RISKY INVESTMENTS: TURNING RETURN MIGRANTS AND NATIONAL HEROES INTO ENTREPRENEURS IN THE PHILIPPINES

by

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Abstract

This dissertation “follows the policy” of return and reintegration for returning overseas Filipino workers (OFWs) to the Philippines. At once a global policy model and migration policy specific to and rooted in the very labor and economic conditions of the Philippines, the reintegration examined here is as socio-spatial process constituted and shaped by various actors, subjects and institutions. Specifically, it asks why and how reintegration policies are facilitated at this very conjuncture of Philippine labor export history through an investigation of interconnected sites. First, I outline the “return assemblage” composed of state agencies, non-governmental organizations and private institutions invested in the return migration of OFWs. Then, I conduct a close study of what “reintegration” means for a self-organized, volunteer group of middling migrants who conduct financial literacy and entrepreneurship training for OFWs. Lastly, I continue my ethnographic and interview-based research with farmworkers from Japan and Vancouver, BC to examine how small enterprise has become the newest form of “gambling” for life and survival in Benguet, a region north of the Philippines. This dissertation contends that reintegration as it stands today is primarily built on the neoliberal logic that return migrants must be transformed first into financial literate subjects, and then into “entrepreneurs” who will eventually invest in the Philippines. Thus, rather than ensure sustainable lives for migrant returnees, this study argues that reintegration functions as governance and development strategy that seeks to transforms OFWs into self-reliant subjects in the midst of the state’s withdrawal of any social welfare for its returning citizens. It suggests that questions of migrant reintegration today impel a theoretical and methodological return to the colonial and imperial legacies of neoliberal development policies such as entrepreneurship and livelihood programs in the Philippines. In doing so, my study reveals how processes of migrant reintegration exacerbate long-enduring governance mechanisms for the nation’s surplus populations. By taking this deeper and expansive view of Philippine migrant reintegration across its multiple spaces, this dissertation contributes to critical scholarship on the areas of migration-development nexus, migration governance, financialization and shaping of financial subjectivities, and the ongoing processes of neoliberalization in the Global South.
Lay Summary

This dissertation examines the Philippine state’s reintegration policy for returning Overseas Filipino Workers (OFWs). Specifically, it asks why OFW return and reintegration has been steadily garnering people’s attention after decades of Filipino labor export and how these policies are currently facilitated. The dissertation moves through interconnected sites. First, I examine a few government institutions and NGOs “invested” in the return of OFWs. Then, I investigate financial literacy and entrepreneurship training spaces in Manila and Dubai which aim to turn eventual OFW returnees into future entrepreneurs and investors. Finally, I draw attention to stories of former OFWs who returned to their hometowns in the northern region of Benguet, Philippines. This dissertation argues that reintegration does not ensure safe and sustainable lives, but rather functions as governance and development strategy that seeks to transforms OFWs into self-reliant subjects in the midst of the state’s withdrawal for social welfare for its “modern-day heroes”. 
Preface

This dissertation is the original and independent work of the author. The research program was approved by the University of British Columbia (UBC) Behavioural Research Ethics Board under certificate number H17-00875.

A version of Chapter 4 is published in Banta, V. and Pratt, G. 2020. Surplus in Dubai: Filipino professionals as surplus entrepreneurs. *Geoforum*. DOI:10.1016/j.geoforum.2020.05.022
Some of the empirical material from my fieldwork interviews in Chapter 4 was used to write the aforementioned article. The article was a collaboration between Banta V and Pratt G, and both were involved in the theoretical formation, data analysis and writing of the manuscript.
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<tr>
<td>BSP</td>
<td>Bangko Sentral ng Pilipinas or Central Bank of the Philippines</td>
</tr>
<tr>
<td>CAR</td>
<td>Cordillera Administrative Region</td>
</tr>
<tr>
<td>CSO</td>
<td>Civil Society Organization</td>
</tr>
<tr>
<td>CFO</td>
<td>Commission on Filipinos Overseas</td>
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<tr>
<td>DA</td>
<td>Department of Agriculture</td>
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<tr>
<td>DFA</td>
<td>Department of Foreign Affairs</td>
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<tr>
<td>DOLE</td>
<td>Department of Labor and Employment</td>
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<td>DTI</td>
<td>Department of Trade and Industry</td>
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<td>EDLP</td>
<td>Enterprise Development and Loan Program</td>
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<td>IOM</td>
<td>International Organization of Migration</td>
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<tr>
<td>ISP</td>
<td>Integrated Seafarers of the Philippines</td>
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<tr>
<td>LGU</td>
<td>Local Government Unit</td>
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<tr>
<td>NEDA</td>
<td>National Economic and Development Authority</td>
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<td>NGO</td>
<td>Non-Governmental Organization</td>
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<tr>
<td>NRCO</td>
<td>National Reintegration Center for OFWs</td>
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<td>OFW</td>
<td>Overseas Filipino Worker</td>
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<td>OWWA</td>
<td>Overseas Worker Welfare Association</td>
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<tr>
<td>POEA</td>
<td>Philippine Overseas Employment Administration</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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A few months before I left for Canada to begin my PhD, Gerry patiently listened to my fears of leaving the Philippines to which she had this response: there will be many kinds of returns. Of course, I did not know then that I would be writing around this topic. However, I always look back at this moment as one that perfectly sums what it has meant to have Gerry as my supervisor throughout all these years. I am grateful to have been able to learn from, work for and alongside her. Maraming salamat, Gerry! I had the great privilege to also have Jim Glassman and Juanita Sundberg in my committee. Jim Glassman always provided much needed enthusiasm and encouragement for doing research in the Philippines during times of self-doubt. Juanita Sundberg gently reminded once that I belong in geography, an important reminder then and now. My utmost thanks go to you, Jim and Juanita! Also, I am grateful for the careful reading, generous comments and constructive feedback from Jamie Peck, Nora Angeles and Lieba Faier.

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Lastly, I could only have done this work through the sustained support and love from relationships that have lasted despite time and distance apart. Although forged during what sometimes feels like a “past life”, I was recharged many times through memories, jokes, and stories shared by friends who continue to make beautiful art and theatre. They have stopped asking when I will be back, but the knowledge that the beach and their company are always in the horizon keeps me going. To friends I have had the privilege to make during my time as graduate student over the years, thank you for both quick and extended check ins in person and online; Also, salamat to my most brilliant and inspiring geographriends who continue to do exciting and important work in and outside the Philippines – Andre, Chester, Kristian. Thank you for all your help, and I long for the time we can all work together. Lastly, my deepest gratitude also goes to members of Migrante Philippines, Migrante (Dubai and Abu Dhabi) and Gabriela-Dubai. Padayon at salamat sa lahat lahat.
Finally, I would not be here if it were not for my *ate* and *kuya* who taught me my first lessons on work, strength, survival and love. *At, kay Jero, lubos ang aking pasasalamat.*
Para sa mga kasamang patuloy na lumalaban
Chapter 1: Introduction

Josie and I met one Saturday afternoon in a less swanky Dubai mall. Instead of the typical luxury shops one might expect from a typical Dubai mall, small stores selling jewelry, clothes and textiles lined the halls. The grocery store, one floor below where we were was full of kabayans\(^1\), dressed in their casual clothes, some even with their shorts and tsinelas (flip-flops). These are signs I was told later, that most of these kabayans were on their “day off” and that they just live close; we were in Karama after all, I was told. As Josie sat down, she explained that right after our meeting, she and her new “business partner” still intend to discuss their events planning business before heading to Saturday Catholic mass, the latter, a must before the start of another busy work week in Dubai. She tells me she is extremely busy these days. On top of her job in the hospital and her small businesses, Josie finds time to engage in a kind of advocacy work in Dubai. A big proponent of financial literacy and entrepreneurship training programs for OFWs, Josie sees her volunteer work in the training programs as part of the “mission” to care for other OFWs like her:

We tell everyone, just like how others made me realize: "We cannot live here forever" It’s either we die too soon or we live too long. If we die too soon, our families will suffer. If we live too long and we do not save enough money, we become burdens to our families! I have so many relatives who have worked as domestic workers for the past 20 to 25 years. They’re still in Saudi. Their children finished school, yes, but at 68 years old, they’re still working!

Josie herself has been in Dubai for 15 years, during which she already had to take care of 2 ailing parents in the Philippines. And now despite being newly married to another OFW, Jose continues to support her family back home. Lately, she has grown more concerned, not only by her family responsibilities and money, but regarding her precarious tenure in Dubai and thus possible return to the Philippines: “What if I lose my job? That’s depressing, so we have to do something about it! We need an action plan! We need an execution plan!”

This dissertation is guided by Overseas Filipino Workers (OFWs) such as Josie, who shared their feelings of anxiety, even trepidation, amidst their job insecurity abroad and the imagined precarious living conditions awaiting them in the Philippines. It aims to bear witness to their determination to forge new

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\(^1\) Kabayan is defined as “coming from the same nation” or “compatriot”. Kabayan as a term is often used by migrant workers in the UAE, Saudi Arabia, Kuwait, etc.
paths even when plans, schemes and strategies beguile. For when many OFWs return to the Philippines, they find that they must strive to learn how to begin again, with nothing.

A few weeks before I arrived in the Philippines to begin fieldwork in April 2017, the Philippine government’s plan for OFW “reintegration” made its rounds as part of the incumbent president’s bold pronouncements. Duterte, positioning himself as savior to the hundreds being repatriated from Kuwait, promised OFWs not just safe passage, but the prospect of never again needing to leave the Philippines for work and survival. Rather than quickly dismissing this as one of the president’s empty promises, I aimed to examine what undergirds the Philippine state’s claim that it will and could bring OFWs home and reintegrate them back into national economy. Thus, this dissertation begins with an interrogation of what the Philippine government calls reintegration, a state program that offers return OFWs a mix of small amounts of financial assistance, financial literacy and entrepreneurship “training” and an “opportunity” to take out a loan for a business start-up. It aims to theorize the emergence of reintegration as a means through which OFWs are managed and governed, undergirded by a neoliberal developmental logic whereby returning OFWs are turned into more financially viable citizens, specifically as future investors and entrepreneurs. If things go according to plan, returned OFWs-turned-self-reliant citizens will be able to sustain their own lives and those of their families’ without needing much government social welfare support. Most importantly, returned OFWs will help boost the nation’s economy through business development. Hence, twice over, the OFW becomes the Philippines’s bagong bayani (new heroes).

1.1 Locating Reintegration From Within

This project invites skepticism about the promises of OFW reintegration and envisions acts of return as what Ahmed locates as acts of “working over things that are not over” (Ahmed, 2016, p. 200). As Ahmed reminds us, this takes commitment as, more often than not, what is not yet over has disappeared from general view. Activists know this all too well: how do we continue with the work? How do we make people care once again? For the Philippines, the “thing” that is not over is the labor migration of Filipinos to almost all countries of the world and the state’s “labor brokerage” role in the systematic export and regulation of Filipino migrant labor (Rodriguez, 2010), phenomena that have for years seized the attention

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2 It was during a 1988 speech by President Corazon Aquino in Hong Kong that the term “bagong bayani” or new heroes was used to refer to Overseas Filipino Workers (OFWs). This discursive construction of OFWs as self-sacrificing and hard workers for families and the “nation”, Franco (2013) argues, justifies and legitimizes labor export.
of academics and policy makers alike. In order to continue servicing the ever shifting “gendered and racialized labor demands” of the global economy, labor brokerage has been a relational dynamic, constituted by the binding relations between state and citizen. Under these terms, the OFW is continuously disciplined at home and abroad to conform to the idea of the good, hardworking Filipino worker, as a way to at once ensure access to global labor markets and maintain flows of OFW remittances.

Rodriguez’ crucial work on the Philippine labor brokerage state is by no means isolated in its aims and is part of a vibrant constellation of critical works. Guevara (2010) also explores the process of labor brokering and expands this relation beyond state and citizen to include the co-mingling of the economic, social, political and cultural spheres that shape the processes of its labor brokering. Alongside the workings of the “state”, certain cultural logics move through circuits of the family, religion and nationalism and “neoliberal capitalist ideals of economic competitiveness” (Guevarra, 2010, p. 5).

Subsequent analyses have included migrant narratives from different areas of the Philippines to allow fuller consideration of how “labor export” is not only differentially implemented but also experienced. McKay (2012), for example, looks at overseas migration from a rural locality in the northern province of Ifugao. Analyzed from the “village level”, overseas labor is not only a strategy to solve economic insecurities but also political ones as well. She employs a geographic approach that illuminates how aspirations for overseas migration are mediated by certain economic concerns caused by “failed” international development strategies that were implemented in this rural village. Thus, in McKay’s work and others, “national” labor export policies are imbricated with other local political and economic policies and thus operate in multiple scales (Aguilar, 2002; Kelly, 2000). Mostly feminist scholars have also led the charge in not only providing ethnographic detail but urgent theorizing to interrogate the complex and shifting relations between the Philippine state and the OFW. Set against the dominant state framing of OFW as “new heroes” (Encinas-Franco, 2015; Rafael, 1997; Rodriguez, 2010; Tadiar, 2004), several works have highlighted not only the challenges faced by migrant workers abroad but also the intricate ways in which identities and relations have been forged, maintained or destabilized by and through labor export and life conditions in “destination countries” and work sites (Barber, 2013; Dalgas, 2015; Fajardo, 2011; Manalansan, 2003; Terry, 2014). Theorizations have been further sharpened through close examination from different countries (Constable, 1997; Espiritu, 2003; Faier, 2009; Lan, 2006) and finely- grained analyses of the numerous cross border practices of home-making, mothering and caring.
amongst OFWs and their families, along with resistance and protest (Francisco-Menchavez, 2018; Lindio-McGovern, 2012; Parreñas, 2001; Pratt, 2004, 2012).

Yet there is room to further examine “sending state regimes” such as that of the Philippines’. Lee argues that there is a persistent “blind spot” wherein the dominant theoretical focus remains “on what happens after the initial act of migration” (Lee, 2017). While much has been written about diasporic communities and the policies directed towards them, Lee insists that “ex ante interventions” of sending states have largely been neglected. These ex ante interventions, according to Lee, could potentially help us gain insight into “why and how migration flows look the way they do” or better yet, how migration is utilized to serve national goals. While I diverge from Lee’s approach, I remain drawn to the use of the Latin term, ex ante, to describe such policies. Used in the financial sense, ex ante refers to the act of predicting a future, specifically potential financial returns, by looking at past and present data. In this dissertation, I examine the Philippine government’s policy on migrant reintegration as a kind of ex ante policy geared towards OFWs returning from their temporary work contracts abroad. Thus, this dissertation not only examines reintegration as a return migration policy; its central concern lies in interrogating reintegration as a conjuncture and, therefore, attending to “how multiple forces come together in practice to produce particular dynamics or trajectories, as well as possible alternatives” (Hart, 2004, p. 97). It aims to theorize how reintegration policy signals the initiation of two intertwined processes – a new mode of governance and a development strategy for returning OFWs as ways to mitigate and address the challenges presented by an ever-deepening neoliberal crisis. Also, taking central place in my analysis are the subjects/agents whose desires, according to Li, “don’t stand outside a conjuncture but are formed within it, and are formative in turn” (Li, 2014, p. 19). I re-tell the stories of those involved in governance and development, alongside those of the “return and retrenched” (Spitzer & Piper, 2014) as a way to explore what OFWs themselves hope to gain through reintegration. This ethnographic attention, I argue, is a move towards theorizing how reintegration is an ex ante mechanism through which one nation dreams to forestall loss by “render[ing] value out of the not yet” (Bahng, 2017, p. 2), specifically in transforming its returning “assets”. It is only by attending to return migrants’ stories of struggle, their attachments to the promise of business and/or investment, and their ardent dreams for possible elsewheres that we may begin to

3 Lee in her works argue for a more “explicit mapping of sending state regimes” which would eventually lead to new inquiries and comparative analyses of policies and migration flows. However, this dissertation shares less of the concern to build a theoretical framework for understanding different state regimes. But rather, by looking closely at return migration and reintegration of the Philippines, it aims to broaden our understanding of the different concerns of the “state” in managing migration.
critically examine seemingly tried and tested methods of migrant labor organizing and contribute to efforts to generate new ones. Ultimately, this research aspires to provoke future collaborations and strategizing around a political response for returning OFWs.

1.2 The Workings of Return

A few months after returning from the Philippines in 2018, some Philippine born and raised students from UBC, including myself, were invited to a social event held by the Philippine Consulate in Vancouver. Aside from being lured by free food and the opportunity to socialize with colleagues, I was curious as to what the event was all about. After a visiting diplomat presented a puzzling update of the Philippines (the economy is doing well under Duterte, according to the report), the audience, composed of Filipino/Fil-Can “youth”, was then implored to consider returning, for two main reasons: one, according to the diplomat, the nation has had the most positive economic outcomes under the incumbent, and second, we, the “youth”, are capable of contributing much to the country’s development. Later, over an icy and fruity Korean dessert and in between boisterous fits of laughter, I learned that not one of my 5 colleagues are even contemplating return. Yet, perhaps the more surprising thing was our very lack of surprise of said implorations for our return. It was as if we have heard it all before, separately, at different locations, at different moments of our lives, since being away. Why now? Or, why, again?

I introduce this vignette because it helps to paint a picture of what it has been like to pursue and locate reintegration, of always running up against something familiar but different. And, more importantly, it suggests the need to re-engage in order to “pick things up differently” (Ahmed, 2016, p. 200). One area of study that I had to revisit, albeit quite reluctantly, was that of the Migration-Development nexus which, according to Gamlen (2010), has become an “international policy orthodoxy” (Gamlen, 2010, p. 415). Since it dovetails with the current dominant neoliberal paradigm of the reduced role of states, and dependence on the market and individuals in bringing about economic development, scholars note that the MD nexus, although much debated since the 1950s, is now back with a renewed force (De Haas, 2010, 2012; Gamlen, 2014). Its most recent wave of “optimism” lies in the central role of both migrants and diasporas in the development of their “origin countries” through either remittances or their return. Although many scholars have elaborated critiques, there are still ongoing discussions surrounding the “right” critical approach. As Delgado Wise has argued, there are crucial political stakes to finding this approach as reflected in his own experiences in the realm of global migration management. Despite moves made towards promoting an alternative “human rights-centred approach” contra the hegemonic
and depoliticizing views of “migration management”, Delgado Wise asserts that progressive outcomes are yet to be attained (Delgado Wise, 2018b). For Delgado Wise, the “great paradox of the migration development agenda” is that proponents and its critics alike tend to leave the very principles of neoliberal globalization intact, with little to no change to the neoliberal policies applied to migrant sending countries (Delgado Wise, 2018a). Geographer Raghuram, in her summation of the MD debates, posits that the problem lies deeper; since MD has been “configured in familiar and preset ways” it occludes other “imaginaries of the relationships between migration and development” (Raghuram, 2009, p. 104). She points to the common tendency to posit a “casual direction” between migration and development, whereby migration is the thing that needs to be governed and maintained and “development is normatively good” (Raghuram, 2009, p. 105). Specifically, in return migration, this causal direction undergirds unqualified calls for stronger intervention of “sending states” in fostering development “back home” for the returnees’ benefit, either to deepen their “embeddedness” or ensure the sustainability of their return (Bakewell, 2008; Van Houte & Davids, 2009).

I engage with these critical stances as I interrogate OFW reintegration in the Philippines. Kuschminder has noted that although there is an increasing global pressure for migrants to return and reintegrate in their “home countries”, little is understood about the process of reintegration (Kuschminder, 2017), and scholarly attention is now moving to fill this gap. In addition to examining reintegration as it applies to different types of returnees, a number of scholars have honed in on the multi dimensionality of reintegration, defined by Cassarino (2008) as the “process through which a return migrant participates in the social, cultural, economic and political life in the country of origin”. Several case studies have demonstrated the need to look at specific political and economic structural contexts, such as state institutional and labor conditions (Boccagni, 2011; Kandilige & Adiku, 2019; Mensah, 2016) and changes in returnees’ gender roles (Christou, 2006; Tufuor, Sato, & Niehof, 2016) that shape post-return migrant trajectories (Kleist, 2018). Methodologically, there has also been a push to do more longitudinal studies to observe the process of reintegration over time (Hagan, Wassink, & Castro, 2019) and ethnography to bring in the perspectives or subjective experiences of return migrants themselves (Lietaert, Broekaert, & Derluyn, 2017b; Sinatti, 2015). Although these works have been extremely vital and significant for drawing our attention to reintegration, there is ample room to do more to explore why and how the imperative or “pressure” to reintegrate migrants has been globally circulated, and yet strictly instituted or implemented only in certain parts of the world. Also, considering the growing policy emphasis on the level of “preparedness” of returnees (Nisrane, Morissens, Need, & Torenvlied, 2017; Scalettaris &
critical analyses have not been conducted on how these currently transform and shape specific state actions and transform state-migrant relations. Prompted by Raghuram’s challenge to begin working towards unsettling the dominant spatio-temporal frame of MD and thus of an emerging reintegration paradigm, I returned to the Philippines with two interrelated questions: first, how does reintegration play out in the context of the Philippines? And second, why is the Philippines instituting reintegration for its returning migrants?

I first situate reintegration alongside a set of migration policies perhaps more familiar to Filipinos living and working abroad. Scholars have noted that even though it is has now gone mainstream, the Philippines perhaps has had “more experience than most” countries with what scholarly literature refers to as “diaspora strategies” (Kelly & Ortega, 2020). Since the 1980s, the Philippine state has employed different strategies to mobilize its diaspora not just as remittance senders but as potential philanthropic donors (Espinosa, 2012; Zapanta Mariano, 2017), tourists, volunteers (Kares, 2014) and investors for development. Although critical analyses of various diaspora strategies generally center on how these strategies function as governance technology that in effect downloads the burden of development onto to the migrants themselves, more recently scholars have looked deeper into the variegated types of diasporic engagement and state “motivations”. Geographers, in particular, have led the charge in insisting that diaspora strategies are “necessarily historically and geographically contingent” (Hickey, Lynn-Ee Ho, & Yeoh, 2015, p. 139) and therefore, analyses must be situated in their particular historical and socio political contexts (Ho & Boyle, 2015; Koh, 2015; Mullings, 2012; Peñafiel, 2015). More importantly, although the field of geography has come to the study of diaspora late, Ho maintains that the discipline is most suited to critically examine the “spatial absences in state narratives of diaspora, belonging and contribution” (Ho, 2011, p. 763). Specifically, she argues that if we pay attention to states’ constitutive acts of “claiming” its diaspora, the elitist nature of most diasporic strategies will be revealed; most often, business and professional class and most likely to be based in North America and Europe are those targeted by these strategies while others are excluded.

Taking the lead from Elaine Ho, I began with an intent of examining reintegration as a set of policies primarily geared towards those invisibilized and neglected by Philippine diasporic strategies. However, from within the halls and government offices in Metro Manila, the fault lines between diasporic strategies and reintegration policies were not as clear as I had hoped. As pointed out by Hickey (2015), with the recent increase of circular and temporary work migration programmes around the globe, even the
“implicit policy divide” espoused by global development institutions between diaspora strategies and MD strategies have become increasingly blurred. For instance, in many government policy documents, official websites and research interviews, the Philippine government claims a diaspora composed not just of the elite, but also those who have acquired citizenship abroad, and the non-elite and “low skilled”. Similarly, policymakers I spoke with were adamant that the OFWs they referred to in our discussions mostly belong to the low skilled category or those under temporary work contracts, but that reintegration could also apply to Filipinos with foreign citizenship. Through the provisions of dual citizenship and investment in the Philippines, they too have the opportunity to be “reintegrated” back into the Philippines even without the physical requirement to return. Drawing upon this ethnographic observation that came early in my research, this study took on two interlocking objectives. First, this study aims to fill in gaps in current scholarship on reintegration by ethnographically attending to the practices through which actors, policymakers, institutions, and OFWs negotiate with and carry out the global policy directive of reintegration. I flesh out the work of reintegration by bringing forward perspectives of street level bureaucrats as they enact a range of roles, including that of welfare worker, social service provider and even, according to one interviewee, travelling salesman tasked to “sell” the idea of reintegration to other government agencies, local government units (LGUs) and other stakeholders. It is only in attending to these multiple perspectives that we begin to see how reintegration, akin to diaspora strategies, is historically and geographically contingent. Second, instead of dismissing these ethnographic moments as mere “inconsistencies” in policy or in implementation, this study maintains that these tensions suggest the classed nature of reintegration policies play out in different ways and in different contexts. This dissertation aims to work towards a specific, historically and spatially complex analysis of the uneven formations of Philippine OFW reintegration.

Taking the cue from scholarship that has challenged prior theorizing of diasporic policies because of its bounded spacing within the “sending state” (Dickinson, 2017; Peñaflie, 2015), I followed reintegration, not only as a process that involves Philippine-based government agents interacting with global migration institutions, civil society, and training institutions, but also as a process that operates in a more networked and spatially distributed way across countries and local regions (Cohen, 2016; Délano, 2014; Dickinson, 2015; Raj, 2015). Applying such a geographical sensibility to the policy field of reintegration, Peck and Theodore argue, enables us to see that it is above all a “relational construction” and is constituted by both policy actors and its “audience of followers” (Peck & Theodore, 2015, p. xxiv). Thus, rather than the smooth state of affairs typically characterizing spaces of policy making, the sites of reintegration I focus
on here appear as “arena[s] of struggle and contention” (Peck & Theodore, 2015, p. 27). Reintegration, when examined historically within and through the different institutions and actors, emerges as a highly contested idea as opposed to one unitary and stable policy object that is seamlessly transferred and enacted from one site to the next. In Chapter 2, I demonstrate how reintegration in the Philippines has come to bear multiple political and economic functions – as welfare assistance, migration management tool, and development strategy, amongst others. In Chapters 3 to 5, I focus on key sites in order to explore the possible convergences and contradictions between the neoliberal developmental fantasies of the Philippine state and the dreams of differently situated OFWs, which currently undergird reintegration.

One of the initial aims of this dissertation was to build on the existing literature on reintegration by putting it in closer relation with neoliberal development critique. Ever since migrants have been heralded as “agents of development” in global migration and development policy discourse, migrants and their financial practices have come into focus. Despite strong critiques, remittances continue to be considered to be “a panacea for development” (Datta et al., 2007). More recently, however, aside from ensuring their steady flow, emphasis has been placed on the “right” use of remittances, namely that they should be channeled into “productive” investments in migrants’ “home” countries, such as housing (Zapata, 2019). Nevertheless, as Zapata has argued, there should be more “systematic” analyses into the ways in which MD logics have cohered with financialized modes of development dominant since the 1970s (Zapata, 2013). Thus, I intend to build on and extend the small but growing body of works that have begun interrogating OFW investment in Philippine real estate (Faier, 2013; A. A. C. Ortega, 2018; Pido, 2017) by drawing attention to another sector that is being resuscitated as a new asset stream – Philippine agriculture. Prompted by interviews with government officials and local NGOs, I set out to pursue and interrogate how OFW entrepreneurship and investment are imagined to revitalize a lagging Philippine agriculture industry and sustain the lives of returnees and their families. Yet, with the exception of promotional materials and anecdotal accounts of OFW returnees who have successfully converted their farms to full-fledged agribusinesses from the government, I was hard pressed to find much evidence of a solid infrastructure for OFW agricultural investment. I found that behind the excited and hopeful talk still lies a long and unpaved way to profitable, even sustainable, gains for the returnee.

Instead, I was drawn to another, very busy, part of this process – that of the constitution of migrants as financial subjects, specifically entrepreneurs and investors. In Chapter 3 and 4, I draw attention to the mediating work of private individuals, entrepreneurs, NGOs and other migrant advocates who offer
financial literacy and business training as tools to prepare the returnee and eventually transform OFWs into proper investor and financial citizens in the Philippines. I highlight how the discourse in these training spaces work to demand a significant change in the “mindset” and practices of eventual returnees. For instance, they compel a shift from sending remittances in support of families and debt (Datta, 2009; Datta & Aznar, 2019) to saving for oneself and productive investment. Both chapters demonstrate how reintegration works as neoliberal developmental strategy aimed at shaping migrant individuals to become financially savvy risk takers, able to simultaneously take care of themselves, take on risk for business, and most importantly, reduce reliance on the state.

Though available in many cities around the world where there are concentrations of Filipino migrants, the distribution of these state-endorsed trainings is highly uneven. In Chapter 4, I studied one highly organized, volunteer led organization that offers a bi-annual, 6-week entrepreneurship training to Filipinos living and working in Dubai. This case study of entrepreneurial training in Dubai affirms Xiang et. al’s argument that return programs function as “roundabouts” which channel traffic into specific governable patterns (Xiang, 2013). I foreground the lives of middling migrant workers who comprise the bulk of said trainings and are considered, relative to the bigger population of domestic workers and low skilled workers, to be in better position to start businesses and/or invest. Surplussed by both the Philippines and Dubai where they remain precarious in their tenure and employment, they turn to the prospect of entrepreneurial training providing them with more financial security and a different means to making a living in the event of their return. Instead of technical know-how, however, I show how the Philippine government in Dubai and this civil society group adhere to the logics of entrepreneurialism defined by Freeman as not simply an “economic matter of business” or “entrepreneurship in a narrow sense” but rather a being and way of feeling in the world (Freeman, 2014). The outcome of this is two-fold: one, it retains a flexible pool of Filipino workers in Dubai, ready to serve Dubai’s shifting labor demands in order to eventually take on the burden of one’s life security in the Philippines or elsewhere. Second, it unexpectedly opens up a kind of alternate dreaming. Instead of tightly “securing” these migrants’ return to the Philippines, I show how entrepreneurialism both releases the Philippine government from supporting returnees and opens constricted pathways for employment and residence in Dubai. Thus, I left Dubai carrying stories of those whose subjectivities and dreams for themselves and their families exceed any state’s plans for a kind of “nationalized return” (Xiang, 2013).
Upon every return from Dubai, I wrestled with the cruel hope of these migrant workers after they shared with me their “business plans” for the future. While many were cognizant that the odds were stacked against them, they held on firmly to business as way to hedge against risk and the loss they already anxiously anticipate. At the same time, I found that the slippery and the seemingly all-encompassing term, “business”, haunted my discussions with other returnees in the Philippines. In a case study of returnees in Benguet, I came close in another context to a deep attachment to enterprise, to understand what undergirds it as not just a solution to economic problems and social welfare issues, but as means of livelihood and possible wager to “win” at life. Small enterprise is foundational to developmental policy in the Philippines and continues to garner the attention of policymakers and OFWs. Through the case study in Benguet, I both returned to my initial interest in reintegration and agrarian issues and realized that this must be historicized.

In contrast to the migrant workers I met in Dubai, those I met in Benguet followed a different entrepreneurial path. I began interviews with former OFWs who have left as “low skilled” workers and returned after their temporary work contracts ended. My aim was to strip away the contemporary salience of “entrepreneurship” as primary mechanism for Filipino reintegration by seeing how it violently collides with the local and material realities of Benguet. Yet, as I listened on to interviewees’ conscious undertakings of risk in “business”, it became imperative to situate these narratives within the longer history of Benguet. Doing so, I argue, expands our understanding of reintegration, as not just to demonstrate the geographical variability of neoliberalization in the Philippines (Brenner, Peck, & Theodore, 2010) , but to better understand how reintegration functions to govern a particular surplus population through enduring mechanisms, firmly grounded on imperial and national colonial logics of dispossession and exclusion.

Tracing and historicizing policy transformations over time and space, as many have already argued, means taking into account the “context specificity of place and culture” (Ho & Boyle, 2015) and particular trajectories of neoliberal techniques and their varied genealogies (Larner, 2007). Ho and Boyle (2015), for example, demonstrate how Singapore’s diasporic strategies bear a “mixed sense of direction” since neoliberal ideas such as decentralization have been challenged by the top down approach and paternalistic governance style of Singapore (Ho & Boyle, 2015). Mullings, in her work on the Jamaican diaspora, argues that, rather than smooth spaces of neoliberal development, Jamaican diasporic spaces end up as “spaces of stasis” which reproduce patterns of inequality inextricably tied to “enduring local
patterns of uneven development” (2012, p. 407). In the case of the Philippines' reintegration programs, it became important to explore how the long history of entrepreneurship and loans as development solutions in the Philippines shed light on the persistent and widespread dependence on them, as performed by migration policymakers and OFWs alike.

In most of the sites I studied, I grappled with the question: how is “business” being made to fit within the returnees’ development plans for themselves and their families and to what ends? When read alongside one another, Chapters 4 and 5 elucidate that as transnational governmentality (Ferguson & Gupta, 2002), composed of state agencies, NGOs and even migrant advocates, stretched out across multiple spaces, reintegration keeps select OFW populations at the state’s disposal to serve as “securitized assets for the speculative maneuvers of neoliberalist state and state-allied economic subjects” (Tadiar, 2013, p. 28). During the time of my research, I show that this was primarily done through the building of dreams towards business and returning to farm one’s own land in order eventually to be sustained by it. Yet, as both chapters demonstrate, this process results in unintended and uneven consequences. OFW populations in Dubai, even with (and perhaps because of) the prospect of lucrative business, are stuck in abeyance, in between the dream of something bigger beyond Dubai and the anxieties of small lives and returns in the Philippines. Meanwhile, those whom I followed back to the Philippines found themselves surplussed anew; small enterprise barely sustains them and their families before they feel they must leave again. It is in reading across these chapters, I argue, that we will see reintegration as process that “alternately and simultaneously ‘free[s]’ [OFWs] from the land and tether[s] them to it” (Tadiar, 2013, pp. 27–28).

Broadly, this dissertation argues that it is imperative that we not reduce reintegration to a policy for return migrants that pertains only to their movement or resettlement in the Philippines. Neither is it simply a “fly by night” policy born from a strongman’s whim to win the support of millions working abroad. Rather it is a policy that has its own history and whose current logics and mechanisms spread, intermingle and connect with other logics, policies and histories, shaping future trajectories and constraining others. Indeed, this research set out to elucidate how reintegration has been brought into the fold of other neoliberal development strategies, and in doing so revealed the damaging effects of “business” on return migrants’ lives. While this makes us question the state’s (and civil society’s) idea of “business” as solution, some of the narratives I gathered here also present the possible limits of theorizations or storytelling that primarily hinge on the “failures” of neoliberalism to remake its subjects completely or to deliver in its promise of economic success for all. Many of the migrant workers I met clinging to “business”
no matter how risky and small the gains are for varied reasons, among them to stay longer, be with family, or work for oneself for a change. Thus, this dissertation also hopes to initiate thinking about how we can truly “dwell on the arenas of peripheral social life that US- and EU-focused critiques of neoliberalism as a global hegemonic rationality tend to occlude or at best ignore” (Tadiar, 2013, p. 24).

For those of us committed to finding alternatives this might mean finding ways to resist the seductions of the promises of financial security, business, social enterprise while attending to “life making practices” of those who are not merely neoliberalism’s “dire effects” (Tadiar, 2013, p. 42). As Hart argues, if we understand neoliberalism’s hegemony as an “ongoing process that must be constantly renovated and renewed”, there are crucial political stakes to a stubborn insistence on attending to its “slippages, contradictions, and openings” (Hart, 2002, p. 295).

1.3 The Means To and For Return

I come to this study fully imbricated within its themes and politics. Born and raised in a middle-class family who lived in Metro Manila, my parents’ families were migrants to the city from neighboring provinces, and my siblings and I were raised under the middle-class ethic to study hard in order to get good professional jobs in the city. The “value” of a good education was ingrained in us as the ticket to avoid the hardships both of my parents had to endure in juggling jobs and their studies. Despite having a few aunties and cousins who already worked as nurses in the US, working abroad was suggested as a possibility but never a requirement. Growing up, while my father worked at a newspaper ad job and my mother in life insurance, conversations about money permeated our home, as enjoying life simultaneously meant fearing it could all go away. After the death of my father when I was aged 13, the series of losses that came after essentially wiped out all that resembled a social safety net for my immediate family. My sister, a young scientist at that time, decided to pursue her doctoral studies and left for Pennsylvania, USA with a full scholarship. A few years later, my brother and I saw the sale of our family home, my parents’ greatest achievement and sole possession. We would collectively remember this as the moment when my family went “back to square one”.

Although “back to square one” may have captured the feeling of having the final rug pulled out from under my family in Manila, my graduate school experience in the U.S. and Canada and simultaneous involvement in Filipino migrant activism underscored my privilege of being born into a middle-class family. Despite knowing that I will never be able to ask for any kind of financial support from my family, I had attained a level of education that has enabled me to dream up and work towards what could be
perceived as a way out of ground zero. Regardless of how these events have fractured my family “physically” and emotionally, I still hold the benefit of having lived free (at least for now) of any obligation to financially support family members for their survival. When compared to some of my migrant worker interlocutors in Dubai and in the Philippines, I am far from knowing “what it is like” to be an OFW, despite sharing similar yearnings for “home” and a stable economic means to make a living in the Philippines. Thus, when it was time to do research at “home”, my return to the Philippines from Canada was undergirded by the tensions and complexities associated with the balikbayan identity, which Turgo describes as a fraught cultural and political position of a particular Filipino returnee, simultaneously “embedded in the country’s protracted labor exporting history and its diasporic imaginary” (Turgo, 2012, p. 667).

Filipino scholars grappling with their status both as an insider/outsider have anchored their reflections on precisely how the balikbayan identity provides them with both advantages and disadvantages. Alongside the ease of access that comes with the balikbayan identity (Coloma, 2008), Turgo (2012) and Guevarra (2006) both highlight its accompanying vulnerabilities, especially in the context of the shifting and tenuous relationships that returning Filipino researchers negotiate in the field. My affiliation with a Canadian university such as UBC most likely opened doors of opportunity for, at least, some initial interviews with representatives of Philippine government agencies. It also helped pique the interest of a few NGOs and entrepreneurs. Meanwhile, I had to negotiate with OFWs the imposed constructions of being a likely “ally” sympathetic to government directives, a labor recruiter, and a possible source of financial assistance, especially in the beginning phases of my interactions with interlocutors.

I would also like to attend to what Nagar and Geiger offer as a means to avoid reifying the position of the privileged researcher. They suggest considering how critical reflections on knowledge production can “be tied explicitly to a material politics of social change favoring less privileged communities and places” (Nagar and Geiger in Nagar, 2002, 183). Yet this did not come as easy as I would have thought. In order to conduct my examination of OFW reintegration, I returned not only as what others would call a middle-class academic in training from North America, but also as someone returning as an active member of a social movement in the Philippines. This involvement could have positioned me well to do a fully collaborative project with an organization and I initially imagined that doing so would evolve through a process of consultation to identify their most urgent concerns and considerations of how my research could help provide tools to attain some of their objectives. The opportunity to collaborate in a project did
not go as planned in part because of my hesitation to conduct the remittance surveys that they requested. Previous discussions regarding plans to strengthen return migrant organizing in the Philippines and my lived challenges of mobilizing Filipino migrants against the Philippine government’s labor export policies abroad affirmed the value of exploring OFW reintegration. In this sense, this dissertation is an effort to think alongside the organization, and to possibly open up issues that they have not yet had the opportunity to fully explore. In framing this dissertation, I have asked: what do we know of the Philippine government’s plans for returnees? And, how can analyses of OFW reintegration help migrant organizing “on the ground”?

In order to pursue these questions, I employed a mixed method approach in my investigation of OFW reintegration’s contested meanings, its governance assemblage and complex workings. In addition to engaging in participant observation of several government events and a few NGO-led workshops, I analyzed grey documents collected from Philippine-based and global migration governance institutions. I conducted 70 semi-structured interviews, including life histories with current OFWs, returnees, and former OFWs turned entrepreneurs and bureaucrats. Collectively, I took an approach that resembles the expanding body of critical work engaged in “policy mobilities”. Through the methodological approach of “following the policy”, these works resist the notion that policies travel as intact objects but rather mutate through the “continuous processes of translation, intermediation, and contextualization/decontextualization/ recontextualization” (Peck & Theodore, 2015, p. 24). Yet following reintegration was not without its challenges. Although I was able to meet with several people from government agencies and NGOs who shared some strong feelings against “more radical” reforms in migration policies, my access was constrained in crucial ways. After being “found out” for my Filipino citizenship upon our face-to-face meetings, I always wondered if this was the cause for the denied requests for follow up interviews. There are limits, then, to the depth of my “immersion” in policy making or advocacy worlds. Similarly, when opportunities opened up to follow the policy to other sites such as Dubai and the spaces of financial literacy and investment there, and then to the Cordillera, time, resources and other considerations put limitations on the time I spent “in the field”. Tracking back and forth between sites may have resulted in what Peck and Theodore refers to as the “inescapable trade off” when researchers attempt to go for the “best of both worlds” of going for “local depth” and “transnational reach” (Peck and Theodore, 2015, p. 25). Nevertheless, I drew upon Roy’s notion of “ethnographic circulations” in her work on the different worlds of poverty management. Similar to her approach, I explored in and across these sites the ways in which ethnography could be “less a practice” and more of
an “orientation” towards understanding certain problematizations and the different cultures that help circulate them. According to Roy, this means attending ethnographically to the “apparatus as research object, its historical conjunctures and its subjectifications (Roy, 2012, p. 36). In the same way that policies and structural conditions change, my research reminded me that migrant subjectivities are not only multidimensional but change over time, and that research can (and perhaps should) involve returning and re-engaging, of walking together again with those whom we already encountered or “studied” before.

Lastly, I hoped to remain attentive to how each “research site” can serve as a node from which we trace what Katz’ calls the “contour lines” of a counter topography, lines and connections that potentially enable new political economic alliances to emerge. In “rendering strange” the familiar entrepreneurial dreams of professional, middle class OFWs in Dubai, my aim has been to draw lines of connection between eventual returnees and those who have already returned to the Philippines, and between OFWs typically framed as unskilled and desperate (e.g., domestic workers) and middle-class professional OFWs. With the ongoing migrant organizing on the ground in mind, I forged on with my multi-sited analyses hoping that it will become useful in “buil[ding] an oppositional politics on the basis of situated knowledges” (Katz, 2001, p. 1230) wherein new political possibilities can emerge and further enliven current efforts. Yet, it is important to note that despite my earnest efforts to periodically check-in and consult with the different “local” activist groups during fieldwork, eventually the time spent away from the Philippines in order to conduct research analyses brought me face to face with what Nagar calls the “messiness” that comes when academics located in the Global North attempt to “talk across worlds” (Nagar, 2002). The project also has brought me closer to the messiness undergirding relations between the worlds of activism and academia. I felt the tensions of this acutely in several registers. Particularly in the stage of writing up, while I grappled with working on the dissertation and working in migrant organizing here in Vancouver, I struggled with the slow temporal pace of trying to effect “social change” and the faster moving requirements to pursue novel areas of study in academia. There were many times during which I felt that the negotiation of their differing definitions of “output” could not be met. Notwithstanding the difficulty capturing or translating the complex entanglements of emotions, desires and practices of my interlocutors, I saw the task before me as learning how to enact what Jazeel calls the “relatively undisciplined kind of disciplinary knowledge production” as I tried to write and think about the singularity and specificity of Filipino migrant reintegration (Jazeel, 2019, p. 12). And true enough, the choice to include the testimonial and the narrative here, induced numerous moments of crippling doubt about whether this dissertation is “theoretical enough”. Nonetheless, I feel a sense of duty to tell the stories of those whom I met, in terms
that remain meaningful to them, and I remain hopeful for close readings that understand the rendering of these stories as “radically empirical in its attention to particular and singular narratives, but at once theoretical insofar as it enables a kind of correct and contextualized vision” (Jazeel, 2019, pp. 12–13). And lastly, the time it requires to process and translate ethnographic data to more “usable” forms for any organization simply goes beyond the limiting time frame of the PhD. Despite any “richness” of the material presented here, I cannot help but worry that I may not have successfully laid the ground for future concrete struggles.

1.4 Overview of Research Sites

After a few years of being away from Manila (except for research trips), I returned not just with my research questions, but also with growing concerns as to whether I can make happen living in Manila in the future. When I returned in 2017, I found that heavy traffic in the city has altered not just wake up times but social relations, as well as the city’s economy. Inflation of the housing market makes barely affordable even a small studio in Quezon City, the part of Manila with which I am most familiar. Former junior faculty colleagues at the University of Philippines Diliman told me that almost all of their salary goes to housing alone. “Manila has become unlivable! Do not come back!”, a friend exclaimed. Nevertheless, given my personal connections with the city and with the capital as location for most national government offices, I began my analysis of OFW reintegration in Metro Manila.

My study is based on a multi-sited field which began in Metro Manila where I interviewed several government officials in their offices. This required a 3 to 4 hours commute depending on the traffic from Quezon City. Going to the offices gave me an opportunity to observe “activity” in their respective spaces – from the quiet and seemingly empty spaces of the National Reintegration Center for OFWs, to the multi-floored building of OWWA, full of OFWs wanting to leave the country, and then the CFO office whose “clients”, I’ve been told, have suggested “water fountains” and “parking garages” for the CFO’s building. I attended a few government-sponsored reintegration program launching events and presentations in the same areas of Manila and in Makati City, the corporate and financial center of the city. I met with directors of NGOs, financial literacy coaches, and business owners through referrals and my own online research. I conducted these interviews either in their modest offices in Metro Manila, in their homes (including one working farm/home base), via skype, and in one case, at a space outside their hotel conference room. Traversing this wide array of social spaces revealed a complex and varied terrain that reaches far beyond the perceived centers of migration policy making and governance.
In Dubai and Abu Dhabi, I followed a lead from one NGO director whom I met in Manila. This lead proved invaluable in gaining access to the professionals and skilled workers I interviewed there. While I attended only the tail end of the training, I was able to speak and interview students as they prepped for their final business plan presentations in front of some Philippine government officials in Dubai, and was able to see the fruits of the program. In between their “rehearsal” and final presentations, I conducted most interviews in coffee shops or dining spaces inside malls. This was in part to take refuge from the Dubai and Abu Dhabi heat but also because these spaces signified the transitory nature of the workers’ lives. For some, they were a welcome contrast to the cramped living spaces of most Filipino workers in Dubai. For the few successful Filipino professionals I interviewed, I was invited to see their apartments, offices and restaurants and talked with them there. I hung out with a few students whom I have gotten to know more and spent time with them going to malls and dining out. A few took me to the beach to see the Burj Al Arab at night and reminded me that “Not all Filipinos even get to tour Dubai!” With another informant, I attended a free financial literacy training held in a Dubai hotel. Meanwhile, I met with Filipino migrant activists who spoke about surveillance in Dubai and the inability to gather publicly and, even less so, to protest in the streets. On one occasion, I met with GABRIELA members at a busy fast food court and 4 out 5 were domestic workers on their “day off”. Even after more than 10 years of working in Dubai, they shared that they cannot think of saving, let alone starting a business. According to them, 90% of their salaries are still sent back to the Philippines. Lastly, a few government officials responded to my request and invited me to their offices wherein I was generally well received. In interview, a high ranking official candidly shared with me the financial woes that come with sending a child to university in Canada. As one showed me proudly the room where some stranded and abused domestic workers are taught dress making, she told me how much she appreciated that I was looking into the good work the government is doing for migrant workers in the Middle East.

Towards the end of my fieldwork year, I made multiple visits to Bugias, Benguet in the Cordillera region, which entailed taking a four-hour bus ride from Manila to Baguio City and another 3 or 4 up the mountains to get to Bugias. In Baguio City, I met with government officials and through them was able to connect with a small group of former OFWs based in Baguio City. In Bugias, I followed my main interlocutor closely and interviewed other farmers and former returnee migrant workers from Japan who, if not already into the “succulent business”, were considering it. As I will recount in Chapter 5, my interactions with this informant started when the migrant organization I was working with in Vancouver
began visiting the house he lived in with other Filipino tomato pickers in Canada. With the intent of knowing more about the situation of temporary foreign workers in the farms of British Columbia, our multiple visits helped build a relationship that continued even when Jeff and a few others had to return home to the Cordillera region. I stayed in Jeff’s home and went for drives along steep mountains in a small truck driven by his business partner and friend. In between selling and delivering succulents to other families, we talked about the intricacies of “gambling” in vegetable farming in Benguet, reminisced about Canada and shared laughs about those “succulent addicts” from Metro Manila. As I finish writing this dissertation, Jeff and the rest who returned with him are now back in Vancouver, working for the same company. Unlike other sites, I was not able to connect directly with any local activists from Bugias. Prior to leaving for this fieldsite, other Manila-based activist contacts alerted me to biggest issues of the Cordillera region – that of “development aggression” in the form of multinational corporations and the increasing number of NGOs who promise development in the area (Castro-Palaganas, 2010). Yet, although I had these warnings for “development” with me, I could not shake off Jeff’s and his friends’ deep desires for something else for themselves and their community. He had big dreams of development, of turning around the depressed vegetable economy of Bugias through what was then a very small succulent “business”. “Bugias, we’ll never know,” he said, “could be known as Cactus Village.” A year later, Jeff will send me a FB message, alerting me that he is back working in the same tomato farm in BC, his dreams for Bugias deferred.

1.5 Organization of the Chapters

The following chapters in this dissertation explore how reintegration for the OFW could serve as a lens through which to view and analyze the shifting terrain of migrant policy making and governance in the Philippines. I argue that reintegration as a socio spatial logic for managing and regulating the flow of returning OFWs must be situated in the context of neoliberal development, its concomitant euphoric celebrations of entrepreneurialism and violent non-existence or removal of any kind of welfare support for its former labor workers. In the following chapters, I document how reintegration, far from being a neoliberal government program still in need of more efficient implementation, has already come to mean different things and serve different purposes for different people by way of travel. Aside from being an emergent mode of governance that supposedly begins from departure and follows the OFW until his return to the Philippines, reintegration has given way to new spaces and ways of engaging with the eventual returnee, from teaching them “new” skills and knowledges, training them to become entrepreneurs and organizing them to form business- advocacy networks with the aim of bringing
development to the Philippines. Throughout, I pay close attention to the narratives and socio spatial practices of overseas migrant workers, government officials, entrepreneurs and advocates, situate them within these state plans and examine the ways in which they conform or run counter from the landscapes of economic development imagined by the state, private institutions and development planners.

Chapter 2 traces my own itinerary in identifying and learning more deeply about the institutions involved in reintegration. Loosely inspired by the growing field of critical policy studies, I follow reintegration policy as it moves through and within a return assemblage, comprised of state and non-state actors. I focus on three agencies, the Overseas Worker Welfare Administration (OWWA), the National Reintegration Center for OFWs (NRCO), and two NGOs and delve deep into their historical participation in labor export as a way towards carefully tracing their transition to reintegration. Due to labor export’s long history, studies that center on Philippine institutions for migrant workers are certainly not new (Gonzalez III, 1998; Orbeta & Abrigo, 2011). Nevertheless, this chapter aims to reanimate these institutions by grounding my examination on the perspectives of those who work within them and paying close attention to how the intertwined logics of “care”, managerialism and of economic opportunity articulate in reintegration.

Chapter 3 examines how the process of reintegration begins with the constitution of the pre-risk subject who is expected to return to the Philippines after the end of their labor contracts abroad. I examine the ways in which the OFW is framed as ill-equipped with the necessary financial knowledge to not only keep the remittances flowing to their families, but more importantly to prepare for their eventual return. I highlight the growing role of financial literacy workshop trainers, entrepreneurs and some who refer to themselves as “migrant advocates” in providing such financial literacy training or advice. I listen closely to the language used by these actors to describe OFWs as either guilty of conspicuous spending for themselves or giving into the capricious spending of their families back home. This chapter examines how, rather than prepare the direct return of OFWs to government initiatives, financial coaches lead pre-risk subjects to private agricultural business initiatives directed by OFWs themselves. I explore how these migrant forays into petty or small-time investments in agriculture serve as ground for investigating more closely the tenuous zone where OFWs, business and the state meet.

The next chapter further investigates an entrepreneurship training program geared towards OFWs working in Dubai. In Chapter 4, I examine the ways in which the work of this volunteer-run training program dovetails with state governmental efforts to promote and put into action its reintegration plan for
the Filipino migrant worker population in Dubai. It considers how financial literacy and entrepreneurial logics are put to work to transform the habits and “mindset” of middling migrant workers in order for them to be ready to become entrepreneurs or investors in the Philippines when they return. It argues that although such training initiatives may in fact help share crucial information with OFWs, assist them in their current financial situations, and provide a sense of belonging with other migrant workers, they also help reinforce class differences and circulate negative constructions of the poor, low skilled and indebted migrant workers. Drawing upon interviews with past and current participants, I illustrate how these divisions are cultivated from “within”, drawing distinctions between those who are deemed “successful” in internalizing lessons and thus are on their way to becoming entrepreneurs, and those who are not. By mobilizing a kind of surveillance amongst middling migrant workers, I show how civil society groups help govern the migrant worker population in Dubai, signalling what may be a rebalancing of state efforts, from providing welfare assistance to low skilled workers in need, to mobilizing empowered and entrepreneurial middling migrant workers in cities like Dubai.

Chapter 5 takes up the question: what happens then to former OFWs who have “failed” to prepare themselves and have now returned to their respective home cities and/or regions? In this chapter, I draw upon narratives of former OFW interlocutors from Canada, Japan, and others to the northern region of Cordillera, Philippines and document their experiences in creating small enterprises, either using the small governmental assistance they received upon their return or their own minimal savings from working abroad. This chapter’s main concern is to situate migrant reintegration with enduring historical geographies that shape current livelihood practices and future possibilities. In doing so, I explore how conceptualizations of future alternatives for migrant returnees, overly dependent on the logics of business and inherent or acquired “risk taking” and “persevering” tendencies and strategies of the Filipina/o worker, cohere with long standing practices of “gambling” with land and futures in the region of Cordillera. In this chapter, I argue that it is only by closely attending to returnees’ attachments to small business and their narratives of “making do” and “living small” in order to stay and live in the Philippines that we are able to work through what it means to think of alternate futures for returnees.

Finally, my last chapter reviews this dissertation’s main arguments, considering what reintegration may mean for the current landscape of migrant political organizing. Written during a time when 200,000 OFWs are expected to return by the end of the year due to a global pandemic, this chapter suggests future avenues for research and critical points of potential scholarly and activist collaborations.
Chapter 2: Constructing Reintegration: Welfare, Management Tool and Opportunity

“The only way, the most direct way of helping you is to improve the Philippines.”
- President Rodrigo Duterte

2.1 Introduction

In April of 2017, President Rodrigo Duterte arrived in Saudi Arabia to discuss with Saudi King Salman issues concerning the “welfare and dignity” of the estimated 800,000 Filipino workers in Saudi Arabia. The 2014 global drop of oil prices has caused a Saudi budget deficit and has since forced the closing of many construction firms in Saudi, many of which hire OFWs. While a reported 5000 Filipinos were forcibly repatriated with their wages still unpaid, many were left stranded in Saudi Arabia. After what was considered a successful diplomatic mission by the Filipino president himself, 138 workers landed in Metro Manila aboard a plane arranged by the Saudi government, just a few minutes after Duterte and his delegation arrived. Photos of the “tired but happy” OFWs posing with the president circulated in the news. Despite the lack of a dramatic and jubilant end, such as the case of those returning from Saudi Arabia, Tatay Digong (Father Digong, a nickname given to Duterte by his most fervent supporters) routinely performed care and concern for the OFWs (whom he referred to as the “nation’s assets”) during his other presidential visits that year. In addition to pledging to streamline the cumbersome processing and acquisition of employment documents, Duterte promised that balikbayan boxes will be kept safe and successfully delivered to their families. Most importantly, Duterte promised that in 10 years Filipinos will no longer have to leave the country for employment. Exhibiting what his most ardent supporters call his

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4 Balikbayan boxes are cardboard boxes sent by balikbayan to their families in the Philippines via shipping container or airmail. They often contain items such as non-perishable food items, toiletries, electronics, clothing and other items difficult to acquire in the Philippines. In 1987, former Philippine President Corazon enacted a law that allowed the tax-free entry of balikbayan boxes, supposedly in recognition of the hard work and sacrifice of OFWs. When the Bureau of Customs announced possible inspection and additional fees in Manila ports in 2015, the Philippine Senate responded to OFWs’ growing concerns over corruption and exorbitant fees by passing the Balikbayan Box Law. With this new law, Filipinos can now send up to three P150,000-worth (about $3,500) of tax- and duty-free balikbayan boxes in a year, given that the goods are not in commercial quantities or intended for barter, sale or for hire (Liwanag-Bledsoe, 2016). It is argued that this is a billion dollar industry considering there around 10 million Filipinos abroad and with estimates of 400,000 boxes being sent to the Philippines every month (Shyong, 2018).
strongman’s resolve, Duterte proclaimed: “I will sell my soul to the devil to look for money so that you can home and live comfortably here” (Ballaran, 2018).

In this chapter, I take these presidential pronouncements as more than performative expressions of a state and media “cover up” of recent OFW repatriations from the Middle East. Rather, I use them as a starting point for my analyses of the Philippine government’s recent policy focus on the “return and reintegration” of OFWs. Although some of my interlocutors below would argue that “reintegration” has always been part and parcel of the government’s plan for its migrant workers, I suggest that the Philippine government’s most recent deployment of reintegration comes at very specific conjunctural moment that impels a more critical look and return to what we know about the Philippines’ migration infrastructure. Defined by Xiang and Lindquist as the “systematically interlinked technologies, institutions, and actors that facilitate and condition mobility” (Xiang & Lindquist, 2014, p. 122), the migration infrastructure of the Philippines has been well documented through the lens of labor export (Rodriguez, 2010), its various institutions, regulatory and facilitative functions and the different sociocultural mechanisms through which the ideal worker subject is produced as ready for export (Guevarra, 2010).

I build on this research by drawing attention to the coming together of different institutions and groups that mobilize “reintegration” as a process through which return OFWs can imagine and live out a new life in the Philippines after many years of laboring abroad. I draw attention to how reintegration, as a set of programs and policies, is undergirded by the Philippine state’s developmental logic that seek to “improve” the lives of many OFWs who have returned after their temporary labor contracts abroad have ended (Li, 2007). Yet, far from being an “original idea” conceived from within the Philippines, the reintegration I follow here has its lineage in the reintegration policies that first began in Europe. As a “global policy model” that has made its way to the Philippines, the reintegration I describe here is far from being a consequence of the “smooth transfer” of a policy from one place to another. What I aim to capture is how reintegration moves through space that is “visualized as a field of adaptive connections, deeply structured by enduring power relations and shifting ideological alignments” (Peck & Theodore, 2010, p. 169). Drawing from Peck and Theodore’s approach, I follow reintegration as it makes its way through and within the migration apparatus of the Philippines (Feldman, 2012), comprised of various institutions and groups simultaneously driven by uneven “internal” investments and differentially moved by other forces from outside their institutional borders. I am interested in documenting the ways in which these institutions grapple to expand or rework its already existing repertoire of programs and policies for
OFWs. On one hand, these institutions can be viewed as responding to the increasing “national” pressure to rework state definitions of “care” and welfare assistance for many OFWs who have come “home”. And on the other, they can be seen as acting in accordance with the global neoliberal imperative to manage its migration flows. Either way, these institutions either need to come up with entirely new solutions or “churn” or rehash development solutions that the nation-state has used to govern its migrant population for many years.

In what follows, the chapter moves through different institutions: 1) the Overseas Worker Welfare Association (OWWA), 2) the National Reintegration Center for OFWs (NRCO) and 3) civil society groups, focusing on the work of two NGOs that maintain close working relationships with the two aforementioned government institutions. Although I center my analyses on the three institutions with which I conducted most interviews in Metro Manila, the locus of the national government of the Philippines, it is not my aim to demonstrate how these reintegration policies and practices are then brought down to other levels of government. Also, I do not assume the “boundedness” of each institution, but rather hope to explore the interplay amongst them. Although I primarily focus on these three in this chapter, my intent is not to suggest that reintegration is limited to these institutions. In fact, in the two chapters that follow, I show how reintegration is being mobilized not only by state, but also by private individuals and businesses. Similar to how neoliberalism as social process gets “diffused” not just through “faceless structural forces but also by structurally positioned agents” (Peck, 2004, p. 393), I ground the following analyses on my interviews with people who mainly work for government agencies and NGOs. I do this in order to draw our attention to the embodied practice (Larner & Laurie, 2010; Pow, 2018) of incorporating and doing reintegration from within these institutions.

2.2 Overseas Workers Welfare Administration (OWWA): Provisioning Welfare to Welfare Provision

After three hours of commute, I arrived at the OWWA main office, a place I have never been to, given my status as an international student. As I was about to head in, I stopped to observe a mid-aged woman with two small cardboard boxes at her feet. A big camera was pointed at her. In between her nervous laughter, she apologized profusely to the cameraman standing in front of her and requested another chance to get her “lines” right. Trying her best not to sound “scripted”, she thanked OWWA for the help
and assistance she had just received. With OWWA’s help, she can now start her *sari-sari* store\(^5\) after returning from abroad. The cameraman got what he wanted, and in a rush, started walking back into the building. It was early in the day and OWWA was already full of OFWs both eager and tense to get all necessary documents and training out of the way. The woman was left standing outside of OWWA alone, not knowing how to get the boxes home. With her “livelihood start up kit”\(^6\), she was supposedly ready to start her life anew.

I open with this brief scene to begin my analysis of how OWWA, most publicly known as the government institution for the welfare and protection of overseas Filipino workers, frames reintegration as something that has always been part and parcel of the Philippine government’s plan for its migrant workers. First, I provide a brief history of the institution and outline how the logics of securing and protecting the welfare of OFWs became one of the foundations of the apparatus for labor export. Then, I draw attention to what most OWWA workers I interviewed now refer to as the “roots” of its current reintegration program. I argue that it is in making evident this crucial link between the institutionalization of neoliberal development policies in the Philippines, which began in the 80s, and OWWA’s main program for migrant returnees that we are able to see how OWWA currently lays claim to its function of welfare provision for migrant returnees. Then, I turn briefly to consider how my main interlocutors negotiate some of the “*structural* tensions” (Vandevoordt, 2018, p. 283) found within the institution. Although some hold the view that “reintegration” will bring in better results if offered to returning high skilled workers, OWWA workers find themselves having to work with inherited neoliberal livelihood programs as the main form of welfare assistance for the poor and the low skilled OFW population they mostly service.

\(^5\) *Sari-Sari* stores are small and informal neighborhood retail stores operating in many locales in the Philippines. Kyung-Jung (1997) writes that its proliferation could be closely associated with low income sectors’ survival mechanisms. Due to its ability to offer retail items in quantities smaller than the usual packaging offered by large manufacturers, *sari-sari* stores are able to directly address the need of low-income groups (Kuang-Jung, 1997). In an important work, Matejowsky (2006) writes that the average capitalization of *sari-sari* store then was around 23,500 PHP. Currently, *sari-sari* stores are in tight competition against convenient stores. In 2000, the Retail Trade Liberalization Act was implemented in order to reinvigorate the economy after a period of stagnation after the 1997 Asian Economic Crisis. With key sectors opened to foreign investment, multinationals from Taiwan and Japan were able to take advantage and the number convenience stores increased. Joining them are corporate subsidiaries of giant retail firms owned by Chinese-Filipinos. For instance, to compete with sari-sari stores, the convenience store 7-11 rebranded itself as the “modern sari-sari store” (Matejowsky, 2007).

\(^6\) The “livelihood kit” included 10,000 PHP (then to be increased to 20,000 PHP) and for this OFW, some canned goods and packaged food for her small neighborhood store. Based on some interviews, there is some variation to what is included in the kit. For instance, some interviewees in Chapter 5 shared having received some fabric and thread for a small tailorshop and even a piglet to start a small piggery in the OFW’s backyard.
2.2.1 OWWA: A Brief History

OWWA first began as the Welfare Fund Administration (WFA) in 1977 during former president Ferdinand Marcos’ term. Marcos’ Ministry of Labor and Employment first proposed the creation of a “welfare fund” pooled from a mandatory US $25 membership fee for all workers bound to work abroad. What became known as the “Welfund” was then renamed as OWWA, an “independent financial agency” or a “quasi-governmental entity” managed by a Board of Trustees (N. G. Ruiz, 2008). As an attached agency of the Department of Labor and Employment, OWWA has a two-pronged mandate. One, it is tasked to deliver welfare services and benefits to overseas Filipino workers and their dependents, and second, to ensure the building up of capital for what is known as the OWWA fund. Through this fund, OFWs are said to be eligible for benefits such as life/accident insurance, disability, dismemberment and burial benefits provided they renew their OWWA memberships whilst abroad. A dependent of an OFW can also qualify to apply for a scholarship once, if the family member abroad has maintained his/her OWWA membership.

One interlocutor recalls quite vividly that it was during Corazon Aquino’s presidential term that the official thrust of OWWA became “welfare and protection”. After the authoritarian regime of Marcos, the Philippines further plunged into deep economic crisis when Aquino’s presidency, despite being more “democratic” than the one previous, remained committed to paying the Philippines’ massive debt to the World Bank and IMF (Bello, Kinley, Elinson, Policy, & Philippine Solidarity Network, 1982). Thus, instead of migration rates waning, labor export continued alongside other neoliberal economic policies carried over from Marcos’ presidency. In the early 90s, numerous mysterious OFW deaths abroad were reported, and large-scale repatriations from Iraq and Kuwait during the 1991 Gulf Crisis occurred. Although the capacity of the Philippine government to care for its workers abroad was thrown into serious question, the strategic rhetoric deployment of heroism to describe female contract workers helped redirect some staunch critique. Protecting the country’s “new heroes” became a national priority in order to, one, address moral concerns about the export of women workers and second, secure the nation’s global economic advantage in labor export (Tadiar, 2002, p. 284 in Aguilar, 2002; Encinas-Franco, 2015). A former employee recalls vividly this shift from within OWWA’s offices:

*Welfare meaning to say, at that time, damihan yung mga babaeng welfare officers, kasi dumadami yung mga babaeng pupunta ng abroad, the phenomenon of feminization at that time came about. Sabi ni cory, kasi yung mga nagkakaproblema sa ibang bansa, mga babae, send for welfare, or*
women or female welfare officers. Abroad. Lalo na sa middle east... We started coming out with shelter houses.

What we meant by welfare is, at that time, is to increase the number of female welfare officers because more women were leaving for work abroad. The phenomenon of feminization at that time came about. Cory [Aquino] said, because the workers who are in distress were mostly women, send for more welfare workers, especially in the Middle East. We started coming out with shelter houses.

Thus, it is through the expansion of its regulatory framework for migrant welfare and protection, that the government was able to simultaneously perform “care” for its heroic OFWs and reinforce the “status quo of labor export” (Encinas-Franco, 2013, p. 109).

“Welfare and protection” then became more deeply entrenched in the migration apparatus due to the events that ensued after the well-publicized trial and death of Flor Contemplacion during the term of former President Fidel Ramos (1992 – 1998). Ramos, who was abroad and reportedly “wooing” global foreign investors at the time of Flor Contemplacion's hanging, responded quickly to the “crisis” by ordering the immediate formation of a presidential fact-finding and policy advisory commission on the protection of overseas Filipinos (the Gancayco commission). The commission made recommendations, which were later ratified as the Republic Act 8042 or the Migrant Workers and Overseas Act of 1995, promulgating the immediate phase out of women domestic helpers in the Middle East, entertainers in Japan, Greece and Cyprus and a stricter enforcement of the establishment of OWWA in every diplomatic post around the globe (Gonzalez III, 1998). However, according to Tigno (2014), this rights-based approach to overseas worker protection remained undergirded by a "paternalistic instrumentalist" discourse that continued to value OFWs as remittance senders (Tigno, 2014, p. 174). Thus, under Ramos’ neoliberalizing government, two simultaneous strategic perspectives were pursued: promotion of labor migrants in the global market and protection of workers under the term’s development plan, Philippines 2000. It was during this time when the market was declared as prime mover of the economy and with the state as facilitator, welfare and protection during Ramos’ term entailed “the minimization of the costs and risks of migration and the maximization of [its]benefits” (Tigno, 2014, p. 29).
Today, OWWA maintains that it protects and promotes the welfare of Overseas Filipino Workers abroad despite numerous contestations regarding its institutional capacity to do so. And indeed it is OWWA’s work abroad and its function as the main institution from which many OFWs get their Pre-Departure Orientation Seminar (PDOS) that garners most of the public’s attention. Thus, when President Duterte drew media attention to returning OFWs, one question that most people had was: Does OWWA even provide assistance to OFW returnees? During interviews, OWWA workers I spoke with from both the national and regional levels were quick to insist that return services have always been in the roster of OWWA’s services. I was told that “Reintegration is not new” and that the Enterprise Development and Loan Program (EDLP) that sits at the center of it could be traced back to the late 80s. Back in 1988, the OWWA board authorized the use of its PHP 10.8 Million (2.8 Million CAD) seed fund to begin a self-employment program called the Re-entry Program for Returning Overseas Contract workers thru Entrepreneurship Mediation (REPROEM). The loan ceiling then was PHP 15,000 (389 CAD), but after the Gulf Crisis in 1991, “the need to intensify REPROEM was felt” and the lending program began issuing loans up to PHP 50,000 (1296 CAD) (Ofreneo & Samonte, 2005). Former OFWs could also access other livelihood programs sourced from other Gulf War funds at that time. Initiated by the Department of Foreign Affairs (DFA) and the Department of Labor and Employment (DOLE), these livelihood programs for return OFWs included “hollow block making, cosmetology and dress making”.

Drawing from this history, OWWA’s reintegration program could therefore be placed alongside other poverty reduction strategies that were implemented during the 1990s. During Corazon Aquino’s (1986-1992) and Ramos’ administrations (1992-1998), livelihood programs became the “cornerstone” of poverty eradication efforts. 

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7 As of 2017, OWWA reports on its website that it has 17 regional offices and 33 overseas posts in 26 countries. However, despite the presence of its offices in major cities, OWWA is still unable to reach and provide assistance to all OFWs. Its staunchest critics note the institution’s incapacity to “solve” many cases of labor exploitation and sexual assault/abuse cases. Also, migrant groups have been demanding investigations and open audits of the institution’s “fiscal and criminal neglect” based on serious evidence supporting allegations of the abuse, misuse and mishandling of the fund. In 2004, for example, former president Gloria Macapagal- Arroyo allegedly was involved in illegally transferring OWWA funds for her electoral campaign (Migrante International, 2016). In addition, most recently, the Commission on Audit (COA) “flagged” OWWA for only using 31 percent of its PHP 88.45 Million (CAD 2.3 M) livelihood fund (Lalu, 2019).

8 OWWA’s Pre-Departure Orientation Seminar (PDOS) is a one-day compulsory orientation or “training” for OFWs prior to their “deployment” abroad. According to its website, this orientation consists of modules on employment contracts, the stages of OFW’s life abroad, health and safety, and government programs and services. See also Footnote 17.

9 Lamberte and Yap (1991) write that the Philippine government incurred 183.3 Million PHP in expenses during the Gulf Crisis. A total of 200 families of OFWs took out loans through the Special Assistance Family Loan (SAFL). In 1991, these loans amounted to a total of 2 million PHP (Lamberte & Yap, 1991).
poverty alleviation schemes with the general aim of including the poor and marginalized in Development (Subbarao, Ahmed, & Teklu, 1996). Thus, these programs for OFW returnees began combining elements of “livelihood development” and “social reintegration”. While the livelihood component aimed to provide technical assistance and entrepreneurship development training, the social component was meant to equip OFWs and their families (OFW Family Circles) through consciousness building, skills and leadership development training. The combination of these two elements was expected to position the return migrant and his/her family to apply for small loans through the EDLP. These loans were believed to help the migrant workers’ “economic productivity” continue “at home” through their small ventures in manufacturing, agribusiness, processing, services and trade. Also, they were to remedy any social problems brought about by migration, within the family and community. However, as reflected in Ofreneo and Samonte’s ILO report, there was little evidence to support any substantial impact. From the period of 1989-1994, the program lent out PHP 152 million to 5,466 projects of 6,609 individuals (Ofreneo & Samonte, 2005, p. 24), but the repayment rates were found to be very low and projects left mostly unmonitored (Subbarao et al., 1996). Moreover, in 1993, when stricter requirements were implemented, loan applications from OFW returnees declined significantly.

Nevertheless, the EDLP has stayed on in the list of programs offered by OWWA. A few decades after, for example, EDLP again was being projected to provide an “economic safety net” for displaced OFWs during the global economic crisis of 2008 (Balisacan, Piza, Mapa, Santos, & Odra, 2010). In 2018, the EDLP remains as the central pillar of OWWA’s plan for OFW reintegration albeit slightly “repackaged” with different terms. Through the program, migrant returnees are said to be eligible to apply for loans ranging from 100,000 PHP to 2 Million PHP (2592 CAD to 51843 CAD) with a 7.5% interest\footnote{At the time of the writing of this chapter, the Banko Sentral ng Pilipinas (Central Bank of the Philippines) listed the average lending rates to be at a high of 7.3% and at a low of 5% (http://www.bsp.gov.ph/statistics/keystat/quotrates.htm)}. In addition to the increase in the amount one can borrow, the process has also been broken up into phases: first, program orientation and basic entrepreneurship orientation (often offered by the Department of Trade and Industry in partnership with OWWA); and second, “skills training”, wherein the regional OWWA office would have to look for a trainer and existing businesses to serve as “models” for return OFWs. For the third phase, migrant returnees are meant to gain the opportunity to learn “business plan
making” with OWWA, with the end goal of submitting a loan application to LandBank\textsuperscript{11}, the main lending institution and manager of the OWWA fund.

### 2.2.2 Dispensing Welfare Towards Reintegration

_Maaassess mo naman e, kung talagang kailangan e...Minsan maski di mandate, bibigyan mo, minsan sarili mo pa... O bibigyan mo. Pero sasabihin mo na, parang, hindi palagi, papaalalahanan mo rin siya na, hindi sa lahat ng pagkakataon, may magbibigay sa kanya, mga ganun._

You can assess if they really need it... Even if sometimes it’s not part of your mandate, you will give, sometimes even yourself... Of course, you will give. You would have to say them: “You can’t always ask.” You need to remind them there will be situations when no one will help.

- Rody from OWWA

Upon meeting, Rody immediately discloses that he was officially assigned by the policy and planning department of OWWA to speak with me. The director, as you already probably know, he says, is super busy these days, referring to the most recent repatriation efforts featured on the news. After a quick survey of the boardroom I was led into, my eyes locked on the computer already prepped for our meeting. Rody’s main task was to give me a rundown of the programs of OWWA, and I do not tell him that the night before I spent a significant time on their website. At the core of his Powerpoint presentation was of course the EDLP. Yet, when I asked if OWWA would be able to provide data as to how many returnees have been able to avail of this program in the last few years, Rody offered a cursory but friendly response: “I’m not authorized to give you that, of course, and I do not know if the bank will release that information.” Undeterred by this, I listened on and found that Rody would later on be particularly verbose about how he views OWWA’s reintegration as a way to extend care to OFWs “at home”. He beamed, “Talagang we care for our clients, particularly our members. (“We really do care for our clients, particularly our members.”)

Rody reminds me that I was in good fortune to be able to speak with someone from OWWA at that time. He himself was in between his days at the airport, he said, and that the day after our interview, he will

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\textsuperscript{11} LandBank is a government owned bank of the Philippines. LandBank was created in 1963 as part of the land reform program. In 1972, President Ferdinand Marcos issued a decree stating that LandBank assist in collecting amortizations from farmer beneficiaries. LandBank has since then expanded into lending to farmers’ cooperatives and other organizations to facilitate production and marketing of crops. In addition to facilitating the loan program for OFWs under the reintegration program, LandBank also provides collection and payment services of migrant workers’ membership fees with the Overseas Workers Welfare Association (OWWA).
again be at the airport to assist 226 amnesty availees from Saudi Arabia. He said that, so far, there were already 4,000 to 5,000 workers sent home from Saudi where there is the biggest population of Filipino workers in the Middle East. This is a part of his job now that he is at OWWA, after a few years working for NRCO (National Reintegration Center for OFWs) in the early 2000s. He was, according to him, one of reintegration’s pioneers. Although he wants to work overseas in the near future where the “real action” of assisting in migrant welfare and protection happens, for now he shares that there is much pride in working for OWWA in Manila. He describes his recent hard, but rewarding experience in helping out with repatriation efforts as such: “This our fuel, the fact that we are ‘welfare’. We are not regulatory. We don’t issue licenses, right? We’re in charge of people’s welfare, and I think we are doing what’s right for the OFW”.

I listen closely to Rody with the specific intention of attending to how workers’ ambivalences in the workplace may go beyond the messy and complicated interactions that could arise between bureaucrats and returning OFWs. Indeed several studies have begun drawing attention to some of the tensions and emotionally fraught interactions which emerge “in between the micro-and macro-scales” of migration, labor and social welfare policies (Graham, 2002; Mcdonald & Marston, 2005; Vandevoordt, 2018). Mostly focusing on the work of “street level bureaucrats”, endowed with some authority to define, categorize and then decide who gets assistance or not, these works look closely at the firsthand experience of bureaucrats dealing with migrants and refugees entering, integrating or leaving countries (Belabas & Gerrits, 2017; Saltsman, 2014). Vandervoordt, for example highlights the ways in which case workers from Belgium often engage in the work of “immunis[ing] themselves” from the moral and political contradictions that arise from assisting asylum seekers (Vandevoordt, 2017) Although an in-depth examination of these interactions are beyond the scope of this chapter, I turn now to Rody’s narrative of his transition from skeptic to seeming advocate of reintegration from within the halls of OWWA and read it as diagnostic of the institution’s constrained attempts to align itself to and redefine its practices as reintegration. I suggest that illuminating how reintegration acts as another form of welfare support is a crucial step if we aim to examine the true extent and scope of the promise of reintegration for the

12 The exact number of repatriatees at the time of my research was withheld from me during interviewees. The information is also not readily available on the institution’s website. However, scouring the web has yielded some results. In 2017, there were 8354 OFWs who were repatriated from the Middle East, comprising 94% of the total number of repatriatees. From January to August of 2018, there were 11,033, comprising 98% of the total. (https://www.foi.gov.ph/requests/aglzfimVmb2kteGhyHgsSB0NvbnRlbnQiEUE9XY0EtMTgwNTUyMzQwMjM5D)
returning Filipino migrant worker. Lastly, I hope that the brief discussion below helps animate more expanded inquiries into the actual work of dispensing reintegration as the most recent form of welfare assistance OWWA claims to provide.

During our interview, Rody seemed adamant to portray himself as the rational and objective government employee who have carefully considered, if not all, at the very least OWWA’s reintegration policy. He shares that when he worked for NRCO (National Reintegration Center for OFWs) in the early 2000s, the first few years of the latter’s inception, he remembers meeting foreign visitors from Bangladesh, Singapore, Hong Kong and even Uzbekistan. They visited us to study “our system”, he said with excitement. Rody recounts that when there was a resurgence in the discourse of return and reintegration in the 2000s, the Philippines drew inspiration from programs like Tres Por Uno of Mexico. He also cites India as an example and how it began tapping its citizens who had experience working in Silicon Valley to return. However, when he transferred to OWWA, Rody realized that there could be one major difference; while working with NRCO meant encountering other bureaucrats like himself from other nation states, doing migrant welfare and reintegration through OWWA means assisting mostly “poor” and “low skilled” OFWs. Because high skilled workers have more opportunities to stay longer or even attain citizenship or residency, Rody said, “the reintegration program [of OWWA] is really geared towards the low-skilled workers”. To illustrate this, he proceeds to tell a story of how a former Filipino civil engineer in the Middle East went to OWWA for assistance. Rody shares that this civil engineer “invented” something that he believes will help with the oil industry. He presented it to OWWA and told them that such a system could potentially bring in multi millions to the Philippines. The engineer was needing some help to get a significantly bigger loan, way more than what the EDLP program could offer. Not only does OWWA not have the internal funds to advance such a large-scale project, assisting this highly skilled engineer would mean doing something that OWWA was not mandated to do. He explains further:

Yung una, parang ako, personally, nagulat ako, sabi ko, ano to, parang too good to be true, but then narealize ko na parang ganito dapat. Ganito dapat yung reintegration program. Hindi yung parang, distressed, reintegration program. Parang, may nagkaproblema, shoot, reintegration program. Parang ganun dapat, ganito dapat yung mga project na malalaki, yung ang tinutulungan. Unfortunately, it didn’t pass…. pero ayun nga, sabi ko, yung reintegration program, gaya niyan, Balik Pinay, yung Balik Pinas, sino yung mga targets, yung mga distressed. Iton EDLP, loan program? Pero hindi siya yung pang-malaking impact, di ba, unlike yung mga India, di ba? Nag- aral sa Silicon Valley, pag-ului sa India, yung kanilang natutunan doon, ginamit nila sa India. O dito, yung mga call centers dito sa Pilipinas, karamihan diyan, mga Indian ang may-ari.
Personally, I was surprised. I told myself, what is this, this is too good to be true! I realized, this is how it should be. This is how the reintegration program should be, and not just, you’re distressed, here’s the reintegration program. It’s like, someone has a problem, shoot, here’s the reintegration program. We need to help those who have big projects in mind. Unfortunately, [the engineer’s proposal] did not pass. So, like that program, Balik Pinay, Balik Pinas, who are the targets? The distressed. [What about] the EDLP loan program? But, it’s really not for those “big impact” projects, right? Unlike what they do in India, right? They studied in Silicon Valley, when they come home, what they learn abroad, they use it in India. Here, the call centers we have, most of them are owned by Indians!

After this incident, Rody wondered whether OWWA’s reintegration program could perhaps be better suited for OFW highly skilled professionals who can work on the “big impact” projects when they return. By connecting the spread of Indian-owned call centers in the Philippines to India’s diasporic return strategies, he intimates what he thinks “reintegration” of highly skilled Filipino workers could potentially help bring about. In Rody’s view, highly skilled workers could help boost emerging industries, perhaps even help expand Philippine’s business presence globally. Most importantly, he notes that he himself thought that OWWA’s reintegration program only works to be the “quick solution” for the distressed and repatriated.

Rody admits that in the beginning, he proposed that EDLP be removed from the list of programs for reintegration. Nevertheless, convincing from others within the institution made him change his mind. Within the ranks of OWWA, Rody explains, that there is shared consensus around the kind of reintegration the institution espouses:

IOM, ILO, they do not have a definition of reintegration. NRCO’s definition? Economic, ganun siguro mainstream, mainstream, mainstream, pero what is is reintegration? Igoogle mo siya, ano yung reintegration, re-dash-integrating, di ba. Reintegrating back, ganyan, ganyan. What is reintegration back? Kapag sinabi bang reintegration, kailangang malaki? Pag sinabi bang livelihood activity, livelihood assistance, di ba siya reintegration?

IOM, ILO, they do not have a definition of reintegration. NRCO’s definition? Economic, maybe like that, mainstream, mainstream, mainstream. But, what is reintegration? Google it! What is reintegration, re-dash-integrating, right? Reintegration back, like that. What is re-integration back? When we say reintegration, does that imply, large scale? When we say livelihood activity, livelihood activity, is it not reintegration?

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13 Balik Pinay, Balik ‘Pinas (Return Filipina, Return to the Philippines) is another program of OWWA. See Table 2.1.
Thus, the issue is not whether EDLP is the most effective strategy for OFW reintegration. Rather, it is to reconcile with the fact that OWWA has, in fact, been already doing its part in reintegration as an institution mandated to provide welfare to its mostly poor and low skilled worker clientele. He explains further:

We help them return, reintegrate into what they call mainstream society. That’s still reintegration, right? So, come to think of it, all of our programs [are] towards reintegration, even the scholarships for children of migrants! Because, why, why did Father leave? For the children’s education! [The scholarship is] helping the father return…This is part of reintegration because the Father will not have any reason to stay in the US if the reason to leave in the first place was to put the children to school. So, really, all of the programs of OWWA and NRCO are towards reintegration.

Rody claims that in easing the OFW’s burden to send remittances to his/her family, welfare assistance such as scholarships for select dependents will eventually facilitate reintegration.14 He boldly asserts that OWWA’s welfare assistance could even ultimately help wipe away or eliminate the need to go abroad, thus leading to the OFW returning and ultimately choosing to stay for good. Thus, albeit “small scale”, Rody argues that all of OWWA’s programs essentially lead OFWs towards their reintegration.

Rather than dismiss Rody’s views as false, we may consider it instead as indicative of the juncture that OWWA currently finds itself in. Although Rody was careful not to mention the budgetary constraints OWWA has at that time, Mendoza and Ruiz have questioned the viability of OWWA ever striking the “right balance between achieving fund stability and providing much needed services to its beneficiaries” (Mendoza and Ruiz, 2007, p.19). This is due to the fact that OWWA, through what they call a “safe-first-spend-later” strategy, needs to keep a very tight operational fund in order keep up with the pressure to amass funds for future repatriation and welfare cases. In their study, they reveal that in 2007, for example, the agency projected they would need PHP 10 Billion (260 Million CAD) for a possible repatriation of all OFWs from the Middle East15. Moreover, a deeper look into OWWA’s work of doing reintegration,

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14 Called the OFW Dependent Scholarship Program (ODSP) wherein educational assistance of 20,000 PHP (546 CAD) per school year is awarded to a qualified dependent of an active OWWA member-OFW whose salary is not more than 600 USD (810 CAD).

15 Duterte’s administration (2016-) has been praised for the supposed increase in social spending. Yet Ramos cautions us from immediately conceiving this social policy expansion under Duterte as progressive. Ramos argues that the social policy expansion under Duterte is simply a “top down process” aimed at consolidating his political base. Most importantly, Ramos argues that, rather than an exception, this current administration does not veer far away from the “institutional modalities” of former president Aquino, his liberal predecessor, who focused on a kind of “narrow universalism” in its expansion of social services and goods and further entrenching “poverty targeted modalities of social protection” such as the CCT (Ramos, 2020, pp. 496–501).
specifically from Manila, reveals how OWWA does not veer away from dominant social welfare practice in the Philippines. Yu (2006) argues that colonial ideologies undergird Philippine social welfare policy and orients practice towards uplifting the individual through charity or aid. The “locus of change” was the individual, and social welfare efforts were meant to transform the native, thereby neglecting “structural conceptions of social problems” (Yu, 2006, p. 565). The convergence of this colonial social welfare orientation with the institution’s inherited neoliberal development programs for livelihood defines and delimits the scope of OWWA’s reintegration to immediate, individualized and “low impact” solutions to poor and marginalized OFWs. Lastly, reintegration through OWWA gets ultimately displaced and consigned to other agencies and organizations, somewhere else. For example, Rody shares the story of a recent repatriate he helped. After addressing the 71-year old’s “immediate economic need”, referring to the 10,000 PHP OFWs receive upon their return to Manila, Rody adds that he took great lengths to make sure that the senior OFW is able to get home as soon as possible to his province in the southern region of the Philippines. Although he expressed this fact with pride, Rody did not elaborate further on what will become of the senior OFW when he returns to one of the poorest regions of the Philippines. He only assures me that that it is now the responsibility of OWWA’s regional and local officers to “assist” the returnee. “Because that’s where they can begin their reintegration,” he explained. With OWWA’s national office in Manila inundated with work related to PDOS training and repatriation efforts, OFWs would essentially need to be steered to other parts of the OWWA system in regions where there are certainly less workforce capacity and government budgets to work with. Another interlocutor explained this shuffling within the system more bluntly, “That’s the point of reintegration. So that, we are not so cramped here in Manila.”

2.3 National Reintegration Center for OFWs (NRCO): The New Kid on the Block

Similar to my OWWA visit, my first visit to National Reintegration Center for OFWs (NRCO) happened to be just a few days after news broke that a new batch of OFWs had arrived. Compared to OWWA's office, which seemed bursting at the seams with OFWs, the NRCO office was quite empty (Figure 2.1).  

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16 In 1987, the Aquino government sought to adopt a local government code that was supposed to “provide for a more responsive and accountable local government structure” through decentralization. The Local Government Code of 1991 was said to transfer basic services and functions to the local government from the central government. It was also supposed to enable local governments to assume wider roles and organize more interventions to improve local economies. However, Legaspi (2001) describes Philippine local government as following the “traditional bureaucratic authority” model wherein the local government functions more as a service provider of a limited set of services rather than as “mechanism for community governance” (Legaspi, 2001, p. 133). Mostly, this service delivery is hampered by lack of financial resources.
“Most of [the repatriates] are OWWA members”, one NRCO employee said as a way to explain why there are more employees at the office than at the airport. She said NRCO is busy instead with the upcoming launch of the institution’s latest initiative entitled, Enhancing the Reintegration Program for Overseas Filipino Workers (ERPO), a project NRCO has with the International Organization of Migration (IOM) and two other national government agencies: the Department of Labor and Employment (DOLE) and Overseas Workers Welfare Administration (OWWA). Through this partnership, my interlocutors argued, NRCO will be better equipped to identify some of the future challenges that comes with establishing a well-managed system for reintegration of OFWs. Thus, if in the case of OWWA, “reintegration” is not new, with NRCO, especially with the help and guidance of an international organization like IOM, “reintegration” is going to be made better.\textsuperscript{17}

\textsuperscript{17} Inasmuch as my interviewees from NRCO were eager to highlight their partnership with IOM and ongoing consultations with the international organization, it was quite surprising that not one mentioned the fact that reintegration policy in the Philippines may trace a possible lineage to Assisted Voluntary Return programmes (AVR). First co-implemented by EU states and the IOM, AVR programmes aim to manage migrants “unable or unwilling to remain in the host/transit country” by providing administrative, logistical and financial support to migrants to return and reintegrate in their home countries (IOM, 2018). According to Lietaert et al. (2017), the growing perception of migration as a crisis in the 1990s fueled government interest in part because the program was considered more humane, especially if applied to the non-returning asylum seekers in Europe at that time. Soon framed as government responsibility, AVR programs proliferated all across Europe and then to other places around the globe through IOM. Scholars note, however, that there have not been much analyses on the policy evolution of these return programs in Europe that consider the specific migration histories of each country that have adopted them (Lietaert, Broekaert, & Derluyn, 2017a). Recently, ILO also issued a report in 2019 stating that “[e]fforts in the Association of Southeast Asian Nations (ASEAN) regarding reintegration is limited.” (Wickramesekara, 2019, p. 1) This report presented at a workshop held in Indonesia was pushing for the development of ASEAN Guidelines on Effective Return and Reintegration. NRCO and its activities were featured as part of the section on “good practices” in the region.
In this section, I wish to draw attention to the crucial role of IOM in the Philippine government’s efforts to craft a reintegration plan for its returning migrant workers. I draw from the growing critical scholarship on the IOM and its key role in global migration governance (Munck, 2009). Since its creation as a response to what was perceived as an overpopulation challenge and threat to European states’ socio-economic and political recovery after the Second World War (Pécoud, 2018), many have argued that the IOM has mainly served political agendas of receiving nation states to manage the “disorderly flows” of displacement and migration (Ashutosh & Mountz, 2011). Moreover, the IOM steers discussions and sets policy agendas in favor of the concerns of Western member states, which most often entails “exporting” both concerns and practical solutions from one part of the world to the others (Geiger & Pécoud, 2014, p. 875). Thus, despite IOM’s strong espousal of supposedly neutral “managerial values”, such as efficiency and professionalism in its dealings with nation-states, many refute the institution’s claims to political neutrality. In fact, by framing migration as primarily a “technical problem” or “challenge”, IOM serves to depoliticize migration, evacuating its many “power struggles and diverging interests” (Georgi, 2010, p. 64).

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18 A computer database for employment opportunities for returnees sits at the center of the empty lobby of NRCo.
Given this global presence, however, IOM’s role in Philippine migration governance has not been given much attention. Not only has the Philippines been a member state of IOM since 1998, IOM has in fact been a consistent partner in repatriation and return efforts of Filipino workers who needed to escape conflict and return to the Philippines during the Gulf War (1991), Lebanon (2008), Gaza (2009) and the Middle East and North Africa (2011) (IOM Philippines, n.d.). Moreover, IOM’s level of involvement in the Philippines has grown to include assistance in migrant orientation activities, immigration health assessments for future migrants to Canada (Gardiner Barber & Bryan, 2018), and “humanitarian projects” involving internal migrants and displaced peoples in areas of “conflict” such as Mindanao and calamity affected areas such as Leyte. Lastly, perhaps symbolic of this lasting presence in the Philippines, IOM in 2003 became an employer of Filipino labor as they established its Global Administrative Centre in Manila from which to administer their “global support” in areas of finance, human resources management, project tracking, etc.

In the following, I will be taking inspiration from the work of Kunz (2013) who argues that the “partnership approach” that IOM typically employs with national institutions such as the NRCO becomes a way through which mechanisms are introduced in order to ensure that particular states and migrants are first turned into self-governing and responsible participants in international migration governance. I suggest that focusing on NRCO’s involvement in this partnership with IOM broadens our view of Philippine migrant reintegration as an emergent space wherein new actors, practices and discourses of managing migration are being introduced, learnt and carried out.

2.3.1 First, Some Birth Pains

In contrast to “pioneers” in migration work such as Rody, it was young workers, younger than me I often thought, who came to meet with me in twos or sometimes threes. “There are more younger people working for the government now”, one NRCO employee quipped, noting the competitive salaries of a government job under the Duterte administration. “You know, [the government] is now one option for return. Are you returning? You can work for the government!”, teased another. This last remark, if one part an invitation to work for NRCO, signified these workers’ excitement regarding the anticipated consolidation of this relatively new and unknown agency. Although NRCO was instituted in the Republic Act 122 of 1995, the agency underwent what one interlocuter described as “birth pains”. In fact, in the duration of my fieldwork, uncertainty was often expressed around who the next director will be after what seemed to be very abrupt departures of previous ones. Nevertheless, the young workers I spoke with
clung to the prospect that, in conjunction with the jointly crafted plan of “enhanced reintegration”, NRCO will soon be incorporated into OWWA, after years of merely being an attached office to the Department of Labor and Employment. “It’s been a long time coming”, the last interviewee eagerly asserted.

Currently, what distinguishes NRCO from OWWA is that it is officially in charge of assisting in the return and reintegration of “distressed” non-members of OWWA (See Table 2.1 for comparison between OWWA and NRCO). Also, NRCO is supposed to assist the “undocumented” or OFWs who left the country without going through the formal channels of POEA and OWWA, and thus, are unable to claim any “benefits” that may come with an OWWA membership upon return. However, because NRCO does not have the same visibility and presence in the provinces as OWWA, very few know of the institution’s existence, much less its assistance services. NRCO regional coordinators, often only one per region, have to move in the interstices of different institutions – OWWA, DTI and/or DOLE. If the returned migrant worker is lucky enough to find out about NRCO (either through a referral of another OFW or through DOLE), an interview with an NRCO agent from the Cordillera region in the North revealed that proof of their “distress” is a requirement for returnees to be eligible for NRCO’s assistance (See Table 2.2). Specifically, in order to apply for the 10,000 PHP (273 CAD) livelihood “start-up kit”, return migrants first need to “tell” their story on paper as to why their labor contracts abroad were terminated abruptly. Then, it is up to the coordinator to judge the veracity and severity of the OFW’s situation. “Sometimes”, my interlocutor added, “I can tell from their statements that they just copied from a friend or a neighbor. After some time, it is easy to just say you were maltreated. Something generic like that. I can tell through the details of the story though.” It is important to note, however, that this step still offers little guarantees. If one passes this verification “test”, the NRCO coordinator would still have to ensure that he or she is within quota and regional budget for that year. If the OFW does not make the cut off that year, the next year is supposed to provide another opportunity, provided the returnee is still within the designated time frame. After two years upon their return, the OFW’s “distress” will be considered illegible and thus unrecognized by NRCO.
### OWWA

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>AVAILEES' QUALIFICATIONS</th>
<th>PROJECT QUALIFICATIONS</th>
<th>LOAN/GRANT QUALIFICATIONS</th>
<th>REQUIREMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENTERPRISE DEVELOPMENT AND LOAN PROGRAM (EDLP)</td>
<td>1. Active member of OWWA/Bona fide Overseas worker regardless of status (return OFW who finished their contract within 3 years of application) 2. Completed capacity building program</td>
<td>1. Business Plan 2. Viability of Project 3. Must be operated and managed by the OFW or immediate family</td>
<td>1. Amount: 300,000php (formerly 100,000php) to 2,000,000 PHP; depending on what the project needs and equity participation of the borrower 2. Borrower's Equity 3. Purpose either for working capital or for acquisition of fixed asset(s) 4. Loan Security (Collateral)</td>
<td>- Duly filled-out application form  - Business Plan  - OFW Certification from OWWA  - Enhanced Entrepreneurship Development Training (EEDT) Certification from OWWA  - Endorsement for submission to Landbank from OWWA  - Credit history  - 2 Valid IDs with signature  - Barangay Certification as to residency in given address  - Proof of Billing address  - Sketch of place of residence</td>
</tr>
<tr>
<td>BALIK PINAS! BALIK HANAPBUHAY! PROGRAM (BPBH)/RETURN TO PHILS! RETURN TO LIVELIHOOD PROGRAM</td>
<td>1. Active or non-active OWWA member who failed to complete their contract (displaced OFW) due to reasons beyond control, and has no intention of going back abroad 2. Has returned for less than a year</td>
<td>1. Business Plan</td>
<td>1. Amount: 10,000PHP (273 CAD) worth of training and livelihood starter kit 2. Borrower’s Equity</td>
<td></td>
</tr>
</tbody>
</table>

### NRCO

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>AVAILEES' QUALIFICATIONS</th>
<th>PROJECT QUALIFICATIONS</th>
<th>LOAN/GRANT QUALIFICATIONS</th>
<th>REQUIREMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIVELIHOOD DEVELOPMENT ASSISTANCE PROGRAM (LDAP)</td>
<td>1. Returning undocumented OFW 2. Completed Small Business Management Training and a Financial Awareness Seminar</td>
<td></td>
<td>20,000PHP (formerly 10,000) worth of trainings and livelihood starter kit</td>
<td>- Duly filled-out application form  - Business proposal  - Photocopy of passport including OFW’s personal information page and date of last arrival  - Photocopy of visa or travel document  - Proof of employment (contract, ID, pay slips, etc.)  - Certificate of participation to the training</td>
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<thead>
<tr>
<th>PROGRAM</th>
<th>AVAILEES' QUALIFICATIONS</th>
<th>PROJECT QUALIFICATIONS</th>
<th>LOAN/GRANT QUALIFICATIONS</th>
<th>REQUIREMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BALIK PINAY! BALIK HANAPBUHAY! PROGRAM (BPBH)/RETURN TO PHILS! RETURN TO LIVELIHOOD PROGRAM</td>
<td>1. Distressed female OFW returnees 2. Livelihood skills training</td>
<td></td>
<td>Training and livelihood starter kit</td>
<td></td>
</tr>
</tbody>
</table>

Table 2.1: OWWA and NRCO programs bear striking resemblance (Table prepared by author from data from the OWWA and NRCO official websites)
### LIVELIHOOD ASSISTANCE OFW RECIPIENTS FROM 2011 - 2018

<table>
<thead>
<tr>
<th>YEAR</th>
<th>UNDOCUMENTED OFWS</th>
<th>DISTRESSED OFWS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>1,704</td>
<td>1,023</td>
</tr>
<tr>
<td>2012</td>
<td>3,653</td>
<td>1,072</td>
</tr>
<tr>
<td>2013</td>
<td>2,807</td>
<td>880</td>
</tr>
<tr>
<td>2014</td>
<td>2,101</td>
<td>639</td>
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<tr>
<td>2015</td>
<td>412</td>
<td>796</td>
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<td>2016</td>
<td>711</td>
<td>1,465</td>
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<tr>
<td>2017</td>
<td>1,668</td>
<td>2,095</td>
</tr>
<tr>
<td>2018</td>
<td>1,585</td>
<td>1,932</td>
</tr>
<tr>
<td>TOTAL</td>
<td>14,641</td>
<td>9,902</td>
</tr>
</tbody>
</table>

**Table 2.2 Total number of OFW recipients of livelihood assistance** (Table prepared by author)

Back in the main and national office in Manila, however, this talk of “distress” gave way to efforts in finding the “best solutions” for reintegration. If there was more of an overt depiction of charitable aid and direct assistance by OWWA employees, interlocutors from NRCO presented a more professional and business-like demeanor. Meetings with NRCO representatives often involved a PowerPoint presentation with their own version of a rundown of almost identical livelihood programs with OWWA, with the similar specification that the programs were for “distressed” returnees, along with a few new programs. Yet despite the notable similarities between the two, my interviewees asserted that a difference between NRCO and OWWA will soon be unmistakeable. With the help of IOM, they argued, NRCO will be the leading institution from which new programs are conceptualized and developed. One of my interviewees elaborates:

> On that time, livelihood talaga ang pinakafocus, dun talaga dinidikitik yung government eh. Anu yung maitutulong mo sa mga umuuwi from Saudi kasi may Saudization? Ano yung maitutulong mo para dun sa different parts of the Middle East dahil maranging na-didistress, kaya livelihood talaga. But luckily, nakabangon na kami sa ganung phase, kumbaga nasanay na kami kung paano maghandle ng livelihood. That’s why there are already new programs that we created. Mostly 2015, pinanganak yung mga bagong programs. And even up to now, ang dami pa ring pumapasok.

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19 Interviewees made it very clear that data for how many have taken out loans from LandBank through OWWA/NRCO might never get released by the bank. However, data for this table could be found here: [https://www.foi.gov.ph/requests/aglzfimVmb2kteGhyHgsSB0NvbnRlbnQiEU9XV0EtMzk2NjM2NjAzODg4DA](https://www.foi.gov.ph/requests/aglzfimVmb2kteGhyHgsSB0NvbnRlbnQiEU9XV0EtMzk2NjM2NjAzODg4DA)

The website is the official website of the Freedom of Information – Project Management Office (FOI-PMO). Three weeks after President Duterte became president in 2016, the Freedom of Information Program came into effect that will supposedly require all agencies, government offices and bureaus should disclose information when requested by the public. Most recently, critics note that press freedom and freedom of information under Duterte have been under “systematic attack” (Mercado, 2020)
The government was really critiqued before [when] “livelihood” was really the focus. What are you doing to help those who returned from Saudi because of Saudization? What can you do to help those from different parts of the Middle East because they were in distress? This is why we focused on livelihood! But, luckily, [through these new programs] we have been able to surpass that phase. In other words, we got used to handling “livelihood”. That’s why there are already new programs that we created. It was mostly in 2015 when those programs were born. And even up to now, we are coming up with new ones!

According to this one respondent, the “newer” programs under NRCO could be considered as signs of progress or ways of “moving on” from older methods of merely providing “livelihood”. For instance, most employees I interviewed mentioned the joint project that NRCO has with a non-stock, not-for-profit organization, Integrated Seafarers of the Philippines (ISP). In the past five years, NRCO and ISP have jointly held a “business plan competition” for both active seafarers with plans to retire from “sea life” and inactive seafarers who have not been in the Philippines for more than 5 years (See Figure 2.2). Through this program, 10 chosen seafarers per contest cycle will receive some mentorship from ISP in conceptualizing their business plans before ISP itself grants 500,000 PHP (13,641 CAD) to the final winner. Yet, how are NRCO officials able to conceive this business plan competition as doing more for the returnees than OWWA’s livelihood packages? The answer I was consistently told was that such types of collaborations with NGOs and private corporations are in keeping with the shift in NRCO’s orientation to reintegration. Despite the fact that the business competition with ISP technically does not align with NRCO’s mandate to provide assistance to “distressed” OFWs, I was told that the proposed partnership and funding from ISP are difficult to pass up because, in addition to the extra funding and mentorship that would be coming from ISP, such “collaborations” with NGOs and private corporations are believed to pave the way for more “options” and “pathways” for returnees. These pathways will help reduce reliance on welfare and increase the number of OFWs supposedly on their way to their reintegration (see Figure 2.3).  

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20 Briefly mentioned during interviews was an emerging partnership with Coca-Cola. At the end of 2019, NRCO announced the launch of Women Reintegrated and Economically Active at Home (Women REACH) Program in Singapore. According to NRCO’s very own press release, 80 female OFWs were trained. Of this number, 29 were distressed women OFWs from the care centers of the Philippine Overseas Labor Office (POLO-SG), Humanitarian Organization for Migration Economics (HOME), and Center for Domestic Employees (CDE). Participants attended a 3-day training that included self-mastery such as confidence-building, skills mapping and “visioning” and managing reintegration and livelihood preparation. The output of the training is a business plan for the OFWs. For similar entrepreneurship programs of Coca-Cola in Mexico, see (Tornhill, 2016).
## ADDITIONAL NRCO PROGRAMS FOR RETURNEES

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Sa ’Pinas, Ikaw Ang Ma'am/Sir</em> (In the Philippines, You are the Ma'am/Sir)*</td>
<td>A program for OFWs who have passed the Teaching Licensure Exams and those who have returned in the last three years. The aim is for licensed teachers to return and work as public school teachers in their respective provinces. Qualified beneficiaries are also given teaching kits which includes a laptop computer, printer and other materials needed for teaching. The teacher can choose what is included but total worth should not exceed PHP20,000 (550 CAD).</td>
</tr>
<tr>
<td><em>Byaheng Agri-prenuer (Agri-prenuer Journey)</em></td>
<td>A “learning journey program” for OFW entrepreneurs or would-be entrepreneurs and their OFW Families that provide opportunities for exposure visits and experiential learning specifically in agricultural business.</td>
</tr>
<tr>
<td><em>Business Plan Competition for Seafarers</em></td>
<td>A project in partnership with the Integrated Seafarers of the Philippines (ISP) that aims to harness seafarers’ capacities for business enterprise development. The winner of the competition will receive PHP500,000 which will be used to implement the business proposal.</td>
</tr>
</tbody>
</table>

Table 2.3: Three programs forming the base of OFW reintegration through NRCO (Table prepared by author from NRCO website and interviews)

Figure 2.2: Seafarers Dance to Michael Jackson’s “They Don’t Care About Us”

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21 The opening dance number that kicked off the launch of the NRCO-ISP business competition. This competition was held at Robinson’s Ermita Mall in Metro Manila. The location was deemed ideal because in the vicinity are
2.3.2 Enhancing Migration Management Through Reintegration

In order to consider how NRCO is moving towards a more “managerial approach to migration” as espoused by IOM, I suggest placing the claims to new programs alongside another crucial dimension of the IOM-NRCO partnership. Under the logic of “capacity building”, NRCO itself is expected to acquire and train in the necessary skills and capacities needed as it takes the helm of creating the institutional synergy necessary to create the most “conducive environment” for OFW reintegration.

As it was reflected in IOM’s 2018 Assisted Voluntary Return (AVR) report, most of my interviewees drew my attention to IOM’s instrumental role in helping NRCO to “implement dialogue” and conduct “capacity building activities” (IOM, 2018). Prior to the big launch of the ERPO project (Figure 2.4), NRCO and IOM jointly coordinated a series of consultations with government offices, non-government organizations, civil society groups, together with the private sector and OFWs in a few major cities in the Luzon, Visayas and Mindanao regions. The aim of these consultations was to discuss and agree on some key ideas on reintegration, which NRCO and IOM were then supposed to collect and consolidate.23

23 Months later, NRCO and IOM presented the “results” of these consultations in the form of an action plan, which includes very broad objectives. A few of these objectives include: Improve the service delivery systems on reintegration towards shared outcomes while carrying out respective institutional mandates, by coordinating, converging, process-streamlining, decentralization, technology innovations and enhancing partnerships; Empower...
Although it is beyond the scope of this dissertation to pursue how and how well these relationships are being cultivated, previous partnerships help us gain insight as to what will be in store for NRCO as it attempts to manage all its reintegration “stakeholders”. For example, in 2011, the IOM-UNDP worked the Overseas Filipinos and their families to understand clearly, take responsibility and seize the opportunities for reintegration, by communicating to them in an efficient and transparent manner the various pathways in reintegration, including technical procedures and requirements; Integrate migration in development and/or business planning by sharing good practices, inspirational stories, forecasts, relevant databases and networks on reintegration programmes.

The tagline of the launch is “Ang Pagbabalikbayan ay ang Bagong Bayanihan” (Returning to the Nation is the New Bayanihan). Bayanihan often refers to the communal practice of carrying one’s neighbor’s house/hut as a way to help in relocation. Also, most often used to refer to the spirit of labor sharing and cooperation amongst Filipinos. However, scholars argue that more critical analyses should be done with regards to the Philippine state’s or NGOs’ use of resilience and bayanihan especially in contexts of development or disaster aid. For instance, Eadie and Su, in their work on Post-Yolanda relief efforts, found that the rhetorical use of bayanihan acted as a “myth” that helped cover up the unequal distribution of aid and further deepen social division (Eadie & Su, 2018). Most recently, President Rodrigo Duterte implored the Philippine Senate to pass the proposed “Bayanihan to Recover Act as One” that will provide a PHP 140 Billion “stand by fund”. In addition to the supposed provision of funds for the poor, low income households, students and displaced workers including the repatriated, the law grants the president 30 special powers to address the increasing number of corona virus cases in the Philippines.
with the Commission of Filipinos Overseas (CFO), the government agency whose specific “clientele” are the balikbayan, migrants whom my interviewee described to me as: “They’re usually middle class. To describe the difference, the complaints we get about our office is about parking and free wifi.”

Reintegration for balikbayan through CFO, my interviewee asserted, is different than reintegration of OFWs. In contrast to the reintegration for “lower skilled” migrant workers who did not acquire foreign citizenship, reintegration for balikbayan is not conditioned upon their migration experience or reason for their return but rather supported by and incentivized by the legislative advantages that come with the balikbayan’s investment in the Philippines. “We’re not even selling return to them”, he said. He describes this in more detail:

"Kasi pag sinabi mo, pagbalik mo dito... oh, aatras na yan! Ang una kasi nilang tanong usually, saan ba maganda mag invest which we don’t really answer categorically? It’s unethical. And at the same time, pag nalugi, kami ang babalikan. So sabi namin, we have a host of ano ang pwede niyong tignan in these areas pero we cannot endorse any sector, any company or any product. But ito yung parang ano niyo, have you reacquired former citizenship? ‘Yun yung mga entrada namin. Ah, bakit kelangan ba? Kasi 1997 constitution prohibits foreigners from owning lands in the country. At the most pwede mong bilhin condo. Pag lupa ibang usapan na yan”

Because if you tell them, when you return... Oh, they will step back! The first thing they ask is, where is a good place to invest? Which we do not answer categorically. It’s unethical. And at the same time, when they go under, they will run after [CFO]. So, we tell them, we have a host of things you can look at in these areas, but we cannot endorse any sector, any company or any product. But, have you reacquired your former citizenship? That’s where we start. They ask, do we need it? Then, we tell them – the 1997 Constitution prohibits foreigners from owning lands in the country. At most, you can buy a condo. But, if we’re talking about land, that’s a different story!

According to this respondent, even if the balikbayan does not intend to physically return and stay for good in the Philippines, their reintegration is ensured by CFO by “giving their rights, so they can invest back”. Also, compared to OWWA and NRCO’s immediate “livelihood assistance”, reintegration through CFO is not a “one shot deal”. Rather, CFO seeks a long term “engagement” with and reintegration of the investing balikbayan.

My interlocutor admits that CFO struggled with getting local government units (LGUs) to use the migration and development framework upheld by the IOM-UNDP-CFO partnership back in 2011. “Para kaming traveling salesman!” (We were like traveling salesman!), he exclaimed as he described how they had to go to several LGUs in order to persuade the local officials. In addition to confronting the significantly lower “technical capacity” of LGUs, the national office of CFO also had to teach local officials how to “network” with the other regional government agencies in order to enroll their help in
encouraging investments from OFWs from those areas. Often, it was a frustrating experience. My respondent shook his head and shared the following in his disbelief:

You can only go this far kung manghihingi ka sa diaspora. Kung may calamity, ganyan… Fatigue will set in. You will ask them to do this and that… Popondohan mo yung welcome arc na wala namang nagbabasa. Papopondohan mo yung waiting shed na tinatambayan lang, di ba? Or liga, basketball…

You can only go far if you just keep asking for money from the diaspora. If there’s a calamity, like that. Fatigue will set in. You will ask them to do this or that… You will ask them to fund the Welcome arch that no one will read anyway. Or, you will ask them to fund a waiting shed no one is using. Or, even a basketball league…

According to him, he was surprised at how difficult it was to even reach a consensus as to the kinds of investment LGUs must ask from the OFW. From his observations, there were far too many requests for relief donations and small construction projects like welcome arches and waiting sheds. In other words, beyond the “technical capacities” of local governments, the bigger problem seems to lie in the conflicting definitions of development. Nevertheless, despite their best efforts in 2011, the project eventually came to an end. When Western Union, its private partner “changed priorities”, CFO was essentially left to continue the work of convincing LGUs to think of better ways to engage the diaspora and cultivate better and bigger investments.

In Chapter 5 of this dissertation, we will be able to see and delve deeper into similar tensions that have arisen when reintegration moves into and settles in the Cordillera region, north of Manila. But, for now, I highlight that there is good reason to think that NRCO might just suffer the same fate as CFO. Because the ERPO project has officially ended, NRCO, even though the “youngest” amongst the main institutions for OFWs, would similarly have to take on the monumental task of developing all the necessary mechanisms for it to be able to serve as the main “service delivery system” for OFW reintegration. This includes the training of all local units in reintegration, cultivating other “reintegration stakeholders” and then coordinating with them across all the regions. Nevertheless, these are already beyond IOM’s concerns. As Ahouga argues in his analysis of what he calls the “local turn” in migration management, what often becomes IOM’s primary aim in local partnerships is to only “loosely and semiotically align (inter) actions” or “quasi-instantaneously create a flexible alliance around the simplified assumptions and strategic objectives of the migration management paradigm” (Ahouga, 2018, p. 1535). Thus, despite all that is still uncertain, IOM and NRCO assured the public of the project’s main “deliverables” in the wake of the project’s culmination – a “handbook” for “dutybearers and stakeholders” of reintegration.
According to the IOM-Philippines programme officer, this “living document” is primarily meant for other agencies and organizations such as LGUs, NGOs, CSOs, faith-based organizations and private corporations implementing corporate social responsibility programs which are all at the “forefront” of implementation (SERDEF, 2018).

This quick detour into the work of IOM with CFO also leads us into perhaps the last and most crucial component of the IOM-NRCo partnership and with which I conclude this section. Aside from the uncertainty and expected challenges in facilitating NRCo programs at the level of local government, a major concern has been the lack of data on return migration, but with the help of IOM, NRCo representatives eagerly shared that the “better statistical capture of return migration” is finally on its way. This initiative began in 2013 when IOM, with the help of Scalibrini Migration Center, released a Country Migration Report touted to be the country’s most comprehensive report regarding Philippine migration, to serve as reference for informed policy making (Battistella & Asis, 2013). Taking after this IOM initiated process of “migration data sharing and report integration”, an Interagency Committee on Migration Statistics (IACMS) was then created to conceptualize a National Migration Survey that will include “migration-related items” to be included in the 2020 Census of Population and Housing of the Philippine Statistics Authority (PSA). A concurrent project is the National Economic and Development Authority (NEDA)-led Scoping Study on International Migration that aims to not only compile data scattered from different agencies but also to identify “gaps” in definitions and methodologies.

It remains unclear as to how the Philippine government plans to collect the data on return migrants. I was told that the Bureau of Customs (BOC) only collects the cards as travellers go through immigration upon arrival. One respondent lamented, “I don’t know what they do with that!” However, these initiatives could be taken as more than solutions to the much bemoaned fact that migration data of the Philippines has largely been inconsistent and decentralized (Battistella, 1999; Carino, 1987). This recent state interest to capture return migration is a way to “render technical” and demarcate an “intelligible field” to which specific developmental interventions can be applied in the future (Li, 2007). In a circulating rough summary of NEDA’s scoping study, the research leads suggest that in addition to addressing a “gap” in return migration, better data collection is required for development purposes under key headings such as “business prices, family well-being, social protection and political participation and vulnerability of workers”. The full results of the study are not yet released to the public. Yet, the move to count returnees alongside the efforts to calculate migration and development indicate the possibility of establishing
correlations between the two. For example, the allocation of remittances per household could be used as a way of measuring a migrant’s financial capacity to contribute to development.

<table>
<thead>
<tr>
<th>Year</th>
<th>OVERSEAS FILIPINO WORKERS</th>
<th>OVERSEAS CONTRACT WORKERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>With savings from cash remittances</td>
<td>Without savings from cash remittances</td>
</tr>
<tr>
<td>2018</td>
<td>44.8</td>
<td>55.2</td>
</tr>
<tr>
<td>2017</td>
<td>37.3</td>
<td>62.7</td>
</tr>
<tr>
<td>2016</td>
<td>36.9</td>
<td>63.1</td>
</tr>
<tr>
<td>2015</td>
<td>39.1</td>
<td>60.9</td>
</tr>
<tr>
<td>2014</td>
<td>35.2</td>
<td>64.8</td>
</tr>
<tr>
<td>2013</td>
<td>40.7</td>
<td>59.3</td>
</tr>
<tr>
<td>2012</td>
<td>42.2</td>
<td>57.8</td>
</tr>
<tr>
<td>2011</td>
<td>46.39</td>
<td>53.61</td>
</tr>
</tbody>
</table>

Table 2.4: Measuring Financial Capacity25 (Table prepared by author from Philippine Statistics Authority data)

In this section, I have aimed to demonstrate how the Philippines, often identified as a model for other “sending states” is beginning to rework its modes of governing of its overseas worker returnees in order to fulfill its role in global migration governance. This entails not only the “consolidation” of a national agency such as NRCO, but also involves a move towards a managerialist approach through the creation of programs, coordinating and directing return flows to other parts of the government and the empowerment of the return migrant. Lastly, this means preparing to “render technical” reintegration in order to keep track, count, and measure return migrants and their potential financial contributions to the economic

25 In 2011, Philippine Statistics Authority (PSA) began including data Overseas Filipino Workers (OFWs) and Overseas Contract Workers’ (OCW) savings from cash remittances (See https://psa.gov.ph/statistics/survey/labor-and-employment/survey-overseas-filipinos/table). PSA distinguishes the two terms as such: OFW refers to those who are migrant workers currently without a contract but had one within a given period of time while OCW refers to Filipino workers with an active employment contract.
development of the country. In the next chapter, I elaborate on an important component to rendering something technical – the creation of the migrant returnee as suitable subject of development programs. For the last section of this chapter, I draw attention the growing role and influence NGOs have in shaping OFW reintegration.

2.4 Non-Governmental Organizations (NGOs) as Reintegration “Stakeholders”

Through our Skype window, I could see an electric fan keeping the executive director of the NGO cool on a hot day. Dressed simply in a t-shirt, she said she’s home for a bit in Batangas, a town a few hours outside of Manila before she leaves again for New York to attend another international workshop with UN Women, their most recent donor for their most recent reintegration project. Because Lorie has been a frequent traveller from Laguna to Manila or abroad to attend global meetings and workshops on migration, I told her how grateful I was to finally meet her, albeit on Skype. In jest, I mentioned how she was quite “in demand,” alluding to how often her name was mentioned to me during talks about reintegration programs. After a few questions about me, she was surprised to learn that I have been in the Philippines for almost a year doing research. She was even more surprised to learn that I attended the launch of the IOM-NRCO/OWWA project, and admits she was not really keen on attending. “Don’t tell them hal!”, she teasingly exclaimed. She shared that she thought it was purely for publicity: “It does not capture the real work on the ground. It’s too Manila focused. If you want to really look into very concrete ‘reintegration’ initiatives, you have to work at the grassroots level.”

Indeed, Lorie is correct that there needs to be more critical analyses on what she calls the “grassroots level”, which I take to mean the specific sites wherein certain NGO projects are implemented. However, I argue that it is equally important to interrogate why and how NGOs such as Lorie’s have emerged as one of the main partners of the state in OFW reintegration. This means taking heed Bebbington's (2004) call not to get caught up in the question of what is an NGO, but rather engage with the question of “NGOs as a case of” (Bebbington, 2004, p. 729). For Bebbington, NGOs could be seen as the “organized face” of already existing “networks of people (and ideas, institutions, and things)” and therefore must be contextualized in their “longer standing histories and geographies”. Thus, this section proceeds by providing a brief background of the two NGOs I had the opportunity to speak with. The main objective is not to add to the typology of migrant NGOs in the Philippines (Orbeta, Abrigo, & Cabalfin, 2009). Instead it is to establish that migrant NGOs are not only an integral part of the assemblage of institutions that assist in the state project of “protecting” migrant workers abroad, but now serves as crucial levers in
facilitating the state’s project of reintegration. I ground this by considering how select NGOs view and understand their contributions to the work of reintegration. Here, I keep focus on 1) how reintegration becomes the means through which migrant NGOs are able to rework government practice around return and 2) how they help facilitate reintegration by reframing migrant return as economic opportunity.

2.4.1 Migrant NGOs: Caring for the “Economic”

During the NRCA summit, as mentioned, it was not Lorie’s organization, but another NGO that represented the civil society as a major stakeholder of reintegration. LIWAY, an organization based in Manila, is said to be conducting “psycho-social and economic interventions” for distressed migrants and their children from Japan. The NGO also offers “skills training” in sewing, pattern making and weaving and other home-based projects such as sari-sari stores. In speaking about their work, the director regarded female returnees as having “shattered wings” when they come through their doors. Through their programs, these female returnees heal as they develop and regain confidence and self-worth; they are transformed from being victims to survivors and then, self-advocates, she said: “So, it’s like the women picking up the pieces again and having a new life. Same thing with sewing. They put the different parts together”. As a way to close and speaking for other NGOs, she reaffirmed civil society’s commitment to encourage the “institutionalization of the holistic approach of reintegration”.

While I have been involved with other more Leftist migrant grassroots organizations abroad for several years, it was through researching return and reintegration that I became acquainted with migrant NGOs such as LIWAY. According to Tigno, the Philippines is believed to have not only the widest range of migrant NGOs in all of Asia, but also the most number of institutionalized migrant NGOs (Tigno, 2015). Yet, as Tigno carefully reminds us, in the same way that Philippine civil society is far from unified, migrant NGOs in the Philippines bear differing ideological leanings, capacities to influence policy and strategic orientations. Especially with the feminization of labor migration in the 1990s and increase in cases of labor violations and abuse against women, migrant NGOs intensified their legislative advocacy, established networks of various scales and expanded their range of strategies. While some NGOs focused their efforts on labor issues, others tried to draw attention to “psycho-social” concerns that came with labor export (Alcid, 2006). The primary NGO stakeholders in reintegration I focus on here shared similar aims to attend to the “social cost” of migration in the late 1980s to early 1990s.

26 Pseudonyms are also used for the names of the NGOs discussed in this chapter.
Lorie founded DIWA in 1995 together with other migrant returnees from Hong Kong and the Middle East and some religious leaders from Laguna. As a registered non-stock, non-profit organization, DIWA intended at the onset to address the needs and interests of primarily migrant women who returned to Laguna after the Gulf War. According to DIWA’s research at that time, most women did not have savings upon their return and thus needed to search for viable enterprises in their area for survival. With a small grant, DIWA purchased high-speed sewing machines which the women used for a small garment business. However, DIWA quickly realized that the small enterprise did not change the “economic position” of the women nor did it have the big impact on the community they were at first expecting. Instead of questioning enterprise as possible solution, however, DIWA’s attention turned to what they considered as a significant “social problem” returnees still have to confront. In addition to dealing with some of the repercussions of the physical and emotional distance from their families for years, according to DIWA, most women wished for family members and extended kin to have spent their sent remittances more judiciously and saved more. Thus, in 2000, the organization began to redirect some of its efforts to handling the socio-economic component of migration by creating social enterprises, cooperatives, financial counselling and saving and investment programs (Añonuevo et al, 2002). Through the creation of another partner organization, DIWA since then claims to continue its work in organizing families of migrants, with a special focus on children, while its partner organization focuses on the issue of properly utilizing migrant savings and social capital for economic development.

Meanwhile, at around this time, Irma, another founder of a migrant NGO in the Philippines was still working with female migrant workers in Hong Kong. She tells me that she worked for a federation of Christian churches in Hong Kong and worked on indigenous peoples’ issues at first through its social ministry. Then, after three years, Irma was invited to work on migrants’ issues in anticipation of migration becoming a “global issue”. Irma remembers vividly that the Desert Storm and then impending turnover of Hong Kong to China in 1997 weighed down heavily on the migrant workers she worked with. From her interactions, Irma learned that if employees started planning their lives for when the turnover occurred, “Filipino migrants became uneasy” as they never envisioned return to the Philippines. Thus, when the organization she worked for commissioned a Malaysian researcher to conduct a survey, one of the questions Irma proposed was “Ano ang makakapagpauwi sa inyo?” (What will entice you to go home to the Philippines?)” Irma tells me that most Filipino respondents answered, “hanap buhay [employment]” and “capital”. Also, they asked migrant workers what their plans were after 5 years of
work in Hong Kong. Irma shared with me their findings outside our small cozy meeting spot outside of a Manila hotel boardroom. The conference she attended, hosted by ILO, with other Southeast Asian NGO workers, had just ended for the day.

_Aba, matinik tong Thai at Indonesian, ang Pinoy talagang walang ano.. pag uwi namin, 5 years from now, meron na kaming patahian, kasi malakas ngayon ang garment business sa Thailand. So, in the meanwhile, magiipon kami, makina, puhunan. Ganyan. Yung sabi nung isang Thai, five years from now, employer na ako. Yung Indonesian naman, uwi na ako, yung anak ko, nakatapos na ng pagaaral, nagtratrabaho na sila, meron na akong kambingan, meron na akong ilang baka, pwede ko na.. yung mga ganun. Yung Pinoy, five years from now, nakahanap na ako ng masmagandang amo. At tumaas na yung sweldo ko. Sabi ko, wala hindi entrepreneurial ang Pinoy. Anung gagawin... Malaki ang problema. Sabi ko, bakit ganun?_ 

Aba, I was impressed with the Thais and the Indonesians! Filipinos are nothing in comparison. They (Thais and Indonesians) said, when we return home, 5 years from now, we will have a tailor shop because Thailand’s garment industry is doing good. So, in the meantime, we will save money for a sewing machine, for capital. Like that. One Thai woman said that five years from now, I will be an employer. The Indonesian said, I will go home, my child would have finished their schooling, they are already working. I would have a goat farm. I have a few cows. Something like that. The Filipino said, “Five years from now, I would have found a better employer. My salary is higher. I told myself, the Filipino is not entrepreneurial. What should we do? That’s a big problem. I told myself, why is the situation like that?

Thus, if Lorie encountered migrant workers’ and their families’ “lack of savings” in the Philippines, Irma from Hong Kong attests that she witnessed migrant women’s absence of any financial and life planning for the future. Based on this major finding, Irma’s migrant NGO piloted a project of forming saving circles for migrant women in Hong Kong (Gibson-Graham, 2005; Gibson, Law, & McKay, 2001). The project was considered a success, and it did not take long to establish a separate NGO in the Philippines, SIBOL. In addition to the “reintegration strategy” of creating savings groups of migrant workers in Japan and Hong Kong, SIBOL introduces social entrepreneurship and business development services to migrant returnees and asserts that its work in the Philippines advances an alternative economic model.
Figure 2.5: Financial Literacy, Savings and Investing Manual for OFWs

2.4.2 Reintegration as Opportunity

“No single agency will be able to respond to reintegration because it is so complex. But you need really very good partners from the government, even the private sector. Otherwise, it’s just pure blah, blah, blah.”

- Lorie

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27 Pages from SIBOL’s “Saving and Investing: Entrepreneurial Literacy Tool Kit”, a handbook to be used by OFWs and/or trainers/instructors and was drawn from research by the NGO (See http://www.unladkabayan.org/toolkit-01_saving-and-investing.pdf). On the left are some reasons why OFWs save such as education, housing, real estate, investment, debts, even jewelry and household appliances. On the right are types of businesses OFWs are engaged in such as clothing, sari sari stores or mini groceries, livestock raising, etc. Asis and Piper (2008) write that NGOs in Asia have contributed greatly to the “enterprise of production knowledge about migration related matters” in the region and have long complemented policy making, particularly in the Philippines (Asis & Piper, 2008, p. 439). However, interviews with SIBOL and DIWA suggest that this process has been far from seamless.
In highlighting the beginnings of the growing involvement of NGOs such as DIWA and SIBOL in the work of reintegration, I take the approach employed by Mercer and Green in their work on Tanzanian civil society. Mercer and Green (2013) suggest a more open-ended approach to the study of civil society. They argue that we could pay closer attention to “what gets done” when global templates and policies interlock with local agendas and histories (Mercer & Green, 2013). Although these efforts may or may not produce the intended outcomes, they alert us to other “kinds of work”, one of them being the oft noted function of service provision delivery due to the state’s devolution of its responsibilities. I focus on how, aside from implementing projects “on the ground”, DIWA and SIBOL, as reintegration stakeholders”, contribute significantly by helping to reconstitute reintegration as economic opportunity for returning migrant workers. They are able to do this by drawing from the long history of “partnership”, albeit uneven and tenuous at times (Mercer, 2003), with government agencies and leveraging their business knowledge that is at once “global” and “grassroots”.

Although both DIWA and SIBOL’s organizational changes in the late 90s and early 2000s may be understood within the context of the proliferation of poverty alleviation programs in the Philippines, both Irma and Lorie insist on the value of their importation of “global models”. In addition to their previous proximity and engagement with Filipino migrant workers abroad and thus, potential returnees, they maintain that their exposure to trainings and workshops in social entrepreneurship or other models for development abroad have contributed to their professionalization (Kothari, 2005). They are therefore equipped with what they think could be more pragmatic and logical solutions in contradistinction to the failed development schemes of the Philippine government. Irma, for example, asserted that she “called a spade a spade” when she told officials from OWWA and NRCO that their livelihood strategies of providing 10,000PHP to return migrants are “unrealistic”. Then, when the government seemed to agree that they should all be “thinking outside the box”, she was dismayed that all they did was raise the amount to 20,000PHP. Irma thought this instance quite comical: “That’s the same box! Hindi yun outside of the box [That’s the same box]. The question is, “Nagiisip ba sila? (Are they really thinking?) Do they really go [there] and investigate?” Hoping to make a difference, Irma presented SIBOL’s model to see if the government will use it as template for its programs for returnees. This social entrepreneurship model, Irma shared, “came from the UK”. Yet, it was simply dismissed by NEDA then:

*It was a point of lobby because we can’t be doing this ourselves because we can only have the idea and the modelling. Gobyerno na ang bahala diyan. Yung ang idea nun. Anyone else who would want to replicate it, modify it, improve on it, open ang lahat... the spirit is to work on something workable and something beneficial sa lahat.*
It was a point of lobby because we can’t be doing this ourselves because we can only have the idea and the modelling. The government will be in charge. That’s the idea. Anyone else who would want to replicate it, modify it, improve on it, everyone is welcome to. The spirit is to work on something workable and beneficial to everyone.

Lorie, whose organization similarly has garnered international recognition and significant funding for their work, seems less frustrated than Irma about the time it has taken for the government to change. For her, the government has “very concrete” and “inherent” limitations which explains NGOs’ crucial, almost common sensical participation in the “multi stakeholder approach” to reintegration. In her mind, NGOs such as DIWA and SIBOL serve to complement the work of government offices such as OWWA and NRCO because of the work being done, if we recall Lorie’s comment earlier, in the grassroots level. Through the “communicative labor” of NGO workers like Lorie (Dempsey, 2009), the grassroots become a “virtuous location” as a “site of pure need” (Mindry, 2001) and as a place wherein economic alternatives can be found (Dempsey, 2009). Yet, it still remains to be seen how “alternative” one could get. Lorie explains that it is in the “grassroots” where there is more freedom to work and collaborate with the “private sector” including businesses and entrepreneurs -- something that, if we recall my CFO interlocutor alluded, the government claims it cannot officially do.28 Aside from the establishing micro businesses (see Figure 2.3 above) and connecting farmers to commodity chains, both Lorie and Irma did not mention any new business ideas. Nevertheless, they both hold that NGO expertise fills in the knowledge gaps of primarily Manila-based bureaucrats’ who only know the “theory” from “business books and so forth and so forth”. They bring in more credible knowledge of, as Irma explains, “how a business runs at the ground level”.

Compared to Irma, Lorie seemed more resolute that reintegration could provide ways through which NGOs could teach the government some things. Though she was offered a position in the government, she claims she is more effective as part of the “civil society” and refused the post: “Anyway, I told them I’m teaching everything to you!” Because she has been training government workers who “for a long, long, long time they have been swamped by crises cases, problems of migrant workers”, Lorie has gained

28 The Philippine government mainly disavows its relationship with business because of staunch critique that has been issued against Philippine rich elites largely composed of rent seeking oligarchs, including former Marcos cronies. Yet, as Mikamo (2013) has argued in his study, business organizations and other business elites have continued to play a significant role in economic policy making especially when the 1987 Constitution recognized the role of the private sector in economic development.
a respected reputation amongst most my interlocutors. Sounding like the true insider, she shares that significant changes will soon be made in the current reintegration program due in part to her contributions and sustained engagement with the government. According to her, there will be “innovative plans” to add to individual reintegration programs such as “group social enterprises” and “value chain interventions” based on DIWA’s models that will soon be pilot tested and then hopefully, replicated as part of the “national” plan. Although there are no concrete timelines just yet, she notes that her NGO will help oversee this future change. Also, her sphere of influence has grown to include other government agencies not typically associated with migration. Lorie has already signed on to assist the Department of Agriculture (DA) in establishing new programs primarily directed to migrant Filipinos abroad. According to my interlocutor from the DA, families of OFWs generally do not know what to do with their land and it is therefore put to “waste”. The department aims to make use of DIWA’s “wide network” and organizational capacity to entice OFWs to convert their unused land properties and in the future, engage in agribusiness.

DIWA and SIBOL are quite confident that they can serve as competent guides by connecting return migrants to existing or possible ventures in their specific locales of operation. Yet, it is the work of enticing that proves to be a more complex process. For example, OFWs who “refused” to return were an object of concern across governmental and NGO interviewees. When the government supposedly offered mining jobs to the OFWs who were repatriated from Libya in 2011, the engineers refused because of the lower wages offered to them. One shared:

I was actually very surprised…We are already offering them jobs, but they refused. I realized that this what they think: ‘There’s no opportunity in Libya right now. I am an engineer. I can go to Saudi.’ They have that mentality. Even if we have the programs, we don’t even know if the migrant worker will take it.

Thus, it is based on this circulating assumption that wages in the Philippines would never be enough for the return migrant worker that Lorie insists that the OFW must be first and foremost convinced that their reintegration could open up to more lucrative opportunities through business and investment. In Lorie’s opinion, one of the most laudable function of NGOs is the provision of OFWs themselves the “vision” to see reintegration as an economic opportunity that will not only surpass any potential wage abroad but also will provide them with investment returns to sustain them and their families for a long period of time. She explains:

[OFWs] don’t see the opportunities and there are a lot of opportunities. You know, in the US or even in Europe, when they put money in a bank, or in investment, they would be happy if they earn
2% or 1%. In the Philippines, we have cooperatives who give a guaranteed return of 7% per annum. Tell me if that’s not an opportunity!"

On one level, this work of providing OFWs with the appropriate “vision” involves concretely presenting information regarding cooperatives and other investment options such as rates of interest or profit. For example, DA representative I interviewed shared with me her initial worries and hesitations. Because she is a trained agriculturalist, she is in need of an “expert” to help her. But, with Lorie’s help in calculating rates of profit, she feels a bit better about proposing new programs from the DA. Also, NGOs must play up the higher interest rates of cooperatives in the Philippines when compared to the interest rates of US and European banks. Finally, it means convincing OFWs that NGOs, now acting as either broker or small enterprise manager, are on their side through this example of a powerful invocation: “[If we do not do this,] all their sacrifices of working outside our country will be in vain if we don’t give them the opportunity, if we don’t show them the opportunities of investing, setting up business, or even employment back home”. Sanitized of any contradiction between an NGO’s mission to protect migrant welfare and its aims to connect migrant workers with business or investment, the framing of reintegration as opportunity emerges as both logical thing to do to address migrants’ needs and empathic response in recognition of ardent desires for just recompense for migrant workers’ “sacrifice” abroad.

Asking “what gets done” by civil society organizations like DIWA and SIBOL sheds some light on how they do not simply “take over” for the state in the absence of programs. Quite conveniently shielded by their “migrant advocate” status, they are able to provide what they claim to be better and more lucrative business and investment options to those offered by government agencies. As “stakeholders” in the project of reintegration, these NGOs are thus able to insist on a reframing of reintegration as economic opportunity for returning OFWs. Considering their sustained engagement and growing influence, this crucial role becomes hard to dismiss. For one, their strong presence, if not dominance, may affect and constrain the work of progressive NGOs that seek to mobilize returnees using cases of injustice and exploitation (Angeles, 2003). It should be noted that in most events and meetings I attended on reintegration, more progressive organizations were absent. Although Lorie claims that she recognizes the work of others who work in the realm of “rights and welfare” because that is “important work”, she advocates that it is high time to have more organizations like DIWA. With more organizations like it, what Lorie calls her “internal advocacy” to initiate a shift in government agencies’ orientation may gain a certain force. She notes: “The attitude really of government is we need to take care of those in crisis. Those who can do it, they can do it by themselves.” Here, Lorie contends that if the government is really
determined to “put more responsibility in[to] reintegration” they need to reconsider the ways in which government’s efforts and resources are mostly directed towards assisting the low skilled workers and the distressed. Similar to what Rody suggested above, this strategic change would necessitate that the government pay more attention to Filipina/o professionals and others with higher earnings and savings who will be in need of service and guidance to identify investment and business opportunities, if and when they return. Hence, in conjunction with framing reintegration as economic opportunity, who gets to be part of it must also be carefully reconsidered.

It is only a matter of time perhaps that a decision will be made regarding the plans to create a Department of Migration and Development (Abao, 2019). In 2016, a few bills were filed for the creation of a state department that will “streamline” bureaucratic processes and strengthen the reintegration program. I mentioned to Lorie as we were about to end our interview that I had learned that some from the government are not on board. My interviewee from CFO for example wrote a position paper expressing their disagreement with the proposed plans for “centralization”. I also heard that NEDA expressed its reservations because creating the department would send the public message that it is finally confirming the long denied public suspicion that the labor export policy is a developmental policy. Lorie, clearly on the other side of the debate, couldn’t help but exclaim:

That’s a lot of bullcrap. Whether we like it or not, migrants are involved in development!... We always think of migration as a stop gap measure. It is a stop gap measure for the families but, it is a stop gap measure for the country. Because there is an impression that it is temporary, then you are not really doing your homework because you think it’s going to stop sometime or even for the families, you think, okay, it’s going to stop, but is it stopping? ...Might as well look at it as a strategy of a country that can lead to development and not as a strategy of a country that continuously drain our resources.

Therefore, for Lorie, OWWA, NRCO and others have yet to see it -- reintegration must also be turned into an economic opportunity for the Philippines.

2.5 Conclusion

This chapter has provided a broad layout of the migration infrastructure for return OFWs and shed some light on the intersecting logics deployed by various institutions invested in “reintegration”. Xiang and Lindquist argue that it is examining how these different logics and actions may collide and contradict each other that we are able to observe “new modes of operation” (135). First, I demonstrated how, through OWWA, reintegration as welfare bears similar characteristics to the immediate and
individualized developmental solutions which began in the late 1980s. However, due to the Philippine government’s participation in global migration governance, these are not mere local duplicates but rather programs and policies constituted through an active response to the global and neoliberal imperatives to better manage migration. As evidenced by the emerging managerial turn in some of the practices of NRCO, we may expect not only the “counting” of return migrants, their remittances and their families’ savings. We may also anticipate a rebalancing of state action from welfare services to reintegration, which in this case means a turn-over of migrant returnees to entrepreneurship programs and financial investment schemes initiated by private sector groups and NGOs. Finally, I turn to the persistent work of select NGOs in initiating the reframing of reintegration as economic opportunity for returning migrants. I suggest that this must not be dismissed as a mere strategic move to ensure the most number of returning migrants eventually joining their NGO programs. Rather, we must pay closer attention because it signals a crucial shift in what reintegration is and who it is for.

As I moved through and in between these groups, it was confirmed to me that reintegration remains a contested term, set of policies and programs, and idea. Oftentimes, whilst my interlocutors were persuading me of the existence and value of their policies, I also witnessed them grapple with discussing how their activities and modes of operation fit into what they have come to understand as “reintegration”. Most importantly, as discussions around the availability (or the lack thereof) of critical assessments of these programs and the accompanying supporting data quickly receded into the background, the figures of the repatriatee and return migrant in crisis also slowly vanished. An exception, however, was this story from Irma. I end this chapter with her story as a prelude for what is to come.

After a few hours of conversation, Irma and I finally found ourselves back at the hotel bar after grabbing dinner at a local fast food diner 10 minutes away. Irma and I sipped the last portions of our overpriced and water-diluted drinks. She turned to me and said, “This story, I’ve told this story many times during so many meetings of migrant workers. I tell them, ‘Be very discerning because every single day passes, you can’t bring it back. Because one of the things that when it goes, it’s gone. [It’s] time. Money. You lose, you can bring it back. Time, never.’” Irma then proceeds to tell me the story of a former domestic worker in Singapore who had to go home suddenly because of a family emergency; the domestic worker’s daughter was with child. With a small loan from Irma’s NGO, she was able to buy a sewing machine and started sewing. With the little money she earned, she then started to raise hogs. Eventually, she was able to put her kids through school and her tailor shop grew through a subcontract with Korean business
owner. This woman told Irma, “Ma’am, I did not know that money is just here in the Philippines!” Irma then offered this response: “You can earn 10,000 PHP here, if you work hard”. That night, I saw Irma’s tough veneer (government agencies are wary of her because of her “sharp tongue”) crack a little. While convinced of the power of social entrepreneurship and need for the government to implement change, Irma seemed somber and most of all, exhausted. According to her, OWWA has not, after all these years, been able to see the macro picture. “The Department of Agriculture, for example, still do not know what they’re talking about when they say agribusiness”, she said. As we walked towards the door for the night, Irma said, almost in resignation: “You know we can’t change the economy, but we can change the mindset of the OFW. That’s a big thing already.” In the next chapter, I will examine the ways in which the OFW mindset is changed.
Chapter 3: From Risky to Productive: Financial Literacy for Return OFWs

3.1 Introduction

I am gone 9 to 10 months of the year. The traffic is horrible! It was not like this before. I’ve been an OFW for 22 years as a seafarer. But, I work in a cruise ship, okay? Others think when I say seafarer, I mean cargo… I am a housekeeping supervisor. I’ve been gone since my eldest son was a year old. That’s why I say I missed a lot. I tell myself, I’m close. I tell myself, 10 more years. But, no, that didn’t happen.

After my son graduates, I need to pay for my wife’s life insurance and pension. I have to finish that. 8 more years. It is what it is. There are so few opportunities here in the Philippines.

We really have to save money because it is hard to be an OFW. We’re good as our last contract… Ang pinapanalangain ko tumama ako ng lotto… tumataya naman ako, kaya pwede akong manalo. Sabi ng anak kong pa naman, alam mo ba kung anong chance mo? Eh, di sana yung mga mayayaman, bumili na ng madaming ticket! Bakit ba? Basta may chance kesa yung hindi ka tumataya?

- OFW turned Grab Driver

There would be many times I would catch myself in such conversations, 20 mins into a two, three or four-hour trek just moving within the city of Manila. With me, in the back seat, feeling guilty about the luxury of taking a Grab home from an interview and the driver revealing to me that he was or still is an overseas Filipino worker. Tony, quoted above, is simply on a break from working in a cruise ship while moonlighting as a Grab driver. He shares he was overjoyed to be able to attend his son’s graduation this year, and that to celebrate he splurged on a family dinner at a famous dinner buffet spot in Manila. What usually starts the conversation is our shared disgruntlement over how heavy traffic is in Manila, but it then migrates to the complex mechanics of driving an Uber or a Grab in the gridlocked city. Many
attribute the heavy traffic to the sheer increase in the number of cars: while the rich or the upper middle class purchase new vehicles to give themselves respite from the hard commute, the middle class and former OFWs who have returned have been able to take advantage of the low down payment rates for car ownership. Their purchase is not for their own convenience but to join the growing pool of Uber cars and Grab Cars29 that service mostly the urban middle class who can afford a smart phone, a data plan and money for the higher fares. Most drivers I spoke with expressed their happiness that the cars now allow them to be with their families. However, they also shared with me their concerns: with the heavy traffic, 12 hours of driving coupled with the decreasing incentives from these companies, most drivers worry that they might not earn what they need to pay the car off. Worse, they fear that their families will lose this means of income. Another seafarer turned driver like Tony even said, "It’s better to be on the boat that’s moving, rather than be stuck in a half-paid car in Manila".

Following an analysis of the assemblage of institutions for returning OFWs in the previous chapter, I turn to describe an emergent set of actors and technologies that work to “transform” the eventual OFW returnee into the proper financial subject and viable citizen of the nation. I first situate my investigation alongside critical scholarship that critiques conceptions of the diaspora and its role in development. In this dominant literature, migrants not only facilitate the “transfer of human capital” (Faist, 2008) such as knowledge, skills, and other competencies through their cross-border linkages and networks but act as development agents themselves, mobilizing development “from below”. With the most recent round of optimism around Migration and Development, migrants are also framed as “super entrepreneurs” who, after having acquired capital, training and access to financing during their time abroad, can either help direct investment or transfer their business knowledge and facilitate trade between sending and receiving countries (Vaaler, 2011, Riddle et. al 2010).

I begin by examining the ways in which the OFW returnee is framed as a risky subject bound for return, and thus object of necessary intervention whilst still abroad. Then, I turn to the work of financial literacy

29 Grab is the strongest ride-hailing company in the Philippines. Based in Singapore, Grab was fully legalised after being accredited as a Transportation Network Company (TNC) in the Philippines in 2015. Grab’s claim to contribute to “sustainable transport” in the city, Grab’s popularity has only driven up a boost in car sales, leading to more vehicles in the streets of Metro Manila (Regidor & Napalang, 2018). The Philippines is one of the first countries to implement a national regulatory framework for TNCs. However, this framework offers little to no labor protections for drivers. For a breakdown of some of the strategies that drivers use to earn more money, see (Limpin & Sison, 2018)
trainers who work in concert with state reintegration initiatives that seek to turn OFWs into better financial citizens prior to their return. I have two aims. First, I draw attention to how they help circulate and reinforce discourse surrounding the OFW as conspicuous consumers, poor savers, and beholden to their families’ capricious whims back home. Second, I suggest that financial literacy trainers often act as intermediaries who connect OFWs with businessmen and social entrepreneurs who can help them put their money into more “productive use”.

In the last section of this chapter, I draw attention to how select entrepreneurs are seen as serving a special function in the project of OFW reintegration. I demonstrate how, by using the same logic of “preparation”, these businesses offer agricultural investment schemes to the OFWs as opportunity to practice their financial knowledge and accumulate the necessary financial capital for their return and possible stay in the Philippines for when contracts end. These businesses are state-endorsed because they seemingly provide “pathways” for return and pave the way for agricultural development. Yet, in my discussion I underscore how instead of ensuring a safe return for OFWs, this emergent matrix composed of state institutions, financial self-help coaches and businesses might only be putting the migrant returnee at even more risk.

3.2 Sorting It Out: Who Do We Want to Return?

“… When it comes to entrepreneurship sinasabi ko na lahat, eto ha dito sa lugar nato, dito may pronouncement ang DOH bawal nang magbenta ng mga chichiria. So, may mga alternative na yun na should be healthy food. Sabihin ko kung kayo wala kayong trabaho eto, pinaka the best at pinakamabilis, gawa kayo ng veggie pandesal. Binibigyan mo na sila ng actual na agad, hindi na yung magiisip pa. Katulad nito, veggie pandesal. Lagyan mo ng malunggay.

Hindi mo naman mapipilit maging negosyante yung kung di nya passion. Kunwari gusto nya talagang mag-DH kasi gusto nya asa bahay lang walang iniintindi, so wala na tayo magagawa dun. Andun na yung mindset nya, umiiwas pa nga eh, illegal pa”

I already tell OFWs everything about entrepreneurship. "Put your business here, don’t forget the department of health regulation you can’t sell chips here. Think of an alternative!" I tell them, if you don’t have a job, this is the best and the fastest way: make vegetable pandesal. I already tell them the specific business. They don’t need to think. Put moringa in your pandesal!

You can’t force them to be entrepreneurs if it is not their passion. For example, if they really want to be a domestic helper, someone who is in the home, without any care in the world, we can’t do anything about that. They already have that mindset. Some even choose to become illegals for that!

- Department of Trade and Industry (DTI) representative
I remember walking out of my meeting with the bureaucrat above holding a bundle of brochures of different business models, selling “veggie pandesal” (bread with moringa) being one of them. “They’re yours to bring back to Canada. Give them to people you know.” For my interlocutor above who works for the Department Trade and Industry, starting up one’s business after years of being abroad really should not be that be difficult. Everything is provided already, encapsulated in those brochures that supposedly break down everything a returnee needs to know about capital, expenses and return investment. “They just have to figure out what their passion is”, she told me. When I said goodbye, she turned to me, “And you, you must consider it as well, you can be an ‘aggregator’. You can bring some local products to Canada!” I begin with this vignette because it shows, on the one hand, how my returning body, despite my student status in Canada, signaled her assumptions about my acquiescence to what she was suggesting, including a shared opposition to the recalcitrance of the Filipina domestic worker. And on the other, it shows how ideas about and practices of reintegration oftentimes appear to be so tightly interwoven with the ongoing diasporic strategies of the Philippine government.

To begin disentangling the two, I follow the work of critical geographers who interrogate and critique the neoliberal and governmental logics of such “diasporic strategies”, defined by Ho and Boyle as “initiatives by migrant sending states seeking to capitalize upon the potential benefits represented by their diaspora populations” (Ho & Boyle, 2015). These works have shown that most of these state strategies directly target the elite, who are skilled and talented, and globally networked (Cohen, 2013; Koh, 2015; Larner, 2007; Mullings, 2011). For example, in the work of Mullings in Jamaica, she argues that the Jamaican state courts migrants believed to already “embody the spirit on entrepreneurialism” and the propensity to take on the risk and personal responsibility required in starting up their new investments, businesses and other economic ventures (Mullings, 2012). These works crucially demonstrate how mechanisms of building and integrating the diaspora into the nation also work to invisibilize and exclude others. Also, they pay close attention to how said strategies “bear the stamp of the country’s own unique colonial history, postcolonial considerations, and developmental state apparatus” (Ho & Boyle, 2015).

Even before the global mandate to initiate diasporic strategies for development, the Philippines under the Marcos administration coined the term balikbayan to refer to overseas Filipinos returning mostly from the US. Masangkay-Diaz (2018) powerfully argues that we must expand the meaning of the moniker beyond its literal meaning. In his careful analysis, he argues that the “balikbayan” is a form of Filipino subjectivity that was forged through the intertwining of free market liberalism and Cold War politics of
the U.S. and the Marcosian politics of development and modernization. Under the Marcos regime’s Operation Homecoming program, the Philippine Airlines and the international airport in Manila were established in order to transport and receive the balikbayan, as a “medium for moving capital across geographic space” whilst simultaneously displacing the “squat” or informal city dweller, as one that did not belong in the image of the modernizing New Society of the Marcoses (Masangkay Diaz, 2018). Masangkay-Diaz’s skillful drawing out of the relation between the balikbayan and the informal settler provokes us to consider the exclusions inherent in inclusion and to further nuance the dynamics of exclusion that these diasporic strategies engender.

I am prompted by such critical and capacious analyses of the roots of the Philippines’ plans for diasporic return to investigate further the “set of relationships and practices” that constitute such a “political framework for displacement and dispossession”. In the next section, I tell the story of how state officials, “migrant advocates”, and businessmen work to facilitate the eventual return of overseas Filipino workers under the reintegration program. My focus lies on the emphasis being given to financial literacy training as a tool to help OFWs return to the Philippines. Specifically, I show how these training programs frame the returnee as a “risky subject” who does not only need to be taught how to save money, but also how to accumulate financial capital as preparation for their eventual return.

I was led to this aspect of my inquiry through what felt like a deliberate act to remind me that there are already studies regarding reintegration being conducted. A young employee from NRCO assured me of this fact, and thus put my name on the guest list of a research presentation to be held in Makati City, the business and finance district of Metro Manila. On the day of the presentation, academics, bureaucrats, NGO representatives and other advocates, perhaps in their more formal garb, gathered in one of the lecture halls of the Asian Institute of Management (AIM), one of the most elite business schools in the Philippines. A Filipina academic from AIM and her foreign research collaborator presented the results of their longitudinal study of Filipina domestic workers in the Kingdom of Saudi Arabia and Hong Kong. Their research, which was generously funded by the international NGO, 3ie, whose main funders include the Bill and Melinda Gates Foundation, UKAid and others, made use of the randomized control trial method (RCT). “You know, like for drug users”, the Filipina academic noted.

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30 As I mentioned in the Introduction, although I was granted initial interviews with various bureaucrats, I often wondered whether being exposed as a relatively young, born and raised Filipina was reason for subsequent requests for interviews or visits to be, if not denied, dismissed as non-priority.
After the presentation, I shared a light moment outside the building with James, a young researcher of a migrant NGO. According to the research that was just presented, despite the brief financial literary portion that has been incorporated in OWWA’s Pre-Departure Orientation Seminar (PDOS), many OFWs still struggle financially and, therefore, must be reminded of their duty and responsibility to save all throughout their time working and living abroad. Specifically, financial education (in this case, in the form of text message), must follow the OFW in every stage of his/her “learning cycle” (see Figure 3.2). I asked James what he thought about the presentation, specifically the “low-cost” interventions they introduced – a text message as reminder to save money and a packet of dried mangoes (the potent “halal” salve for the expected tense relations between a domestic worker and her employer in the Middle East). For a moment, like rebellious children, we shared our observations and suppressed our giggles, before figuring out how to make it back on the other part of town a few hours before rush hour. We made the calculations: a shared cab this time was “worth it”. A jeep, 30-minute walk, the train and then even an “FX” would amount to the same. Plus, we both justified, we already had had a free lunch. While in the cab, James, a student, a researcher and part time NGO employee, shared with me how he keeps track of his meager salary with an app.

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31 Rodriguez and Schwenken (2013) write that because the PDOS is mostly geared towards enhancing skills and providing information about destination countries, the PDOS is “informed by neoliberal logics of ‘responsibilization’” that allows the state to avert any accountability (Rodriguez & Schwenken, 2013, p. 384). For instance, skills such as how to embody Filipino cultural traits such as hard-work and self-sacrifice become very important as they will be deemed appropriate and desirable by future employers. During the time of my fieldwork in 2018, interviewees mentioned that a financial literacy module has been incorporated into the PDOS.

32 Short for Toyota Tamaraw FX, and first introduced to the Philippine market in 1976. This rear wheel drive vehicle, because of high seating capacity and rugged suspension, is said to be perfect in areas of generally poor road conditions and extended families such as in Indonesia and the Philippines. Since the 90s, the FX has become an alternative to the jeepney or taxi.
Life in Manila, for many, is simply a series of tiring calculations. Juxtaposed with the scenario at the lecture hall, we may ask, how did “we” arrive at this point? Why would some researchers assume that an intervention is needed to remind OFWs to save their money for their eventual return, as if they have easily forgotten the daily calculations of life in the Philippines once they left? A representative from Bangko Sentral ng Pilipinas (Central Bank of the Philippines) explains:

There’s probably a high rate of fallout from the program. We cannot force everyone to go into business, it’s hard to do business. I wouldn’t want to go into a business! Forcing them, well not really forcing, pardon the word, if you [tell the OFW], “You should go into business, and this is how to do business” but they don’t have capital and then you link them to a micro finance institution or a bank that will offer them a loan… [you] will over indebt them some more because they have this loan to pay. So, it’s a vicious circle!

For this BSP representative, the success of the reintegration program lies in finding the OFW returnee with the “business potential”. Yet, by invoking the “past failures” of previous borrowers to pay off their loans from banks and microfinance institutions, my interlocutor also offers up a redefinition of “business potential”. In this case, business potential in the first place means possession of sufficient financial capital.
In the following, I will argue that eventual returnees can be considered as what Mitchell (2009) calls “pre-known risk failures” as they constitute a population “located ‘outside’ of the normalizing mechanisms associated with risk” (Mitchell, 2010, p. 243). In other words, they are considered to be “risky subjects” in the sense that they are already predicted to be unable to go through the current reintegration plan of the government, which involves taking out loans, investing and becoming entrepreneurs. The question that I am interested in here is not whether OFWs are entrepreneurial or not, but rather what is the nation-state’s investment in mitigating the arrival of risky subjects?

33 Bangko Sentral ng Pilipinas launched three videos in partnership with OWWA and BDO Foundation, the corporate social responsibility arm of the BDO group, the largest bank in the Philippines and owned by the late Henry Sy. The three videos are part of the PiTaKa Project (Trans. Financial Intelligence and Knowledge) and could be shown during OFWs’ Pre-Departure Training or Post-Arrival Training, with the last one to be shown to OFW families. All videos can be found in http://www.bsp.gov.ph/multimedia/flcvids.asp. In one of the videos above, two actors portray OFWs who give money tips to OFWs such as opening a bank account, becoming an OWWA member and saying “no” to family members and telling them to save instead. A very catchy jingle and animated graphics make the video highly entertaining.
3.3 Saving the Risky: Financial Literacy for OFWs

Look at Korea, what happened to Korea, once upon a time, nagseend ng workers doon, pero what did they do with the earnings with the Koreans. They were turned into something productive, into the development of Korea, look at Korea now. And there are no more overseas Korean workers, sila na ngayon ang kumukuha ng workers diba?... Kasi ang pera ng workers, ginagamit for personal consumption lang.... Number 1, remittances yan, number 1 na tumutulong to keep the economy afloat. That’s right. Pero ano yung productive gains natin diyan sa mga remittances na Pilipino?

Look at Korea, what happened to Korea. Once upon a time, they sent their workers abroad. What did they do with their earnings? They were turned into something productive, into the development of Korea. Look at Korea now. There are no more overseas Korean workers, they’re the ones who employ workers now, right? It’s because the money of our workers is just for personal consumption. Number 1, those are remittances, and the Number 1 [thing] to help keep our economy afloat. But, what are our productive gains from the remittances of Filipinos?

- former government official of OWWA

The turn to financial literacy should be seen in relation to the ongoing interest of countries to maximize the developmental potential of migrant remittances. Datta et. al (2007) write that remittances’ development potential has captured both neoliberal economists and grassroots communitarians in such a way that is believed to reach households as a form of an informal welfare system while simultaneously acting as source for significant development funding for the Global South. In the emergence of the “global remittance agenda”, national governments such as the Philippines, civil society organizations, commercial banking institutions have all attempted in various ways to securitize these remittances for specific ends (Hudson, 2008). Although I do not provide an extensive overview of the critique of this agenda here, two interlocking strands of critical research bear upon on what I discuss below. First, scholars have noted how remittance financialization has resulted in initiatives that result in the reconstitution of migrant and beneficiary identities, and second, scholars have begun unpacking the intricate political work that goes into channeling diasporic wealth to profitable investment, taking into account the involvement of multiple actors, the creation of diverse channels and specific historical and political-economic contexts. Yet, as McGregor (2014) cautions in her work on Zimbabwean diasporic investment, crucial analyses on the material transformations brought on by these investments could still be “inadequately explained” if done through simple “invocations of neoliberalism or explorations of migrant aspirations”. For instance, in particular “crisis contexts”, McGregor argues that the informalized processes of state control in areas of finance and urban real estate and considerations of how predatory
business flourish during times of political transition and neoliberal deregulation provide alternate starting points.

During my interviews, I found fascinating how the concern to ensure the “productive gains” of remittances strongly resonated with the question of how to guarantee investment and entrepreneurship (rather than demands for welfare) from OFW returnees. On one hand, financial literacy is hoped to safeguard the consistent flow of remittances while the OFW is still away. On the other, financial literacy will also ensure that the OFW is prepared for her/his return, meaning in possession of enough financial capital to invest, turn into a business and continue sustaining his/her family. In parallel with the joint efforts of state and private companies to capture remittance flows, certain government, private groups, NGOs and individuals have taken up financial literacy for OFWs. Several people I spoke with claim that these financial literacy workshops happen regularly in the national office of OWWA and in the Philippine consulates abroad. NRCO regional coordinators also attempt to organize financial literacy workshops for returned and distressed workers. However, I found these governmental workshops extremely difficult to access and research. A regional NRCO worker explained that their workshops are contingent on her finding an available speaker from one of the government offices or a bank officer and a venue, and on the availability of the budget to do it. Nevertheless, I found that some financial trainers, businessmen and migrant advocates were keen to share with me their work in financial literacy. Though they maintain varying degrees of connection with the government and consider a part of their work to be helping with the state’s aim for reintegration, these financial trainers operate privately and somewhat separately from the government institutions. They have also garnered a social media following. I became fascinated with the work that they do, specifically the transnational reach of their influence that spans multiple cities and is strategically maintained through occasional in-person speaking engagements or workshops and through cultivated online networks.

Drawing upon the small but growing geographic analyses on financial literacy (Clark, 2014), I examine how financial literacy as “pedagogical space” (Loomis, 2018) helps to constitute the “desirable, acceptable and responsible forms of financial practices and outcomes” (Lai, 2017, p. 914) of the return OFW. Rather than hone in on the experience of OFWs taking part in these financial literacy courses, workshops or Facebook groups, I listen to financial literacy trainers or coaches who shared with me their views and some of the lessons they try to impart to the OFWs they meet. I find useful Fridman’s definition of “financial self-help” as a “fluid set of cultural resources, practices, techniques, and expertise that is more a hybrid of related knowledge, practices, and techniques” (Fridman, 2016, p. 23). Fridman, in
his sociological analysis of US-Americans and Argentinians who read books, play games and attend seminars to learn how to attain financial freedom, argues that financial self-help combines several key components. Aside from technical expertise, Fridman asserts, that the “emotional or motivational component” and the sociological component (i.e. social theories about how the world works and what people should be doing under those circumstances) play significant roles in reshaping financial subjectivities. Indeed, much more work needs to be done to examine the various spaces of financial self-help for OFWs. The financial coaches I focus on here maintain global networks through which their espoused financial strategies not only circulate but settle in particular spaces and get differentially embodied by OFWs scattered in these sites. I draw upon my interviews with financial coaches (based in Manila at the time of our interviews) and highlight some of the ways in which financial self-help serve as vehicles through which certain techniques and practices, including ways of being and relating to others, are shared with the eventual returnee, not so much to turn them into “viable debtor”, as in the case examined by Loomis. Rather, I suggest that financial coaches aim to turn the “risky” eventual OFWs, financially unprepared for their return, into would-be investors through financial self-help. First, let me begin with the story of Mr. Investor.

3.3.1 Learning from Loss: Financial Literacy as First Step to One’s Return Journey

Robert’s story of going from bankrupt OFW to Mr. Investor has been featured in several news articles and online interviews. His statement of wanting to save the nation from poverty and helping the next generation is often used as a climactic finish in these write ups. When he welcomed me into his small office space in Manila, Robert, dressed in his jeans and polo t-shirt, sat comfortably cross legged on the floor and clutched a huge yellow pillow. “This is the green wall we use for our videos” pointing to the wall on our right. Robert, as founder of the online community called Global Pinoy34, films what he calls educational videos and posts them on Facebook, with topics ranging from how to invest in mutual funds or the stock market, to basic tips on saving money or attaining financial freedom, to video profiles of former OFWs turned entrepreneurs. Weeks later, I would see Robert again but in his formul suit, speaking in front of a big audience during the NRCO launch.

34 Names of people and companies have been given pseudonyms
Indeed, Robert is a busy man. His team periodically conducts free financial literacy seminars in Singapore and in Dubai, separate from state initiatives. They also hold big financial literacy summits in Manila and the Middle East wherein one can “Learn from the Masters” or from speakers/experts on different options for investments. He tells me though that the thing he is most proud of is the strong following and community they have on their Facebook page, which currently has 330,000 followers, mostly OFWs from all around the world. Because migrant workers are very heavy users of this social media, he believes his group’s Facebook page serves a more efficient tool to remind OFWs than government efforts. For one, government workshops or seminars are just one-off events. According to Robert, the OFW, “too excited to go overseas and just make money” attends the Pre-Departure Training for OFWs (PDOS) once, prior to her/his departure, to little or no effect. On the other hand, Global Pinoy is able to “follow” the OFW anywhere and for a longer period of time. Through the Global Pinoy online platform, Robert claims, OFWs could be soon paying their debts thanks to the strategy of teaching OFWs how to “save a little

Figure 3.3: OFW Investment Road Map

35 A map Global Pinoy created for OWWA and NRCO. Interlocutors from OWWA and NRCO claim that this map is going to be made accessible to all OFWs. Also, note that this map is all in the English language and may not be accessible to the larger population of domestic workers and those categorized as “unskilled workers”.

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amount [of money] for themselves”. Once OFWs successfully unmoor themselves from the obligations of debt, these potential returnees are deemed primed for the other services that Global Pinoy offers: “That’s the best time for you to enter their story. That’s the time we need to educate them… financial education should be part of their daily living.”

As the son of a former OFW who worked in the Middle East for many years, Robert also considers himself as “product” of remittances. Although having studied Asian Studies for his undergraduate degree, Robert began a career in sales in Manila, then eventually rose through the ranks and gained valuable experience from working in the three biggest telecommunications firms in Manila. Robert, however, became bankrupt after he could not pay his debts and decided to go to Singapore as his “exit plan”. He still worked in telecommunications, but in Singapore he worked inside a shopping mall doing customer service and sales. He shares he struggled with “culture shock” and often got scolded for not understanding the local accents in the multi-ethnic city. He earned three times as much in Singapore, yet even after 6 months Robert still had no money to pay off his debts. Thus, upon invitation by a friend, he decided to attend a financial literacy workshop in Singapore that based its teachings on the book of a Brother Bo Sanchez, a Filipino bestselling author, entrepreneur and Catholic lay minister. Some consider Sanchez, especially with his own cult following through the program, “Truly Rich club”, the Filipino version of Robert Kiyosaki, best-selling author of “Rich Dad Poor Dad”. Robert told me that he began implementing the lessons he learned that very night and started saving. A transfer to do customer sales in another branch inside the airport, where he had more Filipino co-workers and foreign customers, made the job easier. With more free time, he was able to do more research about financial education, the stock market, and “stuff”: “That’s where my love for financial literacy grew… That’s where I started to shine”, he said. Robert eventually paid off his debts and opened up various investments in Singapore and in the Philippines.

At many points of my research, OFWs were described to me as lacking discipline and self-control as they succumbed to “sales” in cities such as Singapore, Milan or Dubai. According to another interviewee, OFWs in Milan specifically (where she used to work) try to “compensate” or save one’s image abroad by

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36 Sanchez offers membership for his Truly Rich Club for $250. Members will get 14 “blessings” in the form of CDs of Sanchez’ talks, newsletters and books wherein Sanchez shares tips for passive income, insurance and investing in the stock market. A popular book of Sanchez is entitled, *My Maid Invests in the Stock Market... And Why You Should Too!*
purchasing luxury items such as a Prada bag. Zapanta Mariano (2017) argues that in contrast with the Filipino American immigrants’ morally valued acts of return and “doing” good by sending of balikbayan boxes, overseas Filipino laborers like Robert are often questioned for their “conspicuous consumption” during their term abroad. Robert candidly admits that he believes he, himself, spent way too much during his time in Singapore. And, instead of disputing this perception, he attributes it to his personal flaws and bad habits that he brought from the Philippines to Singapore. In his view, most, if not all, migrant workers “did not consider it a priority to learn all these things” before they leave for abroad and he considers this a recipe for disaster, especially when migrant workers are exposed to life in modern and cosmopolitan cities: “Majority of the Filipinos, we are Westernized, so we want to live the life. We want to splurge. The thing is, a lot of us don't want to work so much. That's part of reality.”

It is important to point out that such claims of “splurging” rehearse the racialized image of the Filipino “native” (Haiven, 2017) during the US occupation of the Philippines. According to Lumba (2015), US economic experts sent to the Philippines believed that the Filipino “natives” would gamble the new gold currency away and would not know how to spend it wisely because of their “primitive consumption needs” (Lumba, 2015, p. 619). These experts were anxious that the native who “determined value seemingly outside of either state decree or economic knowledge” would ultimately reject both U.S. state and market (with its attendant valuation of money) because they only know how to assess a coin’s value depending on how it “naturally feels”. Although most likely already “Westernized”, “feeling” like someone from the West and desiring what comes with living a life in the West, Robert thinks OFWs still fall short. Their inability to control their emotions and idleness from work drive OFWs to splurge and “gamble away” their wages abroad. Thus, similar to the Filipino native deemed unprepared for the “new money” of the US because of the native’s inability to recognize its “true value”, the OFW still does not know the true value of money. Nevertheless, Robert makes clear that an awakening is possible:

But the only way for you to realize na you need to learn this is to either mawal na mawalan ka, mabankrupt ka, lose your job or you simply have to realize it, that you need it. There are only two reasons. ‘Di ba mas masakit na kailangan mo munang mawalan bago mo marealize that you need this. So best way is you have to work on it right away before mangyari ‘yung hindi inaaahan. Ito lang naman ‘yung difference eh. I had a chance to learn it before I became bankrupt once again.

The only way you can realize you need to learn is to experience loss, to go bankrupt, to lose your job, or to simply just realize you need it. There are only two ways. Is it not worse to lose everything first before you realize you need (financial literacy)? The best way for you is to work on this right
away before something unexpected happens. This is just what sets me apart. I had a chance to learn it before I became bankrupt once again.

In Robert’s view, every OFW is bound for any of these outcomes. Drawing from his own experience, the only cure for unemployment, loss or worst, bankruptcy is financial literacy.

3.3.2 From Conspicuous Consumption to “Saving Oneself”

“For us, the key really is to have them invest in the Philippines. But the first step is to change their mentality, the mentality that they don’t really need the latest shoe, the luxury hand bag. Okay, and then what? We really have to change that.”

--Government official posted in Dubai

Despite a kind of “remittance fatigue” in academic and policy circles, Carling (2014) observes that qualitative researchers, especially ethnographers, have continued to analyze the socio-spatial variance and complex nature of remittance transfers. Indeed, critical scholarship on remittance sending practices of Filipino migrants have detailed the ways in which these are not just purely economic transfers but are “compound transactions with material, emotional and relational elements”. In fact, these economic transactions are messy and emotional entanglements could be made and then unravelled in the process of remittance sending and receiving. For example, McKay argues that remittances become the medium for “intimate care” wherein a “certain material security and minimal level of provisioning enables and conveys the appropriate expressions of emotion” (McKay, 2007, p. 187). I begin with this interaction I had with the government official in Dubai to signal what I saw as a shift in the discourse around remittances, transnational families and the role of the Filipino migrant worker. How is financial literacy imagined to alter some of the remittance practices and dynamics within the family in the context of the OFW’s eventual return and desired reintegration? The “and, then?” question of this government official leads us to another crucial step in transforming the eventual returnee. OFWs not only need to keep their “lifestyles” in check for just the right levels of consumption, but also the “lifestyles” of their families described to me as having “never ending demands, never ending wants”.

Financial literacy is not just for the individual but for the family, I was told many times. Financial advisors like Robert believe that the migrant worker must begin to “train” their families to cease their materialism and excessive spending of remittances learnt over the years. For one, the “lack of communication” between the migrant worker and family must be addressed. I was curious as to how this
intervenes with the documented tight, albeit sometimes contentious, even melancholic communication lines between Filipino migrant transnational families (Francisco, 2015; Madianou & Miller, 2011; Pratt, Johnston, & Banta, 2015). Robert explains that, one, OFWs do not always tell their families of any hardships abroad and so families just continue asking for more remittances, cultivating an overdependence. To rectify this habit, the onus is on the OFW to pass on the lessons of financial literacy and mobilize the right type of communication amongst family members. To illustrate, he paints a domestic scene wherein a male OFW initiates a certain kind of conversation as head of the household:

First off, this person will be responsible (for) how much he should send to his loved ones. The next question, “You’ve been sending this amount of money. What are the things you are doing so that one day your family will tell you, “Dad, you don’t need to send money to us anymore because we have enough savings.” Let’s just look at it this way: Say you’re in a dining table, you’re eating with your loved ones. Most families they will not talk about their finances. They will not talk about their budgets for the month, their investments… But they will talk about what happened in politics or the latest chismis (gossip) with their kapitbahay (neighbor). Those are the usual things. But when we’re talking about financial education, “Dad, were you able to save 10% of your income this month?

Robert’s vision is for financial literacy to pervade the home in such a way that issues of money, saving, and investment for the future comprise the everyday conversations of the family. In the harmonious domestic scene he paints above, the family engages in what is considered to be a more “productive” activity, talking about budgets and investments. Under the migrant workers’ influence, an assumed former remittance dependent family could be transformed in such a way that the family itself reminds the OFW to save money for the future.

For another financial literacy educator, Vince, the lessons of financial literacy will help achieve the harmonious relationship that Robert paints in a slightly different way. Vince’s work bears some resemblances with Robert’s in that he offers financial literacy education to OFWs around the world. With a strong online presence, Vince also creates videos and sends regular Facebook messages to those who “follow” him. From the rural province of Quirino, Vince was exposed to entrepreneurship at a very young age and became the “town’s pride” as the first to study in Ateneo De Manila University, an elite private university in Manila. I met him in his office in Katipunan, a fast gentrifying space that caters to the rich and elite students of the city. Stacks of his books line the wall of his office, and Vince, who was again preparing to leave for several speaking engagements in Europe, will be selling them there. I mention that
I’ve seen photos of him with OFWs holding up the book, and he said: “We are like water in the desert. Like that. That’s how badly needed financial literacy is.”

**Figure 3.4: Are you ready to return “for good”?**

With training inflected with his Jesuit school training, self-leadership or self-mastery is important. Such self-mastery has a “lot to do with emotions”, Vince asserted:

> Iyakan ka lang ng ate mo, magbibigay ka na. Yung pamangkin mo na nagaaral, aakuin mo ang responsibilidad. These are all emotional eh. Hindi ko naman sinasabi na wag mong tulungan pero not to the extent na you are sacrificing yourself. That’s going to be a burden, that’s going to be (something) na pagsisisihan mo in the future. Then, you will blame your pamangkin who will not give you money, ganyan.”

Your sister cries once, you give right away! Your nephew who goes to school, you take on the responsibility of putting up for school. These are all emotional! I am not saying that you do not help, but not to the extent that you are sacrificing yourself. That’s going to be burden for you, that’s something that you will regret in the future. Then, you will blame your nephew who will not give you money when it’s your turn to need it.

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37 Facebook graphic to serve as reminder to the OFW. Translation: Questions to ask yourself: 1) Have you talked to your loved ones about the implications of your return? 2) Do you have enough savings for your everyday needs? 3) Do you have insurance coverage? 4) Do you have emergency savings? 5) Do you have passive income go? 6) Do you have a job or a business when you return? (Rapisura, 2018)
When I asked if he has difficulty teaching that to the OFWs he meets, he admits that still some resist and try to reason out, saying that Vince can’t simply understand their experience because he is not a mother. As the good teacher that he is, he regards himself as one who walks the talk: “Kaya siguro ako tumatatak sa kanila, kasi I say it bluntly to them. I don’t buy that drama! (“That’s why they stick with me because I tell them bluntly. I don’t buy that drama!”) Not buying the drama works in two ways here. First, Vince “walks the talk” and calls out the OFW’s “dramatic” resistance to what he thinks is a transformative idea that will benefit the OFW. Second, he urges OFWs to stop “buying into the drama” and instead, issue a strong refusal; this for him is the rational and practical response in order to combat the unreasonable material and emotional requests from family members and extended kin. In order to withstand the “excessive” expressions of sadness or suffering, he suggests ridding oneself of feelings of guilt and obligation because doing away with guilt can potentially do more good. In addition to enabling one to say “no” to more than the committed or agreed upon support and remittances, if successful, migrants might not even be impelled to continue sending money and gifts to family at all. This is a hard ask especially in the context of the increasing remittance dependence of many households in the Philippines and decreasing welfare support, but perhaps more importantly, removing guilt from the relational dynamic between OFWs and their families also has the potential to destabilize circuits of transnational caregiving. Baldassar (2015), for example, argues that although guilt could be a negative and damaging emotion, guilt is also a “positive and constructive social response” that helps establish co-presence in migrant transnational families. Specifically, guilt also moves both OFWs and family members to maintain crucial lines of communication, support and care. Yet, under the logics of financial literacy for OFWs, the economic and emotional dimensions (in this specific case, the negative emotion of guilt) of migration must be at first disentangled (Mai & King, 2009) in order for the migrant worker to accumulate savings, and then later, grow this capital even more. Because Vince believes that the (migrant) self is one’s biggest asset, he therefore espouses “saying no” as way to care for oneself before caring for others. Another interlocutor uses a familiar dramatic scene to illustrate his point. In the event of an airplane crashing, “That’s why they tell you to save yourself and put on the mask first, right?”
3.3.4 Psychological Wallets and Productive Investments

“Use your common sense. If it’s too good to be true you have to be cautious and think hard before parting with your money because more likely than not, it is a scam.”

-POEA representative

Both Robert and Vince unequivocally state that being financially literate does not translate into being financially empowered. Referring to most OFWs in Dubai, Vince said, “You would be surprised that many are in debt. When they were in the Philippines, they didn’t have economic power but when they gained economic power, some of them made serious mistakes”. Thus, the figure of the OFW who has “fallen” into certain exploitative traps circulate as ominous signs of what could be in store for OFWs who do not prepare and begin early in their financial education. Aside from money making scams, most of my interlocutors mention the “typical” story of OFWs coming home to their families who fooled them into thinking that remittances were put or are still being put to good use, such as maintaining a small business for the family. According to them, these OFWs realize that “Wala naman pala!” (“But there was, in fact, nothing!”) Another example I was given is when OFWs make the “wrong” type of investment in

38 Using a memorable scene from a very popular Filipino movie, One More Chance, this image is also meant to be humorous. In this scene, the lead actor comforts the heartbroken patient who just attempted to take his own life with this theory. He says, “Maybe this is why people we love leave us… Because we don’t have savings, investments, healthcare and insurance”. To which the patient responds in the speech bubble: “Call my financial advisor!”) (Diversified Investment, 2020)
condominiums. There are “horror stories” out there, according to one interlocutor wherein some OFWs eventually realize that “investing” in condominiums is hardly the lucrative enterprise they first imagined. Oftentimes, OFWs who are enlisted to pay a cheap equity up front, get a loan to pay the rest. When the OFW is unsuccessful in finding a rentee who will pay the monthly mortgage expenses, debt accumulates, often forcing the OFW to abandon their investments. A former OFW banker-turned-businessman is somehow not surprised: “*In any investment na gusto mong pasukin, talagang inaaral mo rin. It's not just putting your money.*” (“In any investment you want to make, you, of course, need to study it first. It’s not just putting your money.”)

![Image removed due to Copyright Restrictions](image)

**Figure 3.6: Making mistakes and learning from it**

In the next chapter, I will discuss some OFWs’ experience with debt in more depth. I end this section by drawing attention to how the framing of the un-prepared returnee is undergirded by the notion of one’s “financial incapability”. More than the lack of technical financial knowledge, financial incapability

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39 Inspirational quote from Tony Tan Caktiong, Filipino-Chinese billionaire and founder-chairman of Jollibee Foods Corporation (TGFI, 2020). Tan Caktiong makes a regular appearance on the Facebook page of Global Pinoy and other Facebook pages for financial literacy groups for OFWs. Tan Caktiong’s “humble beginnings” in opening up an ice cream parlor and then growing a food empire of fast food chains (such as Jollibee) is considered inspirational. Tan Caktiong’s “success story” often includes how Tan Caktiong established Jollibee to cater to the “Filipino palette” composed of hotdogs in spaghetti or garlic fried rice (Thompson, 2019). Established in 1986, Jollibee remains to be a fierce competitor of McDonald’s and has now around 1,000 locations around the world including the U.S. and Canada. Tan Caktiong was recently listed in Forbes List and reported to be worth 1.9B USD. Other images from the Facebook group include similar posts highlighting quotes from other wealthy entrepreneurs such as Warren Buffet, Jack Ma, and Henry Sy, deceased and former richest man in the Philippines.
pertains to the failure to operationalize or “failure to properly capitalize the self and its capabilities” (Pathak, 2014, p. 103). Consider the scenario Robert shares with me to illustrate an eventual returnee’s “incapability”. During the interview, he asked me to recall how select local fishermen ended up selling the fiber glass boats they received as a form of aid from the government after Typhoon Haiyan hit the country. Then, he drew my attention to farmers whom Robert believes to have resorted to selling the land, even crops “given” to them by the government. Despite my discomfort from his broad generalizations, I remain silent to let Robert finish:

"Ibig sabihin, binigyan mo na nga pera, nasa isip niya na hirap siya sa buhay. “Sige, ibebenta ko na lang!” Again, there’s still lack of financial education. No matter how much you give as long as this person doesn’t know how to handle his finances well, wala. Nothing will happen.

This means, that even if you give them the money, they still think that they have a difficult life: “I’ll just sell the land”. Again, there’s still lack of financial education. No matter how much you give as long as this person does not know how to handle his finances, well, nothing. Nothing will happen.

In his assessment, the eventual returnee, the local fishermen and farmers, all share a seemingly faulty disposition with regards to capital or technologies (like a different type of fishing boat or crops “benevolently provided” by the Philippine government). Resigned to their difficult lives, all three are expected to misuse, waste or give up economic opportunities that come their way. In addition to an almost self-indulgent, conspicuous consumption discussed above, here the eventual migrant worker is charged with the anticipated incapability to “make good use” of what he/she has or has been given, much less earned and accumulated. Robert believes that even though migrant workers return with one million dollars, they might still not know how to handle their money well: “The[y] have a tendency to just spend everything because [their] psychological wallets [are] not that big.”

This notion of psychological wallet brings us back to Fridman’s work on financial self-help as a complex set of narratives and practices wherein “belief” plays a role in setting someone “in motion toward actual accounting and investing practices” (Fridman, 2016, p. 30). Fridman, drawing upon his interviews and close reading of Kiyosaki’s work, such narratives and practices underscore how "incorrect" or negative inner thoughts and desires become obstacles, which need to be surmounted prior to mastering of the external world through technical expertise. Similarly, for Robert, once this belief or “hunger” for life improvement, specifically, the desire to grow one’s one money through investments or the stock market, becomes deeply embedded in one’s mindset, it can be made to spread amongst the OFW’s loved ones and “become part of the culture”. Notice the shift in this next domestic scene he shares with me:
Ma, nag-invest ako sa Jollibee. Kain kayo nang kain sa Jollibee hindi niyo alam kumikita rin tayo diyan." 'Di ba those things, natutuwa din 'yung family. "Uy, anak alam mo ba, Jollibee shareholder 'yung tatay mo. Gusto mo rin bang maging shareholder din ng Jollibee?" So matutuwa din 'yung bata. "Ah ma, Jollibee nakikita ko lang e." Nagiging part na rin siya ng culture. I think that's one of the things we should do for reintegration. Culture-coding, relationship-building in terms of financial education.

[An OFW to his/her mother will say]: “Ma, I invested in Jollibee. You just eat and eat there, you don’t even know that we are earning from there too” Or the mom in the Philippines will say, ”My child, your OFW father is a shareholder of Jollibee. Do you also want to be a shareholder someday?” The child will be happy because “Ma, I see Jollibee everywhere!” It will become part of our culture. I think that’s one of the things we should do for reintegration! Culture-coding, relationship building in terms of financial education.

In this scenario, when the OFW has successfully turned “belief” into a “productive investment”, this belief is passed down and around the family in such a way that, as depicted here, talk on investment in the popular Filipino corporation eventually dominates the conversation rather than chismis or gossip. Thus, it is not that, once devoid of guilt, relations would be necessarily severed. Rather, Robert believes that they can be better sustained and turned more productive through the forging of common belief and strong inner motivations to grow money through investments.

The kind of technical knowledge that financial self-help coaches like Robert and Vince share with OFWs is another generative research area yet to be explored. For the purposes of this chapter, I have focused on how the discursive construction of the eventual returnee as “risky” and “unprepared” has led to the emergence of financial coaches that do not necessarily transform returning OFWs as viable debtors from the state established lines of credit for OFW reintegration. Instead, by performing the dual roles of coach and intermediary, financial trainers Robert and Vince lead migrant workers to certain investment schemes and markets. Since our interview, Robert’s financial education business has undergone some changes. Their educational video portal has transformed into an “investore”, which they call the “first investment marketplace”. According to the site, aside from providing links to books, instructional videos and webinars about mutual funds and the stock market, OFWs can “shop” for “traditional and alternative” investment opportunities. I now turn to consider similar private business initiatives that aim to connect OFWs to investment opportunities, specifically in agriculture.
3.4 Productive Returnees: Turning OFWs to Investors

One of the division heads of the Department of Agriculture was very kind to allow me to stay and listen in to her meeting with a representative of the Cooperative Development Authority (CDA). The director was visibly, if not frazzled, nervous about the meeting but also seemed relieved that someone from CDA was there to help. A former agriculturist, she now heads the Agribusiness and Marketing Division. A few moments before the meeting began, she explained to me that what I was about to witness was the very early stages of the creation of an Adopt-a-Farm program for OFWs, a plan that aims to connect migrant workers to rural cooperatives through investments. This is still part of reintegration, she assured me.

“Still part” is a common refrain used to refer to a wide variety of initiatives, strategies and discourses; at some point, everything seems to be part of reintegration. Over some pancit (noodle dish) in Styrofoam boxes and bottles of water, a small team painstakingly went over the proposal, stopping often for typos rather than for substantial change in content. Throughout, the CDA representative’s suggestions gathered around one principle, the terms of return should be made clear for the investor. The perfect calculation is key, he said, or else, OFWs would not invest.

I had learned about the department’s initiatives from when I was still in Canada, doing preliminary research. I had found that the Department of Agriculture has been partnering up with embassies, and then offering the idea of investing in agriculture to Filipino workers abroad. A commonly held belief in the department is that there is a lot of open and empty land owned by OFWs. “Nakatiwangwang lang!” (“They’re just sitting there!”), she tells of the barren, unutilized and therefore wasted land held by both the OFW and the family to whom the land is often entrusted. Nevertheless, convincing them to invest has not been easy; in fact, the division has decided to “take a break” to really figure out what to offer to OFWs. She shares with me some of her observations:

May ibang OFWs kasi na worried kasi nauubos lang laging pera. Kung ang iniisip kasi nila if they invest, oo, one time malaki ang gagastusin nila pero after ilang years baka gusto nila pagbalik nila namumunga na. Tinatanong nila ilang taon ko pwedeng antayin halimbawa yung cacao, ilang taon yan? Kung magtatanim ako ng pili, mga ilang taon? Kasi nakita nila noon ang pili, maghikintay ka ng 7 years. Pero dahil sa technology 2-3 years start na syang mamunga. So iniisip kasi nila na pagbalik nila at least namumunga na. So, we have to make this attractive. Of course, you have to work hard, kasi in any business you have to work hard. That’s hard-earned money kasi may food ka na, may kita ka pa. Yun ang sinasabi na may pera sa agrikultura but of course ang kaakibat nun ay hard work na you have to put into. Pero, ang inaano namin is what’s holding them back?

There are OFWs who are worried about the future because they just lose their money all the time. They think of investing once, it’s a big amount, yes, and they expect that when they return, the
trees are already bearing fruit! They ask me, how many years should I wait – cacao, how many years? Pili nut, how many years? I tell them pili usually takes 7 years, but because of technology, it will only take 2-3 years… Of course, you have to work hard, because in any business you have to work hard. That’s hard-earned money because with that, you not only have food to eat, but you profit too. That’s what they mean when they say there’s money in agriculture. You just have to work hard. But, our question is, what’s holding them back?

The commentary above tells us the unruly desires caught up in the promise of something “bearing fruit” from money, time, and labor invested. After laboring abroad for years, money, time, and labor investment again. “What is holding them back?”, my interlocutor wondered. I have aimed to show that financial literacy could be seen as shifting the terms of what is considered a “productive” use of OFW money. In the context of the state’s difficulty to entice OFWs to apply for loans and in the case above, turn their land into something productive, private entities have opened up new avenues for OFW investment. Utilizing the same logic of necessary “preparation” for the eventual returnee, these business initiatives (also led by former OFWs) become imbricated in the project of reintegration. Yet, beyond sharing technical knowledge and shaping the inner thoughts and motivations of the OFW, these initiatives claim to be offering the space and opportunity for the OFWs to practice their financial knowledge and grow their money whilst still away.

3.4.1 Shift in Thinking: OFW Investor Mindset

A few months after speaking with Robert, I finally landed an interview with Mateo, one of the leaders of company named, PhilFarm. Mateo tells me he was a former commercial banker in the Philippines before his stint in Dubai for two years. After gaining his “international banking experience” in Dubai, he tells me he decided to go home upon realization of the “big sacrifice” it took to leave his two kids. Upon his return, he first worked for a big local media network which branched out to providing remittance services on top of its lucrative business providing Filipino cable channels to Filipinos abroad. “I’ve been to Canada”, he quipped. Currently, Mateo is a businessman. Later in the interview, he will also identify himself as “farmer”.

Mateo seemed not to need any introduction to reintegration. He shares that it is good that the government is trying to bring home Filipinos. But, he adds, “Kaya lang siempre, may karugtod ‘yon: how do we provide employment? Not only employment. Kasi what you earn abroad can never compare how much you can potentially earn here.” (“But of course, we need to think of what is after: how do we provide employment? Not only employment! Kasi what you earn abroad can never compare how much you can
potentially earn here!”) Mateo’s sympathetic commentary towards migrant workers positions himself and his company as cognizant of the desires of the return migrant for higher wages and, thus, for a better life in the Philippines. However, rather than providing returning OFWs with employment and higher wages in the Philippines, Mateo’s company offers the possibility of earning extra income while the OFW is still away. Through what the company calls the paiwi system, a local term for contract growing wherein a person entrusts the care of goat, swine or other livestock to another person, the OFW can “provide capital and earn profit” at the same time. Their business looks profitable so far, with Mateo and his team travelling to Hong Kong and Qatar to invite OFWs to join the paiwi. Mateo also tells me that another option they give OFWs is to become an entrepreneur like himself, purchase land in the Philippines and become a farmer (i.e., implement the same strategy and offer the paiwi system to other OFWs). However, there are fewer takers of the latter option than the former, and when I asked why, Mateo tells me he observes a “latency attitude” amongst OFWs when he travels. While he acknowledges that many wish to become entrepreneurs in the Philippines, he tells me that “they do not want to let go of the idea of being employed”.

I recall the statement of the bureaucrat from the Department of Trade and Industry (DTI) I shared earlier. Although similar in the way that it connotes the discriminatory view that the migrant worker simply desires to be forever an employee, OFW, and servant, Mateo’s critique pushes us to consider the eventual returnee’s chosen state of abeyance. A refusal to “let go” of the employee status abroad is also a refusal to return and become what Langley calls an “everyday investor” or a “subject that embraces, measures, and manages financial market risk/reward” (Langley, 2008, p. 95) deemed ready and fit for the neoliberalizing space of the Philippines. Consider Jasmin’s description of the Philippines. Jasmin, a business owner in Dubai met with me to talk about AGRI, a social enterprise that provides opportunities for investments in agriculture to OFWs in Dubai and other parts of the Middle East. This state initiative that was launched a few months prior to our interview is being managed by Jasmin and a few other members from her community organization made up of other HR professionals in Dubai. She tells me she is returning to the Philippines in 2022 because “our economy is growing”. Then, she adds:

Dubai, nag start ang kanyang 25 years old, nung 1978. That’s the reason why Dubai’s progress is very very fast… when I arrived here in 2003, bilang lang ang mga buildings. Empty yan… what you can only see are the roundabouts in the trade center. Wala yang mga building… you can see Crowne Plaza, trade center accommodation, desyerto na yan, the next building you would see, American academy and Hard Rock Café, wala pang JLT, walah Marina… ang nakatayo lang ay gardens, our old house… nothing. It was deserted. The bus comes at every hour. I arrived in 2003,
pagdating ng 2008, para siyang mga mushrooms, nagsulputan! Kasi yun ang kanyang working age talaga. So, yun yung, kumbaga si UAE has experienced for 40 years. Ganun din si Pilipinas. Hindi yung sinasabing wala tayong pagasa. Wala na, doomed na si Philippines. Of course not, because our working population at that time is very bata... bata pa siya. Now, what’s going on with Italy, with Greece, with Venezuela. They’re one of the... Japan! Ano ang issue ngayon sa Japan? Population. They don’t have enough workers. Masmarami ang matanda kaysa bata. Sa Pilipinas. Masmarami ang bata kaysa sa matanda. Inevitable ang progress niya. Philippines doesn’t understand that. Kasi limited lang ang may economic background. Hindi natin nature yan eh. Kasi hindi tayo investors. We are all employees and farmers tayo eh. Ganun yung ating mindset. Dubai was 25 years old in 1978. That’s the reason why Dubai’s progress is very, very fast. When I came here in 2003, there were only a few buildings. You can see Crowne plaza, trade center accommodation, those were still deserts. The next building you see, American academy and Hard Rock Cafè. No marina… Nothing! It was deserted. The bus comes at every hour. I arrived in 2003 and when 2008 rolls around, they were like mushrooms that sprung. We have reached Dubai’s “working age”. That was UAE’s experience in 40 years. It’s the same case for the Philippines. Let’s not say that there’s no hope, that the Philippines is doomed. Of course not! Our working population is young. What’s going on with Italy, Greece, Venezuela … Japan? What’s the issue in Japan right now? Population. They do not have enough workers! They have an aging population. The Philippines has a young one! Progress is inevitable, but the Philippines does not understand that because people who have an economic background are limited. That’s not our nature. We are not investors. We are all employees and farmers. That’s our mindset.

I found fascinating Jasmin’s depiction of the Philippines in contrast to the construction boom that she witnessed in Dubai where she has been working for almost 15 years. Jasmin’s hope for the Philippines is hinged on its huge population, which if made truly productive will help the nation progress. However, she also makes clear that only a select group of the Filipino population, those who have “economic background”, sees this possibility; OFWs are not yet part of that select group. Aside from her HR company and social enterprise, she tells me that she also dabbles in real estate, particularly for the company, Vista Land, most popularly known as the homebuilding conglomerate owned by billionaire, former senator and presidential candidate, Manny Villar. From her numerous interactions with other OFWs in HR, real estate and her advocacy work, Jasmin makes this conclusion: most OFWs are not ready.

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40 In 2019, Villar was named the newest richest individual in the Philippines, taking the seat from the late Henry Sy, Sr. Ortega (2016) writes that Villar’s Camella Homes was the “trailblazer” in tapping the OFW market (A. Ortega, 2016). Despite the rags to riches story behind his success, Villar (and family) have been followed with much controversy primarily due to the large building contracts Villar’s company has acquired through the government over the years. Villar’s wife, Cynthia Villar, currently serves as senator and current chair of Committee on Agriculture and Food. Villar’s son, Mark Villar, is current secretary of the Department of Public Works and Highways.
They don’t understand why they need to invest. That’s what we call behavioral mindset of Filipinos. Hindi sila, like for example si Warren Buffet sina Jim Rickards they’re going to Asia, they’re investing their money in Asia. Bakit tayong mga Asian hindi nag invest doon? Because we’re not investor mindset. Ang investor kasi, they’re always looking at their income kung paano nila magogrow. Kasi ang ano natin sa Philippines… Anak, magaral ka ng mabuti kasi pag naggraduate ka, maghanap ka ng trabaho, tapos magsave ka, para sa retirement. It will work kung it’s the 1960s. with the 2000 it will not work anymore, kasi ang savings it will not give you any good returns. So bumababa ang purchasing power. Dapat magaral ka ng mabuti kasi pag nakatrabaho ka na, yung kinikita mo sa trabaho mo, i-invest mo. Kasi pag dating ng panahon, magcompound interest yan, mag-appreciate ng value, magretire ka ng maaga kasi may income replacement plan. So, doing a business, PHP 2M ang capital, di marunong kasi walang F&B background, hindi na-change ang mindset from employee to business kasi you’ve been working for 20, 25 years. Bakit i-expect mo na ganun kabilis ang shift?

They don’t understand why they need to invest. That’s what we call behavioral mindset of Filipinos. They are unlike Warren Buffett and Jim Rickards who go to Asia to invest their money. Why do us Asians do not invest over there? It’s because we do not have the investor mindset. An investor always looks at their income and the ways it can grow. This is what we do in the Philippines: My child, study well, graduate and when you get a job, save your money for your retirement. That will work in the 1960s. In the 2000s, it will not work! Our savings will not give us good returns; our purchasing power is decreasing. What we should be saying, study well and when you graduate, invest your earnings! … If you are an OFW who wants to put up a business, PHP 2 million is the capital, you don’t have any food & beverage background, you didn’t change your mindset from employee to business because you’ve been working for 20, 25 years. Why would you expect such a sudden shift in thinking?

Thus, Jose and Jasmin’s mission of transforming the OFW to investor extends the work of Robert, Vince and other financial coaches. Beyond the lessons of financial discipline, companies such as Jose’s and Jasmin’s help facilitate investment for eventual returnees as technologies of return. In his study of “everyday investors”, Langley argues that investments, are mechanisms for an individual’s “material enhancement and accumulation” wherein autonomy and security are highly valued. In the societies of the Anglo-American world wherein he situates his study, investments function as “technologies of the self” wherein the “individual through the calculated engagement with risk, holds out the prospect of pleasure through returns” (Langley, 2008, p. 93). The technologies of investment I wish to highlight here are made to work differently for eventual returnees who, as part of a surplus population, were expelled and exported from the Philippines. Unlike others who can “accede to the lives of citizen-entrepreneur” and invest money, effort and time as a form of “managing one’s one life” (Tadiar, 2012, p. 790), OFW’s live lives of disposability and “exponential decay” a process, described by Tadiar as “a process in which waste rather than value accumulates” (Tadiar, 2012, p. 787). In the following, I consider how investment is imagined to arrest this process of wasting away in the context of return. At the same time, I wish to take heed Tadiar’s call to pay close attention to the ways in which “value” is being continuously extracted
from OFWs through the very act of “carrying out” the management of eventual returnees in their reintegration. Although these investment schemes may help OFWs navigate the complex landscape of state reintegration efforts for the OFW, I argue that we must also attend to the ways in which they may also be putting OFWs at more risk.

3.4.2 “Investing” in Land and Life

In the spaces I frequented in Manila, talk of organic food and organic farming wafted in and out and moved within urban exasperations. The idea of “investing in land” was passed along from one urbanite to another. Aside from friends, my own brother who held a corporate job in Manila, was seriously considering “trying out” online platforms such as FarmOn.ph wherein one can invest money in land and expect some returns after each cycle of harvest. FarmOn.ph, an online platform patterned after a game on Facebook called Farmville supposedly enables OFWs, city people and young entrepreneurs to “go back to farming”. In particular, FarmOn draws OFW investors by ensuring that OFWs could check their investments online through webcam features and regular online notifications when they’re still abroad. FarmOn and its clones often make it to lists of “best investments for OFWs”. Here, I listen to how businessmen and social entrepreneurs “sell” land and agriculture to eventual returnees. I highlight the ways in which these businessmen, similar to the “smugglers” that Tadiar analyzes in her work, act as “life-time savers” whereby investments in land or agriculture are framed as concrete pathways for return and reintegration. Although they do not “help” migrants cross a perilous border such as US-Mexico’s, these entrepreneurs act as “illicit concessionaires of the state” (Tadiar, 2012, p. 793). Instead of fixing or setting up illegal documents for entry or work permits, they peddle the possibility of return in the Philippines through petty or small-time investments in agriculture, an industry that has lagged in growth for many years.

My interviews with several entrepreneurs help us consider how the return to land and agriculture gets framed as a viable option for the eventual returnee. Considering the issues that surround Philippine agriculture, I found their propositions quite perplexing. Mateo tells me that he at first thought of buying a beach front property to turn into a resort. However, he decided to purchase a piece of land in the nearby town instead, a shift in plans he called “providential”. He admits that he got “attached with the place” because of travel and decided to raise livestock and offer pañwi to OFWs, a business that he thinks helps OFWs and residents of one of the poorest communities in the province by providing employment and livelihood. Mateo argues that a business in agriculture would not only “save” the migrant from incurring
the “social cost of migration” abroad. Referring specifically to OFWs who most likely would be returning to hometowns outside of the big cities, Mateo also thinks eventual returnees would be saved from the “social cost” of migration to the urban centres: They would now not need to go to Manila, work for the BPO industry and “earn more than the average loafer”. In agriculture, the farmer and the eventual returnee find an industry wherein they “don’t have to sacrifice much. Especially time away from [their] family”.

Although companies like Mateo’s sell the idea of returning, owning the land and then eventually building a business, it is more the seductive promises of increasing profits and quick returns that make them significant profits. Mateo draws from his own experience to convince me that agriculture can be profitable:

“How many industries can you think of now that can give you that return quickly? Ano bang mangandang business? Set up a resort, sabihin natin, you invest 10 million but what’s your ROI, maybe 5 to 10 years. So hindi siya ganoon ka immediate yung impact. Whereas if you buy a piglet now, wait for four months, you can already harvest into another cycle. So, mas mabilis yung return mo. Quick returns, expand faster.”

How many industries can you think of now that can give you that return quickly? What is a good business? Set up a resort, let’s say, you invest 10 million, but what is your ROI, maybe 5-10 years. The impact is not that immediate. Whereas if you buy a piglet now, wait for four months, you can already harvest into another cycle, so, you will have quicker returns. Quick returns, expand faster.

I could see how one can be enthralled by this pitch of the former banker, Mateo. Quick returns or returns of profit might mean a faster accumulation of money to be used for return and resettlement in the Philippines. Also, speaking as someone who used to earn a lot abroad and then returned, Mateo is adamant that “agriculture” can augment the incommensurate income one would eventually receive in the Philippines. He elaborates:

Who would hire you for PHP100,000 here? Presidente ka siguro ng kompanya. So, at least in agriculture, you can scale how much you can actually earn. Pwedeng mag alaga ka ng 20 na baboy ngayon, which earns you PHP20,000 a month. And as you learn the business, you can scale out. Siguro in 3 years time, you can scale out to 1,000 hens. It can financially increase your revenue!

Who would hire you for PHP 100,000 (2710 CAD) here? You must be the president of the company! So, at least in agriculture, you can scale how much can actually earn. You can take care of 20 pigs right now, which earns you PHP 20,000 (542 CAD) a month. As can you learn the business, you can scale out! Maybe in 3 years time, you can scale out to 1,000 hens. It can financially increase your revenue!
By drawing from his own experience of return (choosing between a beach front property or land), Mateo perhaps inadvertently disregards the fact that many do not return under circumstances similar to his. Nor do many OFWs share the same privilege of possessing sufficient financial capital to purchase land in order to start a business. Nevertheless, he is able to make agriculture appealing, by saying that the demand for food will always be there. For example, when I asked Mateo for example as to why agriculture, he reiterated: “agriculture is critical” and a “no brainer to an outsider”. “Food will never go out of style”, he adds. However, discussions on profitability often reach its limits and Mateo relies instead on a familiar rhetoric when dealing with OFWs: “Kung gutom ka na, mamahalin mo pa ba yung nakasuplot sa balikat mo versus what you will actually eat. Ito yung industry that will grow and very critical to our survival”. (“If you are hungry, would you still love the designer bag you have versus what you will actually eat. This is the industry that will grow and very critical to our survival.”) In this exchange, by juxtaposing food with the designer handbag, Mateo suggests that food or agriculture is simply the better “investment”; it is a matter of strategizing around survival rather than giving in to capricious desires.

3.4.3 Living in Tenuous Zones

Similar to Mateo, Gloria, an entrepreneur-farmer believes that there is profit to be gained from agriculture. After her late husband worked as Vice President for a telecommunications company for 20 years, Gloria tells me they decided to forego an opportunity to migrate to New Zealand because they love the Philippines. I learned about her because she is regularly asked to speak both at government-led workshops and investment forums hosted by Robert’s Global Pinoy: “Well, number one, lagi naming sinasabi na may pera sa agricultura lapatan mo lang ng tamang technology, proper innovation, and the government will help!” (“Well, the first thing we say is there is money in agriculture. Just use the right technology, proper innovation, and the government will help!”) The day I paid Gloria a visit, I ate delicious Filipino food cooked with “everything organic” in one of the many nipa huts scattered around her farm. As young employees were called in from time to time to bring in ice cold water, food or to adjust the electric fan that was trying its best to cool us off during that hot summer day in Laguna, Gloria disclosed to me that agriculture is better than investing in a condominium or real estate: “Wala syang tax. Pag agriculture yan, raw, not processed wala syang tax... Eto ang sunshine industry ngayon, agritourism and entrepreneurship, eto yung in ngayon. Wellness.” (“There’s no tax. If that’s agriculture, raw, it’s not processed, no tax… This is the sunshine industry right now, agritourism and entrepreneurship, these are what’s “in”. Wellness.”) As I looked at her from across the table, Gloria did in fact look at ease, satisfied: “Simple lang naman” (“It’s actually very simple”). She adds: “That’s tourism, kukuwento mo lang...you
just make kwento what is organic agriculture, how do you make your products, how do you prevent plants from getting these diseases... Something like that!” (“That’s tourism, you just tell stories… you tell stories – what is organic agriculture, how you make your products, how do you prevent pests – Things like that!”)

Figure 3.7: Agritourism farm and greenhouses for investment (Photos used with permission)

Gloria tells me that she has not spoken to any OFW who does not dream of going home. Many of them are even willing to venture into agribusiness or agritourism albeit with some hesitation. She often answers migrants’ queries about agribusiness or agritourism during the workshops she speaks at, but it is her business’ investment program that helps OFWs come home: “Marami na kaming OFWs na napabalik and then cinultivate nila yung lupang nilang, kasama pa nila pamilya nila!” (“We have helped many OFWs return and they are now cultivating their own land; they’re even with their families!”) Agriculture is a good way of growing one’s money whilst abroad because businesses such as Jose’s and Gloria’s offer a rate of profit that is framed as “better than banks”. Gloria explains:

Nagpost nga kami sa website namin na if you want to join the biggest growing agritourism or agriculture farm in the Philippines, partner with us. And then yun kasing scheme namin, hindi mdamot, it’s hating kapatid 50/50. Gross minus the cost equals the net income divided by 2 so hati tayo. Wala kang makikitang ganung scheme sa investment. Sa mga bangko or sa kahit ano man. Pag financial partner ka lang, mas malaki yung sa industrial partner or yung technical partner. Pero kami hati yan kasi kung mangungutang kami sa bank, how much the interest samantalang kung paghahatian mo kita sila kita ka walang dupangan kumbaga. Kaya nga in a matter of a year puno yung ano namin and all of those are from OFWs.
We posted about it on our website and said, “if you want to join the fastest growing agritourism or agriculture farm in the Philippines, partner with us!” Our scheme is not greedy, we split it like siblings would, 50,50. Gross minus the cost equals the net income divided by 2 so we split it. You won’t find anything like that in banks or anywhere else. If you borrow money from the banks, how much is the interest? If you do it with us, there’s no taking advantage of each other! In a matter of a year, we were able to build greenhouses. All of those are from OFWs!

With this business strategy, the farm now has 30 greenhouses built with OFW money, 60 investors in total. Under this agreement, the OFW receives quarterly deposits in their personal accounts and is promised to get their return of investment from 6-7 years, even less. Another benefit is that the money, which she refers to as “settlement”, can go straight to the OFW family: “So, maliban dun sa kinikita nyang pinapadala sa family nya, the family can use the additional money.” (“So, in addition to the remittances he/she sends to the family, the family can use the additional money.”)

Although strained relations could be expected in such business arrangements, both Mateo and Gloria paint a convivial story of partnerships. Gloria has this to say about their first OFW investor, an electrical engineer in Nigeria who invested 450,000 PHP (12,340 CAD) for a greenhouse of 300 sq. meter: “He’s still our partner and now kumadre (close friend), we became family after that”. Mateo, although not entirely opposed to such relations, makes a specific kind of distinction in this partnership:

Ang mga Pilipino kasi, we use the "investment" word, "investor" term very loosely. Bumili ako ng kotse, bakit ka bumili ng kotse? Nag-invest ako kasi mag-u-Uber driver ako. We call that investment. It makes sense naman. Very loose kali. But strictly speaking, pag dumating ka sa SEC, investments are shares of stocks. So, in our case, we call them "partners." Kasi we signed a contract with them. The contract would say we buy animals for you, we take care of the animals, and then we share the profit. Very straight forward. Kaya lang to an average Filipino, sabi nila, ay, I invested on the Boer. Well, if we use it loosely, that could possibly pass. But strictly speaking, if you look at the contract, we signed with them, we basically taking care of the animals. Like 'yung cattle breeding program in Zambales. What will happen is you talk to me, and I tell you "Sige, we'll buy 40 cattles for you. 'Pag nabili na natin 'yung 40 cattles, I'll take care of your cows for a year. Palalakihin natin. After a year, we'll slaughter them for meat. Then 'yung napagbentahan natin ng karne, we'll sell them to the talipapa para for consumers. Then we share on the profit. Kasi ako, I spent on resources din naman. I take care of the animals. Ikaw naman, you put in the capital to buy the animals. But that's how the Pa-iwi works. Kasi there's some confusion eh, sa nag-i-invest sa amin. In fact, we are partners in building agriculture.

We, Filipinos, use “investment” and “investor” very loosely. I bought a car. Why did you buy a car? I invested because I want to be an Uber driver. We call that investment. It makes sense because it’s used loosely. But strictly speaking, if you reach the SEC, investments are shares of stocks. So, in our case, we call them “partners” because we signed contracts with them. The
contract would say, we buy animals for you, we take care of the animals, and then we share the profit. Very straight forward. But, for an average Filipino, we say, I invested on PhilFarm. Well, if we use it loosely, that could possibly pass. But strictly speaking, if you look at the contract, we are just taking care of their animals… After a year, we’ll slaughter them for meat. Then we sell the meat. Then we share the profit. We spent our own resources. I take care of the animals. You, you put the capital to buy the animals. But that’s how paiwi works! There’s some confusion [from] those who “invest” with us. In fact, we are partners in building agriculture.

Mateo mostly kept mum about specific encounters of “confusion” with some who have expressed interest in the paiwi. Yet, Mateo makes it clear that OFWs, through the paiwi system, are to be partners in “building agriculture” and not exactly in ownership of the business. By keeping OFWs as “partners” under a contract agreement, the company shares the potential losses and risks with the OFW investor while at the same time protects itself from any instances of OFWs changing their minds and demanding their money back. Obscuring the attendant risk of the partnership is the lucrative gain that, according to Mateo, the paiwi system offers. He tells me after two years doing the paiwi system with their business, OFWs will better positioned to build their own farm: “Competitor ba tingin mo sa akin? No! We actually invite them to go back. Kasi the more na maraming nagtutulungan na farm, mas nai-improve ‘yung chances natin ng success.” (“Do I look like someone’s competitor? No! We actually invite the OFWs to return. Because the more farms we have, we can increase and improve our chances of success!”)

My intention is to not vilify these entrepreneurs, but to ask what would it mean to suspend a celebratory regard towards these investment strategies and consider the serious risks underlying business models that could be seen as also capitalizing on the “fate playing” acts of “surplus-investors” who wish to prepare for their eventual return. Gloria, Mateo and Jasmin’s businesses, though quite sound and legitimate, also stand on shaky ground considering the volatility of the Philippine agricultural industry, largely dominated by big landowners and corporations. That is, if these businesses aim to keep profiting in the future, there is strong likelihood that they would stand in competition with big, local corporations already moving quickly to dominate the agricultural market. Thus, in the event of any crises, OFWs as “partners” and “investors” also stand to lose their savings or financial investments with very little to no recourse, much less protection.

McGregor (2014) suggests that “put[ting] politics back into debates over migrant investment” help us expand the recent narrow focus on migrants’ aspirations as a way to understand migrant investment. Drawing upon her keen attention on the role of informalized regimes over finance and urban real estate in Zimbabwe, I have focused above on what I saw as the emergence of businesses that offer investment
options to OFWs utilizing the logics of reintegration. These businesses help mitigate the challenge posed by one of my early interlocutors above by encouraging eventual returnees who have been “holding back” to, in a sense, practice by doing, and develop their investor mindset even before they return to the Philippines. Although I do not ascribe any predatory qualities to the businesses I describe here, I draw attention to this tenuous zone of re-entry wherein the OFW could find him/herself at risk as he/she gets caught in a matrix composed of state institutions, financial intermediaries such as financial self-help coaches, and private businesses offering “investment opportunities”.

Instead of typical narratives of migrant exploitation, in this case, business owner and investor, the stories I have gathered also point to the differing experiences of a heterogenous group of OFWs from different locations and class backgrounds who have to navigate this complex matrix. Specifically, from the point of view of former OFW professionals like Mateo and Jasmin, it is in the same tenuous zone where they have found ways to use their capital, skills and experience working abroad. They believe business is the only way for OFW professionals like them could be reintegrated.

3.4.4 Taking Charge

Jasmin, who used to think of retiring in Switzerland, now shows me from her iPad an illustration of her dream plan in the Philippines. She laughs at her own almost childlike illustration. Against a hot pink background, shapes that stand in for a pet store, boutiques, and a daycare center make up the commercial complex that she, together with her other friends, plan to build. She points to the tall tower in the middle. “Dubai lang!” (“Just like in Dubai!”) Jasmin proceeds to tell me more about the social enterprise she helps run in Dubai. She stands up, walks to the white board in their office and explains to me the mechanics of the social enterprise. She looked confident in her heels, and I suddenly remembered seeing a photo of her and her group in ILUSTRADO magazine as part of a list of the 100 most influential

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41 The use of the term *ilustrado* as name of a magazine for the growing professional class of workers in Dubai is significant. Featuring articles on fashion and beauty, travel, lifestyle and business, the magazine brands itself as community-lifestyle magazine aimed at “uplifting the Filipino” in the UAE. According to its website, their slogan “Taa Noo, Filipino” (Hold your head up high, Filipino) and the vision of “Helping the Filipino flourish- Global vision, native soul” encapsulate the “progressive values, substance, style and corporate ethos” of the *ilustrado* as someone who has gained respect by being a “pivotal thought leader and tastemaker for Filipinos in the Gulf region and beyond”. In an important work, Hau (2011) writes that there are two defining characteristics for *ilustrado* (or Spanish for the “enlightened”). First, the term *ilustrado* is often equated with notions of education, migrancy and wealth and second, it denotes its ambiguous status as both “hero and villain in Philippine nationalist (and literary) discourse” (Hau, 2011, p. 9). In this work, Hau analyses Miguel Syjuco’s novel entitled, “Ilustrado” and the ways in which both novelist and author attempts to resignify the OFW as having the “potential” to be a new class of
Filipinos in Dubai. After a thorough breakdown of the different rates of investments and returns, she makes a point that all types of OFWs could benefit for the social enterprise because investing is for all:

The good thing about this is our priority are the low-income earners. We’re planning to do a mechanism for the maids, yung staggered yung payments at tsaka yung mga low income... we mean, yung mga sumusweldo ng less than 3000 AED (1110 CAD). Yes, we would like to create a mechanism na para sa kanila... para makajoin sila... para makainvest sila. Bigyan ng opportunity. The same opportunity that we are giving to those who are earning high or big!

The good thing about this is our priority are the low-income earners. We’re planning to do a mechanism for the maids and low-income earners, those who earn less than 3000 AEDs (1110 CAD)—staggered payments! We would like to create a mechanism for them so they can join and invest. Give them an opportunity. The same opportunity that we are giving to those who are earning big.

Jasmin believes that their project is different despite bearing similarities with others. Most of the project heads I interviewed also claim that OFW investments help both peasant farmers and lower income OFWs. However, Jasmin and her team seem to place great value in the fact that the project, the “brainchild” of the former labor attaché, is composed of the “right people”. The former labor attaché now labor director in the provincial government, is well connected with the trusted multipurpose cooperative that supports farmers, the mayor (whose brother works for the DA) and other local government officials in the province. She says, the “ties are easy, to put pieces together”. Most importantly, she puts tremendous trust on her team, mostly comprised of fellow Filipino HR professionals: “Sa lahat ng reintegration programs that I’ve heard of during the years that I’ve been here, this is the most effective. It’s maybe because of the people who drive it. It’s because it’s driven by us.” (“In all reintegration programs I have heard of during the years that I have been here, this is the most effective. It’s maybe because of the people who drive it. It’s because it’s driven by us.”) From her many years living and working in Dubai, Jasmin tells me that she has seen many reintegration programs that have been tried and tested. Once, she said, they were taught farming: “Filipinos are already used to an urbanized setting. They don’t want to go and plant kamote (sweet potato)! So, that idea wasn’t a big hit! There was another, bringing abaca products here. No! There were so many of those kinds of things!” Thus, when her team was approached to lead the attaché’s initiative, she told me that they asked themselves first, “How is the community reception on reintegration? Because it’s a buzzword already. What’s new?”

**iliustrados.** In the end, Hau argues that such attempt to resignify and reappropriate the term will be continuously fraught and burdened with “conceptual and practical difficulties” most especially in the case of OFWs who “liv[e] the kind of lives and gaining the kind of experiences that make it difficult, if not obsolete to use terms like ‘iliustrado’” (Hau, 2011, p. 13).
Jasmin has full confidence that the social enterprise will be successful because not only does her team have the right “heart” to deliver, they also introduced a kind of innovation to the basic social enterprise model they inherited. Jasmine asserts that their success rests on the desire of OFWs to earn money and invest for their future but also on the possibility of selling their products to the growing market of Dubai and the rest of Middle East\(^{42}\):

\[\text{Nung una yun lang, dun lang, magpadala ng pera. Nakita namin hindi siya ganun ka sustainable. Kasi that’s the same project as the others eh. We said, why not, we are the ones who funded the farmers, we might as well do the distribution. Kasi kung masmaraming magdidistribute nung finund natin na harvested na products, mas mabilis. Monopoly ba? May monopoly siya. Kaw na nga ang nagfund, Ikaw pa ang magdidistribute… walang tapon. Nandun lang. OFWs din ang nakikinabang.}\]

At first, [the social enterprise] was just that, sending money. We realized that that’s not very sustainable. And, it’s the same project as everyone else’s. We said, why not, we are the ones who funded the farmers, we might as well do the distribution because the more people who helps in distribution, it will be faster. It’s a monopoly, right? We have the monopoly now. We fund it, we distribute it. We don’t waste anything. It stays there. We, the OFWs take advantage!

I was struck by how the lines between the social enterprise as part of the reintegration program and business has started to become blurry for OFWs like Jasmin, an OFW, community member, professional, and entrepreneur. She confides in me some of the challenges that comes with straddling the two positions. She remains hopeful, but she admits to perceiving some skepticism from other Filipinos in Dubai:

\[\text{Nandun kasi sa employee mindset. So, for us na very very known sa community na HR professionals, employee helping the community. Wow tanggap na tanggap. Pag nag move ka na being entrepreneur, having a social enterprise and helping the community, may tamang hinala na. Taking advantage na yan. Ay, win-win situation to... Ano, partner tayo? Hindi!}\]

\[\text{We still have the employee mindset. So, for us who are well known in the HR professionals-community\(^{43}\), [or simply] employees helping the community… wow, they are so accepting of that! But, if you have moved on to becoming an entrepreneur, having a social enterprise, and helping the...}\]

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\(^{42}\) This is part of the circulating discourse amongst government officials and “migrant advocates” I interviewed. Many believed that because of GCC investment in Philippine agriculture, this will eventually help open up the UAE market to Filipino entrepreneurs. However, although the GCC announced various land deals in the Philippines in 2008/2009, many of these did not actually materialize (Nooteboom & Bakker, 2014)

\(^{43}\) According to interviews, many OFWs have “risen the ladder” to land HR manager positions in the UAE. One of the biggest and well-known Filipino organizations in the UAE is Fil-HR, a group that seeks to act as "conduit" between Filipino workers and the UAE Ministry of Labour (Ruiz, 2010). Most recently, talk amongst the HR community regarding the need to scrap the term OFW to refer to Filipino workers in the UAE has been reported. According to the report, some view the OFW as an “indio label” and must be changed to “Filipino expats” (Expat Media, 2019).
community, they become suspicious. They say, we are just taking advantage. We tell them, this is a win-win situation. Let’s partner! [But, they say.] “No!”

Soon, the tenor and focus of our conversation shifts, and in a way, Jasmin does too. We do not discuss any further how the social enterprise will help OFWs return through the incremental growth of their savings or capital over time. A crack in the strong veneer of her own plan for her eventual return. She reveals that she feels that returnees like her are not in the scope of the government’s plan for reintegration:

"A very small percentage pa rin ng Filipinos ang nag grow intellectually. Nandun pa rin sa employee. Servant. Hindi siya masosolve ng isang reintegration program lang, nang few groups. It’s a culture eh. And I think the government need(s) to… pati nga ang government eh. Pero that’s true. If you notice, hindi pa rin sila nag grow. For them, ang mga Filipinos na nagmimigrate. Household workers. Factory workers. And cleaners, and drivers. Kasi iniisip ko yan. If our government and its programs ay nag grow na katulad na namin dito, may programs na sila para sa mga entrepreneurs, sa mga successful engineers… if you will see, OWWA and POLO they are focused on… serving yung mga takas. Hanggang ngayon after 20 years. Takas pa rin. You will never hear of a program na nag elevate na para doon sa mga business owners na tumutulong na mag employ ng mga Filipino para magkatrabaho. It’s very important for them to have something like that… eh kung government mo nga hindi ganun… kami na ang gumagawa!

Only a small percentage of Filipinos have grown intellectually. We are employees and servants still. We can’t solve that with just one reintegration program and with just a few groups. That’s our culture! I think the government needs too… Actually, the government too! It’s true. Notice. They still haven’t grown either. For them, the people who migrate are household workers, factory workers. Cleaners. Drivers. I have been thinking about that. If our government and their programs grow like us here, they would already have programs for entrepreneurs, successful engineers. If you will see, OWWA and POLO focus on serving the “escapees”. Until now, after 20 years! They’re still doing that. You will never hear of a program that will elevate those who can be business owners who help employ Filipinos. It’s very important for the government to have those programs. If our government does not step up, we might as well do it!

Here, I take what Jasmin calls as the incapability to “grow intellectually” as what she perceives to be the lack of a sort of “business sense” on the part of the professional Filipinos still working in Dubai. For her, some professional Filipinos are not keen to become part of the social enterprise because as mentioned they are suspicious of the business or entrepreneurial aspect of such initiative. Growing intellectually therefore would make these professionals see the “win-win situation” of becoming business partners for their successful return or reintegration, invest and later on, as Mateo has said, become fellow businessmen. But, perhaps more importantly, she argues that the government must also “grow intellectually”; This means directing more of its attention and services to professionals who in Jasmin’s mind has more of the capacity to own businesses in the future and thus help in labor unemployment in the
Philippines. Due to her feelings of state abandonment, Jasmin feels that there’s not much choice, but to take charge.

Indeed Mateo and Alex, the company president could be viewed as successful in this “taking charge”. They seem to be doing well as former OFWs who have successfully taken advantage of the state’s own promotion of agriculture by leveraging their capital, skills in marketing and business and access to OFW networks. However, seen in another way, Mateo and Alex are also not exempt from “fate playing”; they too play a game of risk. With the limited concrete pathways for return and reintegration, Mateo feels that business is the only viable choice:

*Kasi konti lang 'yung business na pwede mong pasukin. Kung OFW ka, ang maiisip mo, magtayo ng sari-sari store, mag-drive ng jeep, mag-Uber, 'di ba? It cannot give you livelihood long-term. So, what we're trying to offer is a long-term option for them. Talagang ito na talaga. Like I said kanina, we can scale how much you can grow in the business now.*

There only a few businesses you can try when you return. If you are an OFW, you will think, let me up a sari-sari store, drive a jeep, be an uber driver, right? It cannot give you long-term livelihood. So, what we’re trying to offer is a long-term option for them. This is the only option we’ve got!’

In the next chapter, I examine more deeply the education or training that have made OFWs like Jasmin in Dubai believe that it would be more strategic to engage in business. During fieldwork, I was at many times perplexed by the question why business in agriculture now after years of OFW-driven urban development. “Proving” this bigger political economic question was difficult. However, it is through an examination of spaces wherein OFWs are supposedly prepped for return that we are able to see particular migrant desires intertwine with the state’s hegemonic plans to prepare OFWs for the risk of living back home and create proper financial citizens out of the homebound migrants (Faier, 2013). The image of the indebted domestic worker in fact fades into the background as a newer crop of migrant workers emerge with multiple and sometimes conflicting roles. By aligning their business goals with the state’s program for reintegration, these (former) migrant returnees do not only have access to a huge population of OFWs whom they purport to want to help. OFWs themselves become their business clientele and to convince OFWs to invest with them, Mateo tells me that he needs to reiterate that return through agricultural investments does not mean being confined to just being a “literal farmer”. In fact, they can look forward to taking on a new role. A former seafarer, Eli, who also heads ISP (see Chapter 2), a group that helps former seafarers reintegrate elaborates:

*Majority ng mga professionals, may properties. majority nyan may lupa, nakatiwangwang. but they have to learn the business... akala nila feeling bilyonaryo sila kasi nahihiya silang sabihing balik-
bukid. Ayaw nilang tanggapin na uy si ano nag-aano ng Canada yaman yaman na nya. Ganun, feeling mo din mayaman. diba? ... Start something from the ground. but you don’t have that sort of, ika nga, humawak ng lupain. pag-aralan mo lang yung sistema para pag kumuha ka ng farmhand, maiirelay mo yung knowledge, yung theoretical knowledge na naapply mo, then you can talk. diba? Magkakaron na kayo ng same wavelength, same mindset.

Majority of the professionals have properties. Majority of their lands are unutilized, but they have to learn the business. They feel like billionaires and they are embarrassed to be known as people who have gone back to the farm. They want people to think they’re rich, of course. That’s your feeling, right? … Start something from the ground, but you don’t have to touch the soil. Learn the system. Get a farmhand. Relay your knowledge, the theoretical knowledge and talk to the farmhand, right? Soon enough, you’ll have the same wavelength, same mindset.

Here, although Eli does not necessarily portray professionals like Mateo in a flattering light, he provides us a glimpse into what could be this new role of these migrant returnees. According to him, professionals can later on “relay” knowledge and essentially train the farmhand, without ever touching the soil. In other words, agricultural investment now can be the means through which an OFW can look forward to a more “dignified” life as owner, entrepreneur and “boss” of farmhands later on. I looked at Mateo who comfortably sat across the table from me in his grey polo t-shirt and jeans. Some would say that he is the perfect counterbalance to his company’s president, Alex, a former OFW who worked in Thailand as chef. Mateo admitted that Alex has received some critique in social media, and sprang to his defense:

*Ang sinasabi namin, what we're trying to do is encouraging younger generation to take farming. Kasi for the longest time, the image of a farmer is gusgusin, t-shirt na gutay-gutay. Tsinelas. When in fact when you go abroad, talaga namang farmers are dignified the way they should be and they're earning more than enough for themselves. 'Yun 'yung image na we're trying to project kasi if you don't do that, if you perpetuate 'yung gusgusin look of a farmer, who would want to go into farming, 'di ba? Kaya kami, maayos kami. Even the way we talk, the notion of a farmer. Educated, into business, understand financial literacy. Kasi that's what farming should be. Ang farmer, hindi naman sa minamaliit natin, nako-confine sila sa literally farming. Paano mag-alaga ng baboy, paano mag-alaga ng baka. But their success component to it eh. Kapag lumaki 'yung baboy mo, anong gagawin mo ngayon? Hindi mo naman pwedeng kainin lahat 'yung baboy mo, 'di ba? So, you should be able to market, sell it for a profit.*

We tell our critics that we’re trying to do is encourage the younger generation to take farming. For the longest time, the image of the farmer is dirty, worn out t-shirts. Slippers. When in fact when you go abroad, farmers are dignified the way they should be. They’re earning more than enough for themselves. That’s the image we want to project because if we don’t do that, we perpetuate the dirty image. Who then would go into farming? That’s why, we’re nice and clean. The way we talk. That’s our notion of the farmer. Educated, into business; we understand financial literacy. That’s what farming should be. The farmer, not that we’re degrading him, but they’re just confined to literally, farming. How to raise pigs and cows. But, there’s a success component to it. You can’t eat all of your pigs, right? You should be able to market, sell it for profit.
Mateo explains that Alex, who in some promotional videos have been captured riding a horse, getting out of a helicopter and driving a fancy car, does not do such things to be too flashy or too ostentatious. Rather, they are all in keeping with the re-branding strategy of their business. Mateo, says with a smile, that farming should be sexy.

3.5 Conclusion

In this chapter, I examined what I found to be a crucial component in the reintegration program for returning OFWs – their transformation into viable financial citizens who have accumulated enough capital for their own and their families’ survival in the Philippines. I began by highlighting how OFWs are often framed as “pre-known risk failures” in need of intervention not just prior to their departure from the Philippines but more crucially, while they are still living and working abroad. By focusing on the work of financial self-help coaches and listening closely to their narratives, I argue that such kinds of financial literacy training circulate and reify certain discourses about the OFW. OFWs often get framed as conspicuous consumers who do not have the necessary capability, mindset and emotional fortitude to refuse the capricious desires of their families back home and, therefore, save themselves from future financial failures. Changing these behavioral attitudes is at the core of these trainings, and I suggest that these kinds of trainings warrant our critical attention because they direct OFWs to potentially risky investment schemes and markets even prior to their return. In the last section, I explore briefly some of these investment schemes, specifically those that offer the “opportunity” for OFWs to practice their financial knowledge early and accumulate enough financial capital to aid them in the future. Mostly offering “investment opportunities” in agriculture, I underscore how these schemes put OFWs in a very tenuous zone of risk wherein more disadvantaged OFWs become the source of profit for those already returned and more successful return OFWs. The narratives I feature in this chapter speak to how financial literacy training by no means make it a smooth journey for the returning OFW. Instead OFWs from different locations, class backgrounds and labor experience would have to navigate a complex and rough matrix. In the next chapter, I focus on the experiences of OFW professionals in Dubai who closely adhere to the idea of business as another tool one can use to prepare for a life “back home”.
Chapter 4: For Your Business Purposes: Transforming OFWs into Entrepreneurs in Dubai

Why are we here? We are here because you are tired of the situation here… You believe that you deserve a better treatment in life. You're tired of this situation, right? Am I right? So, what happened is you finally decided to leave the Philippines. You decided to leave the Philippines because of the bitter reality. Because you realized that the majority of the Filipinos are inflicted with AIDS. AIDS! Alarming, right? Acute Income Deficiency Situation. Let's translate that in Tagalog. Ang Income 'Di Sapat! (Income not enough!) So, what happened is you came to Dubai because you think that this is the best place to find a greener pasture. What are the common dreams that we have? You want better education for your kids, right? A better house for your family. In fact, you promised to your family that you will only stay here for two to three years. "I promise! Honey, I will leave you. I'll be back!" And what happened? Ten years, not even enough. These dreams are still elusive. And you realized that you are an OFW. OFW! Are we? Overworked, Financially Weak. Bitter reality, right? Now, you know what happens when we are programmed to be employees because of the parental influence. You still remember the times "Son, study hard so that when you graduate, you will land a job." Right? On the other hand, some parents would encourage their kids "Baby, study hard so that when you graduate, you will have a business like a Chinese." Am I right? But majority are programmed to be employees!

Who is designing your life? You or the job? If your source of income is only your salary, not even enough for your needs and wants, it is the job that is designing your life. That means you are programmed to be employees even for 20 years. But if you have the initiative, aside from your salary, you find ways like selling real estate. Like SMDC\(^44\). Be an agent of SMDC. Or join a legal MLM! (multi-level marketing) There are a lot of ways, folks. So why do you think a majority, many OFWs, who are still poor? Why? Because they are passing over opportunities repeatedly. Folks, I want you to avoid these persons in your lives. IKEA: I Know Everything Already. Second, HATERS. These people are the sister company of the crab mentality network. Having Anger Towards Everyone Reaching Success. Beware of that. ISTAMBAY\(^45\). Isa Silang Talagang Ayaw Magbago ang Buhay, Ayaw Yumaman. (One who doesn't want to change their life, refuses to be rich). And PRIDE, Person Resisting Inside, Depending on Ego…. Who will hire you? You belong to the endangered species. You will be replaced with a better one, younger one, and cheaper one. It's a sad reality. When we build a house, we need a plan. But in our case, we don't have a plan for our lives. Not even a blueprint. We live our lives by default. According to Bill Gates, if you were born poor, it's not your mistake. You can't even blame your parents. But if you die poor, because you are given two hands, two eyes, two feet, and a mind to think of a better way to plan your life, it's your greatest mistake. If Hellen Keller, a blind author can do it, if a blind singer like Stevie Wonder can do it, if Nick Vujicic can outstandingly do it without arms and legs, there's no reason

\(^{44}\) SMDC stands for SM Development Corporation, the real estate development arm of SM Investments Corporation, owned by Philippine tycoon and richest man in the Philippines for the past 11 years, Henry Sy. Sy, known as the “father of modern Philippine retail” built 62 department stores, 56 supermarkets and more than 200 smaller grocery stores. Forbes estimated Sy’s estimated net worth at $19 Billion.

\(^{45}\) A term derived from the English phrase “on standby”, most often used to refer to a person who does not have work and hangs out on street corners. It is often used as negative stereotype of youth and others who belong to poor and marginalized groups from both urban and rural areas. Recently, the “istambays” have been criminalized by the Duterte administration threatening arrests of istambays and drug users (Batan, 2012, 2018).
for you to fail, folks. All you need is to exert, show the best you can be, unleash your very best, and pray. Pray like it's up to God, and work like it's up to you!

Ladies and gentlemen, are you ready to live a life by design [or] stay in your comfort zone by living a life by default?

- motivational speaker

4.1 Introduction

Inside that darkly lit ballroom of a hotel sat other Filipino migrant workers mostly aged 25-40. We all gathered there to listen to several motivational speakers wax poetic (or not) about the advantages of saving, investing, and going into a business as ways to prepare and plan for the future. I shifted uncomfortably in my seat, worried that Mel, who was sitting beside me, could see me with my wide-eyed shock when each speaker stepped down after their 10 to 15-minute speech. We were just building our relationship, I thought, and I did not want to ruin it, especially since she had just confided that she shopped for a dress at Zara a few hours ago. It was on sale and she plans on wearing the simple dress for her graduation. (Why this revelation was a huge vote of confidence from Mel will become clearer later.) Mel tells me that she goes to these kinds of events along with attending entrepreneurship training in Dubai because she finds them very inspiring: “I’d rather do this than go shopping or hang out with friends. It’s more productive.”

In the previous chapter, I considered how OFWs are framed as pre-risk subjects who must be transformed prior to their return to the Philippines. I highlighted the ways that technologies such as financial literacy education and investment schemes are imagined to help Filipino migrant workers (and their families) accumulate financial capital. I also began exploring a significant part of the reintegration policy: when and where will this transformation occur, and who is responsible for this transformation? In this chapter, I build on the notion that the transformative work of reintegration must not only begin prior to the migrant worker’s departure (and therefore be included in pre-departure training) but must follow migrant workers to the places where they work.

My interactions with key players of some civil society organizations in Manila opened an opportunity to follow the policy of return and reintegration to the city of Dubai to examine the work of a civil society group that seeks to first educate Filipino migrant workers with lessons of financial literacy, and then provide them with entrepreneurship training. In addition to exploring attempts to turn migrant workers into good subjects who possess enough financial capital after their stint abroad, I investigate how
entrepreneurship training is imagined to equip the migrant worker with the right tools or technical know-how to start their own businesses when they return to the Philippines. Recalling the assertion made in the previous chapter that not everyone can be an entrepreneur, I explore how state officials and volunteers/mentors from one organization come to believe that a select group of migrant workers from Dubai can be turned into entrepreneurs “back home” in the Philippines. I ask: how did entrepreneurship emerge as part of a return strategy for Filipino migrant workers in Dubai who, as is the case for all foreign workers in Dubai, will never be granted citizenship and must therefore figure out how to craft possible futures in the Philippines?

Filipino workers in Dubai sit uneasily between two regimes of neoliberal governmentality that shape the relationship of citizens to the nation state (Ong, 1999). Although there is growing scholarship about Filipinos in the Middle East (Hosoda, 2013, 2015, 2016; Johnson, 2010, 2011, 2015), not many scholars attend to the ways in which Filipino workers are also caught in the neoliberal restructuring occurring in Dubai. In Buckley’s illuminating work, for example, she contends that governance of South Asian migrant builders is inextricably intertwined with the “complex interactions between autocratic rule, neoliberalized urbanization and the contradictory strategies mobilized by the state to govern specific segments of the foreign labour force” (Buckley, 2013, p. 257). Buckley’s work challenges me to stay close to the stories of my interviewees, who simultaneously lament living a reality that does not match the urban spectacle of Dubai but remain captivated by the seemingly dazzling economic opportunities offered by Dubai. Specifically, many of my interviewees whose stories I highlight here believe that Dubai is the perfect place to learn how to become an entrepreneur since entrepreneurship is something that the city of Dubai embodies. For instance, dominant literature attributes Dubai’s success, a state that was never dependent on oil compared to other emirates in the UAE, to the creation of a vibrant entrepreneurial system that supports small and medium scale business (Jayakar Pai & More, 2018). In addition, Nasra and Dacin (2010) write that Dubai’s status as one of the biggest centers of international business is an outcome of state representatives acting as “both entrepreneurs, recognizing opportunities in their environment as well as institutional entrepreneurs, crafting institutions required to capitalize on these opportunities” (Nasra & Dacin, 2010, p. 601).

Equally relevant to the entrepreneurial Filipinos under consideration here are the ways in which the representation of the Philippines‘ “new rich” as meritorious entrepreneurs may have endured, travelled and become an aspiration (or a point of arrival). Pinches (2005) traces this celebratory rhetoric of
entrepreneurship back to the heralding of “privatization, liberalization and level playing fields” (Pinches, 2005, p. 283) as main pillars of the economic development plans of the Ramos’ (1992-1998) administration. The administration’s emphasis on private initiatives rather than on the “heavy-handed directives of an authoritarian state, or the corrupt, inefficient practices of Marcos-era crony capitalism” drew support from not only business people, but also the broad middle classes who sought economic progress. In Pinches’ analysis, “private success” in business thus did not become anathema to national economic development but rather was deemed as crucial in “elevat[ing] the status of Philippine national identity” during a time of geopolitical shifts in Southeast and East Asia, the rise of Filipino-Chinese entrepreneurs, and the continuous push to erode the dominant image of the Philippines’ rich as feudal lords and plunderers. Decades later, a similar support for business was demonstrated in 2017 by the incumbent president. Philippine president Rodrigo Duterte revealed in front of the ASEAN delegation of country leaders, ministers and businessmen that he has long admired entrepreneurs and considered them to be “beacons of innovation and change”. In the same speech, he implored big businessmen, those who have achieved success and wealth, to “embrace inclusivity” and help MSMEs and integrate small entrepreneurs into the way they “do business”. In return, the much-critiqued president vowed to “protect businessmen’s interests” as long as they “obey the laws of the land” (Board, 2017).46

This chapter moves in three parts. First, I briefly introduce the volunteer organization I follow, IGNITE, and highlight how their work can be seen as fitting into the Philippine government’s plan of OFW reintegration. Next, I focus on the financial literacy component of IGNITE’s training and the ways in which it seeks to turn even indebted OFWs in Dubai into “financially mature” subjects. Then, I move on to another component, that of entrepreneurship training wherein IGNITE participants are taught how to be entrepreneurial in the present for supposedly business opportunities in the future and in the Philippines

46 It is important to note that the focus of Philippines’ large family owned companies have concentrated in the services sector than in industry. According to Tuaño and Cruz (2019), large Philippine conglomerates have, in fact, veered away from manufacturing and export agriculture since the 1980s and shifted into construction, retail, real estate, utilities, tourism and even the financial services sectors. Some Philippine politicians too have shifted to urban property development from rural landownership and export agriculture. Meanwhile, SMEs in the Philippines have experienced sustained challenges including “increased competition from foreign imports, difficulty in accessing finance, difficulties in dealing with government bureaucracy, poor infrastructure, and weak linkages with large domestic and multinational firms” (Tuaño & Cruz, 2019, p. 320).
when finally forced to leave Dubai. This chapter proceeds to consider how both components individualize the OFW to be responsible for their own return and survival after many years of labor abroad.

4.2 Introducing IGNITE

[Their certificates] are signed by the dean and they are considered alumni. It’s a big thing for branding. A lot of the people joined because they want to graduate from Ateneo. Some of them don’t have college degrees, may high school graduate, we even have one or two na elementary, would you believe? Sabi nga namin it’s a life skills training. It’s not the usual kind of training lang. It’s really changing the mindset. Our whole philosophy is start with yourself, know yourself, discover yourself then helping to build one’s strengths and then moving into financial management . . . Without that change in mindset, these are just skills that you add on, which they can get from YouTube, diba?

The certificates are signed by the dean and they are considered alumni. It’s a big thing for branding. A lot of people joined because they want to graduate from Ateneo. Some of them don’t have college degrees, some are high school graduates. We even have one or two who only studied elementary, would you believe? That’s why we say, it’s a life skills training. It’s not the just the usual kind of training. It’s really changing the mindset. Our whole philosophy is start with yourself, know yourself, discover yourself. Help build one’s strengths and move into financial management. Without that change in mindset, these are just skills that you add on, which they can get from YouTube, diba?

- IGNITE founder

After meeting with the pioneering leader of IGNITE in Manila, I flew to Dubai to meet with the volunteers and past and current students of the program, and to experience the tail end of a series of sessions. In addition to the backing of an elite Catholic university in the Philippines (Ateneo), IGNITE is also closely associated with different consular offices around the world. Dubai is only one of 21 cities, including Singapore, Hong Kong, Rome amongst others, where IGNITE has established a base with the mission to provide financial literacy and entrepreneurship training to Filipino migrant workers. What began as a youth program for Filipino youth who were not able to “integrate properly” in Italy, partly because of their parents who do not have “enough preparation”, IGNITE over the years evolved into a program with the following vision: “Filipino migrants and their families united toward supporting each other in becoming empowered and highly respected members of society, consciously contributing to nation building.” It aims to open its membership and include “all migrant Filipinos, with no age limit, especially those working in 3-D jobs (dirty, demeaning and difficult/dangerous)” (LSE, 2018).
I visited some members of the IGNITE secretariat and a few current students on one blistering hot day in Dubai. Rather than the typical housing set up of Filipinos in Dubai (bunk beds, 15 or more in a single flat, with one bathroom), Paul welcomed me into a big flat he is currently sharing with a brother. He, like many Filipinos, are being “helped” by friends or relatives in Dubai who act as their sponsors so they can visit Dubai, with the hopes of eventually finding a job. A huge TV and a big brown leather couch stood at the center of the living room; three women stopped chatting and greeted me cordially. While a few others cooked a typical Filipino breakfast of hotdogs, eggs and rice in the kitchen, I introduced myself to whom the rest called Tita Myra, *tita* being a term of endearment for someone older and wiser. Before sitting down to join us, Paul got up and closed the kitchen door to keep out the women’s boisterous laughter. As soon as we settled in seats, Myra and Paul told me that IGNITE first began in Dubai when trainers from Manila on their way to Italy would have to make a stop in Dubai. With a solid base of connections composed of former Ateneo graduates, IGNITE-Dubai began their training sessions with around 20 students. With very active volunteers, IGNITE-Dubai has become the “hub” in the Middle East, currently taking the lead in establishing other IGNITE in the region, particularly in Abu Dhabi, and hopefully Qatar. This first meeting with IGNITE-Dubai foretold my subsequent interactions with the group. Always a mix of efficient and jovial, most IGNITE members I interviewed would mention how IGNITE has given them this great sense of community in Dubai.

IGNITE could be viewed as contributing to the state’s mission to transform Filipino “pre-risk” migrant workers. Rather than the *means* through which migrant workers can accumulate financial capital, IGNITE claims to provide the right knowledge, skills and disposition OFWs need for their eventual return. For example, IGNITE views the OFW as differing from the Japanese traders who Miyazaki follows in his ethnographic work (Miyazaki, 2013). Miyazaki observed that after the Financial Crisis, traders used their knowledge on arbitrage and altered their “present course of action by reflecting on it from the point of view of the end” – retirement (Miyazaki, 2003, p. 157). In contrast, most leaders of IGNITE shared the general assumption that most Filipinos in Dubai neglect having a “drawing board” or long-term game plan for their eventual “retirement”. Myra asserted that this is the case because OFWs’ initial motivation is to earn more and fulfill “obligations” at home. IGNITE’s insistence on the creation of drawing boards for retirement, I argue, enlists OFWs to engage in a “production of futurity”. Bahng (2017) in her book puts in conversation speculative finance and speculative fiction as “two forms of extrapolative figuration” both invested in producing narratives of futurity. She uses “futurity” in order to highlight the constructed nature of the future, “denaturalize its singularity” and emphasise how “narrative constructions of the
future play a significant role in materializing the present” (Bahng, 2017, p. 2). Bahng’s lens helps us pay close attention to the politics of such productions and ask who gets to narrate such futures and what kinds of subjectivities are constructed in these “projected temporal landscapes”. For example, to speak of retirement for OFWs in a place like Dubai (and of the Middle East) carries an almost radical ring to it. In addition to stories of female migrant workers being stuck in the Philippine embassy or worse: getting lost in the desert after leaving the house of an abusive employer, stories about Filipinos who got abruptly fired after the financial crisis abound. Sarmadi (2016) points out that when the Dubai government publicly invoked a “figurative standstill” in 2009 as it went through a restructuring of debt payments, many foreign residents including Filipinos abruptly fled Dubai and left “their material life to actually stand still” (Sarmadi, 2016). Nevertheless, IGNITE claims that through proper financial literacy and entrepreneurship training, an OFW could be made ready and capable not just for return as movement but for retirement, which means for most not just a sustainable life in the Philippines, but one that is rich. Figuratively. And literally. Yet, we may ask who gets to be turned into an entrepreneur or investor and how?

4.2.1 Wealth Watchers: Training for Riches in Dubai and in the Philippines

I met Joanne at a popular coffee shop that night; she came from work and the coffee shop is conveniently located. Near a train station for me and on the way for her on her drive to her own place, which she explained is a big deal, a huge accomplishment. Joanne worked as a stockbroker in Manila for 11 years before coming to Dubai. She had no intention of migrating until the market crashed: “I was earning 200,000 PHP (5435 CAD) to half a million. When the market crashed, we were all earning 10,000 PHP (273CAD). I just gave birth, and my cousin said I should try it. I thought, why not, if I am good [at my job], I’m good anywhere. If it does not work out, it’s easy to go back. I’m a licensed broker”. Despite what could be perceived as an anxious time in her life, Joanne maintains going to Dubai was simply an adventure, an adventure which she has been on for 16 years. She had to leave her two children in the Philippines, but she said her move went “smoothly” after having found a job only two weeks after she arrived. Stories about other Filipinos soon reached her, however, and she grew afraid. For example, she heard that some Filipinos who earn as little as 6,000 AED (2220 CAD) have 6 credit cards: “So, sabi ko, no wonder na na kapag bumalik ang isang OFW sa Pinas walang naiiuwi kasi you’re paying all these debts while you’re working, at the moment matapos mo yung debt mo, retired ka na.” (“I told myself, no wonder when OFWs return to the Philippines, they come home with nothing because they have just been paying their debts while working. Then, when you finish paying them off, you’re already retired.”)

Joanne admits that she first veered away from Filipino associations because of petty squabbles, intrigue
and gossip. “Shame!” on these organizations, she said. Nevertheless, she believes IGNITE is “totally different”. In contrast to the disorderly fashion some organizations conduct themselves with, she says, “We’re part of Ateneo. We have a system.”

Despite the strict rules and regulations surrounding labor unions and NGOs in the region, many Filipino organizations have been able to thrive with sufficient backing from the Philippine government both in Dubai and Abu Dhabi. While some organizations host social activities like dances and sports leagues, others hold language classes or professional skills training. Hosoda (2016) observes that Filipino community engagement in the UAE involve groups that engage in charity and volunteer work, often involving direct and indirect assistance to “distressed” Filipinos. According to some of my interviewees, some organizations even raised money in order to help send home one stranded Filipina domestic worker from Dubai. In what follows, I further explore what Joanne may have meant as the “more systematic work” of IGNITE. For instance, compared to other groups, IGNITE’s prominence could partly be attributed to its clear positioning vis-à-vis the Philippine government in the UAE. One interlocutor from the government sheds light on some of the gaps IGNITE helps to fill:

[T]he 20% of Filipinos here who are our household service workers and [are most] vulnerable . . . take up 80% of my time. Which means I have 20% to work on economics and political security. I don’t have that much time to go on full blast when it comes to explaining the reintegration process. And at the same time helping our [entrepreneurs] from back home in the Philippines, and in here, to carve an entrepreneurial niche for them.

According to this government official, because the Philippine government is mostly occupied with providing welfare assistance to domestic workers47 (see Figure 4.1), it has limited time and capacity to provide service to the bigger population of skilled and professional OFWs in Dubai. Also, it is strained to “go full blast” on reintegration, much less create the entrepreneurial climate believed to help provide economic security for its diasporic population in the UAE. Because IGNITE’s core leadership is mostly composed of professionals volunteering to assist low to highly skilled workers in Dubai, IGNITE has thus far earned favor and high praise from the government officials I had the chance to speak with.

47 According to some reports, the UAE offices (Abu Dhabi and Dubai) handled a total of 15, 416 welfare cases from the years 2014-217. These welfare cases include cases of maltreatment, contract violations and substitution, immigration, health and sexual abuse. It is important to note that OWWA data is very difficult to acquire. According to this website, there is no such data available on welfare cases prior to 2014 (See https://www.foi.gov.ph/requests/aglizfmVmb2kteGhyHgsSB0NvbnRlbnQiEU9XV0EtODA4ODI3NjIwNjgyDA).
Similar to the financial self-help coaches from the previous chapter, IGNITE appears to fit in the project of reintegration as they claim to help transform OFWs prior to their return by equipping them with the financial and entrepreneurial tools for their new life in the Philippines. Yet, what makes the work of IGNITE distinct and worthy of close attention is that, as part of the voluntary infrastructure of care and assistance for OFWs in Dubai, IGNITE is particularly invested in mobilizing a simultaneously moral and neoliberal OFW who will accumulate the necessary wealth to be free from needing state assistance when they return and eventually create “social enterprises” in the Philippines. Financial literacy and entrepreneurship, thus, will not just “save” the OFW but also in the future help save the poor and, essentially, the Philippines from further economic decline. Although the limitations of fieldwork did not allow me to go deeper into their planned social enterprises, the stories I highlight in the following reflect this moral and neoliberal self-fashioning. IGNITE leadership and other successful former participants often took pride in the fact that not only does its affiliation with Ateneo, a prestigious Catholic university in the Philippines gives IGNITE’s training its academic legitimacy and credibility. Many also expressed feeling good about how IGNITE operates through and inculcates the Jesuit concept of “servant

48 Interviewee encouraged me to take these photos. The interviewee expressed her appreciation that the good deeds of the government office (including promotion of reintegration) is being highlighted for a change. Consequently, the situation of “stranded” domestic workers was not elaborated upon during interviews with government officials. However, according to some interviewees, it is “common knowledge” that some domestic workers are stranded at the embassy because they have chosen to escape their employers’ homes. With their contracts in breach, these workers either need to fund their own trip back to the Philippines or return to their recruiters or employers.
leadership” in its members. I suggest that “servant leadership” in the case of IGNITE works two ways. First, “servant leadership” smoothens out the possible tensions that arise from interactions amongst OFWs of different backgrounds and economic status (Amrith, 2010; Yeoh & Soco, 2014). Second, “servant leadership” has become an anchoring concept through which the contradictions of accumulating profit and helping others are held together. Next, I draw attention to some of the key financial lessons which IGNITE leaders hope their participants will learn and practice. I suggest that these lessons on financial maturity, possessive individualism and suffering are imagined to help the eventual returnee advance to the next step -- that of attaining the right kind of entrepreneurial mindset, suitable for the coveted business, wealth, and good life in the Philippines.

4.2.2 Financial Maturity

On one quiet day of the Ramadan, I met with Jose, an alumnus of IGNITE and one of its most successful students, at the Japanese restaurant he co-owns with other Filipinos in Dubai. Despite the restaurant being empty that day, Jose beamed with pride as we slid into one of his resto’s booths to talk. Jose tells me he moved to Dubai 10 years ago, following his wife who came 5 years earlier to work for Emirates Airlines: “The reason I came here is because I wanted to be with my family”. I will encounter more professionals like Jose who rationalize coming to Dubai for “family” or “adventure”, but seldom for “better opportunities” and even more rarely, “financial success”. Jose used to work for Proctor & Gamble in the Philippines, he tells me. “Now, I’m connected with the company, Unilever”. I made sure to signal through my body language not only my familiarity with the company, but to also acknowledge its prestige. Jose confidently speaks with authority, yet he retains a friendly and laidback air. As I sat across from him, I see why Jose is well-liked and has been chosen as president of the organization’s alumni group, composed of former students who would like to “take things a step further” and get together to talk business. He is also revered because by IGNITE’s standards he is judged to be quite the success. Specifically, Jose is already thinking of the next business to invest in Dubai and in the Philippines. According to Jose, many who wish to return and reintegrate will fail (along with their businesses) because most OFWs simply “don’t have the ample preparation to be successful”.

During the time of my fieldwork, I observed that IGNITE -Dubai claims to cast a wide net for Filipino workers belonging to the low-skilled, skilled and professional categories. However, despite their efforts to get more domestic workers through the program, they admit that venues, the ability of the domestic worker to leave the house of their employers, and other barriers limit the numbers of domestic workers to
one or two per batch of 60 students. Nevertheless, IGNITE insists that proper financial management is crucial for all Filipino workers in Dubai. In this section, I focus on the financial literacy component of IGNITE. Although the different training sites of IGNITE share the same modules (financial literacy, business and social entrepreneurship), Myra explains that these modules are especially relevant in Dubai, given the specific living and working conditions of Filipino migrant workers there. There are two major issues that pertain to Filipino OFWs in Dubai, she says. One, as already mentioned, they lack direction and two, they are simply not into saving. She expounds, “They don’t! They enjoy a little bit of pleasure or leisure here so [they] tend to just splurge. Or they increase their basic expenses… There are many who still lack financial maturity.” At first glance, Myra’s use of the term “financial maturity” closely resembles what Marron defines as “financial capability” or the “faculty to know how to make financial decisions in a proper and sustainable manner” (Marron, 2012, p. 412). And, indeed, my interviewees attest to the big contribution that IGNITE has made in their lives as they have become more aware of the “right” way to spend or invest their money. However, I am driven to add more nuance to how we think about what “financial maturity” may actually mean for those working in Dubai. As I interviewed more students, I found that financial maturity meant something bigger than the ability to save money. Jose, for example thinks that saving is simply “basic”:

It’s simple, right, do you already have an emergency fund? Have you set it aside? That’s so basic! Before you invest or start a business, where’s your emergency fund? Number two, do you have insurance? … What if you die tomorrow? Your family will be miserable. So, basics. Number three, are you able to save? What percentage of your salary are you saving? Because if you don’t do that, how are you able to accumulate needed funding for emergencies when you already have your business or your personal requirements? Those three are the basic ones!

According to him, professionals like himself most likely have already learned these financial basics arriving in Dubai. However, in his view, IGNITE crucially “reinforces” these basic lessons for professionals like him because many have not successfully “imbibed” them “fully and totally”. However, if all it takes for the professional is to completely absorb and internalize these lessons, financial maturity for those of a different economic standing and class background in the Philippines than Jose appears to be a much more complex process of first, getting rid of debt (and thus attaining self-responsibility) and then, refashioning the self.

When stories of indebted Filipinos circulate amongst IGNITE participants, it is often to uphold its mission to address the state of indebtedness they think plagues other OFWs in Dubai. In most of my
interviews, IGNITE participants always characterized the indebted OFW in Dubai as lacking any sense of financial responsibility and are therefore in need of help such as the kind of help IGNITE claims to offer. Joanne, for example, tells me about a woman she knows who “sat” in prison for 6 months for a 900,000 AED (332,515 CAD) loan. She proceeds to explain when one is not able to pay a court penalty for that loan, the debtor can just choose to sit in jail for a corresponding amount of time. Soon, and visibly more horrified, she shares that some, in their desperation, think of absconding from UAE, which she thinks as utterly foolhardy. One will be banned from the UAE and immigration would have grounds to arrest you, she exclaimed. Without wasting time in neither compassion nor empathy, Joanne instead moved quickly to exasperation:

*Hindi talaga basta basta. Kasi they don’t understand, loan is a responsibility. That’s not luxury. Umutang ka bayaran mo. Kaya hate ko rin yung mga umutang sayo tapos hihiram sayo kasi may utang sya maa-ano sya ng bangko parang umutang utang ka wala kang ginastos ikaw nagshopping tapos ikaw hihiram sakin, para tulungan kita. Hindi ko ma-get. I’m not sure if I’m being a snob. I’m mean namimihasa ka eh… Nagshopping ka ginastos mo credit card ba hala ka bayaran mo yan hindi kita tulungan.*

Credit card debt here is no joke! They don’t understand that a loan is a responsibility. [It’s] not a luxury. You borrowed, you pay! I hate those people who borrow money from you because they took out a loan from the bank. You did not spend it, they did and went shopping and then they will borrow money from you, so I can help them? I don’t get it! I’m not sure if I’m being a snob! I mean, they get used to that kind of behavior… You went shopping with your credit card. It’s up you! Pay your debt. I won’t help!

It is important to situate Joanne’s response as part of the complex social dynamics of Filipino workers in the Middle East. I argue that this seeming individual, negative (even uncompassionate) reaction from Joanne must be viewed as but one example of the potential many that could be brought on by co-inhabiting the “contact zone” where relatively more privileged Filipino workers meets lesser privileged ones in Dubai. Lawson and Elwood (2013), drawing from Pratt (1991), theorizes this contact zone as a space wherein “shared vulnerabilities” are brought to light by the messy interactions between the “middle class” and the “poor” (Lawson & Elwood, 2014). In the landscape of OFW indebtedness in Dubai, everyone, including OFW professionals, are ineligible for any kind of government help or assistance. For instance, one government official has this to say her own encounters with OFW professionals seeking for help with their debt from the embassy: “Now, you know some things are, I wouldn’t like to say it’s beyond government already, but there are a lot of people expecting government to help them out on those concerns. Like, [when one] woman said, ‘I cannot pay my villa.’ I wanted to tell the lady: ‘Who told you to get a villa?’”
In addition to this shared vulnerability when it comes to debt, Hosoda (2016) observes that although Filipino professionals have relatively higher salaries in Dubai, many of them are frustrated as these benefits are “offset” by legal and social constraints such as their status as contractual worker status under the kafala system and persistent racial hierarchies in the workplace (Hosoda, 2016, p. 43). Volunteering in organizations such as IGNITE, she argues, thus becomes a strategy for “diverting attention” wherein focusing on the working class “other” helps “fuel” the Filipino professional’s “sense of [their] ‘better’ economic and social conditions” relative to other Filipinos in the Middle East. Moreover, participation in such activities may provide Filipino professionals with greater meaning in life when remittance sending becomes routine and has simply “lost its impact” with families back home (p. 52). Lastly, when professionals help the kawawa (pitiful), Hosoda argues that doing so increases the professionals’ “sense of recognition” within the community and, more crucially, provides them with a sense of self-worth and belonging exceeding those of economic gain.

Thus, if viewed in this way, when IGNITE’s professional, supposedly more financially mature members chide or admonish those who are indebted, most are able to justify that this is mostly done with concern and a type of looking out for their fellow Filipinos in Dubai. In his study of Filipino migrant workers in Saudi Arabia, Johnson (2015) notes that a kind of peer to peer or lateral form of surveillance could be found in the circuitry of what he calls an “embodied infrastructure of care” that has emerged in the context of weak state protection. Through the act of watching others and watching out for others, Johnson argues, a gendered type of surveillance allows for some male Filipino migrant workers to offer “protection” to Filipina migrant workers who might be in danger from the religious police or their employers. I suggest that a similar kind of peer to peer or lateral form of surveillance exists in the network created by IGNITE. With professionals and successful former participants emerging as pastoral figures who could more effectively shepherd and lead others to the path of getting rid of debt and attaining financial maturity, IGNITE aims to teach OFWs to take responsibility for oneself, which in most cases means recalibrating what it means to care and show kindness for oneself and one’s family.

4.2.3 Kindness Meters

Despite the frustration she feels for those who do not know how to handle their debts, Joanne stays committed to help others. Joanne has technically finished her training, she tells me, but she continues to actively organize IGNITE-Alumni meetings and mentors current IGNITE trainees. In addition, she also
volunteers as a motivational speaker at the embassy for Filipina household workers who have escaped their employers: “Hindi ko sila minemenos or what, but I always ask why -- Why are you here? Tinatanong ko lagi.” (“I don’t discount them or anything, but I always ask why, why are you here? I always ask them.”) Using her experience in volunteering and working with IGNITE, she shares this observation: “we have different reasons” of coming here; some for an adventure or a “stepping stone” like her but 90% of Filipino migrant workers, she said, “Yun naman ang laging reason, for the family. For the family.” (“That’s always the reason. For the family. For the family.”) Joanne recounts this story of her watching out for another Filipino worker. One day, Joanne encounters her neighbor:


I heard her packing a [balikbayan] box. I said, “Uy, you know I have been here for 14 years. I only sent boxes twice”. I don’t do that. Ugh, tiring. [Chocolates] are available in the Philippines. I told my mother, get off my back! My kids don’t crave such things. I go home with nothing. There are lots of chocolates in the Philippines. Here’s money. Buy them there. They are the same, you got to be kidding me! I hate carrying boxes! I went out of my apartment. “Uy, where are you sending that? For your kids?” She says, “Oh, no, Ma’am, I am single. It’s for my nephew, mother, sister in law.” I told her, “You are too kind. You should join IGNITE!” Aside from doing that, she sends a box every two weeks for her relatives in Ilocos. I pity this woman. She’s single! What a pity! She should attend IGNITE so she can stop with the boxes already!

At first glance, we can see how Joanne’s sympathy towards her neighbor seems to be based on the shared understanding of the difficulties associated with sending balikbayan boxes back home. For example, Joanne “pities” her neighbor partly because of the additional labor sending boxes require, but more so because she sees her neighbor’s “kindness” here is seen to be a deficiency – the deficiency of succumbing to the wanton and absurd requests of family. Using herself as an example, Joanne wishes to demonstrate that with emotional tenacity and just the right amount of kindness, learned through IGNITE, of course, one can still manage to raise kids in the “right way”. Jose, in agreement with Joanne has this, to say: “One problem that we have as a culture, as a race, ay napakabait natin sa ating pamilya. Sa IGNITE, tinuturo yan. Cut your unnecessary and undue support to your family. They can work by themselves.”
(“One problem that we have as a culture, as a race is that we are too kind to our families. IGNITE teaches [you to change] that. Cut your unnecessary and undue support to your family. They can work by themselves.”)

Figure 4.2: OFWs hiding their financial hardships from their relatives

Through this new rubric of care that IGNITE strongly espouses, it becomes clear that IGNITE’s training is oriented more towards the shaping of the responsible migrant who, by helping produce the independent family members and citizens back home, will ultimately be in a better position to “produce the conditions of one’s independence” (Clarke in Trnka & Trundle, 2014, p. 451). In addition to altering their ways of caring for their families, lessons such as these are also supposed to seep into the migrant workers’ every day and ways of caring for the self. For most of my IGNITE interviewees, irresponsibility shines through mostly in the ways in which the Filipino migrant workers overspend on “luxuries” such as buffets or eating meals at restaurants, shoes, and gadgets. To further illustrate this, Josie suggests that I see for myself the many Filipinos that flock to Boracay (a local restaurant-bar named after the popular beach island destination in the Philippines): “Lahat ng klaseng baboy nandyan!” (“You will find all kinds of pork there!”), she laughs. With a more penetrating view, Josie tells me that clearly there is more at stake beyond simply the “illicit” food cravings in the Middle East such as pork: “Meron diyan- imagine-in mo

49 Front page of The Filipino Times, the UAE’s biggest Filipino newspaper. To the right is an ad for popular Filipino restaurant, Max’s. Photo taken after one of my visits to the Philippine consular office.
According to Josie, since most Filipino workers work all the time, they are just “bored”. Many seek a “quick escape” for some “self-pampering” and relaxation during their “day-off”, and therefore “self-care” easily slips into financial irresponsibility. Manalansan (2008) powerfully challenges us to expand our definitions of “care work” especially by Filipino migrant laborers whose lives are rendered, under dominant theoretical paradigms, through the “static formula” of “domestic=family=heterosexual woman=care and love”. In his reading of a documentary film showcasing the self-care practices of queer caregivers in Israel, Manalansan argues that their drag performances, though fleeting, enable “fulfilling forms of sociality” and “moments of pleasure” (Manalansan, 2008). Yet, in contrast, the desire to “escape” the hard realities of migrant labor are condemned by some IGNITE members. They therefore leave little to no room for any consideration that monetary expense for pleasure could be “justified” as acts of self-care by the migrant worker. Also, in labeling spaces such as the mall, restaurants or even the home as potential spaces of financial irresponsibility, IGNITE could potentially limit the workers’ spaces of sociality, leisure and rest, strongly binding them to places and lives tied to work.
4.2.4 Self-Checking

It's funny. I realized that nannies have more savings than the middle class... With their meager income, they are still able to save. Probably it is because they have free housing, free food. Maybe that's one reason. But, it's funny that they have more savings!

- Jose, manager and owner of Dubai restaurant

But as I said we're in a forest, you have plenty of snakes, you have flowers, you have these, you have that.

- Joey, retired flight attendant; chair of organization for Filipino entrepreneurs in Dubai

I met Mel, Rose and Glenda at a restaurant on a Sunday. As soon as we got to our table, Mel tells me that they often met here for their group meetings for IGNITE. They come here because one of the managers is

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50 Newspaper advertisement for Philippine Property and Investment Exhibition held at the Marriot Hotel in Dubai. The exhibition features Philippines’ leading property and investment developers.
Filipino and they don’t have to order a lot and can still sit for a number of hours to work on their final project for IGNITE, which is a business plan for banana flour manufacturing. This social enterprise, they tell me, was born out of the idea of transforming the wasted bananas deemed unexportable into profit; Mel, who comes from a family of banana planters from Davao, tells me that they hope that the business will help a community of farmers in her home province. After having heard their stories of migration to Dubai, I could tell that Mel, Rose, and Glenda do not belong to the same professional class of Josie and Jose. Glenda, one of two domestic workers in their IGNITE batch, sends almost all of her money to her kids in the rural province. Mel and Rose suffered almost the same fate; they found out that both their families back home are deep in debt soon after they arrived in Dubai. Rose’s family home in Manila is at risk of being demolished. Mel, though an accountant in Dubai, has been paying off her family’s debt and, on top of that, sustaining her family for 6 years by sending a monthly allowance to her mother, father and siblings after a major typhoon ravaged their farm. Thus, even if they want to stop, Mel, Rose and Glenda really do not have choice but to continue sending money and boxes to the Philippines.

We easily slip into a conversation about how expensive it is to live in Dubai especially for those who are in low-skilled work. Mel explains, “Yung sahod mo, kung wala kang accommodation, transportation, malaki. Pero dun ka papatayin sa renta, sa dewa, sa internet, sa gas, sa transpo. Dun ka papatayin... Pero kung yung employer nagpprovide ng transport, accommodation, ang liit naman ng sahod mo.” (“Your wage is higher if your employer does not provide for your accommodation or transportation. But, what will kill you is the rent, (dewa) basic utilities, internet, gas, transpo... That’ll kill you. But, if your employer provides your transportation and accommodation, your wage is low.”) Mel and Rose attest that it is only on food that one can save. Rose says: “Many people ask why Filipinos (from here) send balikbayan boxes with cooking oil, food, soap!51 It’s because it’s cheap!” Rose continues to laugh, “Like me, I will go home to the Philippines in December. Prices go up in December, so now, I am already sending what we will be using for Christmas dinner!” Mel then adds, her female roommate has decided that instead of flowers, she’d rather receive kilos of rice from her boyfriend: “She computes it this way, 120 AEDs for flowers or 5 kilos of rice. You got to be practical!” The server arrives and I nervously

51 Mel and Rose, in a way, justifies the sending of balikbayan boxes and insists that it is not always a sign of “over consumption” on both the part of the OFW and their families. According to Patzer, balikbayan boxes simultaneously function as expressions of love and care and attempts to “control” the consumption of families in the Philippines (Patzer, 2018) Although Patzer categorizes these food items into three categories (new food, emergency food and prestige-building food), here, Mel and Rose assert that the food items they send are just for “basic” consumption. Most especially for Rose, worried that she will run out of money for her vacation in December, Rose feels the need to send food in advance just to make sure her family will have something to eat during Christmas.
offered to order and pay for what they want. Mel refused and asked for a glass of water. Rose got coffee and Glenda grinned as she ordered a pasta dish – to eat something out of the ordinary on her “day off”, she says. Rose and Glenda quickly told me they will pay for their own, relieving me of the duty. I refuse at first, but then Mel says to me, “This is the effect of IGNITE.”

At that time when Mel said it, “this” referred to paying for one’s own expenses at the restaurant. However, I also take it to mean the everyday practice of accounting for one’s expenditures as IGNITE members. I found most IGNITE members I interviewed were quite eager to perform this ritual accounting through a recitation of a litany of ways of being conscientious about spending and saving. These performances demonstrate that they have imbibed “particular kinds of self-surveillance and self-assessment techniques” (Trnka & Trundle, 2014, p. 139) in their everyday as proof of their financial responsibility. To probe deeper, I asked Mel, Rose and Glenda about how they feel about this emphasis on saving given that most of the time it seems there is nothing to save. Instead of answering my question directly, Mel rehearsed what would be a familiar diagnosis according to IGNITE’s standards. I quote her at length here because her account helps shed light on what could possibly be undergirding the teaching of practices of surveillance and assessment under the name of financial responsibility for low skilled workers like Mel, Rose and Glenda. Here’s Mel:

_Ako thinking ko kasi may culture dito ang Pilipino na pakitang-gilas. Silent siya, hindi mo siya nakikita. Pag nakikita ko kasi yung isang kunwari si Rose gulat ako nakakabili si Rose... Magkano kaya sahod nya? Self-check! Uy, hindi ka pwede kasi yung sahod mo ganito ganyan. Sabi ko ay malaki siguro sahod nya. Pero hindi mo namamalayan na emotionally kinakain ka na pala hindi namamalayan na one day papunta ka pala ng mall bibilin mo kasi nga nainggit ka. Ako isang example ko ha, etong relo. Ever since bata ako mahilig talaga ako sa relo, pero nakikita ko kasi sa ano, sa diba, sa experience ko 1st time ko kasing bumili ng mahal. Pero nangyari lang yun kasi yung experience ko na parang nawala lahat yung parang savings mo toapos dun sa metro sabi ko bakit ang daming babae na merong malalaking relo? Tapos ako 6 years na wala ding akong makikita, makabili nga. Mura nun talaga sabi ko sa sarili ko. Sabi ko tapos sinasabi ko ah siguro nAFEEL ko nAFEEL din nila kaya sila bumili. Dun sya, yung parang pasikatan. Pagdating mo naman sa mall ang laki ng mga red, sale, sale, sale, buy 1 take 1, gaganun. Eh ang dali lang bilhin kasi ang thinking kasi ng iba parang... yung parang eto na nga lang yung pwede naming gawin kasi nga wala kaming magawa dito._

_Ganun ako pero at least ngayon may realization na ako na “Oops, hanggang dyan ka lang kasi nga budgeted yung, kung saan, parang ilugar mo yung sarili mo. Kung hanggang dito ka lang, dyan ka lang muna. Yung ano ba, delaying gratification. Yun yung parang, kasi eto nabili ko lang din sya kasi nga kaka-6 months ko sa bago kong trabaho after nung 2 years ko. So, parang sinabi ko na “Uy, deserve ko naman sigurong bumili ng ganto.” Yun lang. Pero, so far eto pa lang. Pero feeling ko ‘yun yung thinking ng iba din. Na-deserve mo._
I think that as Filipinos we like to show-off. It’s silent and unseen. For example, when I see Rose buy something, I think, how much is Rose’s salary? Self-check! You tell yourself, “You can’t buy that because your salary is only this much!” You also console yourself with the thought that maybe because she earns more. But, you don’t realize that your emotions are consuming you that the next time you go to the mall, you will buy it because you are jealous.

Take my case. I’ve always wanted a watch since I was a kid, and it is actually my first time to buy something expensive. But, it only happened because I know that when I lost my savings, I was at the Metro and I saw all these women wearing all these big watches. I’ve been here for 6 years and I told myself, I should buy one for myself. It was very cheap, I said. I realized that this is why there are a lot of women who have big watches. Maybe they felt how I felt… Plus, when you go to the mall, you will see all the red. SALE, SALE, SALE! Buy One, Take One! So, people buy because they think that buying is the only thing that they can do, because there’s nothing else to do here.

I was like that before. But, now, at least I have this realization that, “Oops! You can only go up to here. Know your place. If you are just here on this level, stay there in the meantime. Delay gratification. This watch I only bought 6 months after I started a new job. So, I thought that I deserved to buy something like this. That’s it. So far, this is what I deserve.”

In her example, Mel frames her experience through the interpretative framework of IGNITE. Gripped with envy and emotionally distraught about her financial loss, Mel decides to go to the mall, gives in to the enticing sales and spends because there is nothing else to do. However, Mel also makes clear that because she has internalized the lessons of “delaying gratification” and “knowing her place”, it is only then that she felt she finally deserved the thing she has been pining for since she was a child. Six months of working hard at a new job justified her purchase. Yet, for now, that must be the limit because she has only worked so far. For workers like Mel, Rose and Glenda, one’s wage and type of work in Dubai must serve as indications of how much one still needs to persevere and struggle abroad, which is a key pillar in practicing financial responsibility. Thus, one’s hyperawareness of one’s standing in life could be the key; thinking too highly of oneself in haste is what makes migrant workers spend too much, too quickly. Yet, at the same time, this means keeping focus on the end goal, which for Mel means reaching financial goals as a way to “level up”. She explains this as such: “Kahit papano yung maka, yung lifestyle na gusto mo. yung makaahon ka man lang, yung basic meron na dapat, yung makaipon ka, meron sa future. kasi hindi lang yan ano, may gusto ka rin sa buhay na magkafamily. kumbaga level up”. (“At least, you can attain the lifestyle you want. To rise above – you have the basics, some savings, you have money for the future. Of course, you want more than that. You want some things in life, you want a family. In other words, level up.”) For Mel, using the colloquial phrase, “levelling up”, as if in a video game, means moving on to a better life than the one he/she had before. Yet, using the phrase also invokes one’s participation in playing a game wherein one’s life is measured against the life of a not-so distant other. Myra tells me that
IGNITE helps you to “refocus on how to really manage [one’s] wealth. I say wealth because some Filipinos here really do have a lot. Filipinos have a lot of money here, Vanessa.” Thus, for Mel, Rose and Glenda, they need to continue training, patiently and persistently inching their way in order to join the financially mature, winners circle composed of “wealthy Filipinos” in Dubai.

4.2.5 Suffering, But the Good Kind

It’s not an excuse that we came from different backgrounds and everything. Sometimes you can’t blame those who came from poverty. When they get here, they can access brands and everything. You just cannot buy everything! But, they think they can afford it. If you know how to handle money, you won’t feel that you are very deprived. The [lower class] come here, they’re drooling! They have money and they want their things to be branded. I pity them. Sometimes I think that maybe they should not have left. Then, they won’t be in debt here. At least they are with their families. But, now, they’re here in Dubai… hiding!

- Joanne, IGNITE member

The most basic secret of the rich is how to handle money. It’s not [that] they have a lot of money. It’s about how they handle the money. Right?

- Josie, IGNITE member

Josie agreed to meet me at the mall somewhere in Karama, a district where most Filipinos live and work. “Taga-UP din ako!” (I also studied in UP! (University of the Philippines)”, Josie immediately exclaims as she saw me. Soon, she began talking about one of her patients at the ICU. After sharing a few giggles about how attractive he is, Josie also tells me she decided to help his distraught mother get to her hotel. She also stayed the night to keep watch. “Extra na lang yun!” (That’s just extra service!”), she pointed out. Later on, she revealed that after her communications degree from UP, she decided to study to be an operating room technician and went to Saudi Arabia with the “help” of a recruitment agency. Aboard a bus, Josie travelled at night to go to a hospital (from which you can hear the bombs) near the border of Yemen where she would work for the next 8 years. She simultaneously teared up and laughed when she recounted that 10-hour trip deep into the desert: “Wala akong nakikita kundi mata... As in buong black. Siempre culture shock!” (“I could not see anything but eyes! Everything was black. Of course, culture shocked!”).

For the first three years of work, Josie tells me she did not save any money. “Typical OFW”, she quickly adds. Sensing her embarrassment, I reminded Josie that a minute ago she told me that she only took half of her salary home to pay her recruiter. “That’s true,” she realized. When her 3-year contract was about to end, she thought she could begin working for the Ministry of Health with 4 times the salary. But then
came the dreaded call: her father died suddenly of a heart attack. If Josie went home, she would have had to pay 50,000 SAR (17707 CAD) for a breach of contract. Not only would she have to pay the 50,000 SAR, she also did not have money to bring home. So, Josie stayed. A few years later, she went home but this time for her mother who was sick. Her debts accumulated to 800,000 PHP (22000 CAD), but she remained hopeful. Josie was confident that no one would be willing to wash lots and lots of surgical instruments like she would. She told herself, “Sige lang. Kaya yan. As long as buhay ang nanay ko!” (“Go! It’s going to be okay. As long as my mother is alive!”). She then said, “Friend, nakakaisang lingo pa lang akong nagtratrabaho, termination paper. ‘You are not already allowed to work because your position is already taken by a Saudi’”. (“Friend, I have only been working for a week [when I received a] termination paper. [They said.] you are not allowed to work because your position is already taken by a Saudi.”)\textsuperscript{52}

Josie knew that at 34 years old no one would have accepted her as employee in the Philippines. Because a cousin lived in Dubai, she moved there instead. Josie immediately got hooked on attending financial literacy workshops\textsuperscript{53} through which, she eventually got introduced to IGNITE. Yet, unlike Jose and Joanne who regard IGNITE as a space wherein their financial knowledge gets reinforced, Josie endorses IGNITE and other financial literacy training as spaces where she learned how to be financially responsible and build a “strong foundation” for herself. She didn’t have one growing up in the Philippines, she said. As breadwinner of the family, she began working at the age of 6 when her family moved to Manila soon after their family home got demolished. Financial literacy would have helped then, she says. But, more importantly, through IGNITE, she has acquired a different view of the future:

\textit{Kasi ang financial literacy ang magbibigay ng pagbabago ng mindset ng mga Filipino para marealize nila na ang gobyerno, hindi niya ibibigay sayo lahat, you have to do something about it. Siya lang ang magpupunila, pero ikaw ang magpapayaman nun. Ang tipikal kasi sa mga OFW, or ang tipikal sa mga Filipino, complain. Complain nang complain. Aktibista ko dati, di ba?}

Financial literacy will give a different mindset to every Filipino so that we will realize that the government will not give us everything, you have to do something about it. It will only plant something, but it’s up to you to grow it. The typical OFW, the typical Filipino, we complain and complain. I was an activist (from UP) before, right?

\textsuperscript{52} Josie is referring to Saudization or the Saudi nationalization scheme, Nitaqat. Under this policy, companies and enterprises are required to reduce their number of expatriate workers such as OFWs and raise the percentage of Saudi nationals instead in their workforce.

\textsuperscript{53} According to most interviewees, there are many organizations/ companies that offer financial literacy for OFWs. IGNITE, as already mentioned, is perhaps the most prestigious. Josie volunteers for two groups.
In other words, to prepare for a future without a government that “give us everything”, her checklist of things to do includes acquiring long term health care, eliminating all her debt, and saving enough for a huge emergency fund. Plus, in the next 15 years, if she ever decides to go home at 50, she wants to have 20 million AEDs, she laughs. “A small amount if we consider inflation!” She says, like in a list, “Check! Check! Check! Check!” I told her, that sounds like a lot to pay and work for whilst in Dubai, to which she responded: “Para lang mabuhay sa Pinas.” (“Yes, just in order to live in the Philippines.”)

Josie has become one of IGNITE’s model students. While many applaud her for successfully being able to open a Filipino eatery in Dubai, she also garners admiration from her peers from the way she mentors others. Despite her busy life and long list of obligations, she shares how it truly makes her feel good to talk to other OFWs, share what she has learned and open a conversation with them as to first, ask why they are in Dubai, and second, she draws from her own realization that by the end of one’s employment in Dubai, the OFW remains alone and responsible for her/himself when they return to the Philippines. She asserts that OFWs must stay the course:

It is a mega commitment, friend! Such a realization. For eight years in Saudi Arabia, how much did you save? How will you love yourself? It’s not about the gadgets that you have. It’s not about the house you will build. You’re here – why are you building a house [there]? But, when you go home, you will be a burden to your family if you will not save something for yourself.

Also, Josie suggests, that instead of complaining, think of the future monetary gains of your sacrifice:

Minsan, pina-pamper ko rin naman ang sarili ko. Pero ibig sabihin, naniniwala kasi ako na hindi mo kailangan sobrang i-pamper ang sarili mo ngayon tapos you will sacrifice later. Di ba? Kaunting tiis... darating ang panahon mae-enjoy mo rin yan, kasi yung inipon mo ngayon, for sure, it will be a passive income, money will already work for you.

I sometimes pamper myself. But, I believe that you don’t have to do it too much now, then only to learn you will sacrifice later, right? Learn to suffer a little. Time will come that you will eventually enjoy that. What you will save now will become passive income. Your money will already work for you.

Bautista’s work helps illuminate the work that Josie’s and other members of IGNITE’s exaltation of the “economic and ethical normativity of sacrifice” does. Building on the work of other scholars who analyze government pre-training workshops as a way to turn the migrant worker into docile servants, Bautista draws our attention to how Catholic institutions in the Philippines help produce what he calls “export-quality martyrs” or “transnational economic agents trained to internalize and deploy modes of ethical
docility” (Bautista, 2015, p. 426). Bautista argues that as the notion of sacrifice gets imbued by positive value, the OFW’s martyric virtue is not placed on the “necessity of death” (referring to the well-publicized deaths of Filipina domestic workers) but on the “very act of struggle and perseverance” (Bautista, 2015, p. 432). Thus, the migrant sojourn becomes ultimately one of sacrifice wherein “the monetization of labor and the moral duty of providership become indistinguishable from each other”. It is worth extrapolating from Bautista’s work as we see it play out here in the context of eventual returnees from Dubai. The aim to help other Filipino workers to reach financial maturity is undergirded by notions of what the poor or indebted have failed or yet to learn. By putting emphasis on the reconfiguration of care for their families and for themselves, IGNITE reduces to the individual level broader systemic issues that lead to migrant indebtedness. Getting into the habit of “self checking”, which results in a hyper awareness of one’s place and level of deserving-ness, will save someone from overspending and thus debt. Lastly, if one is “mega committed” to attaining financial maturity as Josie put it, a little suffering in Dubai is made to make sense for the lesser skilled Filipino worker. Suffering for them could be a productive and moral exercise in “leveling up” and attaining wealth as steps towards a more secure future in the Philippines.

4.3 We Mean Business: Training Entrepreneurs in Dubai

The energy in the room that day was one of nervous excitement. After a dry run of their business presentations and a few meetings with their mentors, the different groups (with their matching outfits, of course) presented their business plans to a panel composed of representatives from the Philippine consulate, Ateneo and OWWA. Amongst plans to build gyms for people with disabilities, agricultural cooperatives meant to help farmers in the Philippines, cafes that will employ unemployed Filipino youth in the Philippines, Mel, Rose and Glenda’s plan for manufacturing banana flour was quite unanimously deemed the best. The OWWA representative said she was sure that “WOW Banana” will be guaranteed the 2 million PHP (54,747 CAD) if Mel, Rose and Glenda decide to return home and submit their business plan. However, as I sat with Mel at the middle of a noisy fast food court a few days after, a bit of the excitement had waned and uncertainty had crept in. Since their presentation that day, Mel tells me that many have already asked her when she would return and put up her business. She lets me in her dilemma; Mel feels that the offer has come too soon. Her target was to prepare herself for her return in the next 15 years: “I said, Lord, I still need to do some training for the next 15 years! Why did you give this to me right now? It’s too early! I am the type of person that when I’m happy, I will post about it on Facebook. But with this project, I can’t. I don’t want expectations. I don’t want to decide just because of people
around me”. Mel, who plans on becoming an online trader and “just work from home” when she returns to the Philippines then confides, “I want something different.”

Figure 4.4: Moments before business plan presentation (Photo taken by author and used with permission)

In this section, I examine more closely what we may consider the “second” pillar of IGNITE training – that of entrepreneurship. After having learned and internalized what it means to be financially mature, the next step for IGNITE students is to put this knowledge to use by coming up with a “business plan” for a social enterprise that will not only sustain the OFW upon return, but also help others through business as “servant leadership”. Here, I highlight the stories of some IGNITE students who have begun the process of dreaming up the small scale, social enterprises they will build when they return to the Philippines. Indeed there is no easy way of telling whether Mel and the others will indeed put up their businesses in 15 or 20 years in the Philippines. Yet, I am very much moved by Mel’s and others’ desires for something different. Although I always began by questioning the specifics of their entrepreneurship training, I found my conversations with most IGNITE students meandered and settled on their hopes, anxieties and ambivalences surrounding “entrepreneurship” as a fixture of migrant lives bound for return. I wondered, what does it mean to live with this idea in the present with the hopes of actualizing it in the future?

Similar to Freeman’s ethnographic analyses of the emergent entrepreneurial middle class in Barbados, my aim here is capture what she calls the “ontological dynamism” of entrepreneurial self-making, a project that is always in formation (Freeman, 2014, p. 2). For Freeman, being entrepreneurial is not limited to
concerns of actually “running the shop” or one’s business, as it is bound up as well with new modes of labor, feeling and social relations. Although there is no way of telling whether Mel and the others will indeed put up their businesses in 15 or 20 years in the Philippines, I suggest we must examine the ways in which the identity of the Filipino returnee entrepreneur is being reflected on, crafted and even, deferred by some of the IGNITE students such as Mel with whom I spoke. I ask, to what extent does IGNITE mobilize the logics of entrepreneurialism and to what ends? What kind of entrepreneurial transformation do the supposed financially mature professional or skilled OFWs still have to undergo? In this last section, I draw attention to the discursive ways in which IGNITE seeks to fashion “skilled” Filipino workers into globally, competitive entrepreneurs. First, OFWs need to learn how to do business by leveraging their flexibility and second, they must shed their servant status that impede the process of becoming global entrepreneurs. By illustrating how this process only deeply embeds OFWs as precarious migrant workers in Dubai, I gesture towards a critique of entrepreneurship training programs for Filipino migrant returnees.

4.3.1 From the (Under)side

Enrique and I struck a conversation in between the students’ mock presentations that day. Enrique, an avid Crossfitter in Dubai proposed a business plan for a Crossfit-type gym for “people with determination”\(^54\) or people with disabilities in Baguio City, a city north of Manila. Enrique tells me he does not like public speaking, and he was very nervous the night before as he poured over his Powerpoint slides, concept paper and budget for the next day’s mock presentations. A few days after his presentation, I sat with Enrique and he tells me that it was in Bahrain that he first realized how to be an OFW. After paying a placement fee to a recruiter in Manila, Enrique, a licensed architect, discovered his salary would have to be slashed by his employers in order to pay another recruitment agency in Bahrain. “I tried to escape in a smooth way”, he says. Other Filipinos, he learned, have tried other ways before, but even using the hospitalization or even death of a family member did not work. Enrique thus decided to download a photo of demolished houses in informal settlements in Manila and showed his boss: “Boss, this is our house. It’s being demolished. I need to go home. Oh, really? Oh my god!”. Enrique shakes his head in disbelief but lets out a laugh: “Ah, this is how life is going to be for me now. You need to be demolished, so they will believe you!”. His employers eventually agreed, with his passport only being

\(^54\) People with determination is the official term the UAE uses to refer to people with disabilities “in recognition of their achievements in different fields”.

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released by his employers 30 minutes before his flight. Despite being watched until he boarded the plane, Enrique thinks, “It was a successful mission, at least”. Mostly working as a “project based” architect since 2006, Enrique has had several “missions” in Qatar, Tokyo, and Dubai. Once in 2012, he said, he came close to working on a continuous building project in Dubai, but then things changed rapidly. A letter came informing him and his coworkers that they have 30 days to look for new jobs: “That’s when I realized, what will happen if I don’t have a business as back up, that will generate a passive income? It can be anything – I will cut and curl hair, mani-pedi, I should have one like that. I don’t care! Kasi if I lose my job, the bills keep coming, especially here in Dubai. I said, this is not right. Something needs to be done”.

Enrique laments that even after many years of working in Dubai, his work remains illegible and unrecognized. Enrique continues to think about his professional status in Dubai and other cities with me, and concludes “Whatever I do, they will remove me… I will [never] even see a star or a dot with my name on the [their office’s] walls”. To illustrate further, he tells me the story of how he was once part of building one of the greatest hotels in the world near the famous Burj Al Arab. One day, Enrique was passing by the hotel and had to use the washroom. Thinking that maybe security guards will remember him, he asked if he could go. However, he was turned away: “I told myself, this is the impact of [my work] in architecture. But, that’s the truth. That’s the reality. We endured so much to just finish that. But, at some point, when you ask to just use the washroom, they won’t even let you do that”. Here, Enrique intimates what it means to be relentlessly excluded as even his name and body must always be detached and removed from his labor in Dubai. I begin with Enrique’s story as it helps us ground our interrogation of the emergence of entrepreneurship as part of exit and return strategy specifically for professional and skilled migrant workers in the very conditions of precarious labour that affect their lives in Dubai.

In the recent years, a growing number of scholars have begun noting the increase and changes in the flows of migration of Filipino workers to the Gulf region. Johnson (2010) in his work in Saudi Arabia for example observes that although the predominant image is the domestic worker or the construction worker, Filipino workers could in fact be seen across occupational sectors (Johnson, 2010). While this could very well be attributed to Dubai’s economic diversification which created demands for new flows of foreign labor, Hosoda also credits it to the strength of the informal networks of foreign workers themselves. She notes the increase in numbers of Filipinos who came to Dubai over the years through visitor visas when the UAE government did not require proof of family relations when applying through a visa sponsor. By
the 2000s, Dubai was unofficially named as “open city” wherein a wider range of Filipinos evaded arduous application processes and became “visitors” (exploring chances), rather than (contract-bound) workers” (Hosoda, 2015, p. 299) through the help of not only families, but also of other relations. Thus, despite the changes in government ruling and the mass deportation of workers from the UAE following the economic crises of 2008, Filipinos have continued to come based on powerful testimonies that some have indeed “lucked out and found “middle class occupations” in Dubai.

However, as we see in Enrique’s experience, the Dubai labor market was not as open as many Filipino professionals hoped. Despite UAE’s massive development project that requires “skilled service and knowledge workers” from outside UAE’s borders (Al-Kibsi, Benkert, & Schubert in Ewers, 2017), expatriate labor remains “differentially attracted and incorporated” (Ewers & Dicce, 2016, p. 2463) through labor market and recruitment practices that reflect “state sanctioned and historically rooted migrant divisions of labour and ethno-nationally discriminatory wage practices” (Ewers & Dicce, 2016, p. 2449). Filipinos occupy the lowest rungs of an informal hierarchization of migrant communities (Jamal, 2015), and IGNITE participants I spoke with are no exceptions. Aside from their temporary work contracts, it is common knowledge that they get paid significantly less than an UAE national or a white foreigner, regardless of their level of education, skills and work experience. Consider Pat’s experience, a relatively new IGNITE student who worked the ranks in a popular fast food chain in the Philippines before migrating to Dubai. Pat tells me that she left that “career path” because she knew that even after working 5 years, she would still not be earning enough as a manager. She wanted to “fast track” things so she decided to go to Dubai with the help of an HR manager friend and ended up in the banking industry. She struggled with living in a 2-bedroom flat with 28 other Filipinos, but she told me kept an “open mind”. She had incurred a 100,000 PHP (2741 CAD) debt from an aunt. Upon learning that Pat has been in Dubai for 14 years, I asked her if it does feel like she is on the fast track:

“Hindi. Let’s face it... especially for Filipinos, they do not favor us kasi nga number 1, we lack training and certifications. Only a few people I know na talagang they’re doing good... Pero magagaling tayo. I’m not saying na hindi tayo magagaling. Multi tasking and everything. Pero hindi tayo nabibigyan ng opportunity. Like for example in a bank, they don’t actually give us chance to occupy a position if you don’t have an MBA, hindi ka PhD.

No. Let’s face it... especially for Filipinos, they do not favor us because one, we lack training and certifications. I only know a few people who are doing good... But, we Filipinos are good. I’m not saying we’re not capable. Multitasking and everything. But, we are not given opportunities. Like in the bank, they don’t actually give us a chance to occupy a position if you don’t have an MBA, if you don’t have a PhD.
Pat and Enrique’s account exemplifies the experiences of Filipinos who, according to one my interviewees, eventually realize that “There is a ceiling”. Joey, a retired flight attendant-turned-business woman says: “At the end of the day, despite the fact that the condition or the working environment here is so much better than the rest of GCC countries, the fact remains that you’re still an empleyado (employee).”

Nevertheless, most IGNITE organizers insist that Dubai is a place of opportunity and social mobility, provided one strives for it. Myra, a strong supporter of the current “dynamic ruler” of Dubai and the UAE government’s Happiness campaign explains:

Actually, there’s not a lot who have returned at this time… There’s a lot of jobs here, Van. From rank and file, managerial, brand marketing, it is open. The employment opportunities are open for everyone. Go to a hotel. If you go there, you will see a Filipino in all ranks – housekeeping, guest executive, finance, marketing, events. There may be salary disparities, which is understandable, but in terms of opportunity, there’s a lot! So, you can think, I’m a welder now, I can strive to work for a hotel, or work in housekeeping first to fulfill the minimum requirement. And since we’re tax free, you can calculate your expenses, you can save and invest. It’s manageable. Plus, comparatively, you will earn more here.

Here, it is important to note that Myra’s magnification of the “number” of work opportunities amongst IGNITE members is founded upon the fact that many OFWs have undergone a kind of de-skilling and have had to take jobs for the “low skilled” in Dubai. In fact, for her this very flexibility is something to capitalize on especially in the context of preparation for an inevitable return to the Philippines. Imbued with this purpose, as long as things remain “manageable” and wages higher in Dubai, preparing for return in Dubai is not just feasible, but even quite beneficial. How does IGNITE propose OFWs leverage this flexibility for their preparation for business back home?

The most valued entrepreneurial skill amongst IGNITE members is the continuous application of one’s self towards the end goal of becoming an entrepreneur once that time comes that one needs or is forced to return. First, one should completely immerse oneself in one’s work, no matter how devalued one feels because someday one can look forward to returns or a payoff. Josie, who is currently an investor of a small Filipino eatery, together with other financial literacy workshop regulars shared with me her own

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55 The year before, in 2016, UAE announced the creation of its Ministry of Happiness, which has garnered critique from international media (Redvers, 2016). During my interactions with IGNITE, some mention happiness as very much needed in the context of their advocacy work. Many according to them are tired of hearing the bad and sad stories of OFWs in the UAE.
transition story from worker to entrepreneur/investor. Although her passport says “nurse”, Josie tells me that she has worked as hospital technician in Saudi Arabia. Now, she works as medical controller in Dubai:

I learned [skills] from experience through my mentor. By force! Otherwise, I won’t get a wage, otherwise, I would be terminated. But, I have a mission! I visualize it. We need to learn that as Filipinos. Especially OFWs, that whatever has been given to you, enter that through the bottom. Why are things like that? Don’t be always onerous, asking why there’s too much work, or why is this my job description. Don’t be like that!

For Josie, instead of exhibiting negative emotions, the OFW should strategically harness instead one’s flexibility and learn even from the “bottom”. She gives the example of her co-investor and head chef of their small restaurant. According to Josie, he worked as an employee for 15 years whilst “teaching himself” the ins and outs of business. This eventually paid off when Josie and others decided to trust in his skill despite the lack of formal restaurant training: “The possibility of being a good entrepreneur is not magic. You have to go through a process. I learned that from IGNITE. You have to be thankful because the work that you do now, you are learning from it.” Consider how Myra revises her earlier statement, this time, emphasizing how moving from one job to another could be viewed as strategic move for one’s future business:

For example, I want to put up a restaurant in Manila, but I’m a welder or a nurse. Maybe I have to work in a hotel. So, I will apply at a hotel so I could prepare for my restaurant business… Or, I apply for a job at a restaurant. You will learn there for free, and if you fail in that career, you lose nothing. You still earned wages and you learned some skills. You will be able to use those! You came closer to your goal! That’s what great about IGNITE. It is trying its best to put you on the right track on where you want to be.

Here, if one is truly determined to learn how to be an entrepreneur from Dubai, an OFW should even be ready to go beyond having a better, more positive attitude as a worker. Perhaps more importantly, OFWs need a “change in perspective” as to what working in Dubai could mean and therefore bring about for them; Working in Dubai is a learning opportunity for their future business.

Lastly, IGNITE upholds that if Filipinos truly want to become global entrepreneurs in their own right, it is necessary to let go of the common-held view of the OFW as laborer rather than business owner. Manuel, a former hotel manager in Singapore now works in Abu Dhabi as manager of the royal family’s properties. Relatively newer to Dubai, Manuel tells me he is unhappy with his current savings, and the plan is to build his business in the UAE, save for his daughter’s future and then perhaps even open a hotel
in the Philippines someday. Although he sounded excited about this possibility, he admitted that he seemed quite restless at first. From his first interactions with other Filipinos, he grew concerned for the larger population of Filipinos in the UAE who (apart from some IGNITE students, of course) have not realized the beauty and potential of business. Filipinos in his view have a long ways to go before attaining a similar status of successful Indian businessmen in Dubai (Vora, 2008, 2011). According to Manuel, OFWs were not “taught” that migrant workers themselves are in fact businesses right from the get-go:

*I mean working is also a business because you’re in the product, your time is the product and your selling a product. Negosyo din siya eh, di ba, in a way. Pero we never saw it that way. So we have to look at ourselves na iba naman this time around. Everything is actually a business, you working is actually a business. You are a brand. Your nationality is also a brand. Pag HR magaling na Filipino. Pag accountant, Filipino. Pag hotel industry, mga Filipino magaling silang ngumiti, at saka nagmake-up, ganyan. Walang amoy! It’s a... nagiging... negosyo rin siya in a way.*

I mean working is also a business because you’re the product, your time is the product, and you are selling a product. But, we never saw it that way! So, we have to look at ourselves differently this time around. Everything is actually a business, you working is actually a business. You are a brand. Your nationality is a brand. In the human resources field, Filipinos are good. Accountants? Filipinos. Hotel industry. Filipinos because we know how to smile, wear make-up, we don’t smell. Doing these is a business in a way!

Gershon’s examination of US based job seekers and proliferation of “personal branding workshops” help illuminate Mon’s allusion to the need to rebrand the OFW in Dubai. Gershon writes that personal branding, in the context of seeking for employment, offers an “ideological response” to the “lived tension” of putting a neoliberal self into practice, in particular when one needs to be flexible and legible at the same time (Gershon, 2016, p. 224). Anticipating that he would be needing other Filipinos’ help in the future, Manuel begrudged the fact that many are still stuck in viewing the OFW as always downtrodden and oppressed, a view that the Philippine government “back home” has had a hand in:

*Sana gawin nilang seryoso yung PDOS, whereas hindi lang focus is wag magsuot ng shorts, o makita ang skin, wag makiapid- ganun ang topic dun eh ... So dapat more of mature discussion naman about... encouraging them na ano- na to plan better, to become wiser as OFW, and go beyond the concept of okay na to, parang ningas-kugon, or yung Filipino na api-apihan. Iba naman yung mindset. Kaya kapag nakikita ko yung bahay-kubo- ay bahay-kubo- yung bayanihan, naiirita ako eh, kasi nagbubuhat ka ng kubo, tapos yung mga trabahador ay trabahador lang. Diba pwedeng masyon naman ang bubuhatin mo at engineer naman ang nandon, o IT, para hindi kawawa ang tingin. Kasi palagi tayong nako, api-apihan, ganyan... Iba naman yung mindset, we should think globally, we should be more competitive, we should be more aggressive in designing our future.*
I hope they change the PDOS and stop focusing on such topics: don’t wear shorts, show skin, commit adultery. We must have more mature discussions, encouraging OFWs to plan better, become wiser OFWs, and go beyond the concept of *ningas kugon*[^56], of the oppressed Filipino. Change the mindset. So, when I see the image of the nipa hut of the *bayanihan*, I get irate. The ones carrying the hut are the workers, and the workers alone. Could we not carry a mansion instead and then we see the engineers, the people in IT, so that it’s not such a pitiful sight! We should think globally, we should be more competitive, we should be more aggressive in designing our future!

Being involved with IGNITE allays some of Manuel’s concerns. For him, IGNITE help mitigates this branding problem by creating a community of “like minded” OFW professionals. With the help of IGNITE, Manuel says, “I realized how beautiful entrepreneurship is. All OFWs must be entrepreneurs. If you analyze it, looking around you, Indians here are doing very well, because they have the courage to start. Filipinos don’t have that because we don’t drive to work hard.” Indeed Mon gains inspiration from former participants like Josie, Jose and a few other IGNITE participants who have already partnered up or formed small groups in order to explore creating small businesses of their own in Dubai. He tells me he is already thinking about an online trading shop with other IGNITE participants as part of his “reintegration”. Yet, at the same time, he dreams of a Filipino owned hotel in Dubai, perhaps with the help of Ayala, a major Filipino real estate developer. In order for this to happen, in his view, Filipinos need to “work hard” to attain that world class and global entrepreneurial identity in Dubai. He confidently asserted: “We need to understand the value of our brand.”

Buckley’s work on how private welfare initiatives for South Asian construction workers is instructive in my analyses in this section. Whereas she emphasizes how these initiatives maintain South Asian migrant workers’ “body capital” (Buckley, 2013, p. 264) for urban development in Dubai, here I point to the ways in which IGNITE maintains Filipino labor capital precisely through ascribing a certain educational and value to working one’s way to the top from the very bottom. By reinforcing the practice of Filipino migrant workers entering low end jobs for the sake of first, “GCC experience” and then more importantly, the possibility of business in the future, IGNITE helps facilitate rather than challenge the circulation of Filipino flexible labor in Dubai, which only ultimately serves the city’s shifting requirements and demands for particular types of labor. With jobs to be treated as pseudo sites for learning business along the way, IGNITE participants are encouraged to deeply embed themselves in their work and possibly drive themselves into more precarious labor conditions. Lastly, I suggest that IGNITE is invested in a

[^56]: *Ningas kugon* is usually referred to as the “Filipino cultural trait” of getting enthusiastic initially to do something only to lose interest quickly after.
project of rebranding the OFW laborer to become more legible entrepreneurs. Although this proposed transformation is supposedly undergirded by the requirements of future reintegration in the Philippines, I show how OFW professionals in Dubai seem to take up rebranding for a different end. With the state of complete “preparedness” still far off in the distance, becoming entrepreneur in Dubai might just help secure a more stable future in Dubai for professionals like Enrique and Manuel.\textsuperscript{57}

4.3.2 Go Big or Go Home

I would like to end this chapter with the story of Mel and others who were in for a kind of rude awakening when it came time for them to create their “business plans”. Pat and her partner for example, first thought of building a manufacturing plant for “eco-thread” but had to downsize their plans immediately. Pat explains why they would rather begin with a “café”, a “micro business”: “We cannot actually venture into something big right away because one, we lack capability to do so. Six months of training will not actually give you a guarantee that you can handle a big business, so that’s one. Number 2, budget. The machines will cost billions, right? Billions!”

Mel and her group even had to temper their expectations despite garnering the most coveted support and endorsement from IGNITE and Philippine officials in Dubai. Mel issued the following reminders based on what she knows about her rural community, the supposed location of their business:

\textit{Sinasabi ko naman sa kanila na hindi yung boom... dapat may hierarchy na pagdadaanan kasi pag sa amin kasi pag hindi mo ma-erase na pangbaboy yung saging hindi magasusucceed yung business mo. so magsimula ka sa malit. kaya sinasabi ko kanila na uy kung balik nyong gawing materialize to hindi kakayanin yan ngayon nor next year, nor next next year. kasi nga ang pinaka-problema ay yung dun pa, yung community pa. kailangan mo pa syang...iconvince, yung awareness. kaya part ng business plan namin yung awareness drive. kasi nga pano ka magiging effective sa isang producto kung mismong community mo hindi supportive dyan.}

I remind my group that the business will not go, BOOM! There should be hierarchy of things we will need to go through. For example, we have to convince those who just throw the bananas to feed the pigs. If we don’t do that first, we won’t succeed. We need to start small. That’s why I tell them that it won’t happen now or next year, or the year after. The community is our problem. Convince them. Make them aware… How will our product be effective if the community is not supportive?

\textsuperscript{57} IGNITE members I interviewed often alluded to this possibility. However, current requirements for acquiring the UAE Golden Visa or Business Visa for Entrepreneurs are difficult, if not impossible, to meet. One must get the approval first of special committees before applying for the visa which comes with a residency visa, and still subject to renewal every 5 years.
In addition to the huge expense of the machinery, Mel and the group is also concerned how exactly they are going to increase the demand for their product, banana flour. Maybe we need to sell mini pancakes by bike, one suggested! It did not take long for doubts and hesitations to creep in. Then, eventually Mel even left the IGNITE network after her training. She said, “I did not like the pressure of deciding just in order to please everyone.” She is now on her own, heading a social enterprise of craft artists from the northern region of the Philippines whilst still working in Dubai. Meanwhile, Mel continues to work as an assistant in an office. Ate Glenda still works as domestic worker. Although she began taking courses on caregiving part-time to increase her chances for Canada, she told me recently she dropped this plan. Instead, she continues to watch her “investments” and continues to hope for an online trading business in the Philippines (Figure 4.5). A year later after their IGNITE training, return to the Philippines anytime soon is still not on the horizon.

Figure 4.5: Just playing 58

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58 A regular Facebook “updater”, Ate Glenda posted about her ABS-CBN stocks on June 2nd, 2020: “Paano nalang ako kapag mag shutdown ka? Fly high ABS CBN. I can’t wait.” (What will happen to me when you shut down? Fly high, ABS CBN. I can’t wait) (Baring, 2020) A month later, a committee from the Philippine House of Representatives many of whom are Duterte allies, officially forced out ABS CBN, the Philippines’ largest broadcasting network. Many consider this as part of the administration’s clamp down of dissent (Gutierrez, 2020). In
Landolt and Thieme (2018) in their study of Spanish middling transnationals in Switzerland highlight that most often migrant workers themselves accept certain trade-offs and consider work that do not match their skills or qualifications as a “transition phase”. Taking into account the racial and geographical difference between these two groups of middling migrants, they nevertheless ask pertinent questions that resonate with some of the experiences of my interlocutors in Dubai. How long would IGNITE participants have to labor in Dubai as “subjects in the becoming” (Landolt & Thieme, 2018, p. 42)? That is, how long will it take for Filipino migrant workers to feel they have acquired sufficient financial capital and entrepreneurial skill so that they could finally return home? IGNITE is unable to guarantee a specific time frame nor specific outcomes for its participants. Nonetheless, it claims that through financial literacy and entrepreneurship training, OFWs gain the right perspective as to how they must plan for their future reintegration in the Philippines. It even goes far as to advice its more advanced students to already begin taking financial risks in Dubai as a way to jumpstart their entrepreneurial journey. Paul, a math teacher in one of the most prestigious American schools in Dubai, devout Jesuit layperson and member of organizing committee explains:

... Eto yung naalala ko sa kanya eh. Sabi nya yung buhay nyo para makapunta dito sa ibang bansa tinaya nyo. Diba? So yun, ang laking risk na yun, so pano kung magtayo na lang kayo ng negosyo, so ngayon magsimula muna kayo. So, kung financially okay ka, magsimula ka ng small, tapos mag risk ka na ngayon pa lang. Kaya yung iba dito, nagsusubok ng mag negosyo, or at least yung mga business plan, sige at least gawin niyo lang yan, para at least kahit papaaano, kung humalik kayo sa Philippines, meron na kayong certain experience. Hindi kayo gaanong katakot.

I remember this from the [trainer]. He said, you already wagered your life to go abroad. That’s already a big risk. So, what if you put up a business? Start now! If you’re doing okay financially, start small, take that risk now. Some of us have been trying here. Or at least start your business plans. So that, at least when you go back to the Philippines, you already have some experience. You are not going to be that fearful.

Later, Mel would later convey the same lesson to me: “Umalis ka na Pilipinas, nag risk ka na. Itodo mo na!” (“You already left the Philippines. You already took the risk. Go full tilt!”)
4.4 Conclusion

In this chapter, I drew attention to the work of IGNITE, an organization that seeks to galvanize mostly professional and skilled OFWs in Dubai to plan and prepare for their eventual return to the Philippines. I show that essential to this preparation is the attainment of financial maturity and entrepreneurial thinking, which according to IGNITE, will help OFWs successfully establish their social enterprises in the future. However, I suggest that IGNITE’s entrepreneurship training merely mobilizes a kind of “cruel hope” (Pettit, 2019) amongst its students who view business as something that will save them from extreme uncertainty when they return to the Philippines. By grounding their work on the imperatives of the individual OFW’s transformation, IGNITE also overlooks the political, socio-economic realities that impinge on Filipino migrant lives in Dubai. With Dubai re-framed as site of business learning, fading into the background are the racial hierarchies and precarious labor conditions that undergird Filipino migrant lives in Dubai. More importantly, through its self-responsibilizing discourse, IGNITE cultivates entrepreneurial individuals who would make “strategic” financial decisions primarily for self-gain, which later on would embolden them to take risks and eventually fend for themselves when they return. Although I found it necessary to end this chapter with stories of those who still fall away from IGNITE’s well-laid plans for return OFWs, in the next chapter, we will soon learn that the appeal of business is much more entrenched and rooted than might be expected. In the next chapter, I explore what it might take to overturn the well-celebrated notion of business as “solution” for the increasing numbers of returning OFWs.
Chapter 5: Future Bets: Return to Vegetables, Land and Gambling as Way of Life in Bugias, Cordillera

5.1 Introduction

Jeff once again willingly gathered a few of the migrant workers I had met three years prior. I first met Jeff when he was working as a supervisor on one of the largest tomato farms in Surrey, BC, and even then, I could tell that Jeff was well-respected by the 29 other Filipino tomato pickers who shared a 9-bedroom house. A few months before I left for fieldwork research, Jeff and a few others had to return to the Philippines after their 4-year temporary foreign work contract ended. Now meeting Jeff, Raul, Joel, Jimmy in the Philippines, we sat around one of the free picnic tables of Camp John Hay, the infamous vacation spot of American soldiers and current popular tourist destination of Baguio City, and talked about life since their return. Not knowing how many times I have visited the area, they joke that I should pay a visit to Joel’s “property”, if I want. The catch, they tell me, is that Joel is really just guarding the property as its security guard. Jovial laughter breaks out and for a moment, we were transported to their home in Surrey, BC where we all first met. When I asked where they think the others are, I am told that “They’re at work or looking for work”. Jeff said that 16 of them had to leave Canada by the end of 2018, and all 16 of them at that time were exploring ways to re-enter Canada.

In the previous chapter, I examined the experiences of professional and skilled migrant workers in Dubai who undergo entrepreneurship training as a way to prepare for their eventual return to the Philippines. These migrant workers are able to dream up businesses they hope will help them live comfortable lives in the Philippines without much reliance on the Philippine government’s support. In this chapter, I document stories of another group of return migrants who worked under temporary labor contracts and thus had very limited or constrained opportunities to change their worker status to citizen or permanent resident ones abroad. They did not have the opportunity to attend any financial and entrepreneurship training in preparation for their return. Whereas my interlocutors from Dubai remained hopeful about the liberatory promise of their savings and acquired business acumen from entrepreneurship training abroad, most migrants I met in the Cordillera have quickly spent the little money they have saved. With some bringing home “absolutely nothing”, my interlocutors from the Cordillera all shared the sense that a return to the Philippines meant starting their lives all over again.
My analyses in this chapter are drawn from 31 interviews with OFW returnees and a few government workers from different local state agencies of the Cordillera Administrative Region (CAR) located in Baguio City. The Cordillera region is composed of five provinces. Benguet province, where I conducted most of the fieldwork for this chapter, functions as the main entryway for travelers from the country’s southern lowlands. Studies on this northern region often note that the Cordillera had remained relatively isolated and independent from the Spanish conquistadors who colonized and converted other areas of the Philippines in the sixteenth century. It was only during the American occupation, during which the major highway, Kennon Road, was constructed, that the Cordillera was not only opened up to American mining and timber interests, but also to lowlanders from the south who eventually settled there. Thus, Kennon Road helped form the “uneasy relationship” between the indigenous populations of the north and “more prosperous” Tagalog speaking Filipino settlers who viewed themselves as more civilized (Peterson, 2010, p. 249). In fact, scholar Sally Ness argues, “The attribution of cultural inferiority to so-called Igorot communities has been used to justify both the history of colonial domination in the Cordilleran region and the contemporary programs of internal colonization carried out by the Philippine national government” (Ness in Peterson, 2010, p.249). Most recently, the indigenous peoples of the Cordillera find themselves in a struggle against, this time, a China-backed Philippine government. Through its Build, Build, Build (BBB) strategy, the Philippine government hopes to use its Php 3.6 Billion loan from China to fund the Chico River Irrigation Project that supposedly will irrigate 8,700 hectares of land (Cimatu, 2019).

It is against this historical and political-economic backdrop that I aim to shed light on the possible fissures in the national government’s smooth and idealized spaces of reintegration and entrepreneurship for return OFWs. I hope to examine what Peck and Theodore call the “sticky” reality of day to day (policy) delivery” (Peck & Theodore, 2015, p. xvii) and explore how and to what extent return and reintegration policies have been implemented in other places outside of Metro Manila. I draw inspiration from works that interrogate the “encounter” between state or corporate development projects and their “poor”

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59 The Build, Build, Build is a program by the Duterte administration that aims to build “high-impact” infrastructure projects such as railways, urban mass transport, airports, bridges and roads. The estimated cost is 8-9 Trillion PHP from 2017-2022 and considers ODA as its biggest funding source. As of 2019, the Philippines has already received US$8.1 billion worth of ODA loans from Japan, US$2.8 billion from ADB, and US$273 million from China (Lim, 2020).

60 According to Lim (2018), this particular project is a “revival” of the World Bank-funded Chico River Basin Dam Project under former dictator Ferdinand Marcos. Macli-Ing Dulag, tribal chieftain and strongest leader of the opposition was shot and killed by the Philippine army and thus, ignited strong unity amongst Cordillera peoples against the project. The project was eventually abandoned then (Lim, 2018).
subjects. For example, in Thieme’s (2015) analyses of corporate-led development schemes and youth “hustling” in informal settlements in Nairobi, she argues that “abstract conceptions of business, market demand and entrepreneurship [are] perceived, articulated, and experienced differently by different actors in everyday lived practice” (Thieme, 2015, p. 228). In Chapters 3 and 4, I discussed the ways in which OFW returnees are framed as pre-risk subjects and the different means through which their risky returns are hoped to be mitigated, if not prevented. In this chapter, I return to the Philippines from Dubai and ask, what happens to former OFWs who “failed”, based on the government’s rubric (Chapter 3) in preparing themselves and now have returned to their respective home cities or regions of varying political and economic trajectories? In particular, how does the government’s reintegration plan wrestle with the OFW returnee from the Cordilleras? As I previously discussed, my interlocutors could be considered as failures in a sense that they were unsuccessful in preparing for their own return to the Philippines. Not only did they “fail” in securing sufficient capital to sustain their “new” life in the Philippines, they could be also be considered as burdens to the state as recipients of the government’s small livelihood assistance of the reintegration program. Lastly, although I was able to interview a few return OFWs who managed to start their own small enterprises, these enterprises are still far from becoming the profitable businesses that national government envisions. As such, how could they still be imagined fitting into the nation-state’s plan to “reintegrate” its former OFWs by turning them into economically viable citizen-entrepreneurs?

This chapter is organized as follows. In the first part, I elaborate on some of the key theoretical approaches that undergird my analysis. Then, I follow Jeff to his hometown where he has embarked on a small “business” himself after a disappointing run with carrot farming. It is from there that I met other former OFWs who, after their return to their vegetable growing municipality, have gone or are considering going into the “new trend” of selling succulents from the cooler mountains of Bugias, Benguet. I explore what the “succulent business” means for these returnees and show how we may consider it, not so much as a successful transition into entrepreneurship, but rather as merely the newest form of gambling as a way of life for its residents. In the last section, I focus on the experiences of former OFWs from Baguio City, the administrative center of the region and most popular entry point for the rest of the Cordillera. These OFWs have had relative success in receiving some kind of state support primarily through the small livelihood grants, training and referrals to other government agencies.
Figure 5.1: OFWs from the Cordillera Administrative Region (CAR) (Map prepared by Moi dela Cruz)

5.2 Business Here, There and Everywhere?

In my attempt to examine the reintegration policy and its workings on the ground, I draw from Gupta who argues that a “disaggregated view of the state” can enable us to prise open the “black box” of at first seeming “arbitrary” outcomes of government policy and services. In his examination of poverty as “structural violence” in India, Gupta argues that there is nothing arbitrary about poverty in India as it is in fact “systematically produced by the friction between agendas, bureaus, levels, and spaces that make up the state” (Gupta, 2012, p. 47). Through his methodological intervention of examining different state spaces, Gupta asserts that we are able to see how “forms of managing the population vary from one location, bureau, functional area, and level to another” (Gupta, 2012, p. 43). Inspired by this method, I aim to consider how “entrepreneurship” not only takes on different meanings, but how it is differentially instrumentalized to manage certain groups of OFW returnees in specific ways. For example, a regional development officer I spoke with, at first seemed quite perplexed about the peculiar specificity of my
inquiry (i.e., OFW returnees to the Cordillera). But later, she shared that despite her reservations regarding the national government’s developmental vision anchored on agriculture (‘Just consider our topography here in Cordillera’, she reiterated), she sees “business” as having a special function even for the Cordillera region. She explains:

If you look at the plan, there are a lot of statements that encourage people, not only OFWs, to go into their own business. Of course, for the Cordillera, we would like to tap the agriculture sector, but if you look at CAR, there’s only the limitation of topography; we can’t really develop a full-scale agricultural sector compared to the lowland areas. But, we can do other things… services, tourism!

[Those are the] assets of the Cordillera… But, of course I told you the fact that majority of those in the labor force are working in the agricultural sector means that we have to find a way whereby they can move to the other sector where the income is higher: the tourism sector, the industry sector. But it will take them a long time for them to shift … if they have the education, if they have the skills, to be able to shift from a mere agricultural worker. Like they can go to the SMEs! Develop or process their agricultural products into chips, etc. The government has lots of training for that. If you go to DTI (Department of Trade and Industry), they [offer a lot of] assistance to help them do business in their area. DOST (Department of Science and Technology)! Assistance with equipment! There are lots of assistance from the government.

According to this development worker, with a large part of its labor force still in agriculture, “business” could be effective means to “shift” and move Cordilleran agricultural workers into other industries, with the national government’s supposed benevolent assistance.61

This local development worker’s views lead us to consider how we can build on critical work that have begun mapping Filipina/o migrant practices of return through an interrogation of the socio-spatial change in the urban and rural landscapes of the Philippines. In some of urban-focused works, Filipina/o migrant dreams, fantasies and anxieties find their concrete manifestation in condominiums, malls, and suburban homes in city centres (Faier, 2013; A. A. C. Ortega, 2018; Pido, 2017). Similarly, significant contributions have been made in interrogating the linkages between overseas migration and agrarian transformation (Kelly, 2011; Lukasiewicz, 2011; McKay, 2003). For example, Diedre McKay’s work examines how female migrant workers and their remittances have transformed rice fields in the Ifugao province of the Cordillera. By highlighting the different plans that could emerge amongst family members

61 According to the Cordillera Regional Development Plan (2017-2022), agriculture has given the least to the region’s overall outputs. Thus, emphasis will be given to linking the agriculture sector to industry specifically agribusiness development and agricultural products processing. In addition to recovering rice and corn production and sustaining production of semi-temperate vegetables such as those grown in Bugias, government officials I interviewed spoke of the need to shift to specialty crops such as heirloom rice and coffee (NEDA, 2017, p. 42).
of a migrant household, she argues that migration helps create “new economic identities and new visions of the future” (McKay, 2005) which are not only driven by local economic opportunities, but also by personal visions of cultural capital accumulation and internalized discourses of modernization and development. Indeed, these works make a significant contribution in taking into account the migrant’s experience as part and parcel of the “political-economic making” of landscapes in the Philippines (Faier, 2013, p. 379). For instance, Faier reminds us in her work on Filipina migrant urban investment in Metro Manila, that we must continue highlighting how the geographically and socially situated discourses and embodied migrant experiences we document remain inextricably interwoven with the capitalist processes that constitute urban (and as I will argue rural) spaces in the Philippines. Doing so, for Faier, also means considering the ways in which migrants’ dreams and desires may not only oppose state and/or corporate plans of development (hence, easily read as a form activism) but also “join” them (Faier, 2013, p. 385).

In this chapter, I pay close attention to stories of former migrant workers from the Cordillera who “join” in on the government’s plan to turn returned OFWs into entrepreneurs. While some gamble with their futures through businesses of their own choosing, others are led to them through the initial funding provided by a small government assistance to help start their small business enterprise. However, with both groups, I found that distinctions between definitions of business, means of livelihood or simply ways of survival easily bled into one another as returnees struggle to make a living “back home”. Nevertheless, migrant returnees, particularly those who received small financial support, continue to labor on in order to navigate the local migrant return state assemblage to get as much assistance as possible, no matter how small or incremental this government assistance is. Meanwhile, in the case of Jeff and his friends, migrant returnees take a gamble and venture into risky enterprises, such as a succulent business, based out of the much cooler place of his hometown in the Cordilleran mountains. Thus, in the next two sections, I insist on listening more closely in order to explore what draws returnees into the state’s project of turning them into entrepreneurs, despite the awareness of the meager support from the government and the looming risks they face.

To ask this question is a refusal to reduce the returnees’ actions to a simple economistic one, of merely choosing the obvious, “smarter” choice. In fact, whilst in the field, I struggled to understand what kept the returnees hopeful and adamant to continue pursuing their dreams of business. Some clung to the idea not just because of “desperation” to make a living, but also for other “opportunities” they thought entrepreneurship could open up for them. Ramamurthy (2011) asks a similar question in her study of
Dalit smallholders consenting to labor as part of the global cottonseed commodity chain. Ramamurthy asserts that the “paradox” of Dalit smallholders choosing to risk growing cottonseed over the more financially secure option of waged labor could be understood through a “matrix” composed of “the material and sociospatial elements of commodity production”, “histories of caste and class” and the “ongoing cultural and interpretive work” (Ramamurthy, 2011, p. 1037) that influence the workers’ consent. By taking these elements into account, Ramamurthy argues, we may be able to come away with a “non economistic reading of opportunity and aspiration” through what she calls the “vernacular calculus of the economic” or the “practical consciousness embedded in subaltern livelihood strategies” (Ramamurthy, 2011, p. 1037).

Ramamurthy’s proposed matrix also inspires my analyses as it allows for a consideration of the “persistent historical geographies” that shape contemporary livelihood trajectories and possibilities (King, 2011) and help draw migrant returnees into entrepreneurship. In other words, I inquire, what might we gain in being more attuned to the history of the Cordillera in our examination of returnees’ current “entrepreneurial” practices? Doing so also entails continuing my engagement with Tadiar’s longstanding scholarly interest to draw attention to other modes of living in spaces wherein “connections among land, people and time compris[e] the less considered dynamics of neoliberalism” (Tadiar, 2013). Ramamurthy and Tadiar share the view that there are various life making practices simply “not expended in the expenditure of disposable life” and that “persist beyond and despite capitalist subsumption” (Tadiar, 2013, p. 798). For Tadiar, these “fate playing” practices such as overseas migration or even illicit practices like gambling are often considered as excess of social reproductive activity. My focus in this chapter lies more in the less examined aspect of Tadiar’s project that focuses on historical experiences and struggles of those in the peripheral zones of global capital – “the role of such experiences and struggles in creating the very conditions for the emergence of new biopolitical forms of control and value extraction” (Tadiar, 2013, p. 800). If we recall the quote above from the local development agent, we see how provincial and rural spaces outside of Metro Manila, such as the Cordillera, despite awkward positioning with the national government, could also be engaged in their own entrepreneurial dreaming to participate in the global market the Philippine national state’s (Tadiar, 2004). I argue that we must take into account the region’s multilayered colonial histories of dispossession and its ongoing ties with the global market if we wish to interrogate how “small enterprise” emerges as the perpetual and seemingly most commonsensical solution to the underdevelopment of the region and its peoples. Lastly, I suggest that we pay attention to another persistent historical geography, that of the histories of migrant advocacy
or organizing (as discussed in Chapter 2) and how they could intertwine with particular ways with government and development schemes in the Cordilleras and other upland regions that have long attempted to rework life and livelihood in the name of “optimi[zing] indigenous existence toward a modern socio-spatial order” (Dressler, 2019, p. 123). Here, I explore the possibility that returning OFWs to Bugias may help us rethink the hegemonic conceptualizations of future alternatives for migrant returnees, even those championed by other migrant advocacy groups, which are overly dependent on the supposed inherent “risk taking” and “persevering” tendencies of the overseas worker. Currently, a progressive migrant group from the Philippines, Migrante International, is demanding an end to the exaction of more fees from overseas workers as part of what they have been calling a “market driven social security program” (Chavez, 2019). There is much to be done in exploring how this exaction not only occurs prior or during a Filipino overseas worker’s time abroad, but also continues to follow them on their way “home”. If we wish to avoid further plunging return OFWs into precarity and debt, how might we then help advance the beginnings of a movement to fight a more secure and just future for returning OFWs to the Philippines?

5.3 Winding Up in Continuous Liquidation

Jeff and Raul did most of the speaking that day at the park, with Kuya Joel and Kuya Jimmy, clearly the wise cracking duo of the four. Upon the advice of an OWWA representative who managed to visit them in Surrey, BC, the group recounted that some of them did in fact go to OWWA 14 days after their return to the Cordillera. However, they were disappointed in several fronts. For one, some of them learned that they could not even qualify for the livelihood assistance of 10,000 PHP (273 CAD) from DOLE because they do not qualify as distressed OFWs nor were they repatriated. Kuya Joel said, “[They only help] those who came from war, in Syria, maybe, those who were abused, mostly women.” Raul and two others even went through the first workshop offered by OWWA to those interested in submitting their business plans to LandBank. A big portion of Raul’s earnings from Canada went to purchasing small equipment for a small auto repair shop, but because it “went to nothing” (napunta sa wala), Raul wanted to see if they could apply for a small taxi operation in Baguio City. However, Raul admits that he has given up on this option mainly because he finds impossible the government’s requirement of providing a collateral, a 20% of the loan amount: “Ilang buwan na. Paano na yung collateral ko, mauubos na, wala pa yung loan ko.” (“It’s been months. What will happen to my collateral? The money will all be gone soon, and the loan is

62 Elder brother, also used as a respectful way to address an older relative or non-relative
still not here.”) In my next meeting with Raul, he tells me I can invest in his “business”; he has decided to go back to small-scale mining, and the money he tells me can help with purchasing his dynamite and other supplies. We can both strike gold, he jokes.63

Figure 5.2: Waiting on approval from OWWA64 (Photo taken by author and used with permission)

In this section, I highlight stories of migrant returnees like Jeff and Raul who returned with new skills, experiences and some monetary savings acquired from working abroad. For example, while Jeff returned with four years of experience as farm supervisor of 20+ workers, others returned with valuable knowledge in large-scale vegetable farming. Despite these, however, I show how many live lives in the Cordillera under what scholar Tadiar terms as a “continuous system of liquidation” (Tadiar, 2009, p. 210).

63 According to Habana (2001), gold mines remained intact during Spanish colonization. In the 1900, the American civil government in Benguet was established to secure the mineral wealth of the area. A few years prior, American ex-soldiers who have heard about the gold in Benguet flocked to the Cordillera. The American laws pertaining to mineral use and land ownership that were put in place benefited economic interests of the Americans and eventually caused the dispossession and displacement of those who mined gold and owned cattle in the region (Habana, 2001).

64 After this visit, Raul and Gerald walked away with no updates regarding their application. Raul and Gerald who both love vehicles attempted if they could get OWWA’s assistance with their loan application for a taxi business in Baguio City.
It is important to do so in light of the state program’s exuberant promise, through entrepreneurship, of not just a sustainable life but onemore abundant from the last one lived in the Philippines. I take up one of the nagging conundrums of the previous chapter and explore what is lost when distinctions between business for profit and lived practices of subsistence and survival collapse. For example, with his savings from abroad quickly liquidated, Jeff considered his limited options in his hometown and went back to vegetable farming, growing and harvesting carrots on his family’s garden. But by the time we met again, 6 months after his return, Jeff tells me his carrot farming ventures already had failed multiple times. So, now, Jeff, as he pointed to greenhouses standing erect on the side of the mountains, tells me he is starting a cacti “business” with two of his cousins. Yet, Jeff’s transition to growing cacti is hardly the entrepreneurial venture and investment that will bring profit. For Jeff and many others, “growing cacti is simply less of a gamble” than vegetable farming and brings in just enough to survive.

Figure 5.3: Jeff with his harvest of carrots⁶⁵ (Photo used with permission)

⁶⁵ With Jeff is his younger brother who also plans to go to Canada and Kuya Joel, wearing his Canada jacket. Both helped out with the season’s harvest. Kuya Joel was also working as a part-time line man in Baguio City.
In the following, I situate the recent rise in cacti greenhouses in Jeff’s hometown within a longer history of Bugias, Benguet. The work of Chakravarty and Da Silva guides my analysis here. In their interrogation of the US “subprime crisis”, Chakravarty and Da Silva make a strong argument for looking at how contemporary “neoliberal architectures and discourses of dispossession” are built on or “act on earlier forms of racial and colonial subjugation” (Chakravarty & Silva, 2012, p. 369). They demonstrate how the success of neoliberal strategies rest on the racialized logic attributing to certain people and places an unpayable debt or a “debt that cannot even be settled with death”. Similarly, I hope to move towards interrogating the scaffolding of neoliberal development programs of the Philippines such as its labor export policy and livelihood and entrepreneurship programs by highlighting some of the racial and colonial processes that sought to capture and “frame” indigenous labor in a particular way. For example, in his study of the use of photography during the American conquest of the Cordillera, De Leon outlines how colonial photography helped constitute what he calls, the “Kodak Zone” wherein Igorot bodies were captured and entangled as “human resources” into a “larger context of the commodification of land, agriculture, culture and mineral resources in the Cordilleras” (De Leon, 2018, p. 74). De Leon argues that the colonial photographic framing of the Igorots’ capacity to work “in terms of their utility for employment in mining” became crucial in orienting the Cordillera towards an extractive economy for the global market.

Jeff uses this truck to take his harvest from Bugias to the central market where prices of vegetables are to be determined. Louie, the man holding the basket is another co-worker from the tomato farms of BC

Igorot is used for the various indigenous tribes of the Cordillera region. See McKay (2006).
Studies like De Leon’s help guide us in the direction of critically examining the often-recited rationales for livelihood development and entrepreneurship programs that simultaneously insist on training or teaching those who are incapable and in need whilst invoking the Filipina/o workers’ naturalized tendencies of “hard work” and “perseverance”. In the last chapter, I highlighted how “entrepreneurship” in the Philippines gets framed as a viable and possibly even lucrative option precisely because OFWs have already risked and continue to risk their lives as laborers abroad. Here, I show how this assumed propensity for risk-taking could further be interrogated by looking at histories of dispossession experienced by Cordillerans. I build on De Leon’s work by showing how the racialized logics of colonial dispossession not only sought to direct and increase indigenous capacity, in terms of know how, in service of extractive industries like mining and agriculture, specifically vegetable growing. I suggest that it has also attributed to certain types of workers a particular mode of life and labor that is not so much oriented towards absolute expendability, but one that requires indigenous laborers to continuously wager themselves in order to survive.

I do this by first outlining a brief history of the region to highlight some of the processes whereby Bugias residents have come to describe their mode of life as a form of “gambling”. I then zoom in on the experience of some farmers, who after a short stint as agricultural workers in Japan, return to Bugias. I do this in order to shed light on how labor migration and entrepreneurship can be seen as contemporary mechanisms through which indigenous labor from the Cordillera continues to be disciplined through the racializing discourse of the “untrained” and “uneducated” indigenous laborer. Lastly, I focus on Jeff’s “business story” through which we gain insight as to how and why entrepreneurship (i.e. small enterprise) as a development tool might continue to gain a unique kind of traction, specific to this northern region of the Philippines. I argue that it is only through a locally situated analysis that we may begin to build a strong critique of entrepreneurship for migrant returnees from the Cordillera. For Jeff and others who have been and continue to be primed for and “trained” for lifetimes of gambling, “entrepreneurship” is no more than another way to risk one’s labor in order to buy some time to go on living, until the time to bet another comes.

5.3.1 Learning the Gambling Ropes

As mentioned above, the Spanish colonizers’ failure to mine Cordillera’s fabled wealth of gold was not a deterrent for the US officials who arrived in the mountainous region in 1902. In addition to believing it
was they who could successfully tap into the region’s wealth, the Americans were further lured into the highlands by their perceived potential to serve as “bulwark” from lowland insurrections and most importantly, as a place of rest and relaxation for the US military who wanted respite from the sweltering climate of the lowlands (Barclay, 2003). As historian McKenna pointed out in her work, *American Imperial Pastoral*, US colonial officials also “dreamt” of making the Philippines as a gateway for the Chinese market.

The problem of labor in Cordillera was viewed as paradigmatic to the colony. Former governor-general, William Cameron Forbes saw labor in the Philippines as stuck in a “state of peonage”, justifying US presence in the colony and endowing the US with the task of “liberating labor”. Moreover, native labor was seen to be “idle” and “indolent” and thus a serious impediment to their plans of building the infrastructure necessary for travel and resource extraction. As McKenna points out, the Benguet Road construction became a “workshop for labor management” (McKenna, 2017, p. 59) wherein certain strategies and experiments were tested out to secure indigenous labor in road construction of the area’s major arterial highway whilst keeping costs down. In order to maintain a steady supply of labor to ensure the continuance of colonial projects, the 1904 Public Land Act was instituted to turn the indigenous “itinerants”, “vagrants” and swidden agriculturalists into homesteaders vested in “mixing his labor with the soil” of their small plots of land. For McKenna, this strategy ultimately worked to contain the indigenous peoples’ movements and limited the spaces from which they could have carried on ways of subsistence and other profit generating practices.

McKenna’s work is a necessary supplement to geographer Martin Lewis’ careful analysis of Bugias, the municipality where Jeff is from. In his book, *Wagering the Land*, which sits at the intersection of political ecology, political economy, and agrarian change, Lewis (1992) tracks how Bugias residents shifted their main livelihood practice to a commercial agriculture one. According to Lewis, the first inhabitants of Bugias subsisted through dry field cultivation, door yard gardens and rice terraces and had their own indigenous land tenure system. Houselots for example were de facto considered private property and

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68 This perception was in comparison to other laborers during the construction. According to Ohno (2006), there were around 2,800 Japanese immigrants who were part of the construction of the Benguet Road between 1903 and 1905. While many moved to the southern region of Davao after the construction, a good number of Japanese settlers stayed and intermarried with women from the Cordillera. A significant number of these intermarriages also settled down in the outskirts of Baguio City wherein many of them embarked on vegetable farming after leasing land from indigenous landowners (Afaile, 2008; Ohno, 2006).
community members had relatively unrestricted access to the forests and grasslands in the area. When the American surveyors first came in 1903, they sought to turn Bugias residents into property owners and title owners, which significantly altered the indigenous system. The surveyors measured and titled blocks of land as single properties when the dry fields and terraces on those lands were technically managed by several parties. Even the “improved” American land policy in the 1930s enforced contradictory policies. While the American cadastral survey attempted to measure and award titles to actual cultivators, the supplemental policy of a “municipal tax declaration” also confirmed rights to an individual who simply had to declare ownership annually and pay a municipal tax, which then also created a quasi-official local tenure system by American-recognized Bugias administration. Thus, with the coexistence of these three incompatible land systems, Lewis maintains that the Bugias elite managed to expand and retain control of their holdings while considerable pasture and forest lands were either “legally” transferred to the Manila government or turned quasi private through tax declarations. Meanwhile, poor Bugias inhabitants struggled to pay the requisite taxes to keep their land plots.

In addition to outlining how American land policy helped moor Bugias residents’ to their houselots, Lewis’ work helps us understand how people from Bugias come to describe life as a series of gambles, whether it is through vegetable “gardening”, labor migration or trying out a new, but equally risky, small enterprise. According to Lewis, since the 1700s, Bugias already had an extensive exchange and trade system that owed much to the “environmental and cultural variation” within southern Cordillera. Bugias traders took advantage of their region’s specialty of quality ironware and copperware and exchanged them for forest products (such as rattan and bamboo), cloths and swine. Although Bugias had already begun growing and trading cabbage and potatoes, first introduced by the Spanish, Lewis attributes the beginnings of Bugias’ commercial vegetable industry (p.96) to American officials who “encouraged vegetable culture” by distributing seeds from an agricultural office and establishing an experimental station for temperate vegetables believed to be in high demand amongst the American occupiers. Progress at first was slow, however, as Bugias vegetable growers found vegetable cultivation more labor intensive than subsistence crops. However, when the 1941 Japanese American War ravaged most of their lands, former traders of Bugias were finally pushed to convert most of their plots, previously for rice and subsistence, to vegetable gardens that continue to this day to supply Baguio City and the rest of the lowlands. And even after the declared independence from the U.S., the colonial legacies that set the region apart administratively from the rest of the Philippine economy have taken root in such a way that the market infrastructure needed by Bugias residents was never successfully built by subsequent “post
colonial” administrations. This has severely limited the role of Bugias to merely an “outlying production zone” that continues to supply the lowlands with vegetables, whilst remaining “directly dependent on global resource flows” not as producers but as consumers of fertilizers, biocides and seeds, mainly imported from the international market (Lewis, 1992, p. 143). Moreover, Bugias farmers today increasingly find themselves in stiff competition with “smuggled” vegetables or imports from neighboring China. Thus, at once tied to land and dispossessed of economic and political means to pursue other options in the region, residents are often forced to take the risk and participate in the vegetable market that entails, according to Lewis, playing a dangerous game of skill, fortitude and luck. Decades after the publication of Lewis’ book, my interlocuters still described vegetable “gardening” as one big gamble, with countless factors determining one’s luck – the erratic price of the vegetables, one’s relationship, or a lack thereof, with middlemen at the trading post, or even bad weather that will destroy the crops of those farmers from the neighboring mountains, thus increasing the chances of better prices for one’s harvest. One interviewee once joked, “Sometimes you even wish for bad weather just to make profit”.

The institutionalization of migrant labor export in the 1980s provided another means through which Bugias residents could gamble with their fates. Former dictator Ferdinand Marcos issued a presidential decree that would deploy Filipino workers all around the world as a way to mitigate its problems of paying its debts to IMF and the World Bank and to serve as a release valve for the growing unrest caused by the rise in unemployment. Women from Bugias worked in places like Israel, Cyprus and Hong Kong as domestic workers and sent remittances home in order to help build homes in the mountainsides. Since labor pathways into those countries have either dwindled in number or have been closed, many of them have returned. Jeff, after having “lucked out” with his opportunity to work in Canada for four years, joins them in his return to Bugias. Moreover, with more time spent in Jeff’s hometown, I learned of others who have just recently “gambled” with their fates in Japan by way of what the government insists calling “agricultural training” (for young men already trained in agriculture at home); after a few years working in the farms of rural Japan, these young male farmers are now back in Bugias in search of a new means to live and survive.

5.3.2 Forever in Training

Jethro, a quiet but friendly young man, aged 33, generously drove us from Baguio City to Bugias, an approximate 4-hour drive through steep and winding roads. With country music playing in the
background, he tells me that he would often drive straight to Metro Manila from Bugias in order to drop off ornamental plants, succulents or cacti, to family members and friends who sell them there. Jethro would then either drive back that very same day or wait until the next day to drive for more than 8 hours. “Yes, it’s very tiring, but you just get used to it,” Jethro said with a shy smile as he drove fast but carefully on the long, narrow and winding roads on our way to Bugias. When we arrived in Jethro’s home, he shares that he himself also returned from Japan two years ago. According to him, young men from Bugias, who must be aged 20–30 and of 50% Benguet blood to qualify for the program, have been going abroad to work as “agricultural trainees” in Japan.

What is referred to by the local government as “agricultural training” is one of the most recent pathways for Filipino migrant workers to go to Japan. As well documented in scholarly literature, mostly Filipina workers have been steadily migrating to Japan as entertainers and “brides” since the 1980s (Parreñas, 2010; Suzuki, 2003). However, in 2005, more stringent policies regarding the issuance of entertainer visas were instituted by the Japanese government in order to curb the flow of Filipina workers. Soon after, Japan and the Philippine government signed an Economic Partnership Agreement (EPA) designed to facilitate the migration of nurses and careworkers to Japan currently dealing with an increasing aging population. Instead of seeing this as a long-awaited opening up of Japan’s doors to foreign workers, however, Suzuki (2003) argues that current challenges in implementation of the program only reveal what was always the case – Japan, similar to other countries, continue to keep out “unskilled” workers. Through the deployment of different categories, Japan receives foreign workers who do not hold the legal category as “workers”. For example, in 1993, Japan first introduced its Technical Internship Training Program (TITP) which offered off-and on-the-job training in the first year and technical internship training in the second and third years. The program began as a trainee system as part of Japan’s foreign aid specifically to Asian youth interested to learn “advanced industrial techniques”. However, Ando and Horiguchi (2013) argue that the program has evolved into a guest worker program for industries seeking

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69 These agricultural training programs are arranged between Benguet and the Kochi, Ehime and Nagano prefectures of Japan with which Benguet shares sister-city relationships. For instance, Benguet and Kochi signed its sister city relationship in 1975, a year after its “youth ship” visited Benguet upon a recommendation from someone who has stayed in the province as member of the Japan Overseas Cooperation. According to reports, Japan’s agricultural industry has grown to be very dependent on the trainees or “interns” with their numbers almost doubling from 2014 to some 28,000 as of 2018. Despite being heavily publicized as a “win-win training” program, the program has received some strong critique. Interns, despite demonstrating “strong ties” to Benguet, “escape”. Kaneko writes that “about 9,000 technical interns went missing in 2018 alone, accounting for 2.1 percent of the 424,394 who were in Japan that year” (Kaneko, 2019).
low skilled workers, including agriculture. Thus, the local government official I spoke with from the Department of Agriculture adamantly clarified: they are trainees, not migrants.

Despite the local government’s disavowal of their status as OFWs, Jethro holds the belief that, “Of course, it’s the same [as being an OFW]. It’s work.” My interlocutors recounted that they went through the same hoops as an OFW in order to leave the country. Ronnie, a former agricultural trainee in Japan and current factory worker in Korea, even recalls meeting with a Japanese representative in Benguet to talk about his farming experience. Ronnie, who in fact does not know of anything else, thought of the process as quite laughable at first: “They even made us submit a video of us working in our gardens”. Moreover, many had to take out loans from friends and family in order to pay for application processing and Nihonggo lessons, which meant spending for food, board and lodging in Metro Manila. One interlocutor estimated spending around 150,000 PHP (4091 CAD) in order to leave for two years. Although many already wished that regular training contracts of 8 months to 3 years could be extended, even prior to their departures, the promise of a stable monthly “wage” (officially termed as “monthly allowance” for “trainees”) made Jethro and others apply to the program. Indeed, trainees attested to being able to earn more money in “training” than farming in Bugias. Yet, when I asked about their training, my interviewees denied bringing home any “translatable” knowledge they can apply to their own farming in Bugias: “What could we have applied here? Sometimes we just needed to press a button.” In addition to not being able to grow the same produce in Benguet, my interlocutors do not think they acquired new farming techniques. Granted some were taught to operate machines, these skills were quickly rendered useless when they realized that they will never be able to possess, much less operate, the same machines in Benguet. Nevertheless, most came home with a more acute of perception of the biggest difference of all: Japanese farmers, because of government regulations and protections, are assured of the price of their produce. Thus, in contrast with those from Benguet, Japanese lives are believed to be more than just one big gamble.

There seemed to be a general consensus amongst the returnees I spoke with that their risk taking to go to Japan hardly paid off. For example, although Jethro returned with some savings, he faced familiar limitations as Jeff. He shared that unlike a friend who could risk all his savings to a pay a new labor recruiter for New Zealand, he did not have enough money to do so. In order to augment his erratic earnings from farming his family’s gardens, Jethro bought a van to serve as his “business”, charging other farmers who needed help transporting their vegetables to the trading post in La Trinidad or their vending
stalls in Metro Manila. This strategy, too, proved to be a huge disappointment, Jethro admits. When I asked him to describe his life in Bugias since his return, Jethro says, “2 years of no income, 2 years of no money”.

Figure 5.5: Walking towards vegetable terraces and residences in Bugias, Cordillera (Photo taken by author)

Figure 5.6: “Fruitful life” poster inside small neighborhood store\textsuperscript{70} (Photo taken by author)

\textsuperscript{70} The owner of this poster returned home after 2 years in Japan. Part of the fruitful life depicted here are fruits not typically grown in Cordillera, red wine, with Philippine pesos and U.S. dollars.
Such stories of liquidation, however, were quickly naturalized as simply stories of failure. Stories of the young men drinking and/or gambling away their earnings during their time away circulate not only amongst the residents of Bugias themselves, but also in the few government offices I was able to visit. During a visit to the Department of Agriculture in La Trinidad, Benguet, for example, a government worker shared with me her disappointment regarding such cases. At first, she recognized the constraints farmers often face when they return: living conditions could be completely different after two or three years, she said. Moreover, if not completely spent on wanton spending on drinking and gambling, farmers have had to send money as remittances to help with their siblings’ schooling, thus significantly reducing their earnings. Nevertheless, she claimed that their local office is still very interested in understanding why farmers have not been able to improve their lives, to the extent of hinting at the idea that I do some research for them in order to find out why. Considering the high probability of the farmers only graduating high school, she asserts, “agricultural training” in Japan is already a great and perhaps the only “opportunity” for most of the young men in Bugias to leave the country.71 Since most farmers do not have enough capital, they could work in the fields of Japan, save up, return to Benguet and farm. Even if they cannot plant myoga (Japanese ginger) in Benguet, this government representative reasoned that the farmers will at best return with some capital and most importantly, would have learned proper work attitude and discipline for themselves.

These intimations of a kind of “neoliberal benevolence” from various state agents in this area draw attention to the ways in which these discourses continue to evoke racialized conceptions of indigenous labor from the Cordilleras (Gonzalez, 2007, p. 29). The notion that residents of Benguet are still in need of lessons on work discipline was very surprising, to say the least. For one, most interviewees note that the primary reason for migration is the fact that most farmers have had enough of laboring for so much, for so little. In addition to preparing land to till and then harvesting, many made sure to point out the added hard work of carrying and transporting everything up and down their “gardens” carved out the

71 Comments such as these reveal the complex political economic relationship Benguet has with Japan. Notwithstanding the long history of Japanese settlement in the region, according to Ofreneo, Japan has mainly served as aid giver, creditor, investor, importer, exporter and technical consultant to the Philippines (Ofreneo, 1993). Particularly amongst some interviewees from the government of Benguet, Japan has been a benevolent force in the region either through agricultural training or Japan funded development projects. Raul and Jeff, however, shared that most residents often consider these construction projects of bridges or major roads as ploys to continue prospecting for gold. For an analysis on how Japanese solidarity discourse intertwined with US benevolent assimilation discourse, see (Serizawa, 2015).
sides of the mountains. However, as discussed in the first section, if indigenous labor was framed in the past as something that needed to be “freed” by U.S. colonizers, now, through the current agricultural training program, native labor is “liberated” anew, by transporting it overseas. Thus, notwithstanding the diminishing returns of the farmers’ experience in Japan (i.e., insufficiency of savings and capital and translatable knowledge), for this government worker, there is still much to gain. For Igorot labor to “experience Japan” means the possible increase in its value.

Available programs meant to “assist” the returnees from Japan attempt to mitigate the returning farmers’ failure to learn from the Japanese and become successful farmers in Benguet. The government representative asserted that although the government does not have any “control” over those who wish to leave the country again (she estimates that only 50% return to farming), the “benevolent” aim is for the state to continue its “capacity building” efforts for the returning farmers. Quite unclear as to what “capacity building” might mean precisely in this context, I aimed to inquire further and prod a more detailed explanation by mentioning an initiative by a Japanese NGO in the area. Ren, a young Japanese NGO worker I met in Benguet, describes their project as an attempt to find solutions for the persistent problem of the power and influence of middlemen in the area. By working closely with farmers and assisting them to better package their produce, the project hopes to help farmers circumvent the middlemen and bring them closer to the end market. Although supportive of the NGO project, the local DA representative contended that efforts must go beyond training in “packaging” and “selling”: “Aside from the marketing, it’s really more of the production side”. According to her, because of ASEAN’s trade liberalization of the region, farmers from Benguet must learn how to be more competitive in order to compete with the imported and even, smuggled produce that enter the country. Thus, with the vegetable industry currently dubbed as being in a deathly “comatose state” (Aquino, 2012), agricultural workers from Benguet are tasked with resuscitating it. She suggests that Benguet farmers learn good agricultural practices, most especially become accredited and certified, in order to keep with the growing trend and demand for organic agriculture. Moreover, she expressed concern over the fact that “institutional

72 The number of Japanese international NGOs rose in the late 1980s and 90s as ideas of “internalisation” and “globalization”, news of environmental problems and war such as the 1991 eruption of Mt. Pinatubo in the Philippines began to circulate (Vyas, 2010). According to the Japan-Philippines NGO network, there are about a minimum of 90 different Japanese NGOs in the Philippines. Some of these NGOs could apply to receive support from the Japan International Cooperation Agency (JICA) in the formulation and implementation of “technical cooperation” for “grassroots projects” focusing on health, education, livelihood and the environment.
partners” namely big corporations such as McDonald’s and a local food chain competitor, Jollibee, end up buying produce from other countries. She explains: “The imported comes at a cheaper price. [And], we cannot totally erase the middlemen, the consolidators or the processors. They have already been there for generations, but if we can, [we should try to] minimize it and go directly to the institutional buyers”.

Thus, we can argue that perhaps the issue is not whether farmers from Benguet have any work discipline, but rather whether they could ever acquire what the state deems as the right kind of work discipline. Although the local government representative tries to distinguish between NGO and local state objectives, when one solution is placed alongside the other, it only becomes more apparent that both strategies primarily hinge on increasing farmers’ “productivity”, whether it be in growing the most valuable produce or successfully marketing and selling to the right buyers. Rather than expand the already narrow and limited livelihood options for Benguet farmers, these strategies are meant to continue exploring how Benguet farmers could not only continue serving the needs of corporations based in the Philippines, but also of a bigger export market.

5.3.3 Hedging Bets with Cacti

Jeff, together with his cousin and friend, Jenrel and Izaac, sat down with me after we spent the day driving around in Jenrel’s truck to talk about their small succulent enterprise in Bugias. After loading the small truck with some succulents in the morning, we made several stops so that Jeff, the group’s main sales contact, could close deals with several Bugias residents interested in the new varieties of succulents they carry. The Jeff I was with that day definitely seemed more relaxed than the Jeff I met a few months prior. Back then, it was quite apparent that he was still slowly coming to grips with the reality that he is truly back in the Philippines. He recalls how he felt when he first found out about the “four-years-in, four-years-out”73 policy in Canada:


I grew afraid. What will happen to my family? It was like I suddenly fell from above. Because I thought that nothing could go wrong. All my dreams will come true. I will be able to build that

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73 Under the four-in, four-out rule, temporary foreign workers who had worked in Canada for four years are ineligible to continue for subsequent 4 years.
house for my parents. I will be in Canada, for good. But when I found out, I was very afraid of going back to being poor.

He then describes the anxiety he felt upon his return:

*Nung nagstay ako, nawala yung 4 years, nagtotal ako kung ilan yung nawala sa akin ng isang taon. Na hindi ako nagwork. Na strestress ako. Yung one month ko dito, sayang na sayang. Naka mindset sa utak ko na within 10 years, may 5 million ako.*

When I came home, it was as if, all the four years vanished. I added up how much I lost in my first year here in Benguet, not working. I was very stressed out. For my first month, for example, I lost money when my “mindset” was that in 10 years, I will have 5 million.

Jeff’s worries were alleviated somehow when his cousin, Izaac suggested to him that they start selling cacti. He says, “Past time ko lang, pwede pa la. Yung pagalala ko sa abroad, medyo nagamot. Oh, eto muna!” (“I realized it’s doable, for example, as part-time at first. I felt cured of my worries. I told myself, do this for now!”) Soon, Jeff, Izaac and Jenrel put up a small succulent enterprise they call Cactus Village – a name Jeff hopes could also refer to Bugias, Benguet in the future. Because maybe, he said, Bugias can eventually become a tourist spot with Mount Pulag and the town’s many greenhouses as the main attraction.

In this final section, I would like to take a cue from Faier’s work and leave room for “discrepant” desires and meanings in presenting Jeff’s story of gambling with succulents as a way to reflect on migrant returnee futures in the Philippines. Faier (2009), in her important study of Filipino wives in Kiso, Japan argues that Filipina migration to Japan must be understood in the context of the US Cold War Policy in Japan and the Philippines, structural adjustment policies of the IMF and the World Bank during the Marcos’ period, and the continuing ODA of Japan to the Philippines (Faier, 2009, p. 44). However, she also contends that it only through a “fine grained and geographically situated analysis”, crucially set against the broader historical and political economic backdrop, that we are able to hold space for the possible “discrepant sets of meanings and desires [and how they] engage in such a way that new desires and understandings are produced” (Faier, 2009, p. 21). I share Faier’s methodological commitment as I attempt to make sense of Jeff’s desire to enter into what seemed to me an equally risky business venture.

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74 Mt. Pulag is the 3rd highest peak and borders the provinces of Benguet, Ifugao and Nueva Vizcaya.
At first glance, Jeff’s foray into selling succulents from his hometown could be viewed as an exciting, even lucrative, business not only for him, but also for other former OFWs returning to his area. In possession of some capital from his savings abroad, Jeff seems well poised to achieve a relative amount of success. Residents may not have been able to pinpoint the exact time succulent growing and selling began, but many remember growing ornamental plants for sale in Manila as long as people have been growing vegetables. Jeff and his friends all attest to their embodied knowledge and “training”, with memories of taking trips on Manila-bound buses, with plants to sell in tow, since they were young. However, it was only recently, when succulents “boomed” and “became trending” again, that young farmers like Jeff, Izaac and Jenrel regained an interest in its potential, not so much as a lucrative business but as a different means to eke out a living. For Jeff, in particular, it could be a way out of a dead-end: “Nung nagfarm ako, ginawa ko naman lahat. Ginastusan ko yung farm ko, nalugi pa nga yung capital.” (“I did everything with farming. I put my money to it, and then I lost my capital.”)

Growing and selling succulents to a mainly Manila-based market was considered by many to be less of a gamble than vegetable gardening. Jenrel, the quietest of the group, shares: “Yung trabaho ang gaan-gaan. Yung sa garden, damuhan mo lahat yung half hectare.” (“The work is easier. With the vegetable gardens, you have to weed out half a hectare yourself [in order to begin farming every time].”) I take
Jenrel’s observation as something that means more than the desire for a relatively “lighter” physical labor that comes with the tending of succulents in greenhouses. Jeff, Jenrel and Izaac all feel that what they earn after every harvest is never commensurate to the hard labor and capital they put in to vegetable gardening. Izaac shares this insight from his own farming experience:

*Nung naggarden ako, nagkapital ako ng 25,000-50,000 PHP. Yung capital mo, hindi na maibabalik. Pero pag maganada yung ani at presyo, may time na madodoble. Pero yung kita mo, ikakapital mo ulit. Tapos, pag sa harvest na, 50/50 ulit.*

When I used to farm, I will put in 25,000-50,000 PHP (680 CAD – 1360 CAD), but sometimes you won’t get that money back. If your harvest is good and the price is good, that capital may be doubled. But remember, you have to use that money as capital again. Then, you will again have a 50-50 chance [of winning].”

For Jeff, this could be summed up with this calculation: “Sa limang beses na magtatanim ka, dalawa lang ang tatama sa isang taon.” (“In the 5 times you plant [and gamble], you will probably only win twice in a year.”) It is important to take note that “winning” here does not mean high rates of profit, but rather a “return of investment” that will enable one, at the very least, to conceive of the future. Jeff explains: “[Sa vegetables], sugal, hindi mo alam kung ano ang presyo kapa inani mo. [Sa cactus], matagal siyang ipropagate pero alam mo yung price. Pwede kang magkwenta, pwede mo iassume na one year, or in 6 months. Mapredict mo yung kita mo.” (“You gamble with vegetables because you don’t know the price when you harvest it. With cacti, yes, they take longer to propagate, but you know the price. You can calculate. You can assume in one year or in 6 months. You will be able to predict how much you can make.”)

However, as Jeff also notes, there is nothing certain or long term about this “future”. After what I thought was a good day for “business”, I asked Jeff if he has considered doing this for longer. I asked because I had witnessed for myself other Bugias residents’ interest in what they sold. I also sensed excitement from the group whenever they mentioned a small growth in their enterprise – they have also been reaching and selling people from “online”. Twice while I was in the Philippines for fieldwork, Jeff, Izaac and Jenrel travelled far to participate in small expos in Manila, with their succulents in tow. Yet in response to my question, Jeff grew quiet and replied:

*Nakitiuso kami. Trending ngayon. Pero kami, nagaalala kami na in 3 years, mawawala to. Alam namin na maari in 2 or 3 years, maaring babagsak yung cactus. Hindi naman basic commodity yan eh. Pleasure yan. Like for example, nagkaroon na sila ng mga items na yan. Taon, taon, bumababa yung value ng cactus.... Come what may. Tignan natin.*
We are only riding what’s “trending” right now. We are worried that in 3 years, this will all be gone. We know that in two or three years, cacti might not sell anymore. It’s not a basic commodity. It’s for “pleasure” so when the collectors have it, they have it. Every year, the value decreases… Come what may. We’ll see.

And yet, under these conditions of a shortened timeline, Jeff, Izaac and Jenrel still seem to cling to an imagined enduring life span for succulents and cacti:

*Kasi ang maganda sa cactus, paginvestan mo, alam mo meron. Pag sa halaman, pag pineste o binagyo ka, si cactus alam mo nandyan pa rin eh. Kahit na typhoon yung greenhouse mo, maisusurvive mo pa, may matitira pa. Sa farming, pagbiglang bumagyo, maaring mawipe out.*

With vegetables, if you get a pest infestation or a typhoon, you may lose everything. The good thing about cacti is that you know it’s still going to be there. Even if there’s a typhoon, your greenhouse will survive. You will be left with something. With vegetable farming, the typhoon will wipe that all out.

But before I left the Philippines, Jeff shared that the cacti “business” has been slow due to the growing number of competitors not only from Benguet but also from Manila collectors themselves who, having access to bigger capital, could put up their small enterprises, often just as a side project, easily and expand faster. Even if Benguet is closer and the better site for cultivation, these collectors could travel to countries like Thailand to import. Jenrel describes them as such: “*Wala kami sa kalingkinan nila.*” (“We are no match to them.”) What’s worse, at the end of the year, a strong typhoon struck the region. Jeff immediately sent me photos of greenhouses, together with the succulents inside, ruined (See Figure 5.9 and 5.10).
Jeff, Jenrel and Izaac hence could be more accurately described as what Pratt, Johnston, and Banta call surplus-entrepreneurs who embody an entrepreneurial subject that is “simultaneously surplus and entrepreneurial” (Pratt, Johnston, & Banta, 2017, p. 173). Jeff, in fact, remains ambivalent about being called a businessman, a person he says would typically carry around “receipts” and an “attache case”. Moreover, for Jeff, this mobile subject, going around with his business garb, would have a stable site to which to return: “Ang isip ko lang, yung sa business, may bigasan ka, computer shop. Tuloy tuloy. Hindi naiistop. Yung sa amin kasi, anytime. Kaya ang turing sa amin, tindero.” (“I think a business is a rice store or a computer shop. It can continue and it won’t stop. Ours is always on the brink of being over. That’s why people think of us as more of traveling salesmen.”) Jenrel adds that they will never get rich because “nothing is fixed”. Izaac quips, “Basta, may halong bahala na!” (“You know, always with an element of “we’ll see!”). Jeff feels he has finally lost in the game of succulents, and he is currently waiting for his new work permit for Canada to be finalized so he can continue working for the farm he previously worked for as a temporary foreign worker. He will be bringing with him a familiar goal, perhaps commonly shared by OFWs like him. In contrast with my interlocutors from the previous chapter

75 Screen capture of video sent to the author from Jeff
who are already beginning to eschew housing as an investment, Jeff is determined to stay as long as he can in Canada for something stable in the Philippines:


This is why I want to go abroad for longer. I don’t care if I have to be there for 10 years so I can have apartments built. So, you can be “sitting pretty” because you know that apartments are places for people to live. They will always need to be there. It’s fixed. No matter what happens.

With Jeff’s help, Izaac also hopes that he will get the chance to gamble, the migration way, in Canada. Jenrel, because he has invested money on the truck they been using, wants to stay for now and attempt to find out what having a “real business” might entail. I listened on as Jenrel shares his anxiety about having to deal with the government to get a permit for his stall in a Metro Manila market, set to be demolished soon by a big local urban developer: “*Laking risk sa farming. Sa cactus, risk pa rin. Risky ang business sa Pilipinas at ang pagaabroad.*” (“There’s a huge risk in farming. In cacti, there’s risk. It’s risky to put up a business in the Philippines. Going abroad is risky.”)

In my presentation of Jeff’s story, I do not wish to position migrant returnees either as “pawns” of state sponsored development “through individual entrepreneurialism” or “victims” of global capitalism perpetually exploited and “destined to migrate in circular patterns” for survival (Gibson et al., 2001). My aim is to not frame Jeff’s experience as a blind and complicit act of buying into the state’s plan of turning migrant returnees into entrepreneurs. Neither it is to portray him as a hapless “victim” stripped of his agency upon his return. Placing ethnographic attention on how Jeff labors in order to “win” at the game of succulents, we can move beyond this dichotomy. Jeff’s desire to engage in business is not an easy acquiescence to the state’s expectations. This resonates with Benson and Fischer’s work with the Maya broccoli farmers from Guatemala, and especially their argument that the farmers’ decision to produce export crops cannot be reduced to a “cost benefit analysis” and must also be understood within a particular structure of feeling of a “desire for something better” (Benson & Fischer, 2007, p. 811). Wagering on something else in the context of Benguet could be more than the belief in the promise of entrepreneurship. In particular, dispossessed of their land, cultivating succulents must also be understood within a desire for something “fixed” within personal and community histories of being made to choose between one risk versus another.
I take heed of Gibson, Law and McKay’s (2001) reminder for scholars to consider how the use of the binary of victim/dupe impedes the generative power of research to produce, generate, and enable future economic possibilities and social transformation. I wish to qualify and extend it by suggesting that scholars must also critically interrogate the historical and political economic situation of a place like Bugias, Benguet and closely engage with migrant returnees’ life-stories when the impulse to herald alternatives or possibilities is strong. We may ask what are the limits of conceptualizing “alternative futures” for the migrant worker when it is tethered to the necessity of them shifting from one risky mode of livelihood to another? I argue that a more careful attunement to the residents’ mode of living drive our analyses. Personal histories of “gambling” with vegetables first, migration next, and then cacti draws our attention to the fact that what could be at stake in questions of return migration is not so much the amount of savings capital or skills training a return migrant has thus far acquired abroad or through the government’s provision of loans or entrepreneurship training. All of the alternatives appear to be temporary and precarious. We need to broaden the questions and scope of analysis to consider how certain migrant futures are being built on already wagered land, wherein the pursuance of viable alternatives is revealed as gambling with only a slightly better hand.

5.4 Making Do with Nothing

When I told others I would be re-visiting Baguio City for research, friends and family from Manila issued a few gentle warnings. For most middle-class residents of Manila (my own family included) who have visited Baguio numerous times as tourists, the city has changed. Baguio, the “summer capital of the Philippines”, known for its cooler climate and greener landscape compared to Metro Manila, has become more urbanized and densely populated. They cautioned that Baguio’s high volume of traffic is steadily beginning to feel like Manila’s and that this northern city no longer provides respite. Most residents of Baguio City I spoke with scoffed at this idea; in their opinion, there is more at stake than the health and environmental issues that have come with rapid urbanization. Recently recognized in 2017 as one of the fastest growing regional economies in the Philippines (Gonzales, 2018), Baguio City has experienced growth in commercial wholesale and retail services designed to capitalize on the steady increase of tourists, students and rural upland migrants who come into the city. Several BPOs have established their offices in Baguio City, hiring the many university graduates of the Northern region of the Philippines (Beerepoot & Hendriks, 2013; Kleibert, 2014). However, despite all the heralding of the urban and economic development of this previous American colonial hill station, many still complain about the dearth of available jobs in the city.
My analyses builds on the growing body of work that highlights the threatened yet still “thriving” informal economy present in the city. Matejowsky and Milgram (2018) write that many Baguio residents have long resorted to street vending of various goods such as vegetables, street clothing, crafts and others as solution to the lack of formal sector employment opportunities in the city. And, to this day, Baguio street vendors, together with those who are lucky enough to rent out stalls or space in the city’s famous public markets, continue to contend with the local government in order to “operationalize opportunities and mitigate the constraints” set by oscillating city ordinances in service of private corporate and upper/middle class interest to keep the “city beautiful” (L. B. Milgram, 2014). Indeed, historical work on the city remind us that these urban struggles are not new; rather, they merely rehearse a colonial history wherein controlling trade, building marketplaces and controlling spaces of commerce became instrumental to how American colonizers governed the region. For example, McKenna (2017) writes that marketplaces were designed to “inculcate and spread a market ethic” to the colonized, which also entailed “contain[ing] the market” through controls on how goods were sold, how much and to whom (McKenna, 2017, p.113). Most importantly, marketplaces were considered to be “sites of liberation”, wherein the indigenous, akin to wage labor in the Benguet railroad, could cultivate the self-discipline and freedom necessary to become “autonomous political actors”. In McKenna’s cogent analysis, it is in what the colonizers’ perceived as the Filipinos’ “inattention to business” that the American occupation found their most powerful justification in taking command of the country’s future.

Calling up this history, the government’s plan for reintegration can be seen as re-enacting the plan to “liberate” the migrant returnee by steering him/her towards “business”. In this section, I listen to stories of former OFWs who have returned to Baguio City after many years abroad. In contrast with the returnee-farmers of Bugias, Benguet, the former OFWs I met in Baguio City received the government’s livelihood assistance of 10,000 PHP (273CAD) for migrant returnees. In fact, I first met them through government contacts eager to introduce them to me as a way to demonstrate the work of OWWA and NRCO in this region. These returnees were considered by the local government to be the region's “success stories”, not because they were able to establish their own businesses with the use of the 10,000PHP (273 CAD) livelihood assistance, but because they found themselves in the leadership position of small groups of former OFWs, with whom they co-own a small enterprise. These OFW organizations, I found, were akin to OFW Family Circles I briefly discussed in Chapter 2, believed to help disseminate information and
provide service faster and more efficiently to more OFWs. Membership in these state-endorsed OFW groups was highly encouraged as a way to increase one’s chances in succeeding in their small enterprises.

What I am able to present here is far from a comprehensive examination of how and why some migrant returnees from Baguio City are able to access and use government assistance to set up and sustain a small enterprise. I make provisional claims as to why the kinds of businesses the government endorses remain as unfulfilled promises. Listening to how my interlocutors remain attached to the promise of a new life after their return, through some government support and entrepreneurship, brought me closer to what Berlant (2011) calls relations of “cruel optimism” wherein the objects/scenes of one’s attachment are the very “obstacles to one’s flourishing” (Berlant, 2011, p. 1) For Berlant, paying attention to the “experience of optimism” entails “track[ing] the dramas of adjustment” lived out as response to the shifting grounds of what the “good life” is and could be. The following sections works towards building an “archive of the impasse or transitional moment” (Berlant, 2011, p. 11) during which migrant returnees find themselves scrambling for “modes of living on” (Berlant, 2011, p.8) In the next two sections, I focus on the stories of two women, Myrna and Letty, who are both considered success stories of the livelihood assistance program. I show how their attachments to “entrepreneurship” cannot be reduced to desires of making “profit”. Rather, these attachments enable some returnees to feel that staying and living in the Philippines is a possibility, provided they learn to exhaust what perseverance may bring and live small. Finally, I listen closely to the story of Sylvia, not so much in offering an easy conclusion to the questions I pose here, but as a way to think through what it means to hold on to the idea and the work that must be done to forge other possibilities during what feels like times of absolute impasse.

5.4.1 Take What You Can Get

Perhaps as a generous welcoming gesture to me, the assumed “tourist” of Baguio, both Letty and Myrna suggested we meet at the new coffee shops on Session Road, a popular tourist destination of Baguio City. Although I have been several times before, the newly constructed condos, coffee shops and restaurants still came as a surprise. Yeoh writes that while Session Road is often considered a “veritable public space par excellence”, different city ordinances over the years have aimed to keep “obstructions” such as street vending and other informal economic activities from crowding the city’s “show window” (Yeoh, 2011).
And while these ordinances have not eradicated all street vending, the sight of SM-Baguio\textsuperscript{76} at the end of Session Road looms as a harbinger of what is to come. As I waited for Myrna, I decided to keep my discomfort to myself, while secretly wondering how small “business” owners like Letty and Myrna think and feel about their changing city. With a big smile on her face, Myrna introduced herself and sat down. Soon enough, after she laid out “product samples” on our table, I learn that Myrna was unfazed, even optimistic.

Myrna tells me she used to work as a saleslady at Session Road before she left to work as a domestic worker in Hong Kong. She went twice, the first in 2000 and then in 2008 during which many domestic workers would be held in “stand by” in recruitment agencies to wait for the person they would replace to be finally terminated. When she got terminated after three days of work with her new employer, Myrna learned that she had to pay another 9,000 HKD (1557 CAD) in order to be placed with a new employer. The other option was to try her luck in Macau. Myrna, who already had an existing loan of 80,000 PHP (2174 CAD), did not want to risk losing more money. She had to go home to Baguio City, she tells me.

Myrna shares with me that even after being away for years, she only managed to buy a “kapiranggot” (very tiny) piece of land, her sole “remembrance” from her time abroad. Thus, when she returned, Myrna scrambled to figure out how to continue providing for her family. With some money, she rented an inn in Baguio City in order to rent out to tourists. When this had to fold, Myrna was again at zero. Through an almost fortuitous chance to learn about OWWA, a government agency she did not know about when she was a migrant worker, Myrna was able to attend one of the agency’s meat processing trainings in Baguio City. Together with 15 other former OFWs from her barangay\textsuperscript{77}, Myrna underwent training in meat processing first, then moved on to vegetable chip processing. Her group eventually decided to go with vegetable chips, and after 5 years of “doing things manually”, the group was finally able to apply for and receive some “equipment” from the Department of Trade and Industry (DTI) with the help of OWWA’s “referral”. Myrna beamed as she told me how this has helped their production tremendously. Currently, they supply products to two small local grocery stores and do small trade fairs here and there in order to

\textsuperscript{76} SM Baguio is the biggest shopping mall in the Northern Luzon region of the Philippines. It is owned by the late Henry Sy, the former richest man in the Philippines. In 2012, protests erupted under the banner of “Occupy SM Baguio” in protest of SM’s cutting down of 100 trees in Baguio City for the mall extension.

\textsuperscript{77} The smallest local government unit in the Philippines
sell their products. Also, through the effort of one of their members, some of their products made their way to Dagupan City and were sold to bus passengers en route to Baguio City.

It was not difficult to share in Myrna’s infectious excitement and optimism about the direction their enterprise was currently taking. With a huge smile, Myrna described their home-based processing operation and sounded genuinely pleased that they can all work together, albeit in a small space. As she showed me a quick sampling of their products, Myrna displayed a keen awareness of the availability of vegetables in the region and expressed a desire to expand and try vegetables other than carrots and beets.

And lastly, after the most recent development – nutritional content labels for their vegetable chips with the help of DTI, she proudly dreamt of school kids choosing their chips over the more established local and foreign brands. “These are healthier”, she exclaimed. With some hesitation, I asked Myrna how she feels about “doing business” now:

*Hindi pa naman talaga siya business na talagang kumikita, livelihood pa rin para sa amin. At least nakakatulong sa members na walang trabaho o gustong mag part time ganyan, may pinapuntuhan kung walang gagawin... Gusto nga sana namin kung meron kaming mas malalaking equipment, pero hindi namin kayang humili para maging business talaga. Pero sa ngayon, ok naman ang takbo, pero yung as in business talaga, hindi pa. Going po! Positive tayo, diba, ma’am?*

I don’t consider it a profitable business, but it’s a “livelihood”. At least it helps our unemployed members, those who want to have a part time job. It’s a place for those with nowhere to go. We are really hoping for the larger equipment, but we can’t afford them yet to become a full-fledged business. Things are running smoothly right now. But business? Not yet! Going towards that though! We need to keep positive right?

In addition to the still relatively low profit margins and lack of heavy equipment to go full tilt on their production, Myrna admits that after everything is paid, each of them earns 150 PHP (6 CAD) per day. Thus, some of them still have “rackets”. One works as a masseuse on the side, another sells flowers, while Myrna sometimes works as a grocery bagger in the local store where they drop off some of their chips to be sold. Nevertheless, Myrna continues dreaming big: “*Gusto naming maging major supplier. Oh, diba? Sa mga groceries, hindi lang dito, pati sa ibang region. Pati sa ibang bansa sana. Oh diba?*” (“We want to be a major supplier! Would you believe? We want to supply local groceries but also those in the other regions. Also, in other countries!”)

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78 The term “raket” is derived from “racket” in English, which often refers to an illegal or dishonest way of gaining profit/money. Raket as it is often used in the Philippines, however, pertains to an informal side job, often short term.
I highlight Myrna’s suspended use of the label “business” here not because I want to draw and reify the distinction between formal/informal business (Ekinsmyth, 2011; Hanson, 2009). Rather, I want to open up space for seeing migrant returnees “dramas of adjustment” more clearly, especially when it feels easier to get caught in the thrall of future business promises. In other words, not only do I wish to document the optimism return migrants find in entrepreneurship, but I also aim to critically analyze its affective power as we see it mobilized even amongst the small pool of enterprising return migrants in Baguio City. What moves return migrants like Myrna to believe, actively cling, and continue to engage with the local government in its aim to transform return migrants into entrepreneurs, when thus far this has given her only a daily subsistence, even after 5 years? Imagine my surprise when I heard from Myrna in Baguio City rehearse the same rhetoric expressed in Dubai and Manila. Myrna and I share a light moment regarding her “success”, and I ask her about her “secret”. Myrna laughs and tells me that she now feels she must share this secret to other return migrants she meets at the OWWA office. All it takes is persistence, she said: “Tyaga-tyaga lang.” (“Just persevere.”)

79 A healthy snack alternative, according to Myrna, the veggie chips are made and packaged by her OFW group called Bagong Bayani (New Hero) Family Association.
5.4.2 The Discipline to Live Small

Letty also worked as a domestic worker in Hong Kong during which time she often struggled with being away from home. Letty shared with me what made her stay:

[Pag ikinumpura mo,] ang sipag doon at sipag dito, yung sipag dito sa Philippines, kung dodoblehen mo doon, baka masmarami yung makukuha mong pera. Kapag triplihin mo dito, pareho lang ang pera. Sabi ko, sige, pagtyagaan ko na, dito na ako. Mag iipon na lang.

If you compare your hard work there from hard work over here… your hard work here in the Philippines, if you double it over there, you will earn more. But if you triple that here, you will earn the same. I told myself that I should just endure it, I will stay in Hong Kong. I will save money.

Banking on the fact that her labor would be worth more in Hong Kong than in the Philippines, Letty stayed on with the intent of saving money. However, she realized that with the 20,000 PHP (546 CAD) she earned, she still had to buy, in addition to other personal expenses, food for herself during her day offs. Phone cards to stay in touch with family back home also added up. Most importantly, Letty found it very difficult to say “no” to family and friends’ requests for financial help. When things back home got really stressful, Letty felt she “neglected” her work, which eventually led to her termination. With only PHP 18,000 (492 CAD), Letty had to return home to Baguio.

Letty described her time abroad as “walang pinatunguhan” (It amounted to nothing), which she tells me is the common experience that has brought her group members together. With the OWWA local office serving as a meeting place, Letty met other former OFWs from Qatar, Italy, Taiwan, Kuwait and Hong Kong who, like her, returned to the government office, in order to seek out more “livelihood” opportunities as soon as their 10,000 PHP (273 CAD) livelihood assistance ran out. This is how she described her own experience upon receipt of the 10,000 PHP:

Power mo na din yun kung paano mo paiikutin talaga. Pero syempre kung magbalot, magtinapa, malaki na din ang 10,000. Nakakatulong din. Pero dapat, may raw materials ka na kasi kung uumpsahan mo yung 10,000, wala talaga. Pamasahye mo pa lang diyan, wala na… Sa amin, one week mo lang yun.

You have to use your own “power” to make the money go around. If you’re selling packed lunch or dried fish in the streets, 10,000 PHP could be more than enough. It can help. But you need to have the raw materials because all you have is 10,000 PHP to start with, you will go nowhere. You will just use that for your transportation then, it’s gone. From where I live, that money will be gone in a week!
Letty here confirms what a government worker and migrant returnees have already shared with me – the 10,000PHP government assistance is not enough. And although Letty tries hard to see how the money could help someone start selling goods in the streets, she concludes that one would need already to have the “raw materials”, meaning more capital. In Letty’s opinion, when return OFWs only have the 10,000PHP to start with, the individual’s “power” to make ends meet and stretch would most likely be the only thing one can rely on. In other words, even with the government’s financial assistance, a migrant returnee would have to work doubly hard, if not more, just to get things off the ground and get somewhere.

Through her juice and vegetable enterprise, however, Letty seems to have found a new kind of hope that may come from working with other return OFWs. As it was explained to me by a local government worker, consolidating returnees into groups does not only make it easier for the government to ensure better information dissemination and service provision to former OFWs and their families. More importantly, being part of a group increases the odds for an individual returnee, who otherwise, would have very little to no chance, of growing his/her small enterprise of a small sari-sari store or homesteading operation. Working with other former OFWs promises the returnee with an increased probability of accessing more funds from the different government units who can provide support. For example, I was told that the DTI would be more inclined to provide support and give some processing equipment to established groups rather than to an individual. Also, migrant returnees I interviewed seemed to believe that with a group application, there is a bigger chance that LandBank will deem their business plan acceptable and thus eventually grant them a loan from the reintegration fund.

Letty nonetheless shares that some of her group members have needed convincing, especially when they got discouraged with the type and scale of their enterprise. Thus, like Myrna, Letty’s work in telling other return OFWs about the benefits of being part of a group and, most especially, boosting the morale of her group members becomes crucial. She had to make a strong case to her group members for pursuing their juice enterprise, no matter how small:

_Sabi ko sa kanila, pag doblehin natin ang isip natin, diba alam na naman natin na naranasan na natin ang trabaho abroad, maski magtinatinapa na lang dito, ayusin mo yung benta mo, may mga nag-ice candy nga dyan, nagbabalut diyan, lumalaki... ano naman, nagproprogess naman sila._
I tell them, if we just put our minds together, we all know how it is to work abroad, so even if we smell dried fish here, work hard on your sales… Others sell homemade popsicles on the street. Others sell balut. They grow, they progress!

Elyachar’s study on women’s “phatic labor” in Cairo is particularly instructive for understanding the workings of the group. Elyachar conceptualizes “phatic labor” as the very “communicative channels” cultivated and sustained by women which do not only transmit language but also a “kind of semiotic meaning and economic value” (Elyachar, 2010, p. 453). These channels, she argues, form a “social infrastructure on which other projects oriented around the pursuit of other profit could be constructed”. Elyachar is concerned about the ways that this social infrastructure eventually has been privatized and exploited by telecommunication corporations that have formulated such “social ecologies” for profit. In the case of OFW businesses in Baguio City it is still difficult to predict. However, what Myrna’s and Letty’s case help us consider for now are the ways in which these groups of return OFWs function as sites wherein certain “practices of sociality” serve particular ends. In addition to the “cruel optimism” that circulates within and through the different groups, it is also within these groups that dreams or desires for something else are constrained, if not completely suppressed. For instance, Letty, who worked as a teacher before going to Hong Kong, still entertained the idea of teaching when she returned. However, she shares how she had to make adjustments to that dream:


If I had the money to build my own school, then you would just see me teach right now! That was my idea before. But of course, you take whatever is there. Just take that. I have seen others – they should save their money. They’re uneducated, and then, when they return to the Philippines, they spend all their money. “Jamming” here, “jamming” there! Of course, they lost all their money, but because they’re uneducated, what can they do? That’s a big problem! They can’t just take any job, of course. Like me, I don’t know anything, but I used my best skills, so I just made do with this.

Replaying a similar social dynamic amongst eventual OFW returnees from Dubai, Letty advocates a kind of financial management training for former OFWs like herself. Instead of financial training for future investments, however, the “uneducated” returnees of Baguio City (and the rest of Cordillera) must learn
how to curb their spending, inhibit activities such as “jamming” or socializing, and most importantly, utilize a kind of pragmatism fit for the given circumstance of starting life over from nothing or very little. Letty tries to model this for her group. Despite being educated to educate others if granted the opportunity to practice her profession, Letty had to seek solace in “whatever is there”. For her, a small enterprise was the only place where she could put her “best skills”, such as networking or cultivating relationships, to use in the meantime. This is what Tadiar describes as a life wherein the “small change” with which people make a living is not for gain but to “simply extend life that is always on the verge of being completely exhausted” (Tadiar, 2013, p. 40).

Letty’s juice enterprise helps move her into the near future and in closer proximity to the local government. In addition to waiting for their official government permit to operate, they remain “in line” for some assistance for machines to aid in their production. Although they are able to sell some of their products in a few government offices in the city, Letty admits that they are still under pressure to sell 300 juice bottles a day to cover daily expense and ensure everyone has a little bit to take home. She counts on her regional OWWA office to provide another round of trainings in the near future to help them learn how to preserve their juices. This type of training, she hopes, will help them widen the area where they can sell their goods, hence increase their profits. Despite the uncertainty of success and foreseeable challenges ahead, Letty continues to strongly encourage members of her group to see the benefits of sticking with their enterprise. She explains:


You will work as hard abroad. If you work abroad, you will have to save, So, just save money here. Although the problem is money just flows out of you here. If you don’t discipline yourself, nothing will happen here… Even though it’s little, even though it’s small. I will stick with it.

Thus, when migrating abroad has given nothing, a small enterprise in Baguio City becomes *something* for migrant returnees. Letty is able to change her mind and equate laboring abroad and “at home”. Another migrant returnee describes this equation as such: “*Pahirapan talaga... Maraming proseso, maraming requirements... Kailangan magtyaga ka rin. Nung nagapply ka, nagtiyaga ka kasi gusto mo makaalis. Ganun din. Kailangan prepared [silaj] magpabalik balik sa OWWA.*” (“It’s really quite the struggle. It’s a long process with a lot of requirements. You need to persist. It was the same thing when we were trying to...
leave the country. Return OFWs also need to be prepared to keep coming back to OWWA.”) With determination to “discipline” herself according to the current situation and relentlessly persist, Letty is able to hope for some kind of future in the Philippines. At least for now, in contrast with Jeff, she is choosing to “live small” and stay home.

5.4.3 Perseverance’s Ends

I have argued that an entrepreneurial model for migrant reintegration can be viewed as playing an important role in creating and maintaining a “population of ‘surplused’ people as monetized aggregates of disposable life” (Tadiar, 2013, p. 27). Building from histories of land dispossession, more recent processes of neoliberal dispossession for Tadiar simultaneously frees and tethers surplus labor to serve as “risk-absorbing collateral,” offered as a bundle of “wholesale life commodities promising future lifetimes of surplus labor and money” (Tadiar, 2013, p.27). She argues that these “securitized assets” form the condition of possibility of the neoliberalizing state and its “state-allied enterprises’ “speculative maneuvers” in the global market (Tadiar, 2013, p.28).

I turn to briefly highlight one potential “speculative maneuver”. In an interview, a representative from the Department of Trade and Industry’s (DTI) local office explained that the region’s development plan has long been championing the future potential of cacao and coffee industries in the Cordillera region. This requires not only the development of production capacity (thus the assistance of the Department of Agriculture), but also processing. She admits that her office has not helped many who have gone into coffee or cacao processing. Rather, she has seen more “capitalization from OWWA” for those who have gone into the food sector such as meat, jam, or vegetable chip processing, in the hopes of making profit from the steady flow of tourists and students in Baguio City. She asserted that, although her office’s official mandate is in big manufacturing, DTI provides valuable support to small businesses in the food sector: “We still cater to those kinds of businesses, because [they’re] still an enterprise. [They’re] still income generating projects”. With Myrna’s and Letty’s small enterprise and dreams of making it big in mind, I asked about the competition small enterprises face against big corporations. She optimistically offers this solution: “What we are doing, we don’t really compete with those big companies like Robinson’s and SM, but we complement, in terms of promoting our local products. Instead we ‘level
them’ up by placing them in these big establishments.” Because “products from the ground” of Cordillera cannot compete, she argues, coordination and incorporation into these big companies, which have bigger chances of competing in the global market, become crucial for the survival of small enterprises. She sees this as a challenge that SMEs in the region must learn to take up: “Sabi natin, if you don’t want to grow, hindi ka talaga makakalayo, hanggang dito ka na lang, sabi namin.” ("We tell them, if you don’t want to grow, you won’t go far. You will be stuck in that level.")

What Tadiar provokes us into thinking is how the government’s livelihood assistance as part of its return program constitutes what she calls the “virtual time zone” of financial speculation, within which new opportunities of value extraction and risk absorption are found. The government’s livelihood support does in fact enable some migrant returnees to “stay home” and subsist through small enterprise. Regardless how small, piecemeal and sporadic, the “training” and financial assistance for migrant returnees like Myrna and Letty work to ensure their hope in the future enterprise and their cultivation of such a future. Myrna, for example, seemed to have deeply internalized the notion that “learning business” for the people of Cordillera remains unfinished, echoing earlier discourses of the failings of the people in the region and development through self-improvement:

*Sariling sikap din... sayang ang bigay ng gobyerno! Dati 10,000 ngayon 20,000. Sinasabihan namin yung iba. Yung iba kasi, addic..."* Of course, it’s also your own self-effort. You can’t waste what the government gives you. Before they used to give just 10,000PHP and now, 20,000PHP. We tell the other [OFW returnees]. Others are just addicted to going abroad. Instead of trying to learn, they don’t. It’s like any other [job], you also need to learn how to become a businessman.

As she is pleased with the most recent improvements of her life, Myrna now sees that this business education need not apply only to migrant returnees. She describes her current situation as such:

“Nagsimula kami ng 150 per day at ngayon 300 per day na! Nakakapagbigay ako ng mga baon ng mga anak ko, nakakabili kami ng pagkain araw-araw.” (“We started earning 150 PHP / 4 CAD per day and now we earn 300 pesos per day. I can give some lunch money to my kids and I can buy food every day.”)

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80 This interviewee explains that DTI helps small businessowners find spots from which to sell products inside the big malls such as SM and Robinson’s. In February 2020, both companies, Robinsons Land Corporation and SM Prime Holdings Incorporated, presented their proposals to “develop” the Baguio City Market. Critics say that this will be another public-private partnership that will only benefit big business (Cimatu, 2020).
She hopes to pass this on to her highschooler, who may still have “lots to learn in actual food processing”, can begin learning something else: “I will teach him how to do business”.

Important scholarly work on the Cordillera has highlighted how its peoples remain “state subjects only in the most superficial sense, having lived largely beyond the frontier of effective state governance” (McKay, 2016, p. 11). McKay’s Archipelagos of Care shows how strong and affective social ties across the globe, maintained by the Kankanaey from the Cordillera, have become instrumental not only in local development of urban housing and infrastructure, but more importantly in “combating precarity” of families and loved ones at home. According to McKay, “development [in Baguio City] works through the flows of affect [in between Kankanaey migrant workers and their families] in a space beneath or beyond the state or outside the law” (McKay, 2016, p. 132). In thinking alongside McKay, how might we view development, affect and the state in the case of returned migrant workers like Myrna and Letty? To this end, I return to my argument that we may view the state’s reintegration plan as a re-enactment of the US colonizers’ plan to “liberate” the peoples of the Cordillera by orienting them towards business and the market. Far from truly being free and liberated, migrant returnees from the Cordillera have been able to take refuge in some semblance of safety and security firm within the grips of global capital abroad and “at home” through their participation in small enterprises imagined to begin their lives again in the Philippines. Moreover, migrant returnees like Myrna and Letty who help circulate hope and optimism in and between other OFW groups could be viewed as helping the local government enroll other return migrants and keep them in its folds. Indeed, this was a “cruel relation” that I found painful to witness.

Yet right before I left Baguio City, I was lucky to meet Susan. After agreeing to meet at another spot along Session Road, Susan arrived a few minutes late. She explained that she came straight from their home in Itogon, the same mining town where Raul is from, where she has a very small tailor shop. Dressed simply with only an old cellphone in her possession, Susan seemed timid and quite uncomfortable in our surroundings. She told me that she rarely spends time at the center of the city. After 9 years of working overseas as a nanny and domestic worker in Lebanon and Dubai, Susan returned to the Cordillera when she was 41 years old. She summed up her time abroad as such: “Walang ipon. Mahirap talagang makipagsapalaran.” (“I have no savings at all. It was hard to take a chance abroad.”) She recalled that when she was working in Lebanon, the value of the peso dropped so much so that from 10,000 pesos, she was only earning 5,000 pesos. And although she earned more in Dubai (1500 AEDs or 550 CAD), she remembers that prices in the Philippines spiked so much that that they still barely made
ends meet. Thus, with no personal savings and even land bought from earnings or remittances, Susan reiterated, “Wala talaga, as in.” (“Nothing. Really, nothing.”)

Susan admits that during one of her vacations from Dubai, she had plans of returning to work for her employer. One of her children was about to finish school and she hoped to bring him to Dubai so he can help out with the household’s expenses and schooling of his other siblings. However, Susan was shocked. She said that what she saw at home was far from what she expected. Mostly, she shared her disappointment upon seeing her kids’ situation:


When I saw their situation – they were not going to school, and they were in bad company. I lost motivation to leave. “What for?”, I asked myself. That’s why I didn’t return to Dubai because I knew it’d be a difficult. If I left, I knew I wouldn’t see them for long. I decided to stay. I’ll do business.

She used her vacation time to venture into “small business”. Susan tried selling vegetables door to door, but she found it too exhausting. She sold used clothes, but because of there is a lot of competition in the streets, ukay-ukay81 did not prove to be lucrative either. After two months of trying, Susan changed her mind and planned to go back to Dubai. However, during this time her employer grew impatient with her and cancelled her contract.

It was this cancellation of her contract that made Susan eligible for OWWA’s livelihood assistance program. Susan made doll dresses using her Dubai employer’s sewing machine, and when she came home, she became interested in learning more. After a very basic sewing course, OWWA provided her with 10,000 PHP and a “starter kit” that included some cloth and thread, but not a sewing machine. Currently, she sews and repairs house curtains, school uniforms and other clothing items upon request from neighbors: “Medyo konti pa lang kasi yung mga tanggap ko kaya pagsustento lang sa mga pang araw ara na pangangailangan. Medyo nahihirapan ako mag ipon. Sakto lang sa pangangailangan.” (“Because I don’t get a lot of orders, I only earn enough to live on the daily. I have a hard time saving

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81 Ukay-ukay is a store of used clothing. Baguio City is sometimes referred to as the ukay-ukay capital of the Philippines. See (Milgram, 2012).
“money. It’s really just enough.”) Susan tells me she was happy to receive the 10,000 PHP before; but, now, she shares that she feels its limits:


I am now realizing that in sewing, you can’t just say, what I have now is enough. You have to [put in] more so you can gain more. You need to have everything. I started with one machine, and now I know I need another one. I really need it.

Knowing that it will take a long time for her to raise the money on her own, Susan tells me she needed OWWA’s help again. All she is asking for them to give her half the needed funds and she will raise the other half on her own half.

In contrast with Myrna and Letty, Susan has only just begun exploring how far she could go with OWWA’s promise of continued livelihood assistance. Susan displayed neither eagerness nor elation. Rather, she displayed tentativeness and ambivalence. While waiting for her application for more funding, Susan was encouraged to lead her own group of return OFWs with the usual promise of faster processing, referral to support granting government institutions and thus, better odds at success. Susan did not seem to be excited about this prospect. Currently, she tells me that deciding which “business” to propose has taken some time. While others want to do “meat processing” in order to sell lunch to some of the miners from their area, the consensus was this is far too complex an endeavor for their group. Moreover, as part of the group’s strategy, it decided that it will be better to apply for an enterprise that OWWA itself would be able to provide. The group finally decided on making rags from clothing scraps to be sold on the streets. Susan tells me that she has not made this her priority: “I am busy with my own livelihood”.

Though she tries to attend group meetings, she finds that things with her group are currently “unstable”. And perhaps most importantly, Susan has already begun questioning the purported power of her own persistence and flexibility. This feeling began after her attempt with farming when she returned to her family:

_Sa pagfarm namin, tiyaga tiyaga rin kami kasong ewan ba namit kung bakit hanggang doon lahat. Dapat sana nakapag ipon, maglevel up sana. Pero wala eh. Hanggang doon lang. Naisip natin na subukan nga natin, maiba naman, pero ganun pa rin kasi yung paligid natin pabago, bago._

When we went into farming, we worked very hard, but we really don’t know why we couldn’t progress. I thought we would be able to save, “level up” but we went nowhere. We were stuck. We
always think to go and try something else, try something new. But, unfortunately, we don’t progress because of things we can’t control from the outside.

Susan has no doubts that she is persistent and resilient; as evidence of this she need only go back to her experience as an OFW, “of doing everything for her children”. Now that she has returned to start all over, this is what she thinks about perseverance: “Mahirap din yung masyadong matiyaga. Sa pagtiyaga mo, naabuso ka o naabuso mo naman yung sarili mo. Sa tiyaga tiyaga, parang hindi ka umaangat. Kontento ka na sa buhay.” (“You know, it’s hard to just always be persevering. Because even with all that perseverance, you get taken advantage of or you abuse yourself. With all that perseverance, you actually do not progress. All you do is persevere.”)

I document her story inspired by Manalansan’s charge to “recuperate the emotional undercurrents of Filipino flexible labor” by drawing attention to affective performances that do not exactly fit the dominant constructions of domesticity and performance of positive maternal feelings such as love and care of Filipina/o workers abroad. According to Manalansan, staying attuned to performances of “disaffection”, which are those that they may appear at first as negative emotions such as emotional distance, alienation or antipathy, may in fact help galvanize an alternative politics around Filipina/o domestic labor. Although I focus on the experiences of former OFWs in this chapter, I draw from Manalansan’s work to show how stories like Susan’s provide us a glimpse of what Manalansan argues as a “crossroads” rather than an “affective impasse or emotional dead end” (Manalansan, 2010, p. 217). Susan is far from abandoning her small enterprise as it has been providing for her and her family’s needs. Even when given the chance to try out a “more profitable” option of food processing, she tells me she is sticking it out with sewing as something that at least she finds joy in doing for now. She does not, however see herself remaining completely tethered to it, as state and civil society alternatives hinged on entrepreneurship would dictate.

Whilst sensing the limits to where her perseverance can take her, she continues to hold on to the desire for another time and place for her:

_Marami akong gustong marating. Marami akong gustong marating pero hindi ko alam kung paano matutupad yun, lalo na sa hirap ng buhay. Gusto ko lang yung mga anak ko, makatapos ng pagaaral, ipapatuloy nila yung pagaaral nila. Tapos, hindi ko na alam. Hindi ako masyadong nangagarap, pero may goal din._

I want to go places. I want to reach farther in life, but I don’t know how to get there yet, especially when life is very hard. I want my children to finish their schooling. After that, I don’t know anymore. I don’t dream big, but I have a goal.
5.5 Conclusion

After spending some time with my interviewees in Dubai, I knew I wanted to investigate further some of the possible reasons why OFWs hold so tightly to the prospect of business. Thus, in this last chapter, I went to Bugias, a municipality in the province of Benguet. At the center of the research was Jeff, a former agricultural worker I met in BC who also returned to the Philippines in the end of 2017 after 4 years of working in Canada. With Jeff acting as the central node, I then branched out and interviewed other farmer returnees from BC, Canada and Japan, local government officials, and a few female OFWs who have established their small enterprises in Baguio City with the very small livelihood assistance of the government. Many OFW returnees I interviewed, including Jeff, had gone on to the business of growing and selling succulents from the terraced mountains of Bugias, and described these new ventures as simply another form of “gambling”, quite akin to their labor migration.

Rather than dismiss this notion as false or as natural or culturally inherent propensity for risk, I set out to interrogate “gambling” as life practice. I combined some of my ethnographic work with an attention to the historical geographies of Bugias in order to draw out the racial and colonial processes that framed peoples from the region as in perpetual need of livelihood education and training. I argued that these processes have most importantly, oriented certain groups or population towards very particular modes of labor, and thus towards lives that could only be lived through serial gambling of risky undertakings. This kind of ethnographic and historical work is crucial if we wish to understand why entrepreneurship continues to gain traction in certain places and spaces. In other words, although Jeff’s venture into the succulent business way up in the mountains of the Cordilleras at first came as a wondrous novelty, it is perhaps far from it. Rather, it could act as lens through which we can expose the conjuncture of neoliberal reintegration programs intersecting with rehearsed livelihood development programs for certain populations. If the goal is to critique and suspend the government and NGO led endorsements of livelihood development as solution to the problem of reintegration, I suggest we dwell on narratives like Susan’s. Continuing to seek, abide and return to these kinds of stories is crucial work if we wish to envision the creation of a social movement that puts forward migrant returnees’ lives, not as copious reserves for further extraction, but as resplendent “resource to remake the rules of just life” (Tadiar, 2013, p. 41).
Chapter 6: Conclusion

When Jeff messaged me on Facebook asking to talk, my heart skipped a beat. "Are you okay?" I asked. He was, he said, considering he just left his job at the farm in Vancouver. He assured me that it was his choice to leave months before his contract officially ended. After a few years “out” of Canada and short stints in the carrot and succulent business, Jeff moved back to BC at the end of 2019, expecting an even better run this time. Yet, things were different than anticipated. He was not given the supervisory position he was promised, and this left him feeling dejected and demoralized. Worse, he found out he was sick after a routine check-up for his health insurance application. After years of taking paracetamol for pain and fatigue from the 8-hour drive from Benguet to Manila to deliver vegetables or succulents, the doctor told him his liver has been damaged. Despite being in pain, Jeff felt he was still made to work and, so, he decided to leave his present Canadian employer. He just needed a listening ear, he told me. He has already looked into it and with more “demand” here in Canada for workers like him because of COVID, he is feeling quite positive that he will find another job. I did not mention the possibility of returning to the Philippines and we laughed about his liver and drinking. As we said goodbye, he said, as if a quick but urgent reminder to himself: "I need to make sure my MSP (Medical Services Plan) is still working."

Meanwhile, several Filipino migrant groups in the Philippines and elsewhere have been protesting that, despite the recent suspension of higher premiums for Philhealth [Philippine Health Insurance] for OFWs due to the COVID crisis, this still falls short of the president’s previous promise to completely suspend the entire exaction. According to these groups, the Duterte regime (and others prior), instead of providing “steady and efficient relief”, have treated Filipino migrants as “milking cows” to subsidize profit-oriented healthcare facilities (Migrante International, 2020). Thousands of OFWs have lost their jobs and returned to the Philippines (Table 6.1), and many are still waiting to see if they will receive anything beyond the 10,000 PHP one-time assistance for repatriated workers. In contrast to the presidential pronouncements with which this dissertation began, no grand promises have been issued. As numbers pile up of those still “stuck” abroad waiting to be repatriated, returning OFWs are considered riskier than ever – not just as possible vectors of a deadly virus but as an added financial burden to the country, already on military lockdown.
NUMBER OF REPATRIATED OFWS as of August 10th, 2020

<table>
<thead>
<tr>
<th>DATE</th>
<th>LAND BASED OFWs</th>
<th>SEABASED OFWs</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 22</td>
<td>9,741</td>
<td>19,610</td>
<td>29,351</td>
</tr>
<tr>
<td>May 30</td>
<td>10,719</td>
<td>20,633</td>
<td>31,352</td>
</tr>
<tr>
<td>June 5</td>
<td>13,566</td>
<td>21,845</td>
<td>35,411</td>
</tr>
<tr>
<td>June 12</td>
<td>17,216</td>
<td>23,714</td>
<td>40,930</td>
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<tr>
<td>June 19</td>
<td>20,704</td>
<td>28,816</td>
<td>49,520</td>
</tr>
<tr>
<td>June 21</td>
<td>21,811</td>
<td>29,302</td>
<td>51,113</td>
</tr>
<tr>
<td>June 27</td>
<td>27,353</td>
<td>31,688</td>
<td>59,041</td>
</tr>
<tr>
<td>July 11</td>
<td>41,643</td>
<td>37,166</td>
<td>78,809</td>
</tr>
<tr>
<td>July 18</td>
<td>49,957</td>
<td>40,540</td>
<td>90,497</td>
</tr>
<tr>
<td>July 25</td>
<td>58,626</td>
<td>43,893</td>
<td>102,519</td>
</tr>
<tr>
<td>August 1</td>
<td>68,487</td>
<td>47,306</td>
<td>115,793</td>
</tr>
<tr>
<td>August 8</td>
<td>75,062</td>
<td>49,655</td>
<td>124,717</td>
</tr>
</tbody>
</table>

Table 6.1: Increasing numbers of repatriated OFWs due to the pandemic (Table prepared by author from figures from the Department of Foreign Affairs)

This study focused on the reintegration program of the Philippines, a relatively lesser known policy for OFWs who return to the Philippines after years of laboring abroad. With “entrepreneurship” at its very core, it became clear early on in this study that the program bears similar DNA to other livelihood programs set in place for the nation’s poor as part and parcel of structural adjustment programs in the 80s. Notwithstanding the presence of only anecdotal “evidence” of return OFWs turned successful farmers or entrepreneurs and persistent lack of statistical data from the government, the program has been time and again deemed “ineffective” by local social scientists. Joining them are scholars and critics of neoliberalism who have already predicted an ending to this story; entrepreneurship for return migrant workers merely joins the growing list of band-aid solutions for the poor in the Philippines. Though sympathetic with this broad criticism, in this dissertation I explored the possibility that there is much that falls away from this neat rendering. I aimed to ask questions differently in order to take us beyond assessments of the program’s outcomes (either successful or failed) and into a more geographical examination of why and how the Philippine state facilitates its reintegration program at this particular conjuncture. This dissertation posits that reintegration exceeds easy conceptualizations as either the fitting end to the (migrant) hero’s journey or simply a tragic culmination to the long series of travails of the exploited. Rather, as this dissertation has argued, reintegration functions as an emergent mode of governance and development strategy through which the living labors of return OFWs-turned-entrepreneurs are to be repurposed and then utilized in order to pave new “provinces of accumulation” or terrains of profit.
To examine reintegration as socio-spatial process, I followed a research itinerary broadly inspired by the growing field of critical policy studies that enabled me to identify and interrogate the actors, institutions and power laden dynamics that constitute and shape reintegration across its multiple sites. At once a global policy model and migration policy specific to and rooted in the very conditions of the Philippines, my pursuit of reintegration first began in the assemblage of Philippine-based institutions involved in reintegration policy making. This eventually led to unexpected places such as financial literacy and business training spaces, the city of Dubai, and succulent landscapes in the middle of vegetable terraces in the mountainous regions of Cordillera, Philippines. In Chapter 2, I revisited institutions better known for their involvement in Philippine labor export in order to interrogate the ways they seek to adapt to the global migration management imperative to include reintegration in their roster of migration policies for the OFW. Drawing upon the view that institutions could not be abstracted from their sociohistorical contexts, I illustrate how the Philippines’ return assemblage confronts a unique set of challenges including contending with their acquired but sometimes limited capacities. At the same time that they vie to maintain their unique positioning in the transnational migration governance policy field, these institutions also need to grapple with the actual work of transforming an infrastructure, historically shaped by the nation’s major role as the world’s biggest labor supplier. In this chapter, I sought to explore the possibility of broadening the conceptual lens of Philippine “labor export” to include other means through which the Philippine state engages the OFW. Especially in the context of return migration, this chapter signals this study’s redirected attention towards the different actors, and varied spaces and processes of reintegration.

Subsequent chapters focused on the work of not just implementing a policy per se but creating the subject who is capable of performing effectively in relation to the policy. This “work” is strongly grounded on the conception of the OFW as a pre-risk subject (Mitchell, 2010) that must be transformed first if value is to be rendered from them as investors and entrepreneurs in the Philippines. In Chapter 3, I drew attention to the work of individuals and organizations that assist the state in providing OFWs with the “right” kind of financial education necessary for sustaining their lives upon their return. Highlighting the temporal aspect of this sought-after transformation became crucial; these financial literacy programs, I argued, do not only alter current remittance sending practices, they also drive OFWs who are still abroad to financially “prepare” for their futures by saving and making potentially risky petty investments. Chapter 4 was a close study of one migrant advocacy group in Dubai, working alongside the Philippine state in offering
training that is oriented towards entrepreneurship, specifically social entrepreneurship. Here we began to see the cracks of the supposedly smooth veneer of reintegration as it settles unevenly on the rough and variegated terrain of Filipino labor migration. In Dubai, it is mostly the surplused middle class Filipino professionals, instead of the even more disadvantaged population of low skilled and domestic workers, who access such entrepreneurial training to both prepare for their eventual return and as way out of it. Chapter 4 demonstrated that middling workers in Dubai are “maintained” as surplus insofar as their entrepreneurial dreams acquired through reintegration work to simultaneously tether their lives and labor in Dubai and defer their return to the Philippines.

In Chapter 5, I returned to the Philippines in order to explore what happens to those who already have returned as risk. These at-risk returnees shared an affinity for “business”, with or without the “right” and “necessary” training. I attended to local histories to argue that “business” is not a new and shiny mechanism through which reintegration could run, one that must be properly taught, acquired and then enacted. Rather, in the community in which I visited, ‘business’ coheres within community members’ long-standing practice of playing with their fates, rooted in and cultivated by the quite literal carving of their terraced mountains for a vegetable economy to serve, not them, but the US military during the American occupation. Whether it is for basic survival or a chance to win another run to work abroad, reintegration and its promise of a profitable business “makes sense”. Migrant dreams are thus tightly interwoven with neoliberal state fantasies.

It is with this crucial moment of what seems like the successful interweaving of migrant dreams and neoliberal state fantasies that I wish to not only reflect on what the dissertation sought to do, but to consider where it may lead us. This dissertation was aimed at building on the literature of Philippine labor migration by examining what the Philippine state has been calling its reintegration policies. In taking the view that reintegration is a socio-spatial, thus, geographic process, this study offers potential avenues through which we can rethink and/or reanimate critical interest in what comprises the Philippine labor brokerage state and its main undertakings. In addition to documenting the Philippine labor brokerage state’s attempts to adapt its current practices, I also listened to their acts of translation as “local” understandings of reintegration were “passed around” from one government office to another, from government office to other “stakeholders”, or from NGOs or advocacy groups to OFWs. I attended to not just the most current, but also to a broader and more complex picture of the dynamics of Philippine labor migration. The dissertation traces how labor export, the ongoing governance of OFWs working abroad,
and the management of their return are inextricably intertwined. The dissertation deepens our understanding of reintegration, not only by tracing its permutations across places, but by embedding it within a much longer history of colonial development in the Philippines. Reintegration and its underlying logics are not a new or passing phase in Philippine migration policy making. Rather, the case study in the Cordillera agricultural sector suggests that it takes root within a terrain well-prepared by previous generations of colonial and post-colonial development and is likely here to stay.

The thesis has significant implications for return migrants’ lives, and consequently, for migrant political organizing. The kind of political organizing we see in Chapter 3 works to elide a critique of labor export while simultaneously turning a blind eye to the current labor conditions of most Filipino workers in the Middle East. Although their work opens up ways to build community and encourage further training amongst middling migrants, pedagogical spaces of financial literacy and entrepreneurship tend to rehearse and circulate the discourse of blaming the poor and the indebted for their own misfortunes and failures to get out of poverty. The dynamics traced in the study of the organization in Dubai reinforce, rather than subvert, the class divisions brought from the Philippines and/or forged by the labor divisions imposed by UAE’s immigration system. The strength of the entrepreneurial training “movement”, if you will, is at once impressive and troubling. If the strategy of mobilizing eventual returnees around the virtue of social entrepreneurship does eventually “work” (against, in my assessment, all odds), it comes with huge risk: heroic and charitable OFWs will return having accepted a diminished state responsibility for social welfare. They will have entered a pact of accepting responsibility for themselves, and assuming an orientation of capitalizing on the labor of the poor and the “less privileged”, both for profit and the “social good”.

A bleak projection perhaps, and yet the potential and consequences for political organizing should not be under-estimated in the current context. Such initiatives are moving fast alongside migrant organizing centered on a critique of the Philippine state and the need to dismantle systems such as labor export. Instead of mobilizing OFWs around issues of labor exploitation, dispossession and their ongoing separation from families, newer forms of organizing mobilize through the idea that entrepreneurship and financial literacy. As I have shown, many OFWs have not just been convinced of this idea, but also have taken up the mission to voluntarily proselytize the message to other OFWs. From their perspective, now is the time to work towards taking that necessary risk in order to build their own social safety for themselves and their families for when they have to return. Thus, they told me, they would rather be in the
company of "like-minded" others; together, they can save, invest, and attain success. There are no signs of abatement in the proliferation of financial literacy workshops and private initiatives that make it their business to offer investment options geared specifically towards OFWs, as noted in Chapter 2 and 3. "Advocating" for such solutions are the NGOs who are steadily growing in their participation and influence, to the exclusion of "more radical" groups, in state policy deliberations on the management of reintegration and return migration of OFWs.

Rather than a scathing account of state abandonment and of neoliberal development failure, what I have depicted here is considerable state activity towards some results – one of them being the emergence of new subjects, much less talked about in migration scholarship about the Philippines. Writing about "middle class" OFWs as I did in Chapter 2 and 3 is also unorthodox and invites critique of decentering the most vulnerable OFWs. I am hopeful that attending to the transformation of middling OFWs tells us something important insofar as it reveals who gets to be part of reintegration and alerts us to both the glaring and more subtle ways that reintegration instantiates new lines of difference and processes of inclusion and exclusion of differently situated OFWs. By demonstrating how it is that mostly the "middle class" or the migrant professionals are able to access "better" training from NGOs or other institutions, we also expose how reintegration fails in its promise to provide a sustainable return plan for all OFWs.

The ethnographic method has allowed me to encounter "unanticipated processes and geographies" during my pursuit of the politics of reintegration, which has prompted me to rethink some possibilities for migrant organizing. I have been forced to take off my "activist hat" at certain moments, often uncomfortably and reluctantly, as my research experience began to reflect a more complex and contentious landscape of Filipino migrant organizing. I completely understand and support the concentration of scholarly analyses around the work of more "progressive" and leftist groups, but I also propose directing critical attention towards the work of other migrant NGOs such as the ones I featured in Chapter 2 and 4. We could stand to learn more about their methods of mobilizing returnees "on the ground" and the ways in which, according to one interviewee, they are able to bring returnees more effectively close to newer markets for business than can the Philippine government. We need to know more about the incipient network of financial gurus, online platforms, entrepreneurs, and even rural cooperatives which offer investment "opportunities" for OFWs. There were many times during research when I felt unmoored and disconnected from the modes of being and doing I was most familiar with, but I hold out hope that from within these new areas of research lie a generative source for different modes of
political organizing that strengthen rather than weaken or contradict already existing efforts on the
ground, which have thus far coalesced around calling for an end to the Philippine government’s labor
export policy. Are there potential openings from which we may begin to consider how migrant organizing
might look like if also mobilized around issues of returnees?

With many “stuck” outside of the nation’s borders and in need of urgent assistance, now becomes the
opportune time to not only expose the reality of the meagre support for those repatriated and returned, but
to prise open a bigger conversation about the future that lies ahead for the migrant returnee. We have seen
the government interest in collecting data on the rate of savings from remittances per OFW household and
how this has been used to characterise OFWs and their families as financially illiterate, even careless and
wasteful of their money. To counter this, we need to imagine alternative and collaborative “research
networks” committed to producing “knowledge” on returnees. This includes, if possible, numbers but
more importantly information on current life conditions – health status, employment or means of
livelihood, social reproductive work, shifting family dynamics and enduring poverty. Especially with
regards to their states of poverty and debt, this dissertation has only scratched the surface. I would like to
offer up this dissertation’s small contribution in building a scaffold for future campaigns and further
research on migrant poverty, not just tied to the impact of labor exportation abroad, but also to the
worsening rates of unemployment and histories of displacement “back home”. One of the most
confounding things I heard in and around the metaphorical halls of government offices, pedagogical
spaces and NGO headquarters described in this thesis, was the belief that return OFWs would rather enter
into business than go back to work. Is this yet another way of writing Philippine citizens out of their
national labour market? Especially with recent news on Chinese migrant labor being used for massive
infrastructural projects in the Philippines, I wonder about the possibility of strengthening the coalitions
between grassroots migrant organizations and labor organizing in the ongoing struggle against the
worsening labor conditions in the Philippines. How might we begin to use this moment to re-enliven
discussions on why Filipino migrant lives and labor are simply left to waste? With OWWA itself issuing
a warning that it is at risk of going bankrupt by the end of 2021\textsuperscript{82}(C. M. Ramos, 2020), we can expect that
many returned OFWs would have no choice but to turn to and depend on the help of civil society
organizations and other private institutions as soon as government assistance runs out. Therefore, we may

\textsuperscript{82} In this news report, Ramos (2020) writes that key OWWA representatives faced the Philippine senate labor
committee and stated that the crisis threatens the sustainability of the OWWA fund. From 19.6 Billion PHP in the
beginning of 2020, OWWA calculates that it would be spending 10 billion by the end of year.
also ask, how might scholarly research help advance efforts in crafting action plans that go beyond short-term delivery of assistance or charity and steer away from the valorization of entrepreneurship as solution? One of the things this dissertation emphasized is the ongoing significance of listening to the stories and desires of return OFWs. Rather than quickly dismissing them as mere simulations of the neoliberal and entrepreneurial dreams of others, what would it mean to take seriously their “business experiments”? How can radical alternatives be imagined and forged by incorporating such material and situated practices of return OFWs?

Lastly, as I write, those who had no choice but to return now face what would seem to be an insurmountable challenge to begin life again in the Philippines. Thousands of OFWs of necessity cling to or seek refuge in a labor export policy that allows them to keep working abroad and sending remittances to support families back home. Risky investments and/or generating any type of business in the Philippines are less matter of choice, but a necessary wager for survival. My research has shown that some from the government already think this is so. In the most recent forum on reintegration I “attended” online, the government representative from NRCO reiterated the government’s plans to offer online entrepreneurship and livelihood training sessions for returnees. Although there was brief, almost passing mention by representative of ILO (International Labor Organization) of social protection as an alternative or additional priority, the silence and non-response from government officials was worrying, but perhaps not surprising. The Department of Foreign Affairs representative reiterated that the office is already currently overwhelmed with the number of repatriations to be done. Nevertheless, she assured the audience of that there could be one “silver lining” to COVID. We can finally “re-set” our migration policies, she asserted. This dissertation hopes to contribute in people’s efforts not just to re-set but to completely overhaul it.

83 Recently, POEA administrator Bernard Olalia reported to the Philippine House committee that there has been a massive decline of OFW deployment in the last few months due to the pandemic. For instance compared to 30,000 OFWs deployed in April 2019, this year there has been 47 (N. Mercado, 2020).


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