

“I will help as much as I can, but I can’t give them everything.” The financial lives of women who were formerly trafficked into sex work in the Philippines

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Submitted in partial fulfillment of the  
requirements for the degree of  
Doctor of Philosophy  
under the Executive Committee  
of the Graduate School of Arts and Sciences

COLUMBIA UNIVERSITY

2014

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## ABSTRACT

“I will help as much as I can, but I can’t give them everything.” The financial lives of women who were formerly trafficked into sex work in the Philippines

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Formerly trafficked people frequently face substantial economic challenges upon community reintegration. Research pertaining to the experiences of formerly trafficked people following community reintegration is, however, very limited in scope. This dissertation consists of three studies that collectively describe the economic challenges faced after reintegration by women who were formerly trafficked into sex work in Cebu City, Philippines. The first study speaks to the context in which formerly trafficked women make intra-household financial management decisions in the Philippines. In this study, propensity score matching is used to ascertain whether women in the Philippines who manage household finances independently are more likely to experience IPV than women who manage household finances jointly with their partners. The second study, a grounded theory study, explores the process of managing family financial pressures among trafficked women in the Philippines. The third study, a financial diaries study, provides a descriptive overview of the roles that formerly trafficked women play in the financial wellbeing of their households after community re/integration, as well as challenges they experience in fulfilling these roles. Implications for social work practice with this population are discussed.

## Table of Contents

<b>Introduction to the Dissertation .....</b>	<b>1</b>
Study Background.....	1
Human Trafficking in the Philippines.....	1
Trafficking Reintegration.....	4
Overview of Dissertation Studies .....	8
References.....	12
<b>Paper 1: Household Financial Management and Women’s Experiences of Intimate Partner Violence (IPV) in the Philippines: A Study Using Propensity Score Methods .....</b>	<b>18</b>
Abstract .....	18
Introduction .....	18
Household Financial Management in the Filipino Context .....	19
IPV in the Philippines .....	21
IPV and Economic Empowerment.....	24
Economic Interventions for Women in the Philippines .....	27
Study Rationale.....	28
Methods .....	29
Survey and Sample .....	29
Overview of Propensity Score Methods .....	30
Measures .....	34
Analysis.....	37
Results .....	39
Discussion .....	41

Limitations .....	44
Implications for Social Work.....	45
References .....	47
<b>Paper 2: The Process of Managing Family Financial Pressures Post-Re/integration for Formerly Trafficked Women in the Philippines: A Grounded Theory Study.....</b>	<b>55</b>
Abstract.....	55
Introduction.....	55
Trafficking Re/integration and Economic Vulnerability .....	56
Family Relations in Filipino Society .....	57
Generational Roles in Families.....	59
Gender Roles in Families.....	61
Methods.....	64
Research Question .....	64
Sample and Recruitment.....	64
Human Subjects Protections .....	66
Data Collection .....	68
Data Analysis .....	70
Justification of Methodology .....	74
Results .....	75
Managing Financial Pressures as a Daughter .....	76
Pressures prior to trafficking.....	77
Utang na loob.....	77

Being the one .....	77
Providing through whatever means necessary .....	78
Pressures following community re/integration .....	80
Being the one .....	80
Providing for parents.....	82
Setting boundaries with parents .....	83
Managing Financial Pressures as a Partner.....	85
Making the money reach.....	86
Lack of trust in partner.....	87
Financial dependence upon partner .....	88
Controlling household income .....	89
Avoiding conflict .....	91
Managing Financial Pressures as a Mother .....	92
Shifting priorities .....	93
Sacrificing oneself .....	94
Financial dependence.....	95
Managing Competing Pressures .....	97
Discussion .....	100
Implications for Social Work Practice .....	102
Limitations .....	104
References .....	105
<b>Paper 3: Financial Roles Assumed by Formerly Trafficked Women: Findings from a Financial Diaries Study .....</b>	<b>114</b>

Abstract .....	114
Introduction.....	114
Economic Challenges Following Community Re/integration .....	114
Macroeconomic Context.....	116
Methods .....	122
Introduction to the Financial Diaries .....	122
Sample and Recruitment .....	124
Human Subjects Protections .....	127
Research Assistant Training .....	129
Translation and Adaptation of Study Instruments .....	130
Structure and Content of Interviews .....	132
Quality Assurance.....	134
Researcher-Participant Relationships .....	136
Participant Compensation and Appreciation .....	138
Data Analysis .....	138
Notes on Calculating Household Income .....	141
Results .....	143
Socio-demographic Characteristics .....	143
Multiple Roles.....	144
Formerly Trafficked Women as Financial Managers .....	145
Challenges with Being the Manager .....	148
Challenges with Not Being the Manager .....	151
Formerly Trafficked Women as Income Earners.....	152

Total Household Income.....	152
Employment Status of Trafficked Women .....	154
Challenges Faced .....	157
Vulnerability to abuse.....	157
Returning to sex work.....	159
Interference in attempts to gain employment.....	160
Formerly Trafficked Women as Allocators of Resources between Households.	161
Lack of one’s own income.....	164
Discussion .....	165
Implications for Social Work Practice.....	168
Limitations .....	171
References .....	173
<b>Conclusions.....</b>	<b>183</b>
Summary of Findings.....	183
Implications.....	186
Implications for Economic Empowerment Intervention.....	186
Implications for Anti-Trafficking Initiatives .....	187
References .....	191
<b>Appendices.....</b>	<b>195</b>
Appendix 1: Balance Statistics (Study 1) .....	195
Appendix 2: Poisson Regression of Predictors of IPV (Study 1) .....	197
Appendix 3: Grounded Theory Study Interview Protocol (Study 2).....	198
Appendix 4: Financial Diaries Telephone Screening (Study 3) .....	200



Appendix 5: Financial Diaries In-Person Screening (Study 3).....	202
Appendix 6: Financial Diaries Questionnaires Outline (Study 3) .....	204
Appendix 7: Financial Diaries Questionnaire #1 (Study 3).....	206
Appendix 8: Financial Diaries Questionnaire #2 (Study 3).....	216
Appendix 9: Financial Diaries Questionnaire #3 (Study 3).....	228
Appendix 10: Financial Diaries Questionnaire #4 (Study 3).....	242
Appendix 11: Financial Diaries Cash Flow Reconciliation Worksheet (Study 3) .....	257

## **Lists of Charts, Graphs, Illustrations**

<b>Paper 1: Household Financial Management and Women’s Experiences of Intimate Partner Violence in the Philippines: A Study Using Propensity Score Methods .....</b>	<b>18</b>
Graph 1: Overlap in propensity scores between treated and untreated groups.....	39
Table 1: Frequency of violent acts experienced in the last 12 months per condition.....	40
Table 2: Severity of physical violence experienced in the last 12 months per condition.....	41
Appendix 1: Balance statistics .....	195
Appendix 2: Poisson regression of predictors of IPV .....	197
<b>Paper 2: The Process of Managing Family Financial Pressures Post-Re/integration for Formerly Trafficked Women in the Philippines: A Grounded Theory Study.....</b>	<b>55</b>
Table 1: Managing Financial Pressures as a Daughter .....	76
Table 2: Managing Financial Pressures as a Partner .....	85
Table 3: Managing Financial Pressures as a Mother .....	93
Figure 1: Managing Family Financial Pressures .....	98
Appendix 3: Grounded Theory Study Interview Protocol.....	198
<b>Paper 3: Financial Roles Assumed by Formerly Trafficked Women: Findings from a Financial Diaries Study .....</b>	<b>114</b>
Table 1: Socio-demographics of formerly trafficked women.....	143
Table 2: Financial management as function of household structure.....	145
Table 3: Average contributed income per capita .....	153
Figure 1: Average household income per capita per financial manager.....	154
Table 4: Household income sources .....	155
Figure 2: Employment per education and presence of dependents.....	156

Table 5: Inter-household allocation of financial resources.....	162
Appendix 4: Financial diaries telephone screening .....	200
Appendix 5: Financial diaries in-person screening.....	202
Appendix 6: Financial diaries questionnaires outline.....	204
Appendix 7: Financial diaries questionnaire #1.....	206
Appendix 8: Financial diaries questionnaire #2.....	216
Appendix 9: Financial diaries questionnaire #3.....	228
Appendix 10: Financial diaries questionnaire #4.....	242
Appendix 11: Financial diaries cash flow reconciliation worksheet .....	257

## **Acknowledgements**

Sincerest thanks are due to all of the research participants who generously gave of their time, life experiences, and perspectives during the research process. I give my heartfelt thanks to my research assistants, Ivy S. Llena and Fe Dayeen Tudit, for your diligent efforts, perseverance, and dedication to the financial diaries research study and more broadly, to serving formerly trafficked people in Cebu. I would like to express special thanks to the Philippines Department of Social Welfare and Development, Region VII, for your support and consultation throughout the research process. Thank you to the non-governmental organizations that referred research participants for participation in these studies, and to all of the non-government organizations in Cebu City, Philippines that provided feedback during the research process. Thank you to Bambi Montoñedo Aromin for your instrumental support with transcription and translation.

Special thanks to Drs. Vicki Lens, Barbara Simon, Daniel Bartels, Fang-pei Chen, Elizabeth Tipton, and Jennifer Hill for sharing your time and insights throughout the research process. Many thanks to Daryl Collins for allowing me the opportunity to build off your financial diaries research in South Africa in creating my own financial diaries study based upon your work.

## **I. Introduction to the Dissertation**

### **Abstract**

Formerly trafficked people often face considerable economic challenges after exiting their exploitative working situations. Minimal research has, however, been conducted with trafficked people upon community reintegration. This three-paper mixed methods dissertation speaks to the economic challenges that formerly trafficked women in the Philippines face upon community reintegration, as well as the successful strategies they have developed themselves to manage these challenges. The mixed methods approach utilized in this dissertation offers several substantial contributions to this nascent body of literature as it allows multiple data sources to be triangulated and used to generate a holistic picture of trafficked women's economic lives following reintegration. In this introduction, literature pertaining to trafficked people's economic experiences post-reintegration will be outlined. Subsequently, a concise overview of each of the three studies for this dissertation will be presented.

### **Study Background**

#### **Human Trafficking in the Philippines**

The International Labour Organization (ILO) estimates that roughly 20.9 million people are engaged in forced labor worldwide and projects that 56% (11.7 million) of those people reside in the Asia-Pacific region. ILO approximates that 22% of this population (4.5 million) has been trafficked into forced sexual exploitation (ILO, 2012). While reliable estimations of the number of people trafficked to, from, and through the Philippines do not currently exist, several prominent international organizations have deemed the Philippines as one of the world's primary source countries for human trafficking (United Nations Office on Drugs and Crime, 2006).

In this dissertation, human trafficking will be defined according to Filipino law, specifically the Filipino Anti-Trafficking in Persons Act of 2003. The Republic Act 9208 holds the same definition of human trafficking as the Palermo Protocol, the most prominent international convention defining trafficking in persons (Republic Act Number 9208, 2003; United Nations, 2000). According to the Republic Act 9208, human trafficking is defined as follows:

*Trafficking in Persons* - refers to the recruitment, transportation, transfer or harboring, or receipt of persons with or without the victim's consent or knowledge, within or across national borders by means of threat or use of force, or other forms of coercion, abduction, fraud, deception, abuse of power or of position, taking advantage of the vulnerability of the person, or, the giving or receiving of payments or benefits to achieve the consent of a person having control over another person for the purpose of exploitation which includes at a minimum, the exploitation or the prostitution of others or other forms of sexual exploitation, forced labor or services, slavery, servitude or the removal or sale of organs (Republic Act Number 9208, 2003, p. 1).

Additionally, the Republic Act Number 9208 and the United Nations Palermo Protocol classify anyone under the age of 18 who is working in sex work as a victim of human trafficking regardless of whether or not the above conditions are met.

Several prominent international conventions have deemed human trafficking a serious human rights violation (United Nations, 2000; United Nations, 1989; United Nations, 1948). As outlined in the NASW policy statement on International Policy on Human Rights, social workers should strive to eliminate practices “that put any person’s human rights in grave jeopardy” (NASW, 2003, p. 212-213). The social work profession is founded on the basis of core ethics, including a commitment to challenging social injustice and to honoring the inherent dignity and worth of all human beings (NASW Code of Ethics, 2008). There has, however, been very little attention to human trafficking in the existing social work literature (Androff, 2010; Hodge, 2008; Hodge & Lietz, 2007).

Research with trafficked people can occur in one of three stages: prior to the trafficking incident, while the person is currently experiencing victimization, and once the person has escaped from their exploitative situation (Tyldum, 2010). While practitioners have documented some risk factors that may make a person potentially vulnerable to human trafficking, there is still considerable uncertainty in the research literature regarding these risk factors, making empirical research with the first group challenging. Substantial challenges face researchers who are interested in conducting research with people in the second stage, those who are currently experiencing exploitation. Gaining access to currently trafficked persons is challenging and potentially dangerous for all involved, including the trafficked persons themselves and researchers (Tyldum, 2010; Zimmerman & Watts, 2003). Ethically, it would be exceedingly difficult to justify conducting research with currently trafficked people without helping to prevent their ongoing exploitation and abuse, if they wanted such assistance. While access to formerly trafficked people who have escaped their trafficking situation is certainly not without risks, it may be the safest way to reach a trafficked person, especially if the researcher partners with a local social service organization (Tyldum, 2010; Zimmerman & Watts, 2003).

This dissertation will target women in the third stage: those who have exited their trafficking situation, have reintegrated into the community, and are receiving reintegration support services from non-governmental organizations (NGOs) in Cebu City, Philippines. Research with this population may be of particular interest to social workers, as research with formerly trafficked people who are receiving assistance from social service agencies may disproportionately sample those who come from especially vulnerable backgrounds (Tyldum, 2010; Brunovskis & Surtees, 2007). While men, women and children can be trafficked into many

different kinds of labor exploitation, this dissertation will specifically target women who were trafficked into sex work.

### **Trafficking Reintegration**

Key components of existing social services in the anti-trafficking sector include trafficking prevention, prosecution, rehabilitation, and reintegration, with reintegration as the final stage in the service provision process (United States Department of State, 2011).

Reintegration can be defined as: “the process of inclusion and rebuilding relationships with a community in the country of origin at four levels: physical, socio-economic, socio-political, and cultural” (Arensen & Quinn, 2005, p.6). Community reintegration for people who have escaped human trafficking is one of the most underexplored areas in existing research literature on human trafficking (Scholenhardt & Loong, 2011).

Reintegration programs in Southeast Asia have traditionally focused on supporting formerly trafficked persons in returning to their communities of origin. In the Philippines specifically, the Department of Social Welfare and Development (DSWD) within the Filipino government has adopted a strategy of de-institutionalization and family reunification for their residential facilities (Republic Act Number 10165, 2011; Republic of the Philippines DSWD, 2008). In practice, these ordinances often translate into reintegration to the family as quickly as possible. Some anti-trafficking NGOs in the Philippines have concerns about the implementation of this policy, as trafficked people may be reintegrated quickly, but not necessarily to safe or sustainable living arrangements. In addition to reintegrating into one’s home community, reintegration may also include integration into a new community, depending upon the interests, skills, desires, and needs of the formerly trafficked in person (Lisborg, 2009; Parreñas, 2006; Derks, 1998). In this dissertation, the term ‘re/integration’ will be used in place of ‘reintegration’



to denote that formerly trafficked people can choose to return to their home communities, or build a home in a new community of choice (Surtees, 2010).

Research pertaining to the re/integration of formerly trafficked people within the Philippines is extremely limited in scope. One of the key themes in this nascent body of literature is the importance of economic stability during the re/integration process. Many formerly trafficked people face considerable economic challenges upon community re/integration (Miles & Miles, 2010; Reimer, Langeler, Sophea, & Montha, 2007). Household financial pressures, which likely contributed to the formerly trafficked person's initial vulnerability to trafficking, are often still present upon re/integration. Qualitative research with re/integrated formerly trafficked women in Southeast Asia has revealed that many women feel worried about and burdened by their need to manage family debts, provide financially for their families upon returning home, and may worry about becoming a financial burden to their families upon re/integration (Miles & Miles, 2010; Lisborg, 2009; Reimer et al., 2007; Beyrer, 2001).

Some formerly trafficked people fear rejection if they return home without financial resources to share with their families. In one qualitative study with Filipina and Thai formerly trafficked women, some participants indicated that their economic challenges were of greater concern to them than any personal trauma they experienced during their trafficking history. Several women stated that their greatest worries upon returning home were lack of savings, household debt, and a fear of being stigmatized in their home community for returning home as a "failed migrant economically" (Lisborg, 2009, p.4). Another qualitative study with adolescents who were trafficked in Cambodia revealed that many study participants feared economic abandonment upon returning home (Reimer et al., 2007).

Similarly, a qualitative study with 42 re/integrated formerly trafficked Nepali women and girls demonstrated that upon returning home, many participants reported considerable challenges integrating to their home communities, primarily as a result of high levels of social stigma and rejection from family members and neighbors. Formerly trafficked women and girls who had earned money from their trafficking experience, however, found more social acceptance upon returning home than other trafficked women and girls who did not return home with money. Some who had been unable to pay off personal debts, who returned home without money, or who were unable to work upon re/integration faced rejection from family and other community members and found greater difficulty marrying. Participants noted that many women and girls who faced such rejection decided to return to India for work, presumably in sex work (Simkhada, 2008).

In 2009, the Strategic Information Response Network (SIREN) of the United Nations Inter-Agency Project on Human Trafficking (UNIAP) compiled a report on lessons learned in re/integration services in Southeast Asia based upon interviews with 59 Thai and Filipina formerly trafficked women who had returned to their home communities. Interviews showed that many trafficked women had originally migrated for economic reasons, and that many returned home without (in their view) sufficient savings and, at times, deeply in debt. The factors that prompted the women's migration in the first place – economic needs, household debt, responsibility to one's family, a lack of suitable job options, and a desire for respect that comes with economic resources – were still present when the women returned home. Many women noted that they felt regular pressure from their family members to provide financially for the family, and that this pressure exceeded what was realistic for them given jobs they could access in the formal labor market. Upon re/integration, many returnees faced the same lack of adequate

labor market opportunities that had originally compelled them to migrate in the first place (Lisborg, 2009).

The economic situation into which a formerly trafficked woman is re/integrated significantly impacts the potential success of her re/integration (Miles & Miles, 2010; Reimer et al., 2007). Apart from sheer survival, economic stability during the re/integration process is critical for psychological health and family cohesion (Derks, 1998). Economic pressures, along with personal and familial debts, can lead women to return to sex work even if they do not want to, putting formerly trafficked people at risk for re-trafficking (Robinson & Yeh, 2009; Sandy, 2009; van Blerk, 2008; Ngo et al., 2007; Busza, Castle, & Diarra, 2004).

Despite these risks, social service agencies providing re/integration services to this population often struggle to provide sufficient economic support and empowerment programs (Reimer et al., 2007; Lisborg, 2009; Raymond et al., 2001). Many vocational and skills training programs are limited in quality and applicability to local job markets in the women's home communities, and are not adequately linked to employment opportunities or financing for business development (Lisborg, 2009; Reimer et al., 2007; Upadhyay et al., 2004). Programs often offer a limited number of highly gendered vocational training programs, such as sewing and cooking, without preparing returnees to compete in saturated job markets. Additionally, such training programs may not properly consider the individual interests, goals, skills, and desires of the returnees themselves, who after living abroad and being exposed to different environments, may not be interested in traditional home-based enterprises (Lisborg, 2009).

Further complicating this situation is the concern that some economic empowerment programs for women may have adverse effects upon participating women's risk for intimate partner violence (IPV) due to intra-household conflict over use of resources and potential threats

to established power dynamics within the household (Heise, 2011; Vyas & Watts, 2008; Christy-McMullin & Shobe, 2007; Atkinson, Greenstein, & Lang, 2005; Naved & Persson, 2005; Quisumbing & Maluccio, 1999; Schuler, Hashemi & Badal, 1998). While there is, to the author's knowledge, no existing research which speaks to the potential connection between economic empowerment programs and IPV among formerly trafficked people, previous research in the Philippines has demonstrated that formerly trafficked persons come from families with higher rates of violence than their peers of the same age (Artadi, Bjorkman, & La Ferrara, 2011). In the Philippines, a history of witnessing family violence during childhood has been linked to heightened risk for experiencing IPV in adult trust partner relationships (Ansara & Hindin, 2009; Fehringer & Hindin, 2009). Given the family-oriented structure of Filipino culture and society, it is very likely that formerly trafficked women will either return to live with their families or reside with a trust partner initially upon re/integration. An understanding of the underlying control structures within the households of formerly trafficked women and the ways in which formerly trafficked women negotiate intra-household resource allocation decisions is, therefore, an important component of designing economically-oriented re/integration support programming that does not amplify the participants' risk for IPV.

### **Overview of Dissertation Studies**

In order to improve the design of re/integration support services for formerly trafficked people, a first step is to understand the economic challenges this population faces post-re/integration, the successful strategies they have developed themselves to address these challenges, and areas in which further economic support is needed. This dissertation will, to my knowledge, be the first rigorous study to address the economic lives of formerly trafficked women post-re/integration in the Philippines. Apart from the SIREN (2009) report, little is

known about the economic lives of formerly trafficked Filipina women who have re/integrated within their home communities or another community of choice the Philippines. While some of the research on trafficking re/integration in other parts of Southeast Asia may be relevant to the Filipino context, it is critical to develop greater understanding of the challenges that formerly trafficked women face upon re/integration specifically within the Philippines. The dissertation will consist of three studies that collectively aim to fill existing gaps in the literature on the economic lives of re/integrated Filipina women who were formerly trafficked into forced sex work. In all three studies, data were collected in Metropolitan Cebu, which is located in the Central Visayas region of the Philippines. Metropolitan Cebu is the second largest urban area in the Philippines, with an estimated population of approximately 2 million people (Adair et al., 2011). Metropolitan Cebu is also one of the primary hubs of sex tourism within the Philippines (Ryan & Hall, 2001; McIlwaine, 1997).

The first dissertation study addresses the environment in which formerly trafficked women make intra-household financial management decisions in the Philippines. In this study, propensity score matching is used to determine whether women in Cebu City, Philippines who manage household finances independently are more likely to experience IPV than women who manage household finances jointly with their partners. Previous literature has demonstrated that among women with male partners in the Philippines, when household financial decisions are made independently (by either partner) women are more likely to experience IPV than when financial decision making is shared between partners (Hindin & Adair, 2002). Previous literature on this topic in the Philippines has used cross-sectional data, precluding researchers from drawing causal conclusions. By utilizing a longitudinal data set and employing a propensity score matching approach, this study is able to determine whether there is a causal relationship

between allocation of financial decision making responsibility and women's experiences of IPV. This paper provides a context within which to understand the experiences of formerly trafficked women as they navigate financial decision making within their households.

The second study, a grounded theory (GT) study, focuses on the process of managing family financial pressures among women who were formerly trafficked into sex work in the Philippines. Although a handful of other qualitative studies have been conducted with trafficked women following community re/integration in other countries in Southeast Asia, to the author's knowledge none have utilized a grounded theory approach or have specifically targeted how trafficked women manage the multiple financial pressures they face. This study provides a culturally relevant, contextually embedded theory of financial management specific to the experiences of formerly trafficked women and from the words of formerly trafficked women themselves.

The third study is a financial diaries study with the households of thirty women who were formerly trafficked into sex work and who have been re/integrated in Cebu City, Philippines. The financial diaries is a methodology originating from behavioral economics that aims to generate a comprehensive understanding of the way people living in poverty manage their finances (Collins, Morduch, Rutherford, & Ruthven, 2009; Collins, 2004). This study provides an in-depth, descriptive overview of the roles that formerly trafficked women play in the financial wellbeing of their households after community re/integration, as well as challenges they face in fulfilling these roles. To the author's knowledge, this is the first study that has ever described in detail the financial lives of the households of formerly trafficked women post-re/integration.

This three-paper dissertation is structured as follows. Each paper will be presented as a separate chapter, including literature relevant to that chapter, an overview of study methods,

results and a discussion section for each study. A final concluding chapter is presented integrating all three studies. Implications for social work practice are discussed in each subsequent chapter.

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## **II. Household Financial Management and Women’s Experiences of Intimate Partner Violence in the Philippines: A Study Using Propensity Score Methods**

### **Abstract**

Previous research in the Philippines has demonstrated that women who manage household finances independently experience significantly more intimate partner violence (IPV) than those who manage household finances jointly with their partners. Prior research has, however, been unable to make causal statements about the relationship between the two. This study re-examines the relationship between women’s roles in household financial management and their experiences of IPV while drawing from a longitudinal data set and utilizing a propensity score matching approach. The use of propensity score matching is advantageous as it allows us to estimate the causal effect of independent financial management on women’s experiences of IPV. Findings of this study confirm that women in Cebu, Philippines who manage household finances independently experience significantly more physical violence from their partners than if they had managed household finances jointly with their partners. Implications for microfinance interventions and other economic empowerment interventions targeting women in the Philippines are discussed.

### **Introduction**

The literature connecting women’s involvement in household financial management and women’s experiences of IPV is limited in scope. As such, this paper will first provide an overview of existing literature pertaining to both separately – i.e. women’s roles in household financial management in the Filipino context and women’s experiences of IPV in the Filipino context. The existing literature regarding the intersection of women’s involvement in household

financial management and their experiences of IPV will be reviewed. Although, to the author's knowledge, there are no theories which specifically address women's involvement in household financial decision making and their experiences of IPV (particularly within the Filipino context), several theories regarding the connection between women's economic empowerment and their experiences of IPV will be highlighted. Finally, a summary of the empirical literature linking women's experiences of IPV with their involvement in economic interventions will also be provided.

### **Household Financial Management in the Filipino Context**

Historically, women in the Philippines have been viewed as having high levels of power within their households (Eder, 2006; Hindin & Adair, 2002; Mason, 1997). Although joint decision making is customary within Filipino households, there are distinctions between the spheres in which women make household decisions and the spheres in which men make household decisions. Men are often recognized as the public heads of household and as part of this role are expected to provide financially for the household (Lee, 2004). Women are commonly perceived as the "domestic manager," a responsibility which entails not only tending to the children, preparing food, and caring for family health and well-being, but also managing household budgets and expenditures (Medina, 2001; Alcantara, 1994, p. 94). While men may be more involved in decisions regarding investments or sharing financial resources with relatives outside the household, women often assume the primary role of managing day-to-day financial decisions as part of their domestic responsibilities (Eder, 2006; Alcantara, 1994).

As the primary day-to-day managers of household financial resources, women are often seen as the household "treasurers" (Diaz & Ledesma, 2011; Shoultz, Magnussen, Manzano, Arias, & Spencer, 2010; Eder, 2006; Hindin & Adair, 2002, p. 1387). In one prevalent form of

household financial management in the Philippines, all financial contributors within the household give their incomes to the senior woman in the household who conducts most household budgeting and controls household spending and resource distribution decisions to varying degrees (Ashraf, 2009; Eder, 2006). As one female participant in Eder's (2006) focused ethnography about household economic planning in rural Philippines explained: "a man comes home and gives his wife 5000 pesos each week to run the household...He doesn't know whether it's enough money or not, but it's what he has and so that's what he gives...It's up to the woman to figure out how to make ends meet" (p. 412). In Ashraf's surveys with 146 married couples in Mindanao, Philippines, men stated that they frequently gave their earnings to their wives and received a daily allowance from their wives for their expenses. The women held the household income, tracked expenditures, and made daily financial decisions regarding expenditures and savings. Most men explained that their wives held the household income because the men would spend the money if they held it themselves (Ashraf, 2009). Similarly, qualitative case studies in Northern Luzon, Philippines have revealed that men may perceive women as exercising greater self-control with their finances and being more skilled in budgeting (Jefremovas, 2000). In poor households, the amount of money given to the woman to manage may, however, not be sufficient to meet basic needs – leaving the financial manager in a challenging position, particularly if she is unable to refuse requests from her partners to spend on alcohol or gambling (Eder, 2006).

In this system of financial management, the woman as the primary day-to-day manager may be inclined, or may also be perceived as inclined, to make financial decisions in line with her own preferences. As a result, her partner may be tempted to withhold money for his own preferences and "to spend on so-called vices" (Illo & Lee, 1991 as cited in Ashraf, 2009). Due to the prevalence of this behavior, there is a word in Tagalog, *kupit*, which refers to men not giving



all of their income to their wives. While *kupit* literally means to steal small amounts, it is used colloquially to refer to not handing over unexpected income sources to one's wife (such as a bonus), giving her a portion of what the man receives, or spending it immediately on something that brings him enjoyment (such as drinking alcohol on the way home from work) (Ashraf, 2009). Such situations can naturally escalate into larger conflicts between the partners, particularly when a family is struggling to cover basic needs. When household financial resources are scarce, the woman, as the primary daily financial manager, may be blamed for household financial difficulties, which can escalate into conflict or violence between partners (Lucea, Hindin, Kub & Campbell, 2012).

### **IPV in the Philippines**

IPV is widely prevalent in the Philippines. According to the 2008 Philippines National Demographic and Health Survey (NDHS), a nationally representative survey with ever-married women in the Philippines, 23% of participants reported ever experiencing IPV in the Philippines. The highest rates of IPV were reported in Region XIII (Caraga), Region XII (SOCCSKSARGEN), and Region VII (Central Visayas regions), with 48.0%, 43.8% and 43.5% of ever-married women reporting ever experiencing physical, sexual, and/or other violence from their husbands in those regions respectively (National Statistics Office & ICF Macro, 2009). Cebu City (the location of research for this dissertation) is located in Region VII (Central Visayas), and as such, holds one of the highest rates of IPV in the country.

Women who have experienced IPV are likely to report a wide range of adverse health and mental health outcomes. In addition to injuries from physical violence, IPV has been shown to lead to depression, posttraumatic stress disorder (PTSD), attempted suicide, chronic pain syndromes, somatic complaints (such as headaches, insomnia, hyperventilation, gastrointestinal

problems), alcohol and drug use, STIs (including HIV/AIDS), pregnancy loss, unplanned pregnancies, among other health and mental health concerns (Krishnan et al., 2010; Dutton et al., 2006). Previous research in the Philippines has revealed that witnessing violence in childhood significantly predicts both victimization and perpetration of violent acts in adulthood, demonstrating the long-term impact of IPV not only for those who directly experience it but also for those who witness it (Fehringer & Hindin, 2009).

While existing research on IPV in the Filipino context is limited, research has established an initial list of risk and protective factors for women's experiences of IPV in the Philippines. Risk factors for women's experiences of IPV include: both partners' alcohol use, household financial expenditures on alcohol, women's history of witnessing violence between her parents during childhood, urban residence (as opposed to rural residence), low levels of household assets, and women's use of modern contraception (Ansara & Hindin, 2009; Hindin & Adair, 2002). Additionally, when husbands keep some or all of their earnings (instead of turning them over to their wives), when husbands are unemployed, when women do not feel that their husbands earn enough, when the household is having difficulty affording major household expenditures, or when women earn more than their partners, IPV rates are also higher (Hindin & Adair, 2002).<sup>1</sup> Research in other countries has also found that IPV increases when husbands hold traditional gender ideologies and when households have higher numbers of children (Atkinson, Greenstein, & Lang, 2005); these risk factors have, however, not yet been identified in literature in the Filipino context. Protective factors in the Filipino context include higher age (of both partners) and church attendance by both partners (Ansara & Hindin, 2009; Hindin & Adair, 2002). While women's education has been recognized as a protective factor against IPV in other

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<sup>1</sup> To the author's knowledge, there is currently no research on women's experiences of IPV within same-sex partnerships in the Philippines. All of the literature regarding IPV in the Philippines referenced in this paper refers to women in relationships with men, primarily married women.

countries, research in the Philippines has not found education to be protective (Hindin & Adair, 2002; Anderson, 1997).

Previous research has connected women's roles in household financial management with their experiences of intimate partner violence in the Philippines. Hindin and Adair (2002) found that women in Metropolitan Cebu, Philippines were more likely to experience IPV when either they or their husbands independently dominated financial decision making. However, in households where financial decisions were made jointly, reported IPV rates were lower.<sup>2</sup> While the mechanisms of how women's roles as independent financial managers impact their risk for IPV are not yet known, qualitative research in the Philippines suggests possible explanations. Disagreements between partners about household finances have been frequently cited as one factor leading to IPV in the Philippines (Fehringer & Hindin, 2013; Shoultz et al., 2010; Lee, 2004; Hindin & Adair, 2002). Research in the Philippines has shown that when women independently manage or control household finances, their partners may be more likely to withhold money from the women and/or hide personal expenditures from them (Ashraf, 2009). Women may become angry when their partners withhold money or when their partners use household financial resources on unnecessary expenses (such as alcohol or gambling) instead of spending money on household necessities (Fehringer & Hindin, 2013; Lee, 2004). Disagreements may lead women to "talk back" to their partners or "nag" their partners – both of which have been identified as precipitating factors for women's experiences of IPV in the Philippines (Fehringer & Hindin, 2013; Ansara & Hindin, 2009; Hindin & Adair, 2002).

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<sup>2</sup> Witnessing joint household decision making between parents has also been associated with decreased risk of IPV among young women and men in Cebu City, Philippines, reflecting the potential intergenerational impact of men and women's involvement in household decision making (Fehringer & Hindin, 2009).

While these disagreements may at times escalate into violence, qualitative research with Filipina women has also shown that women may, however, be reluctant to disclose the abuse (Fehringer & Hindin, 2013; Lucea et al., 2012; Lee, 2004; Hindin & Adair, 2002). Barriers to disclosure include cultural norms around loyalty to one's family, collectivism, the importance of sacrifice for the sake of one's family, lack of acceptance of separation and divorce, and fear of shaming one's family. Women may blame themselves for the violence, seeing it as the inevitable result of interpersonal conflict with their partners (Shoultz et al., 2010).

### **IPV and Economic Empowerment**

Multiple theories exist within the international IPV literature to explain how economic variables impact women's experiences of IPV. Marital dependency theory stipulates that women are at greater risk for IPV when they are economically dependent on their partners. According to this theory, the abusive partner controls his partner's ability to become self-sufficient and leave the relationship by making his partner economically dependent upon him (Postmus, Plummer, McMahon, Murshid, & Kim, 2012). Women with limited economic resources cannot easily leave abusive relationships and therefore have a higher threshold for tolerating violence (Postmus et al., 2012; Vyas & Watts, 2009; Shobe & Dienemann, 2007; Kalmuss & Straus, 1982). This theory is consistent with other literature that suggests that abusers use various tactics to maintain control over their partners and force their partners to become dependent upon them (Postmus et al., 2012; Stark, 2007).

Similarly, economists have used bargaining models to assert that increasing women's economic resources and opportunities enables them to be able to bargain for better positions for themselves and/or to leave abusive relationships (Vyas & Watts, 2009; Tauchen, Witte & Long, 1991). Feminist economists describe the household as a site of "cooperative conflict" in which

partners bargain to fulfill their own interests and/or bargain on behalf of others (such as their children). Men use the threat of violence as one resource they can call upon in order to strengthen their bargaining position in the relationship. Women's level of power in the relationship partially depends on her "fallback position" or "threat point" – i.e. the degree to which she can viably support herself if she chooses to leave the relationship and thus the extent to which she can realistically threaten to leave the relationship. In this view, increasing women's financial resources and/or income should strengthen their fallback position and therefore diminish their risk for experiencing IPV (Heise, 2011; Bernasek & Bajtelsmit, 2002).

Conversely, several theories argue that when women have their own economic resources, this can increase their risk for IPV. Resource theory predicts that men who have limited financial resources use violence as a way to compensate for their lack of resources, and thus are more likely than men who have greater financial resources to perpetrate IPV. Relative resource theory stipulates that men use violence to gain power over their partners when a resource differential exists between partners (i.e. when women have a higher income than their male partner, or when women are employed but their partner is not). As such, according to this theory, men are more likely to perpetrate IPV when they have relatively fewer resources than their partners. Gendered resource theory questions the assumption that all men want to be the primary income earners in households and stresses the importance of addressing culturally informed gender ideologies. Gendered resource theory argues that the impact of relative resource differentials between partners is moderated by the husband's gender ideologies. Resource differentials between partners are, therefore, predictive of IPV only when husbands hold traditional gender norms regarding men and women's engagement in income-generating activities (Vyas & Watts, 2009;

Atkinson et al., 2005). None of the above theories speak to women's roles in household financial decision making and how this may impact their risk for IPV.

Empirical evidence has shown varying results regarding the relationship between women's experiences of IPV and women's economic roles in their households (Heise, 2011; Vyas & Watts, 2009; Christy-McMullin & Shobe, 2007). Several studies have shown that women's employment and/or earnings can increase women's risk for experiencing IPV (Rahman, Hoque, & Makinoda, 2011; Krishnan et al., 2010; Naved & Persson, 2005). Other studies have found regular employment to be protective against IPV (Vyas & Watts, 2009; Panda & Agarwal, 2005), whereas yet others have found no relationship between women's employment and IPV (Hindin & Adair, 2002). Similarly, some studies have found women's participation in economic empowerment interventions to be protective from IPV (Kim et al., 2007; Schuler, Hashemi, Riley, & Akhter, 1996), while others have shown that their participation can increase their risk for violence (Rocca, Rathod, Falle, Pande, & Krishnan, 2009; Deshmukh-Ranadive, 2006; Naved & Persson, 2005; Mayoux, 1999). Additional researchers have found mixed results regarding the impact of women's participation in economic interventions on women's experiences of IPV (Vyas & Watts, 2009; Koenig, Ahmed, Hossain, & Mozumder, 2003; Schuler, Hashemi, & Badal, 1998).

Less research has been conducted on women's roles in household financial decision making and their risk for IPV. Several studies using cross-sectional data have found that female-dominance in household financial decision making increases women's risk for IPV compared to joint decision making between partners (Rahman et al., 2011; Flake, 2005; Gage, 2005; Hindin & Adair, 2002). Most of these studies have, however, been conducted in very different cultural contexts than the Philippines – namely Haiti, Peru and Bangladesh – hindering the potential

transferability of findings to the Filipino context. Additionally, all of these studies used cross-sectional data, limiting the researchers' capacity to draw causal conclusions about the relationship between independent financial decision making and IPV. This study is the first study, to the author's knowledge, which is able to generate a casual estimate of the impact of women's roles as financial managers on their experiences of IPV in the Philippines.

### **Economic Interventions for Women in the Philippines**

When social workers and other development professionals design and implement economic interventions (such as microfinance programs) targeting women in the Philippines, it is important to consider the multifaceted nature of women's economic empowerment and relationship power dynamics between partners. The past 20 years have seen considerable expansion of the microfinance sector throughout the world, with much of the growth due to proliferation of microcredit programs targeting women (Seibel, 2003; Mayoux, 1999). The Philippines has one of the oldest and most developed microfinance sectors in the world. In recent years, the scope of the microfinance sector has expanded considerably in the Philippines, as commercial banks have entered the microfinance market, joining pre-existing rural banks, non-governmental organization (NGO) programs, and cooperatives (Carroll, 2010). Women overwhelmingly comprise the majority of microcredit borrowers in the Philippines (Sicat & Graham, 2004).

Internationally, microcredit has been widely framed as a sustainable strategy to reduce poverty and simultaneously empower women. As Mayoux (1999) writes, one of the fundamental assumptions within the microfinance industry is that "it is possible for women to become economically empowered through micro-finance and for this to lead to improved well-being and social, political and legal empowerment without explicit attention to other dimensions of gender

subordination” (p. 961). Microfinance has been promoted as “initiating a ‘virtuous upward spiral’” of empowerment without properly considering or outlining the mechanisms through which this empowerment would take place (Mayoux, 1999, p. 957). Another dominant paradigm within the microfinance industry is that of financial self-sustainability, which promotes minimalist, scalable, and financially self-sustainable financial products without the provision of supplementary services such as educational programs. Within this financial self-sustainability paradigm, the emphasis is on increasing access to capital and financial services without necessarily paying attention to who controls said finances and for whose purposes that capital is used (Mayoux, 1999; Goetz & Gupta, 1995). This study has the potential to contribute to the broader literature on microfinance and women’s empowerment as it reflects that it is not only access to income or capital which impacts women’s experiences of empowerment, but also household and gender norms around financial decision making, financial management, and control over financial resources. If women who manage finances independently in the Philippines are at greater risk for experiencing IPV than those who manage finances with their partners, this suggests that it may be necessary to explicitly address intra-household dynamics around financial management and decision making if these interventions are intended to be and are framed as empowering for women.

### **Study Rationale**

This study uses a propensity score matching approach to examine whether women in Cebu City, Philippines who manage finances independently within their households are more likely to experience IPV than if they manage household finances jointly with their partners. The research question is: Do women with partners in Cebu City, Philippines who manage household finances independently experience more severe IPV than women who manage household



finances jointly with their partners? The hypothesis is that women who manage finances independently will experience more severe IPV than those who manage finances jointly.

This paper seeks to contribute to the existing literature by targeting an often unexamined component of women's economic empowerment and relationship power – that of day-to-day management of household financial resources. Given the central role of women in managing household finances in the Philippines, it is particularly important in the Filipino context to determine whether women's engagement in household financial management impacts their risk for IPV. These findings will have implications for the design and implementation of microfinance programs and other economic interventions for women in the Philippines.

Previous literature on this topic has utilized cross-sectional data, including Hindin and Adair's (2002) study, which found that women in the Philippines who managed household finances independently experienced more IPV than those who managed household finances jointly with their partners. Hindin and Adair (2002) acknowledged, however, that the use of cross-sectional data complicated the interpretation of the results, as there were concerns regarding reverse causality and selection bias. This study utilizes the same data set employed in Hindin and Adair's (2002) study. However, by using data from multiple time points and utilizing a propensity score matching approach, this study will be able to generate a causal estimate for the impact of independent financial management on women's experiences of IPV.

## **Methods**

### **Survey and Sample**

Data from the 1998, 2002 and 2005 Cebu Longitudinal Health and Nutrition Survey (CLHNS) surveys were analyzed. The CLHNS is a community-based survey of Filipina women in Metropolitan Cebu, Philippines that was originally conceived as a study of infant feeding

patterns. Situated in the Central Visayas region of the Philippines, Metro Cebu is the second largest metropolitan area in the Philippines, with a population of approximately 2 million (Adair et al., 2011). In 1983, a single-stage cluster-sampling procedure was utilized to randomly select 33 barangays (local districts) out of the 243 barangays listed in the 1980 census of Metro Cebu, Philippines. A total of 17 urban barangays and 16 rural barangays were randomly selected. Women in these barangays were surveyed to identify all pregnant women; all identified pregnant women were invited to participate in the study. Over 96% agreed to participate. Those who gave birth to a single infant between May 1, 1983 and April 30, 1984 were given the opportunity to participate.<sup>3</sup> In total, 3,080 mothers gave birth to a single infant and agreed to participate in the study. Surveys were conducted with the participants during the second to third trimester of pregnancy, immediately following birth, and then every 2 months over the course of the first 2 years of the child's life (Adair et al., 2011).

The CLNHS surveys were later expanded to include additional household measures such as household assets, expenditures, income, decision making, reproductive health, and IPV, among other topics. Follow-up surveys were conducted in 1991-1992, 1994-1995, 1998-1999, 2002 and 2005. A total of 2,202 women participated in the 1998 follow-up (71.49%), 2,102 women in the 2002 follow-up (68.25%), and 2,018 women in the 2005 follow-up (65.52%). Most of the attrition was due to migration from the sample area. Women who remained in the study through the last follow-up surveys were, on average, less educated, poorer, and more likely to reside in rural households than the original sample of 3,080 (Adair et al., 2011).

## **Overview of Propensity Score Methods**

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<sup>3</sup> Twins and triplets were excluded from the study due to low birth weights in comparison to the single-birth infants. Only 26 twin births and one triplet birth were recorded at the beginning of the study (Office of Population Studies, Carolina Population Center, & Nutrition Center of the Philippines, 1989).

Randomized controlled trials are recognized as the gold standard for estimating the effect of a treatment (Austin, 2011). At times, however, it is not possible to conduct randomized experiments for practical or ethical reasons. In these situations, observational data must be used to understand potential cause-and-effect relationships between given treatments and outcomes. One of the challenges with using observational data is the issue of selection bias – i.e., people who select a particular treatment (instead of having it randomly assigned) may differ from those who do not select the treatment.<sup>4</sup> In this study, for example, women who select to be in different types of households might also differ in other ways that impact IPV. It is, therefore, challenging to disentangle the impact of the treatment from the factors that drove selection into the treatment group, and treatment effect estimates may be biased as a result (Steiner, Cook, Shadish, & Clark, 2010).

In an experiment, the composition of people in the treatment and control groups are similar on all observed and unobserved variables; this comparability occurs as a result of the random assignment of people to treatment conditions. Propensity scores can be used in observational studies to approximate an experiment through the creation of treatment and control groups that are similar on a set of observed covariates; this method does not require randomization and can be used with observational data like that found in the CLNHS survey (Austin, 2011; Stuart, 2010). Propensity scores allow similar people who did not select the treatment (i.e., joint financial management) to be identified for each person who did select the treatment (i.e., individual management). By doing this for all individuals in the treatment condition, a control group can be constructed that is equivalent to the treatment group on a set of covariates.

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<sup>4</sup> Within this context, the independent variable of interest serves as the ‘treatment’ variable without requiring the implementation of an actual randomized intervention.

When there is one covariate, this task of locating similar control units for each treatment unit is simple to do. With multiple variables, however, this problem becomes more difficult. Propensity score matching is a statistical matching technique that makes this task simpler by generating a one-number summary of all covariates (the propensity score) and using this number to match treatment observations to control observations. Through the propensity score matching process, untreated observations are selected as matches for treatment observations based upon all the confounding covariates identified (Ho, Imai, King, & Stuart, 2007). Propensity score matching involves generating matched sets of treated and untreated subjects that are similar, on average, across all covariate values (Austin, 2011; Stuart, 2010). In this way, propensity score matching can help imitate a randomized experiment and addresses the aforementioned problems associated with selection bias.

An additional advantage of using propensity score matching is that one can verify how well the covariates are balanced across treated and untreated subjects (i.e. if the distribution of covariates is the same across the treated and untreated subjects) prior to running the final regression models. If there are systematic differences between the untreated and untreated subjects after conditioning on the propensity score, it is an indication that the propensity score model has not yet been properly specified (Austin, 2011). Various matching solutions can be tried until the best balance is reached. A final regression model is only run once suitable balance has been achieved, thus preserving the integrity of the process and preventing against data mining (Ho et al., 2007). Once the treated and untreated groups have been made similar through the propensity score matching process, a regression can be run directly comparing outcomes between treated and untreated subjects. Covariates may also be included in the regression in

order to account for any residual differences in the covariates between the treatment groups (Austin, 2011).

Several important assumptions are, however, required in order to use propensity score matching: the Stable Unit Treatment Value Assumption (SUTVA), appropriate specification of the propensity score model, and ignorability (Steiner et al., 2010; Ho et al., 2007). SUTVA refers to the assumption that the treatment assignment of one person participating in the study does not affect the outcomes of another person the study (Guo & Fraser, 2010). SUTVA is plausible within this study as it is unlikely that financial practices within one household impacted women's experiences of violence in another household, even if they were from the same barangay (local district). The use of propensity score matching also involves the assumption of appropriate specification of the propensity score model (i.e. that balance has been achieved across treated and untreated subjects) (Ho et al., 2007). This assumption is plausible in this study, as model diagnostics (described below in the Analysis section) reflect that balance targets were met for all covariates, meaning that treated and untreated groups resembled one another adequately.

Ignorability stipulates that all confounding covariates have been identified and included within the model (Stuart, 2010; Ho et al., 2007). At this time, this assumption is plausible, as all the predictors of IPV identified in the previous literature in the Filipino context have been included in the model. However, this statement must be made with caution, as it is likely that there are other confounding covariates that have not yet been identified and/or cannot be measured that could also impact women's experiences of IPV. While there is no way to definitively verify the absence of these unmeasured confounding covariates, it is important to note that the omission of such confounding covariates could bias treatment effect estimates (Steiner et al., 2010).

## Measures

To ensure proper temporal ordering, covariates for this study were primarily drawn from the 1998 follow-up survey. The independent variable (women's involvement in financial management) was drawn from the 2002 follow-up survey, and the outcome variable (physical violence) was drawn from the 2005 follow-up survey. Covariates were selected for this study based upon the following criteria: previous research literature has revealed that these variables predict women's experiences of IPV in the Philippines, the covariates occurred in time before the independent variable, and/or the covariates were unable to have been influenced by the independent variable (Hill, 2008).<sup>5</sup> The use of covariates that occurred in time before or were unable to have been influenced by the treatment and outcome variables enabled similar treatment and control groups to be constructed through the matching procedure, while also ensuring that the treatment variable had not influenced the covariates. In doing so, the effect of the treatment on the outcome could be isolated, and problems associated with comparing multiple 'treatments' simultaneously were avoided. The treatment variable occurred in time before the outcome variable, thus eliminating concerns about reverse causality.

The independent variable for this study was day-to-day household financial management, taken from the 2002 CLHNS follow-up survey. Respondents were asked: "who in your household keeps track of your and your spouse's money and how it is spent?" Potential responses included: "respondent," "partner," "both" (the respondent and her partner), and "no one." While there are various financial responsibilities involved in managing household finances on a day-to-day basis, the tracking variable was used because it speaks to a regular financial task that is part of the job of the household "financial treasurer," as noted earlier. In the CLHNS 2002

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<sup>5</sup> For example, the age variable was drawn from the 2002 survey. While this variable was not measured in time before the independent variable, a person's age cannot be affected by whether or not the person manages finances independently or jointly.

survey, 44.90% of women (n = 943) reported keeping track of household finances independently, 23.86% (n = 501) reported keeping track of household finances with their partner, 19.86% (n = 417) reported that no one in the household kept track of finances, and 11.38% (n = 239) reported that their male partner kept track of finances independently. The least frequently reported response category was independent financial management by the woman's male partner. These finds are consistent with the 2008 Philippines National Demographic and Health Survey (NDHS), a nationally representative survey that also found independent financial management by the male partner to be the least common form of financial management within the Philippines (National Statistics Office & ICF Macro, 2009). The least frequent response categories were dropped from the analysis, leaving a binary variable (either independent tracking by the woman or joint tracking between the respondent and her partner), with a total of 1,444 participants remaining in the sample.

Covariates included the woman's age, alcohol use in the household, the woman's church attendance, her partner's church attendance, the woman's religion, her partner's religion, perceived change in household economic conditions since 1994, a woman's previous experience witnessing violence in childhood, number of household members, three asset indexes (vehicles, household items, and animals), contraception use, woman's earnings, partner's earnings, and the extent to which the partner gives some of his earnings to the woman. Previous literature has revealed that all of these variables are predictive of women's experiences of IPV in the Philippines, as discussed earlier (Ansara & Hindin, 2009; Hindin & Adair, 2002).

The following covariates came from the 1998 survey: age, alcohol expenditure, woman's church attendance, male partner's church attendance, religion, perceived change in economic condition, three measures of asset ownership, women's income, partner's income, whether or not

male partners handed their salaries over to the women, and use of family planning methods. Age was included as a continuous variable. Women were asked to note the peso amount of the average weekly household expenses for alcohol beverages; this variable was transformed into three categories (none, low and high).<sup>6</sup> The two church attendance questions were measured by asking: How often does husband/woman go to church? The church attendance variables were recoded into three categories: no attendance (never), low attendance (occasionally or about once a month), and high attendance (one a week or more often than once a week). Approximately 95% of participants reported being Catholic, and reported that their husbands were Catholic. As such, a bivariate variable (yes/no) was included for religion to reflect whether the woman reported being Catholic and whether her partner was Catholic.

Perceived change in economic condition was measured by asking: how would the respondent compare her current economic condition to that of 1994? Responses included: better off, same, and worse off; these responses were included as separate dummy variables. Three questions pertaining to asset ownership were included, including a count of all motorized vehicles owned by the household, a count of all household assets, and a count of all animal assets owned by the household members. Two bivariate variables were included to reflect whether or not the woman and her partner earned an income. Participants were asked to what extent their partners hand their salaries over to the women (none, some, or all). These responses were included as two dummy variables (partner gives some earnings and partner gives all earnings). A bivariate variable (yes/no) of whether or not the woman and/or her partner had used any of the following family planning methods since the last survey was also included: pill, IUD, injection,

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<sup>6</sup> This variable was included because household expenditures on alcohol and women's alcohol use have both been shown to predict IPV in the Philippines, as noted earlier (Ansara & Hindin, 2009; Hindin & Adair, 2002). The operationalization of this variable may not, however, capture alcohol use, as alcohol expenditures may not directly correlate to women's alcohol consumption.



implant, diaphragm, foam/jelly, condom, ligated, vasectomy, rhythm calendar, rhythm temperature, withdrawal, breastfeeding, and/or abstinence.

Two additional covariates were included from the 2002 survey: the respondent's age and previous experience witnessing violence as a child. The latter was measured by asking the following question (yes/no): Do you remember if either of your parents/caretakers ever hit, slapped, kicked, or used other means like pushing or shoving to try to hurt the other physically when you were growing up?

The outcome variable for this study was physical violence from the woman's partner in the past year, taken from the 2005 follow-up survey. Physical violence was measured by asking women how often their partners did any of these things in the past year: (a) threw something at them; (b) pushed, grabbed, or shoved them; (c) hit them (not with anything); or (d) hit them with something hard. Responses included none (coded as 0), rarely/a few times a year (coded as 1), sometimes/once a month (coded as 2), and frequently/more than once a month (coded as 3). These questions were based on a modified version of the Conflict Tactics Scale (Straus, 1990). These questions were only asked of women who reported having a partner at the time of the interview, regardless of whether or not she was married to that partner. The responses were summed to create a scale intended to represent the severity of physical violence women experienced from their partners. The scale theoretically ranged from 0 to 12; actual responses ranged from 0 to 10.

## **Analysis**

In this study, independent financial management by women serves as the treatment condition and joint financial management between partners serves as the control (or untreated) condition. The outcome variable of interest is women's experiences of physical IPV. The

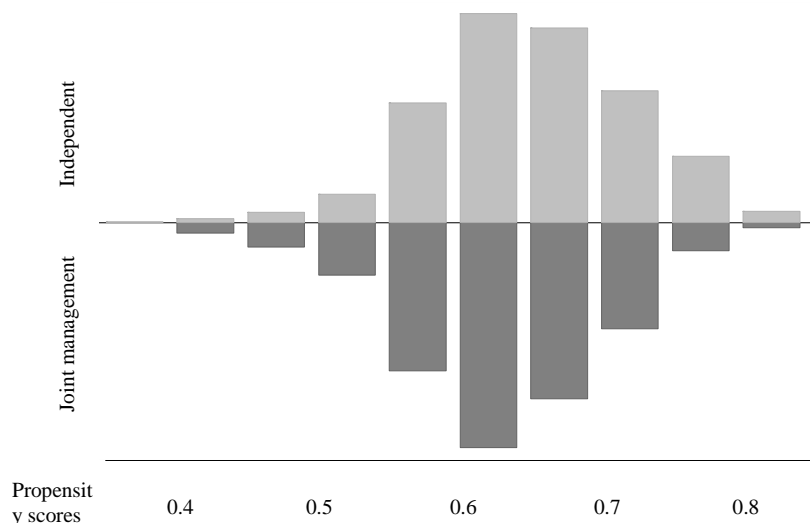
estimand<sup>7</sup> for this study was the average treatment effect on the treated (ATT), or the effect of the treatment on those who received the treatment. Applied to this study, the ATT reflects the effect of women's independent financial management on their experiences of physical IPV compared to if the women had managed finances jointly with their partners.

Within this study, the matching procedure was conducted using matching with replacement in Stata/IC 11.0. Matching with replacement enables controls to be used for more than one treated individual; this approach is particularly appropriate when there are more treated individuals than controls, as in this study (Stuart, 2010). The `psbal2` feature in Stata/IC 11.0 was then used to check balance across the matched groups. Balance diagnostics refer to methods for assessing whether the distribution of covariates is similar across treated and untreated groups; these diagnostics helps researchers determine whether or not the propensity score model has been properly specified (Austin, 2009). Balance statistics have been included in Appendix 1, as recommended by Austin (2008). While there is no firm rule to ascertain whether or not one has achieved appropriate balance, the target used in this study was to keep the absolute standardized differences in means less than 0.25 and the variance ratios between 0.5 and 2 (Stuart, 2010; Rubin, 2001). All 22 covariates met these balance targets, confirming that model appears to be properly specified. Histograms of the propensity scores for the treated and control groups were plotted as a secondary means of assessing balance across groups (see Graph 1). As reflected in Graph 1, the propensity scores for the treated (in light grey) and untreated (in dark grey) groups show similar distributions, reinforcing that the two groups are appropriately balanced.

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<sup>7</sup> An estimand is that which you are trying to estimate.

**Graph 1: Overlap in propensity scores between treated and untreated groups**



After obtaining suitable balance, a Poisson regression of physical violence on women’s independent financial management was conducted on the matched data, adjusting for all confounding covariates previously mentioned. Covariates were included in the Poisson regression model to account for residual differences between the treatment groups (Austin, 2011). A Poisson regression is appropriate because the outcome is a count variable, which is not normally distributed. In a Poisson regression, the outcome variable is logged and the errors are assumed to follow a Poisson distribution. The interpretation of regression coefficients in Poisson regression is slightly different than in ordinary least squares (OLS) regression, and these differences will be highlighted in the results section.

### **Results**

Exploratory data analysis revealed that in 2005, 10.66% (n = 215) of women reported experiencing physical IPV in the past year. A total of 11.94% (n = 107) of women who kept

track of finances independently reported experiencing physical IPV, as opposed to 8.79% (n = 42) of women who kept track of household finances jointly with their partner. As Table 1 illustrates, women managing finances independently were more likely to experience their partner throwing something at them, pushing, grabbing, or shoving them, or hitting them.

**Table 1: Frequency of violent acts experienced in the last 12 months per condition (n = 1,374)**

	<i>Independent financial management (n = 896)</i>	<i>Joint financial management (n = 478)</i>	<i>Difference between groups</i>
	<i>Percentage (n)</i>	<i>Percentage (n)</i>	<i>Percentage</i>
Partner threw something at them			
None	94.20% (844)	97.49% (466)	- 3.29%
Rarely	5.02% (45)	2.30% (11)	2.72%
Sometimes	0.56% (5)	0% (0)	0.56%
Frequency	0.22% (2)	0.21% (1)	0.01%
Partner pushed, grabbed, or shoved them			
None	93.75% (840)	95.60% (457)	- 1.85%
Rarely	4.80% (43)	3.35% (16)	1.45%
Sometimes	1.12% (10)	1.05% (5)	0.07%
Frequency	0.33% (3)	0% (0)	0.33%
Partner hit them (not with anything)			
None	93.64% (839)	94.77% (453)	- 1.13%
Rarely	4.69% (42)	3.77% (18)	0.92%
Sometimes	1.34% (12)	1.26% (6)	0.08%
Frequency	0.33% (3)	0.21% (1)	0.12%
Partner hit them with something hard			
None	98.33% (881)	99.37% (475)	- 1.04%
Rarely	1.23% (11)	0.63% (3)	0.60%
Sometimes	0.33% (3)	0% (0)	0.33%
Frequency	0.11% (1)	0% (0)	0.11%

**Table 2: Severity of physical violence reported experienced in the last 12 months per condition (n = 1,374)**

<i>Score on IPV scale</i>	<i>Independent financial management Percentage (n)</i>	<i>Joint financial management Percentage (n)</i>	<i>Difference between groups Percentage</i>
0 (none)	88.06% (789)	91.21% (436)	-3.15%
1 – 2	8.48% (76)	6.90% (33)	1.58%
3 – 4	2.79% (25)	1.68% (8)	1.11%
5+	0.67% (6)	0.21% (1)	0.46%

Table 2 shows the reported severity of physical violence experienced by the women per treatment condition. As the table indicates, women in households with independent financial management experience physical violence with larger severity. In fact, based upon the results of a Poisson regression, the severity of physical violence women managing household finances independently experienced was 2.24 times the severity of violence experienced by women who managed household finances jointly (IRR = 2.24, Z = 2.73, p < 0.01). These results support the study hypothesis (as shown in Appendix 2).

### **Discussion**

This study makes an early contribution to the literature pertaining to household financial management and women’s experiences of IPV, confirming a causal relationship between women’s independent financial management and their experiences of IPV in the Philippines. On the surface, one might assume that women’s high levels of involvement in household financial management in the Philippines would be empowering for women and therefore protective against IPV; the reality is, in fact, more complicated. In households in which income is insufficient to cover basic needs, the role of financial manager can be a burdensome responsibility. When men are not expected to be involved in day-to-day household financial management, they are freed from this source of stress and women are left to carry this

responsibility on their own (Medina, 2001). This allocation of responsibilities can lead to misunderstandings between partners regarding the woman's management decisions and men's decisions to withhold part of their income for expenses in line with their personal preferences (such as drinking alcohol on the way home from work). Such disagreements around the use of finances can lead to heightened frustrations and inter-personal conflicts if women feel that they alone carry the responsibility for making sure that household finances are stretched to cover all necessary expenses. Multiple studies have shown that arguments between partners around finances are a common precipitating factor for IPV in the Philippines (Fehringer & Hindin, 2013; Luce et al, 2012; Lee, 2004; Hindin & Adair, 2002).

These findings have numerous implications. First, the findings confirm that women's empowerment – including their economic empowerment – is a multifaceted concept that cannot be reduced to one dimension (Lucea et al., 2012; Mason & Smith, 2003). In considering the relationship between women's economic security and their risk for IPV, much of the existing literature and theory has conceptualized women's economic empowerment as a function of their employment status, income, access to capital, and/or assets. Less attention has been directed toward women's engagement in household financial decision making and how women's roles in household financial management may impact their risk for experiencing IPV. Even if a woman is employed or earns an income, this does not guarantee that she can control how her income is spent or that she can use that income to ensure her own safety. Conversely, if a woman has no income source of her own, it does not mean that she does not have power to determine how financial resources are allocated in her household and/or that she cannot use household financial resources for her own development, gain or security.

Secondly, much of the discussion of economic empowerment in the microfinance literature has drawn upon individualistic notions of empowerment in which a woman, as an individual, is either empowered or disempowered (Kabeer, 2001). Interestingly, in some microfinance literature, joint decision making between partners regarding household finances or business capital has at times been interpreted as an indicator of women's 'disempowerment.' While individual decision making by the woman has been characterized as indicative of women's empowerment, some scholars have construed joint decision making as a form of masked male dominance (Kabeer, 2001; Montgomery, Bhattacharya, & Hulme, 1996). Although this may be true in some circumstances, it is not necessarily so. Collective notions of empowerment that entail sharing power or sharing decision making between partners have not been sufficiently considered. The latter may be more appropriate in the Filipino context, given the central value placed on maintaining family cohesion and prioritization of family unity over one's individual interests in Filipino culture (Shoultz et al., 2010; Mendoza, 2001; Jocano, 1998).

Further, financial interventions aiming to empower women in the Filipino context should not only provide access to capital or financial services, but should also attend to intra-household dynamics regarding financial management and decision-making. In particular, microfinance institutions and other organizations providing financial services for women may want to consider involving both partners in their programs, conducting support groups that assist couples in setting joint household financial goals, and/or addressing techniques for fostering healthy communication between partners. Historically, microfinance institutions have been hesitant to include these "soft" services like financial training or discussion groups related to IPV, as these efforts are presumed to be expensive and difficult to measure. However, adopting a more holistic approach would enable microfinance institutions to ensure that women are "more deeply and

consistently empowered in their programs” and that women’s risk for IPV is minimized (Cheston & Kuhn, 2002, p. 50). These findings also suggest that targeting microfinance products to women alone may at times increase financial burdens that women are already experiencing without engendering the empowerment gains that are hoped for (Mayoux, 1999). If women are already taking with responsibility for day-to-day financial management in the household, adding more personal responsibilities for loan repayment and/or saving for the household may increase the burdens that women feel they must carry for the financial wellbeing of their households.

### **Limitations**

Study findings must, however, be considered in light of limitations. First, it is possible that the treatment and outcome variables selected for the analysis do not represent the proper operationalization or measurement of the intended constructs. There are multiple sub-components to household financial management. Keeping track of daily expenses is one important component of the role of household financial manager in the Philippines (Ashraf, 2009). There are, however, other financial responsibilities involved in this role that are not reflected in the treatment variable as operationalized in this study. Similarly, the outcome variable does not incorporate psychological, sexual, or economic IPV. Further, as the surveys were based on self-report, the participants’ experiences of physical IPV could have been underreported due to social stigma (Shoultz et al., 2010). Additionally, the Conflict Tactics Scale does not capture all common forms of physical violence reported by women in the Philippines – such as pulling hair or pouring hot water on the woman (Fehringer & Hindin, 2013).

Additionally, the results of the study can only be used to draw conclusions about a limited group of women – women who gave birth to a single infant in Cebu, Philippines between May 1, 1983 and April 30, 1984, who agreed to participate in the CLHNS study, and who



remained in the study through the 2005 survey. It is potentially reasonable to assume that the results can generalize across years and provinces within the Philippines, though that cannot be definitively stated. Women whose partners independently manage finances were not included in the analysis, and as such, conclusions cannot be drawn about these women. Future analysis should address whether these women were more likely to experience IPV than they would have been had they managed finances on their own or jointly with their partners. Future research should also explore the impact of intra-household financial management practices on risk for IPV among same-sex couples in the Philippines.

### **Implications for Social Work**

This study holds important implications for the design of economic empowerment interventions for women in the Philippines. Findings suggest that social workers and development professionals implementing economic empowerment programs for women in Cebu should be mindful of how finances are managed within the participants' households and should consider how these practices may impact women's risk for experiencing IPV. For example, financial education and savings programs may want to adopt a couples-based approach instead of an individual-based approach to financial education classes to engage both partners in financial goal-setting and decision making within the household. Such courses could stress the importance of joint responsibility for household financial goals and could address techniques for fostering healthy communication between partners (Lee, 2004).

Such services may involve additional programming costs; as such, pilot projects should thus first be considered to determine the most cost-effective strategies for addressing women's risk for IPV as they manage financial responsibilities in their households. Further qualitative research is also needed in order to understand in greater depth the roles that women play in

household financial management in the Philippines, as well as how financial management responsibilities can be shared in a healthy way between partners without putting women at risk for experiencing violence.

These findings have implications for anti-trafficking organizations providing economic re/integration support programming for formerly trafficked women as well. Providing access to employment and/or financing for business development is one important component of re/integration support programming for formerly trafficked people. NGOs and government agencies implementing such programs should, however, be mindful of who manages the money formerly trafficked women earn through these opportunities, and as such, what may be the implications for the women's risk for experiencing IPV in their partnership relationships post-re/integration. It may be important to consider integrating educational and support group sessions pertaining to family financial management for formerly trafficking women and their partners into existing economic re/integration support programming for this population.



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### **III. The Process of Managing Family Financial Pressures Post-Re/integration for Formerly Trafficked Women in the Philippines: A Grounded Theory Study**

#### **Abstract**

Previous qualitative research with formerly trafficked people in Southeast Asia has revealed that many trafficked people face considerable financial pressures upon community re/integration.<sup>8</sup> While research has documented that trafficked people encounter financial strain in their families upon re/integration, to the author's knowledge, no studies have explored the process of how formerly trafficked people manage these family financial pressures. This study, a grounded theory study, explores the process of managing family financial pressures post-re/integration for twenty-two Filipina women who were formerly trafficked into sex work. Findings confirm that formerly trafficked women adopt a range of strategies to address multiple financial pressures in their concurrent roles as daughters, partners, and mothers, including providing, controlling, resigning, and boundary setting behaviors. As daughters, trafficked women use three strategies – providing for their parents while setting boundaries and at times becoming resigned to their inability to meet their parents' needs. As partners, trafficked women primarily attempt to control their partners' expenditures, but sometimes become resigned to their inability to change their partners' habits. In their roles as mothers, trafficked women focus solely on providing for their children. Findings reflect the balance women draw between sacrifice for the family and pursuit of their own goals. Implications for social work practice with this population in the Philippines will be discussed.

#### **Introduction**

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<sup>8</sup> 'Re/integration' is used in place of 'reintegration' to demonstrate that formerly trafficked people can choose to return to their home communities, or build a home in a new community of choice (Surtees, 2010).

To the author's knowledge, there is no existing literature that addresses in detail the economic lives of formerly trafficked people post-re/integration. Presented below is an overview of several spheres of literature relevant to the economic lives post-re/integration of formerly trafficked women in the Philippines. First, a brief summary of the existing literature on economic concerns post-re/integration for formerly trafficked people in Asia is provided. Subsequently, an introduction to family relations in Filipino society, including generational and gender norms in families, is presented. Collectively, this literature speaks to the context in which formerly trafficked women in the Philippines manage financial pressures in their families.

### **Trafficking Re/integration and Economic Vulnerability**

As referenced earlier in this dissertation, qualitative research with formerly trafficked people in Southeast Asia has shown that family economic needs are a common precipitating factor for trafficking. A survey with formerly trafficked girls residing in shelter facilities in Cebu, Philippines found that one of the key reasons survivors consistently noted for deciding to leave their households was to find economic opportunities and send money home to their families (Artadi, Bjorkman & La Ferrara, 2011). Qualitative research has demonstrated, however, that many formerly trafficked people are re/integrated by government and international agencies without (in their view) sufficient savings and, at times, deeply in debt. Factors that prompted the women's migration in the first place – economic needs, household debt, responsibility to one's family, and a lack of suitable job options – were still present when the women returned home. Many women noted that they felt regular pressure from their family members to provide financially for the family, but that they faced the same lack of labor market opportunities upon re/integration as they had encountered prior to the original migration (Lisborg, 2009).

Economic challenges and family economic pressures are often a primary concern for formerly trafficked people upon re/integration. One qualitative study with re/integrated formerly trafficked Nepali women and girls demonstrated that many participants who had been unable to pay off personal debts, who returned home without money, or who were unable to work upon re/integration to their home communities faced high levels of social stigma, rejection from family members and/or neighbors, and/or had difficulty marrying. Participants noted that many returnees who faced such rejection decided to return to India for work – presumably in sex work (Simkhada, 2008). Another qualitative study with adolescents who were trafficked in Cambodia revealed that many study participants feared being economically abandoned by their families upon returning home (Reimer et al., 2007). In a qualitative study with Filipina and Thai formerly trafficked women, some participants indicated that their economic challenges were of greater concern to them than any personal trauma they experienced during their trafficking history. Several women stated that their greatest worries upon returning home were debt, lack of savings, and a fear of returning home as a “failed migrant economically” (Lisborg, 2009, p.4).

### **Family Relations in Filipino Society**

The family is widely recognized as the basic unit of Filipino society (Asis, Huang & Yeoh, 2004; Medina, 2001; Jocano, 1998). In the Philippines, family descent is both bilateral and multilineal (Parreñas, 2001). As such, the family is constituted by a nuclear family and a bilaterally extended family – i.e. parents and children in the nuclear family, as well as the extended families of both the parents in the nuclear household (Medina, 2001; Jocano, 1998). Since the family is traced bilaterally, family membership is extensive – including maternal and paternal grandparents, aunts, uncles, siblings, and married children (Asis, Huang & Yeoh, 2004;

Jocano, 1998).<sup>9</sup> In the Philippines, the family is seen as “the source of almost everything in life” – including social status, financial support, assistance during crisis, psychological support, and religious instruction (Jocano, 1998, p. 155). As Miralo (1997) writes, “no other social institution in the Philippines commands as much loyalty, sacrifice and affection as does the family” (as cited in Asis, Huang & Yeoh, 2004, p. 202).

The extended family is a source of constant support in times of crisis in the Philippines (Gaerlan, Cabrera, Samia, & Santoalla, 2010). Family members are expected to provide mutual aid to one another emotionally, financially, materially and socially (Medina, 2001). As such, “the individual-family nexus thus is theoretically seamless: the family is a source of emotional, economic, material and social support for the individual; in return, individual members strive to promote the interests of the family” (Asis, Huang & Yeoh, 2004, p. 202). During times of crisis (such as hospitalizations, death, natural disasters, fires), family members are expected to provide for one another, with more financially secure relatives providing financially for those who are facing difficulties (Medina, 2001). This responsibility extends to both maternal and paternal blood relatives, as well as extended relatives of one’s spouse (Medina, 2001). A person will frequently call upon his or her relatives for assistance in time of need before seeking help elsewhere. As one participant in Jocano (1998)’s research explained, “you don’t lose too much face should your request be turned down; after all, they are your kin” (p. 57). To be turned down by non-kin would cause greater *hiya* (loss of face) than to be turned down by kin (Jocano, 1998).

Regardless of whether a household includes an extended, multigenerational family or a nuclear family, the family is still functionally extended, meaning that mutual assistance, pooling of resources, and inter-personal relations are still expected with the extended family network.

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<sup>9</sup> The extended family is, however, not a stagnant grouping. Membership re-constitutes due to births, deaths, migration, and/or disagreements, among other reasons (Jocano, 1998).

Such loyalty (*pagkamatapat*) to help family members in time of need is, however, not one-directional. Those who have received help are expected to help their benefactor in a time of need; negligence of this responsibility can lead to a loss of respect, loss of face, and/or familial conflict (Medina, 2001; Jocano, 1998). The responsibility of extending help to one's extended family can be challenging. Since family members are often expected to extend loyalty to both maternal and paternal blood relatives as well as extended relatives of one's spouse, this can lead to people feeling caught in the middle when conflicting needs or expectations arise (Medina, 2001).

### **Generational Roles in Families**

In addition to mutual assistance within the family, family members are expected to exhibit *utang na loob* to their family, particularly their parents. *Utang na loob* literally means 'debt of one's inner self' and it represents the gratitude, respect, and solidarity that a Filipino is expected to show to his or her parents and home community (Parreñas, 2001; Pe-Pua & Protacio-Marcelino, 2000; Enriquez, 1994). As Dancel (2005) writes:

*Utang na loob* is no ordinary debt. It is a characteristically strong sense of gratefulness taken with extreme seriousness by Filipinos. *Utang na loob* is, in many ways, a debt incurred by the inner being of a person, a soul debt, which persists and endures, even after the original debt has been paid...Unlike an ordinary loan or mortgage which one easily repays by fulfilling the financial obligations one has incurred, *utang na loob* is essentially very difficult, if not impossible to repay, primarily because the debt is an informal and intangible one...this 'unrepayability' results in a Filipino feeling that he is all the more indebted, and thus strives even more to repay *utang na loob* (p. 113-114, 118).

*Utang na loob* particularly applies to a sense of indebtedness and responsibility for one's parents or caretakers. Although financial support to parents does not in and of itself repay this debt, it is one component of *utang na loob*. Taking care of one's parents in their old age is seen as a natural expression of gratitude for the care that parents or other caretakers provided during a person's



youth. Refusal to repay *utang na loob* can lead to a person being labeled as *ingrato*, *walang utang na loob*, or someone who is without gratitude (Dancel, 2005).

The concept of *utang na loob* is consistent with authority patterns in the Philippines. Authority is vertical according to a family member's age and/or position in the family (Medina, 2001).<sup>10</sup> The authority of parents over their children is to be respected as long as the parents are living (Chung, 2009; Medina, 2001). Age and/or position in the family are important not only for seniority in the family, but also for social status and/or roles that a person plays within the family. For example, younger siblings are expected to defer to their older siblings, and older siblings are expected to take care of and provide for their younger siblings (Medina, 2001; Jocano, 1998). In particular, the eldest daughter may be viewed as a second parent to her younger siblings and may be expected to put the well-being of her younger siblings above her own welfare (Medina, 2001).

Children are valued for the happiness they bring to families, as well as for their economic contributions. Since children are expected to care for parents in their old age, they are seen as an investment in the social mobility of the family (Medina, 2001). Children are reminded of their *pananagutan* (obligation or responsibility) to contribute to their families as soon as they are able to do so. Children are expected to help support their family financially when they start earning and assist with household work (which can give parents more time to pursue supplemental income, thus improving the family financial situation) (Medina, 2001; Jocano, 1998). Priority is often for youth or young adult children to gain employment as quickly as possible so that they can contribute financially to the household – regardless of whether this is the employment that the young person would choose for him or herself. The process of selecting a path to

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<sup>10</sup> Biological age is important in defining seniority, but not always the ultimate factor. For instance, if a younger woman marries an older man, she becomes senior to the husband's younger siblings even if they are biologically older (Jocano, 1998).

employment is often a family matter rather than an individual one (Salazar-Clemeña, 2002). Likewise, migration for the purposes of economic gain is not necessarily just an individual decision, but may be a family strategy; families may decide collectively who will migrate according to who would be most likely to send home the most remittances (Quisumbing & McNiven, 2010).

Multigenerational and extended households are common in the Philippines. Extended family households are particularly common in urban centers in the Philippines, such as Cebu City. Few older persons live alone in the Philippines; a majority instead live with at least one of their adult children (Agree, Biddlecom & Valente, 1999). Older parents may rotate between the residences of multiple children and engage in a mutually supportive arrangement with their adult children (Agree, Biddlecom & Valente, 1999).<sup>11</sup> In the Philippines, household size often increases with the level of urbanization because urban households accommodate more extended family members who have migrated to urban centers for work. Further, the cost of living is considerably higher in urban areas, thus underscoring the economic value of co-residence in an urban environment (Medina, 2001). When parents become too old to work, a daughter is often expected to take over the primary responsibility as a breadwinner for the family (Medina, 2001). Daughters are commonly viewed as the most likely source of financial support in old age (Mason & Smith, 2003).

### **Gender Roles in Families**

Historically, women in the Philippines have been viewed as having high levels of power in relation to men (Hindin & Adair, 2002; Mason, 1997). Family descent has traditionally been bilateral in the Philippines (Parreñas, 2001). Women hold a substantial presence in political and

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<sup>11</sup> For example, grandparents are often involved in childcare for their grandchildren in the Philippines, but also receive multiple forms of support from their adult children.

public life. Women's educational attainment and legal rights rival those of men in the Philippines (Hindin & Adair, 2002). However, in spite of this more egalitarian gender structure in the Philippines compared to other countries within the region, "ideological constructs of feminine identity still follow the cult of domesticity" (Parreñas, 2001, p. 381). Men in the Philippines are commonly viewed as the public heads of household households (Eder, 2006; Lee, 2004). Traditionally, the father has been expected to provide financially for his family, while the mother has been expected to act as the domestic manager and caretaker of the household (Parreñas, 2005; Medina, 2001; Parreñas, 2001; Parreñas, 2000). Although men in the Philippines are still widely recognized as the ceremonial public head of household, households with multiple income earners (male and female) are now common and often necessary in order to ensure sufficient financial resources for the family (Lee, 2004; Asis, 2002; Medina, 2001). The increased presence of women in the formal labor market and increased involvement of women in international migration for work have contributed to changing family norms in the Philippines, with women now playing a more prominent role as family income generators (Parreñas, 2005; Medina, 2001; Parreñas, 2001). However, as the Filipina family sociologist Belen Medina noted: "there is still the double standard view that women have jobs and not careers due to the constraint of domestic responsibility" (Medina, 2001, p. 148).<sup>12</sup> While women commonly work outside the household, women's domestic responsibilities have not decreased, leaving women with a double burden (Parreñas, 2005; Medina, 2001; Parreñas, 2000).

As the domestic manager of households, women commonly assume primary responsibility for childcare, meal preparation, tending to household needs, nurturing the family, and managing household budgets and expenditures (Parreñas, 2005; Medina, 2001; Alcantara,

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<sup>12</sup> Women continue to be segregated into employment opportunities that bear a resemblance to "wife and mother roles," such as teaching and nursing. Since women's work is only expected to supplement that of their husbands, women's employment is still compensated less than in industries dominated by men (Parreñas, 2000).

1994, p. 94). Women are expected to “play the fullest role possible in safeguarding the well-being of their families” (Brikell & Chant, 2010, p. 154). For example, it is common in the Philippines for women to feed their husband first, their children next and themselves last when food is limited, leading to concerns about malnutrition among poor Filipina mothers (Brikell & Chant, 2010; Schelzig, 2005).

Managing day-to-day finances is another important component of women’s domestic responsibilities (Diaz & Ledesma, 2011; Shoultz, Magnussen, Manzano, Arias, & Spencer, 2010; Eder, 2006; Hindin & Adair, 2002, p. 1387; Medina, 2001; Alcantara, 1994). One of the most common forms of financial management in the Philippines is for all financial contributors within the household turn over their incomes to the senior woman in the household who holds the household income, controls budgeting, and makes daily financial decisions (Ashraf, 2009; Eder, 2006). In this system, women may hold their partners’ earnings and then give their partners a daily allowance from these earnings (Ashraf, 2009). Within this system, the woman as the daily manager may be inclined, or may also be perceived as inclined, to make financial decisions in accordance with her own preferences. Her partner may withhold money for his own preferences “to spend on so-called vices” (Illo & Lee, 1991 as cited in Ashraf, 2009). The Tagalog word, *kupit*, is used colloquially to refer to these instances in which men do not give all of their income to their wives, such as not handing over unexpected income sources to one’s wife, giving her a portion of his earnings, or immediately spending income (such as drinking alcohol with friends after work) (Ashraf, 2009).

For households in poverty, the amount of money the woman has to manage is often insufficient to meet basic needs. When resources are scarce, the woman as the primary financial manager may be blamed for financial difficulties in the household (Lucea, Hindin, Kub &

Campbell, 2012). The role of financial manager can be particularly challenging for women managing household finances when men are the primary income earners and women are the primary financial managers, as the woman holds an indirect relationship to household income and she may be unable to refuse requests from her partner to spend in ways that she would not choose to spend or that she knows the household cannot afford (Eder, 2006). As referenced in the last paper in this dissertation, such financial difficulties between partners can at times escalate into violent conflicts (Lucea, Hindin, Kub & Campbell, 2012).

## **Methods**

### **Research Question**

The research question for this study is: How do women in the Philippines who were formerly trafficked into sex work manage financial pressures within their families? While previous qualitative research studies with formerly trafficked people in Southeast Asia have noted that trafficked people face considerable economic pressures within their families, to the author's knowledge no studies have focused on the process of how trafficked women manage these pressures. For social work practitioners providing re/integration support services to this population, it is critical to understand the strategies that formerly trafficked people have developed themselves to cope with family financial stressors. This study can also illuminate other areas in which targeted support or interventions may be useful in helping trafficked women to manage these pressures in a healthy manner that does not put them at risk for re-trafficking.

### **Sample and Recruitment**

This study is based on 25 in-depth interviews with 22 women who were formerly trafficked into sex work in Cebu City, Philippines. Eligibility criteria for the study included: women aged 18 and above, a history of having been trafficked into sex work, and having been

re/integrated Cebu City, Philippines. For recruitment, the author partnered with a local non-governmental organization (NGO) in Cebu City that provides re/integration services to people in Cebu City who have experienced different forms of abuse and exploitation, including formerly trafficked people. Partnering with local organizations that understand the backgrounds and safety concerns of formerly trafficked people can be the safest way to recruit people with a trafficking history – for the formerly trafficked people themselves, their families, and the research team (Tyldum, 2010; Zimmerman & Watts, 2003). At the time of recruitment, all research participants were receiving services from this NGO. The partner NGO initially approached prospective participants who met study criteria to provide an information sheet about the research study and asked women if they were interested in speaking further with the author to learn more about the study (Zimmerman & Watts, 2003). The contact information for the women interested in participating was shared with the author and her translator, who contacted the prospective participants directly to schedule interviews.

Participants were defined as “trafficked” if the referring agency and its partner agencies had previously determined that the women’s prior experiences engaging in sex work classified as human trafficking under the Filipino Anti-Trafficking in Persons Act of 2003 (Republic Act Number 9208, 2003). This definition of human trafficking is the most prevalent local definition in the Philippines and is consistent with the most prominent international definition as outlined in the Palermo Protocol (United Nations, 2000). It is important to note, however, that definitions of human trafficking, however, remain highly contested within the Philippines and also globally (Salt & Hogarth, 2000). Different conceptualizations of human trafficking have led to a diverse range of intervention approaches, with particular tension between sex workers rights and feminist abolitionist approaches to combating trafficking into sex work (Cavaliere, 2011; Lee,

2010; Tyldum, 2010). Different stances toward the distinctions between trafficking, forced prostitution, and voluntary prostitution has led to polarization within the anti-trafficking community. Researchers can feel pressured by colleagues or collaborators to “take a side” in this debate. However, in order to maintain as much neutrality as possible in the research process, Cwikel and Hoban (2005) recommend that researchers refrain from aligning themselves with any organization during the research process, thereby stepping outside of the politics in order for the research to speak for itself. As such, before commencing this study, the author made sure to end all formal affiliations with anti-trafficking agencies and communicate this to involved stakeholders.

### **Human Subjects Protections**

Institutional Review Board (IRB) approval was obtained from the Columbia Morningside IRB and the Philippines Department of Social Welfare and Development (DSWD). The informed consent procedure delineated potential risks and benefits of study participation. Participants were assured verbally and in writing that data from all research instruments would be used exclusively for research purposes and that they could withdraw from the study at any time for any reason. The informed consent procedure was administered through Cebuano-English translation. Participants were offered a signed copy of their consent form in Cebuano. During the informed consent process, participants were asked whether or not they agreed for their interviews to be audio recorded. The consent form indicated that agreement to audio recording was not a requirement to participate in the study (Cwikel & Hoban, 2005). The informed consent process also clearly articulated that the research study was independent from the referring NGO partner to ensure that participants understood that the services they received

from this agency would not be affected by their decision to participate in the study (Zimmerman & Watts, 2003).

All participants were assigned an identification number to ensure their confidentiality. A password-protected list containing the participants' names and identification numbers was stored on a computer in the author's private office; no one else had access to this file. Pseudonyms have been used to protect the identity of victims. All files and recordings were stored on password and firewall protected computers. Audio-recordings were deleted after transcription was completed (Cwikel & Hoban, 2005).

Since previous research in Cebu City has demonstrated a relationship between household financial decision making and women's experiences of intimate partner violence (IPV), an IPV safety planning protocol was implemented when participants mentioned IPV during their interviews (Hindin & Adair, 2002). The IPV protocol covered detection and assessment of violence, recommendations for responding to IPV, a detailed safety planning procedure, and referral information for local services for women experiencing IPV (Zimmerman & Watts, 2003; Ellsberg & Heise, 2005). The safety planning procedure was conducted in Cebuano. Cebuano copies of the participants' safety plan and the referral information were provided to the women, when it was deemed safe for them to keep a hard copy with them.

Participants were not directly asked about their trafficking histories in order to prevent re-traumatization (Zimmerman & Watts, 2003). If women chose to speak about their trafficking histories, the author asked follow-up questions to the extent that the women appeared comfortable. Even if the participants mentioned experiences that were consistent with trafficking, the author did not use "trafficking" language, as many women who meet the



definition of having been trafficked do not self-identify as “trafficked” (Zimmerman & Watts, 2003).

### **Data Collection**

Data collection took place between March and August 2011. A total of 25 semi-structured in-depth interviews were conducted with 22 participants, ranging in duration from 15 minutes to 120 minutes, with an average of 45 minutes. Three follow-up interviews were conducted with information-rich cases to study more deeply the cases of three participants whose insights were particularly relevant to the study (Polkinghorne, 2005). Participants were provided 220 pesos per interview (approximately 5 USD), an amount that was approved by the study Community Advisory Board (CAB). The most recent version of the interview protocol for the study is attached as Appendix 3. Twenty-two interviews were audiotaped and notes were taken during the additional three interviews. In two of these interviews, the participants requested that a tape recorder not be used; in one case, the recorder malfunctioned. Individual interviews provided an opportunity for participants to discuss their experiences in privacy, without observation or intrusion by others within their social networks. Interviews were conducted in a secure and private location – a private room located in the NGO partner’s office (Zimmerman & Watts, 2003). The location was geographically central and familiar to the participants. To the extent possible, interviews were scheduled on the weekends and in the evenings so that the partner NGO employees were not present while interviews were conducted.

The author let the participant set the pace of the interview. If a participant became emotionally distressed during the interview, the author invited the participant to speak to the extent that she wanted to, but also on occasion changed the topic and expressed that she was willing to stop the interview (Zimmerman & Watts, 2003). As recommended by World Health

Organization (WHO) guidelines for interviewing trafficked people, all interviews were ended on a positive note. The author affirmed participants at the end of each interview with how well they coped in challenging circumstances, drawing from specific examples that the participants mentioned during their interviews (Zimmerman & Watts, 2003).

The author conducted all interviews through English-Cebuano translation. Cebuano is the most commonly spoken of the Visayan languages in the Philippines, and is the primary language of Cebu province (the location of this study). Each participant chose which language(s) she wanted to use during the interview; some participants who were comfortable speaking in English chose to speak in a combination of English and Cebuano. The translator for this study spoke Cebuano as her native language and English at the level of professional proficiency. She was a development worker who had previous experience providing interviewing and resume-building trainings to formerly trafficked women in Cebu City, giving her familiarity with this population. Her experience provided her with an initial understanding of the vocabulary, phrasing, and language understandable to this population, a knowledge base that is critical for ensuring that interviewees can answer questions from their own experience and in their own words (Rubin & Rubin, 2005). She was knowledgeable of both American and Filipino cultures, another important criterion for translators as they interpret meaning and make decisions about how to convey words to both the research participants and the author (Chen & Boore, 2009).

Prior to commencing the interviews, the author reviewed the details of the research study and interview protocol questions with the translator to enable her to become familiar with the study and to give her the opportunity to clarify any of her questions. Debriefs were conducted with the translator following each interview to allow the translator to share her observations about what was communicated verbally and non-verbally during the interview (Liamputtong,

2000). Debriefs also provided the author with an opportunity to seek immediate clarification for any points that were unclear during the interview.

Following completion of the interviews, third party bilingual transcriptionists transcribed all interviews exactly as they occurred in a combination of English and Cebuano (Irvine et al., 2007). Additionally, the transcriptionists re-translated all Cebuano spoken by research participants and the translator during interviews into English for a second time. In doing so, the translation provided during the interviews could thereby be compared against the translation given by the transcriptionist in order to identify any potential instances of miscommunication between the translator and participant, or translator and the author. The transcriptionists were requested to preserve the original words used by participants as much as possible when translating from Cebuano into English; for concepts that were difficult to translate into English or for which the literal translation into English was not immediately clear, the transcriptionists were asked to provide a brief explanation of those phrases or concepts (Liamputtong, 2000). The author used the English translations of interviews provided by the transcriptionists for data analysis.

### **Data Analysis**

Grounded Theory Method (GTM) is an inductive and systematic research approach for the purpose of generating theory (Bryant & Charmaz, 2010a). GTM is “so named because its ultimate aim is to produce innovative theory that is ‘grounded’ in data collected from participants on the basis of the complexities in their lived experiences in a social context” (Fassinger, 2005, p. 157). In GTM, the researcher does not begin the study with a predetermined theory. The researcher starts with a general area of study and “allows the theory to emerge from the data”

(Strauss & Corbin, 1998, p. 12). Instead of producing descriptive results, GTM should produce a theory that explains a process at a conceptual level (Olesen, 2010).

In this study, data was first analyzed using initial line-by-line coding (Saldaña, 2009; Fassinger, 2005; Charmaz, 2000). After establishing preliminary analytic focus through initial coding, the author conducted focused coding, allowing for the construction of categories from the data. Axial coding was then used to relate categories to one another. Finally, theoretical coding was conducted to further integrate the focused codes into an analytical framework (Saldaña, 2009; Charmaz, 2006). Analysis follows an iterative process in GTM. At the core of GTM analysis is the constant comparative method in which the researcher constructs consecutively more abstract concepts and categories by comparing data to data, data with categories, categories to categories, and categories to concepts (Chamaz, 2006; Fassinger, 2005). The constant comparative method involves multiple forms of comparison – such as comparing data from different participants, data from one participant to their own data at another point during their interview, comparing incidents across individuals, and/or comparing categories to one another (Fassinger, 2005). While coding, the author utilized the constant comparative method, which enabled analytic comparisons between data, codes and categories (Glaser & Strauss, 1967).

Throughout the data analysis process, the author wrote analytic memos in order to facilitate the constant comparative process and augment the level of abstraction in successive codes, categories, and concepts (Saldaña, 2009; Charmaz, 2006). As initial conceptual categories were established, the author engaged in theoretical sampling to help clarify the properties of an emerging conceptual category (Charmaz, 2011). Through theoretical sampling, the author looked for data, codes, categories, events mentioned in data, and interviewed additional research

participants in order to further clarify and strengthen the theoretical categories that were being constructed during data analysis. The author compared data and collected additional data until theoretical saturation was reached (Charmaz, 2006; Fassinger, 2005)

To illustrate this process, an example is provided. When developing the category of behaviors which the author describes as “controlling behaviors,” the author first began with initial and focused codes such as “intercepting income,” “hiding the money,” “instructing partner,” and “chastising partner.” The code “intercepting income” was used to describe situations in which the trafficked woman would go to her partner’s workplace to retrieve his salary on payday to prevent him from spending it. The code “hiding the money” was utilized to refer to situations in which the trafficked woman hid her own income from her partner so that she could control how it was spent. The code “instructing partner” was assigned to situations in which the trafficked woman attempted to teach her partner how to manage money more frugally. The code “chastising partner” was employed when women scolded their partners for their excessive spending and/or upbraided their partners for being irresponsible in their spending habits. These codes were used, along with others, to develop the axial category “controlling behaviors.” Controlling thus referred not only to instances in which the woman physically took control of the money (such as hiding it), but also relational strategies employed with the intention of controlling how household income would be spent (such as instructing their partners). The author drew upon analytic memos to describe the not only the action the trafficked woman took, but also the conditions in which she took this action and the consequences of her action. For instance, women faced an inability to trust their partners with finances coupled with insufficient financial resources to meet basic needs in the family. However, when they utilized controlling behaviors, this approach enabled women to ensure that basic needs were met in the household.

The author engaged in theoretical coding, comparing this strategy to another strategy women used with their partners – “resigning behaviors” – which will be described below. These two categories were used to describe the approach women took to managing financial pressures as a partner.

One critique of GTM is that researchers have often discussed the theory generated from GT analysis as “emerging from the data” without critically appraising how the theory emerged or locating the researcher as an interpretive agent in the process of theory construction (Bryant & Charmaz, 2010b). Similarly, feminist scholars have critiqued some versions of GTM for being too positivist in orientation (Olesen, 2010). Some scholars have proposed a constructivist approach to GT as an alternative, which acknowledges that data and analysis are co-constructed by research participants and researchers, and that theory resulting from GTM analysis is created by the interpretive work of both the research participants and the researcher(s) (Olesen, 2010; Charmaz, 2006). This approach allows authors to adopt a reflexive stance, discussing their own personal biases, motivations, assumptions, and decision making processes throughout data analysis (Mruck & Mey, 2010).

However, presenting a reflexive research account that fully incorporates the researcher’s handling of analytic and practical issues, the researcher’s background and its impact on the research, and the researcher’s concerns and feelings throughout the research process into an account of the participants’ experiences is not a simple undertaking (Olesen, 2010; Finlay, 2002). There are also concerns that integrating reflexive observations into the presentation of study findings “risks privileging the researcher’s experience over those of the participants” (Olesen, 2010, p. 424). Throughout the study, the author kept a self-reflective journal on the research process and consulted with other scholars and practitioners about research findings, two

techniques recommended by Morrow (2005) to address researcher bias. Further, to move toward the goals of validity and credibility, the author used thick description of the participants' experiences and context. Excerpts and details from the participants' experiences and contexts have been provided in order to portray a rich understanding of the lived experiences of participants (Creswell, 2007; Maxwell, 2005).

### **Justification of Methodology**

The use of qualitative methods, and GTM in particular, is appropriate for this study for numerous reasons. Tyldum (2010) recommends qualitative methods for research with formerly trafficked people since trust building is critical to conducting research with trafficked people. The open-ended and flexible interview format may be more comfortable for participants than a quantitative survey, and allows the interviewer time to build trust and rapport with the participants. Qualitative methods are also particularly useful in generating rich descriptions of complex dynamics and experiences (Sofaer, 1999). Qualitative methods permit in-depth description of lived experiences and allow researchers to situate those lived experiences within relevant historical and social contexts (Havercamp & Young, 2007). Given the complex nature of the trafficking experience and multiple ways in which financial vulnerability may impact a woman's trajectories post-re/integration, qualitative methods can be helpful in obtaining a rich description of how women manage financial pressures in their families and how this impacts other spheres of decision making in their lives.

Qualitative methods are particularly appropriate for exploratory studies when there may be uncertainty not only about what are the relevant dynamics impacting a given phenomenon, but also the appropriate questions to ask to understand these dynamics (Sofaer, 1999). Due to the dearth of literature on the lived experiences of trafficking survivors in managing their finances

and the sensitive nature of discussing such issues with a stranger, this study is an exploratory study – both conceptually and methodologically. GTM is a particularly appropriate qualitative approach for this study’s target population given the lack of culturally relevant theories of financial management within the Philippines and the wider lack of theory specific to human trafficking.

Another advantage of qualitative research is that it can generate results that may be understandable and credible to participants and other stakeholders, perhaps at times more understandable to a wider audience than quantitative research (Maxwell, 2005). The results of this study will be shared with the Philippines Department of Social Welfare and Development (DSWD), as well as anti-trafficking organizations throughout Cebu, Philippines. The goal of such dialogue with community partners is to inform the development of future programming to support trafficked women with their economic needs post-re/integration. Rich description of the women’s experiences may be more accessible to the social work staff of this organization than a quantitative analysis. The findings from a GT study may also be more faithful to the women’s own experiences since interviews will allow the author to capture the participants’ experiences in their own words (Sofaer, 1999). The use of qualitative methods allows the author to explore the financial management practices of trafficking survivors from their own perspective.

## **Results**

Formerly trafficked women utilized multiple strategies to manage family financial pressures. The process of managing family financial pressures differed for the women according to their respective roles in their families – whether as a daughter, a partner and/or a mother. Many women in this study balanced multiple kinds of financial pressures simultaneously as they fulfilled numerous roles in their families. The process of managing family financial pressures



will first be addressed for trafficked women according to each of these family roles individually (daughter, partner and mother). The experience of balancing the financial pressures inherent in these multiple roles simultaneously will then be discussed.

### **Managing Financial Pressures as a Daughter**

A summary of the process of managing financial pressures as a daughter is included below in Table 1. As reflected below, formerly trafficked women outlined different patterns for the financial pressures they faced in their relationships with their parents prior to being trafficked and after re/integration. The same contextual environment, however, impacted women both prior to trafficking and upon community re/integration. The process of managing financial pressures in the women’s relationships with their parents prior to trafficking will first be discussed, followed by a discussion of the process after community re/integration.

**Table 1: Managing Financial Pressures as a Daughter**

<i>Context:</i>	Macroeconomic context <i>Utang na loob</i>	
	<i>Pre-trafficking</i>	<i>Following community re/integration</i>
<i>Conditions:</i>	<p>“Being the one” family members run to in times of financial crisis</p> <p>Financial crisis in parent / caregiver household</p>	<p>“Being the one” family members run to for day-to-day needs</p> <p>Day-to-day financial needs in parent / caregiver household</p>
<i>Actions:</i>	Using whatever means necessary to meet parents’ financial needs	<p>Sharing financial resources with parents</p> <p>Setting boundaries with parents</p>
<i>Consequences:</i>	Satisfaction at being able to help	Satisfaction at being able to help

### **Pressures prior to trafficking**

#### ***Utang na loob***

Gratitude toward parents / caretakers<sup>13</sup> and a desire to repay those who raised them was an underlying theme contributing to the financial pressures women faced in their relationships with their parents. This appreciation and gratitude toward parents reflected *utang na loob* (a debt of one's inner self), as discussed earlier in the Introduction. Jenylyn described this gratefulness toward her grandmother and her uncles who raised her as a child:

I am just looking back at what they [my grandmother and uncles] did for me before... When they ask [for money], I will give even if I don't have anything, I really give... because I see that it was difficult for them [grandmother and uncles] before when they were raising me, and I am just giving back to them now because they are already old... Of course, [I feel obligated to help them] because my grandmother was the one who supported my studying until I was in first year [of high school].

Jenylyn was initially trafficked while searching for work to financially support her grandmother and uncles. As she said: “that is actually the reason why I went to Iloilo<sup>14</sup> [where she was trafficked]... It's like repaying them [grandmother and uncles] because before they were the ones who raised me.”

#### ***Being the one***

In addition to feeling gratitude toward their parents, many formerly trafficked women described themselves as being the ones their parents would run to in times of financial crisis. As

<sup>13</sup> Some women were raised by family members other than their parents, such as grandmothers, aunts and/or uncles. The same sense of appreciation applied to the other caretakers, regardless of whether they were the women's biological parents. The word “parent” will be used to represent those who cared for the women in their youth for the sake of brevity.

<sup>14</sup> Iloilo is a province in the Western Visayas region of the Philippines.

Caren stated, parents will turn to their daughters “because the parents know they [the daughters] understand the situation. Yes, and they [the daughters] will look for ways to help.” Many trafficked women indicated that their parents were especially likely to run to them in times of financial crisis. Even if their sister(s) and/or other family members had more stable employment than the trafficked women did, the trafficked women’s parents would still run to them specifically. Jenylyn described this dynamic in her family:

Between me and my biological sibling from the same mom and dad, she is already in Manila and she is different. We have different personalities. She is strict and you cannot run to her... I am the only one who [my grandmother and uncles can run to]. Like when my grandmother got into an accident, had a [heart] attack, they do not have anyone to run to. My younger sibling at that time had work, but she doesn’t want to help.

***Providing through whatever means necessary***

Although the author asked no questions about the women’s trafficking histories, numerous trafficked women voluntarily shared that they were initially trafficked while looking for income in a time of financial crisis for their parents. When confronted with limited employment options, the women (most of whom were teenagers at the time) felt that they had no other choice but to take risks in looking for work so that they could help their parents. Antonia, a single mother with a young son, was trafficked as a teenager in a time of family financial crisis for her family. Speaking primarily in English, Antonia explained the events leading up to her trafficking:

The time when my father got sick, I was like, like the breadwinner at that time. That’s why I worked. And I thought that the work that I got into is a good work... {pause, deep breath}. You would realize that it is a bad work, but you really don’t have a choice. I have my son, then my father have got sick, so I’m the one who raising my family that time. So our money um was really divided for everyone – for my son and my family. Then I have two sisters and two brothers in school. They are in school and {deep breath} that time, I’m the one {wavering of voice} because I’m the eldest. So that’s it. I would really try hard at this time. {softly} I don’t have any choice. I also couldn’t find a good job because I’m just an high school [student] and I’m not graduated.

Similarly, Lea was initially trafficked while searching for work when her grandmother faced a health crisis. Lea had been raised by her grandmother and felt that she “owed her life” to her grandmother. When her grandmother fell ill, she had no other choice than to look for work. As Lea said: “When my grandmother got sick, my Aunt and I were the only ones who helped each other out. Then I felt like it was really difficult, so I decided to go to Malaysia. And then that’s where it all happened [where she was trafficked].” A parent’s illness also contributed to Chona’s decision to engage in sex work as a teenager. Chona was first pimped out by her mother at the age of fourteen. Chona’s mother and many of her aunts also worked in sex work. As a teenager, her father (who was separated from her mother) became paralyzed, which compelled her to engage in more sex work. As Chona said, “I was [living] with my father. Because of difficulty, there was no one feeding [him]. I always go to Colon.<sup>15</sup> I, I look [for] customer[s].”

Their efforts to find employment to support their family members in times of crisis led trafficked women to experience a combination of satisfaction that they had been able to help their parents, but at the same time regret for the past. Looking back in retrospect on her trafficking history, Christine expressed:

[At that time] I thought that we will work at a videoke<sup>16</sup> house, but she [the owner] told us that it is a store that has a videoke and like we will be giving serve [serve orders] but when we got there it’s like we are the one being served. Then we just wondered why and I asked [the lady] if we could just go home because I didn’t know our job here, but she told us that we cannot because we already owe her a lot. And then after that, I don’t have anything that I can do. I just sold myself there... It’s actually hell where I am going [at the brothel]. But I am thankful because even if it is small, I was able to help my Mom. I was able to send some money to her.

However, while some women felt satisfaction at being able to help their parents, others expressed regret in doing so, particularly when their efforts were unappreciated by their parents.

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<sup>15</sup> Colon is an area of Cebu with a lot of sex work activity.

<sup>16</sup> Videoke is a common recreation in the Philippines similar to karaoke.

For instance, as a high school student, Daileen worked in a videoke bar with her high school classmate. Her co-worker brought her to another location in Cebu, which she thought to be another videoke bar. Upon arrival, however, she found out that she had been brought to a brothel. She was a virgin at the time and was terrified of the idea of selling herself to customers; she asked the manager if she could become drunk before receiving her first customer to numb her senses. After working for approximately six months, she sent around 15,000 pesos (approximately 349 USD) to her parents for their household needs. After she escaped from the brothel, she returned home to visit her family but found that her parents had not appreciated her efforts. Daileen said: “I regret why I sent them money. I should have just, just kept it for myself... But nevermind, what can we do? It’s done.” While participating in the study, Daileen was attending school and struggling to cover her own daily needs. Looking back, she wished that she had kept the money for herself and used the money to pay for her own education.

### **Pressures following community re/integration**

#### ***Being the one***

As formerly trafficked women experienced prior to being trafficked, some women continued to ‘be the one’ family members would run to after they were re/integrated back into the community. Some trafficked women remained ‘the ones’ to meet their parents’ financial needs even though other siblings / family members could have done so in their place. Although the same norm of providing for one’s parents applied to all working-age children, trafficked women were at times the only ones within their sibling group who acted on this perceived responsibility. As Jenylyn expressed:

My partner would say: ‘What is up with you? Your younger sister doesn’t help [your parents]. You are always the one [who keeps giving] even if you already have kids.’ And my uncles would also say ‘Let your younger sister help this time, not you because you have kids’... He [my uncle] hears things from my younger sister, when my younger sister

would say ‘Let her give. That’s what she gets for acting kind.’ Because there was a time that she had [money], and then I think it was the payday of her boyfriend, and then it was just in time that I didn’t have [money], and my father was asking for medicine, and then I told her ‘Let me borrow first so I can give to Papa.’ She told me, ‘You should give because you are the one acting kind.’

Even though some of the trafficked women had their own dependent children, their parents still ran to them for daily financial needs following re/integration. Some women expressed frustration that parents and/or parents-in-law were heavily dependent upon debt, but would continuously come to them for money when they fell behind on debt payments and/or ran out of money for daily needs. Jhazel, a 21-year-old trafficked women who resided alone with her partner during the study, expressed the impact that her mother’s daily financial needs had upon her own financial stability:

We cannot [save]. Even though we save, but my mom will text that they don’t have rice... There is no day that she [my mother] will not say ‘rice, rice.’ I will problem about it because our money runs out and it’s only Monday. And I would say, ‘where would I get [money.]?’ I will borrow from my partner’s mom and she won’t let us borrow... There is no one that my mom can run to. It’s only me, although I have siblings that are married already, she can’t ask from them because they also have problems. She will only run to me because I am the only one who understands her.

Formerly trafficked women who were enrolled in school faced a different kind of financial pressure. Numerous women in the study were pursuing their education (primarily high school certification) through the support of a local anti-trafficking NGO. While most of these women were unemployed, they all received a small stipend from the NGO to cover their transportation and meals at school. Some were financially dependent upon their parents while in school. Although many women were pursuing their education so that they could obtain a good job and provide for their families in the future, a number of these women faced resistance from their parents at their decision to pursue their education in the midst of the family’s immediate financial needs. As Riza, who was raised by her grandmother, said:

They [my grandmother and relatives] even nag at us [my siblings and I],<sup>17</sup> as well... Like why don't we look for a job, we are always [on] standby, doing nothing. I'm still studying. I can't do anything. Sometimes it pisses me off... Especially when I'm at school, I keep thinking about the problem. Sometimes [I] get absent-minded at school. When I get home, my grandmother would be nagging because we don't have anything to eat.

### ***Providing for parents***

In response to the ongoing presence of their parents' financial needs, many trafficked women responded by sharing financial resources with their parents. Many of the women who were enrolled in school, including Riza, used their limited transportation and school lunch stipend to support their families as much as possible. For instance, some would walk to school instead of taking public transportation and would use their school stipend instead to purchase food for the household. Other women contributed their entire incomes to their parents. Analyn, a single mother with one son, resided with her parents, her two younger brothers and her son during the study. Analyn's Western boyfriend regularly sent her 5,000 pesos per month (approximately 116 USD), which she would give in entirety to her mother each month to support the household. Analyn did so as she considered it to be to "the right thing to do." Some women gave to their parents whenever they had excess. Lea, who was previously raised by her grandmother, noted that whenever she had any excess income, she gave it all to her grandmother. While she believed that her grandmother saved the money that she gave her, she did not actually know whether or how that money was spent.

Trafficked women expressed a combination of satisfaction in being able to give to their parents, but also guilt when unable to do so. Regardless of their own circumstances, some women were satisfied in being able to help their parents despite the personal cost to themselves.

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<sup>17</sup> Her siblings were also enrolled in school.

Grace described a time in which she experienced joy in giving financially to her family even while she was in need herself:

I also needed [the money] so it's difficult for me to [give], but there are times that I just give to her and I'm the one who just looks for a way. Because it is for her, it is for her... I just feel light if I give. Yes, and sometimes also, what's this, it's more okay for me, it's more okay for me if I'm the one who doesn't have because it seems I can cope rather than if they wouldn't have.

When they were unable to give to their parents, some participants expressed guilt in not being able to provide and concern over their parents' wellbeing. For instance, Antonia worried about her father who worked as a mechanic, as he had an ulcer and he would experience pain when he did not rest sufficiently or when was unable to eat on time. Although she would give him extra money and ask him to rest from work for a few days whenever she could, sometimes she had no money to give. Antonia said: "Sometimes like I really disappointed if I don't have [any money]. I can't provide help to them. I worry. My father has an ulcer. So like I pity [him] when he works a lot."

### *Setting boundaries with parents*

Some participants, however, found it necessary to set boundaries with their parents when their parents would regularly ask for money. Boundary setting usually occurred following parents' repeated requests for money for day-to-day needs. Trafficked women either set boundaries after deciding that their parents' requests were simply not feasible for them, when their parents engaged in financial practices that the trafficked women did not approve of, and/or following a recurring conflict with parents surrounding finances. Boundary setting manifested in numerous forms. After frequently sharing money with her mother in response to regular requests, Angelie eventually set boundaries with her mother by refusing to dip into her savings for her



mother. As reflected below, Angelie did so after her mother stole her savings on multiple occasions. Angelie said:

I can save a lot as long as my mom won't ask. She knows where I keep my money, under my clothes, so she looks for it. I just wonder why my money is lacking. She will steal it... [I feel] angry. She won't even ask permission because if she asks permission, I also won't give her. I really save it for times when we don't have rice, like that.

It is important to note that Angelie would use her savings for her family if the family ran out of food; however, she wanted to maintain control over her own savings, as her mother frequently acquired debt and she did not trust how her mother would spend her savings. Although Angelie lived with her mother at the time of the interview, she had started saving her money at her aunt's house to protect it from her mother. Another participant, Rosemar, set similar boundaries with her mother after watching her mother frequently take credit from moneylenders and after being regularly chastised by her mother for not sharing enough money with her. Rosemar ultimately moved out of her mother's home and decided to live on her own in an effort to distance herself from the financial pressures from her mother.

Similarly, Chona distanced herself from her mother in order to avoid arguments over financial matters. At the time of the study, Chona's mother was imprisoned for selling methamphetamines. Chona was enrolled in high school, as she was pursuing her personal goals of attending college and becoming a social worker. Her partner supported her financially while she was in school. Even though she had no income of her own, her mother regularly asked her to bring money to her in prison. As Chona expressed below, she eventually stopped visiting her mother in prison to avoid conflicts around money:

My mom doesn't understand that I don't have money. I get mad. I just don't go there [to visit my mom in prison] 'cause one time I went there and my mom doesn't believe that I am studying, she was angry at me, and asked why I am studying. My mom was imprisoned because she was selling shabu [methamphetamines]. She told me 'Why are you studying? Why don't you just sell shabu? I'll give you.' But even if I'm angry at her,

I can't do anything about it because she is my mom. That's why I just don't go there, and then she will ask me why I don't come. It's the same thing, even if I go there, you will just be mad at me.

All of these actions – moving out, not visiting parents, saving money outside of the home, refusing to give one's money to parents and/or determining to stay in school despite resistance – reflected that women accepted their limitations in being able to provide for all of their parents' financial needs, while also taking steps to ensure that their own emotional and financial needs were met.

### **Managing Financial Pressures as a Partner**

In addition to managing financial pressures as a daughter, some formerly trafficked women concurrently managed financial pressures as a partner. Out of the twenty-two participants, one-half had a partner at the time of the study, including nine who resided with their partners and two women who had Western boyfriends living overseas.<sup>18</sup> The following section pertains to women who were residing with their partners during the study. An overview of the process of managing financial pressures as a partner is presented below in Table 2.

**Table 2: Managing Financial Pressures as a Partner**

<i>Context:</i>	Gender roles for household financial management in the Philippines
<i>Conditions:</i>	Inability to trust partner with finances Financial dependence upon partner Insufficient financial resources / need to “make money reach”
<i>Actions:</i>	Controlling access to income Instructing partner Seeking one's own income source

<sup>18</sup> All of these women reported having male partners.

	Avoiding conflict
<i>Consequences:</i>	Meeting basic needs
	Being unable to contribute financially to one's own family

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### **Making the money reach**

Responsibility for intra-household financial management followed common cultural patterns in the Philippines, with the senior woman acting as the financial manager in most households in this study. Each of the trafficked women who resided with their partners acted as the financial manager for their households instead of their partners. Participants noted the burdensome nature of this responsibility, particularly when household finances were insufficient to cover daily needs. A primary component of the responsibility of being the household financial manager was “making the money reach” until the end of the week or the next payday – to ensure that all household members had sufficient food to eat and all daily needs were met with the resources at hand. As Caren expressed:

The women are the ones who handle the budgeting in the family, and she is concerned if or she really budgets the money so that it would reach, compared to men – they don't care... Because the men, they just give the money, right? Unlike the women – they are the ones who will really worry about how to budget this money.

The responsibility of making money reach to cover basic needs was a burdensome and isolating one for many women who served as the financial manager. Rubi, who managed household finances for herself, her partner, and her infant daughter, described this challenge: “I'm really in a very difficult situation because I'm the one who has the problem of um trying to analyze how I'm gonna make sure that the money today will reach until the end of the week.” Although the need to make money reach impacted the livelihood of all household members, trafficked women

who acted as the financial manager carried the burden of stretching limited resources on their own.

### **Lack of trust in partner**

This challenge was exacerbated by the women's inability to trust their partners with finances. Common concerns regarding their partners' ability to manage money included: partners wasting money on unnecessary expenses, partners not prioritizing important family expenses, partners being present-biased in their spending instead of future-oriented, and partners being less knowledgeable of how to manage money. Numerous women noted that their partners regularly spent limited household income on unnecessary expenses – which women commonly referred to as 'vices.' Common 'vices' included drinking alcohol, illegal drug use, and gambling. For instance, Daileen lived with her partner and their one-year-old daughter while Daileen pursued her high school certification. Although Daileen was unemployed, her partner spent the majority of his income buying drugs. As a result, Daileen pursued odd jobs and spent her small school stipend to purchase basic needs for herself and for their child, including food, milk, and diapers. Many women noted that their partners prioritized their own expenses above those of the family as a whole and particularly their children. Christine described an instance in which her partner continued to spend limited household income on alcohol while their son, TJ, needed medical care:

Last week TJ got sick. I thought he had dengue because it had been four days already. So I took him to get CBC [complete blood check-up], but the results of the CBC was okay. His father is always {pause}, he does not help me find a way for us to buy medicine for TJ, my child. So that is why I wash the laundry of our neighbor, so that I can buy medicine. He [my partner] just kept on drinking [alcohol], doing nothing.

Women described their partners as being present-biased in their spending and lacking knowledge of how to manage money. Rubi expressed her frustrations that her partner would spend their limited income without thinking of future needs, even those in the immediate future:

Miss, I am really very frugal. Then I think that my partner and I are the opposite because he is a squanderer... So, me, who is holding the money, would like think of how I'm going to manage it so that it would reach his next payday... We, my partner and I, would sometimes fight over money, on what to do with it. Because for him, if like, for him what would you do with the money if there is something that is lacking or there is something you don't [have]? You want to eat something but you won't, you won't spend it so that it will reach [until the end of] that week? It will be consumed, it will really be consumed... It's frustrating [laughs] Miss because I'm really the one, I'm the one who's in a difficult situation if we don't have money.

Jessa resonated these concerns, stating: "He's [my partner] not like me in using his head. He doesn't really think about the future, like him getting sick or him getting in an accident or anything that requires money in the future." All women with partners described their partners as being less knowledgeable about managing money than the women themselves. As Jenylyn said: "most women know how to save money. Like me, I know how to save, but then my partner is different. He spends more than me. Most women are cautious in spending compared to men." Caren echoed Jenylyn's sentiments saying: "it is very seldom for men to be very [good with] money. Because in these times, the men – when it comes to their friends – they will really spend for their drinking."

### **Financial dependence upon partner**

Another factor complicating the pressure women faced was many of the women's financial dependence upon their partners. Eight out of the eleven women with partners were completely financially dependent upon their partners for all of their expenses, including the two

women with boyfriends living overseas.<sup>19</sup> All of the women who were financially dependent upon their partners were either raising dependent children and/or were pursuing further education. While they had the responsibility of managing household money, the women had an indirect ownership over the income they managed administratively day-to-day. There was a pervasive sense that the money was not truly “theirs” as they had not earned it themselves. This indirect relationship manifested in conflict between partners over how the women chose to spend money for the household. As Caren said:

Sometimes, um, not sometimes, most of the time, he [my partner] complains because he’s the only one working and we’re the only asking for credit... He gives money and then for example when it’s all gone he would ask me, ‘where is the money?’ he would say. And I will tell him, I will compute to him. And sometimes I’m even tempted to buy my needs, but I just stop myself... He has very little salary and then he would ask me where is the rest of it? And he doesn’t know it is this [difficult] to budget, especially with our daily needs, food.

### **Controlling household income**

Women utilized multiple strategies for meeting their daily needs given their indirect authority over the income earned by their partners. Strategies included: instructing their partners, controlling access to household income, seeking their own income, and avoiding conflict. When women became exasperated with their partners’ perceived poor financial decision making, some adopted the strategy of instructing their partners about their spending habits. For instance, after fighting with her partner about managing the money for the family, Jessa suggested a new approach – she suggested that she manage her own salary while her partner manage his salary. She instructed him to budget his income carefully to cover their daily expenses, while she would save her income for their future needs. During this experiment, her partner ran out of money within one week, as he spent a considerable amount on alcohol and smoking. Jessa ultimately

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<sup>19</sup> Two were self-employed and used their income (as well as their partner’s income) to cover living expenses. One woman was casually employed and received a stipend from an NGO, which she used to fund all of her personal expenses, as well as those of her child; she hid her income from her partner out of fear that he would mismanage it.

had to spend her income to purchase their food. She used this as an opportunity to teach her partner about managing money. As Jessa said:

I told him [my partner], ‘Did you know how important it is for me to keep the money because you are so irresponsible?’ He understood because if he was the one keeping the money, he would waste it on other things. He doesn’t know how to manage money.

After this experiment, Jessa and her partner returned to the system of her managing the household finances day-to-day. Other women gave advice to their partners about appropriate and inappropriate expenditures in an effort to control their partners’ spending. As Caren said: “I think it’s (gambling) really a waste of money, instead of saving... I gave him (partner) advice and made him realize that it’s not good, especially now that we have kids.”

In an effort to control their partners’ access to household income, some formerly trafficked women traveled to their partners’ workplaces to intercept their paychecks each payday and prevent their partners from spending their paychecks on alcohol on the way home from work. Some women developed a system in which their partners needed to ask permission from them before spending. Alternatively, some women resorted to hiding money from their partners to control their partners’ spending. This strategy, however, backfired at times as the women did not have a secure place to keep their money and their partners would sometimes find the hidden money. Daileen, who hid money from her partner so that he would not use the money she saved for her child to purchase drugs, explained:

There is also a time Miss that I will have extra money or there’s some excess, I am able to [save] it so that maybe next week [if] we don’t have, at least there’s something I can use. I will just fold it and then keep it, put it [somewhere] because my live-in partner might steal it. In the walls, like that {laughing}. Sometimes I even forget where it is... There was an instance he [my partner] was asking me [for money], and I [said I] didn’t have anything to give him, and then when he saw that I had money, he tore it. I just didn’t react because he’s an addict and I am afraid... When he comes inside the room, I have already bought the things, milk, soap. He will just say, ‘so you have money?’ like that. I will just say that ‘this is just for the child. It’s just a little.’

When efforts to control their partner's income were unsuccessful, some women sought income sources of their own. In Daileen's case, her partner used his salary for his own expenses, much of which went to buying drugs. She ultimately ended up supporting herself and their child financially through a transportation stipend she received from an NGO that sponsored her education, as well as by asking her boyfriend's mother for small jobs in her printing business. She strove to keep her income a secret from her partner, as she was afraid that he would take it and she would have insufficient money remaining for their child. Another woman, Chona, also found her own income source which she kept a secret from her partner. When Chona ran out of money and was unable to borrow from others, she returned to sex work occasionally. Chona, who had kept phone numbers of some of her previous clients, would text them when she ran out of money. She used this income at times to feed her younger brother, or purchase something that she wanted for herself. She, however, kept this income a secret from her partner. She would tell him that she had borrowed the money, as she did not want to face his disapproval or anger for her decision to engage in sex work.

### **Avoiding conflict**

In addition to adopting active strategies to meet daily needs – such as taking control of household income, instructing their partners and seeking their own income sources – some women determined that avoiding conflict with their partners was the best strategy. This sense of resignation was exacerbated by financial dependence upon the women's partners. Women who were completely financially dependent upon their partners had less power to control their partners' excessive spending due to their indirect ownership over the money they managed day-to-day. Some women also felt shame for being financially dependent, which further fueled their resignation to their partners' excessive spending. As Chona expressed:



I will tell him [my partner] that he got [earned] very small money, and he will still go out drinking. We don't have money to buy rice sometimes, but sometimes, he will say 'just one time.' I can't control [it] because he is the one working... It will blow up if we talk about it more, because we will just fight if I don't do what he wants because it is his money... His friends at work, they are the ones inviting him and he is embarrassed to turn them down. When it's payday, they will drink. I just don't do anything about it because I am embarrassed because he is the one raising us.

Women who were financially dependent upon their partners were also constrained in being able to contribute financially to their own extended families. While the women expressed a desire to share their household income with their parents and other relatives, their partners often gave any excess income to their own families instead of the women's families. As Rubi described:

Sometimes even if we are in a dire situation and then he [my partner] also seems to prioritize giving money to his mother if his mother doesn't have any, if that day they don't have any viand,<sup>20</sup> so he needs to like give or lend [money to her] but it's never repaid... Yes, it's quite difficult, especially if like {pause} like I hope his family would understand Miss, because for me I could not really give to my family.

Again, the women's level of control over inter-household resource distribution decisions was constrained by a lack of their own income source. Rubi explained how she often handled such inter-household resource allocation decisions: "But on my part, I could not do anything because he [my partner] is the one working. So I can't do [anything], I won't say anything because we would only fight about it."

### **Managing Financial Pressures as a Mother**

Out of the twenty-two women interviewed, twelve women were mothers at the time of the study; three had two children and the remaining nine women had one child. The following section pertains to women with children only. An overview of the process of managing financial pressures as a mother is presented below in Table 3.

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<sup>20</sup> Viand is a food (meats and/or vegetables) that is served with rice

**Table 3: Managing Financial Pressures as a Mother**

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<i>Context:</i>	Gender roles regarding mothering
<i>Conditions:</i>	Insufficient financial resources / need to “make money reach” Financial dependence
<i>Actions:</i>	Changing way of life Prioritizing child above all else
<i>Consequences:</i>	Sacrificing self Conflicted relationships

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### **Shifting priorities**

Women participating in the study who were already mothers described mothers as the ones who were most likely to be focused on the needs of children in the household, the most likely to migrate for the sake of the family, and the most likely to spend household finances on children. As Caren expressed, mothers “are the ones who are really concerned of the needs of the family.” Most women described a monumental shift in their life priorities upon becoming mothers, with some of the women describing their child/children as being their “life.” This momentous change in priorities manifested in their financial decision making. While some women felt at greater liberty to spend their income for themselves before becoming a parent, many women strongly noted that their priorities have now shifted to their children. Lea expressed this change in the way she managed her finances upon becoming a mother:

Actually it was when I gave birth – that was the time I realized that money is important. Because when I was single, I was just like my friends – like going to a disco, going out anywhere. Then I even um have a shortage of money. And right now that I already have a kid, even one peso is really important. I have to save with my kid, especially when he grows up. Before, we go out almost every night even when I don’t have any money, I

borrow from my friend just to be able to go out. Then right now, even if it's payday, I don't go out because it's really difficult compared [to] before.

Cherry Ann noted a similar shift in her financial priorities as a mother. This shift was reinforced for her one time when her child became ill, but she had no money to take him to the doctor. From that point forward, her financial priorities changed. She said:

It [the way you manage your money] really changes [when you become a mother] because when I was still single I don't have any responsibilities, I keep spending. Hmm, I just keep spending, drinking, spending on anything. And now that you have a child, you already think that your child might, God forbid, get sick, and no money to buy milk, like that.

Women noted numerous financial challenges in trying to prioritize their children's needs. Almost all women struggled financially to meet their children's daily needs. Further, eight out of twelve of the women were not employed and were financially dependent upon either their partners or their parents (six depended on their partners and two on their parents). The other four women had an income source of their own, mostly through self-employment; two of these women, however, supported their children's expenses by themselves with no financial support from their former or current partner.

### **Sacrificing oneself**

Given limited financial resources, a decision to prioritize their children's needs often resulted in women sacrificing their own wishes and needs. Many of the women who were mothers bought items first for their children before considering buying something for themselves. As Antonia, a single mother, expressed: "About my son, I just give. I just buy my son's needs like milk, diapers, food. Then for me, it's ok for nothing." Similarly, Rubi noted that she and her partner prioritized their daughter above themselves: "There are actually times especially when we [my partner and I] want to buy something for ourselves, but our daughter is our priority so we would have to sacrifice ourselves for our daughter." Sometimes women

sacrificed their own basic needs in order to meet their children's needs. Daisy described going without food for the sake of her child:

I pity my child when he hasn't eaten, so I find a way, I really find a way. Always. Always. I'm okay to feel stressed or pity as long as there's something to eat. Sometimes I just make sure that my child has eaten. I don't, I don't eat anymore especially when I'm really tight with money.

Women experienced an increased sense of urgency to find money once they became mothers.

While they could accept going without their own needs being met, they would always find a way to feed their children. Jenylyn described the measures she took after giving birth:

After I gave birth then after three days, I already helped in the [fish] market even if I shouldn't yet because I haven't, I haven't yet paid for the midwife then that's why I just helped there so that I can pay. My grandmother was the one who watched my child... My thoughts at that time was about my child, then for milk then if I have a problem with milk, I instantly go to the market to help, I will find someone where I can help, sometimes I will do laundry for a neighbor.

This priority shift for the women was at times a source of conflict between the women and other family members. When women sacrificed themselves to provide for their children's needs, they experienced frustration when their partners and/or parents did not do the same. Caren described her current situation in which she felt hurt by her father-in-law's apparent lack of concern for her child who was in the hospital:

Right now that my uh kid was sent to the hospital and we don't really have anything [any money] with us right now. So right now it's really difficult. And my father-in-law said that he doesn't have money, but he's still playing [cockfights] and drinking.

### **Financial dependence**

Women's financial dependence upon their parents and/or partners complicated these relationships when women placed a different priority on providing for their children than did the person upon whom they were depending financially. Daisy described strain in her relationship with her father because of the need to provide financially for her child. Daisy, a single mother of

two children, was studying toward her high school degree through the support of a local anti-trafficking NGO. While studying, she was supported financially by her father. Her financial dependence upon her father not only for herself, but also for her children, added strain to their relationship. On one hand, Daisy felt guilty for her dependence, stating: “I pity my father, I keep asking [for money] cause I already have a child. I’m so shy [to ask].” However, on the other hand, Daisy also expressed frustration when her father would spend supplemental income on expenses she saw as unnecessary instead of using it for essential needs for the children. Since her father earned the income, her right to control that income was, however, limited. She said:

If he [my father] has extra money, he goes drinking with his friends. I scold him. I stop him, but he scolds me. I’m the one who gets scolded. I get angry because instead of giving me the money, he would go drinking.

Women experienced similar interpersonal challenges with their partners when their partners spent limited income they needed to feed their children on alcohol, gambling, or other unnecessary expenses. These tensions escalated into conflict between partners to which women responded by using one of the strategies mentioned previously (controlling access to income, seeking own income source, instructing partner and/or avoiding conflict). As referenced earlier, Daileen’s partner frequently spent his income buying drugs, leaving Daileen to find money for their child. Daileen attempted many strategies to change her partner’s behavior, hiding money from her partner and educating him on the importance of taking care of their child. These strategies, however, led to conflicts with her partner and fear that her partner would become physically violent toward her. After her partner threatened to stab her, she gave up trying to control his behavior. She became resigned to the fact that she had no other choice but to provide for her daughter’s needs without any help from her partner. As Daileen expressed:

At first I was really hurt, but I got used to it already. With the advice of other people, it's like I realize that I shouldn't, I shouldn't just think [about it]... I just accepted it. If I can't bear it anymore, I ask from my in-laws – just for the child.

Financial dependence led one participant, Christine, to endure a very physically and emotionally abusive relationship to ensure that her child's needs were met.<sup>21</sup> Christine's partner inflicted multiple forms of abuse upon her. In addition to regularly hitting her, her partner threatened to kill her on multiple occasions – pulling a gun on her, choking her, and telling her that he felt like “eating a person.” Her partner was emotionally abusive toward her – embarrassing her in front of other people, offering to give her away to his friends, calling her stupid, and accusing her of being unfaithful to him. Christine described his treatment of her as “worse than the customers before.” Christine, however, noted that without any employment, she had no choice but to remain with her partner as she was unsure how she would provide for her child otherwise.<sup>22</sup> Christine described the enormous sacrifices she made for her son:

Sometimes I ask the Lord why He allowed me to live when it is this painful – my fate. It is so painful. I just say [to myself] that I have to be strong for my child... All these [things] I have done, I did everything for my child. If he only knew. {pause} I love him very much. I want that if ever I am gone, we don't know, that someone will tell him [my son]: ‘You know what? Your mom loved you very much. She really cared for you above anything. She did everything for you.’

During the study, Christine was enrolled in a job training program provided by a local anti-trafficking NGO, as she wanted to obtain a job so that she could leave her partner. The NGO required Christine to complete her high school certification before she could avail of job placement services from the agency.

### **Managing Competing Pressures**

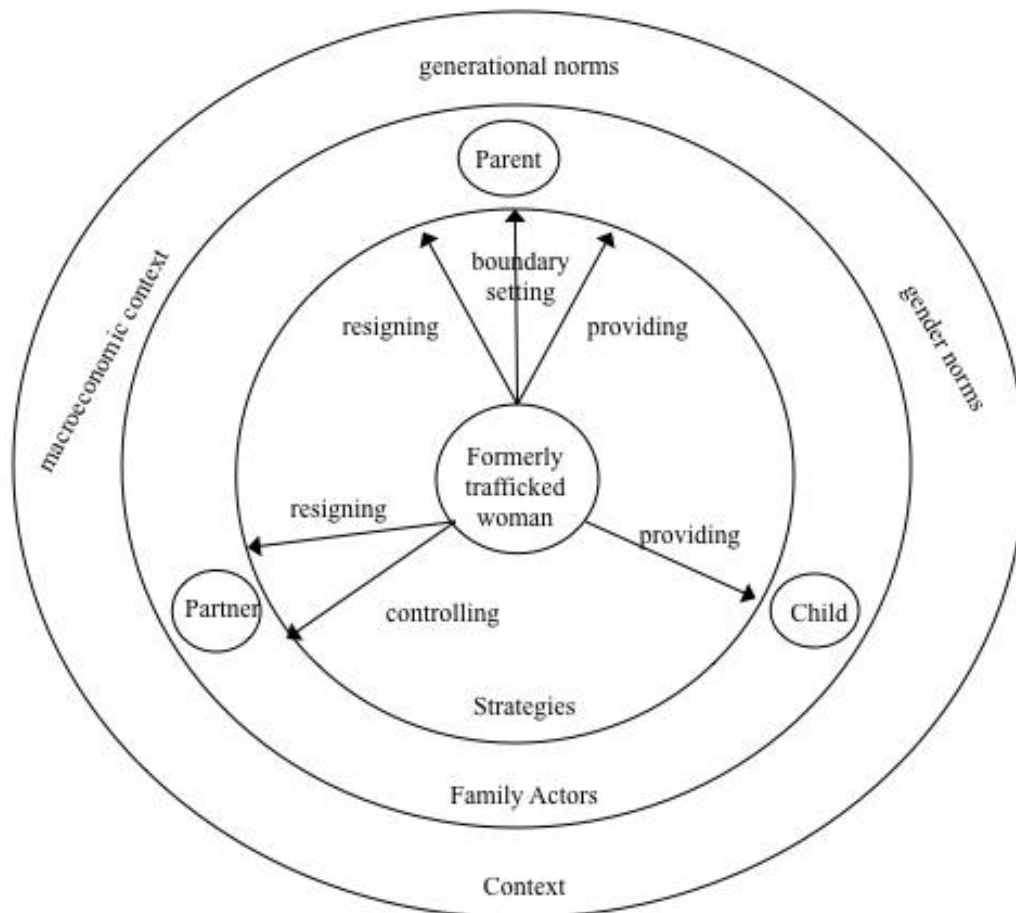
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<sup>21</sup> As referenced earlier, the IPV safety planning protocol was implemented each time a woman disclosed IPV in an interview.

<sup>22</sup> Christine was also worried that her partner may retaliate against her family if she moved out.

As reflected above, formerly trafficked women in the Philippines balanced numerous and at times conflicting financial pressures within their families following community re/integration. These competing pressures stemmed from the multiple roles women played in their families as daughters, partners, and mothers. Women developed several strategies to manage family financial pressures, which can be characterized into four primary categories of actions: providing behaviors, controlling behaviors, resigning behaviors (giving up), and boundary-setting behaviors. As reflected below in Figure 1, the strategies women utilized depended upon the family actor with whom they were engaging.

**Figure 1: Managing Family Financial Pressures**



In their roles as mothers, women adopted a solitary role of providing for their children in the face of the limited employment opportunities in their communities, an overwhelming sense of personal responsibility for their children's wellbeing, and at times indirect ownership over the income they used to support their children. While women were willing to sacrifice themselves for the sake of many family members and were at times willing to sacrifice their parents' needs to meet their own needs or those of their children, none of the women ever mentioned an instance in which they sacrificed the needs of their children for the sake of others in the family. In their relationships with their partners, women utilized both controlling and resigning behaviors to make money reach until the end of the week for the entire household. The use of controlling behaviors was necessary due to the women's inability to trust their partners to make financial decisions in the best interest of the household. However, at times women became resigned to their inability to fully control their partner's income and decided that conflict avoidance was the most sustainable strategy, particularly in light of any financial dependence upon partners.

Formerly trafficked women's relationships with their parents were the most complicated. Women were compelled to provide financially for their parents due to a strong sense of *utang na loob* (debt of gratitude) toward their parents that extended prior to their trafficking history and due to their parents' decisions to run to them in times of need. However, as time passed many women also came to accept their limitations in being able to meet their parents' financial expectations and needs. After repeated conflicts with parents over finances, some women took steps to set boundaries with their parents to enable themselves to meet their own financial needs and those of their children. As Antonia summarized, "I will help [my parents] as much as I can, but I can't give them everything."



The challenges inherent in each of these roles also fed into one another. For instance, women with children were more likely to be financially dependent upon their partners. Women who depended on their partners financially were less able to provide financially for their own parents, as many men chose to give any excess income to their own families.<sup>23</sup> Women who held indirect ownership over the money they managed, who supported dependent children, and who faced repeated requests from their parents for financial help with their daily needs faced the most challenging triad of family pressures. Women in these circumstances did their best to balance all the needs of the extended family while ensuring the survival of their children, even if it meant sacrificing themselves and/or facing the disdain of their parents and/or partner.

### **Discussion**

Findings echo previous literature which has demonstrated that many formerly trafficked women originally were trafficked in the midst of family financial difficulties and that many trafficked people face numerous financial pressures in their families post-re/integration (Miles & Miles, 2010; Lisborg, 2009; Simkhada, 2008; Reimer et al., 2007; Beyrer, 2001). While there is almost no literature that speaks to the multiple roles that formerly trafficked women play in their families, study findings reflect existing research with women engaged in sex work that reinforces women's multiple roles as daughters, mothers, and partners while also engaging as sex workers (Manopaiboon et al., 2003; Castañeda, Ortiz, Allen, García, & Hernandez-Avila, 1996.). Findings underscore that, contrary to much of the current media surrounding human trafficking, formerly trafficked women should not be defined solely by their trafficking history, but should also be recognized as women who have agency in their lives and who play important roles in their families and communities (Busza, 2004).

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<sup>23</sup> While women frequently manage finances day-to-day in the Philippines, men customarily take a prominent role in making decisions regarding inter-household transfers in the Philippines (Eder, 2006).

The process of managing family financial pressures outlined in this study reflects a dominant cultural script of the “martyr mother” and/or “altruistic daughter” who sacrifices herself and labors for the wellbeing of the family. This script is frequently stressed in research pertaining to ‘unskilled’ female labor migration from the Philippines (Asis, Huang & Yeoh, 2004; Asis, 2002; Parreñas, 2001; Barber, 2000; Yeoh & Huang, 2000; Tacoli, 1999). This construct is also consistent with literature that has underscored the altruistic roles of mothers and daughters in family life in the Philippines, with mothers assuming primary responsibility for the wellbeing of all family members and daughters assuming primary responsibility for care of elderly parents (and simultaneously her own children) (Brickell & Chant, 2010; Mason & Smith, 2003; Medina, 2001).

However, as research with Filipina migrant workers has shown, personal concerns and aspirations are often entwined with family needs and motivations and it can be challenging to disentangle the two (Asis, 2002; Tacoli, 1999). Women who make sacrifices to help their families may gain more approval from their families for fulfilling socially sanctioned gender roles (Tacoli, 1999). There may be no need for the family to overtly pressure the woman to sacrifice herself, as helping the family may be seen as the “natural thing to do” (Asis, Huang & Yeoh, 2004, p. 205). Women who are motivated by altruistic reasons to help their families also possess their own goals for themselves and can pursue their personal goals while making sacrifices on behalf of their families (Brickell & Chant, 2010; Parreñas, 2006; Tacoli, 1999). Asis (2002) has noted that there is a tendency to portray Filipina migrant workers at polarized extremes – either as victims or as women full of personal agency. This trend permeates anti-trafficking discourse as well, reflecting fundamentally different ideological positions toward sex work and sex trafficking (Cavalieri, 2011).

Formerly trafficked women in this study, however, demonstrated their ability to balance these multiple realities simultaneously. Women made tremendous sacrifices for the sake of their parents and their children. At the same time, however, women recognized their limitations in being able to wholly fulfill the needs of all family members and they pursued their own personal goals – such as returning to school or saving money for their children’s future. When seeking to understand the lived experiences of formerly trafficked people, it is important to listen to the full range of their stories and allow space for these “varying shades of human agency and structural constraints” (Asis, 2002, p. 74). The integration of these multiple realities may generate more “messy” findings, but hopefully findings that more faithfully reflect the lived realities of formerly trafficked women.

### **Implications for Social Work Practice**

Study findings hold important implications for the design of re/integration support services for formerly trafficked women. Findings underscore the importance of employment opportunities for formerly trafficked women upon re/integration. To the author’s knowledge, almost all of the existing economic services for formerly trafficked people in Cebu require trafficked people to have obtained a high school certification prior to availing of job placement services. Some agencies provide small transportation, school lunch stipends, and/or funds to purchase school supplies to trafficked people while pursuing their high school certification. However, as demonstrated in this study, trafficked people enrolled in school must find a way to survive while doing so – which often leaves the trafficked person financially dependent upon their partner and/or a parent. Agencies providing economic support services to this population should consider the provision of part-time social enterprise employment opportunities that can be assumed simultaneous to education. This approach would enable formerly trafficked women to

pursue their long-term career goals while also having a safe mechanism through which to meet their immediate needs and those of their children. Social enterprise employment opportunities may also be more flexible to the needs of working mothers.

Moving forward, an important question for further consideration is how best to assist formerly trafficking women in achieving their economic goals while also providing culturally appropriate support to women as they manage the financial pressures they face in their families. To the author's knowledge, almost all re/integration support services in Cebu target trafficked people as individuals. However, as this study reinforces, formerly trafficked women do not live in isolation following community re/integration; they are embedded within a family context that is integrally intertwined with their personal and financial wellbeing. One possible concern is whether or not focusing economic re/integration support services on trafficked women alone may implicitly reinforce the financial pressures these women already carry. This concern has been echoed more broadly in relation to poverty-reduction programs for women in the developing world (Brickell & Chant, 2010; Mayoux, 1999).<sup>24</sup> If resources were not an issue, one possible adaptation to existing services would be to open economic support programming, such as job training and placement programs and/or microfinance initiatives, to the parents and partners of trafficked women. However, given the limitations of current financial and human resources within anti-trafficking agencies, a more pragmatic approach in the immediate term will likely require findings other means of supporting trafficked women in navigating the financial pressures they face in their families. Adaptations could also be as simple as including women's

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<sup>24</sup> This concern has been stated in existing international development literature pertaining to other populations. The past 20 years have seen considerable expansion of the microfinance programs internationally, with much of the growth due to an upsurge in initiatives for women (Mayoux, 1999). In addition to having higher repayment rates, women have also been targeted in the microfinance sector partly due the role they fill in ensuring family welfare. International literature has demonstrated that when women make household financial decisions, more resources are likely to be allocated to children, savings and investment increase, and household debts are more likely to be repaid (Ashraf, 2009; Ashraf, Karlan & Yin, 2010; Duflo, 2003; England, 2003; Quisumbing and Maluccio, 1999).

partners and/or parents in program orientations and/or regular events to give family members a greater understanding of the women's goals and the potential value of existing services for the long-term financial wellbeing of the family. Other options include the provision of family and finances support groups that provide trafficked women with a safe forum in which to discuss financial matters with their family members, and/or savings programs for trafficked women and their partners that support couples in setting and working toward joint financial goals. However, in order to ensure that any programmatic adaptations are consistent with the desires and goals of the women, an important next step would be to consult with formerly trafficked women themselves about additional supports that they would find helpful as they balance concurrent family financial pressures post-re/integration.

### **Limitations**

The primary limitation of the study was the sampling procedure. As referenced earlier, an NGO that provided re/integration support programming to formerly trafficked people referred potential participants for this study. As a result, the sample did not reflect the broader population of formerly trafficked women in Cebu, many of whom are not accessing any form of social services. It is worth noting that the experiences of formerly trafficked women who are not availing of re/integration support services could be quite different from the experiences of women enrolled in the referring NGO's program. In particular, it is likely that the relatively low reported rate of engagement in sex work post-re/integration in this study was more a reflection of the sampling strategy than a reflection of the broader population of people formerly trafficked into sex work in Cebu City. Further research on this topic should be expanded to include formerly trafficked people not currently accessing social services.

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## **IV. Financial Roles Assumed by Formerly Trafficked Women: Findings from a Financial Diaries Study**

### **Abstract**

Formerly trafficked people often face substantial economic challenges upon community re/integration.<sup>25</sup> Very little research literature, however, exists documenting the financial lives of formerly trafficked people. This paper presents findings from a 6-month financial diaries study with the households of 30 women in Cebu City, Philippines who were formerly trafficked into sex work. The financial diaries, a methodology originating in the field of behavioral economics, seeks to generate an in-depth understanding of the way people living in poverty manage their day-to-day finances. Findings from this study will be used to understand the roles that formerly trafficked women play in the promoting the economic stability of their households following community re/integration. Challenges that formerly trafficked women face in fulfilling these roles as well as the implications for social work practice with this population will be discussed.

### **Introduction**

#### **Economic Challenges Following Community Re/integration**

Economic vulnerability has been identified as a key risk factor for human trafficking. Commonly noted economic challenges prior to trafficking include urgent financial needs in the family, household debt, a sense of responsibility to one's family, a lack of suitable job options, and a desire for respect that comes with economic resources. These challenges are often still present after the women escape human trafficking (Lisborg, 2009). During their trafficking

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<sup>25</sup> As referenced earlier, the term 're/integration' is used in place of 'reintegration' to acknowledge that formerly trafficked people can choose to return to their home communities or build a home in a new community of choice (Surtees, 2010).

history, pimps or owners of the establishments in which the women work may withhold some of their earnings. Formerly trafficked women may lose some of their earnings if police raids are conducted on the establishments in which they are working (Cavalieri, 2011). Qualitative research with Filipina and Thai trafficked women upon re/integration has shown that many return home without sufficient savings and/or in debt (Lisborg, 2009).

Upon re/integration, formerly trafficked women may face considerable internal and external economic stressors. Women may pressure themselves to provide financially for their families and may be concerned about becoming financial burdens to their families (Miles & Miles, 2010; Lisborg, 2009; Reimer, Langeler, Sophea, & Montha, 2007; Beyrer, 2001). Qualitative research with Filipina and Thai women post-re/integration has shown that many women receive regular pressures from their family members to provide financially, and that this responsibility exceeds what is realistic given jobs they can access in the labor market. Upon re/integration, many returnees face the same lack of adequate labor market opportunities that initially propelled them to migrate (Lisborg, 2009). These economic burdens, along with personal and familial debts, can lead women to return to sex work even if they do not want to do so, putting formerly trafficked people at risk for re-trafficking (Robinson & Yeh, 2009; Sandy, 2009; Simkhada, 2008; van Blerk, 2008; Ngo et al., 2007; Busza, Castle, & Diarra, 2004).

Economic stability is often a key priority for formerly trafficked people themselves (Miles & Miles, 2010; Reimer et al., 2007). In one qualitative study with Filipina and Thai formerly trafficked women, some participants shared that economic challenges were of greater importance to them than any personal trauma they experienced during their trafficking history. Several women noted that their primary fears upon re/integration were a lack of savings, household debt, and a fear of being stigmatized for returning home as a “failed” economic



migrant (Lisborg, 2009, p.4). While the existing literature highlights the importance of economic stability during the re/integration process and the considerable economic pressures formerly trafficked women often face, there is, to the author's knowledge, no existing research which delves into the roles that formerly trafficked women play in promoting the financial wellbeing of their families post-re/integration. Understanding the roles that formerly trafficked women play in the economic stability of their families following re/integration is critical so that practitioners can develop and hone services for this population that support women in achieving their economic goals and help prevent women's risk for re-trafficking.

### **Macroeconomic Context**

In order to understand the financial pressures that formerly trafficked women face upon re/integration in the Philippines, it is important to consider the broader macroeconomic context of the Philippines. Whereas other Southeast Asian countries have seen considerable economic growth since the 1997 Asian financial crisis, economic growth in the Philippines has lagged behind the region as a whole (Bayangos & Jansen, 2011). The Philippines holds the highest unemployment rate in Southeast Asia. Though the unemployment rate in early 2013 was officially estimated at 7.1%, this estimate very likely underreported the actual level of unemployment (National Statistics Office of the Philippines, 2013; Yap, 2013).<sup>26</sup> In the same survey, the National Statistics Office in the Philippines estimated that the total labor force participation rate of the population aged 15 and higher was 64.1% of the population.<sup>27</sup> Within those engaged in the labor market, only 60.2% were estimated to be wage or salaried workers, which included part-time employment and casual work for a wage in addition to full-time

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<sup>26</sup> This number did not include the 9.4% of the population working as unpaid workers in family businesses.

<sup>27</sup> Within the population engaged in the labor market, key sectors of employment include: services (54.1%), agriculture (30.4%), manufacturing (8.3%), and construction (6.0%).

employment (National Statistics Office of the Philippines, 2013).<sup>28</sup> Even though officially the employment rate may appear high, there is a considerable population that has either dropped out of the labor market and/or who may be in the labor market but only casually employed or underemployed.

While the reasons underlying lagging economic growth in the Philippines are numerous, several will be noted briefly. Historically, structural adjustment programs (SAPs) implemented by the International Monetary Fund and the World Bank have led to devastating economic consequences in the Philippines – including increased unemployment, burdensome government debt, substitution of local industries with export-oriented cash crops, and cuts in government spending on health and education (Guevarra, 2007; Sassen, 2002a). Economic growth in the Philippines has also not kept up with population growth (Balisacan, 2007). Since the mid 1980s, fertility rates have declined considerably in Southeast Asia, dropping close to replacement levels in much of the region. Among the large countries in Southeast Asia, only the Philippines maintains a comparable fertility level to the 1980s, leading to an age structure with considerable risk for substantial population growth (Jones, 2013). The steady population growth of the Philippines can be attributed to extreme sensitivity surrounding the use of contraception and other reproductive health services within the Philippines. More than 80% of the population is Roman Catholic, and the Catholic Church maintains a very strong presence in political, social and cultural life in the Philippines (Austria, 2004). Abortion remains illegal in the Philippines, and contraception is not only controversial, but also prohibitively expensive for households in poverty.

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<sup>28</sup> Family businesses play an important role in the economy, with an estimated 26.9% of those engaged in the labor market self-employed.

One of the primary strategies of the Philippine government has used to compensate for the lagging economy has been to promote the international migration of Filipino workers (Bayangos & Jansen, 2011; Eviota, 2004; Sassen, 2002a). The Philippines is one of the largest suppliers of migrant labor in the world (World Bank, 2011; Piper, 2004). In 2010, the Philippines was the world's fourth highest net remittance receiving country (in absolute terms), following India, China and Mexico (World Bank, 2011).<sup>29</sup> Remittances to the Philippines have risen steadily since the 1990s, with remittances accounting for roughly 10% of the country's GDP since the mid-2000s (Bayangos & Jansen, 2011).

In the past 30 plus years of international labor migration, the groundwork has been laid for a migration industry originating in the Philippines. Migration has become acceptable and even desirable, conduits for migrating internationally already exist, and social networks of migrant workers have expanded (Asis, 2002). Women comprise the majority of migrant workers from the Philippines (Guevarra, 2007; Schelzig, 2005; Eviota, 2004; Asis, 2002).<sup>30</sup> Common professions for migrant Filipina women include domestic workers, entertainment workers (including sex work), factory workers, and nurses (Chang, 2004; Eviota, 2004; Asis, 2002; Sassen, 2002b). Even if women have completed a high level of education in the Philippines, some still choose to migrate because they can earn higher wages as domestic workers in postindustrial nations than as professional workers in the Philippines (Parreñas, 2000). In the Philippines, migrating for the sake of one's family is a dominant cultural script for both men and women. Qualitative research with Filipina women who migrated internationally has shown that the potential to help their families financially is an overwhelming motivation for many women to

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<sup>29</sup> The Gross Domestic Product (GDP) of the Philippines is, however, considerably smaller than the other top remittance-receiving countries (Bayangos & Jansen, 2011).

<sup>30</sup> Women's increasing participation in international migration became particularly apparent in the 1990s and has continued to the present (Asis, 2002).

pursue work abroad, particularly to help fund a specific family project like putting their siblings or children through school (Asis, Huang & Yeoh, 2004; Asis, 2002). As referenced earlier, a survey with formerly trafficked girls residing in Cebu, Philippines found that one of the key factors contributing to their decision to leave their homes was to find work and be able to send money home to their families (Artadi, Bjorkman & La Ferrara, 2011). It is important to note, however, that the notion of migrating solely for the sake of the family only presents a partial picture. While literature frequently references “the mold of ‘martyr mothers’ or ‘altruistic daughters’ who toiled abroad for the sake of their families,” Filipina migrants also pursue personal goals through their migration and exercise their own agency in deciding whether or not to migrate (Asis, 2002, p. 77; Tacoli, 1999). Personal and family motivations are intertwined. When migration is motivated by a decision to help the family, there may be no need for the family to pressure the woman to migrate, as helping the family may be seen as the “natural thing to do” (Asis, Huang & Yeoh, 2004, p. 205; Asis, 2002).

While the earnings garnered through such work differ based on the type and country of employment, many Filipina migrant workers remit a considerable portion of their wages. Female migrants from the Philippines send proportionally higher levels of remittances than their male equivalents (Tacoli, 1999). According to a 2003 Asian Development Bank (ADB)-commissioned survey with 1,150 Filipina domestic workers in Hong Kong, on average, respondents remitted 246 USD monthly, just over one half of their monthly salary (Guevarra, 2007). Remittances are so critical to the Philippines gross national product (GNP) that the state has referred to “overseas workers as the *Bagong Bayani*, the modern day heroes of the Philippines” (Guevarra, 2007, p. 526-527). Through their labor and remittances, these women not only support their families but also build the revenues of their home country (Sassen, 2002b). Sassen (2002a) uses the term “the

feminization of survival” to depict that not only private households and communities depend on these remittances, but also that the government is dependent on their earnings, including earnings gained through women’s engagement in sex work (Sassen, 2002b, p. 265).

The entertainment industry has also played an important role in the Filipino economy for decades. Historically, one of the key contributing factors to the growth of the sex work industry was the decades-long presence of U.S. military forces at military bases in the Philippines (Eviota, 2004; Beddoe, 2003; Ryan & Hall, 2001).<sup>31</sup> For example, in the mid-1960s, approximately 600 Filipino brothels primarily frequented by American servicemen were in existence; by 1990, the number of brothels catering to the American military had doubled (Sturdevant & Stoltzfus, 1993). Filipino cities with a major U.S. military base became economically dependent upon the military presence (Ryan & Hall, 2001). When U.S. military bases closed in the Philippines in the early 1990s, the groundwork had already been laid for an extensive sex work industry in the Philippines targeting foreign customers. The American military presence “served to commodify local bodies for the pleasures of foreigners” and created the economic structures of the sex industry, which would be perpetuated by international tourists after the military pulled out (Ryan & Hall, 2001, p. 141). The growth of the tourism industry has been one of the key strategies for economic development in the Philippines in recent years. Growth in tourism has, as is the case in many countries, been accompanied by proliferation of the entertainment industry in the Philippines (Beddoe, 2003; Sassen, 2002b; Thorbeck, 2002; de la Cerna, 1992). Stereotypes of “the exotic is the erotic” have further driven international demand for sex tourism (Cwikel & Hoban, 2005, p. 308). In particular, Western stereotypes of Asian women and girls as submissive, demure, and/or eager to please have fueled demand for

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<sup>31</sup> The presence of U.S. military bases through Southeast Asia during the Vietnam War fueled the prostitution industry not only in the Philippines, but throughout the region.

Asian women and girls to be trafficked into commercial sex work (and as mail order brides) (Chung, 2009). Technological developments have also contributed to a proliferation in sex tourism and easier access to entertainment workers (Chung, 2009; Eviota, 2004).

In Cebu specifically, tourism development policies have exacerbated socioeconomic inequalities in the city. Employment in the tourist industry can provide an alternative to low wage service and manufacturing jobs. However, for poor women with limited education, entry into the sex industry is one of the few options available to them, particularly in Cebu City, which is one of the primary hubs of sex tourism in the Philippines (Law, 2000; McIlwaine, 1997). Traffickers can prey upon people in vulnerable positions who are seeking work out of economic necessity (Sassen, 2002a; Sassen, 2002b). Some women who are trafficked into sexual exploitation are unaware of the kind of work they will be conducting. Others are aware that they are migrating to engage in sex work, but may not know the full nature of their working conditions until they arrive, which can at times include physical and sexual assault, withholding wages, lack of access to medical treatment, lack of access to protection against HIV, isolation, and fear of police (Sassen, 2002a). It is, however, important to note that many women whose experiences meet the definition of trafficking as outlined in the Palermo Protocol (reference in the Introduction to this dissertation) may not perceive themselves as having been ‘trafficked’ (Sandy, 2009; Parreñas, 2006). Ethnographic research with Filipina women working as ‘entertainment’ workers found that some of the women labeled as ‘trafficked’ wanted to re/integrate to their home communities, but only if adequate labor market opportunities were available. Without adequate employment opportunities, women preferred to remain where they were, even if it meant debt-bondage to their managers (Parreñas, 2006).

## **Methods**

### **Introduction to the Financial Diaries**

The financial diaries methodology is based on the notion that people living in extreme poverty have complex financial lives and, by necessity, must be strategic financial portfolio managers. The methodology aims to generate a thorough picture of the financial inflows and outflows of poor households by collecting data on income, consumption, use of financial instruments, extent of indebtedness, strategies for cash flow smoothing, and portfolio management strategies. This information can then be used to inform the design of financial services that are responsive to the actual financial lives of participants, rather than allowing assumptions of how people living in poverty manage their finances to guide the design of financial services for the poor (Collins, Morduch, Rutherford, & Ruthven, 2009).

The original financial diaries study targeted households living on less than 2 U.S. dollars per day in three countries: Bangladesh, India and South Africa (Collins, 2004; Rutherford, 2003; Ruthven, 2002). Researchers interviewed 42 households in Bangladesh between 1999 and 2000, 48 households in India in 2000 and 2001, and 152 households in South Africa from 2003 to 2004 (Collins, Morduch, Rutherford, and Ruthven, 2009). For all three samples, interviews were conducted bi-monthly for one year, resulting in a total of 24 interviews per household. The structure of interviews, however, differed per study. The financial diaries research conducted in Bangladesh and India by the University of Manchester's Institute of Development Policy Management (IDPM) was based on unstructured interviews and open-ended discussions (Collins, Morduch, Rutherford, & Ruthven, 2009). The study in South Africa, led by Daryl Collins, incorporated a combination of open-ended and close-ended structured questionnaires (Collins, 2008; Collins, 2005; Collins, 2004). At the heart of the financial diaries study in South

Africa were bi-monthly cash flow reconciliations at the household level that continuously documented all financial transactions in the household for one year – including all money flowing into and out of the household. At the end of the study, a financial diary was created for each household. The diaries included: a qualitative description of the financial situation of the household, socio-demographics on all household members, a summary of household living conditions, a household balance sheet, typical monthly income and expenditures, annual usage of financial instruments, and a description of key financial events in each household.

Since the original financial diaries study, several financial diaries studies of varying lengths have been commissioned by NGOs and/or financial institutions to help these organizations better understand how to provide financial services to their clientele. For example, between 2008 and 2009, an 18-month financial diaries study was conducted with poor households in rural Malawi to examine the extent to which a mobile “bank-on-wheels” program implemented by Opportunity International Bank of Malawi (OIBM) added value to the financial lives of those in the community (Stuart, Ferguson, & Cohen, 2011). In 2011, the International Rescue Committee (IRC) commissioned Bankable Frontier Associates (BFA) to conduct an abbreviated financial diaries study with vulnerable youth participating in IRC’s livelihood programming in Northern Uganda. In this project, 24 participants were interviewed five times over ten weeks. The goal of the study was to inform the adaptation of the IRC’s livelihood initiatives for this population (Bankable Frontier Associates, *forthcoming a*; Bankable Frontier Associates, *forthcoming b*). In 2012, Access to Finance Rwanda (AFR) and Visa Inc. commissioned BFA and Ntare Insights to conduct an eight-week financial diaries study across rural and urban settings in Rwanda in order to develop greater understanding of how low-income families make ends meet in Rwanda and how better financial products may be designed



accordingly (Bankable Frontier Associates and Ntare Insights, 2013). To the author's knowledge, no financial diaries research has ever been conducted either in the Philippines and/or with formerly trafficked people.

This study is a 6-month financial diaries study based on an adapted version of the open-ended and close-ended questionnaires from Collins' research in South Africa and the abbreviated financial diaries study commissioned by the IRC in Uganda (Bankable Frontier Associates, *forthcoming b*; Collins, 2004). Two research assistants (RAs) were hired to conduct all interviews, which were administered bi-monthly (resulting in a total of 12 interviews per household). Both RAs were Filipina women who were bilingual in Cebuano and English and who had previous experience working with formerly trafficked people in Cebu. One was previously employed as an RA on another research project with formerly trafficked women, while the other had served as a job readiness trainer for formerly trafficked people through an NGO based in Cebu.

### **Sample and Recruitment**

Eligibility criteria for the study included the following: women aged 18 and above who were formerly trafficked into sex work, re/integrated to and residing in the Cebu metro area, and who had no plans to move outside of Cebu for the duration of the research study. To recruit study participants, the author partnered with two non-governmental organizations (NGOs) in Cebu City that provide re/integration support services to formerly trafficked people, as this is often the safest method of recruiting research participants with a trafficking history (Tyldum, 2010; Zimmerman & Watts, 2003).<sup>32</sup> The referring agencies assessed through their own intake forms and internal procedures whether prospective participants could be classified as 'victims of

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<sup>32</sup> One of the agencies also served as the referring agency in the grounded theory study; two of the thirty participants in the current study also participated in the grounded theory study.

trafficking' according to Filipino Anti-Trafficking in Persons Act of 2003 (Republic Act Number 9208, 2003). The author requested that the NGOs refer women with a diverse range of family structures – including those with children and without, those with and without partners, and those residing with extended family as well as those living on their own. The author made this request as she anticipated that there may be considerable differences in the roles formerly trafficked women played in their family finances depending on their household structures.

The target sample size for the study was 30 households, a sample size slightly larger than the sample size used by BFA and the IRC in the implementation of an abbreviated financial diaries study with vulnerable youth in Northern Uganda (Bankable Frontier Associates, *forthcoming a*; Bankable Frontier Associates, *forthcoming b*). NGO partners referred a total of 40 potential participants; 30 households agreed to participate in the study. To recruit participants, the partner NGOs first contacted the participants via telephone and read a brief script outlining the study (Zimmerman & Watts, 2003). If prospective participants expressed interest in the study, the partner NGO shared the women's contact information with the author, the author assigned prospective participants to each RA, and the RAs contacted the potential participants for screening.

The RAs first conducted an initial telephone screening with each woman to assess her availability and interest in participation (attached as Appendix 3). During the screening, RAs asked the formerly trafficked woman which member of the household had the most knowledge of family finances. If the formerly trafficked person reported knowing the most about family finances and was interested in participating in the study, the RAs scheduled an in-person appointment to provide more information on the study and further assess her availability. If the primary financial manager was not the formerly trafficked woman, the RAs asked permission to

speak to the primary financial manager in the household and provided a brief explanation of the study to this person. If this person was interested in participating, the RAs scheduled an in-person appointment with the primary financial manager to provide more information on the study and assess his or her availability. The in-person screening is attached as Appendix 4.

Moving forward, all interviews were conducted with the person who reported being the primary financial manager in the household, an approach that was recommended by Daryl Collins, the Principal Investigator of the original financial diaries study in South Africa. Previous research has demonstrated that the person who has the most knowledge of family finances can provide as accurate an account of the financial decisions of a household as a full enumeration of all individual use (Cull & Scott, 2009). While it is evident that the perspectives of the primary financial managers do not necessarily represent those of other household members, it was crucial to interview the person most knowledgeable of family finances in order to obtain the highest quality data possible.

In one household (the household of Jelena<sup>33</sup>), the system of financial management changed during the study. At the beginning of the study, Jelena resided with her father and she managed household finances. Toward the end of the study, Jelena fled her household after being sexually assaulted by her father. She reported the sexual assault to the RA during an interview, at which point the safety planning protocol was administered, as detailed see below. She also reported the assault to her social worker. Both the RA and the social worker ensured that Jelena had access to services available locally within the community. The RA reminded Jelena that she could withdraw from the study if she so desired, but she expressed that she wanted to continue her participation. Jelena moved to her aunt's home, where her aunt was the primary financial manager. The RA, however, continued to interview Jelena, as this was consistent with her

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<sup>33</sup> Jelena is the participant's pseudonym. All names included in this paper are pseudonyms.

wishes. Jelena communicated with her aunt about all financial transactions. The nature of the study was also explained to her aunt, and the RA asked clarifying questions of her aunt when needed.

### **Human Subjects Protections**

Institutional Review Board (IRB) approval was obtained from the Columbia Morningside IRB. The Planning Unit of the Philippines Department of Social Welfare and Development (DSWD) waived the need to obtain DSWD approval for this study, as all study participants were adults independently living in the community and were no longer under DSWD care or supervision. The informed consent procedure outlined potential risks and benefits of study participation to subjects. Subjects were assured both verbally and in writing that data from all research instruments would be used exclusively for research purposes and that they could withdraw from the study at any time for any reason. The informed consent form procedure was administered by the RAs in Cebuano. Participants were given a signed copy of their consent form, if they so desired. During the informed consent process, participants were asked whether or not they agreed for their interviews to be audio recorded for the purposes of quality assurance. The consent form indicated that agreement to audio recording was not a requirement to participate in the study. Upon completion of the quality control checks, audio recordings were deleted (Cwikel & Hoban, 2005). The informed consent process clearly articulated that the research study was independent from the referring NGOs to ensure participants understood that the services they received from these agencies were in no way dependent upon whether or not they chose to participate in the study (Zimmerman & Watts, 2003).

All participants were assigned an identification number that was listed on study questionnaires in order to ensure the confidentiality of the data throughout the study. A

password-protected list containing the participants' names and identification numbers was stored on a computer in the author's private office. To protect the participants' confidentiality, each participant was assigned a pseudonym and only pseudonyms were used in written reports from the study (Cwikel & Hoban, 2005). All soft copy files of study interviews were password-protected with a unique password for each questionnaire; only the author and the RA assigned to that participant had access to the questionnaire passwords. Any written correspondence between the author and the RAs regarding questionnaire passwords was sent separately from the encrypted documents. All files and recordings were stored on password and firewall protected computers.

Since previous research in Cebu has demonstrated a relationship between household financial decision making and IPV, a safety planning protocol for IPV was incorporated into the IRB protocol for the financial diaries study (Hindin & Adair, 2002). RAs were trained in implementation of the safety planning protocol and responding to emergency situations. Referral information for local IPV services was available in Cebuano during all interviews. The research team met with all agencies listed on the referral sheet prior to the commencement of the study to assess their services and ensure the accuracy of all information on the referral sheet (Zimmerman & Watts, 2003).

The author remained on-call during the duration of the study in the event of any emergencies. Each time severe IPV was reported by a participant, the RAs contacted the author immediately, at all hours, and the author ensured that the RAs followed the safety planning procedures and that all efforts were taken to support the safety of the research participant and the RAs. When an instance of IPV was reported to an RA or an emergency situation arose during the study, the RAs were required to fill out a critical incident report outlining the description of the

incident, all actions taken, the current status of the research participant, and follow-up steps planned. All critical incident reports were submitted to the author within 24 hours of the incident, who communicated with the RA within 12-24 hours of receiving the report.

An additional consideration was protecting the confidentiality of formerly trafficked women from their family and community members since the financial diaries research involved interviews with other members of the household apart from the trafficked women. The women's family members, friends or neighbors may have been unaware that she was trafficked or unaware of the degree of exploitation that she faced. Formerly trafficked people may face rejection from family or community members if knowledge of their trafficking history is revealed (Zimmerman & Watts, 2003). To protect the women's confidentiality and prevent her from experiencing any further social stigma, RAs were trained not to discuss any topics that might raise suspicions among family members during the financial diaries interviews. Additionally, none of the interviews or consent forms contained any information or language pertaining to trafficking. Participants were not directly asked about their trafficking histories in order to prevent re-traumatization. However, if participants voluntarily started to speak about their trafficking histories, RAs were trained to ask follow-up questions to the extent that it was relevant to the research at hand and/or that the participant wanted to discuss it. The RAs were trained not to use the language of "trafficking" unless the women themselves used that language, as many formerly trafficked people do not identify themselves as being "trafficked" (Zimmerman & Watts, 2003).

### **Research Assistant Training**

To ensure safety and protection of participants, the RAs participated in extensive training prior to study implementation. The RAs were trained in (1) establishing and maintaining rapport with participants; (2) ethical issues in research, (3) obtaining informed consent, (4)

confidentiality, (5) data protection and management, (6) conducting structured interviews, (7) dynamics of human trafficking and intimate partner violence, (8) managing distress and conducting crisis referrals, (9) detecting, handling and reporting adverse events, (10) boundaries of collaboration with referring partners, and (11) secondary trauma and self-care (Ellsberg & Heise, 2005; Zimmerman & Watts, 2003). As a part of this training, RAs practiced administration of the study surveys within the research team and with community members prior to the commencement of the study. While learning the IPV safety planning procedure, the RAs conducted role-plays with the author of how to respond in several IPV case study scenarios, such as witnessing bruises on the participants, disclosures of being afraid of one's partner, and disclosures of severe physical violence (threatening to kill the participant), among others.

Conducting interviews with formerly trafficked people can be emotionally burdensome for researchers (Zimmerman & Watts, 2003). As a result, secondary trauma and self-care was incorporated into the RA training. The author actively monitored the RAs for any symptoms of secondary trauma during the study, and facilitated self-care activities when the RAs appeared to be experiencing secondary trauma symptoms. Each RA exhibited symptoms of secondary trauma at least once during the study in response to sexual or physical violence that the participants experienced and disclosed to the RAs during the study.

### **Translation and Adaptation of Study Instruments**

Data was collected through a series of questionnaires administered bi-monthly for six months. The questionnaires were primarily based upon the questionnaires used in the original financial diaries study in South Africa headed by Daryl Collins, as well as the cash flow reconciliation worksheet used in the study implemented by Bankable Frontier Associates for the IRC (Collins, 2004; Bankable Frontier Associates, *forthcoming a*; Bankable Frontier Associates,

*forthcoming b*). Several steps were involved in adapting the questionnaires to the Filipino context. First, the author reviewed the questionnaires, removed questions or response categories that were not transferable to the Filipino context, and added/removed questions or response categories to ensure applicability in the Philippines. For instance, under marital status in Questionnaire 1, the “divorced” response category was removed as Filipino law generally does not allow for divorce within the Philippines. Draft versions of questionnaires were then sent to the RAs for their review and feedback regarding the cultural relevance and appropriateness. Additionally, the author formed a community advisory board (CAB) to provide guidance and feedback on numerous issues throughout the research process. The CAB was comprised of development professional and social workers from anti-trafficking organizations, local foundations, and agencies working with vulnerable youth in Cebu. Two CAB members reviewed all questionnaires and provided feedback to ensure relevance to the Filipino context.

An independent bilingual translator translated the questionnaires from English to Cebuano, leaving both the English and Cebuano in the same document, since the questionnaires would be used by the RAs and not distributed to the participants. The RAs reviewed the translations and a team meeting was held to provide feedback on the translation and resolve any concerns or questions regarding the translation. The translator made all needed changes, and the RAs reviewed the final versions. After the bilingual versions were finalized, the research team pre-tested the questionnaires with formerly trafficked women who were not participating in the research study, as well as with one woman of the same generation as the formerly trafficked women’s parents. Pre-tests were conducted to ensure that the instruments were comprehensible and culturally appropriate (Liamputtong, 2000). The pre-tests were conducted by the RAs with



the author present, and raised no concerns regarding the understandability or applicability of the questionnaires.

### **Structure and Content of Interviews**

As referenced earlier, questionnaires for this financial diaries study were based on the questionnaires used in the original financial diaries study in South Africa as well as BFA's abbreviated financial diaries study in Uganda (Bankable Frontier Associates, *forthcoming a*; Collins, 2004). The outline of study instruments can be found in Appendix 5. The first four questionnaires gathered introductory information about households. The first questionnaire involved the construction of a household roster and a family tree (see Appendix 6). The second questionnaire generated a full enumeration of all regular financial inflows in the household – including income from various forms of employment, remittances, government benefits, and NGO stipends, among others (see Appendix 7). The third questionnaire addressed common household expenses and the use of financial instruments within the household, including various forms of savings, lending, borrowing, and money guarding (see Appendix 8). The fourth questionnaire examined attitudes about money, critical financial events in the household, household member involvement in financial decision making, and the three measures from behavioral economics pertaining to time preference, risk aversion and loss aversion, as noted above (see Appendix 9). The initial questionnaires were included to help participating households become more comfortable with the RAs before collecting the cash flow reconciliation data, as the latter is more sensitive and time-consuming (Collins, 2004). The author added several new sets of questions into the introductory questionnaires used in Collins' (2004) study. New questions included the time preference, loss aversion and risk aversion measures from behavioral economics, as well as questions about partners' involvement in

household financial decision making adapted from the 2008 Philippines National Demographic and Health Survey (National Statistics Office & ICF Macro, 2009). The latter were included so that the author could understand how participants perceived their own roles in managing household finances and how these roles may or may not have been shared with their partners.

Interviews 5 through 12 centered on completing a cash flow reconciliation worksheet per household which involved recording all household financial inflows and outflows over the past two weeks. A copy of the cash flow reconciliation worksheet is included as Appendix 10. Since recording all household financial transactions is a considerable undertaking, the research team took several steps to prepare the participants for this task and thereby improve the quality of the data. During the third interview, the RAs showed the participants a sample household cash flow reconciliation worksheet to familiarize them with the concept. RAs gave participants an accounting ledger notebook in which the participants could record all financial transactions. The RAs helped the participants develop common income and expenditure categories to be included in their notebooks, and practiced recording financial transactions from the sample cash flow reconciliation worksheet into the notebook alongside the participants. Between interviews 3 and 4, participants practiced recording all financial transactions. Participants brought their journals to the fourth interview, where the RAs reviewed their recordings and provided feedback. Participants did the same for the next two weeks, ensuring that by the time interview 5 was conducted, participants already had experience recording financial transactions for one month.

During interviews 5 through 12, if participants mentioned any changes in income sources, employment status, or household composition, such changes were recorded in a structured update questionnaire. Further, if the participants noted any use of financial instruments or any critical financial events (as outlined in questionnaire 4) within the two previous weeks, additional

details were collected about these occurrences in two additional forms – a financial events update and financial instruments update form. Additionally, RAs wrote field notes immediately after each interview to capture contextual factors that may have impacted financial events in the household, but that were not covered in the study questionnaires (Collins, 2004). The descriptive field notes addressed observations of social interactions between members of the household, nuances in communication with the participants (such as body language, affect, tone), and any other information about concurrent events in the household at the time of the interview (Emerson, Fretz, & Shaw, 1995). RAs also documented in the observation forms any challenges that participants may have had in recording their financial transactions.

Interviews were conducted in a location of preference for the research participants. The RAs asked the participants where they would be most comfortable conducting the interviews (Liamputtong, 2000). Most preferred to have interviews take place in their homes, though some elected to meet in a public location such as a restaurant or mall food court. Interviews were intentionally not conducted in any NGO offices in order to reinforce the separation between the research project and NGO partners, as well as to protect the confidentiality of research participants (Zimmerman & Watts, 2003).

Twenty-eight out of thirty households completed the entire 6-monthly study. One household completed 9 out of 12 interviews, and one household completed 7 out of 12 interviews. In both cases, the RAs lost contact with the participants. These two participants may have lost their phones, had their phones stolen, or changed their phone numbers; this is a common occurrence faced by NGOs working with this population.

### **Quality Assurance**

The author supervised the RAs on-site and at a distance. When on site in Cebu City, the

author facilitated daily team meetings and multiple individual supervision meetings per week. While the author was based remotely, weekly team supervision conference calls were conducted via Skype in addition to weekly individual supervision Skype calls with each RA. A clear reporting schedule was established for the submission of all study consent forms, questionnaires, observation forms, and critical incident reports. As well as submitting complete questionnaires and observation forms on a weekly basis, the RAs also submitted weekly interview schedules to the author prior to the commencement of each new week of interviews, thereby ensuring that the RAs remained on schedule.

Several measures were adopted in order to ensure the quality and validity of the data collected. First, as referenced earlier, some interviews were audio-recorded for quality assurance purposes (when participants gave permission). As a part of ongoing team supervision during the study, the RAs would listen to the other's recordings and the team would provide feedback to one another about the interviews in a team meeting. Several interviews were also transcribed and reviewed by the author. Secondly, the author facilitated mid-project and post-project focus group discussions (FGDs) with participants to learn about the participants' experiences taking part in the study. Participants were asked what they liked/did not like about the research process, how the research process could be changed to improve their experience, any changes in how the participants managed money during the research process, and lessons learned from joining in the study, among other questions. FGDs were audio-recorded with permission from the participants and transcribed by an independent translator fluent in both Cebuano and English.

Additionally, as in Collins' (2004) financial diaries study in South Africa, a threshold was established to check the accuracy of the cash flow reconciliation data. If financial inflows and outflows in the cash flow reconciliation worksheets showed a discrepancy of over 500 pesos

(\$11.63), those interviews were examined in greater detail and follow-up questions were asked of participants to understand the reason for the discrepancy. If the discrepancy could not be reconciled, the RA would record in the observation form the likely reason for the discrepancy. The average discrepancy between financial inflows and outflows across all 231 cash flow reconciliation interviews was 291.87 pesos (\$6.79), below the target threshold. Two participants had particular difficulty in recording their household financial transactions, and accounted for most of the instances in which the discrepancy exceeded 500 pesos. Excluding these outliers, the average discrepancy for all interviews was only 208.35 pesos (\$4.85), far below what the author had originally anticipated.

### **Researcher-Participant Relationships**

Each RA was assigned to a given number of households whom they interviewed throughout the course of the study. As such, the RAs spent considerable time with the participants and became well acquainted with the details of many of their personal lives. This approach conferred advantages when conducting research with this population, as repeated encounters are often required in order for formerly trafficked women to feel comfortable trusting researchers (Tyldum, 2010). As Loreen, one of the formerly trafficked women participating in the study, expressed in a mid-study focus group discussion: “At the beginning, it’s hard for us to trust anyone. But now since it [the study] took us a while already, now we can trust.”

Due to the relationships that developed between RAs and the participants, it was common for participants to ask the RAs to be a part of their lives outside of the interview setting – including personal invitations to attend family birthday parties, sharing meals, and in one instance, to become a godmother to one participant’s baby who was born during the study. The RAs accepted some of these invitations, as this kind of engagement was one avenue for building

trust and rapport with participants (Liamputtong, 2000). However, in a few instances, a small number of participants requested help with personal matters, such as asking the RAs to lend them money and/or give them money for their family members in prison. Given concerns about overstepping boundaries with research participants, the author and the RAs carefully discussed all of these situations as a team as they arose and came to a group consensus (Eide & Kahn, 2008; Vanderstaay, 2005). In each case, the RA did not provide additional finances to the participants in response to these requests. Instead, they brainstormed with the participants about other avenues for obtaining the funds they needed and referred them to additional services in the community when appropriate.

Although none of the study questionnaires contained any questions about IPV, multiple participants voluntarily disclosed physical, sexual, emotional and/or economic violence to the RAs during the study. Disclosures of such traumatic incidents required careful and thoughtful responses on the part of RAs. The primary aim of the interviews was not to provide a therapeutic encounter for the participants (Padgett, 1998). However, one does not only engage in the relationship as “researcher to participant” but also as “human being to human being” (Eide & Kahn, 2008, p.199). The skills involved in research interviewing overlap with skills required in therapeutic work – including active listening, an ability to develop rapport and form an accepting relationship, and an attention to understanding the experiences of the other (Polkinghorne, 2005). Interviews may be viewed as “therapeutic” in nature to research participants if they are listened to and responded to in an empathetic manner when they choose to disclose very sensitive or personal experiences (Zimmerman & Watts, 2003; Birch & Miller, 2000). Each time violence was disclosed by participants, the research team processed the incident together – not only

discussing the physical safety of all involved, but also how the RAs could respond in a supportive and empathetic manner while still maintaining their role as researchers.

### **Participant Compensation and Appreciation**

Participants were compensated financially for each interview. For the first six interviews, participants received 200 pesos (approximately \$4.65) per interview. For interviews 7-9, participants were given 225 pesos (approximately \$5.23) per interview and for interviews 10-12, participants received 250 pesos (approximately \$5.81) per interview. The compensation was approved by the study Community Advisory Board. Upon completion of the study, participants were presented with a certificate of appreciation for their efforts, containing the title of the study and the affiliation with Columbia University (Liamputtong, 2000). Both the author and the RA assigned to interview each participant signed the certificates. Many participants responded with great pride to their certificates, and several noted that they would hang the certificates in prominent places within their homes.

### **Data Analysis**

As the financial diaries approach is a new methodology, the existing financial diaries research literature does not yet include an established process for conducting data analysis. Most financial diaries studies to date have been used to understand the ways in which poor households utilize financial instruments (such as various forms of savings, debt, money guarding, insurance, etc.). However, as the data generated from financial diaries research is extensive, the data can be utilized to answer numerous research questions, employing a wide range of techniques. The methodology aims to produce an in-depth understanding of the financial lives and experiences of a limited sample of people living in poverty. Data generated from financial diaries research is descriptive in nature and is not intended to generalize to a broader population. As such, the

approach to data analysis within financial diaries research is more qualitative in orientation even though the data collected is primarily quantitative in nature.

Data analysis for this study was guided by two research questions: 1) What roles do formerly trafficked women in Cebu City, Philippines play in promoting the economic wellbeing of their households following re/integration? 2) What challenges do formerly trafficked women face as they fulfill these roles? Instead of testing specific hypotheses, the author used an inductive approach to addressing these research questions “from the bottom-up,” as will be outlined below (Creswell, 2007, p. 38; Morse, 2003). While the use of an inductive approach may not be common with quantitative data, this approach is congruent with the existing financial diaries literature.

Consistent with previous financial diaries studies, descriptive themes were developed in response to each research question. Themes were identified using a multi-step process. Throughout the 6-month study, the author immersed herself in the data – reviewing interviews repeatedly and documenting recurring concepts and patterns across interviews in separate notes. In searching for themes, the author reviewed her notes and organized recurring concepts into potential themes. As a part of this process, the author transferred data collected in all 231 cash flow reconciliation interviews from Microsoft Word into *Stata/IC*, version 11.0. The author ran descriptive statistics from the cash flow reconciliation interviews (interviews 5 through 12) relevant to each theme, a process which clarified the content of the themes. Once a preliminary set of themes were established, the author met with Community Advisory Board (CAB) members and other stakeholders in the anti-trafficking community in Cebu to seek their feedback on the emerging themes, a step which confirmed the validity of study findings.



The data analysis process partly mirrored the steps of thematic analysis as outlined by Braun and Clarke (2006). According to Braun and Clarke (2006), the steps of thematic analysis include: 1) familiarizing oneself with the data, 2) generating initial codes, 3) searching for themes, 4) reviewing themes, 5) defining themes, and 6) producing the report. The author followed these steps, but did not use coding, as the data was primarily quantitative in nature rather than qualitative. Instead of coding interviews, the author recorded detailed notes of recurring concepts, occurrences, or patterns in interviews.

An example of this process is provided for illustrative purposes. While reviewing interviews, the author listed in her notes the identity of the financial managers in each of the 30 households participating in the study, including pseudonyms, gender, age, whether or not the person was the trafficked woman, and the person's relationship to the trafficked women. From this information, the financial managers were grouped into three categories – trafficked women themselves, parental figures, and joint/shared approaches to management. The author then recorded in her notes common characteristics in households under each of these three groups. For instance, common characteristics noted in the households in which the trafficked woman was the financial manager included: separate residence from parents, more likely to reside with partner, and more likely to be the senior female in the household. The author transferred data from the study interviews relevant to these points into *Stata/IC*, version 11.0, and ran descriptive statistics in *Stata/IC* to verify the differing patterns in the allocation of responsibility for financial management according to household structure. In the final write-up of the study findings, narrative accounts of participating households were included alongside the descriptive statistics to illustrate each theme. This approach followed the model of the original financial diaries study, where Collins, Morduch, Rutherford and Ruthven (2009) used narrative examples from

participating households to complement the descriptive statistics they reported. For example, in describing the women's roles as household financial managers, a statistical summary was first presented of the identity of the financial managers, including how many trafficked women were the financial managers and in which households the trafficked women tended to be the financial manager. These descriptive statistics were then followed by narrative accounts of the experiences of several trafficked women who acted as financial managers – to provide a rich and detailed illustration of what that role entailed for the women, as well as the challenges they encountered in fulfilling this role. Several of these accounts described the challenges the women faced controlling their partners' spending and the steps they took to ensure basic needs were met in the household in spite of their partners' excessive spending. This joint use of descriptive statistics and narrative accounts ensured that a comprehensive picture of all participating households was presented.

### **Notes on Calculating Household Income**

As one component of understanding the economic status of households, income per capita was calculated from the cash flow reconciliation interviews. Given that few households had income earners with regular salaried employment, a broad measurement of household income was used encapsulating all household members' income from regular employment, self-employment, casual employment, international remittances, local transfers from other households (such as gifts of money from relatives), in-kind gifts from relatives or NGOs (which were monetized in the cash flow reconciliations), and all stipends from the government and/or NGOs. Though all this money does not classify as traditional 'income,' it does represent the

money on which the households were living. The entire household income over the duration of the cash flow reconciliation interviews was transformed into an average monthly number.<sup>34</sup>

Two different income measures were calculated – total income earned/gained (which included the total salaries of household members regardless of whether they contributed this income to the household) and total income contributed (which included only income that was contributed and used for the household). In some instances, participants’ partners or children withheld some of their earnings from the household (as discussed earlier in description of *kupit*). The total income contributed statistics were used in this paper instead of total income earned, as they represent a more accurate reflection of the living standards for households. Most of the hidden (non-contributed) income appeared to be used for non-essential items, such as alcohol, gambling, or gifts for others outside the household.

The total contributed monthly household income was transformed into a per capita number in order to enable comparisons to the official poverty line in the Philippines. According to the Philippines National Statistics Offices, the 2009 poverty line for Metropolitan Cebu was 18,675 pesos per annum, or 1,556.25 pesos per month (approximately 1.2 US dollars per person per day) (National Statistics Office, 2009). The transformation to a per capita number involved an implicit assumption that all household members shared the same standard of living, an assumption that is unjustified based on existing literature (Pahl, 1983).<sup>35</sup> It was, however, practically necessary to divide the total household income equally by the number of household

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<sup>34</sup> In some cases, participants received a one-time benefit (such as an inheritance benefit or annual bonus). These numbers were kept separate from the other income sources, transformed into a monthly number, and added to the previous number so that these one-time inflows did not skew the income statistics.

<sup>35</sup> For example, it is common in the Philippines for women to feed their husband first, their children next and then themselves last when food is limited (Schelzig, 2005).

members, as the cash flow reconciliation interviews did not detail which household members consumed each of the primary household expenses (such as food).<sup>36</sup>

## Results

### Socio-demographic Characteristics

Formerly trafficked women served as the primary financial manager (and therefore study participant) in 18 households (60%), a parent of the trafficked woman served as the primary financial manager in 11 households (36.67%), and a formerly trafficked woman and her mother shared financial management responsibilities in one household (3.33%). In the household in which financial management responsibilities were shared, the formerly trafficked woman was the study participant. Socio-demographic characteristics of formerly trafficked women (regardless of whether or not they were the study participant) are reported below in Table 1. It is worth noting that some of the data included in Table 1 changed during the project – namely changes in the women’s relationship status, number of children, women’s roles as single mothers, and number of household members.<sup>37</sup> The below socio-demographics reflect the status of participants for the majority of the study.

**Table 1: Socio-demographics of formerly trafficked woman (n = 30)**

	Households with Formerly Trafficked Woman as Financial Manager, % (n) (n = 18)	Households with Parent as Financial Manager, % (n) (n = 11)	Households with Joint Financial Management, % (n) (n = 1)
Age			
18 - 22	55.56 (10)	90.91 (11)	100 (1)
23 - 29	44.44 (8)	9.09 (1)	-

<sup>36</sup> When the number of household members changed during the study, this was taken into account in the calculation.

<sup>37</sup> During the 6-month study, two participants separated from their partners and became single mothers, one moved in with her partner, two separated and then moved back in with their partners, and two participants gave birth. Some participants also changed households during the study.

Mean (Standard Deviation)	22.5 (3.17)	20.09 (1.76)	18 (0)
Highest level of education completed			
Elementary school	38.89 (7)	72.73(8)	-
High school	61.11 (11)	27.27 (3)	100 (1)
Religion			
Catholic	100 (18)	100 (11)	-
Protestant	-	-	100 (1)
Relationship Status			
Single	22.22 (4)	45.45 (5)	-
Separated	22.22 (4)	27.27 (3)	100 (1)
Unmarried, living with partner <sup>38</sup>	55.56 (10)	27.27 (3)	-
Total number of children (resident and non-resident)			
0	55.56 (10)	54.55 (6)	-
1-3	44.44 (8)	45.45 (5)	100 (1)
Single mother			
Yes	22.22 (4)	27.27 (3)	100 (1)
Number of household members			
1-4	83.33 (15)	9.09 (1)	-
5-7	11.11 (2)	54.55 (6)	-
8-12	5.56 (1)	36.36 (4)	100 (1)
Mean (Standard Deviation)	3.16 (2.36)	7.09 (2.81)	8 (0)

## Multiple Roles

Formerly trafficked women filled numerous roles in their families' efforts toward economic wellbeing and stability. Formerly trafficked women served as financial managers, income generators, and allocators of financial resources between households in their extended family networks. Each of these roles will be described in detail below, along with the challenges inherent in fulfilling these roles. The analysis will focus on all 30 formerly trafficked women who households were a part of the study regardless of whether the women were the financial managers (and therefore the study participants). It is possible to include some information about

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<sup>38</sup> One participant, Jonaryn, had a same sex partner. All others were in relationships with men.

formerly trafficked women who were not the study participants since all data was collected at the household level.

### **Formerly Trafficked Women as Financial Managers**

As referenced earlier, the formerly trafficked women served as the primary financial manager in 18 households, a parent of the trafficked woman served as the primary financial manager in 11 households, and a formerly trafficked woman and her mother shared financial management responsibilities in one household. In the households in which a parent figure was the financial manager, the mother of the formerly trafficked woman was the financial manager in 9 households (30%), the mother of the trafficked woman’s partner was the manager in 1 household (3.33%), and the trafficked woman’s father was the manager in 1 household (3.33%). The allocation of responsibility for household financial management appeared to be largely a function of household structure, as reflected below in Table 2.

**Table 2: Financial management as function of household structure**

	Trafficked Women as Financial Manager, % (n = 18)	Parent as Financial Manager, % (n = 11)	Joint Financial Management, % (n = 1)	Total % (n = 30)
Formerly trafficked woman was senior woman in household	100 (16)	-	-	53.33 (16)
Formerly trafficked woman was not senior woman in household				
Residence with the family of the trafficked woman’s partner	5.56 (1)	9.09 (1)	-	6.67 (2)
Residence with trafficked woman’s parents	5.56 (1)	90.91 (10)	100 (1)	40.00 (12)

Consistent with household norms around financial management in the Philippines, the senior female in the household was the sole or joint financial manager in 26 out of 30 households. Whenever the formerly trafficked woman was the eldest woman in the household, she was always the financial manager regardless of who else was in the household (n = 16). When the formerly trafficked woman lived with her mother, the mother was the sole manager in 9 out of 12 of those households. Exceptions included one household in which the trafficked woman (Joramae) managed finances for her entire household even though she lived with both parents and one household in which the father of the trafficked woman (Sharmaine) was the manager. In this household, the father made the financial decisions, but delegated responsibility for recording all financial transactions in the diary to Sharmaine. Another exception was one household in which the formerly trafficked woman (Ellaine) co-managed household finances with her mother; in this case Ellaine took a prominent role in co-managing finances as she had supplied her mother with start-up capital for a family business.<sup>39</sup>

Multiple responsibilities were involved in the role of being the financial manager, including managing day-to-day expenses, decisions over the use of financial instruments (such as savings and loans), and developing financial solutions when household income was insufficient. Financial managers were in charge of controlling household cash flows and making sure that the money would reach until the end of each week. Over half of trafficked women who were managers (n = 10) made all household financial decisions by themselves – including how to spend all earnings, all day-to-day expenses, major household purchases, health care, and visits to relatives. Eight of the women made some joint financial decisions with their partners, primarily

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<sup>39</sup> Ellaine had received the capital from a Philippines Department of Social Welfare and Development (DSWD) program to help trafficked women re/integrating into the community start small businesses. Numerous participants in the study received this grant. This was the only household that used the grant for business development, as was the intention behind the program.

those pertaining to major household purchases, visits to family, and use of the partner's income. These patterns are consistent with previously cited literature noting traditional gender roles for household financial decision making in the Philippines, with men taking a greater role in decisions related to the extended family and sizeable purchases (Eder, 2006; Alcantara, 1994).

Some formerly trafficked women exhibited admirable skill in managing household finances. One of the participants, Ana Cris, was a 24-year-old woman who lived with her partner and their 3-year-old son. She managed a sari sari store<sup>40</sup> while enrolled in school through a scholarship from an anti-trafficking organization. Her partner worked as a security guard. Out of concern about her partner's spending habits, Ana Cris claimed each of his paychecks in person so that she could ensure that his income would be spent for the household. Her partner regularly took alcohol and cigarettes from her sari sari store without her knowledge; she would notice later that her inventory had declined. She set limits to the amount that he could take from the store, but he still took alcohol in excess of his limit when she was not present. In a post-project focus group discussion (FGD), Ana Cris explained the challenges she faced with her partner:

It's really good [being the financial manager], but sometimes it makes you dizzy holding the money especially if you have a husband who spends so much and then you are the one managing the money, budgeting the money. You will have a headache with the overspending. How much more when the money is not enough! All the more that you will have a headache, especially if you have to pay debts. The one managing the money is the one trying hard to pay the debt. Since I am the one who knows how to manage the money, my husband doesn't really care, he just cares about what will make him happy, example since he goes to cockfights. If he's the one managing the money, he would just use it to gamble in the cockfights. Guys can't be trusted because when they have, if they're the one holding the money, it seems like they don't think of what's coming. Most of the time it's like, especially those who gamble, those who drink, if they have money, they'll go on drinking. That is why, it should be you the woman who has to handle the money cause you don't have a vice.

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<sup>40</sup> A sari sari store is a convenience store that is privately owned and operated out of a person's house. Sari sari stores are very common in the Philippines.



In the midst of these dynamics, Ana Cris had the highest savings rate of all participants in the study, saving on average 11.31% on her income over the cash flow reconciliation interviews (approximately 4 months). She maintained this savings rate despite the fact that the income per capita for her household was 1,909.39 pesos per month (44.40 USD), mildly above the poverty line. She primarily saved this money at home, as she found it prohibitively expensive to hold a bank account. She maintained low levels of debt for personal expenses, but issued store credit frequently to her customers. Ana Cris was meticulous in recording her expenses during the cash flow reconciliation interviews, as she already kept careful track of all household spending before the study began.

### ***Challenges with Being the Manager***

The households in which the trafficked women were the financial managers had, on average, higher per capita income than other households in the study, as will be detailed in the next section. As such, they on average experienced fewer difficulties in making money stretch to cover all basic needs than did the households in which a parent was the financial manager. There were, however, exceptions. Out of the 18 households in which a trafficked woman served as the financial manager, six of these households (all below the poverty line) struggled considerably to cover day-to-day living expenses. Five out of six of these women were unemployed. All six of these women lived with a partner or extended family, and financial difficulties were intertwined with family difficulties.

Alexa's household was one of these households. Alexa was a 24-year-old trafficked woman who was first pimped out by her mother when she was 14-years-old. During the study, Alexa resided with her partner Junard,<sup>41</sup> Junard's father, Junard's two younger brothers, and her younger brother. She took care of her younger brother as her father was deceased and her mother

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<sup>41</sup> All names of partners noted in this paper are also pseudonyms.

was imprisoned for selling methamphetamines. Alexa received a college scholarship from an anti-trafficking organization in Cebu, and was studying full-time toward a bachelor's degree in social work, as she desired to help other youth who had been trafficked and/or abused. Junard was the only household member with regular employment; his younger brothers sporadically brought in some income. Her household had one of the lowest incomes per capita (778.21 pesos or 18.10 USD) of all households in the study, well below the poverty line. She struggled to cut household expenses, sometimes sleeping at night at the canteen where her partner worked so that she could have electricity by which to complete her homework in the evening.

To sustain everyday expenses, Alexa and her partner frequently took items on store credit and borrowed from moneylenders and friends. At times, Junard took store credit without informing her of the amount, but she then had the responsibility of paying off the debt. During the cash flow reconciliation interviews, the entire household took store credit and loans amounting to 4,958 pesos (115.30 USD), an amount higher than the average monthly income for their household (4,669.25 pesos or 108.59 USD). During the study, they repaid 1,766 pesos (41.07) of their outstanding debt, but noted that they often simply pursued new lenders when they were unable to pay old debts. Alexa also acknowledged that Junard frequently gambled and she tried to control his gambling habit:

Junard also hides money, he also goes to cockfights... Sometimes I go there [the cockfight] to get the money [from Junard], and Junard gets mad. We argue there. If he already won, when he already has a lot of money, I get it... He gets mad when he's not done. He tells me he will still make a lot. But I tell him, you will make it bigger, what if it will all be gone? When we get home, we have a fight. If I don't go there, when he comes home, we have nothing, he lost everything. Sometimes I just don't follow him there because we will just fight, cause we will hit each other when we fight, but only slap with my hand. I have not gotten bruises from Junard cause I will really go to my social worker. I will tell her, let's get the police Miss.

When money was insufficient, at times Alexa called some of her old customers. However, she kept this a secret from Junard as she was concerned that he would get angry. She also withheld this information from her social worker, as she was afraid that she would lose her college scholarship.<sup>42</sup>

Even when household income was sufficient to cover basic needs, some formerly trafficked women still faced challenges managing cash flows due to difficulties with their partners. Common concerns noted were a partner's unwillingness to turn money over to the financial manager, hiding income, and spending on unnecessary items. Rachele Mae, a 29-year-old formerly trafficked woman, lived alone with her partner Kelvin. She had two children from a previous relationship, but neither has lived with her since birth. Rachele Mae was one of three trafficked women with regular employment in the study, as will be discussed later. She worked as a community worker at a local NGO that serves trafficked women and women engaged in sex work; Kelvin was employed at the Cebu City Hall. Rachele Mae and Kelvin's household had one of the highest average incomes per capita of all participants in the study – 8,779.17 pesos (204.17 USD). However, Rachele Mae was very concerned about Kelvin's spending habits, as Kelvin frequently kept his expenses outside of the home a secret from Rachele Mae. For instance, during the cash flow reconciliation interviews, Rachele Mae and Kelvin received 43,000 pesos (1,000 USD) of supplemental income – an inheritance for Kelvin after his father passed away and 13<sup>th</sup> month pay from both of their employers.<sup>43</sup> During the last four months of the study, Kelvin spent 31,200 pesos (725.58 USD) outside the home without informing Rachele

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<sup>42</sup> The NGO that provided her scholarship had a policy against engaging in sex work while participating in their scholarship program.

<sup>43</sup> Thirteenth month pay is supplemental income given by one's employer equivalent to monthly compensation computed pro-rata according to the number of months within a year that an employee has worked. It is mandated by law in the Philippines.

Mae of how he spent it. As a frame of reference, this amount is approximately 11 times the average income per capita for all participants in the study. During this time period, Kelvin also took a loan for 19,000 pesos (441.86 USD) even though their income was more than sufficient to cover their expenses.

Disagreement over spending caused considerable conflict in their relationship. Rachelle Mae noted to her RA that she regularly ‘nagged’ Kelvin and punched him when angry about his spending and/or when Kelvin came home from work intoxicated. Toward the end of the study, Rachelle Mae took Kelvin’s ATM card in an attempt to control his spending. She opened a savings account at the end of the study, as she was advised by her supervisor to hold savings for herself in case she separated from her partner. Rachelle Mae noted in a post-study FGD that documenting her expenses weekly for the cash flow reconciliation interviews was a useful exercise as it helped her understand how much money they actually had, how much each of them had spent respectively, and where their money was spent.

### ***Challenges with Not Being the Manager***

When formerly trafficked women lived with their parent(s) (n = 13), a parent was the financial manager in ten of these households. These households were large (an average of 7.09 members), income was frequently limited, and most struggled to cover basic expenses. In these households, it was the financial manager, and not the trafficked woman, who held the burdensome responsibility of trying to stretch limited resources to cover basic needs. For the majority of the study, all trafficked women residing in these households were unemployed. There was, however, indication that when/if the women gained employment, they may not be able to control their own income while living with their parents, as took place in one of the households participating in this study.

Jehn, a 19-year-old formerly trafficked woman, resided with her mother, Maria Evangeline, her father, and three younger siblings. Maria Evangeline was the financial manager. The family lived just at the poverty line, with an average household income per capita of 1,587.86 pesos (36.93 USD). Maria Evangeline struggled to find enough income to support the household by providing manicures and pedicures in her neighborhood. Her husband worked sporadically as a car painter. He brought in income very infrequently, but the income he contributed was substantial for the household when he obtained it. He often kept a sizeable portion of his income for himself instead of turning it over to Maria Evangeline, which served as a significant source of conflict in the household. At the end of the study, Jehn obtained employment in a fast food restaurant. Maria Evangeline, frustrated that Jehn would not turn her income over to her, took Jehn's ATM card so that she could control how Jehn's income was used. Maria Evangeline indicated that it was her responsibility and her right to control the use of Jehn's income as the one, who from her perspective, was looking out for the best interest of the family as a whole. As Maria Evangeline participated in the study rather than Jehn, Jehn's level of willingness and attitude toward her mother taking her ATM card and controlling her salary are unknown.

### **Formerly Trafficked Women as Income Earners**

#### ***Total Household Income***

As demonstrated below in Table 3, households in which the trafficked women were the financial managers had, on average, higher per capita income than other households in the study.<sup>44</sup> A total of 63.64% of households in which a parent was a financial manager were below the poverty line of 1,556.25 pesos per month (approximately 1.2 US dollars per person per day),

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<sup>44</sup> On average, however, these households exhibited greater variability in the income per capita than households in which a parent served as the financial manager.

compared to 33.33% of households in which the trafficked woman acted as the financial manager (National Statistics Office, 2009). It is important to note, however, that this poverty line measure reflects a very low living standard and the income measures used in this paper included non-traditional income sources (such as remittances, transfers, and NGO stipends), which are not commonly included in national surveys measuring household income. As such, this is a conservative estimate of the poverty line status of households.

**Table 3: Average contributed income per capita<sup>45</sup>**

	Formerly Trafficked Women as Financial Manager, % (n = 18)	Parent as Financial Manager, % (n = 11)	Joint Financial Management, % (n = 1)
Average monthly income per capita			
< 0 PhP <sup>46</sup>	-	9.09	-
1 – 1,556 PhP <sup>47</sup> (0.02 – 36.19 USD)	33.33	54.55	100
1,557 – 4,000 PhP (36.20 – 93.02 USD)	33.33	36.36	-
4,001+ PhP (90.03 USD+)	33.33	-	-
Mean (Standard Deviation)	3,849 (3,490) PhP 89.51 (81.16) USD	1,367 (1,194) PhP 31.79 (27.77) USD	686 (0) PhP 15.95 (0) USD

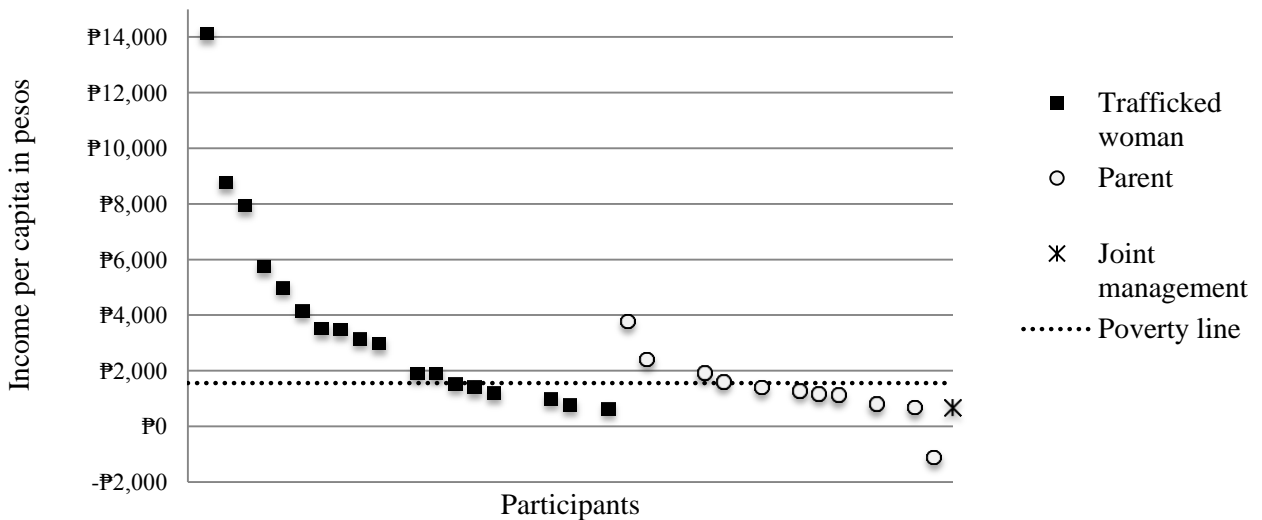
<sup>45</sup> These numbers were calculated averaging the household income per capita across all cash flow reconciliation interviews.

<sup>46</sup> This household had a negative income as they were losing more money on their home business than they earned.

<sup>47</sup> These households are below the poverty line, as outlined above.

Figure 1 (below) highlights the average household income per capita according to which person assumed the responsibility of financial manager. Figure 1 confirms the same pattern represented in Table 3. Differences in the per capita income were largely a function of household size. Formerly trafficked women were more likely to be the financial manager when they lived separately from their parents, and these households tended to be smaller. (As referenced earlier in Table 1, the mean number of household members when the trafficked woman was the financial manager was 3.16 members, opposed to a mean number of 7.09 household members when a parent was the manager.) When the trafficked woman lived away from her family, the entire household was on average much better off financially.

**Figure 1: Average household income per capita per financial manger**



***Employment Status of Trafficked Women***

Even though households in which the formerly trafficked women were the financial managers had higher incomes on average, in most instances this income was not earned by the trafficked women themselves, but instead by their partners. Consistent with previous literature on

trafficking re/integration, most trafficked women in this study faced considerable challenges obtaining employment. Out of the 30 households in the study, trafficked women held regular employment (salaried full-time employment from an external employer) in only three households. Table 4 below presents the employment status of formerly trafficked women and the other financial managers, as well as additional income sources for trafficked women in the study.

**Table 4: Household income sources (n = 30)**

	Trafficked Women as Financial Manager, % (n = 18)	Parent as Financial Manager, % (n = 11)	Joint Financial Management, % (n = 1)	Total % (n = 30)
<b>Employment status of formerly trafficked woman<sup>48</sup></b>				
<i>Self-employment</i>	22.22 (4)	-	100 (1)	16.67 (5)
<i>Regular employment<sup>49</sup></i>	16.67 (3)	-	-	10.00 (3)
<i>Casual employment</i>	16.67 (3)	-	-	10.00 (3)
<i>Full-time sex work</i>	-	9.09 (1)	-	3.33 (1)
<i>Unemployed</i>	38.89 (7)	90.91 (10)	-	56.67 (17)
<i>Unpaid worker in family business</i>	5.56 (1)	-	-	3.33 (1)
<b>Employment status of financial manager</b>				
<i>Self-employment</i>	22.22 (4)	90.91 (10)	100 (1)	50.00 (15)
<i>Regular employment</i>	16.67 (3)	-	-	10.00 (3)
<i>Casual employment</i>	16.67 (3)	9.09 (1)	-	13.33 (4)
<i>Unemployed</i>	38.89 (7)	-	-	23.33 (7)
<i>Unpaid worker in family business</i>	5.56 (1)	-	-	3.33 (1)
<b>Formerly trafficked woman receives regular stipend(s) from NGO(s)</b>				
<i>Yes</i>	44.44 (8)	45.45 (5)	-	43.33 (13)

<sup>48</sup> The employment status of some trafficked women changed during the study. Table 4 represents the status women maintained for the majority of the study.

<sup>49</sup> Regular employment is salaried, full-time employment with an external employer.

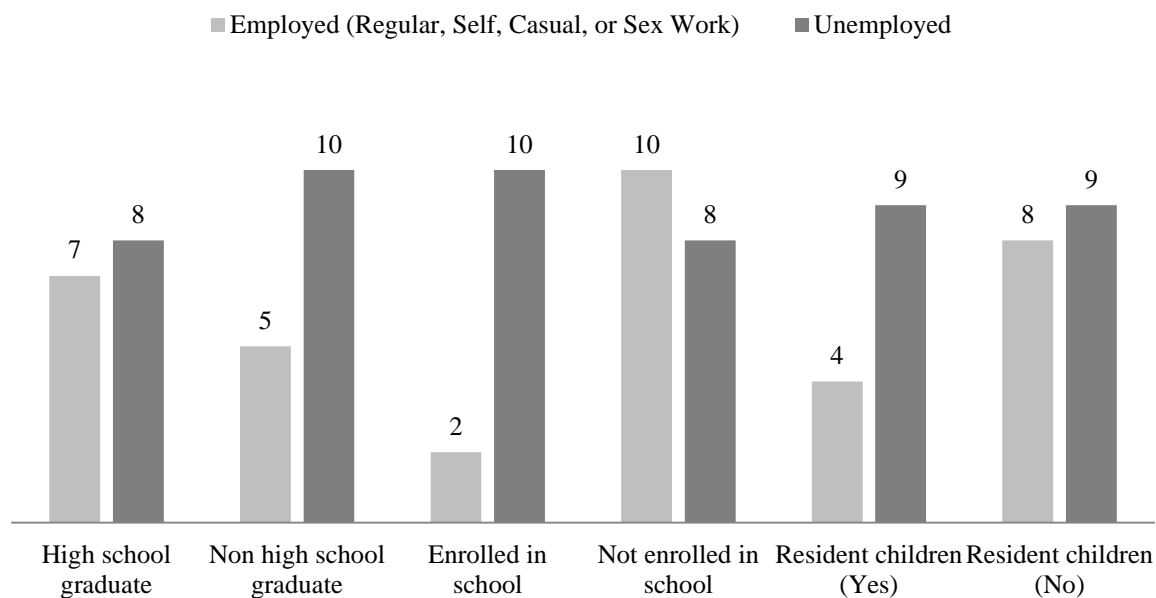


Household receives regular remittance (international or local)

Yes	16.67 (3)	18.18 (2)	-	16.67 (5)
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The employment status of the trafficked woman appeared to be influenced by three primary factors: whether or not she had any children residing with her, her educational attainment, and her educational enrollment. None of the women were non-high school graduates or who were enrolled in school held regular employment.<sup>50</sup> If they were employed, they were either engaged in self-employment, casual employment, or sex work. Similarly, among the women with resident children, only one woman had a regularized job. As reflected below in Figure 2, trafficked women who had graduated from high school, were not enrolled in school, and who had no resident children were the most likely to have some form of employment.<sup>51</sup>

**Figure 2: Employment per education and presence of dependents**



<sup>50</sup> Regular employment refers to salaried full-time employment from an external employer

<sup>51</sup> The one woman, Mariel, who worked as an unpaid worker in her boyfriend’s mother’s business was counted as unemployed in Figure 3 as she was not compensated for her work.

These women tended to reside separately from their extended families, and had some of the highest incomes per capita of all households participating in the study.

One example of such a household was that of Anabel. Anabel was a 24-year-old trafficked woman who at the time of the study had been living separately from her family for six years. Anabel was a high school graduate, and secured a job as a hotel receptionist on her own without any assistance from an NGO. During the study, she resided with three roommates, all of whom were her co-workers, and two of her roommate's children. She and her housemates kept their finances separate, and as such Anabel was counted as her own financial household for the study. Across the cash flow reconciliation interviews, her average monthly income was 7,943.33 pesos (184.73 USD), approximately five times the poverty line. She was the only trafficked woman participating in the study who routinely sent money home to her parents and siblings in her hometown of Zamboanga (in the Southern Philippines), as will be discussed below.

### ***Challenges Faced***

A multitude of challenges surfaced for formerly trafficked women who did not have their own income source. Formerly trafficked women without employment survived primarily through financial dependence upon a partner or their parents. Primary obstacles these women faced were vulnerability to abuse (both IPV and in relationships with their parents),<sup>52</sup> a perceived need to return to sex work, and active interference from their partners in the women's attempts to gain employment. Examples of each will be shared for illustrative purposes.

### ***Vulnerability to abuse***

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<sup>52</sup> As noted earlier, one formerly trafficked woman was raped by her father during the study. Two formerly trafficked women disclosed severe physical violence from their partners, and three disclosed mild physical violence. One trafficked woman shared that her mother stabbed her father during the study. Six participants reported experiences consistent with economic abuse, as defined by Fawole (2008). Six participants disclosed psychological abuse, as defined by Straus, Hamby, Boney-McCoy, and Sugarman (1996). All of these incidents occurred during the six-month study and were disclosed to RAs during interviews. It is likely that other violence acts went unreported.

Noreen, a 23-year-old trafficked woman, resided with her partner Alnel, their 8-month old son, Alnel's three-year-old daughter, and Alnel's parents. Noreen had graduated from high school, but had quit her job when she had her first child. Noreen gave birth to a second child with Alnel during the study. Alnel was employed as a painter and Alnel's father was employed as a car mechanic. Their average income per capita was 1,293.65 pesos (30.08 USD), below the poverty line. According to Noreen, Alnel was addicted to methamphetamines and hid some of his income to spend on methamphetamines. He would sometimes physically abuse her when he was high. During the study, Alnel physically assaulted Noreen outside their home, beating and punching her; she was pregnant at the time. The violent incident began when Noreen upbraided him for coming home high. Alnel's parents took her to the emergency room, but ultimately ended up hiding the x-rays of Noreen's injuries from Noreen as they were afraid that Noreen would go to the police and their son might end up in jail. The RA assigned to Noreen implemented the IPV safety planning protocol with her and spoke at length with Noreen about shelters and other services for women experiencing IPV in the community. Noreen ultimately chose to stay with her partner, however, as she stated she was concerned about her ability to financially support their children if she and Alnel lived separately.

Another illustration of the challenges faced by formerly trafficked women who do not have their own income source is the story of Jelena. Jelena was a 20-year-old formerly trafficked woman who was unemployed and studying toward her high school equivalency exam through the support of an anti-trafficking NGO. For the majority of the study, Jelena resided alone with her father, Enrico; her mother was in prison for selling methamphetamines. Jelena received a small transportation stipend from an NGO for transportation to and from school as she studied toward her high school equivalency exam, and a second small stipend from another anti-

trafficking NGO for attending re/integration support group meetings. These stipends were not sufficient for Jelena's needs. Enrico worked as a tricycle driver and earned all of the income to support himself and Jelena. During the study, Jelena's father sexually assaulted her. He had attempted to assault her before, but had not succeeded. The day following the sexual assault, she fled her home to stay in her boyfriend's home. Although she informed her social worker of the assault, she chose not to file charges against her father as her father regularly sent money to her mother in jail and she was afraid no one could take care of her mother if her father was imprisoned. Jelena moved between multiple households for the second half of the financial diaries study; after the study finished, she returned home to live with her parents after her mother was released from prison.

#### *Returning to sex work*

In addition to experiencing abuse within the home, formerly trafficked women who were unable to find employment post-re/integration were also at risk for returning to sex work, as was the case for Geynalyn. Geynalyn was a 20-year-old formerly trafficked woman who resided with her mother Charito, father Leandro, and four younger siblings. Charito (aged 46) had seven children in total. She ran a sari-sari store from her home and was the financial manager for the household. Leandro worked intermittently as a day laborer, as did two of their sons who lived in the same household. Income was insufficient for daily needs. After being re/integrated to her family, Geynalyn, who had not graduated from high school, was unable to find employment. She returned to work in sex work full-time so that she could financially support her family, and her mother in particular, who struggled to cover basic expenses. Geynalyn lived with her parents part-time and contributed a portion of her income to the household. Even with Geynalyn's contributions, the average income per capita in this household was well below the poverty line at

803.91 pesos (18.70 USD). Charito, as the financial manager, participated in the study instead of Geynalyn, and as such, Geynalyn's perspective on her engagement in sex work was not gathered. Charito felt that they had no other choice than for Geynalyn to return to sex work. Although Geynalyn was generally consistent in giving money to her mother, Charito occasionally complained to the RA that Geynalyn did not send enough money for their needs.

*Interference in attempts to gain employment*

Another example of challenges faced by trafficked women in obtaining employment was that of Mariel. Mariel, a 22-year-old trafficked woman, resided with her partner Ruel during the study. Mariel and Ruel lived on the same premises as Ruel's parents and Ruel's six siblings. However, Mariel and Ruel slept in a van owned by Ruel's parents while the rest of the family slept in the household, as there was not sufficient space for everyone in the house.<sup>53</sup> Their income per capita was 3,522.29 pesos (81.91 USD), over twice the poverty line. Ruel worked as a driver for a moving company. Mariel had aspirations of working in hotel housekeeping. Through the support of a local anti-trafficking NGO, she had completed her high school degree and had graduated from a vocational training course in housekeeping. Although this NGO provided support to its clients with job placements, Ruel forbade her from obtaining employment, as he preferred that she stay at home to take care of him. Since she remained at home during the day and their only residence was a family van, she spent her days inside Ruel's family's home. She regularly assisted Ruel's mother with her sari sari business, but was never compensated for her work. Mariel briefly moved out during the study after a fight with Ruel about his suspected drug use. During this time she temporarily lived with her mother and seven siblings, but quickly returned to live with Ruel as her family struggled to find food to eat.

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<sup>53</sup> Ruel and Mariel kept their income separate from the rest of his family, managed their own money, and paid Ruel's mother for any food they ate in her sari sari store. As such, Mariel and Ruel were counted as a separate financial household for the study.

Although Mariel could have availed of job placement support services from the NGO that had helped her complete her vocational training course, she indicated she was embarrassed to return and seek help, as she had previously dropped out of their program when Ruel forbade her from seeking employment.

### **Formerly Trafficked Women as Allocators of Resources between Households**

In addition to acting as financial managers and earning income for their households, formerly trafficked women distributed financial resources to family members outside their households and received transfers from their extended family networks. For this analysis, extended family members were counted as parents, siblings, aunts/uncles, grandparents or other relatives in the trafficked woman's birth family.<sup>54</sup> As reflected below in Table 5, most of the inter-household transfers flowed in one direction – either from the trafficked woman to extended relatives or vice versa. Only in the household in which the trafficked woman and her mother shared financial management and business ownership responsibilities was the financial support bi-directional.

It was slightly more common for trafficked women to receive financial support from their extended family than to extend it, as shown in Table 5. Thirteen trafficked women (43.33% of households) received some kind of financial support from their extended family, whereas eleven trafficked women gave financial support to their extended relatives (36.67%). The extended family supported the entire living expenses of trafficked women in ten households (33.33%), whereas trafficked women financially supported the total living expenses of extended family member(s) in only three households (10.00%).

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<sup>54</sup> The trafficked women's dependent children were not counted as extended relatives, even if they lived in separate households.

**Table 5: Inter-household allocation of financial resources (n = 30)**

	Formerly Trafficked Women as Financial Manager, % (n = 18)	Parent as Financial Manager, % (n = 11)	Joint Financial Management, % (n = 1)	Total, % (n = 30)
<i>Supportive Role:</i> Trafficked woman provided financial support to parents / siblings				
Supported all living expenses of parents / siblings	16.67 (3)	-	-	10.00 (3)
Resided with parents and contributed regularly to household	-	9.09 (1)	-	3.33 (1)
Sent monthly remittances to family in province	5.56 (1)	-	-	3.33 (1)
Contributed sporadically to parents / siblings	33.33 (6)	-	-	20.00 (6)
No supportive role	44.44 (8)	90.91 (10)	-	60.00 (18)
Bi-directional support <sup>55</sup>	-	-	100 (1)	3.33 (1)
<i>Recipient Role:</i> Trafficked woman received financial support from parents				
Resided with parents and parents supported all of her living expenses	5.56 (1)	81.82 (9)	-	33.33 (10)
Received sporadic financial support from parents	11.11 (2)	-	-	6.67 (2)
Received no financial support from parents	83.33 (15)	18.18 (2) <sup>56</sup>	-	56.67 (17)
Bi-directional support	-	-	100 (1)	3.33 (1)

<sup>55</sup> Trafficked woman both gave and received financial support from extended family.

<sup>56</sup> These two households included the household of Geynalyn, who worked in sex work to support her family and the household of Apple, who lived with her partner's family. The mother of Apple's partner acted as the financial manager.

Of all participants, Anabel most consistently shared financial resources with her extended relatives. Anabel, who was employed as a receptionist in a hotel, sent money home to her parents in her hometown of Zamboanga (on the island of Mindanao) every month during the four months of the cash flow reconciliation interviews. In this period, Anabel sent 9,705 pesos to her family in the province – amounting to 27.76% of her total income. In addition to the money that she regularly sent to her mother, her siblings occasionally asked her for money as well, which disrupted her personal budget. In these instances, she generally sent money to her siblings and borrowed for her personal expenses. Toward the end of the study, Anabel noted that she was planning to take a salary loan from the Social Security System (SSS) in order to help her family start a business in Zamboanga.<sup>57</sup> In addition to sending money, Anabel assumed the role of providing social and emotional support to her mother during their financial challenges, noting that she regularly called her mother to encourage her and help her hold on to hope that they will not remain in poverty permanently.

In addition to sending money to extended family members, two trafficked women took a family member into their households in times of need, including Darlyn. Darlyn was a 19-year-old woman who lived in a boarding house with her partner. She ran a fish business which she had started with initial capital from her partner. She and her partner did not yet have any children. During the study, Darlyn's father moved in with Darlyn and her partner after Darlyn's mother stabbed her father. Darlyn's mother had stabbed her husband on multiple occasions in the past. Darlyn's mother was physically abusive to multiple members of her household, including her resident children and grandchildren; the family members lived with her because they could not afford to pay rent elsewhere. Darlyn had, however, moved out of her parents' home as a

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<sup>57</sup>A SSS salary loan would provide a loan equivalent to one month of her salary. She was able to avail of the SSS salary loan as she is a regularized employee according to Filipino labor law.



teenager (after which point she was trafficked) as she no longer wanted to live with her mother's physical abuse. Darlyn and her partner earned enough from their fish business to financially support Darlyn's father and maintain a high income per capita compared to other households in the study (4,125.5 pesos or approximately 95.94 USD).

### ***Lack of one's own income***

One of the primary challenges trafficked women faced in sending money to their families was a lack of income earned by the trafficked woman herself. In all but one case in which a trafficked woman supported extended relatives financially, the trafficked woman had some income source of her own – either through employment, an NGO stipend, or a regular remittance she received from abroad. When trafficked women depended financially on their partners' income, they were far less likely to share finances with their families. These households instead tended to send money home to the partner's family, instead of the trafficked woman's family.

For instance, Jonaryn was a 28-year-old trafficked woman who lived with her girlfriend Rutchell.<sup>58</sup> During the study, Jonaryn was enrolled in a bartending vocational training course through the support of a local anti-trafficking NGO. During the study, Rutchell was employed full-time as a bartender and then a manager in a bar, and financially supported Jonaryn. Through Rutchell's employment, they maintained an average income per capita of 4,987 pesos per month (115 USD), more than three times the poverty line. They held the fifth highest income per capita of all households in the study. Over the course of the cash flow reconciliation interviews, Rutchell sent 931 pesos to her family members, but they did not share any finances with Jonaryn's family. Jonaryn noted that since her partner was the one earning in the household, she hesitated to ask that they send money to her family. This hesitation was also echoed by other

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<sup>58</sup> This household was the only household in the study in which a trafficked woman was openly in a same sex relationship.

trafficked women in the study who felt that they did not have the right to send money earned by their partners to their own families.

### **Discussion**

Findings illustrate that formerly trafficked women assume important roles in the financial lives of their families following community re/integration – as financial managers, income earners and allocators of financial resources within their extended families. The study contained multiple examples of formerly trafficked women demonstrating agency in achieving economic wellbeing for themselves and their families – such as taking family members into their homes in times of need, saving money for emergencies, ensuring that their children always had food to eat, and enrolling in school to strengthen their future economic prospects, among many others. Findings also, however, reveal structural barriers women face in achieving their economic goals.

The primary structural barrier that impeded women's ability to ensure the economic wellbeing of their families was a lack of access to employment. The employment status of women enrolled in the study impacted multiple cross-cutting factors – including their household residence (whether they lived independently, with parents, or with a partner), the extent to which they were able to fully control household finances, the extent to which they were able to leave abusive relationships, and the extent to which they were able to share financial resources with parents and other relatives outside the household. The women's employment status also indirectly affected their engagement as financial managers, as employment status often dictated household residence and household structure largely determined who assumed the role of the financial manager. Thus, women's employment status lay at the core of the financial roles women played in their families.

Formerly trafficked women in this study faced the same barriers obtaining employment as they faced prior to being trafficked (Lisborg, 2009). The Philippines continues to hold the highest unemployment rate in Southeast Asia. Although the gross domestic product (GDP) has grown at a heightened rate in 2013, expanding sectors of the Filipino economy have tended to favor skilled workers (Yap, 2013). Educational requirements for entry-level positions serve as an obstacle for trafficked women in seeking employment. A 2012 survey with hiring managers from eighty companies regarding their hiring needs revealed that for all 102 entry-level positions identified in this survey, the lowest educational attainment requirement was a high school diploma.<sup>59</sup> A high school diploma only qualified candidates for employment in retail and manufacturing positions, such as baggers, drivers and utility workers. Employers required at least a college degree for 57% of entry-level positions (Ubaldo, 2012). Similarly, a 2013 survey conducted by the same NGO found that only 7% of new positions were open to those with only a high school diploma. Not all companies surveyed paid at least minimum wage; some who did pay minimum wage required educational attainment beyond high school (Salas, 2013).

For many Filipina women, particularly those without a high school degree, the informal economy is the only avenue they have to ensure their family's survival – either through self-employment in a home business or in sex work (Gaerlan, Cabrera, Samia, & Santoalla, 2010; Sassen, 2002b). Numerous studies have reinforced that economic pressures can lead women to return to sex work, even if they do not want to return (Robinson & Yeh, 2009; Sandy, 2009; van Blerk, 2008; Ngo et al., 2007; Busza, Castle, & Diarra, 2004). While self-employment may be a viable option for some formerly trafficked women (such as Ana Cris or Ellaine), not everyone is naturally inclined to become an entrepreneur or small business owner, especially in their early

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<sup>59</sup> The survey was conducted by a Cebu-based NGO. Survey participants included hiring managers from eighty companies in twenty-six industries.

twenties (Vonderlack & Schreiner, 2002). After living abroad and being exposed to new environments, many formerly trafficked people are not interested in returning home to engage in traditional home-based enterprises (Lisborg, 2009). Further, all but one of the mothers of trafficked women who participated in the study were engaged in self-employment; the vast majority was unable to earn enough to meet basic needs in the household. Since they worked in the informal economy, they were also not protected by local labor laws and were ineligible for social security.

Without access to employment, survival strategies available to the women included financial dependence either upon a partner or the women's parents (Yea, 2004; Cohen, 2003). Each of these strategies, however, carried risks. As described in detail earlier, when women held an indirect ownership over the income they managed, they were less able to refuse requests from their partners to spend in ways that the household could afford (Eder, 2006). Such tensions can lead to financial misunderstandings or disagreements between partners, which can escalate into violent conflicts (Lucea, Hindin, Kub & Campbell, 2012; Hindin & Adair, 2002). To the extent that partners are aware of the women's previous connection to the sex work industry, this knowledge can be used to control and/or shame the woman, as happened to several participants in this study (Yea, 2004). Additionally, women with limited economic resources (for themselves and their children) cannot easily leave abusive relationships and may have a higher threshold for tolerating violence (Postmus, Plummer, McMahan, Murshid, & Kim, 2012; Vyas & Watts, 2009; Shobe & Dienemann, 2007). Further complicating this arrangement is the systematic lack of access to reproductive health and family planning services for poor families in the Philippines due to the strong presence of the Catholic Church in political, social and cultural life in the Philippines (Pernia et al., 2011; Austria, 2004; Orbeta, 2002). Almost all trafficked women with

children in this study reported that they became pregnant by accident. Once they became pregnant, gaining access to employment became even more complicated due a lack of childcare options and women's dependence upon their financial partners generally deepened.

Though it is rarely discussed in the literature, financial dependence upon parents also posed challenges for trafficked women and their families. Formerly trafficked women who lived at home with their parents were also at risk of experiencing or witnessing violence. Previous research with adolescent girls residing in shelter facilities in Cebu, Philippines has shown that trafficked girls often come from families with higher rates of violence than other shelter residents (Artadi, Bjorkman, & La Ferrara, 2011). In this study, almost 40% of women who lived with their parents either directly experienced or witness violence in the home during the 6-month study.<sup>60</sup> Further, as referenced earlier, when trafficked women resided with their parents, the average income per capita in those households was substantially lower than when women lived separately from their parents. These households struggled to meet the financial needs of a large number of household members of multiple generations. Thus, obtaining an independent income for the formerly trafficked woman would not only increase her financial wellbeing, but also lesson financial burdens that the women's parents and extended family members are already carrying.

### **Implications for Social Work Practice**

Findings underscore the importance of employment opportunities for formerly trafficked women upon re/integration. Regardless of one's ideological orientation toward sex work and/or human trafficking, social workers of varying ideological positions can agree on the importance of promoting economic justice, employment and education for all women, including women who were formerly trafficked into sex work (Sloan & Wahab, 2000). Findings suggest several issues

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<sup>60</sup> These disclosures were all voluntary self-disclosures. It is very possible that actual rates could be higher.

that need to be duly considered by agencies providing re/integration support services to trafficked women in the Philippines. In Cebu City, a limited number of NGOs and government agencies provide re/integration support programming for formerly trafficked people. Many of the existing programs require trafficked women to complete their high school certification before they become eligible to avail of job placement services. Although these agencies provide a small transportation and school lunch stipend to trafficked people pursuing their education, the stipend is insufficient to cover financial needs of program participants and/or their dependents. At the same time, at least one organization holds a policy that participants in their programs cannot engage in sex work while receiving services from this agency. However, trafficked people who are interested in pursuing their education and want to avail of these services must find a way to survive while doing so. While education is a critical pathway to sustainable employment, the short-term financial needs of formerly trafficked people and their families must also be considered. Potential options include conditional cash transfer (CCT) programs and/or employment programs simultaneous to education. Given the business climate in Cebu, the latter would likely entail either the development of new corporate social responsibility (CSR) partnerships with local businesses in Cebu that involve cost-sharing of program participants' wages and/or the generation of social enterprise employment opportunities for trafficked people and/or their family members. These strategies are particularly critical for non-high school graduates who face substantial challenges in the job market (Salas, 2012; Ubaldo, 2012). Such programming could be supplemented with financing for business development for women who demonstrate genuine interest and aptitude for entrepreneurship.

Another key consideration in promoting the economic wellbeing of formerly trafficked women is access to childcare and reproductive health services. Research in the Philippines has

demonstrated the interrelationship between women's work-related autonomy and control over their reproductive health decisions, with increased autonomy in one area growing in tandem with autonomy in the other (Miles-Doan & Brewster, 1998). For women who are interested in participating in educational and/or employment programs, access to safe and affordable childcare may enable them to better balance their caregiving responsibilities with their vocational goals. Further, since many trafficked women in the study did not have access to reproductive health services, agencies providing re/integration support to this population should consider how to provide culturally appropriate reproductive health services to give formerly trafficked women greater control over planning their family lives and balancing family responsibilities with their vocational pursuits. However, since previous research in the Philippine has identified the use of modern forms of contraception as a risk factor for IPV, further research must be conducted to understand ways in which these services can be provided in a safe manner for women (Hindin & Adair, 2002).

Anti-trafficking agencies should also consider integrating savings initiatives into their existing programming. Giving formerly trafficked women access to safe places in which to save excess money may be helpful for women who face challenges in controlling their partners' excess spending (Vonderlack & Schreiner, 2002). Such programs would, however, need to be carefully managed to ensure women's safety and confidentiality so as not to increase their risk for experiencing IPV. Family and finances support groups may also be considered, especially for trafficked women residing with their partners or their parents. Such support groups could address techniques for engaging in healthy and safe communication around household finances with partners and/or parents, as well as mutual collaboration between family members in financial goal-setting and planning.

## **Limitations**

Primary limitations relate to the sampling process. The sample size was small and non-representative of the broader population of trafficked women in Cebu. Sampling was conducted in collaboration with two NGOs providing services to formerly trafficked people in Cebu City. Partner NGOs referred prospective participants with whom they were in contact, and as such who were enrolled in their programs. As a result, the sample was skewed toward clients who were actively accessing re/integration support services and may be perceived by service providers as the most “successful” clients. However, since numerous economic challenges were identified in this sample of trafficked people who were already accessing re/integration support programming, it is reasonable to assume that the economic situation of the broader population may be more challenging than revealed in this study. If this is indeed the case, it would underscore the importance of economic re/integration support services for this population. Future research should use alternative sampling approaches (such as respondent driven sampling) in order to involve a wider population of trafficked people in research, including those not currently accessing any social services. Additionally, the study focused on women who were formerly trafficked into sex work and who were residing the Cebu Metropolitan area. Future studies should also target male survivors of human trafficking, those trafficked into other forms of labor exploitation, and those re/integrated to rural areas.

Additionally, to ensure high quality data, the author decided to interview the household financial managers regardless of whether or not this person was the trafficked woman. Consequently, the perspectives of formerly trafficked women toward the household financial situation were not fully captured in the eleven households in which a parent served as the financial manager. It cannot be assumed that the interests of the financial manager were



congruent with those of less empowered household members, such as those who were younger and financially dependent (Eder, 2006). Given that formerly trafficked women were in most cases financially dependent upon their parents when a parent was a financial manager, there is concern that an understanding of this experience was not captured in this study. However, since trafficked people are commonly re/integrated by the Philippines Department of Social Welfare and Development (DSWD) into their parents households (in which they are frequently not in control of family finances), it is important to also understand the perspectives of parents on the presence of trafficked women in these homes and the broader context of the home environment (Republic Act Number 10165, 2011; Republic of the Philippines DSWD, 2008). Future research targeting households in which the trafficked person was re/integrated to live with her family should include both trafficked women and their parents in order to capture both of their perspectives on the economic situation of the household and control structures around finances within the household.

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## **V. Conclusions**

### **Summary of Findings**

Several key international conventions have deemed human trafficking a serious human rights violation (United Nations, 2000; United Nations, 1989; United Nations, 1948). The social work profession is founded on the basis of key ethics – including a commitment to confronting social injustice and honoring the inherent worth of all human beings (NASW Code of Ethics, 2008). As such, social workers have a responsibility to address the issue of human trafficking. There has, however, been minimal emphasis on human trafficking in the existing social work literature (Androff, 2010; Hodge, 2008; Hodge & Lietz, 2007).

A handful of research studies have demonstrated that formerly trafficked women frequently face substantial economic challenges upon community reintegration (Miles & Miles, 2010; Lisborg, 2009; Reimer, Langeler, Sophea, & Montha, 2007; Beyrer, 2001). In-depth research pertaining to the experiences of formerly trafficked women following community reintegration is, however, rare. This three-paper dissertation examined the economic lives of women who were formerly trafficked into sex work following community re/integration in Cebu City, Philippines. To improve the design of re/integration support services for formerly trafficked women in the Philippines, a critical first step is to understand the experiences of formerly trafficked women upon community re/integration. This dissertation is, to the author's knowledge, the first series of studies to address the economic lives of formerly trafficked women following community re/integration in the Philippines.

Study 1 spoke to the context of household financial decision making in the Philippines. Prior research in the Philippines has shown that women who manage household finances independently experience significantly more IPV than women who manage household finances

jointly with their partners (Hindin & Adair, 2002). Previous research on this topic has, however, been unable to draw causal conclusions about the relationship between financial management and women's experiences of IPV. Using a propensity score matching approach, Study 1 estimated the causal effect of independent management of household finances on women's experiences of IPV in Cebu, Philippines. This study made a methodological contribution to the literature, as the use of a propensity score matching approach allowed the author to go beyond making statements about the association between the two variables to estimate the causal impact of independent financial management on IPV. Findings revealed that women in Cebu, Philippines who managed household finances independently experienced significantly more physical violence from their partners than if they had managed household finances jointly with their partners. More specifically, the severity of physical violence women managing household finances independently experienced was 2.24 times the severity of violence experienced by women who managed household finances jointly (IRR = 2.24,  $Z = 2.73$ ,  $p < 0.01$ ).

Study 2, a GT study, examined the process of managing family financial pressures following community re/integration among Filipina women who were formerly trafficked into sex work. Study 2 findings demonstrated that formerly trafficked women adopted a range of strategies to address multiple financial pressures in their concurrent roles as daughters, partners, and mothers – including providing, controlling, resigning (giving up), and boundary setting behaviors. While trafficked women focused simply on providing financially in their roles as mothers, their relationships with their partners and parents required the use of multiple strategies depending upon the circumstances. Women frequently attempted to control their partners' financial behaviors, but at times found it necessary to accept their inability to fully control their partners' financial decisions and avoid conflict for the sake of the relationship. The women's

relationships with their parents were the most complicated, with formerly trafficked women exhibiting providing, resigning and boundary setting behaviors depending upon family needs and the presence of ongoing conflicts with parents regarding finances. While trafficked women consistently experienced pressure to provide financially for their parents, this expectation to provide was not always fulfilled in their relationships with their parents. At times, women set boundaries with their parents and prioritized their own financial and emotional needs – either in response to ongoing conflict with parents over finances, due to trust being broken with parents, or out of a more urgent financial need for themselves or their children. Some trafficked women eventually accepted their limitations in being able to meet their parents’ needs – either due to a lack of resources or the need to focus their limited resources elsewhere. Key contextual factors impacting the financial pressures women faced and the strategies they used to cope with these pressures were the macroeconomic context of the Philippines (specifically the lack of employment opportunities), as well as gender norms and generational norms within families. Findings displayed the balance women drew between sacrifice for their families and pursuit of their own goals.

While Study 2 generated an in-depth understanding of the financial pressures women experienced in their families, Study 3 addressed in greater depth the key barriers women faced in meeting financial needs within the family. Study 3, a financial diaries study, explored the roles formerly trafficked women played in promoting the economic wellbeing of their families following community re/integration, as well as the challenges women faced in fulfilling these roles. Findings revealed that formerly trafficked women balanced multiple roles in their families – including household financial manager, income earner, and allocator of financial resources between households. However, women’s limited access to employment was a key structural

barrier that impeded their ability to achieve economic stability for themselves, their children, parents and other family members. Without access to formal employment, survival strategies remaining for the women included returning to sex work or financial dependence upon either a partner or parent(s). The employment status of women affected numerous cross-cutting factors – including their household residence (whether independent living or residence with parents and/or partner), the extent to which they were able to control household finances, the extent to which they were able to leave abusive relationships, and the extent to which they were able to redistribute income to their parents. Study findings were consistent with the GT study. Both studies confirmed that trafficked women who were financially dependent upon their partners did not have full ownership over the income they managed administratively. This lack of income fed into the strategies that women used to manage family financial pressures – such as adopting multiple strategies to control their partners’ spending, setting boundaries with their parents when unable to provide financially for their needs, and resigning themselves to their inability to change their partners or meet their parents’ needs due to a lack of full control over household income.

## **Implications**

### **Implications for Economic Empowerment Interventions**

Collectively, these three studies reinforce several overarching themes. First, all three studies confirmed that being the sole household financial manager can be a burdensome role, particularly for families that are struggling to afford daily needs. The responsibility of the financial manager was particularly challenging when the women’s partners choose to spend limited financial resources on so-called ‘vices’ (such as alcohol, cigarettes, illicit drugs, and/or gambling) while the financial manager was left to stretch the remaining money to cover basic needs. Disagreement around the use of household finances and challenges communicating about

household finances led to considerable conflicts between partners, as has been demonstrated in previous research in the Philippines (Fehringer & Hindin, 2013; Lucea, Hindin, Kub & Campbell, 2004; Lee, 2004; Hindin & Adair, 2002; Illo & Lee, 1991 as cited in Ashraf, 2009). These conflicts at times escalated into violent incidents, reinforcing women's risk of experiencing IPV when they alone carry the burden of trying to make the money reach until the end of the week.

Findings confirm the need to attend to intra-household power dynamics in economic empowerment interventions – for formerly trafficked women and also for women more broadly. Providing access to capital and/or employment should be accompanied by careful attention to household control structures surrounding finances to ensure that household income can be managed and used to benefit all household members without increasing anyone's risk for experiencing violence within the home. While some microfinance literature has spoken to the importance of attending to household gender norms in the design of economic empowerment interventions (Mayoux, 1999), the findings of this dissertation make a contribution to the literature by reinforcing that generational issues be considered as well in the Filipino context. Potential interventions could include family and finances support groups for trafficked women residing with their partners or their parents. Support groups could address techniques for healthy and safe communication around household finances with partners and/or parents, as well as mutual collaboration between family members in financial goal setting, planning and decision making.

### **Implications for Anti-Trafficking Initiatives**

Findings confirm the critical importance of addressing the employment needs of formerly trafficked women upon re/integration. Within the anti-trafficking sector, there are multiple



stakeholders whose programming focuses on “rescuing” people from human trafficking. These “rescues” often involve collaboration with law enforcement officials in conducting raids on establishments where trafficked people are working / are suspected of working (Cavalieri, 2011; Busza, 2004). Findings of this dissertation reinforce that when conducting these operations, agencies involved in “rescuing” people from human trafficking should consider what they are “rescuing” people to. While working to end abuse and exploitation is a critical component of anti-trafficking initiatives, pulling women out of human trafficking does not inherently address the fundamental contributing factors that led them to be trafficked in the first place – such as limited employment opportunities and family financial crises and pressures. These contributing factors continue to be present when women are re/integrated into the community after “being rescued” and these factors continue to impact women’s risk for re-trafficking (Lisborg, 2009).

Current discourse on human trafficking often centers on debates between differing ideological positions regarding sex work and human trafficking, with particular tension between sex workers rights and feminist abolitionist approaches to combating sex trafficking (Cavalieri, 2011; Lee, 2010; Tyldum, 2010). In the midst of this polarization within the anti-trafficking community, researchers can be pressured to “pick a side” in the debate. Cwikel and Hoban (2005) recommend that researchers abstain from aligning themselves with a particular organization or ideology in order to achieve greater neutrality in the research process, an injunction which the author has attempted to follow in this dissertation. However, regardless of one’s theoretical or ideological position toward sex work and/or human trafficking, social workers of various backgrounds should be able to agree on the importance of promoting economic justice and providing employment and educational opportunities for all women – including women who were formerly trafficked into sex work (Sloan & Wahab, 2000).

Attending to the employment needs of formerly trafficked women upon re/integration will require innovative solutions. Social service agencies providing re/integration services to formerly trafficked women often struggle to provide sufficient economic support programs (Reimer et al., 2007; Lisborg, 2009; Raymond et al., 2001). Many vocational and skills training programs are limited in quality and applicability to local job markets, and are not adequately linked to employment or finance for business development (Lisborg, 2009; Reimer et al., 2007; Upadhyay et al., 2004). Programs frequently provide a limited number of highly gendered vocational training programs, such as sewing and cooking, without preparing women to compete in saturated job markets. Further, many training programs do not duly consider the individual interests, skills and goals of the women themselves, who may not be interested in traditional home-based enterprises after living abroad and being exposed to different environments (Lisborg, 2009).

Meeting the employment needs of formerly trafficked people upon re/integration will require moving beyond older models of service provision and will necessitate striking a balance between meeting immediate needs and pursuing long-term solutions. In the Filipino context, having a high school degree is essential for obtaining any employment within the formal economy (Salas, 2013; Ubaldo, 2012). Re/integration support programs in the Philippines should continue to maintain an emphasis on supporting formerly trafficked women who desire to return to school in pursuing their educational goals, with the ultimate objective of sustainable long-term employment. However, formerly trafficked women pursuing their education must find a way to survive while doing so. Anti-trafficking organizations should consider the possibility of providing conditional cash transfer programs and/or employment programs simultaneous to education. The latter could involve the development of new corporate social responsibility (CSR)

partnerships with local businesses in Cebu that may involve cost sharing of participants' wages and/or the creation of social enterprise employment opportunities for trafficked women and/or their family members. Once formerly trafficked people have completed their high school certification, emphasis can be placed on developing partnerships with businesses from a wide range of industries in Cebu for job placement; industry options should remain flexible to enable formerly trafficked women to select employment opportunities that are consistent with their skills and interests. Strengthening the financial position of formerly trafficked women will not only have implications for the wellbeing of the women themselves, but also for the wellbeing of their children, parents and extended family.

Finally, dissertation findings also reinforce the importance of nuanced conversations surrounding personal agency and sacrifice pertaining to formerly trafficked women. While dissertation findings partly reinforce the aforementioned dominant script of the "martyr mother" and "dutiful daughter," these studies also demonstrate that personal aspirations are often intertwined with family needs and motivations (Asis, Huang & Yeoh, 2004, p. 205; Asis, 2002; Tacoli, 1999). Many formerly trafficked women in these dissertation studies made tremendous sacrifices for the sake of their parents and their children. However, women also acknowledged their limitations in being able to fulfill the needs of all family members and they demonstrated many examples of pursuing their own personal goals. Although there is a tendency in the literature to portray both Filipina migrant workers and formerly trafficked women either fully as victims or as women full of personal agency, allowing for integration of these multiple realities can generate a more holistic and realistic picture of the lives of formerly trafficked women following community re/integration (Cavalieri, 2011; Asis, 2002).

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**Appendix 1: Balance Statistics**

Variable	Unmatched Sample						Matched Sample					
	Mean		SD		SMD <sup>61</sup>	VR <sup>62</sup>	Mean		SD		SMD	VR
	Treated	Control	Treated	Control			Treated	Control	Treated	Control		
Age	44.828	44.663	6.09	5.77	0.027	1.11	44.828	44.710	6.09	5.62	0.019	1.17
Types of contraception used	0.935	0.948	0.75	0.77	-0.017	0.5	0.935	0.896	0.75	0.76	0.052	0.97
Vehicle ownership	0.506	0.497	0.71	0.69	0.013	1.06	0.506	0.511	0.71	0.71	-0.007	1.00
Household item ownership	6.101	5.894	3.36	3.36	0.062	1.00	6.101	6.012	3.36	3.41	0.027	0.97
Number of animals owned by household	5.337	6.175	9.35	10.84	-0.090	0.74	5.337	5.086	9.35	8.02	0.027	1.36
Witnessing violence in childhood	0.319	0.285	0.47	0.45	0.072	1.09	0.319	0.301	0.47	0.46	0.039	1.04
Alcohol use (none)	0.446	0.436	0.50	0.50	0.021	1.00	0.446	0.450	0.50	0.50	-0.007	1.00
Alcohol use (low)	0.268	0.265	0.44	0.44	0.006	1.00	0.268	0.265	0.44	0.44	0.006	1.00
Woman's earnings	0.944	0.908	0.23	0.29	0.156	0.63	0.944	0.932	0.23	0.25	0.053	0.84
Partner's earnings	0.990	0.991	0.10	0.09	-0.008	1.25	0.990	0.985	0.10	0.12	0.050	0.71
Partner's church attendance (none)	0.028	0.025	0.17	0.16	0.021	1.12	0.028	0.031	0.17	0.17	-0.015	1.00
Partner's church attendance (high)	0.395	0.400	0.49	0.49	-0.010	1.00	0.395	0.367	0.49	0.48	0.057	1.04
Better off	0.268	0.209	0.44	0.41	0.133	1.15	0.268	0.268	0.44	0.44	0.000	1.00

<sup>61</sup> SMD refers to the standardized mean difference between treated and control.

<sup>62</sup> VR refers to the ratio of variances between treated and control.



financially Worse off	0.286	0.283	0.45	0.45	0.006	1.00	0.286	0.262	0.45	0.44	0.054	1.05
financially Partner gives all earnings to woman	0.661	0.730	0.47	0.44	-0.146	1.14	0.661	0.661	0.47	0.47	0.000	1.00
Partner gives some earnings to woman	0.301	0.245	0.46	0.43	0.122	1.15	0.301	0.293	0.46	0.46	0.016	1.00
High number of household members	0.359	0.366	0.48	0.48	-0.014	1.00	0.359	0.350	0.48	0.48	0.020	1.00
Woman's church attendance (none)	0.007	0.009	0.09	0.09	-0.019	1.00	0.007	0.005	0.09	0.07	0.029	1.60
Woman's church attendance (high)	0.620	0.571	0.49	0.50	0.101	0.96	0.620	0.621	0.49	0.49	-0.003	1.00
Woman's religion (Catholic or not)	0.955	0.953	0.21	0.21	0.009	1.00	0.955	0.963	0.21	0.19	-0.041	1.22
Partner's religion (Catholic or not)	0.955	0.953	0.21	0.21	0.009	1.00	0.955	0.960	0.21	0.20	-0.024	1.1
Worse financial situation x high household members	1.751	1.737	0.90	0.85	0.015	1.12	1.751	1.715	0.90	0.91	0.039	0.98

**Appendix 2: Poisson regression of predictors of IPV (n = 1,072)**

	IRR	95% CI
Independent financial management	2.24**	1.26, 3.99
Woman's age	0.97	0.94, 1.00
Household alcohol expenditures		
High alcohol expenditures (referent)		
Low alcohol expenditures	0.79	0.41, 1.50
No alcohol expenditures	2.04*	1.14, 3.64
Woman's church attendance		
Low church attendance (referent)		
No church attendance	0.39	0.06, 2.78
High church attendance	0.96	0.57, 1.61
Partner's church attendance		
Low church attendance (referent)		
No church attendance	3.56**	1.60, 7.92
High church attendance	0.41**	0.23, 0.76
Woman Catholic (yes)	2.10	0.64, 6.91
Partner Catholic (yes)	0.73	0.20, 2.67
Change in household economic status		
No change (referent)		
Worse off	1.45	0.82, 2.56
Better off	0.93	0.54, 1.59
Woman witnessed violence in childhood (yes)	1.36	0.84, 2.22
High number of household members	0.73	0.44, 1.21
Index of household vehicle asset ownership	1.02	0.74, 1.39
Index of household item ownership	0.96	0.89, 1.03
Index of household animal ownership	1.02	0.99, 1.04
Woman's use of modern contraception (yes)	0.71	0.45, 1.13
Woman's has earnings (yes)	0.88	0.40, 1.94
Partner has earnings (yes)	4.79x10 <sup>6</sup> ***	8.25x10 <sup>5</sup> , 2.78 x10 <sup>7</sup>
Partner gives his earnings to woman		
Gives none (referent)		
Gives some	0.76	0.26, 2.18
Gives all	0.91	0.32, 2.56

\* p < 0.05 \*\* p < 0.01 \*\*\* p < 0.001

### Appendix 3: Interview Protocol for Grounded Theory Study

1. Can you tell me about your family?
  - a. *Probe if necessary*: who you live with, partner
  - b. *Probe if necessary*: how many dependents do you have? (children, parents, other relatives...)
2. Can you describe to me who is currently working in your family and who is not working?
3. Who knows the most in your household about managing money? How did they develop this knowledge?
4. How did you learn to manage money?
  - a. *Prompt if necessary*: Can you provide an example?
5. Do people in your household talk about money together? If yes, can you describe an example of what a past conversation?
6. Do you have any financial goals?
  - a. If yes, can you please tell me about them?
7. What are some of the challenges you face in managing your money?
  - a. *Prompt if necessary*: Do these challenges impact your choice of employment? If so, can you please describe?
8. Please tell me about a typical day when someone in your household gets paid.
  - a. *Probe if necessary*: how quickly does money get spent? Who spends it?
9. If you have extra money left over after you get paid, can you give me some examples of how you spend it?
  - a. *Prompt if necessary*: If savings is mentioned, where do you save your money? Describe that process.
10. If there were an emergency need for money in your family, how might your family members handle that situation?
  - a. *Probe if necessary*: Who in the family would be expected to provide for that need?
  - b. *Probe if necessary*: When there has been an emergency need for money in your family, how have you handled that situation?
  - c. *Probe if necessary/appropriate*: Would anyone borrow from money lender, borrow from relatives/neighbors, engage in transactional sex....?
11. Can you give me an example of a time in which one of your friends or family members was in debt? How did they pay back their debt?
  - a. *Probe if necessary*: Can you give me an example of how you have handled debt in the past?

12. Can you describe some of the advantages of taking out a loan (good things about taking out loans)? Can you describe some of the disadvantages (bad things about taking out loan)?
13. (If loans mentioned): When you borrow money, who do you normally like to borrow money from? What are the reasons you borrow money from that person/institution/shop as opposed to borrowing from someone else?
14. Do you or anyone you know ever borrow money from 5/6 lenders?
  - a. If yes, can you tell me a story of one time money was borrowed from a 5/6 lender?
  - b. What do you think of borrowing money from 5/6 lenders?
15. Some women that we have talked to have mentioned that there are differences in the way that men and women manage money. What do you think about that?
  - a. *Prompt if necessary*: can you provide an example?
16. (For mothers): Many of the women we have spoken with are mothers. Some of them have said that the way that they managed money changed when they became a mother. Would you say that was true in your experience, or would you say that you had a different experience?
  - a. *Prompt if necessary*: can you provide an example?
17. (If remittances mentioned): Can you tell me what happens after he/she sends money home?
  - a. Is he/she involved in how money is spent?
  - b. How does he/she feel about how money is spent?
18. What suggestions would you give to someone who was designing a program to help women in Cebu better manage their money?
19. Is there anything else you would like to tell us that would help us understand more about how you manage your money?

## Appendix 4: Financial Diaries Initial Telephone Screening

### 1. Explanation of the project, who you are, and what the objectives are

We are doing a research study to understand how people in Cebu City manage their money and handle financial challenges they may face. We are asking you to participate because we would like to understand how you and people in your household earn money, spend money, save money and how you cope with financial difficulties. The information that you give us will help us to develop social programs that will help people face economic challenges.

We are interested in interviewing you or someone else in your household about the ways that you manage money, challenges you may face with managing money, as well as some of the good strategies you have used to manage your money better.

We will interview each person 12 times over the course of 6 months. There will be one interview every 2 weeks. Each interview should last about 1 hour or 1.5 hours. Participants will receive 150 pesos for their participation in each interview.

We are interested in interviewing the person in the household who knows the most about the day-to-day management of money and finances. Who in your household knows best about the day-to-day management of money and finances?

FIRST NAME: \_\_\_\_\_

Position in household (head, wife, oldest child, etc.): \_\_\_\_\_

When is that person usually available (night, weekends, day, etc.)? \_\_\_\_\_

**If the person who knows the most about day-to-day management of money and finances is the formerly trafficked woman herself**, ask permission to schedule an in-person meeting to discuss the details of the study. Record the details below.

DATE	TIME	LOCATION

**If the person who knows the most about day-to-day management of money and finances is not the formerly trafficked woman herself**, ask permission to speak to this person.

If this person is willing to speak with you, proceed to explain the research study as follows:

We are doing a research study to understand how people in Cebu City manage their money and handle financial challenges they may face. We are asking you to participate because we would like to understand how you and people in your household earn money, spend money, save money and how you cope with financial challenges. The information that you give us will help us to develop social programs that will help people face economic challenges.

We are interested in interviewing you about the ways that you manage money, challenges you may face



## Appendix 5: Financial Diaries In-Person Screening

### 1. Introduction

We are doing a research study to understand how people in Cebu City manage their money and handle financial challenges they may face. We are asking you to participate because we would like to understand how you and people in your household earn money, spend money, save money and how you cope with financial difficulties. The information that you give us will help us to develop social programs that will help people face economic challenges.

We are interested in interviewing you or someone else in your household about the ways that you manage money, challenges you may face with managing money, as well as some of the good strategies you have used to manage your money better.

If you choose to participate, we would interview you once every 2 weeks for 6 months. This means that we would interview you 12 times. Each interview should last about 1.5 hours. We will give you 150 pesos for each interview. We will conduct the interviews in a location of your choice. If you want to hold the interviews in your home, we will come to your home. If you would like to hold them outside of your home, we will hold the interviews outside your home in a location of your choice.

Do you have any questions about this study?

### 2. Participant's willingness to participate and availability

Are you willing to participate in this study? Yes No

Will you be away from Cebu for more than 2 weeks during the next 6 months? Yes No

If yes, when will you be away? From (MM/YY) \_\_\_\_\_ to (MM/YY) \_\_\_\_\_

Are you planning to move over the next year? Yes No

If yes, when? (MM/YY) \_\_\_\_\_

When are you usually available (night, weekends, day, etc.)? \_\_\_\_\_

Do you anticipate any challenges that would prevent you from participating in one interview every other week for the next 6 months? If so, what are they?

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### 3. Household Identification Information

Full name of financial manager (first and last): \_\_\_\_\_

Mobile phone number of financial manager: \_\_\_\_\_





### Appendix 6: Financial Diaries Surveys Outline

Interview Number	Topic	Questionnaires to Use
Interview 1	<ul style="list-style-type: none"> <li>▪ Drawing a family tree</li> <li>▪ Household and family roster</li> </ul>	<ul style="list-style-type: none"> <li>▪ Questionnaire #1</li> </ul>
Interview 2	<ul style="list-style-type: none"> <li>▪ Household income sources</li> </ul>	<ul style="list-style-type: none"> <li>▪ Questionnaire #2</li> </ul>
Interview 3	<ul style="list-style-type: none"> <li>▪ Common household expenses</li> <li>▪ Use of financial instruments</li> </ul>	<ul style="list-style-type: none"> <li>▪ Questionnaire #3</li> </ul>
Interview 4	<ul style="list-style-type: none"> <li>▪ Critical financial events</li> <li>▪ Household financial decision making</li> <li>▪ Attitudes about money</li> <li>▪ Time preference, loss aversion and risk aversion</li> </ul>	<ul style="list-style-type: none"> <li>▪ Questionnaire #4</li> </ul>
Interview 5	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 6	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 7	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 8	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if</li> </ul>

		<ul style="list-style-type: none"> <li>needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 9	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 10	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 11	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>
Interview 12	<ul style="list-style-type: none"> <li>▪ Financial inflows and outflows</li> <li>▪ Financial events</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Flow Reconciliation Worksheet</li> <li>▪ Financial Instrument Updates Worksheet (if needed)</li> <li>▪ Event form (if needed)</li> <li>▪ Change forms (if needed)</li> </ul>



**2. Use the space below to draw a family tree.**

*For each family member, denote gender. Use circles for women and squares for men. For each family member, note the relationship to the respondent but do not include any names. For all siblings, record the BIRTH ORDER.*

*Notes for interviewer:*

- Start by asking who raised the respondent and draw the tree from there.*
- Draw the tree according to biological ties. If the respondent was raised by someone other than his/her biological parents, note on the side.*
- The family tree may include people outside of the respondent's household. This may include children who are not living with and/or supported by people in the family tree.*
- If some family members are deceased, please include in the tree but make a note to that nature on the side.*

**Section 1A: Household roster – Adults – NOT school going\***

\* If someone is older than 18 and not school going, use this sheet. A household member is someone who has lived under the same “roof” for at least 3 months in the past year. (If someone who is older than 18 but school-going, use the “minors and family members” sheet.)

Interviewer should state the following: I am going to ask you some questions about the members of your household. A member of your household includes someone who lived in your home for at least 3 months in the past year. If there are other family members who have not lived with you for at least 3 months in the past year, you do not need to answer these questions about those family members. Right now I want to ask you about people aged 18 and above who are members of your household and who are not currently enrolled in school. Can you list these people for me?

Person code	1A.2 What is his/her relationship with you? Be specific. Denote birth order in family, but do not include names (i.e. eldest sister, 2 <sup>nd</sup> eldest brother)	1A.3 Gender	1A.4 How old is this person?	1A.5 What is his/her marital status? If this person has a partner, proceed to 1A.6. If he/she has no partner, proceed to 1A.7.	1A.6 If the spouse of this person lives here, write the spouse name. If absent use code 99; if deceased use code 88.	1A.7 How many biological children does he/she have living in this household?	1A.8 How many biological children does he/she have living in other households?
<b>CODE</b>	<b>Write in code (use options below)</b>	<b>Circle</b>	<b>Number</b>	<b>Write in code (use options below)</b>	<b>First name or Code</b>	<b>Number</b>	<b>Number</b>
01		M / F					
02		M / F					
03		M / F					
04		M / F					
05		M / F					
06		M / F					

07		M / F					
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Options for Q1A.2			Codes for Q1A.5
01 = Resident head	13 = Brother	25 = Great grandfather	01 = Never married
02 = Spouse/partner	14 = Sister	26 = Other family	02 = Married
03 = Biological son	15 = Father	27 = Non-paying lodger (relative)	03 = Living with partner but unmarried
04 = Biological daughter	16 = Mother	28 = Non-paying lodger (non-relative)	04 = Widowed
05 = Step-son	17 = Brother-in-law	29 = Friend	05 = Separated
06 = Step-daughter	18 = Sister-in-law	30 = Paying Lodger (relative)	06 = Divorced
07 = Grandson	19 = Uncle	31 = Paying Lodger (non-relative)	999 = Don't know
08 = Granddaughter	20 = Aunt	32 = Other	
09 = Grandmother	21 = Nephew		
10 = Grandfather	22 = Niece		
11 = Son-in-law	23 = Cousin		
12 = Daughter-in-law	24 = Great grandmother		

**Section 1B: Adult Information: Not school-going\***

*Note to interviewer: Continue asking these questions about the same individuals noted in Section 1A. Keep the same person code for each household member.*

RA should state the following: I am going to ask you some questions which may seem like personal information to share about your family. I am asking this question because it will help me to understand more about the financial situation of your household. Everything that you say will be kept confidential.

Person code	1B.1 How many months did this person spend away from the household in the last 12 months? If 0, proceed to next 1B.3. If the answer is greater than 0, proceed to 1B.2.	1B.2 What is the main reason for his/her absence from this household?	1B.3 Vocational status	1B.4 Highest educational attainment	1B.5 Religion	1B.6 Is he/she disabled or chronically ill?	1B.7 If disabled or ill, what is the chronic illness or disability?
PCODE	Number of months	Write in code (use options below)	Write in code (use options below)	Write in code (use options below)	Write in code (use options below)	Write in code (use options below)	Write in code (use options below)
01						Y / N	
02						Y / N	
03						Y / N	
04						Y / N	
05						Y / N	
06						Y / N	

07						Y / N	
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Codes for Q1B.2	Options for Q1B.3	Options for Q1B.4	Options for Q1B.5	Options for Q1B.7
01 = Working within the Philippines	01 = Unpaid work for household	01 = Primary/elementary school	01 = Roman Catholic	01 = Heart-related disease
02 = Working outside of the Philippines	02 = Disabled	02 = Secondary/high school	02 = Protestant	02 = TB
03 = Looking for work	03 = Retired	03 = Some college	03 = Iglesia Ni Kristo	03 = Other chronic respiratory disease
04 = Schooling	04 = Casual employment	04 = Completed college	04 = Aglipay	04 = Diabetes
05 = Visiting partner or family	05 = Unemployed – seeking work	05 = Graduate degree	05 = Islam	05 = HIV
06 = Visiting friends	06 = Unemployed – not seeking work	00 = No education at all	06 = Born-again Christian	06 = AIDS
07= Living with partner	07 = Employed – full time	17 Other (specify in box)	07 = Jehovah’s Witness	07 = Sight impairment
08 = Prison	08 = Employed – part time		08 = None	08 = Hearing impairment
09 = In hospital or clinic	09 = Self-employed		Other (specify in box)	09 = Mental disability
10 = Vacation	Other (specify in box)			10 = Epilepsy
999 = Don’t know				Other (specify in box)
Other (specify in box)				



**Section 2A: Household roster – Minors and School-going adults in household**

A household member is someone who has lived under the same “roof” for at least 3 months in the past year.

Interviewer should state the following: I am going to ask you some more questions about the other members of your household. Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year. Right now I want to ask you about people aged 18 and below who are members of your household and people aged 18 and above who are currently enrolled in school. Can you list these people for me?

Person code	2A.2 What is his/her relationship with you? Be specific. Denote birth order in family, but do not include names (i.e. first child, eldest cousin, etc.)	2A.3 Gender	2A.4 How old is this person?	2A.5 Person code number and/or name of child’s parents	2A.6 How many biological children does she have living in this household?	2A.7 How many biological children does she have living in other households ?	2A.8 How many months did this person spend away from the household in the last 12 months?	2A.9 What is the main reason for his/her absence from this household?	2A.10 What is his/her marital status?
<b>PCODE</b>	<b>Write in code (use options below)</b>	<b>Circle</b>	<b>Number</b>	<b>CODE/FIRST NAME</b>	<b>Number</b>	<b>Number</b>	<b>Number of months</b>	<b>Write in code (use options below)</b>	<b>Write in code (use options below)</b>
20		M / F							
21		M / F							
22		M / F							
23		M / F							
24		M / F							
25		M / F							

26		M / F							
27		M / F							

Options for Q2A.2			Codes for Q2A.10	Codes for Q2A.5
01 = Resident head	13 = Brother	25 = Great grandfather	01 = Working within the Philippines	01 = Never married
02 = Spouse/partner	14 = Sister	26 = Other family	02 = Working outside of the Philippines	02 = Married
03 = Biological son	15 = Father	27 = Non-paying lodger (relative)	03 = Looking for work	03 = Living with partner but unmarried
04 = Biological daughter	16 = Mother	28 = Non-paying lodger (non-relative)	04 = Schooling	04 = Widowed
05 = Step-son	17 = Brother-in-law	29 = Friend	05 = Visiting partner or family	05 = Separated
06 = Step-daughter	18 = Sister-in-law	30 = Paying Lodger (relative)	06 = Visiting friends	06 = Divorced
07 = Grandson	19 = Uncle	31 = Paying Lodger (non-relative)	07 = Living with partner	999 = Don't know
08 = Granddaughter	20 = Aunt	32 = Other	08 = Prison	
09 = Grandmother	21 = Nephew		09 = In hospital or clinic	
10 = Grandfather	22 = Niece		10 = Vacation	
11 = Son-in-law	23 = Cousin		999 = Don't know	
12 = Daughter-in-law	24 = Great grandmother		Other (specify in box)	

**Section 2B: Minors and Family Members – School-going\* (Same individuals as previous sheet)**

RA should state: I will ask you the same questions which I asked about adults in your household who are not in school. I want to reassure you again that everything that you say will be kept confidential.

Person code	2B.1 Is this person attending school? If yes, proceed to 2B.2. If no, proceed to 2B.3.	2B.2 If yes, what level of education is this person currently in?	2B.3 If not currently attending, when did this person stop attending school?	2B.4 If not attending, what is the highest education grade this person attended?	2B.5 Does this person have any disability or chronic illness? If no, proceed to next page.	2B.6 If yes, what disability or chronic illness?
PCODE		Write in code (use options below)	Year	Write in answer (use options below)		Write in code (use options below)
20	Y / N				Y / N	
21	Y / N				Y / N	
22	Y / N				Y / N	
23	Y / N				Y / N	
24	Y / N				Y / N	
25	Y / N				Y / N	
26	Y / N				Y / N	
27	Y / N				Y / N	

Options for Q2B.2 and Q2B.4	Options for Q2B.6
01 = Primary/elementary school	01 = Heart-related disease
02 = Secondary/high school	02 = TB
03 = Some college	03 = Other chronic respiratory disease

04 = Completed college	04 = Diabetes
05 = Graduate degree	05 = HIV
00 = No education at all	06 = AIDS
17 Other (specify in box)	07 = Sight impairment
	08 = Hearing impairment
	09 = Mental disability
	10 = Epilepsy
	Other (specify in box)

**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time: \_\_\_\_\_

**Appendix 8: Questionnaire #2**

Interviewer code: \_\_\_\_\_  
 Participant code: \_\_\_\_\_

Date (DD/MM/YYYY)	Starting time of interview	Ending time of interview

*Note to interviewer: Bring the completed version of the family tree and questionnaire #1 to the interview. Make sure to cross-check the information throughout this interview.*

**Introduction**

Do you have any questions from last time?

Today I would like to ask you about the sources of income for your household. I would like to know the details of all the ways that people in your household earn money, as well as know about the money that is sent to your household from people who do not live in your household. Do you have any questions?

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**Section 1: Benefits**

I am going to ask you some questions about income sources for your household. Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year. If there are other family members who have not lived with you for at least 3 months in the past year, you do not need to answer these questions about those family members.

Does anyone in the household receive any of these?

	A. Sickness Benefit	B. Maternity Benefit	C. Child Support/ Alimony	D. Retirement Benefit	E. Disability Benefit	F. Death & Funeral Benefit	H. Additional assistance you receive from the government	I. Non- governmen- tal organizatio n stipend	J. Other
Does anyone in the household currently receive any of these?	Y / N	Y / N	Y / N	Y / N	Y / N	Y / N	Y / N	Y / N	Y / N
1.1 Code number of person(s) who receive the benefit/income (see questionnaire #1).  Please indicate their gender by circling "M" for male or "F" for female below their name.									
	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F
	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F
	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F	M / F
1.2 How is payment received?  01 = collect cash 02 = bank transfer 03 = check									

04 = in-kind Other (specify in box)									
1.3 Amount received each month (If in kind, estimate the amount).  PESOS									

## Section 2: Remittances into the household

I am going to ask you some more questions about income sources for your household. Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year.

<b>Remittances from family/friends from elsewhere</b>			
Are there people outside of your household who contribute financially to your household? <i>If no, skip to Section 3.</i>	Y / N	Y / N	Y / N
2.1 Who is the person outside of your household who contributes financially to your household?  <i>Choose an option from the codes.</i>			
2.2 How often does this person send the money?	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month
2.3 In the last payment, was it received in cash or in-kind?	01 = Cash 02 = In-kind 03 = Both	01 = Cash 02 = In-kind 03 = Both	01 = Cash 02 = In-kind 03 = Both
2.4 How much cash was received in the last payment?  (If in-kind, estimate the amount).  PESOS			

### Codes for 2.1 & 2.6

- 01 = Respondent
- 02 = Spouse
- 03 = Partner (boyfriend or girlfriend)
- 04 = Biological son
- 05 = Biological daughter
- 06 = Step-son
- 07 = Step-daughter
- 08 = Grandson
- 09 = Granddaughter
- 10 = Son-in-law
- 11 = Daughter-in-law
- 12 = Brother
- 13 = Sister
- 14 = Father
- 15 = Mother
- 16 = Brother-in-law
- 17 = Sister-in-law
- 18 = Uncle
- 19 = Aunt
- 20 = Nephew
- 21 = Niece
- 22 = Cousin
- 23 = Great-grandmother
- 24 = Great-grandfather
- 25 = Other family
- 26 = Friend
- 20 = Father-in-law
- 21 = Mother-in-law



<p>2.5 How was the payment received?</p> <p>01 = Delivered by friend/relative  02 = Bank transfer  03 = Check  04 = Western Union/postal order  05 = Take personally  Other (specify in box)</p>				<p>22 = Friends  23 = Neighbors  Other (specify in box)</p>
<p>2.6 Code number of the household member(s) who received the remittances (see questionnaire #1). Please indicate gender.</p> <p><i>If the general household received the remittances, use code 990.</i></p>	Code:	Code:	Code:	
	Gender:	Gender:	Gender:	
<p>2.7 Where does the sender live?</p>	<p>1 = In Cebu province but not in my household  2 = In the Philippines but outside Cebu province  3= Outside of the Philippines</p>	<p>1 = In Cebu province but not in my household  2 = In the Philippines but outside Cebu province  3= Outside of the Philippines</p>	<p>1 = In Cebu province but not in my household  2 = In the Philippines but outside Cebu province  3= Outside of the Philippines</p>	

### Section 3A: Employment

I am going to ask you some more questions about income sources for your household. I want to know about all of the sources of income in your household apart from someone running their own business. This would include regularized positions as well as contractual and daily labor. Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year.

	1	2	3	4	5	6	7
3.1 Code number of anyone with regular employment (see questionnaire #1). <i>One person can have more than one.</i>							
3.2 If the name is listed twice, is this a second job?	-----	Y / N	Y / N	Y / N	Y / N	Y / N	Y / N
3.3 What industry is this job in? CODE							
3.4 Is this job permanent, temporary, or seasonal? <i>If permanent skip to 3.7</i>	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal	01 = permanent 02 = temporary 03 = seasonal
3.5 If temporary, when will it finish (MM/YY)?							
3.6 If temporary, will it be repeated?	Y / N / Don't know	Y / N / Don't know	Y / N / Don't know	Y / N / Don't know	Y / N / Don't know	Y / N / Don't know	Y / N / Don't know
3.7 Is this job part-time or full-time? <i>If full-time, skip to 3.9</i>	PT / FT	PT / FT	PT / FT	PT / FT	PT / FT	PT / FT	PT / FT
3.8 If it is part-time,							

how many days per week do you work?							
3.9 Is this person paid by the day, week, fortnight, or month? <i>Circle one.</i>	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month
3.10 How does this person get paid?  01 = bank transfer 02 = cash 03 = check 04 = in-kind Other (specify) CODE							
3.12 How much does this person get paid? (This amount should correspond to the time period listed in question 3.9). PESOS							

Codes for Q3.3		
01 = Agriculture/fishing	06 =	11 = Community/Social Services
02 = Mining	Transport/storage	12 = Education
03 = Manufacturing (specify)	07 = Communications	13 = Finance/Business
04 = Construction	08 = Medical/Health	14 = Service Industry
05 = Wholesale/retail	09 = Private household	Other (specify in box)
	10 = Government	

**Section 3B: Employment**

Does anyone in your household have any deductions from their paychecks? Y / N

If you answered yes, what are the deductions?

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Does anyone in your household have any others benefits from their work other than those listed earlier (e.g., cash advance, health insurance, life insurance, food)? Y / N

If you answered yes, what are the benefits?

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**\*AT THIS POINT, CONFIRM SOURCES OF INCOME AND HOW MUCH.\***

**Section 4: Current Self-employment: If running various businesses, please repeat the name.**

I am going to ask you some more questions about income sources for your household. I want to know about all of the sources of income from someone in your household running a business. Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year.

	1			2			3		
Please list anyone in the household who is not employed but is earning money (i.e. who manages their own business) Insert code number (see questionnaire #1)									
5.1 What does this person do? <i>Choose code from options below.</i>									
5.2 Does this person keep business expenses separate from household expenses? 01 = separate 02 = together CODE									
5.3 How many people work with this person in total? <i>If none, skip to 5.9.</i> NUMBER									
5.4 Which household members work with this person? <i>(If more than 3, list the main ones.)</i>  Use code number (see questionnaire #1)									
5.5 Does this person pay them?	Y N	Y N	Y N	Y N	Y N	Y N	Y N	Y N	Y N

5.6 If yes, does this person pay in cash or in kind?									
5.7 If yes, how much does this person pay them per week? (If in kind, estimate amount).  PESOS									
5.8 How many other people does this person pay that work with him/her? NUMBER									
5.9 What does this person pay these employees on a weekly basis? (If in kind, estimate amount).  PESOS									
5.10 How much does this person usually earn in a day? PESOS									

<b>Codes for Q5.2</b>
01 = Making clothing for customers
02 = Making clothing for factories/shops
03 = Selling other goods on the street
04 = Taxi owner/driver
05 = Child-minding
06 = Selling food/small things from home
07 = Owns/works in a sari sari store
08 = Jeepney owner/driver
Other (describe in box)



Do you have any other comments that would help us understand more about income sources in your household?

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**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time: \_\_\_\_\_



**Appendix 9: Questionnaire #3**

Interviewer code: \_\_\_\_\_

Participant code: \_\_\_\_\_

Date (DD/MM/YYYY)	Starting time of interview	Ending time of interview

**Introduction**

Do you have any questions from last time?

Are there any other sources of income that we forgot to talk about last time? Y / N

If yes, please briefly describe them here:

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Today I would like to ask you about the strategies that people in your household use to manage money – like savings, borrowing money, taking cash advances, and having insurance, among other strategies. I would also like to ask you about common things that people in your household spend money on.

Please remember that a member of your household includes someone who lived in your home for at least 3 months in the past year. If there are other family members who have not lived with you for at least 3 months in the past year, you do not need to answer these questions about those family members.

Do you have any questions?

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**Below you will find a list of items that people spend money on.**

*Interviewer: Handout #1 at the end of this questionnaire includes all of the items listed below.  
Please give Handout #1 to the participant to review.*

- Food (milk for baby, rice, viand, other food, etc.)
- Electricity
- Household products (toilet paper, toothpaste, soap, shampoo, etc.) – separate from food bill
- Fare/Transportation to work (taxi, bus, jeep, etc.)
- Fare/Transportation for school (taxi, bus, jeep, etc.)
- Fare/Transportation for shopping (taxi, bus, jeep, etc.)
- Rent
- Water
- Gambling (mahjong, cock fighting, tongit, etc.)
- Shoes and clothing for adults
- Shoes and clothing for children (including school)
- Religious fees/donations (church, mosque, temple, etc.)
- Cigarettes/tobacco
- Alcohol (beer, wine, etc.)
- Entertainment (cinema, sports, music, etc.)
- Kitchen equipment (pots, pans, etc.)
- Telephone (land line)
- Mobile phone (rental, load)
- Bedding, towels, sheets, blankets
- Medical expenses (doctor, dentist, nurses, clinic) – paid in cash, not medical aid
- Hospital fees
- Medicines and supplies
- Traditional medicines
- Travel (away from your hometown)
- Home maintenance (repairing roof/walls/door, building new shack, one-off gardening, etc.)
- Actual funeral expenses
- Traditional holidays
- Wedding
- Vitamins for baby
- Diapers for baby
- School fees
- School supplies and special projects
- Other items

**SECTION A: HOUSEHOLD EXPENSES**

- 1. Please list the household’s top 5 expenses, meaning the items that the household spends the most money on. Please list the amount that the household spends on each item on average per week. Please note that the top 5 expenses do not have to be items on the list that I give to you.**

*Interviewer: If the participant is having difficulty determining the amount spent on average per week for each item, please help them figure out the weekly amount by asking them how much they spend daily, if they spend the same amount each day, etc.*

Item	Amount spent on average per week (pesos)	Who buys this item? (use code number from questionnaire #1)	Who uses this item? (use code number from questionnaire #1)	Other comments
1.				
2.				
3.				
4.				
5.				

- 2. Which household expenses are your highest priorities (based on your personal opinion)? Why?**

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**SECTION B: Remittances that someone in your household sends to others outside of your household**

<b>Remittances to family/friends from elsewhere</b>				
<p>Are there people outside of your household to whom someone in your household sends money or gives financial support in-kind? (This does not include repaying loans or money guarding.)</p> <p><i>If no, skip to Section C.</i></p>	Y / N	Y / N	Y / N	<p><b>Codes for 1 &amp; 6</b></p> <p>01 = Respondent            02 = Spouse            03 = Partner (boyfriend or girlfriend)            04 = Biological son            05 = Biological daughter            06 = Step-son            07 = Step-daughter            08 = Grandson            09 = Granddaughter            10 = Son-in-law            11 = Daughter-in-law            12 = Brother            13 = Sister            14 = Father            15 = Mother            16 = Brother-in-law            17 = Sister-in-law            18 = Uncle            19 = Aunt            20 = Nephew            21 = Niece            22 = Cousin            23 = Great-grandmother            24 = Great-grandfather            25 = Other family            26 = Friend            20 = Father-in-law            21 = Mother-in-law            22 = Friends            23 = Neighbors            Other (specify in box)</p>
<p>1. Who is the person in your household who sends this financial support?</p> <p><i>Choose an option from the codes.</i></p>				
<p>2. How often does this person send the money/support?</p>	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	01 = day 02 = week 03 = fortnight 04 = month	
<p>3. In the last payment, was it sent in cash or in-kind?</p>	01 = Cash 02 = In-kind 03 = Both	01 = Cash 02 = In-kind 03 = Both	01 = Cash 02 = In-kind 03 = Both	
<p>4. How much cash was sent in the last payment?</p> <p>(If in-kind, estimate the amount).</p> <p style="text-align: right;">PESOS</p>				
<p>5. How was the payment sent?</p> <p>01 = Delivered by friend/relative            02 = Bank transfer            03 = Check            04 = Western Union/postal order            05 = Take personally            Other (specify in box)</p>				

<p>6. Code of the person outside the household who received the remittances (see questionnaire #1). Please indicate gender.</p> <p><i>Choose an option from the codes to the right. If the general household received the remittances, use code 990.</i></p>	Code:	Code:	Code:	
7. Where does the recipient live?	Gender:	Gender:	Gender:	
<p>1 = In Cebu province but not in my household 2 = In the Philippines but outside Cebu province 3= Outside of the Philippines</p>	<p>1 = In Cebu province but not in my household 2 = In the Philippines but outside Cebu province 3= Outside of the Philippines</p>	<p>1 = In Cebu province but not in my household 2 = In the Philippines but outside Cebu province 3= Outside of the Philippines</p>		

**SECTION C: SUMMARY OF LIST OF FINANCIAL INSTRUMENTS**

*Interviewer: Please use this section of the questionnaire to find out what instruments are being used by the household.*

**I. BANK ACCOUNT**

- a. Does anyone in the household have a bank account? Y / N
- b. Which household member has a bank account?  
\_\_\_\_\_
- c. If yes, could you please tell me about all the bank accounts people in your household currently have?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- d. If no one has a bank account, why not? Choose one or more.
  - i. No money
  - ii. Not available
  - iii. Too far away
  - iv. Do not trust banks
  - v. Fees too high
  - vi. Other (please specify) : \_\_\_\_\_

**II. SAVINGS GROUP**

- a. Does anyone in the household belong to a savings group? Y / N
- b. If yes, could you please tell me who in the household belongs to a savings group?  
\_\_\_\_\_
- c. Brief description of the savings group:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- d. If no, why not? Choose one or more.
  - i. No money to save
  - ii. Not available
  - iii. Too far away
  - iv. People dishonest
  - v. Not interested
  - vi. Other (please specify) : \_\_\_\_\_

**III. SAVING MONEY AT HOME**

a. Is anyone in the household currently storing money in the house or on themselves? Y / N

b. If yes, please describe below:

	<i>Who in your household saved money? Use code number from questionnaire #1</i>	<i>How much does this person have in savings right now?</i>	<i>Where does he/she save the money?</i>	<i>What is it being saved for?</i>	<i>Other Comments</i>
1.					
2.					
3.					
4.					

c. If no, why not? Check all that apply.

- i. Will get stolen by a household member
- ii. Will get stolen by an outsider
- iii. Will forget about it
- iv. No money to save
- v. Afraid of fire or flood
- vi. Afraid that a household member will get angry with me
- vii. Other (please specify) : \_\_\_\_\_

d. If you responded no because you or someone else in the household thinks the money will get stolen by an outsider, could you explain more ...

i. Who would steal it?

\_\_\_\_\_

ii. Why would this person steal it?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

iii. What do you think would happen if this person stole it?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



e. If you responded no because you or someone else in the household thinks a household member would get angry, could you explain more ...

i. Who would get angry?

\_\_\_\_\_

ii. Why would this person get angry?

\_\_\_\_\_  
 \_\_\_\_\_

iii. What do you think would happen if this person got angry?

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**IV. BEING A MONEY GUARD FOR OTHERS**

a. Does anyone in the household look after someone else's money (from outside the household)? Y / N

b. If yes, please describe below:

Person who looks after the money (use code number from questionnaire #1)	Person who the money belongs to (denote relationship but not name)	Is the person looking after the money allowed to use it?
		Y / N
		Y / N
		Y / N
		Y / N

c. If no one in your household is acting like a money guard, why not?

- i. Never thought of doing it
- ii. Do not want the responsibility
- iii. Not interested
- iv. Other (please specify): \_\_\_\_\_

**V. HAVING SOMEONE BE A MONEY GUARD FOR YOUR HOUSEHOLD**

a. Does anyone in the household currently have someone outside the household looking after his/her money? Y / N

b. If yes, please describe below:

Person who looks after the money (denote relationship but not name)	Person who the money belongs to (use code number from questionnaire #1)	Is the person looking after the money allowed to use it?
		Y / N
		Y / N
		Y / N
		Y / N

- c. If no one in your household has someone acting as a money guard for them, why not?
- i. Never thought of doing it
  - ii. Do not trust anyone
  - iii. Not interested
  - iv. No money to save
  - v. Other (please specify): \_\_\_\_\_

#### VI. STORE CREDIT

- a. Do you or anyone in your household buy anything on credit from a local store? Y / N
- b. If yes, could you please tell me who in the household takes store credit?  
\_\_\_\_\_
- c. How much do you have in credit right now?  
\_\_\_\_\_
- d. How often do you take store credit? \_\_\_\_\_
- e. If no, why not? Choose one or more.
  - i. I don't need it.
  - ii. No money to pay back
  - iii. Not available
  - iv. Too risky
  - v. Too embarrassed
  - vi. Not interested
  - vii. Other (please specify) : \_\_\_\_\_

#### VII. LOANS

Who in your household borrowed the money?  (use code number from	Who did he/she borrow the money from?  (Indicate category: neighbor,	How much is the debt?	How much interest is paid?	What is the duration of the loan term?	Whose responsibility is it to pay off the debt?	Other Comments

	questionnaire #1)	<i>cousin, sister, 5/6 lender, etc.)</i>					
1.							
2.							
3.							
4.							
5.							

**VIII. LENDING TO OTHERS**

- a. Does anyone in the household give loans to your neighbors, friends, and/or relatives? Y / N
- b. If yes, who do you (or they) mostly give loans to?
  - i. Neighbor
  - ii. Friend
  - iii. Work colleague
  - iv. Relative
  - v. Other: \_\_\_\_\_
- c. If yes, please tell me about the loans that are outstanding right now and if you expect people to repay the loans.

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- d. If no, why not?
  - i. No money to lend
  - ii. Not interested
  - iii. Not sure people would repay me
  - iv. Other (please specify):

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**IX. RETIREMENT BENEFIT**

- a. Does anyone in the household contribute to or receive a retirement benefit from his/her employers?
  - i. Contribute to it
  - ii. Receive a benefit
  - iii. No involvement
- b. If someone in your household receives a benefit, could you please tell me who in the household is either receiving a retirement benefit? (Include if person died but relative is receiving the retirement benefit.) \_\_\_\_\_
- c. If someone in your household contributes to a retirement program, who in the household is paying into the retirement benefit?

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**X. INSURANCE**

- a. Does anyone in the household have insurance? Y / N
- b. If yes, what is the source of the insurance?
  - i. Benefit from employer
  - ii. Paying into an insurance scheme outside of employment
- c. If no, why not?
  - i. Not available
  - ii. No money to contribute
  - iii. Too far away
  - iv. People dishonest
  - v. Never thought of it
  - vi. Not interested
  - vii. Other (please specify):

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**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time (hour, minute): \_\_\_\_\_

## Handout #1

Below is a list of items that people spend money on. Review the list and think about the 5 items that you spend the most money on. Please note that the items are not exhaustive and that your greatest expenses may very well be items that are not on this list. If the items you spend the most money on are not on this list, please let the interviewer know what these items are.

- Food (milk for baby, rice, viand, other food, etc.)
- Electricity
- Household products (toilet paper, toothpaste, soap, shampoo, etc.) – separate from food bill
- Fare/Transportation to work (taxi, bus, jeep, etc.)
- Fare/Transportation for school (taxi, bus, jeep, etc.)
- Fare/Transportation for shopping (taxi, bus, jeep, etc.)
- Rent
- Water
- Gambling (mahjong, cock fighting, tongit, etc.)
- Shoes and clothing for adults
- Shoes and clothing for children (including school)
- Religious fees/donations (church, mosque, temple, etc.)
- Cigarettes/tobacco
- Alcohol (beer, wine, etc.)
- Entertainment (cinema, sports, music, etc.)
- Kitchen equipment (pots, pans, etc.)
- Telephone (land line)
- Mobile phone (rental, load)
- Bedding, towels, sheets, blankets
- Medical expenses (doctor, dentist, nurses, clinic) – paid in cash, not medical aid
- Hospital fees
- Medicines and supplies
- Traditional medicines
- Travel (away from your hometown)
- Home maintenance (repairing roof/walls/door, building new shack, one-off gardening, etc.)
- Actual funeral expenses
- Traditional holidays
- Wedding
- Vitamins for baby
- Diapers for baby
- School fees
- School supplies and special projects
- Other items



**SECTION A: IMPORTANT FINANCIAL EVENTS**

3. Have any of the following events occurred in this household over the last 12 months? Please remember a household member is anyone who has lived under your ‘roof’ for at least 3 months in the past year. Some of these questions are somewhat sensitive. We are asking these questions because we want to understand the events in your life which have impacted the financial situation of your household.

Event Code			If yes, how many times?	Who was the primary person(s) who took financial responsibility for this event? (use code number from questionnaire #1)	If the person taking responsibility is inside the household, how did the person(s) find money to address this event?
01	Birth	Y / N			
02	Wedding	Y / N			
03	Serious injury/illness of a family member in your household	Y / N			
04	Serious injury/illness of a family member outside of your household	Y / N			
05	Loss of a regular job of a household member	Y / N			
06	Did not receive regular remittance from someone	Y / N			

	outside the home				
07	Theft of household property	Y / N			
08	Victim of violent crime	Y / N			
09	Fire or destruction of household property	Y / N			
10	Failure or bankruptcy of business (only if business closed down)	Y / N			
11	Repossession of home or physical assets	Y / N			
12	Abandonment or divorce	Y / N			
13	Death of a family members in your household	Y / N			
14	Death of a family member outside of your household	Y / N			



15	Other (specify)	Y / N			
16	Other (specify)	Y / N			
17	Other (specify)	Y / N			

**SECTION B: DECISION MAKING**

1. Who usually decides how the money you earn will be used?

*Please circle one.*

- a. Mainly you
- b. Mainly your partner
- c. You and your partner jointly
- d. Other (please specify below):

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*If the person has no partner, proceed to question #4.*

2. If the respondent has a partner, ask the following: Would you say that the money that you earn is more than what your partner earns, less than what he earns, or about the same?

*Please circle one.*

- a. More than partner
- b. Less than partner
- c. About the same
- d. Partner does not bring in any money
- e. Don't know

3. If the respondent has a partner, ask the following: Who usually decides how your partner's earnings will be used? If partner is unemployed, probe if he gets financial support from parents or others. If he receives no earnings, circle "Partner has no earnings."

*Please circle one.*

- a. You
- b. Partner
- c. You and your partner jointly
- d. Partner has no earnings
- e. Other (please specify below):

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4. Who usually makes decisions about health care for yourself?

- a. You
- b. Partner
- c. You and your partner jointly
- d. Someone else
- e. Other (please specify below):

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5. Who usually makes decisions about making major household purchases?

- a. You
- b. Partner
- c. You and your partner jointly
- d. Someone else
- e. Other (please specify below):

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6. Who usually makes decisions about making purchases for daily household needs?

- a. You
- b. Partner
- c. You and your partner jointly
- d. Someone else
- e. Other (please specify below):

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7. Who usually makes decisions about visits to your family or relatives?

- a. You
- b. Partner
- c. You and your partner jointly
- d. Someone else
- e. Other (please specify below):

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**SECTION C: ATTITUDES ABOUT MONEY**

1. In all of our interviews so far, we have talked about the ways that your household gets money, such as employment, remittances, and benefits from organizations. We have also talked about spending in your household – such as the main things you spend money on and money you share with others outside of your household. We have talked about financial instruments such as savings, debts, money guarding, and loaning money to others. We have also talked about which people in your household are involved in managing or spending money. Apart from these topics we previously discussed, are there any other ways that you or others in your household manage your money other than how we've mentioned? Can you please describe?

2. When and how do people in the household talk about money with each other?

3. What does your household need lump sums of money for the most?

4. In your household, is the money from one stream of income used for one thing and the money from other streams used for something else? *Please describe.*

5. How much time do you spend thinking about how to manage your money? *Please describe.*

6. What is the thing you plan for and worry about the most? *Please describe.*



## SECTION D: BEHAVIORAL ECONOMICS

### Time Preference

For the next 12 questions, give a copy of these questions to the participant. These can be found in Handout 4A. Ask the participant to read all of the questions in the handout first. After s/he has had the chance to read all the questions, proceed to ask the participant the following questions one-by-one starting from #1 and proceeding down to #12. Underline the value that the participant prefers.

1. Would you prefer to receive 1,500 pesos today or 1,500 pesos in one month?
2. Would you prefer to receive 1,500 pesos today or 3,000 pesos in one month?
3. Would you prefer to receive 1,500 pesos today or 4,500 pesos in one month?
4. Would you prefer to receive 1,500 pesos today or 6,000 pesos in one month?
5. Would you prefer to receive 1,500 pesos today or 7,500 pesos in one month?
6. Would you prefer to receive 1,500 pesos today or 9,000 pesos in one month?
7. Would you prefer to receive 1,500 pesos today or 10,500 pesos in one month?
8. Would you prefer to receive 1,500 pesos in one month or 1,500 pesos in three months?
9. Would you prefer to receive 1,500 pesos in one month or 3,000 pesos in three months?
10. Would you prefer to receive 1,500 pesos in one month or 4,500 pesos in three months?
11. Would you prefer to receive 1,500 pesos in one month or 6,000 pesos in three months?
12. Would you prefer to receive 1,500 pesos in one month or 7,500 pesos in three months?
13. Would you prefer to receive 1,500 pesos in one month or 9,000 pesos in three months?
14. Would you prefer to receive 1,500 pesos in one month or 10,500 pesos in three months?

### **Risk Aversion**

For the next 6 questions, give a copy of these questions to the participant. These can be found in Handout 4B. Ask the participant to read all of the questions in the handout first. After s/he has had the chance to read all the questions, proceed to ask the participant the following questions one-by-one starting from #1 and proceeding down to #6. Underline the value that the participant prefers.

1. Which of the following would you prefer:
  - a. Win 850 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
2. Which of the following would you prefer:
  - a. Win 750 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
3. Which of the following would you prefer:
  - a. Win 650 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
4. Which of the following would you prefer:
  - a. Win 550 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
5. Which of the following would you prefer:
  - a. Win 450 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
6. Which of the following would you prefer:
  - a. Win 350 pesos for sure
  - b. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos

### **Loss Aversion**

For the next 5 questions, give a copy of these questions to the participant. These can be found in Handout 4C. Ask the participant to read all of the questions in the handout first. After s/he has had the chance to read all the questions, proceed to ask the participant the following questions one-by-one starting from #1 and proceeding down to #5. Put an "X" by the answer the participant has selected.

The next five questions will ask you whether or not you would take a gamble or a risk that had the possible outcomes which we list for your below. We are not referring to actual gambling in these questions. These are hypothetical questions. We are just interested in whether or not you would take the risk in these following situations. For each question, you can answer yes, you would take the risk or no, you would not take the risk.

1. Would you accept the following gamble?
  - a. 50% chance to lose 300 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_



2. Would you accept the following gamble?

a. 50% chance to lose 700 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

3. Would you accept the following gamble?

a. 50% chance to lose 1,100 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

4. Would you accept the following gamble?

a. 50% chance to lose 1,500 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

5. Would you accept the following gamble?

a. 50% chance to lose 1,900 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time: \_\_\_\_\_

#### **Handout 4A**

1. Would you prefer to receive 1,500 pesos today or 1,500 pesos in one month?
2. Would you prefer to receive 1,500 pesos today or 3,000 pesos in one month?
3. Would you prefer to receive 1,500 pesos today or 4,500 pesos in one month?
4. Would you prefer to receive 1,500 pesos today or 6,000 pesos in one month?
5. Would you prefer to receive 1,500 pesos today or 7,500 pesos in one month?
6. Would you prefer to receive 1,500 pesos today or 9,000 pesos in one month?
7. Would you prefer to receive 1,500 pesos today or 10,500 pesos in one month?
8. Would you prefer to receive 1,500 pesos in one month or 1,500 pesos in three months?
9. Would you prefer to receive 1,500 pesos in one month or 3,000 pesos in three months?
10. Would you prefer to receive 1,500 pesos in one month or 4,500 pesos in three months?
11. Would you prefer to receive 1,500 pesos in one month or 6,000 pesos in three months?
12. Would you prefer to receive 1,500 pesos in one month or 7,500 pesos in three months?
13. Would you prefer to receive 1,500 pesos in one month or 9,000 pesos in three months?
14. Would you prefer to receive 1,500 pesos in one month or 10,500 pesos in three months?

### Handout 4B

1. Which of the following would you prefer:
  - c. Win 850 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
2. Which of the following would you prefer:
  - c. Win 750 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
3. Which of the following would you prefer:
  - c. Win 650 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
4. Which of the following would you prefer:
  - c. Win 550 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
5. Which of the following would you prefer:
  - c. Win 450 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos
  
6. Which of the following would you prefer:
  - c. Win 350 pesos for sure
  - d. 50% chance to win 1,500 pesos and a 50% chance to win 0 pesos

**Handout 4C**

1. Would you accept the following gamble?  
b. 50% chance to lose 300 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

2. Would you accept the following gamble?  
b. 50% chance to lose 700 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

3. Would you accept the following gamble?  
b. 50% chance to lose 1,100 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

4. Would you accept the following gamble?  
b. 50% chance to lose 1,500 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

5. Would you accept the following gamble?  
b. 50% chance to lose 1,900 pesos and a 50% chance to win 1,500 pesos

YES \_\_\_\_\_ NO \_\_\_\_\_

**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time: \_\_\_\_\_

**Appendix 11: Financial Diaries Cash Flow Reconciliation Worksheet**

Interviewer code: \_\_\_\_\_

Participant code: \_\_\_\_\_

Date: \_\_\_\_\_

Cash Flow Reconciliation Interview: \_\_\_\_ of 12 interviews

Today I will ask you questions about the ways that your household has earned and spent money in the past 2 weeks. These questions will only refer to what has happened in the past 2 weeks.

I will ask you these questions today, and I will continue to ask you these questions for the rest of our interviews. You may find that it helps for you to keep a written record of your financial transactions over the next two weeks. You can write them down in a notebook and then bring the notes with you to our next meeting. This is not required, but you might find that it makes it easier to remember.

*Note for interviewer: You may want to bring questionnaire #2 to this interview with you to cross-check the income sources.*

Source of funds	Amount (PhP)	Use of funds	Amount (PhP)
<b>Cash on hand</b> at beginning of interview period (past 2 weeks)  For interviews #6 - #12, carry over the “cash on hand now” from the previous interview.			
<b>Operational income</b>		<b>Operational expenditure</b>	
Income from job or casual work #1		All food at home	
<i>Insert brief description of job</i>		Food consumed outside the home  Who consumed:	
Income from job or casual work #2		Transportation  Details:	
<i>Insert brief description of job</i>		Cell load / telephone expenses  Details:	

Income from job or casual work #3		Utilities (water, electricity)	
<i>Insert brief description of job</i>		Rent	
Income from job or casual work #4		Recurring medical expenses  Details:	
<i>Insert brief description of job</i>		Unexpected medical expenses (hospital trips, medicine, etc).  Details:	
Income from job or casual work #5		Toiletries (soap, lotions, toothpaste, shampoo, feminine pads, etc.)	
<i>Insert brief description of job</i>		School fees, uniforms, and regular school supplies  Details:	
Income from selling an asset  Who sold the asset:		Special projects at school  Details:	
Revenues from a business  Whose business:		Clothes and shoes  Details:	
Local stipend/transfer from organization  Specify organization:		Fees / offering to religious institution  Details:	
Local stipend/transfer from		Alcohol	

individual Specify individual:			Details:	
International remittances Specify individual:			Other entertainment expenses Details:	
Income from paying lodger Specify individual:			Business expenses Details:	
Other (specify)			Other (specify)	
Other (specify)			Other (specify)	
Other (specify)			Other (specify)	
Other (specify)			Other (specify)	
Other (specify)			Other (specify)	
Other (specify)			Other (specify)	
<b>Financial inflows</b>			<b>Financial outflows</b>	
Borrowed money from friend or neighbor Specify individual:			Debt payments #1 Details:	
Borrowed money from 5-6			Debt payments #2	

Moneylender Who borrowed:		Details:	
Borrowed money from formal financial institution Who borrowed: Specify institution:		Debt payments #3 Details:	
Cash advance from employer Whose employer:		Debt payments #4 Details:	
Took money from personal savings at home Who took it from savings:		Personal savings at home Whose savings:	
Took money from personal savings at bank Who took it from savings:		Personal savings at bank Whose savings:	
Received money from personal savings in savings group Who received money from personal savings:		Money paid to savings group Whose savings:	
Took money from someone who was holding money for you (money guard) Who took money from money guard:		Giving money to another person to hold for you (money guarding) Details:	



Store credit Who took store credit:		Giving back money you were holding for someone else Details:	
Someone repaid a loan you gave them Who received the loan repayment:		Lending money to another person Details:	
Someone gave you money to hold for them (money guard) Details:		Giving money to another person in need (family member outside household) Details:	
Other (specify)		Giving money to another person in need (non-family member) Details:	
Other (specify)		Other (specify)	
Other (specify)		Other (specify)	
Other (specify)		Other (specify)	
		<b>Cash on hand now</b>	
<b>Total Sources</b>		<b>Total Uses</b>	

**NEXT APPOINTMENT**

Date (DD/MM/YY): \_\_\_\_\_

Time: \_\_\_\_\_