling factors that may be pertinent to specific OFW groups. Emerging themes may provide new information on other reasons or factors relevant to reintegration.

3.0 REVIEW OF THE RETURN AND REINTEGRATION PROGRAMMES OF SELECTED COUNTRIES

3.1 Return and Reintegration – The Sri Lanka Experience

Sri Lanka's diplomatic missions in labour receiving countries are equipped with a mandate and facilities to provide for protection and welfare of Sri Lankan workers overseas. Their role extends to preparation for return and reintegration. The State recognizes its role in protecting and empowering migrant workers and their families in all three stages of the migration process; *predeparture* (from decision-making to training to preparation for migration); *in-service* (workers in employment and families left behind) and *return and reintegration* (with consideration for reintegration, acceptance and appreciation). The State also has a firm commitment to safeguard the vulnerable children of migrant workers. Despite diverse initiatives, both by the State and the non-governmental sector, Sri Lankan migrant workers face a multitude of obstacles at all stages of the migration process. Much of these issues stem from the profile of Sri Lanka's migrant work force where the majority of workers fall within the low skilled (termed unskilled in statistics) and housemaid categories. (Ministry for Foreign Employment Promotion and Welfare, 2008)

According to a study conducted by the Development Research Centre on Migration, Globalisation and Poverty on the role of return programmes on the management and reintegration of return migrants (Collyer, 2008), Sri Lankan migrants return to their home country because of their family, improvement in political situation or lack of success of migration project. They usually return on Voluntary Assisted Return and Reintegration Programme (VARRP) because of documentation problems, reintegration assistance and positive contact with IOM. While reintegration assistance was viewed as helpful in Sri Lanka, it was not significant enough to prove decisive. Business development had very low success rate and 80 per cent of VARRP-funded ventures failed or were failing. 10 per cent were able to sustain themselves while the remaining 10 per cent were at a young stage to be judged.

Through its global programmes, the IOM offers airport reception and travel assistance up to the final destination for returnees to Sri Lanka. The post-arrival assistance also includes medical or psychological services if required by the returnee. Needs assessments are carried out to identify priorities for reintegration in the communities of return. The reintegration assistance, particularly for the most vulnerable, includes assistance to start up or expand small businesses, vocational training or enrolment in formal education and referral to employment opportunities.

A study conducted by the ILO in 2013 on the perspectives of returnee migrant workers in Sri Lanka sought to generate comprehensive data on return migrants which is essential to understand their needs and aspirations, understand the impact of migration on migrants as well as the impact on their families, support the State to develop and implement a comprehensive return and reintegration plan for migrant workers, and provide guidelines for support services for return migrant workers, in order to develop a reintegration policy. Two thousand (2,000) returnee migrants were selected using a purposive sampling design so that the survey would capture at least 75 per cent female migrant workers representing mainly the disadvantaged and vulnerable.

Results on the social impact of migration on employment showed that there were many success stories on considerable economic gains from foreign employment but there were also a significant number of families that showed the negative social impacts of migration for employment. Three key areas resulting from labour migration that would require attention in strategizing for effective reintegration at the family and community levels would

include human trafficking and exploitative labour, child protection aspects and family disputes.

When exploring the gender variation, it seemed that males tend to fall off from the repeat foreign employment more than their female counterparts. This could also be explained in terms of better employment and income earning prospects for males back in Sri Lanka. Therefore, there was a significant proportion of migrant workers who were discouraged about the idea of continuing as a career migrant worker and were ready candidates for reintegration intervention.

In terms of child protection, 9 percent of all fathers and mothers have mentioned that their children have faced problems while they were away on foreign employment. Many such children are likely to develop psychological and other developmental problems. 32 per cent of the issues such as direct negligence, getting exposed to accidents, teenage marriages, lack of emotional support were due to negligence by the alternative primary caregiver.

While neglect was seen as a major issue in child protection, a child getting abused (5 per cent of all issues faced by children of migrant parents) was another serious secondary issue due to the lack of parental care and attention according to data. Violence experienced by children as a consequence of a parent migrating was also observed in 10 per cent of all issues faced by children of migrant parents. The main root causes for most conflicts were lack of resources, alcoholism or intimate partner centric violence.

Even though there were many cases of neglect of children, there were also experiences of how migration for employment has influenced positive development in children, their education and their future.

In spite these situations, it was found that there was no effective counselling support available for children to cope with any chronic psychological trauma they could experience during the absence of a migrant parent. Along with other social and economic issues that the returnee migrant workers face, inability to properly reintegrate with children could potentially induce remigration.

Aside from child protection, there were also many relationship issues with the spouse that arise during migration which were causes of chronic family problems. They become serious matters when such incidents result in legal separation and divorce having a substantial negative impact on the children's psychology and well-being. It was recommended in the study that although it would be desirable to have trained social workers as counselors to visit families experiencing such issues, it would be more realistic to look at the potential of using the formal and informal structures such as religious institutions and community-based organizations that could coordinate between family units and the government structures.

Results of the study showed that only 14 per cent of the Sri Lankan migrants used the skills they have acquired during overseas employment in their current jobs. Most of the employed remain in elementary occupations while generally engaging in unskilled work. The returnee females lacked diverse job opportunities; hence they were compelled to engage in day wage labour work which places them in a vulnerable situation that could also lead to re-migration instead of seeking quality reintegration.

The quality of job openings, payment scales and underemployment still remained a matter for concern for many who were currently employed. The lack of opportunities after returning can be considered a serious concern that may induce remigration. This could explain the lack of semi-skilled employment opportunities in Sri Lanka. Even the ones who have successfully saved during overseas employment were compelled to find employment soon after returning in order to maintain the economic status of the family.

There seemed to be a difference between the skill requirement in the Sri Lankan job market and the skills that the returnee migrant workers possess. The rate of economic re-engagement and the availability of economic avenues were two positive trends, but the gender based disparity of pay scales was a major push factor resulting in re-migration.

Social reintegration was looked at from two points of view, namely reintegration within the family structure and reintegration within the community structure. Generally it is the immediate family members that 'pull' the migrant back to Sri Lanka. The decision to return home and the economic reintegration process are discussed mainly with immediate family members, extended family members and friends prior to return.

Although there have been issues related to effective reintegration of migrant workers with the family setting, it was only 3 per cent of the returnees who sought any external support to cope with the situation. This could be on one hand due to the lack of reliable professional support services, and on the other hand the lack of time and conducive cultural setting that would encourage them access to professional services to address family issues.

In terms of reintegrating within the community, it was found that 17 per cent of the returnee migrant workers had changed their residence upon return. However, it was mostly within the same setting that the returnee migrant workers have changed their residence. However it is important to note that returnees believe their contribution is neither recognised nor under estimated by members of the community, indicating that a majority of the returnees did not see them being treated any differently when compared with the pre migration situation.

Though the returnee migrant workers did not seem to have significant issues with neighbours and relations, their formation of partnerships or participating in community organizations is significantly low. This in turn makes the process of social reintegration slower.

The findings of the study point to the need for a national policy to facilitate reintegration of returnee migrant workers economically, socially and psychologically.

Lessons Learned

1. The review of the Sri Lanka experience gave a useful categorizing of the enabling and disabling factors for reintegration. These categories were classified as economic factors, social factors and psychological factors.

2. The study on the Sri Lanka experience elaborated on the psychological factors that emanated from the "parent's negligence" and "emotional support", including experiences in domestic violence.

3. The Sri Lanka experience underscored the idea of support groups in addition to counsellors. In fact, it talked about the role of religious organizations which could provide the needed emotional support.

4. The Sri Lanka experience suggested the idea of having a placement program that will take care of the economic disabling factors, specifically employment.

5. The Sri Lanka experience suggested one disabling factor in the lack of professional support services but at the same time also showed a state of awareness and knowledge about where these returnees can access these professional and other sources of support.

3.2 Return and Reintegration – The India Experience

The experience of Kerala (Jabir, 2014) was documented in terms of the incident of return migration from overseas countries and their reintegration processes. Kerala was used as a study area as the state with the largest concentration of return migrants in India.

Zachariah (2006 as cited by Jabir, 2014) has conducted study among Kerala return migrants focused mainly on male migration. It was found that the major reason for return of migrants was expiry of contract. Sometimes, migrants return because of the difficult working and living conditions at the destination. However, females on the other hand may return due to familial reasons like providing care for family members, educating the children and sometimes arranging marriage of the family members. The same study said that the return migrants reported multiple reasons for their return, which can be classified into factors related to the working place and factors related to the place of origin. The major reasons for the return of the migrants were health related reasons, expiry of contracts and lower level of job satisfaction.

With regard to India, at national level the policies and programmes for returnee are very scarce. It was observed that in Indian migration policies gives much priority to emigrants than return migrants. Though there was one special ministry for the issues related to migrants it gave little focus to these return migrants.

In the analysis of the nature of the policies it is clear that most of the policies are related to the economic incentive policies. The success of every return migration policies depends upon various factors related to the political, social and economic scenario of the home countries.

At the state level, Kerala is more advance and far front in making the policies and programmes for the return migrants and also emigrants. Policies for return migrants hardly exist, although the state of Kerala does have extensive programmes for migrants and provides its returnees with welfare and pension schemes (Rajan, 2011).

Though the state Kerala could plan more policies and implement programmes on the other side it affects a lot of challenges in reintegration process of returnees. The nature of problems and challenges may be personal or situational. Reintegration has been influenced by both structural and individual factors of the returnees.

The indebtedness and unfavorable financial status of return migrants are one of the main challenges in the reintegration process of the returnees. The financial situation after return and debt problems and access to money are of crucial importance for setting up or revamping a life back in India.

Zachariah, Rajan (2011) have examined in a study that when the migrants returned, as much as 44 per cent of the return emigrants had to use part of their savings to pay back the debts they had incurred to meet the cost of their emigration. Often within one year, employment is found again, but frequently in a low-paid job or with insufficient working hours. (Boere , 2010)

Rajan, Narayana (2010) have examined that the current situation of the State are not favorable to reintegrate migrants to the labor market. The current statistics and figures reveals that the unemployment rate in Kerala increase year by year.



Figure 1. Challenges in Reintegration of Kerala migrants (Rajan, Narayan, 2010)

In another study on the return of international female domestic workers and their reintegration in six villages in Kerala (Princeton University, 2009), the impact of return migration of females on the migrant and their families and future plans were looked into. The studies were conducted based on a sample of 10,000 households selected randomly from all the districts.

The major reasons for the return of the migrants were health related reasons, expiry of contracts and lower level of job satisfaction. Nearly one fifth of the migrants had reported these factors as the reasons for their return. Sometimes, female migrants, especially domestic workers, may return without completing their contract because of the harsh working conditions in the employer’s house. In those cases the employer may not provide money for travel and other expenses.

If female migrants were not able to ensure financial stability during their migration period, the status after their return may get affected. A vast majority of the return migrants in the present study was doing unskilled jobs at the destination. Majority of them were not in a favorable situation after return because they could not amass sufficient money for sustains themselves and their families. 87 per cent of the women faced some kind of financial stringency after their return. However, about 40 per cent of the migrants had reported that they received some kind of financial help from their family members and relatives.

In addition to financial problems, a sizable proportion of the returnees had faced some kind of problems and tension in the family because of their return. This was reported by close to one fourth of the return migrants. Five of the returnees have reported that they had



borrowed a huge amount for their migration and could not repay the amount before return. This had made their family members unhappy with their return.

Nearly three fourth of the return migrants were not working at the time of the survey. However, a study by Zachariach et al (2006) conducted in Kerala found that about three fourths of the return international migrants were gainfully employed after their return. A vast majority of the return migrants in that study was males and that may be the reason for this contradictory result.

Of the return migrants who were working, about one fourth of them were engaged in domestic work, and others were doing fish sale, working in coir industry, working as sales girl and vegetable sellers. The monthly earnings of majority of the return migrants were only up to Rs.2000 (approx. US\$32). About 44 per cent of the migrants who were working have reported that their income was much less as compared to that of place of destination. It was interesting to notice that although the earnings after return was significantly less compared to the situation at the destination, all the return migrants who were working were happy with their current job.

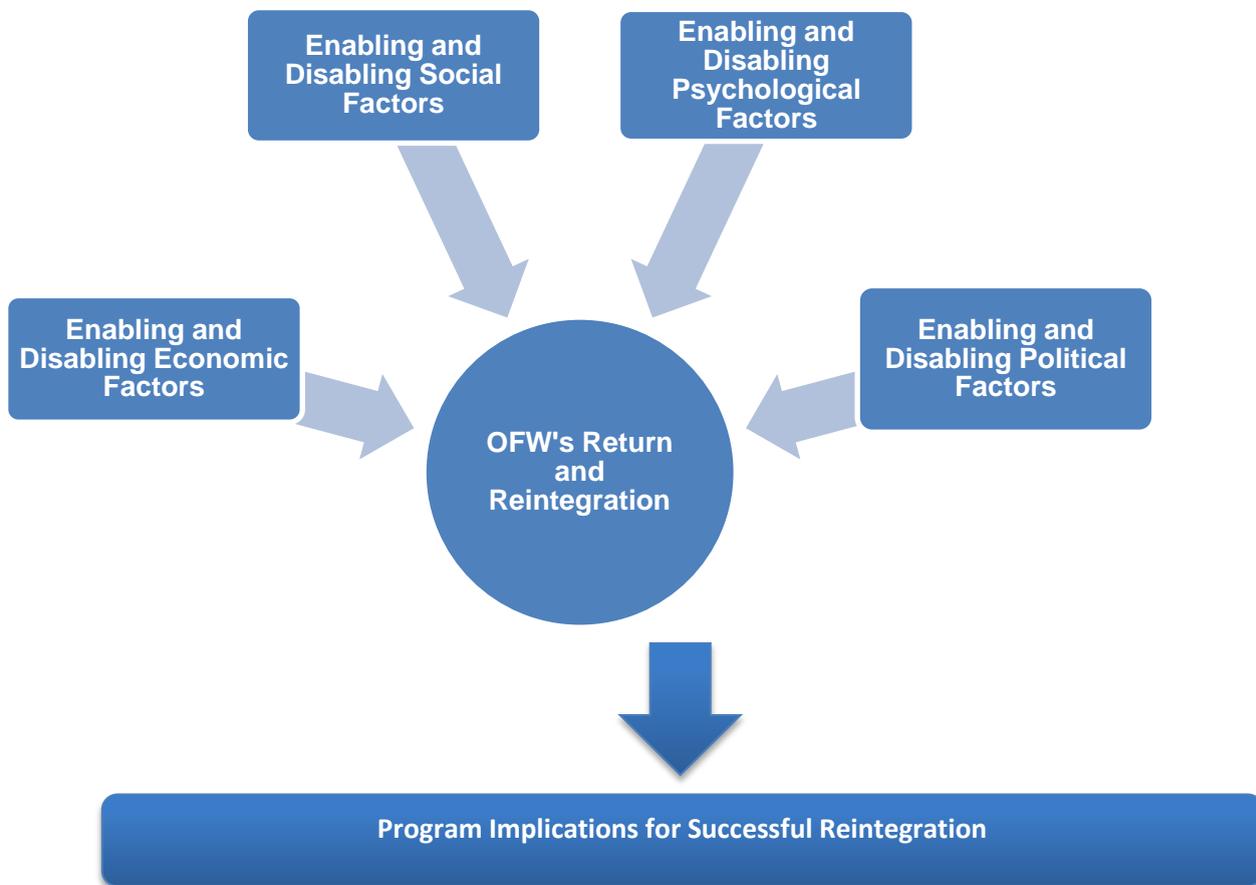
Nearly 62 per cent of the migrants wanted to migrate if they get a chance to migrate again and about six per cent of them reported that they have not yet decided whether to migrate again. Among those who wanted to migrate again, ten of them reported the economic reasons as reasons for their intention of future migration while about 60 per cent of them reported the reason as financial problems.

Lessons Learned

1. Aside from categorizing the enabling and disabling factors as economic and social in nature, the India experience bring in political factors instead of psychological ones.
2. The specific experience in Kerala showed that for the sake of being employed, migrants were willing to accept a lower paying job than their previous jobs abroad. This is a social demotion which includes a psychological problem in the reintegration process. In a larger and more quantitative study, the frequency of this occurrence could be explored.
3. Financial help from family members and relatives is an economic factor that helps the returnees during the short period when they are still looking for a job.

3.3 Analytical Framework

Based on the experiences of Sri Lanka and India, the study drew on the lessons and came up with the framework of the study as follows:



The following section of this study documents existing cases gathered from NRCO and Bayan Academy and also presents with new cases on OFW families. From these cases, enabling and disabling factors were drawn and translated into program implications for NRCO's considerations with the view to promote successful OFW reintegration.

4.0 CASE STUDIES ON THE REINTEGRATION OF OFWs

4.1 Stakeholder Analysis

The Overseas Filipino Workers' Reintegration Programme is a way to promote the return of OFWs into the Philippine Society. Reintegration preparedness (on-site) programmes include trainings on value formation, financial literacy, and entrepreneurial development training (EDT), techno-skills and capacity building trainings. Reintegration (in-country) consists of job referral (local and overseas employment), business counselling, community organizing, financial literacy seminar, networking with support institutions, and social preparation programmes.

In cooperation with the Land Bank of the Philippines and the Development Bank of the Philippines, OWWA allots a two-billion-peso reintegration fund for enterprise development, where a member or the legal dependent of an OFW returnee can avail of a loan from Php 300,000.00 to Php 2 million.

The OWWA-National Livelihood Development Corporation (OWWA-NLDC)'s Livelihood Development Programme for OFWs is another loan facility where an OFW can avail of Php 200,000.00 or Php 1 million pesos for group borrowers.

The National Reintegration Programme promotes the delivery of responsive, productive and sustainable reintegration services to OFW returnees that will enable them to maximize the gains of overseas employment, mitigate the social costs of migration and cushion the impact of forced repatriation due to unexpected events.

The government, through the NRCO, addresses the problems and the opportunities through its various programmes which include counselling, wage employment referral assistance, enterprise development, skills training and capability enhancement and assistance to distressed OFWs mainly through referrals.

Entrepreneurship/Micro-Enterprise Development

- a) Assistance for business capital (or starter kits)
- b) Assistance to obtain business loans and other credit facilities
- c) Assistance for technology and product development and marketing

Counseling (through referrals)

- a) Counseling on values formation, family support and the importance of preparing for their eventual return and realization of their family goals as an offshoot of overseas employment
- b) Counseling on re-entry options such as wage employment, livelihood, entrepreneurship and business options
- c) Counseling on savings, financial planning, money management and investment options

Wage Employment

NRCO recognizes the need of returning OFWs to find jobs in the country in order for them to continue having regular monthly income. The OFWs have acquired skills and competencies that can be utilized by the commercial, industrial and service sectors.

Training and Capability Building

1. Skills training, retooling and upgrading
2. Financial Literacy/Money Management
3. Entrepreneurship Training

4. Technical training (in partnership with the Technical Education and Skills Development Authority (TESDA))

5. Financial literacy and management (in partnership with the Department of Trade and Industry (DTI) as well independent financial advisors)

Reintegration programme components for distressed OFW returnees

- a) Rescue and temporary shelter assistance
- b) Legal Assistance
- c) Medical Assistance
- d) Repatriation Assistance (Airport Assistance and Transfer Assistance to residence)
- e) Economic Assistance

4.2 Case Studies of OFW Migrant Returnees – The NRCO Experience

This part of the study presents cases documented by the NRCO to present how the institution had so far been able to help migrant returnees in their process of reintegration. The lessons drawn from these cases are reflected in the enabling and disabling factors as well as in the discussion of recommended programs for NRCO to promote successful reintegration.

These cases are presented as follows.

1. *Rizalie Buenafe Bracamonte, 30 years old, single and a resident of Brgy. Belen, Banate, Iloilo.* Although a college graduate, Rizalie applied in Singapore as a domestic helper. She was eventually hired and worked in Singapore for 11 months earning at least Php 13,000 to Php 15,000 per month. Due to an illness that caused her to be confined in one of the hospitals in Singapore, she was not able to finish her contract. When she returned to the Philippines, she received livelihood assistance from NRCO and started a wholesale and retail enterprise selling dried fish. She set up a store near her house situated in a strategically busy main road of Banate, Iloilo.

Through proper guidance from her father, who was also the one who inspired her to venture into dried fish business, she is now earning between Php 30,000 to Php 40,000 per month. During the interview, she even mentioned that there were days that were propitious, wherein gross sales reached up to Php 20,000 pesos a day.

She is no longer interested in working abroad as she is now earning more than what she used to get when she was in Singapore working as a domestic helper.

2. *Jovie Acuyong Vallar, 28 years old, married and a resident of Locsin St., Janiuay, Iloilo.* With gained knowledge from overseas employment in welding and fabricating metal sheets, he applied for the Php 10,000 livelihood assistance programme of NRCO and used it as a start-up capital to run a side car repair shop for tricycles. With the little money that he had, he purchased tools and other necessary materials for the shop to operate. After a short period of operation, he used some of his income to assemble motorcycle side cars until such time that the demand for his services increased. Presently, Mr. Vallar can dispose 4 to 6 sidecars per month, selling a side car unit ranging from Php 22,000 to Php 35,000. He is now earning a net income between Php 20,000 to Php 30,000 with the two fulltime helper-employees.

Mr. Vallar was not only earning well for his family. He was also able to provide employment for others. He also allocated a portion of his income to establish a sari-sari store which is managed by his wife. His wife was also earning well from the sari-sari store business. The wife claimed that being able to get some of the basic necessities from the sari-sari store was already satisfying.

3. *Sheryl Madayag Laloy, 36 years old, married with two kids and a resident of Jaro, Iloilo City.* She was in Dubai for 18 months of employment as office secretary/clerk earning Php 35,000 pesos a month with accommodation and transportation allowance. Unfortunately, she had to go back to her home country because her eldest child suffered from dengue fever. Her child was then nine years old.

She availed of the NRCO Php 10,000 livelihood assistance in the latter part of 2011 and established a sari-sari store for a short period of time. She then decided to save all her income from the sari-sari store and use the money to invest the same in renting an apartment which she converted into a boarding house near the Central Philippine University. It was partitioned into five rooms and was rented out to students. With the income she derived from this boarding house business, she engaged in ticketing and on-line business which according to her, generated income that was more than what she earned abroad.

She is currently enjoying managing her business and spending lots of time with her family here in the Philippines. She has no intention of going back abroad for employment. Instead, she is planning for a vacation abroad with her family since she is running a ticketing and on-line business.

4. *Evelyn Etino, 44 years old, married with 3 children (the eldest is in Dubai, the other ones are in Manila) and a resident of Maasin, Iloilo.* Evelyn worked for two years as a domestic helper in Kuwait with a monthly salary of less than Php 10,000.00.

When she came back to the Philippines, she applied for livelihood assistance from the Department of Labor and Employment through the NRCO as the implementing agency and OWWA as facilitator of the programme. Eventually, Evelyn received the assistance and invested in selling fresh meat, processed frozen goods and refreshments in the same venue. She was assisted by her husband in running the business where they were earning around Php 10,000 a month. The assistance contributed to substantially increase their income according to her and they were very thankful.

5. *Miguel Juaton, Jr., 51 years old, married and a resident of Dumangas, Iloilo.* Miguel was an overseas seafarer for 20 long years but could not be re-employed as seafarer due to an illness from which he suffered.

He was one of the beneficiaries of the NRCO livelihood assistance programme from which he was able to set up his own cellular phone repair shop and accessories store situated at the Dumangas Public Market. His wife assisted him in this venture. They appreciated the programme as the enterprise now became their main source of income. Juan and his wife admitted that the assistance was too small to start a business so they had to manage it very well because it could easily vanish if not put to good use. It also entailed a lot of determination and hard work to make the business work.

6. *Ma. Paz Arcos Arcenas, 52 years old, married, a resident of Cabatuan, Iloilo and a licensed midwife.* Paz was employed as a household service worker for three months in Abu Dhabi earning less than Php 10,000 per month based on the stipulation in the contract she entered into. After three months of service, she demanded payment of her salary from her employer because her child was suffering from sickness. However, the employer refused and told her that her salary will be given to her only after a year of service. Aside from the unpaid wages, she was also maltreated prompting her to leave her employer and seek assistance from the Philippine government for her repatriation.

She received the Php 10,000 livelihood assistance from NRCO in 2013 which she used to invest in putting up a maternity clinic located along national highway of Cabatuan, Iloilo which was approximately 20 meters away from her house. She is earning between Php 8,000 to Php 10,000 per month from this business. Eventually, she expanded and invested in a beauty parlor with her sister as her partner. She is hoping that with the business she is engaged into, she can build a maternity clinic which can be accredited by PhilHealth following the Well-Family standard.

7. *Ligaya Togonon Layug, 39 years old, married and a resident of Dumangas, Iloilo.* Ligaya was employed as a lady guard in the USA for two years. She applied for and eventually received livelihood assistance from NRCO in 2012. She established a fruit stand in Dumangas Public Market earning between Php 3,000 to Php 4,000 per month.

8. *Frances Mae Hechanova, 32 years old, single and a resident of Brgy. Rosario, Dumangas, Iloilo.* Frances was a saleslady in Dubai for nine months earning less than Php 20,000 a month.

She was one of the beneficiaries of the NRCO livelihood assistance released in the last quarter of 2012. She used the money in running a piggery business and eventually a poultry production. Currently, she has two hogs for fattening and 22 heads of native chicken. Some of the eggs produced by these chickens are for family consumption.

9. *Rosemay Besillas, 35 years old, married but separated from her husband while their child is under her custody and care, a resident of Sulangan, Dumangas, Iloilo.* She was employed as domestic helper in Israel for one year even if she was able to finish college education in the Philippines.

She received cash assistance from NRCO and engaged in a school supply business as they were residing in a place near Sulangan Elementary School. The business augmented their income but she is currently asking for additional financial assistance from the government for additional capital.

10. *Ma. Fe Deruta, 37 years old, married, and a resident of Rosario, Dumangas, Iloilo.* Fe has a child who is currently a fifth grader. She came from Bahrain where she worked as a beautician for one year with a monthly salary of more than Php 10,000. She finished her one year contract with the employer but decided to stay in the Philippines for good.

She received livelihood assistance from NRCO and engaged in a sari-sari store business earning more than Php 5, 000 per month. She also engaged in rice trading and invested money for five months (1 harvest season) in what was called as "alili" and earned an average of Php 10,000 per season, equivalent to Php 2,000.00 per month. The assistance helped them by increasing their income apart from the income of her husband who was a tricycle driver.

11. *Lilia C. Billena, 45 years old, single, and a resident of Brgy. Poblacion Delgado-Cartagena, Maasin, Iloilo.* Lilia was in Kuwait for two years employed as a household service worker earning below Php 10,000 per month. After the two-year contract, she returned to the Philippines.

She availed of the Php 10,000 livelihood assistance in 2012 and invested the money she received in acquiring a second-hand sewing machine and partly invested in a direct selling business. According to Lilia, her primary source of income is through direct selling. She was also into tailoring of window curtains and home service massage.

12. *Mary Andria A. Agaton, 27 years old, single, and a resident of Poblacion Norte, Ivisan, Capiz.* Mary was employed as a domestic helper in Hong Kong for three months and went back to the country because she missed her daughter. She received the NRCO Php 10,000 livelihood assistance in July 2013. She engaged in sari-sari store business and eventually went into poultry production with 28 heads of native chicken. Her parents are currently managing the business as she is currently employed as a call center agent in Iloilo City. The business earns between Php 6,000 to Php 8,000 a month.

According to her father, Tony, the assistance really helped them a lot especially during those times when Mary was not yet working. There were times they were also able to use the eggs of her chicken for personal food consumption.

Lessons Learned

1. It is noticeable that from the NRCO experience, all successful reintegration experiences were drawn from economic assistance, with specific reference to the livelihood assistance amounting to Php 10,000. The attention was focused on the economic reintegration with a training programme on how to make use the fund through establishing a business.

2. The NRCO experience also showed how the migrants who have become entrepreneurs have innovated on how they could make use of their resources through entrepreneurship, investments and making use of their produce also for personal consumption. It suggested that money can grow through wise investments rather than just be spent directly.

3. Overall, the NRCO case seemed to suggest that the key in reintegration resides in the economic factors. While this may be true in the given cases, part of the direction for future research is to identify when a successful reintegration is socially-driven or psychologically-led as these factors may be interrelated.

4.3 Case Studies of Returned OFW Entrepreneurs – The Bayan Foundation Experience

Similar to the presentation of cases by the NRCO in the previous section, this part of the study shows how Bayan Academy as a social enterprise development institution was able to help its clients (through its sister company, Bayan Foundation which is into microenterprise development), particularly those who were former OFWs.

All the clients of Bayan Foundation undergo the EDGE program which assesses, advises and assists them in their respective enterprises. EDGE officers act as mini business advisors/mentors rather than mere loan officers or collectors. The training programme includes courses on product development, marketing, financial management, human resource management, and operations management.

The stories presented below showcase Bayan Foundation's stories of successful OFWs, particularly those who were able to grow their businesses from small loans. Stories of OFWs were chosen from the book, *Enterprise Development, Growth and Evolution: Text and Cases* (Morato et.al, 2012).

1. *Romano Marcella*

Romano Marcella had worked extensively in the food service industry before he started his own food service company called Onyang Sweet Products. He had worked as a waiter for a hotel and afterwards rose to become a food and beverage supervisor. He then served in the kitchen and dining sections of an international luxury cruise ship. His experiences in the dining and kitchen sections of local and foreign establishments greatly nurtured his appreciation for food and what it took to offer quality food products.

Food has always been a constant fixture in Romano's career. When he retired as a seaman after a sea accident, he relied on his vast kitchen experiences to start a livelihood project. While recuperating from his ordeal at sea, Romano prepared various meals at home and instructed his children to sell them to friends, neighbors, relatives, passersby and nearby establishments. He did this to earn extra income to augment the funds remitted by his OFW wife in Canada. After becoming healthy again and collecting his insurance proceeds from the accident, he decided to seriously look into possibilities in the food service industry.

One day, Romano met a supplier for the Chowking fast food restaurant chain owned by Jollibee, a prominent fast food chain in the Philippines. The two became friends and Romano took this opportunity to seek advice on what food products are in high demand from restaurants. The supplier mentioned halo-halo ingredients. His interest piqued, Romano endeavored to know everything about halo-halo (a popular frozen dessert in the Philippines) and how to make a good one. He studied the ingredients of halo-halo such as macapuno, ube, langka, jack fruit, bananas, and even sugar and where to source them. His research allowed him to know the farmers who cultivated the best ingredients and established trading relations with them. When Romano felt he had the best ingredients possible, he tested the market by offering samples to other fast food establishments and restaurants. He got positive feedback and instant orders. This gave him confidence to finally approach his main target – the Mang Inasal chain of restaurants.

His timing was perfect. Fortuitously, the restaurant chain was also looking for a halo-halo ingredients supplier during that time and when they sampled Romano's goods, they liked what he offered. After several more product tests, Mang Inasal formally offered Romano a supplier contract. However, because the restaurant encountered supply capacity problems with previous suppliers, Mang Inasal compelled Romano to sign a non-exclusive Memorandum of Agreement (MOA) stipulating that he should fully meet supply needs of the restaurant. Unfazed, Romano invested P3.5 million of his insurance money to become an accredited supplier of Mang Inasal, spending the funds on production facilities and kitchen equipment. He also formally registered his enterprise, Onyang Sweet Products, as a sole proprietorship in August 2009.

During the first few months of operations, Romano supplied Mang Inasal with nine halo-halo ingredients and his volume of orders were 200 packs a week at 500 grams per pack. The restaurant paid him after 30 to 45 days. He estimated that in the initial months of operations, he supplied just 10 percent of Mang Inasal's total demand because he had limited working capital. When Mang Inasal raised their orders from 200 packs to 2,000 packs a week several months later, Romano faced a major problem. With limited cash on hand, he borrowed from friends but these were not enough. Fortunately, one of his friends referred him to Bayan Foundation who lent him P150,000 payable in two months. The bridge financing turned out to be Romano's lifeline that enabled him to fulfill the huge order.

But the tipping point has yet to come. By late 2009, Mang Inasal again increased their supply requirement for halo-halo ingredients from 2,000 packs to 5,000 packs a week. In less than six months, the restaurant's orders rose by 2,400 percent. Romano quickly went back to Bayan Foundation to request a bigger loan, which was granted. Again, he was able to satisfy the client's orders. Just when Romano was starting to keep pace with Mang Inasal's orders, the restaurant chain was purchased by Jollibee. Suddenly, Romano became an official supplier of the country's largest food company.

The change in Mang Inasal's ownership, nonetheless, required that he further upgrade his production facilities to meet the high standards of Jollibee. After securing a P1.2 million loan from Bayan foundation for additional inventory and production facility expansion, Romano knew his enterprise was geared for massive growth. Not only could he generate more capacity to supply the rapidly expanding Mang Inasal chain, he would also get the chance to penetrate the supply needs of the other Jollibee food subsidiaries. Moreover, once his new production facility became operable, he also expanded to other restaurants as well. Romano has clearly reached the tipping point towards spectacular growth.

By January 2011, Romano had applied for his 8th loan cycle worth P1.2 million. He planned to use the loan to further upgrade his production area, buy raw materials, and invest in more kitchen equipment. The growing demand for his products coming from the food units of Jollibee Corporation and a thriving retail market had placed Romano in a challenging, yet highly rewarding situation. With his sales, asset size, net worth, and net income increasing by 92 percent, 316 percent, 252 percent, and 137 percent respectively while under the guidance of Bayan Foundation, Romano's enterprise showed no signs slowing down. Indeed, the journey had been truly inspiring for the young man who once roamed the high seas in search for his destiny.

2. *Clarita Buenavente*

A native of Bicol, Clarita Buenavente was the eldest of five children raised by farmer parents. Despite her family's humble beginnings, Clarita obtained a degree in Midwifery. She first worked as a midwife in the Philippine Medical center of the Armed Forces of the Philippines from 1979 to 1986. She used her meager income not only to support her ailing husband and three children, but also her siblings. But the money she received as a midwife was insufficient to provide for a quality life for her family. So when the opportunity of working abroad presented itself, Clarita seized the moment and became an OFW.



Yet the profession of healing proved to be her ultimate calling. After a 10 year stint working as a nanny in Hong Kong, she decided to come back to the Philippines permanently. Back in the country, Clarita applied her midwifery skills to earn income by working for various lying-in clinics, earning between P150 to P300 per patient (i.e. birth delivery). She honed her midwifery skills by undergoing additional training at the attached agencies of the Department of Health (DOH) such as the National Institutes of Health and the Institute of Maternal and Child Health (IMCH). With her midwifery skills strengthened, she felt confident in establishing and operating her own lying-in clinic.

Starting her first lying-in clinic, however, was a challenging endeavour for she lacked funds to operate her own enterprise. Her ailing husband had also passed away, leaving Clarita to support her three children on her own. After receiving free training and orientation in setting-up a lying-in clinic sponsored by the United States Agency for International Development (USAID) and the Institute of Maternal and Child Health (IMCH), Clarita discovered that she needed at least P100,000 to set up a complete, but modest clinic. With no savings to her name, Clarita thought that it was impossible for her to start and operate her own clinic. Fortunately, a friend of hers agreed to lend her P20,000 at a monthly interest rate of 10 percent, while another lent her additional funds to cover the P50,000 investment. She was also lucky to meet a medical representative who offered to supply her P100,000 worth of medicines which she could sell with an increased 50% profit. The other medical supplies, equipment, and devices needed for her clinic were donated by the USAID. To lessen her construction expenses, Clarita painted the clinic herself.

Despite seemingly insurmountable odds, Clarita established the Holy Family Midwife Clinic in a heavily populated location near Commonwealth Avenue, Quezon City in 2001. After a thorough inspection from a team composed of USAID and IMCH representatives, Clarita's clinic became an accredited lying-in clinic under the guidance of the USAID. In particular, Clarita's clinic was one of the enterprises supported by the two-year programme sponsored by the USAID programme.

When the USAID programme ended, Clarita was required to return the medical equipment and devices donated by the agency. But by the time the programme ended, Clarita had already joined several credit groups or *paluwagan* which provided her funds to invest in new medical supplies. More importantly, her exceptional skills as a midwife and entrepreneur had become known in the community, thus providing her a constant stream of clients. She also did not neglect her marketing activities by doing house-to-house visitations during the week-end to raise awareness of her clinic. The clinic also gained prominence after she secured accreditation from the Philhealth.

Clarita's membership in Bayan Foundation began in 2008 when she decided to establish a satellite clinic in Barangay San Diego, Quezon City. In her first loan cycle, she borrowed P50,000 for working capital. Clarita borrowed five more times from the Bayan Foundation, with her last loan cycle in March 2011 amounting to P220,000. After three years as a Bayan Foundation client, Clarita's sales, assets, net worth, and net income have risen by 151 percent, 237 percent, 137 percent and 183 percent. On an average day, a clinic earned between P60,000 to P100,000 in gross sales and netting a minimum of twenty percent after expenses. As of 2010, she operated five (5) lying-in clinics in the surrounding Barangays along Commonwealth Avenue.

Clarita was proud to note that her clinics offered sufficient facilities and equipment necessary to provide essential prenatal, delivery, postnatal, and pediatric services. A typical Holy Family Midwife lying-in clinic had an emergency room, a two-bed recovery room, a room dedicated for consultations, a receiving area for patients and visitors and separate comfort rooms for patients and visitors. Aside from a permanent midwife per clinic, Clarita also relied on several doctors who were on call to assist her on delicate medical procedures. Clarita was also assured of a successor in the person of her daughter, a registered nurse who was also studying to be a doctor. Clarita envisioned her daughter to manage her clinics when the time comes for her to retire. Apart from her daughter, Clarita's daughter-in-law is also a midwife.

By 2012, Clarita had set her sights on expanding her services and facilities. In particular, she planned on investing in an ultrasound machine to address the huge demand for this kind of technology in her communities. She estimated the machine to cost P1.2 million, but she was confident in recouping her investment and profiting from the service eventually. Besides, her track record as a client of the Bayan Foundation spoke for itself. She never missed a payment ever since she became a member.

3. *Mena Cusi*

Mena Robles Cusi of San Andres Bauan, Batangas, owned VMERS Trading – an enterprise that had grown and developed from a junkshop into an industrial services provider and feeds trading. Mena came from a family of professionals with successful careers; Mena herself finished her studies at the University of Batangas (previously Western Philippine College), with a degree in BS in Secondary Education and BS in Elementary Education.

Mena had her first teaching job at Lobo Institute where she stayed for six months before moving to San Pascual National High School where she taught for five years. It was there where she met her husband, Victor Cusi, who was the school commandant.

In 1990, Victor spotted an opportunity in the junkshop business and started its operation in the same year. He also contemplated to join politics.

Meanwhile, Mena transferred to Bauan Central School where she taught in grade school. Another three years passed and she came to a decision to temporarily quit teaching. Although it had been a fulfilling profession for her in the last nine years, the compensation was not that rewarding. In search of a better fortune, she tried working in Taiwan as a domestic helper for one year and a half, (1996 to 1997) but a development would force her to come home and begin her journey into the unknown territory of entrepreneurship.

In the latter part of 1997, Mena's husband, Victor who was then the Vice Mayor of Bauan was assassinated. The crime had a strong and lingering scent of being politically motivated but had remained unsolved. Mena came back to the Philippines in January 1998.

That tragedy did not seriously affect the Cusi's junkshop business which had already grown to a size that was stable enough after eight years of operation under the supervision and management of Victor. Mena was forced to manage the business that her husband had started and grown while she was away and of which she had little knowledge while at the same time raise their three children alone.

RSA, the name of the original junk shop business, was established in 1990 by Victor Cusi to buy and sell scraps because he and his wife Mena strongly believed that there was money to be made in processing garbage.



The business started with a capital of P20,000. Its operation involved providing money to pushcart operators under their employer who would in turn roam the district in search of waste, scraps or garbage that could be bought and resold. Later, RSA provided 10 pushcart operators an average operating capital of at least P5,000 each. At the end of the day, these pushcart operators (mangangalakal) would return to their main base, turn over the scrap materials they had bought and accounted for the use of the capital.

The business did not turn out as expected for the entrepreneurs; some of the pushcart operators cheated them. There was a serious weakness in its operation process since the care and management of working capital was clearly under the complete discretion and control of the pushcart operator. The pushcart operator could over declare his purchases and in the process, pocket the mark-up in cash. Others simply left and disappeared with the cash without giving the owners due notice and an accounting of the capital entrusted to them.

Despite this discouraging aspect, the Cusis still continued the business for the next eight years making sure however that these weak areas of operational control were properly monitored and managed. The business gave a modest income, but there was something bigger awaiting them.

In 1998, VMERS Trading, which was by then being managed by Mena Cusi, won a contract from San Miguel to haul off its garbage. One of the competitive aspects of VMERS' offer was their dumping facility located on a 3,200 square meter lot that Mena bought on instalment from a relative. This asset was vital because while any hauler had a truck, not all would have a place to dump or store the hauled off garbage. Without a dumping yard, a hauler could be forced to postpone his hauling services and this could harm the operations of the San Miguel plants where garbage could pile up. San Miguel did not require any kind of performance bond. Instead, it implemented strictly the scheduled hauling of garbage from its plants. These schedules became most stringent during periods of audit and at the end of the month. The hauler's failure in meeting this schedule meant losing the contract. Mena knew fully well this requirement so she made sure that she had all the needed resources, facilities and skills to serve the contract. The land she bought was one of these vital elements.

VMERS started serving two plants of San Miguel Mills, Inc. located in Mabini, Batangas and Tabangao, Batangas City. The company paid them P3,200 for every garbage pick-up, which was usually done five times a week. This meant a gross billing of P16,000 a week or P64,000 a month. They dumped and stored the garbage in the vacant lot that Mena owned in San Pascual, Batangas. There, the garbage was segregated into whatever could be resold as commercial scraps. They had to make sure however that the garbage dumped and stored for segregation had been taken out of the stocking yard by the time the next incoming garbage was dumped. If they failed to meet this schedule, the garbage would pile up in their yard, leaving no room for new incoming garbage. This in turn could lead to a postponement in the hauling schedule of San Miguel, which the company would not allow to happen.

Getting the garbage out of the stocking yard as fast as possible depended on how fast the people at VMERS worked. To address this, Mena devised a compensation scheme based on productivity – the more garbage the workers segregated, the more they earned.



Before this arrangement, she paid her employees fixed daily wages of P300. But this arrangement encouraged laziness in some of her employees. This attitude put the business in danger of not meeting its scheduled performance target because she could not meet the pick-up time deadline set by the plants. However in a pakyaw arrangement, her employees became eager to earn more since their earnings depended directly on how fast and well they did their jobs.

The business with San Miguel went on for four years and seemed satisfactory until a bigger opportunity emerged in 2002. Mixed among the general garbage that VMERS hauled off the plants of San Miguel were materials that would literally affirm their belief that “may pera sa basura”.

The business expanded tremendously when Mena got sweepings contract with San Miguel Mills. The sweepings were technically garbage, but high-value garbage, composed of dust and particles scattered all throughout the factory – in floors, machines, etc. – that got thrown out during the processing system. In the case of a feeds plant, these dust and particles got all mixed up depending on the production schedule. For instance, if the first material processed was wheat, wheat dusts and particles would be the first layer to gather. If this was followed by barley, then barley would be added to the accumulated sweepings, and so on. Thus at the end of a production run, these dusts and particles were swept away by the factory personnel and disposed of as part of the garbage because some of these materials, having stuck to the machines, have soaked up a bit of oil and grime. This was also the reason why they did not get recycled by the plant.

In 2002, Mena’s friend who was working for San Miguel encouraged her to engage in the sweepings business. Since she was already connected with San Miguel Mills through an exclusive garbage hauling contract, this important piece of information came as a natural consequence of her total immersion in serving the San Miguel contract.

Before she learned from her friend about the sweepings business, these materials were mixed with the general garbage that VMERS was hauling off. Little did Mena know that there was a much more valuable material mixed with the garbage that could be redeemed with much profitable yields.

Mena proposed to San Miguel the hauling off of these sweepings as separate materials from the usual garbage she hauled. San Miguel agreed, but this time Mena had to pay them P2,000 per ton, which presumably was the costs of retrieving the sweepings and separating them from the normal garbage. Mena agreed and got the exclusive contract once again.

Once hauled off from the plants, the sweepings were brought to VMERS’ stocking and segregating yard, in a separate area away from the traditional garbage. There, the sweepings were first sifted to remove the particles covered with heavy grime and other forms of dirt. The remaining clean materials were then segregated accordingly: wheat, corn, pollard, etc., and then repackaged in 50-kg plastic sacks. These sacks found their way to distributors in Tondo and Bulacan, who in turn passed these on to fishpond operators in Bulacan and other areas. VMERS had eight regular buyers in this distribution channel.

The other distribution channel was through the local public market in Batangas, which sold the products to backyard raisers of swine, chicken and other livestock around the Batangas area. Mena revealed that she easily made an average margin of 70% on these products. So far, the products did not carry any label.

When Mena took over the business after her husband's untimely death, she had to rely on the people her husband worked with to keep it going well. She retained all the loyal workers, providing them free board, meals and Philhealth benefits. The workers were paid on a pakyaw basis, meaning their earnings were based on the volume of flour, wheat, maize, etc. that they had sifted. They earned P1.00 for every kilo of sifted material.

In 2002, five years after she took over the business, Mena became a Bayan member and started on a loan of P19,000 for working capital. Since then, she has stayed with the Bayan programme and had availed of loans totalling P1.9M used for various purposes like working capital and capital expenditures. She said that Bayan helped her a lot in achieving her goals; she was able to send her children to exclusive schools and two of them already finished their chosen courses, remodel her house and acquire land.

As her financial statement shows, when she started the hauling and sweeping business in 2003, 63% of the revenues came from the sweeping business. By 2007 revenues had grown to P2.1M but with the garbage hauling remaining almost constant, the sweeping business was accounting for 73% of the revenues and by 2010 it accounted for 82%.

Pushed by this fast growing business, the income had grown tremendously, more than two times between 2003 and 2010. In the same manner, VMERS' net worth had grown by three times in the same period. With her hauling and sweepings business quite secure and steady, Mena was contemplating on integrating forward her business by investing in poultry and swine growing.

4. *Lina Regala*

Lina Regala and her husband, Eufemio or Kuya Fem to relatives, came from humble origins. Kuya Fem was born and raised in Sibuyan Island in Romblon. On her part, Lina worked for 10 years as a high school science teacher in the Romblon College of Fisheries and Forestry from 1985 to 1995. After years in Romblon, the couple ventured in Manila for greener pastures. They lived in Quiapo, Manila. Consequently, Kuya Fem decided to become an OFW in Saudi Arabia to provide better income for their family. After six years, he went back to Manila only to find out that their savings were still not enough for their needs.

After meeting some of their OFW friends and fellow townmates one day, Lina and Kuya Fem learned of an opportunity that would change their lives for the better. In particular, their townmates lamented on how difficult it was to send money to their children or relatives studying in Manila. There were no remittance companies operating in many municipalities in Romblon. Meanwhile, those rural banks that provided money transfer services did so at exorbitant fees. Upon hearing this, Lina quickly saw a lucrative prospect. She proposed to her husband that they operate a money transfer business in Quiapo Manila that serviced students originating from the municipalities of Taquilos, Cajidiocan and Romblon. He agreed.

After attending seminars and trainings on money transfer services from the Banko Sentral ng Pilipinas (BSP), Lina and her husband established Sibuyan Express Money Transfer in 2005 using their savings worth P30,000. Lina was also confident of her location in Quiapo because it was surrounded by many schools and universities. True enough, the business was an instant success. By 2010, Lina expanded into freight forwarding to complement her money transfer operations. She established the Sibuyan Express Forwarding that year.



Historically, the Sibuyan Express Forwarding entity evolved from Lina's original enterprise called the Magcasafe Express Money established in 2005 – a sole proprietorship engaged in money transfer services and delivery of light commodities and goods such as letters, documents, school supplies, among others. Renamed Sibuyan Express Money Transfer, the enterprise serviced mostly local residents from the towns of Taquillos, Cajidiocan, Romblon and students and employees from Quiapo, Manila. In 2006, the enterprise expanded its services to include freight forwarding services or the transport of goods and cargoes from Manila to the Romblon province and vice versa. The enterprise registered its freight forwarding unit using the name Sibuyan Express Forwarding.

The entrepreneur, Lina Regala, first availed of a regular Angat Buhay loan from the Foundation in 2005. At that time, she operated her enterprise in a 15 square meter space on the 4th floor of her rented apartment unit in Quiapo, Manila. The area proved to be attractive considering the numerous schools and universities that operated in the vicinity. Her husband helped her run the business. With a savings balance of only P2,380 and net worth valued at about P600,000, Lina's enterprise was given a P20,000 loan by the Foundation at a monthly interest rate of 4% for a three-month term. After three months, she completely paid off her loan and applied for a new loan worth P30,000 at 4% monthly interest on a three-month term. By this time, Sibuyan Express Forwarding had relocated to a bigger 20 square meter space on the ground floor of the apartment building. With a better location, Lina's customers increased and the enterprise flourished. The P30,000 loan was again repaid within three months and she soon availed of more loan cycles. By October 2009, Sibuyan Express Forwarding had availed and fully repaid its 10th regular loan cycle worth P150,000. Subsequently, by November 2009, the enterprise had availed and paid-off its 13th loan cycle and third executive loan cycle. Lina again applied and was granted a P500,000 loan, which she fully repaid in September 2010.

The secret to Lina's success was due to her superior services. In particular, her dominance in serving the money transfer and freight forwarding needs of the Romblon market stemmed from her very strict performance indicators. For her money transfer service, her clients in Romblon received payments remitted by their relatives in Manila within minutes, while they could expect their packages to arrive in one day. By providing unmatched speed of delivery and lower prices compared to rural banks and other freight forwarders, Sibuyan Express had completely captured the Romblon market.

Lessons Learned

1. The various stories stemming from Bayan Foundation show what might be missing in a one-day seminar on entrepreneurship or a microfinance loan. It is to actually go into an actual enterprise development training and mentoring program. The cases illustrate the contribution of entrepreneurship an enabling factor for reintegration.

2. The cases offered by Bayan Foundation show that enterprises start with opportunity. In capturing opportunities, successful entrepreneurs capitalize on one or several key factors that influence their way of life. These include their education or training, innate skills and hobbies, family network, work environment, and the location where they live. Based on the above stories of entrepreneur-borrowers, it is noticeable that they were able to effectively seize opportunities by exploiting one or several of these elements.

3. OFWs can depend on the naturally occurring factors of success as enumerated in the second item above. However, the process can be further hastened if a complete training and mentoring package on enterprise development, growth and evolution would be catered to them.

4.4 Case Studies of OFW Migrant Returnees and their Families

Aside from the existing studies and success stories on migrant worker reintegration, four new cases on OFW families were documented to provide a live database for the analysis of the enabling and disabling factors for the successful reintegration of OFWs.

4.4.1 Case of the OFW Health Professional and Family

The Health Professional: Sally Gabat

Sally Gabat was a nurse in London for five years. She has three children, the eldest of whom is now 19 years old. She came back to the country after her contract with her employer ended in 2010.

Sally remembered that some British employers came and asked them to take an exam and interviewed them. She was accepted for a five-year contract but she had to go back to the Philippines to give birth to her child. After 10 months, she returned to London and immediately went back to work to complete her contract.

“You will experience everything there especially that you will have to work with different types of people. You take care of other people who are not like us Filipinos. There will come a time that you’ll find it hard to adjust to their culture but everything can be learned and you get used to it while you are there.”

A student visa was temporarily provided for her and she was given six months for what was called an “adaptation period”. During those six months, they were not yet considered as nurses but rather as senior care givers. They will only become nurses upon evaluation of their managers. Fortunately, Sally was already able to get the nurse title after four months.

When she came back to the country in 2010, she and her husband were able to acquire a space in the public market. After this, she worked for a lying-in clinic as a nurse. She was trained there and according to Sally, she was not able to receive any help from the government.

“It was hard because when you come back, you will not get the same level of salary as when you were abroad. But in exchange, you can be together with your family. You cannot really have both.”

Nevertheless, Sally was happy that she was able to secure the education of their children from her savings. However, it was still hard for Sally to maintain her savings.

“We expected that the savings would be stable but we eventually found it hard because there were unexpected times of need.”

Sally cited for example that when she came back, her father became sick and needed money. There was also a time when they had no harvest from their 7-hectare land.

At first, Sally no longer wanted to work but when the opportunity came, she accepted it. Her husband was left to handle their shoe business in the public market.

For Sally, her return and reintegration was successful in that she was able to come home safely and they were able to invest on equipment such as machines for tilling the land, purchase additional land for agriculture, buy a vehicle and get a space in the market for



their small business. These were all additional sources of income for their family. According to Sally, her one-month pay in London was equivalent to her one-year salary in the lying-in clinic.

“It would have been better if the government would help returning OFWs because not all who work abroad becomes successful. There are some who comes home and would not have a job.”

Sally hopes the government could help these people at least in teaching them how to start a business.

Sally also tried to apply for a loan from OWWA but according to her, nothing happened. Sally said it could have helped in her in her business because the interest was low at 7% annually. “It took years but it did not come because according to them, there were many who applied for the loan in Land Bank.”

Sally, 43 years old, is a graduate of BS Nursing. While working as a nurse in London, she earned Php 200,000 per month, even reaching up to Php250,000 whenever she worked overtime. She was able to send Php 30,000 to her family every month for the schooling of her children. She did not send all her earnings because she also had to pay for her rent and food. She spent an average of Php 40,000 to 50,000 for her living expenses given the high standards of living in London. She was able to save Php 100,000 to 150,000 a month. Given a choice, she would want to go back to London but as of now, she would want to focus on her children.

The Spouse: Johny Gabat

While his wife was working in London, Johny Gabat was tilling their land in Nueva Ecija. The family’s earnings then were already somehow enough for their family.

“When my wife was away, I found I had to adjust primarily because I was the only one left to manage the house and care for all the needs of my children. At the same time, I was looking after our farm.”

It was then such a relief when his wife, Sally, finally returned home after five years.

“Both my worries and my work became lighter when my wife arrived. Every time I get home, there is food on the table or, sometimes, she comes with me to the farm.”

Johny actually followed his wife to London in 2006, one year after she gave birth to their youngest child. He worked there as a hospital assistant until 2009. The couple also managed to bring their children to London for a tour together with his in-laws. They stayed there for two months.

While they were away, his in-laws took care of the children. A relative, on the other hand, managed the farm and had a share of its earnings.

“It was also hard when both of us decided to stay in the Philippines. Even we were able to save while working abroad, it was still difficult especially when you have limited source of income in the Philippines.”



They then decided to put up a shoe shop in their public market to augment the family's income. Prior to that, his wife was able to send home Php 50,000-70,000 from her earnings of £3,000-5,000 a month. Sometimes, his wife's parents, siblings and relatives would need money so she would send some for them as well. The amount was enough for them to maintain their agricultural land and provide for the schooling of their children. The income they got from their harvest was kept as savings.

Johny is now 44 years old. Given a choice, Johny would still want his wife or him to work abroad because according to him, "life is hard in the Philippines".

The Child: Ivan Renz Gabat

Ivan Renz Gabat was only 10 years old when his mother left. His younger sibling was five then. For nine years, her mother worked abroad, away from home.

"During the first month, of course I was longing for a mother's care so I really missed my mom. When Christmas came, I became very sad because our family was not complete. Even though she bought a lot of stuff for us, it was still different to have her here by our side."

However, when Ivan's mother took them to London for a vacation, they became very happy. He also considered it a blessing that it was in London that his new sibling was conceived.

Ivan was very close to his parents. When asked about how he felt when his mother finally returned home, he was ecstatic. "I was very happy!" They then began to go out every weekend as a family, together with the new baby.

At first, he thought that his mother just returned home for a vacation for six months until he discovered that his parents already decided that she would stay for good. His parents were able to buy a space in the public market for their footwear business. Later on they were able to buy another space and put up another business.

At the start, it was both Ivan's parents who managed the business but later on, his mother was offered a job in a lying-in clinic. His mother hesitated but nevertheless accepted the work. "It was fine with me instead of her working abroad. At least she can still be with us every day." Now, it is only his father who is managing the business while his mother was working in the lying-in clinic.

Upon his mother's return, Ivan expected a more comfortable life with his family. Being the eldest of three children (his younger siblings are 14 and 6 years old), he is the one who protects them from those who offend them. He teaches them life lessons and even provides for their simple needs especially when they sweetly ask of him.

"As their eldest brother, I will do everything to make them happy because I love them so much."

4.4.2 Case of Skilled OFW and Family

The Skilled OFW: Victor Oclinaria

Victor Oclinaria, 33 years old, worked as a skilled heavy truck driver and boom operator in Al Ruwais, Abu Dhabi from July 2008 to December 2010. Despite being able to finish only elementary education, his driving skills brought him to a work that was able to provide for his family. However, in 2011, an accident unexpectedly brought him home.

Back in 2007, a friend brought him the news that Abu Dhabi is in need of workers. Despite the hesitation of his wife who told him that work abroad is temporary, Victor still decided to join his neighbors and took the chance to work abroad. In 1992, Victor had already worked in Saudi Arabia but got very low pay. So after making sure that he would get a higher salary with this new job in Abu Dhabi, he immediately took the chance. He also felt that being with his neighbors though in a faraway land would somehow make him feel home. Victor was also relieved to be assured that their boss was not an Arab because of his previous rather difficult experience in Saudi Arabia.

Victor remembers vividly his 22 December 2007 visit to the recruitment agency, when six of them went in together. His friend, who recommended them, scheduled them for a special interview with a certain Korean employee from the agency.

Each of them was interviewed and was asked to wait for a few weeks to be notified for medical examination. However, Victor was the last one to get the call. "I was planning to back out because it took more than 6 months before I was called."

It was then that Victor discovered that his visa had not yet arrived, hence the delay in the processing of his papers. His friend, who recommended him, called their boss to ask why it was taking long to get his visa. Until one day, he was called over for the pre-departure orientation seminar. He was hesitant then but still took the opportunity because he had already resigned from his previous job as a delivery van driver in Pasig City. He worked there for 12 years (1996-2008).

"I was asked to bring a certain amount of money to be given to the agency. Then we were already given the ticket. July of 2008, five of us already left."

"When we arrived there, we were asked to rest for a few hours and then we were already asked to report to the office. They looked for our passports and other documents. We were then given our cedula there. The following day, we were already sent to the site and started work right away. I thought we would still undergo training but it was not the case. We were already immersed to the job itself."

Victor also took an exam to be able to get an equivalent LTO license to operate heavy equipment. The company covered for the cost of the license which was US\$2,000. Their group was lucky enough to pass the exam except for one who was later on just assigned to rove around the site.

During his stay in Abu Dhabi, Victor and his co-workers were given free food. Work lasted until 6:00 in the evening and they were brought by a bus to their barracks where they were given enough time to rest. He was earning more than Php20,000 including overtime and he was able to send half of it to his family. Victor was also pleased that he was able to play basketball during his free time. Victor was very thankful that his life there was doing fine, until an unfortunate incident happened.



In December 2010, while enjoying his basketball game, Victor accidentally slid and fell with his back hitting the ground. Because of the accident, he found it difficult to walk or even stand. “The next day, I did not receive support from my company because the accident did not happen on office hours. However, one engineer helped me and requested for a vehicle for me to be sent to the clinic to be checked.”

A foreign driver took him to the clinic. However, the clinic only gave him pain relievers. So he decided to go to the doctor in the main city of Abu Dhabi. He was unable to borrow the company vehicle so he just took a cab. From there, he met a Filipino assistant to the doctor who explained to him after his x-ray that his spine was damaged and he needed to undergo therapy thrice a day. However, since the city is 280 kilometers away from his work and his boss was already dissatisfied at him, he only managed to attend two sessions until he felt a little better.

Victor paid for his own medical expenses but he was able to get discounts from the hospital. The Filipina assistant told him that the doctor was amazed that at age 58, he was still able to play basketball while the doctor himself, at age 57 could no longer walk properly. His hospital bills reached 600 Dirhams but he was only asked to pay less than 300 Dirhams.

His employer still gave him his salary even if he missed work because of the two sessions of therapy. His co-workers also offered him financial help. However, it was really hard for him to go back to normal work because of the pain. He was unable to work for around three months during which he received no salary so he did not have enough money to go home.

“I called up my wife and my children and they asked me to go home than wait for worse things to happen. So that’s what I did. My son, who was then working in Jeddah, paid for my travel expenses back to the Philippines in 2011.”

When Victor came back to the country, he immediately went to the orthopedic center. Similarly, he was advised to undergo therapy three times a day before he was completely healed.

A neighbor whose wife is working in Saudi Arabia, advised him to go to OWWA because it provides assistance for migrants who were not able to finish their contracts abroad. Victor immediately went to OWWA and was asked to write a business plan for the Php10,000 assistance. He asked his wife to write the proposal for him for a sari-sari store business because he was not confident with his writing skills.

“I was just happy that nothing worse happened to me and that my son was able to provide for my travel back to the country. However, I know that it will be difficult to depend on my child because soon he will have a family of his own. I hope I can still find a source of income to sustain our everyday needs.”

Victor was unable to save money because some of his earnings were shared to his relatives. He wanted to return to his previous work in Pasig but was already embarrassed to do so. He still wants to find another job and fully recover from the accident. “I am still strong and I know I can still work.” He also know that he still need to find an additional source of income for his family and children aside from the pension he is getting as a senior citizen. He longer wants to work abroad but, as he is 61 years of age, can neither find a job in the Philippines even though he passed some road tests.

The Spouse: Erlinda Oclinaria

Prior to her husband going abroad, Erlinda Oclinaria was a rag maker earning less than Php100 a day. She was already fortunate to get Php3,000 a month from her business. When her husband left for Abu Dhabi, his earnings were a big help to the family especially in providing allowances for their children. Since her husband was already earning well, Erlinda decided to stop her rag making business.

According to Erlinda, her husband had previously left for Saudi Arabia in 1990. He was able to work there for two years. However, the pay being around Php3,000 to Php5,000 a month was not enough for their family. Her husband even had to get his food allowance from that amount. However, the good thing about his stint in Saudi was that they were able to pay off their debts. In Erlinda's words, "having no food does not matter as long as we do not have any debts."

Her husband went abroad again from 2008 to 2011 in Abu Dhabi, UAE as a driver of heavy equipment. Her family was then able to receive Php25,000 a month. Her husband just kept his overtime pay because he was free from all expenses in his job then.

Erlinda shared her experience while Victor was away:

"It is a different experience when your husband is not around because everything depends on you. I had to take care of my children, budget our finances and be concerned about our daily living. I had to do it all alone because I did not have my better half with me."

"However, his most recent work abroad was better than his previous job because aside from the fact that we were able to save, we were able to get our own house and pay for the education of our children."

Erlinda was able to save half of the money she got from her husband's salary or a total of Php12,500 a month. She was able to use the money to renovate half of their house and pay off most of their house.

It was only until an accident happened to her husband that he suddenly had to return home. It was unfortunate for the whole family who was already expecting from Victor's good earning. However, it was still fortunate that Erlinda was able to save a year's salary from where they got their living expenses. Her husband wanted to go back but their children no longer allowed him, so he had to find work in the Philippines.

"We had a great plan then that we will already save for the future since my husband is already a senior citizen and our children already have their own family. However, our plan no longer transpired because of the accident. He was not sent home but rather it was us who asked him to return home. My son paid for half the travel expenses while the other half was paid for by his employer. Now we just rely on our business and on some seldom driving jobs for him."

"We were expecting that our lives would somehow be uplifted. He wanted to go back but we knew that his spine injury was not to be taken lightly. Our child even told him that we can just live by with the food that we have rather than us worrying here for him if he left again."

For Erlinda, her husband's return was "unsuccessful". She would have considered it successful if they were able to at least save for their old age and for their children. However, according to her, the saved up money was just enough for them to go by their present daily expenses.



Erlinda is now 55 years old. Prior to her husband's departure, Erlinda was able to receive trainings on food processing and sewing from an NGO which was supported by political candidates. After her husband's return, they were given by OWWA an amount of Php10,000 as assistance for those who have to go back to the country before their contract ends. This is where the capital for their sari-sari store was derived from based on the proposal they submitted. Her husband also attended training on being a small entrepreneur which was required for them to earn a pre-requisite certificate.

Erlinda was hoping that government would have a program especially for returning OFWs who have reached retirement age. She was also hoping that the help provided by OWWA would not require too much documents and processing though she understands that this is needed.

The Child: Glenda Oclinario

Before her father Victor went abroad, Glenda Oclinaria was still studying. During Victor's contract aboard, Glenda chose to work rather than continue her studies. She was a high school graduate. Glenda worked at the former employer of her father in Laguna as a repacker from 2000 to 2002. Her salary then was Php100 per day.

Glenda remembers that her father was already an OFW back in the 80's. She remembers he left from 1986 to 1990 for a long term contract and returned home for for 12 years in Pasig City before leaving for a second contract in Abu Dhabi.

"When I was still young, I was the one who acted as the eldest child and helped my mother. It was hard for me because my older brother was irresponsible then. When I was grown up, I still had to help my family while my father is already working abroad. I also tried to go to Taiwan because my salary in Laguna was not enough."

When her father returned home to the Philippines after the accident, Glenda was not in the country as she was working abroad. But Glenda recalls it as still a joyful moment.

"Even if I was not here, I was happy because my father heeded to our request that he come home. I was still happy because we would no longer worry about him being all alone there."

What was left unfinished when her father unexpectedly went home was their house. Glenda said that she and her brother tried to pool in money to get the job done but their salary was not as high as what their father was earning as a driver abroad. Their father immediately tried to find a job because he was not used to just sitting down but they would no longer allow him because of his condition.

"I remember that when I was a child, my father would give us lots of stuff. He always sent us money for our birthdays. However, in his last term, the money was used in building our house. We did not think of putting up a business then because my mother's rag making business was doing well even though she was doing it alone."

Glenda recalled that they used to help their mother when they were still young. They would help in sewing rags. However, when they grew up and had their respective jobs, they could no longer help their mother so they decided to go for a sari-sari store instead.

"When he got the accident, we did not allow him to work anymore. Instead, we suggested that he gets a sari-sari store so that he could have something to pay attention to."

In Glenda's mind, the money that was used to put up the sari sari store came from borrowed money but she was not aware that it was from OWWA. She even recalled that she and her brother worked hard to get the additional money needed to start the sari-sari store.

Glenda could not recall getting any assistance coming from the government. She would only remember that they only had each other to find help from.

"Sometimes I think it would have been better if I finished my studies. However, time was my enemy. I wish I could have trainings on how to cook and handle a business instead."

4.4.3 Case of Less Skilled OFW and Family

The Less Skilled OFW: Marina De Jesus

Marina De Jesus, 56 years old and elementary graduate, was a domestic helper in Singapore for 18 years, 1990 to 2008. On her return, her two children already had their own families while their youngest son was still living with her and her husband.

Prior to working abroad, Marina had immersed herself in several jobs. She had worked for biscuit factory and a sardines factory but most of her engagements were contractual in nature lasting from six to nine months.

Until one day, her neighbour, a former OFW, recommended her to work for the relative of her boss then. During that time, she was able to fly without any prior training. The process of going abroad back then was less stringent, according to Marina. She only had to go through a briefing hosted by the POEA wherein they were oriented on the culture of the destination country.

Marina narrated her experience while working in Singapore:

"It was a hard experience for me not because of the job but because it was my first time to work as a house help and work away from my family. I was really homesick. My boss was a Chinese woman and did not want to see me sad or crying because it was bad luck for them."

"She was very strict but I tried to adapt to their style and slowly, my boss and I became close as if we were siblings. After two years, when it was time to renew my contract, she asked me if I would still want to stay and I said that as long as they would still want me, I would stay."

Marina's employer was Catholic and according to her, she had been very nice to her. Her boss' friends and relatives did not treat her as a house help. She was even the one who took care of their child for 18 years. She was allowed to go home every two years but after 10 years of being with them, her employer already allowed her to go home every year or when she needed to. The only challenge she faced was working until late but it was immaterial to her compared to the kindness shown unto her.

The family would not have let her go, but they no longer had enough money to pay for Marina's salary. Her employer, who was formerly into sales in a printing office, had lost his job. Because of this, Marina had no choice but to go back to the Philippines.

"I was sad to go home. If not for that, I would still be there."



When she was in Singapore, Marina was earning 400 Singaporean dollars or around Php12,000. However, her money was not just sent to her husband but also to their eldest child for the schooling of their grandchild. They were also paying for rent. Marina practically sent all the money she earned which was not even enough to cover for their expenses. That left them with no savings when she returned to the Philippines. Her employer could not also provide her with any compensation for her 18 years of service because of their own financial problems.

“I was concerned then about my children. My eldest already had a family while my second child was not able to finish college. It was just fortunate that my second child was able to marry a foreigner. For a long time, she had no work but now, she is the one supporting us.”

The house where they were living in was her second child's house. She really invested to have a house for their family. She had also been working for a year now. Marina's husband also drove a motor vehicle which also became their source of living.

She returned in 2008 but it was only in 2012 when she learned about the financial assistance of OWWA. She went through a training and was granted Php10,000. However, her husband got sick so the money was used up for his hospitalization.

Marina also thought of putting up her own sari-sari store or to find a cleaning job. Her mind still wanted to work but her body was already weak. Her child would not also allow her to work because she constantly complained about pains in her knees.

When asked about her knowledge about reintegration, Marina's answer was as follows:

“I don't know because when I returned, I stayed at home. I'm not the type who always goes out. My other problem is that I started to feel my weak knees. When I was working, I did not feel the pain but now that I had stopped, it hurt in a way that it's even hard for me to walk.”

For Marina, her return was good in a sense that her family was in the Philippines. Her children were also there to support her. Marina would not credit anything to the government except for the Php10,000 financial assistance and training. However, Marina would still blame her shy personality for the fact that she might not have exerted effort to know more about government's programs. Nevertheless, Marina's hope was that OFWs like her who have been working for long years abroad be given equivalent cash reward for their service.

Returning OFWs who still have the capacity to work, according to her, should be benefit from government's support. However, for older return migrants like her, it is hard to continue working, said Marina. In fact, she was contacted by a Singaporean needing caregiving services to a bed-ridden patient. At that time, Marina's passport had already expired and she was not able to accept the job. But in her mind, she could have been working there now. There were also friends of her former Chinese employer who also called her to become their elders' caregiver. However, she preferred not to accept their offers because for her, it was hard to deal with Chinese adults known to be strict and hard to deal with.

The Spouse: Alfonso De Jesus

Before his wife left for Singapore, Alfonso De Jesus was a factory worker at the Liripiano Company. When he resigned after almost 11 years, he was able to use his money to buy a boat so he could still support their three children. Fishing became their source of living for the next six years but soon this job became too demanding for him. The boat went to his brother-in-law which he later on regretted because they lost their source of income.

Realizing the financial requirements of raising three children, his wife decided to work in Singapore while Alfonso accepted some house painting jobs. When he stopped painting, he invested on a tricycle and drove it for a living for almost 11 years. He did this while his wife, Marina, was still abroad. However, his work contributed too little to support the family. He had to budget the Php10,000 being sent to them by his wife monthly to pay off their rent, buy food and support their children's education. Their combined income was just enough for everything so they were not able to save any amount.

“My wife used to go home every two years and stayed here for less than a month. I got used to it but it was really hard. It was as if I carried everything. But I was still happy that none of my children became a black sheep. I dedicated all my efforts to them. Some of my friends praised my strength for lasting from 10:00 pm to 6:00 am driving the tricycle. I even pick up my children from their school. I did everything from washing the clothes to cooking. My siblings wanted to help me but I said I can do it. I am also not comfortable with borrowing money so I took it all by myself.”

When his wife had to returned home because her employer could no longer pay for her salary, Alfonso agreed since their children were already grown-ups. Their eldest got married too soon to their disappointment but their youngest was able to get a job in Makati City, while their second child was able to marry a foreigner. The latter was able to build a house of their own and this was where Marina and Alfonso stayed.

The help they got from OWWA amounting to Php10,000 that was supposed to be used in putting up a business was instead used for his hospitalization after he incurred a severe sinusitis from his previous painting job. The case was so serious that he had to undergo operation.

“I did not look at problems as problems. I just gave everything I can give. Until this incident happened where I had to undergo operation, last April 2014, I went to Quiapo church and prayed.”

His children asked him to stop working and stay with their mother at home instead. Alfonso once tried to venture into a motor scrap business with a friend. In less than two months, their Php20,000 grew to Php80,000. However, it was late when he realized that his friend had vices so when it was time to buy inventory, the money had already disappeared.

Alfonso still wanted to work but his body and eyesight were already weak. He recently ipped and fell and had to be brought again to the hospital. Alfonso is already 66 years old and has only finished a third year high school.

Aside from the Php10,000 assistance from OWWA, Alfonso could not recall other help coming from the government. He even termed the system as “*palakasan*” and that one would need backing from a government official to be able to get the benefits.

Despite everything that happened, Alfonso is still happy that they are finally together. They can act and move as they want as a family and no longer have to worry about his wife who was even operated in the gall bladder when she was in Singapore.

The Child: Alma Dela Cruz

While Alma's mother was working abroad, she was studying. She remembers that her mother called and sent letters regularly. She regularly sent money to ensure they could continue schooling. Their father's work then was not regular since he only accepted house paintings. Their main source of income was her mother's work.

Alma is the eldest among three children. She stood as their mother—attending parent-teacher association meetings—while Marina was away. However, when she reached first year in college, she got married. She had to stop schooling to take care of her own child. She had to move to a different house with her new family but still received support from her mother. Alma is now 37 years old.

In Alma's mind, the reason why her mother decided to return home from abroad was because she had an accident where she slipped and affected her arm. She also remembers that they got help during that time and that the government gave them Php10,000 as assistance. According to her, there was also financial assistance offered to them by the municipal government but they would did not avail of it because of the lengthy process they had to follow in order to get the benefits.

However, Alma is happy that her mother is finally home after 18 years of working abroad.

"I was happy because my parents were already old and it was hard for them especially when my mother had an accident. Her employers were kind but of course, she would need to move around and it would be hard for her because of the accident. I was happy because it was already long enough that we did not have a mother. We no longer cared what would happen next once she came back. "

When her mother returned home, they were still "solid" as a family in spite of the fact that they now lived in separate houses. Not a day passed by that they did not see or talk to each other. She was admittedly close to her parents whom she referred to as being very kind and whom she treats as her friends.

"When my mother got home, we were forced to live within our means. We had to accept it was really our major source of income. It was more for my father and siblings because my husband had a job. However, the money that my mother sent me was still a big help. Now all of that was suddenly gone."

Her mother wanted to go back abroad because friends of her previous employer wanted to get her in Singapore. However, her mother could no longer work because of her weak knees. Alma also felt that it was really time for her to remain in the Philippines because they were no longer going to school. They just had to pay for their daily food expenses, which according to Alma, could be managed.

Alma just hoped that the government would give due credit and benefit for OFWs who have worked long enough and have helped the government in the process. She cited what she heard that in Hong Kong, pension was given to those who have worked for several years. She did not know of the benefits OFW could get from NRCO and OWWA beneficiary.

4.4.4 Case of Distressed OFW and Family

The Distressed OFW: Luis Vitales

Luis Vitales from Villasis, Pangasinan worked as a materials controller in an oil drilling company in Libya. He has four children – two boys and two girls, the eldest being 39 years old. He was considered as a skilled migrant given his line of job.

He decided to go back to the Philippine for a one-month vacation from 4 February 4 to 11 March 2014. However, because war broke out in Libya, he was no longer able to return.



Before he flew to Libya as an OFW, he was a janitor and utility man for various employers in the country. He then qualified for migrant work in 1978 through the prodding of his friends who were working in the Northern Shipping Lines. He took a seaman vocational course to be able to board the ship.

“There were no requirements to become a seaman back in 1978. As long as you rode the ship and you did not easily get dizzy, it would do. You learned while you were on board.”

Luis worked as an OFW on a ship from 1978 to 1998.

“When I first went off on the ship, I was not used to the tides and I got sick. It was hard for me and I wanted to go home but could not, because I already had a family. It took me a few months to adjust.”

Luis was able to bond with his fellow seamen although their relationship was not without problems.

“We drank inside the ship. Fellow seamen came from all over Luzon, Visayas and Mindanao. At times we did not understand each other. We clustered in groups according to culture – Ilocanos group with Tagalogs against Visayans who composed majority of the group during drinking sessions. The morning after the fights, it was as if nothing happened. We were only 30 in the ship and we had no choice but to work with each other.”

Luis himself got into fights with his colleagues when we were in the tanker. It was hard in the tanker according to him because they were just in the sea. But as the usual scenario, the fights are gone in the morning.

Luis admitted that indeed, there were many girls who got on board the ship. Women then came from Hong Kong, Singapore and the United States. According to Luis, nowadays, women are no longer allowed to go on board. But reminiscing, he considered that as one of their frills in the middle of the sea.

When he got back to the country, he was offered seminars in La Union which he remembers as given by OWWA. There was also a seminar inside the ship which was given by the Philippine National Bank (PNB).

“There were lots of seminars. The programme of OWWA was reintegration of distressed OFW. We were taught how to handle a business and they offered us loans.”

They were told they could avail of loans in PNB La Union but was not able to get any loans because they were required to submit land title as collateral. Luis expressed his disappointment on this.

The seminar in PNB San Fernando lasted for a day then they had a seminar in Dagupan on how to handle a business, specifically on how to register and get permits.

Luis said he was able to receive the Php 10,000 assistance from POEA. Since his wife was also an OFW, both of them applied but only one of them was granted with the amount. He has heard of the NRCO but did not know of any of their programmes.

On his return, he had a lot of worries especially for his family.

“When my wife and I were working abroad, we were providing for the education of our children. When our youngest was in his third year, we went home without any money because I was not able to get my salary there because of the war. Back when there was

still no war in Libya, one of my co-workers who worked there for 10 years was able to get more than Php 200,000 while I was not able to receive even a centavo. My furniture and sari-sari store business was also not earning well. It was fortunate that my eldest child was able to go abroad and was able to give a little help.”

“My wife also worked for a longer time in a hospital so we tried to work it out with OWWA but to no avail.”

“Our worry is that everything that we worked for will be put to waste if we do not manage it properly. We can no longer find another job because we are already old. If we are not into business and if no one helps us, we can no longer stand because we were unable to bring home anything.”

Luis expected that the government (through OWWA, POEA and DOLE) would provide for OFWs. He claims that they worked hard and contributed to the government. He is therefore expecting that the government would help them to reintegrate.

According to Luis, it would be important that the government provides financial assistance when OFWs return to the country. This money would help them put up a profitable business especially if OFWs can no longer find a job in the country due to their age. A decent amount for him is Php 200,000.

When asked about his definition of reintegration, Luis defines it as a “seminar”.

“It was as if we were given a seminar, following which, if we would need anything from the government, it would be given to us especially for the business you have put up. My understanding is that we would be given financial aid.

Luis Vitales is currently 61 years old. He was able to finish his third year in Bachelor of Arts in Political Science. His monthly salary as an OFW was US\$1,500 and he was able to send home US\$1 000.. He was not able to save anything because everything was dedicated to the schooling of his children. Given the choice, he would still want to go back.

The Spouse

Luis’ wife is a graduate of midwifery and like him, also worked abroad in 2002. Her work then was able to augment the income of his husband significantly.

When his husband was abroad, cash flow was good and they were not having financial problems. However, every time her husband returned home, which lasted for some months, he would not be earning any salary which would trigger financial problems.

She was the one who went to Libya first in 2002. After one year, she took her husband with her. However, war broke out on 15 February and they were immediately sent home in March. While still on the plane, they were told that OWWA would be giving them Php 10,000 assistance. Once they were able to get the amount, they were asked to fill up “thick” forms where they were asked to assess their needs for their businesses. They went back to OWWA several times for seminars in La Union, Dagupan and Lingayen.

When asked about their outlook now that her husband has returned,

“Sad. Because we were not able to reach the life we wanted. I really wanted to put up a business. Even when I was the one abroad, I really wanted to go home if I was able to save a sufficient amount of money. However, we were sent home in an instant bringing home not even a single centavo.”

“We heard that the government would be giving financial assistance for us OFWs who were displaced because of the war. So we went home because of this promise and also out of fear. I and my husband both applied for the Php 10,000 assistance from OFW. We submitted all the requirements even for the business and up to now we are waiting and hoping that both of us would be given the same amount.”

Luis' wife considers reintegration as very important because to her understanding, OFWs have a right to be reintegrated and be given help. However, she does not consider her husband's and her return and reintegration as successful because they “were not able to bring home money. If we had a successful return, we would have plenty of money in our pockets.”

She expects government to help through programmes on entrepreneurship. She has heard of NRCO from OWWA but it was not explained to them well. She is more familiar with OWWA, DOLE and POEA, with OWWA as the one providing the Php 10,000 grant for OFWs.

Luis' wife is 59 years old and is a college graduate of midwifery. Like her husband, she was able to send home US\$1000 from her US\$1,500 salary and was also not able to save anything because the money she earned was also used for the education of their children. She also has plans of working abroad again.

The Child: Luis Vitales, Jr.

When his father went abroad, Luis Jr. was already studying. He had no plans then of finding his own job and, at 31 years old, he is still unemployed

“When they left, our life was good because they had work abroad. They were able to provide for the house and for our studies. When they got back, the savings slowly dwindled because they had no other means of living.”

The only help he said that they were able to get was from his eldest brother who is now working abroad in Canada.

Luis Jr. says he was glad that his parents returned because he knew that life in Libya was hard, especially so because the country was at war then. He was looking forward to being reunited and bonding as a family unlike before when they would only communicate through letters and text messages. Now, they are able to communicate more with each other. He admits that he is close to his parents.

He was also expecting that upon their return, his parents would continue their furniture business. However, they lacked resources so they got their living expenses from the business and the number of their customers also went down.

Luis Jr. knows nothing about reintegration.

“None. [What for me is a successful return is that] my father was able to go back alive.”

He still wishes that the government would support OFWs like his parents especially in growing their business. He has also not heard of NRCO but is familiar with OWWA as the agency who helps OFWs who are stranded in other countries, provides loans and gives trainings through TESDA.



Luis Jr. is the second child among four with the other siblings aged 39 years old, 29 years old and 22 years old. When his father and eldest brother went abroad, he took the responsibility of being both mother and father to his siblings.

5.0 ANALYSIS OF THE ENABLING AND DISABLING FACTORS FOR SUCCESSFUL REINTEGRATION OF OFWs

Based on the analytical framework, the discussion below focuses on the social, psychological, economic and political factors that enable or disable successful OFW reintegration based on the findings in the cases of OFWs presented as well as from the lessons learned in the stories of NRCO and Bayan Foundation.

For the purpose of this study, *successful* is defined as when a returned migrant was able to attain the desired outcome, in this case, reintegration. It is further defined as holistic restoration of the OFW in unity with himself or herself, the family, the community and the country.

Enabling factors are defined as those factors that facilitate successful reintegration in the Philippines, while *disabling factors* are defined as those that hinder or impede successful reintegration.

The themes that are coined and enumerated below were generated through content analysis of the cases presented.

5.1 Social Factors for Successful OFW Reintegration

Based on the results of the cases, the **study defines successful social reintegration as when the OFW is able to fit into society, specifically the family and the immediate community in the Philippines.**

Enabling Social Factors

1. Support of children

In the cases presented, it was evident that the family, particularly the children, played a big role in the reintegration process of the returning OFW.

In the case of Sally who was a health professional in London, her eldest child, Ivan, at a young age stood as a protector and provider of his siblings. He openly expressed his love for his siblings and this translates how Sally and her husband were able to raise them well in spite having to work abroad to support the family. This could be an enabling factor as it left Sally to worry less about her children as she looked after their future as an OFW.

In the case Victor Oclinaria, it was his children who provided the money needed for him to return to the Philippines. It was also his children who refused to let him leave again because of their concern about Victor's health condition. Victor, as seen in the case, was a skilled OFW who was incapacitated by an accident while working abroad. One of his children, also an OFW, supported the family after his father's unexpected return.

In the case of Marina De Jesus, a less skilled worker who was employed as a domestic helper in Singapore, her second child provided some sense of stability through marriage and was able to get a house of her own. Marina and her husband lived with them. The youngest child also already had her own job while the eldest already had her own family. Marina's husband was also happy that their children are all fortunate.

Similarly for Luis Vitales who was sent home because of the war in Libya, his son was able to get a job in Canada and is able to provide for the needs of the family.



For all these cases, the children's education as supported by the OFW parents led them to better employment which later became the main economic driver for the various families. All family members especially the adult children welcomed and encouraged the return of their parents because they can already support their family even without any parent working abroad. They even defined successful reintegration solely by their parents' safe return to the Philippines.

2. Support of the spouse

The spouse also plays one of the biggest roles in the reintegration process of an OFW primarily as a partner in raising the family.

In the case of Sally (the health professional), her husband took over the management of the farm while she was away. He also managed to follow Sally to London to be able to add to the income of the family. In spite working as an assistant compared to Sally's nurse position (which he perceived as lower), he pursued to work there. Upon their return, he took over caring for the children and their shoe business while Sally worked in a lying-in clinic in the Philippines. Johny was a picture of a responsible man who remained the strong foundation of the house and provided support for Sally.

In the case of Victor (the skilled worker), it was his wife who discouraged him to go abroad because according to her, the job was temporary in nature. Nevertheless, he pursued it and when he had to return home because of the accident, it was his wife who helped him draft a business plan for them to be able to apply for a loan to put up a sari-sari store. Erlinda, Victor's wife, was also able to save a year's worth of Victor's salary and they were also able to their house. It was also Erlinda who made sure that they were able to pay off their debts. It was a principle followed by his wife.

Marina's husband, Alfonso, despite his old age managed to add to the income of the family by driving a tricycle. This still contributed to their living expenses no matter how minimal.

Luis' wife, on the other hand, was a graduate of midwifery and was able to augment the family income significantly. His wife also worked as an OFW.

3. Relationship with employer

Victor being a skilled worker in Abu Dhabi had to undergo skill-specific training to be able to qualify for the job. However, since the nature of his work would require physical capacities, his accident technically disqualified him from the job. Moreover, having met the accident beyond office hours, he had no choice but to submit to the policies wherein his hospitalization expenses would not be covered by his employer. Nonetheless, half of the expenses for his return to the Philippines were shouldered by the company.

Marina's case, on the other hand, represents a successful integration case abroad. As a domestic helper, she was faced with a strict employer couple who did not like to see her lonesome and crying because this would bring them bad luck. Eventually, she was able to adjust and even became friends with the couple to the extent that she almost considered part of the family. Even after she could no longer be remunerated by her employer, a friend of her employer wanted to hire her to take care of their old.

Maintaining a good relationship with the employer is considered as a social enabler primarily because having a good record with an employer provides a clean slate for the OFW's future endeavours in both countries of origin and destination.

4. Help of neighbors and good samaritans

This last enabling factor was highlighted in the case of Victor who, upon encountering an accident, was helped by a nurse who was a fellow OFW and a foreign doctor who admired his strength and gave him discounts on hospital bills. The presence of such people, which does not often happen, aided in the successful recovery of Victor especially since he could not count on the support of his employer. Fellow workers also contributed to help in his financial needs including on his return to the Philippines.

Disabling Social Factors

1. Age and physical limitations

In all cases of OFWs presented, age was seen as a disabling factor to reintegration to the community in the Philippines.

In the case of the skilled OFW, aside from being incapacitated due to an accident, he and his wife could no longer be locally employed because of old age.

The same was true for Marina who had to regularly be hospitalized and whose knees became eventually weak. Despite her will to keep working, she could no longer do so physically.

Luis, likewise, could no longer find a job due to his old age.

In all cases, spouses also tended to be aging and no longer eligible for local or overseas employment.

2. Dependent family and relatives

Family was seen both as an enabling and disabling factor. Except for Victor's wife who was able save a year's worth of his husband's salary, the cases of Marina and Luis showed that the family was not able to save enough money for the OFWs' retirement, much less for their sudden return.

Despite having a lot of savings, the finances of Sally's family became easily drenched by the emergency needs of their relatives and in-laws.

In the particular case of Victor's family, his wife Erlinda decided to stop her rag making business after believing that her husband's earnings were already enough to sustain the family. Hence, she was unable to add to the family's savings or better yet maintain a fall-back business upon her husband's return. They were planning to save for the future but it was too late. Some of his earnings, as Luis relayed, was even shared with their relatives.

In the case of Marina, the situation of her husband became a barrier particularly because his hospitalization cost them the money Marina got from OWWA. Instead of using it to start a business, the money was used to pay off hospital bills. This might have happened not only to Marina but to many OFWs since such emergency situations will be given automatic priority when they happen to any family in need.

Also in Marina's case, both parents expressed their disappointment to the second child's early entry into parenthood. This child was also still receiving money from her parents despite having her own family already.

Lastly, in Luis' case, his child was still jobless at the age 37 and they all relied on the eldest child who was working overseas in Canada.

5.2 Psychological Factors for Successful OFW Reintegration

Based on the results of the study, **successful psychological reintegration is when an OFW has finally accepted the fact that he or she has finally come home to the Philippines and no longer plan to go seek employment abroad.**

Enabling Psychological Factors

1. Independent-mindedness

This character can be attributed to Victor who, in the face of a serious accident in Abu Dhabi, managed to go through the healing process alone. Despite not receiving help from his employer, he eventually encountered help from his doctor and fellow OFWs. This independence was also reflected in Victor's return to the Philippines when despite his condition. With this decision to come back and resume job applications, Victor was ready to face his life in the Philippines regardless of this condition. It was also mentioned in the case that Victor did not want to solely depend on his children so he found ways to be locally employed.

Disabling Psychological Factors

1. Attachment to working abroad

Marina expressed her sadness when she had to leave Singapore, she would have wanted to stay there after 18 long years. If not for her weak knees, she would have accepted the offer of her former employers' friends to work as caregiver. Such aspiration could act as a disabling factor because the OFW has integrated into the ways of the destination country and has gotten accustomed to working abroad.

5.3 Economic Factors for Successful OFW Reintegration

The experience of the OFWs talked about **economic reintegration in three possible ways: (1) to get another job, (2) to re-immigrate or (3) to be an entrepreneur**. This section also touches on the cases of NRCO and Bayan Foundation which mainly dealt on addressing the economic needs of the returning OFWs.

Enabling Economic Factors

1. Existing Skills

The difference between the skilled and the less skilled OFWs is that the skilled returnees are able to utilize their work experiences to acquire related jobs in the country that require a certain level of competency and skill.

For Sally, it was very easy for her to get a local job in a lying-in clinic after being a skilled nurse in London.

For Victor, he was able to pass road tests when he came back to the Philippines which still qualified him for driving jobs.

2. Financial assistance for entrepreneurship

In the NRCO experience, all successes were drawn from economic assistance. Cases came specifically from the livelihood assistance amounting to Php 10,000 which deemed to have worked given their successes. The attention was focused on the economic reintegration with a training programme on how to make use the fund through establishing a business. Overall, the NRCO cases seemed to suggest that the key in reintegration resides in the economic factors.

3. Innovativeness in the use of funds

The NRCO experience showed how the migrants who have become entrepreneurs have innovated on how they used their resources. Since the nature of the assistance was for them to start a business, they all engaged in entrepreneurship and invested in putting up structures like a maternity clinic or in buying equipment such as sewing machine. While others invested on real estate e.g. renting out apartments for Sheryl Laloy. They were able to develop various products and services with the amount of Php10,000.

4. Honest-to-goodness Entrepreneurship

The Bayan Foundation experience showed what might be missing in a one-day seminar on entrepreneurship or a microfinance loan is to actually go into an actual enterprise development training and mentoring program. The cases illustrate the contribution of longer-term entrepreneurship as an enabling factor for reintegration.

Bayan Foundation also showed that enterprises start with opportunity. In capturing opportunities, successful entrepreneurs capitalize on one or several key factors that influence their way of life. These include their education or training; innate skills and hobbies; family network; work environment; and the location where they live. Based on the experiences of the Bayan entrepreneur borrowers, they were able to effectively seize opportunities by exploiting one or several of these elements.

5. Savings

From among all the stories, it was the health professional, Sally, who was able to maintain her savings. She was able to invest her savings in a business while managing her farmland which generated additional earnings and savings. This is a primary enabling factor as she her savings increased; she thought less of working again abroad.

Erlinda was also able to save half of the money she got from Victor's salary which she was able to use to renovate their house. Despite the accident that her husband met abroad which led to his sudden return, the family was able to survive their daily needs because of Erlinda's savings which was equivalent to Victor's one year salary.

Luis and his wife on the other hand regretted that they were not able to save anything because all the money they used it to support the education of their children. They realized how helpful it would have been if they were able to keep some of his earnings for their future.

Disabling Economic Factors

1. Incapacity to perform skills

Connected to incapacity to perform skills is the absence of opportunities for the skilled worker to readily use the knowledge and skills he or she acquired and honed abroad once back in the Philippines. This is the case for Luis who was trained both as a seaman and a materials controller in an oil drilling company in Libya.

2. Employment opportunities for the aged

Related to age as a social factor are the economic opportunities available for senior returning OFWs. It was a common concern for all OFW families interviewed for both the OFW and the spouse who could no longer be employed because of their age.

3. Unmatched level of salary

This disabling factor was most especially evident in the case of Sally where she cited that the annual salary she is earning from her current job in a lying-in clinic was only a month's worth salary in London. Nevertheless, to be able to be with her family, she elected to settle for this lower-paying job.

It was expressed in the case of Victor and his family that their children tried to contribute to complete the work done on their house. However, the children expressed their frustration for not being able to pool funds to match the salary that their father when he was still working abroad.

5.4 Political Factors for Successful OFW Reintegration

The political factors presented here cover the **programs of the government on OFW reintegration**. Since all the OFW families interviewed were nominated by NRCO from their pool of beneficiaries of the Php10,000 financial assistance, it is also apt to identify the enabling and disabling factors that led to their successful reintegration through the help of the government.

Enabling Political Factors

1. Awareness of the benefits

The three OFW families were informed about the financial benefits for returning OFWs through other individuals. Particularly cited was that Victor was able to know about the assistance through his neighbour whose wife was a former OFW.

2. Presence of politically-supported programs

There were concerned non-government organizations in their communities who provided livelihood trainings particularly in the case of Victor's wife who was able to receive training on food processing and sewing. The NGO was said to be supported by certain political candidates.

Disabling Political Factors

1. Unawareness of the programs

On a similar note unawareness of the programs has also become a critical disabling political factor for reintegration.

It was noteworthy that in spite availing Php10,000 assistance from the government, all OFW interviewees were not aware that the program was from NRCO. Since NRCO was formerly part of OWWA, it was only OWWA and POEA that they have become familiar. None of the people interviewed were able to recognize neither NRCO nor any of its existing programs. Only the financial assistance and trainings from OWWA were availed by these OFWs.

Further, Luis, as a distressed OFW, only defined reintegration as a "seminar" vis-a vis a regular program implemented by the government. His son did not either know any of these programs provided by NRCO and OWWA.

Marina, on the other hand, only became aware of the benefits for OFW returnees four years after her return. Her daughter, though the assistance was afforded due to the accident that affected her arm, was also not aware.

Lastly, Sally declared that she was not able to get any support from the government.

2. Standard programs

In standard programs OFWs are usually asked to come up with a business plan and undergo training as a prerequisite to obtaining the benefit, interventions may fail to cater to some of the needs of particular segments of OFWs.

In the case of Victor, his wife thought that a program especially for returning OFWs would help them in their old age.

The daughter of Marina, on the other hand, hoped that the government would give due credit and benefit to OFWs who have worked for a number of years abroad and have also helped the government in the process through remittances. This was a concern because that Marina's employer was not able to give her a retirement package even after 18 years of working for them because of their own financial problems.

3. Lack of program follow through

It was cited in the case of Luis that the family's furniture and sari-sari store businesses did not earn enough. According to his son, it was lack of resources that brought the business down. According to Luis, the amount of Php200,000 would have been a decent amount to put up a profitable business. Perhaps adequate program support to run a business is needed.

5.5 Program Implications of the Enabling and Disabling Factors

Following the initial analysis of the enabling and disabling factors stemming from various cases presented above, the following considerations are brought forward to further strengthen the policies and programmes of NRCO for returnees.

1. Segmenting of the Entrepreneurship Program

It was suggested that NRCO could further segment its analysis of returning OFWs and health professional returnees and design assistance programs for each segment because each has its own priority needs, concerns, and expectations. This may support NRCO in better servicing OFW returnees. The suggested segmentation could be based on gender, age, skills and competencies.

The cases presented particularly suggest that programs catering to the particular needs of aging OFW returnee may be helpful. Senior citizen, with their skills and experience may still contribute substantially to the economic, political and social life in the Philippines and special attention could be granted to making the best use of their social capital.

For the case of skilled OFWs for example, they have special needs that could be addressed separately. They could either be reemployed given the necessary skills, or if incapacitated, NRCO could consider giving them special fund to put up their own clinics or related businesses which they could manage.

2. Packaged Entrepreneurship Program

OFWs can depend on the naturally occurring factors of success. However, the process can be further hastened if a complete package on enterprise development, growth and evolution would be catered to them. As with the case of Bayan Foundation, the assistance did not solely rely on lending but on taking care of the whole process of entrepreneurship from opportunity seeking, screening and seizing up to having access to markets. The program even contained the self- mastery component which involves personal visioning and personal wealth management. These could very well equip OFWs to be able to maximize the amount given to them. After they have gone through in-depth entrepreneurship training, NRCO could consider granting OFW more funds to further expand their businesses. Should NRCO engage in giving such loans, it must be ready to equip their people in becoming business advisors themselves.

3. Placement for Health Professionals

It is a sad truth that employers abroad give a higher premium to health professionals, specifically doctors and nurses. While they earn a lot abroad, these Filipinos are faced with a dilemma of either earning high or being with the family. As one of the interviewees lamented, one cannot have both. Given this statement, NRCO could create a special placement program for health professionals with a primary goal of giving the professionals opportunities, other benefits than salaries. This could entice OFWs to enlist. The NRCO could work with government agencies such as the Department of Health to come up with an integrated program for returning health professionals.

4. Networking and Use of the Social Media

Maintaining a network of entrepreneurs who can act as practitioner business advisors could be a program worth tapping into. Aside from face-to-face meetings, NRCO could also explore online mentoring and networking through their website or through the use of social media. The website could also be a venue to post requirements in setting up a business especially the permits required from different government agencies e.g. investing in building a health facility like a hospital or an elderly home.

5. Counselling Program

In both pre-departure and return processes, the counselling program for the husband, wife and child be intensified especially in the decision making process. This is to particularly address psychological enabling and disabling factors in the reintegration.

In this counselling process, the success story cases of NRCO could act as basis for discussion. In almost all cases, OFWs were almost totally ignorant of their options and rights as OFW returnees. The training received by OFW did not seem to create impact. NRCO may consider making sharers in its reintegration trainings.

6. Habituation Mentoring

For almost all cases, there exist financial inadequacies. Not being able to save is a matter of not having the habit to do it. There seems to be a need for a “habituation mentoring”. This could be part of the pre-departure training as well as integration seminars during the OFW’s stay abroad. Increasing the awareness of OFWs on savings and its importance is necessary to help them on their eventual return.

7. Reintegration Program for OFW Families

The story supported the wisdom of defining reintegration in terms of the family. The cases suggested that policies in reintegration may consider reaching out to all members of the family, most especially the children of OFW migrant returnees. The reintegration process in terms of awareness, knowledge, training and livelihood support can include the working or non-working spouse, and the children.

Children are sources of both social and psychological enabling and disabling factors. Specifically in the Philippines, the two most important groups are the family and the community or neighbourhood. All children in the cases were glad for the return of their parents but the opposite which could be a disabling factor is a resentful child. This suggests that there could be a program to encourage and address the concerns of the latter. These could be aligned with activities of support groups as learned in the Sri Lanka experience.

8. Awareness and Knowledge Campaign

The stories showed the lack of awareness on the programs of NRCO. It might be important for NRCO to go into returning-OFW education for the sake of awareness and knowledge of their program, specifically on what OFWs would benefit from these programs. Later study could quantify those who are unaware of such programs.

NRCO may consider getting into a cost-effective awareness and knowledge campaign for OFWs on a continuing basis.

The power of the social media could also not be underestimated as new forms of communication arise from a good number of users of the likes of Facebook, Instagram and Twitter. These channels would be a cost-effective approach to awareness and knowledge building on the benefits OFW returnees could get from NRCO. It could also be a venue to address arising issues right away but could be done after careful risk assessment.

9. Full Blown Case Research

In the reintegration training, there could be such a case coming from a successful reintegrated returnee/s. NRCO could commission such a case research and writing and include it as an important element of its reintegration training program.

10. Tracking, Monitoring and Feedback

NRCO may continuously follow up its clientele to build a “live” knowledge of the successful and enabling/disabling factors of reintegration. Feedback mechanisms can also be well in place to be always aware of the needs of the returning OFWs.

6.0 SUMMARY AND CONCLUSION

A review of literature of existing reintegration programmes of Sri Lanka and India revealed a useful categorizing of the enabling and disabling factors for successful OFW reintegration, namely social factors, economic factors, social factors and psychological factors.

The Sri Lanka experience underscored the idea of support groups to provide emotional support for OFWs. It also suggested having a placement program that will facilitate employment among returnees. The India experience, on the other hand, showed how migrants were willing to accept a lower paying job than their previous jobs abroad, a form of social demotion. It also showed that financial help from family members and relatives is an economic factor that helps the returnees during the short period when they are still looking for a job.

Cases from NRCO and Bayan Foundation showcased stories of successful economic development of new entrepreneurs as a product of its enterprise development initiatives for micro entrepreneurs. Successful reintegration in the NRCO experience was mainly drawn from economic assistance with specific reference to its livelihood assistance. Bayan Foundation, on the other hand, showed how its actual enterprise development training and mentoring program contributed to enterprise growth and development among the returning OFWs.

Cases of a health professional, a skilled worker, a less skilled worker and a distressed migrant and their respective families were able to capture some social, psychological, economic and political factors that enable and disable successful reintegration.

Among the enabling social factors are support of children and spouse, relationship with employer and help of neighbors. Disabling social factors, on the other hand, include age and physical limitations and dependent family and relatives. These social factors help the OFW fit back into society, specifically his or her family and the immediate community.

An enabling psychological factor that was identified in the stories is independent-mindedness, while disabling psychological factors were attachment to work abroad and lack of self-motivation. These characteristics helped the OFWs finally accept the fact that he or she has finally come home and no longer cherish plan to going back abroad.

In terms of economic factors, the following were identified as enabling factors: existing skills, financial assistance for entrepreneurship, innovativeness in the use of funds, honest-to-goodness entrepreneurship and savings. These enablers provide opportunities for the OFW returnees to either: get another job, re-immigrate or be an entrepreneur. Disabling economic factors, on the other hand, included lack of capacity to perform skills, lack of employment opportunities for the aged and unmatched level of salary.

Lastly, enabling political factors included awareness of the benefits and presence of politically-supported programs. Unawareness of the programs, too standardized programs and lack of follow through were seen as disabling political factors in successful OFW reintegration.

From the results of the review of literature and case analysis, suggestions on strengthening NRCO's policies and programmes were: (1) segmenting of the entrepreneurship program specific to the needs of OFWs, (2) packaged entrepreneurship program that includes a comprehensive training and mentoring approach, (3) placement for health professionals so they could still use their skills, (4) networking and use of the social media for online mentoring, (5) counselling program to address the psychological and emotional needs of



OFWs, (6) habituation mentoring to encourage savings, (7) a reintegration program dedicated to the families, (8) cost-effective awareness and knowledge campaign, (9) case research and writing, and (10) continuous tracking, monitoring and feedback.

The enabling and disabling factors identified in this study could help NRCO better conceptualize its programs that are more customized to the expressed needs of the OFW returnees. Later on, NRCO could quantify data on the target OFWs' awareness of the programs as well as the extent of the benefit they have received to help them reintegrate. Impact of these programs could also later on be analyzed to create a more responsive set of programs for the returning migrants.

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