

A Manual on
MOBILIZING MIGRANT RESOURCES TOWARDS
AGRICULTURAL DEVELOPMENT
in the PHILIPPINES



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**A Manual on Mobilizing Migrant Resources
Towards Agricultural Development
in the Philippines**



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List of Abbreviations

ACFIL	Associazione Culturale Filipina del Piemonte
CALABARZON	Cavite, Laguna, Batangas, Rizal, Quezon
CDA	Cooperative Development Authority
DA	Department of Agriculture
DA-AMAS	Department of Agriculture–Agribusiness and Marketing Assistance Services
Dep Ed	Department of Education
DFA	Department of Foreign Affairs
DOLE	Department of Labor and Employment
DOST	Department of Science and Technology
DSWD	Department of Social Welfare and Development
DTI	Department of Trade and Industry
Ekolife Coop	Ekolife OFW Marketing Cooperative
FAO	Food and Agriculture Organization
FB	Facebook
FDA	Food and Drug Administration
FITEQ	Filipino Info Tech Educators in Qatar
FLPH	Financially Literate Philippines
GO	Government Organization
IFAD	International Fund for Agricultural Development
IFAD-FFR	International Fund for Agricultural Development-Financing Facility for Remittances
IT	Information Technology
LGU	Local Government Unit
MnD	Migration and Development
MOA	Memorandum of Agreement
MOOCs	Massive Open Online Courses
MOU	Memorandum of Understanding
NEDA	National Economic and Development Authority
NGO	Non-Government Organization
NRCO	National Reintegration Center for Overseas Filipino Workers
OECD	Organization for Economic Cooperation and Development
OFs	Overseas Filipinos
OFWs	Overseas Filipino Workers
OWWA	Overseas Workers Welfare Administration
PAO	Provincial Agricultural Office
PCEBO	Provincial Cooperative and Enterprise Development Office
PESO	Public Employment Service Office
PhilWISE	Philippine Worldwide Initiative for Social Enterprises
PISO	Philippine International School- Qatar
Pinoy WISE	Pinoy Worldwide Initiative for Savings, Investment and Entrepreneurship
PLGU	Provincial Local Government Unit
POEA	Philippine Overseas Employment Administration
POLO	Philippine Overseas Labor Office
PSD	Philippine School in Doha
QF	Qatar Foundation
SIDC	Soro-Soro Ibaba Development Cooperative
PPDO	Provincial Planning and Development Office
TESDA	Technical Education and Skills Development Authority
TWG	Technical Working Group
UAE	United Arab Emirates
UNLAP	Union of Local Authorities in the Philippines
UN	United Nations
UFOQ	United Filipino Organization-Qatar

Glossary

active investments	“involves buying and selling actions and close monitoring to exploit profitable conditions” (http://www.investinganswers.com/financial-dictionary/investing/active-investing-5182)
agribusiness	“agriculture-related activities that put farmers, processors, distributors and consumers within a system that produces, processes, transports, markets and distributes agricultural products” (http://industry.gov.ph/category/agribusiness/)
agricultural cooperative	“A cooperative is an autonomous association of women and men, who unite voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. An agricultural cooperative offers small agricultural producers opportunities and a wide range of services, including improved access to markets, natural resources, information, communications, technologies, credit, training and warehouses” (http://www.fao.org/docrep/016/ap431e/ap431e.pdf)
agricultural development	“ensures efficient production of safe, high-quality agricultural products, in a way that protects and improves the natural environment, social and economic conditions of farmers, their employees and local communities; and safeguards the health and welfare of all farmed species” (https://www.researchgate.net/post/What_does_sustainable_agricultural_development_mean)
agricultural enterprises	business entities that produce, process, market and distribute agricultural products
capacity building	strengthening the capability of migrants and people from national and local governments and from civil society by imparting knowledge and honing skills and attitudes
country of destination	country where international migrants go to live and work
country of origin	country that is a source of international migrants
entrepreneurship	“the capacity and willingness to develop, organize and manage a business venture, along with any of its risks in order to make a profit” (http://www.businessdictionary.com/definition/entrepreneurship.html).
environment scanning	“a process that systematically surveys and interprets relevant data to identify external opportunities and threats” (https://www.shrm.org/resourcesandtools/tools-and-samples/hrqa/pages/cms_021670.aspx .)
financial literacy	“possessing the skills and knowledge on financial matters to take effective action confidently that best fulfills an individual’s personal, family and global community goals” (https://www.financialeducatorsCouncil.org/financial-literacy-definition/)
international migration	movement of persons from one country to another
leveraging of resources	offering one’s resources to influence others and multiply the outcomes of joint undertakings
locked in investments	invested money that cannot be withdrawn for a specific time-period but with a guaranteed return on investment
Market Place Event	a gathering of migrant workers in a destination country or a gathering of migrant families in a province of origin where savings and investment offerings and business opportunities, available programs and services are presented by partner cooperatives, social and private enterprises and local and national government agencies
memorandum of agreement	“a written document describing a cooperative relationship between two parties wishing to work together on a project or to meet an agreed upon objective. It serves as a legal document and describes the terms and details of the partnership agreement” (http://www.advocatesforouth.org/publications/publications-a-z/616-creating-and-using-a-memorandum-of-agreement)
memorandum of understanding	“a document describing a bilateral or multilateral agreement between parties, which expresses a convergence of will, indicating an intended common line of action” (https://www.lawteacher.net/law-essays/contract-law/memorandum-of-understanding.php .)

migrant resources	savings, investments, skills, knowledge and expertise of migrants	Overseas Filipinos	a general term for Filipinos outside the Philippines, including permanent immigrants, overseas Filipino workers and undocumented migrants
migrant worker	“a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a State of which he or she is not a national” (Art. 2(1), International Convention on the Protection of the Rights of All Migrant Workers and Members)	overseas Filipino workers	land-based and sea-based (seafarers) Filipino contract workers
Migration and Development Committee	a committee organized at the provincial level to integrate migration into the provincial development plan and implement migration and development programs in the province; composed of representatives of national and provincial government agencies, migrant associations, NGOs and those in the private sector in a province	passive investments	monies invested and locked in for potential long-term appreciation, usually managed by financial institutions
Migration and Development Forum	a gathering of migrants and their families and other migration stakeholders where the international migration situation, investment and business opportunities, and available programs and services in a province are discussed	pathways in mobilizing migrant resources	distinct ways and processes that channel migrant savings and investments to contribute to agricultural development
migration and development initiatives	activities, projects and programs that seek to harness the potential contributions of migrants to local economic development	pillar of strategy	integral part or element of a general plan of action
migration corridor	composed of a destination country and country of origin where migration flows occur; also refers to a destination country and a province of origin of migrant workers	Pinoy WISE chapter	composed of 10-15 members; migrants or relatives of migrants who have undergone a financial literacy seminar; a chapter conducts echo financial literacy seminars and promotes savings, investments and business opportunities to other migrants
migration school-based program	a program that reaches out to students who are children of migrants; educates, trains, and organizes children of migrants in schools, colleges and universities	pooled migrant savings	combined savings of many individual migrants that are invested
multi-stakeholder partnership	a partnership among three or more organizations from government, civil society and private sector to pursue a specific program or goal	province of origin	a province (in a country of origin) where international migrants come from
One Stop Migration Resource Center	“a facility set up at the local level that puts together under one roof a menu of services for migrants, migrant families, youths and other clients. It provides information, training, counseling and referral services that ensure safe and legal migration, productive reintegration of migrants, facilitation of employment for the youth, processing of complaints and welfare problems, and promoting socioeconomic development potentials of migration” (Añonuevo, Casco, Añonuevo & Calalay, 2013)	reintegration	“re-inclusion or re-incorporation of a person into a group or a process, e.g. of a migrant into the society of his country of origin” (International Migration Law: Glossary on Migration, 2004)
		remittances	“monies earned or acquired by non-nationals that are transferred back to their country of origin”(International Migration Law: Glossary on Migration, 2004)
		return migration	“the movement of a person returning to his/her country of origin or habitual residence usually after spending at least one year in another country; this return may or may not be voluntary” (International Migration law: Glossary on Migration, 2004)
		savings and investment schemes	financial packages offered by cooperatives and private enterprises for migrants and their families

scaling up of migration development initiatives

expanding the scope and reach and heightening the impact of current development efforts in harnessing the potential of international migration to the country of origin

segmentation of migrant population

groupings of the migrant population in terms of occupation and income levels

social enterprise

“an organization that creates wealth with the intention of benefiting not just a person or family but a defined constituency, sector or community, usually involving the public at large or the marginalized sectors of society; with double or triple bottom line—profit, empowerment of a group or improvement of their quality of life, environmental sustainability or preservation of cultural integrity” (Dacanay, 2004)

step-ladder financial education

continuous and sequential training on financial literacy, investments and entrepreneurship

strategy in mobilizing migrant resources

a general plan of action in mobilizing migrant resources for development

transnational partnership

a partnership between two or more organizations located in two different countries (e.g. migrant organization in a destination country and a local government in a province of origin)

value chain

“the full range of activities which are required to bring a product or service from conception, through the different phases of production (involving a combination of physical transformations and the input of various producer services), delivery to final customers and final disposal after use” (Kaplinsky & Morris, 2000)



Acknowledgements

The publication, *A Manual on Mobilizing Migrant Resources towards Agricultural Development* captures the experience of Atikha and our partners in destination countries and origin provinces in engaging overseas Filipinos to save, invest, and start their businesses and contribute to the development of their rural communities.

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- The following Philippine government agencies for integrating migration in development planning and for institutionalizing financial education, investment and entrepreneurship programs for overseas Filipinos:
 - Union of Local Authorities of the Philippines (ULAP)
 - The Provincial Governments of Batangas, Laguna, Oriental Mindoro, Tarlac, Ilogao, Agusan del Sur and Surigao del Sur
 - Department of Agriculture–Agribusiness and Marketing Assistance Services (DA-AMAS)
 - Department of Labor and Employment–Overseas Workers Welfare Administration–National Reintegration Center for OFWs (DOLE-OWWA-NRCO)
 - Department of Trade and Industry (DTI)
 - Technical Education and Skills Development Authority (TESDA)
 - Department of Education (DepEd)
 - Department of Foreign Affairs (DFA).

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EXECUTIVE SUMMARY

Migration is a global phenomenon. There are about 200 million migrants who send money to their families, and around 800 million people worldwide are directly supported by remittances. It was estimated that about US\$450 billion were remitted around the world in 2017. That is roughly three times the volume of official development assistance (ODA) to developing countries [International Fund for Agricultural Development-Financing Facility for Remittances (IFAD-FFR), 2017].

In the Philippines, there are significant movements of people from rural to urban areas, and from the country to other countries around the world. The Philippine Statistics Authority (2010) reported that there was an annual 4% increase in sub-urban and urban population of the Philippines. The Commission on Filipinos Overseas (CFO) (2013) estimated that about 10.2 million Filipinos were overseas. This represents about 10% of the country's population. Overseas Filipinos remitted US\$26.9 billion in 2016, which accounts for about 9.8% of the country's gross domestic product (GDP) [Bangko Sentral ng Pilipinas (BSP) 2016]. The Philippines is the third largest remittance receiving country in the world, after India and China.

Remittances are defined as “monies earned or acquired by non-nationals that are transferred back to their country of origin” [International Organization for Migration (IOM), 2004]. Migrant remittances are private funds of the migrants and these are recurrently sent to support the needs of their families in countries of origin. Migrants use their hard-earned money to achieve their own development goals—increase their income and provide shelter, food, education and health services for their families.

The link between migration and development has gained enormous interest and recognition. Aside from providing for the basic needs of their families, migrants contribute to the development of their communities and countries. The potential of remittances' contribution to rural development of migrants' countries of origin has been recognized by international bodies and agencies but still needs to be recognized by many governments.

Lucas (2007) explained how migrant remittances could help raise the living standards areas: “Links through labor replacement, chain migration, investments financed by remittances, insurance provided to the community and its resultant changes in technologies adopted, and the multiplier effects of remittance spending, all help to raise living standards even for those who do not migrate out” (p. 115).

Lacroix (2011) pointed out the following contributions of international migration that address development deficits in rural areas: collective remittance funded-development projects can address the infrastructure deficit; migrant entrepreneurship through joint ventures and the development of overseas markets can address the market chain deficit; social remittances through skills transfers will help address the knowledge deficit; and financial remittances will help address financial, investment, and even knowledge deficits in rural areas.

Migrants and their social networks, and return migrants can advance the transfer of skills, know-how, and technology. Their investments can promote agricultural and rural development, including creating employment opportunities in the rural areas of origin [Food and Agriculture Organization (FAO), 2016].

Migration triggered by the lack of economic development and opportunities in rural areas is expected to continue to rise until significant development changes occur in these areas in the Philippines. Migrants with their roots in rural areas have financial, social, and technical resources that can be harnessed towards rural development. With growing opportunities in agriculture in the Philippines, migrant investments in rural areas are expected to increase even more. Many overseas Filipinos include investments in agriculture as part of their plan for reintegration in their home country.

This publication, *A Manual Mobilizing Migrant Resources towards Agricultural Development in the Philippines*, focuses on migrant investments and entrepreneurship and their contributions to agricultural development. It shares the experiences and insights of Atikha and its partner organizations in implementing Scaling Up Initiatives in Mobilizing Migrant Resources towards Agricultural Development in the Philippines, a project supported by the International Fund for Agricultural Development-Financing Facility for Remittances (IFAD-FFR) and European Union.

■ Target Users of Manual

Migration and development practitioners from local and national government institutions, development agencies, non-government organizations, migrant organizations, cooperatives, private and social entrepreneurs, impact investors and financial institutions, inside and outside the Philippines could benefit from the ideas and lessons learned by Atikha in its efforts to channel migrant resources toward agricultural development.

■ Scaling Up Initiatives in Mobilizing Migrant Resources in the Philippines

The three-year project Scaling Up Initiatives in Mobilizing Migrant Resources in the Philippines was implemented in four migrant destination countries (Italy, United Arab Emirates or UAE, Qatar and Singapore) and Hong Kong, a special administrative region of the People's Republic of China, as well as seven provinces of origin in the Philippines (Laguna, Batangas, Oriental Mindoro, Tarlac, Ifugao, Surigao del Sur and Agusan del Sur). The projects overall objective was to increase the mobilization of migrant resources and remittances towards viable agricultural development and rural poverty reduction initiatives in the seven provinces. The project sought to:

1. Build transnational linkages and develop partnerships to promote the use of remittances on productive investments in rural areas.
2. Improve the financial literacy of 10,000 migrants and their families and build the capacity of 220 migration stakeholders (public, private and civil society

3. Increase the amount of resources invested in agriculture and rural development programs by Filipino migrants from the countries of destination and mobilize US\$5 million of investments.

The project has achieved the following main results in five destination countries and seven provinces of origin during its three-year implementation:

- There were 302 migration stakeholders trained to implement programs for migrants from among the leaders of migrant organizations and staff of national and local governments, NGOs, cooperatives and other migration stakeholders.
- Seven provincial governments established migration and development committees, forged partnerships and leveraged their resources to encourage the investments and businesses of migrants and families in their provinces.
- Memorandum of Understanding, Memorandum of Agreements and Transnational Partnerships were forged between Atikha and its partner organizations, cooperatives, local government units and agencies.
- Chapters of Pinoy WISE, networks of advocates of financial education, savings, investments and entrepreneurship among migrants and their families, have been organized.
- A total of 201 financial literacy training sessions were conducted benefiting 13,692 migrants and their families.
- A total of US\$8,067,645 worth of migrant savings and investments were mobilized and channeled to partner cooperatives, social and private enterprises in the provinces of origin.

■ **Keys to Success and Lessons in Mobilizing Migrant Resources**

Atikha's success in mobilizing migrant resources towards agricultural development is attributed to the following:

1. Atikha's effective implementation of a strategy and pathways in mobilizing migrant resources
2. Active engagement of migrant and family organizations as key partners in financial literacy training, mobilizing of migrant investments and organizing of migrants and families
3. Commitment of partner provincial governments to mainstream migration and development in their programs and services

4. Capacity of agricultural cooperatives, entrepreneurs and migrant-led cooperatives and social enterprises to absorb savings and investments and create business opportunities
5. Conducive economic and political conditions and robust financial system in the Philippines that encouraged migrants to invest and engage in business in their provinces of origin
6. Financial assistance provided by IFAD-FFR and counterpart funding from government agencies, development agencies and private sector partners

The following lessons were drawn from Atikha's experiences in mobilizing migrant resources:

1. There are prerequisites to actual mobilization of migrants and their resources toward the agricultural development of their provinces of origin and in determining the most suitable pathways in mobilizing migrant resources. These prerequisites are the following:
 - Understanding the situation, characteristics and needs of migrants and their families related to investment and entrepreneurship which vary according to their profession, country of destination, and working conditions among others.
 - Identifying opportunities and challenges for migrants and their families in investing and engaging in business in the provinces of origin.
2. Mobilizing migrant resources requires an enabling environment in destination countries and in origin provinces. In creating the enabling environment for migrant savings, investments and engagements in business the following activities should be undertaken:
 - Financial education for migrants and their families that builds a large base of financially literate savers, investors and entrepreneurs
 - Organizing migrants and their families through social networks that actively advocate financial literacy, investments and entrepreneurship and assist in implementing training, counseling and mentoring programs
 - Migration corridor approach which entails parallel work in organizing, training and counseling among migrants in the destination country and among migrant families in the province of origin
 - Multi-stakeholder partnerships involving government, civil society and private sector organizations that will provide a favorable environment for migrant engagement in agricultural development, i.e. developing migration and development plans, providing concrete programs for migrants and families, and others

- Access to savings investment and business opportunities that channels the skills, knowledge, and material and financial resources of overseas Filipinos and their families to contribute to the agricultural development of their provinces of origin

3. There are various pathways in mobilizing migrant resources towards agricultural development. These pathways are determined by the characteristics of migrants, opportunities in the source provinces, presence of partner migrant organizations and those from the private sector, and existence of an enabling environment provided by local and national government agencies.

The four distinct pathways by which migrant resources can be mobilized for agricultural and rural development of provinces of origin in the Philippines are the following:

- Savings and Investment Schemes of Large Agricultural Cooperatives
- Joint Ventures of Migrant Investors with Agricultural Entrepreneurs and Corporations
- Social Enterprises and Cooperatives Owned and Managed by Migrants and Families
- Individual Migrant/Migrant Family Enterprises

All the pathways start with ensuring the financial literacy of migrants and their families.

Financial literacy seminars provide migrants and their families the tools for assessing opportunities and their informed and active participation in savings and investment programs. Entries involved in mobilization of migrant resources should ensure the conduct of financial literacy activities among migrants and their families prior to the promotion of investment and business opportunities.

4. To bring initiatives in mobilizing migrant resources to scale and to reach more migrant countries of destination and provinces of origin in the Philippines, the following actions should be undertaken:

- Mainstream the implementation of a step-ladder program on financial education, investment mobilization and enterprise development for migrants and their families in the national and local governments.
- Build transnational partnerships on migration and development initiatives that involves the embassies, NGOs and migrants in destination countries and national and local governments, NGOs and OFW family organizations in provinces of origin.
- Support should be provided to migrants for their efforts in organizing and in building their capacities to take the lead in implementing migration and development initiatives in destination countries.

- Engage more private sector partners in migration and agricultural development initiatives. Government agencies and NGOs need the engagement of those in the private sector.

- Develop ICT-based platforms for training, mobilizing investments and promoting agricultural enterprises to be able to reach the widest number of migrants and families.

- Promote financial inclusion and financial services products adapted to the needs of migrant families.

- Evaluate the outcome of initiatives in mobilizing migrant resource to be able to assess the effectivity, efficiency, relevance, and sustainability of the program.

Throughout the course of the project implementation and collaborative work with partners and from numerous consultations and evaluation meetings, Atikha identified, put into actual practice, revised and further developed the strategy and pathways in mobilizing overseas Filipino resources for agricultural development.

There is no singular formula in mobilizing migrant resources for agricultural development.

Other migration and development practitioners may come up with distinct strategies and pathways depending on their own circumstances, characteristics of migrants, and their countries of destination and origin. Atikha hopes that this publication will help other organizations and institutions in harnessing the potential contributions of international migration to migrants' own development and to the rural development of their communities and countries.

■ Structure of the Manual

This publication is organized into three main chapters:

- I. Atikha's Strategy in Mobilizing Migrant Resources for Agricultural Development in the Philippines
- II. Pathways in Mobilizing Migrant Resources for Agricultural Development
- III. Mainstreaming and Evaluating Activities and Programs in Mobilizing Resources

Chapter I discusses Atikha's Strategy in Mobilizing Migrant Resources for Agricultural Development in the Philippines. It explains Atikha's strategy in mobilizing the resources of migrants in Italy, Singapore, Qatar, UAE, and Hong Kong for the agricultural development of seven selected provinces in the Philippines, namely, Batangas, Laguna, Oriental Mindoro, Tarlac, Ilogao, Surigao del Sur and Agusan del Sur. The strategy is composed of the following essential elements: migration corridor approach, step-ladder financial education for overseas Filipinos and their families, organizing migrants and families, multi-stakeholder partnerships, and attractive savings and investment schemes and business opportunities.

Chapter II deals with the Pathways in Mobilizing Migrant Resources for Agricultural Development. This chapter discusses various pathways that may be traversed in mobilizing migrant resources for development. Four distinct ways were identified through which migrant Filipinos and their resources in five destination countries can contribute to the agricultural development of the seven provinces of origin.

Chapter III discusses measures and actions to sustain, mainstream, monitor and evaluate efforts in mobilizing migrant resources for agricultural development.

Chapters I and Chapter II are similarly organized and contain the following:

- Key questions
- Explanations of the different concepts and processes
- Insights/Recommendations
- Boxed presentations of cases and examples



CHAPTER 1

ATIKHA'S STRATEGY IN MOBILIZING MIGRANT RESOURCES FOR AGRICULTURAL DEVELOPMENT IN THE PHILIPPINES

Atikha is a non-government organization established in the Philippines in 1996 to address the social costs of migration and harness the positive contributions of migration for the development of migrants, their families and communities. Towards these ends, it works with national government agencies, local government units, cooperatives, NGOs, schools and those from the private sector in providing economic and social services to migrants and their families.

The prerequisite actions and strategy in mobilizing migrant resources toward agricultural development discussed in this chapter were drawn from Atikha's efforts and experiences in implementing the project *Scaling up Initiatives in Mobilizing Migrant Resources towards Agriculture Development in the Philippines*.

■ Key Questions

- What are the two main prerequisites in mobilizing migrant resources?
- What is Atikha's strategy in mobilizing migrant resources for agricultural development?
- Why is financial education essential to the strategy?
- Why is it important to organize advocates of financial literacy, investments and entrepreneurship among migrants and families?
- What is the migration corridor approach?
- Why are multi-stakeholder partnerships necessary?
- Why is access by migrants and their families to savings and investment schemes and business opportunities important?

■ What are the two main prerequisites in mobilizing migrant resources?

Based on the experiences of Atikha, there are two prerequisites to actual mobilization of migrants and their resources toward the agricultural development of their provinces of origin:

- Understanding the characteristics and needs of overseas Filipinos and their families.
- Identifying opportunities and challenges in investing and engaging in business in the provinces of origin.

The results of these two prerequisite actions determine the most suitable pathway/s in mobilizing migrant resources towards the development of a province of origin.

A. Understanding the characteristics and needs of overseas Filipinos and their families

The starting point of any investment mobilization towards agricultural development should start from the perspective of the migrants. What are their characteristics? What are their needs? What are their interests? What are their capacities to save, invest and engage in business? What should be developed among migrants to enable them to return and reintegrate?

To understand the characteristics and needs of overseas Filipinos, the following information should be gathered:

- Countries of destination of migrants (to identify the migration corridor of the province)
- Occupation of migrants and relatives (to determine their capacity to save, invest and engage in business)
- Living and working conditions of migrants (to understand factors that hinder/facilitate their capacity to save, invest and engage in business)
- Organization and social network (to identify individuals and organizations that can be champions and advocacy partners in promoting financial education, saving, investment and entrepreneurship)
- Borrowing, saving and investing behaviors (to identify current attitudes and practices)

- Entrepreneurship (to learn about existing enterprises, failures and successes in business, innovations, skills and interest to engage in agricultural business in their provinces of origin)
- Philanthropy (to identify existing practices in philanthropy and willingness to engage in strategic giving, like donating to a cause that can have a sustainable impact in their provinces of origin)

Atikha gathered the above information by conducting the following:

- survey on savings and investing behavior of overseas Filipinos and their families in selected countries of destination and provinces of origin;
- interviews with leaders of overseas Filipino organizations, NGOs, Philippine ambassadors and other key officials of Philippine embassies and consulates in countries of destination;
- interviews and talks with provincial and other local government officials, leaders of associations of families of migrants and migrant returnees, and key people of various stakeholders in the provinces;
- focus group discussions of overseas Filipinos in countries of destination, of migrant families and migrant returnees in provinces of origin;
- review of government reports and statistical data on international migration of Filipinos.

Text Box 1 Occupational Segmentation of Filipino Migrant Population in Italy, United Arab Emirates, Qatar and Singapore

Italy, UAE, Qatar and Singapore have at least 100,000 migrant Filipinos each. In terms of occupations, migrant populations in the four destination countries are highly segmented into professionals, domestic workers, service workers and construction workers. These groups differ in terms of income, work and living conditions, and capacity to save and invest, and to give back to their home communities.

SEGMENTS OF MIGRANT POPULATION IN SELECTED DESTINATION COUNTRIES				
Country of Destination	Italy	UAE	Qatar	Singapore
Filipino Migrant Population	184,638	679,819	342,442	180,000
Segment 1: Highly skilled professionals (consultants, managers of oil and gas and other multi-national companies) earning about US\$6,000 to US\$12,000 a month)	Minimal number working in UN agencies	5% of the population working in gas and oil industry	5% of the population working in gas and oil industry	5% of the population working as IT personnel in banking and multi-national companies
Segment 2: Professionals such as nurses, teachers, managers of service industries, engineers and middle level managers earning US\$3,000-US\$5,999 a month)		15%	15%	25% young professionals
Segment 3: Professionals, semi-skilled workers working in hotels and other service industries and domestic workers earning US\$1,000 to US\$3,000 a month)	60% largely composed of domestic workers earning more than US\$1,000	35%	35%	25%
Segment 4: Unskilled workers in hotels and malls, domestic workers, construction workers and others in service industries earning US\$400 to US\$900 a month)	40% largely domestic workers	45% some domestic workers as low as \$200	45% workers in labor camps and domestic workers earning as low as US\$200	45%

Source: Action Research on the Situation, Saving and Investing Behaviors of Overseas Filipinos in Four Destination Countries and Migrant Families in the Seven Provinces of Origin in the Philippines

Text Box 2 Why are many migrants unable to save, invest, and engage in business while others are able to do so?

Many overseas Filipinos do not save for long-term goals. Some have savings, but these are for emergencies, which they withdraw in times of need and are not intended for long-term investments. The culture of dependency of families is one of the main reasons for the migrants' lack of savings and investment. Dependency is at its highest among families of low-income migrant Filipinos, i.e. domestic workers, construction workers and other low-skilled workers. Migrants are often the sole breadwinners of their families and assume the responsibility of taking care of other members of the family.

Debts to unscrupulous lenders and credit card companies, lavish lifestyles, lack of budgeting and financial management skills, among other things, were identified as the reasons many were unable to save and invest and engage in business. This is true for all occupational segments of Filipino migrant populations.

The problem of indebtedness to credit card companies is observed especially among those working in the Middle East. In Italy, many migrants owe lending institutions. Many migrants' families are also indebted to several microfinance institutions in their provinces.

Attendance in financial literacy seminars conducted in destination countries was found to have a strong correlation to the capacity to save, invest and engage in business. Many of those with savings and investments have attended financial literacy seminars. The seminars taught them to be prudent in managing their finances stressed the need to save, taught them to invest wisely and encouraged them to engage in business.

Other factors found to influence savings and investments were the following: income of migrants; employment of families left behind; proper management of remittances and frugal lifestyles. Migrants who earn more than others and who have family members in the Philippines working and earning can save and invest more than those who earn less and have family members who are unemployed. Migrants with families in the Philippines that manage their remittances well and do not have lavish lifestyles are more likely than others to have savings and investments.

Source: Action Research on the Situation, Saving and Investing Behaviors of Overseas Filipinos in Four Destination Countries and Migrant Families in the Seven Provinces of Origin in the Philippines

B. Identifying opportunities and challenges in investing and engaging in business in the provinces of origin

An environment scanning is needed to identify investment and business opportunities and challenges in the provinces of origin of migrants. Relevant data are to be sourced from reports of different government and private agencies, non-government organizations and from meetings of various stakeholders and interviews with key informants in a province.

Atikha used the following questions to gather information for identifying and packaging investment and business opportunities in the provinces of origin:

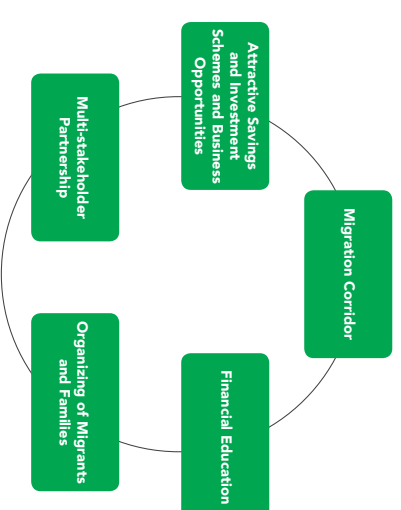
- What are the lead cooperatives and rural financial institutions that can package investment opportunities for overseas Filipinos in the province?
- What are the provinces' lead commodities and enterprises that drive local economic development? Have value chain studies been conducted on the province's lead commodities? What commodities are outsourced by the province? What are the opportunities for overseas Filipinos to be players in the value chain?
- Who are the main private sector partners and what are the successful enterprises in the province? Are they interested in partnerships with overseas Filipinos?
- Are there programs by national government agencies (i.e. Department of Agriculture, Department of Trade and Industry, Department of Science and Technology, National Economic and Development Authority, Department of Labor and Employment, Overseas Workers Welfare Administration-National Reintegration Center for OFWs), local governments and development organizations in the priority commodities designed to encourage overseas Filipinos to invest and engage in business?
- Are there existing development projects in the province? Can the expertise and resources of overseas Filipinos be tapped for these projects? Are there advantages for overseas Filipinos to participate in these projects?
- Are there industry organizations willing to partner with overseas Filipinos and families in providing technical assistance for starting a business?
- Are there migrant returnees with successful businesses in the area? Are there opportunities for scaling up these businesses?
- What economic and political conditions at the national and local levels provide opportunities or threats to initiatives in mobilizing migrant investment and engagement in migrant entrepreneurship?

The outcomes of an environment scanning are a menu of investment and business opportunities and a list of partners and service providers that may be linked with overseas Filipinos and their families. (Please see Annex 1 for a sample of a menu of investment and business opportunities in some provinces of origin in the Philippines.)

■ What is Atikha's strategy in mobilizing migrant resources for agricultural development?

Atikha summed up its experiences in harnessing migrant Filipino investments from Italy, Singapore, United Arab Emirates, Hong Kong and Qatar to contribute to the development of seven migrant provinces of origin in the Philippines. From these experiences, the strategy or the general plan of action in mobilizing migrant Filipino resources for agricultural development in the Philippines was developed. Atikha's strategy, composed of distinct yet interconnected five pillars, is illustrated in Figure 1.

Figure 1
Five Pillars of Atikha's Strategy in Mobilizing Migrant Resources for Agricultural Development



The five pillars that comprise Atikha's strategy in mobilizing migrant resources are:

- Financial education for migrants and their families that builds a large base of financially literate savers, investors and entrepreneurs
- Organizing migrants and their families through social networks that actively advocate financial literacy, investments and entrepreneurship and assist in implementing training, counseling and mentoring programs

- Migration corridor approach, which entails parallel work in organizing, training and counseling in both destination country that reaches out to migrants and in country/province of origin that connect with migrant families
- Multi-stakeholder partnerships involving government, civil society and private sector organizations to provide a favorable environment for migrant engagement in agricultural development, i.e. developing migration and development plans, providing concrete programs for migrants and families, and others
- Access to savings investment and business opportunities that channels the skills, knowledge, and material and financial resources of overseas Filipinos and their families to contribute to the agricultural development of their provinces of origin

The five pillars are interconnected and have to be carried out simultaneously to ensure optimal success in mobilizing migrant resources for agricultural development.

■ Why is financial education essential to the strategy?

Financial literacy means having the knowledge, skills and behavior to make an appropriate decision toward building one's own wealth (Atkinson, as cited in Messy, 2012). Financial literacy is part of a long process of financial education, defined as "a process where the user of financial services or investors improve their understanding for financial products, notions, and risks and...make decisions on the bases of good information, (and) are acquainted with the fact where to find help and take other effective measures for improving their wealth" (Organization for Economic Cooperation and Development (OECD), 2005).

Financial education is an essential component of Atikha's strategy for mobilizing migrant resources for agricultural development. Migrants must have the mindset, attitudes and skills to save, invest and engage in business. The need for continuous financial education of Filipino migrants is further highlighted by the research findings of the IFAD-FFR-supported Atikha project. The research found out the following about the saving, investing and business engagement of migrant Filipinos and their families in the provinces:

The culture of saving, investing and engaging in business still has to be ingrained in the minds of majority of migrant Filipinos. The problems of dependency of families, indebtedness to unscrupulous lenders and credit card companies, lavish lifestyles, lack of budgeting and financial management skills were identified, among other things, as the reasons many are unable to save and invest. Attendance in financial literacy seminars (by both migrants and their relatives in the Philippines), which tackle and address openly these problems has been found to correlate strongly with the capacity to save, invest and engage in business.

Atikha believes that attendance by migrants and their relatives in financial literacy seminars does not automatically make them good savers, investors, or businessmen. Their attitudes, knowledge, skills and firm resolve must be systematically honed through a series of seminars and training. To ensure that financial education effectively leads to behavioral changes in saving and investing, Atikha developed a step-ladder financial education program.

Pinoy WISE Step-ladder Financial Education Program for migrants and their relatives can be described as:

- not a one-shot deal but a six- to 12-month training and mentoring program that starts with raising the financial literacy of migrants and their relatives and ends in their actual engagement in investments and entrepreneurship
- systematically encourages/supports/trains overseas Filipinos in destination countries and their families in provinces of origin to be financially literate and, eventually, to become savers and investors
- links overseas Filipinos and their families to skills training and investment and business opportunities available in their provinces of origin
- promotes entrepreneurship by encouraging migrants to invest in social enterprises or to establish and operate their own businesses

Figure 2

Pinoy WISE Step-ladder Financial Education Program



Atikha has developed a ladderized approach to financial education, investment mobilization and entrepreneurship. Pinoy WISE movement is a multi-stakeholder platform to deliver financial education and mobilize investments and promote enterprises on both sides of the migration corridor.

The content, targets and conduct of the various levels of Pinoy WISE Step-ladder Financial Education Program are:

Level 1: Family and Income Management Training

- **Objective:** Goal setting, saving, investing, getting out of debt and addressing family issues that drain the resources of migrants.
- **Target participants:** Filipino migrants in destination countries and their families in the provinces. Ideal size is 30-50 participants per training activity.
- **Duration and Implementation:** Eight-hour training conducted in one or two days.
- **Implementing partners:** Pinoy WISE chapters, Philippine Embassy/Consulate, national government agencies such as OWWA and DTI, local government units, NGOs, migrant organizations, banks, cooperatives, schools and churches.
- **Conduct of activity:** A combination of lecture and discussion is used in conducting the training. A hands-on workshop is held that allows participants to estimate the amount of savings needed to reach their migration goals. A migration goal refers to the dreams and aspirations that migrants and their families want to achieve through overseas employment, such as college education for children or capital for business and others. Aside from financial issues, family concerns that prevent the migrant from saving and investing are also addressed. Participants work with a financial planner that serves as their “workbook” for financial planning.
- **Gender responsive dimension:** The training emphasizes the need for shared responsibility between men and women in the family in money and family matters. This is in response to the issues of feminization of migration in the Philippines and the triple-burden on Filipino migrant women. Triple-burden refers to the difficulties faced by a Filipino migrant woman because of her race (discrimination for being a foreigner), class (working in difficult, dangerous and low-paying jobs) and gender (vulnerable to abuse and discrimination for being a woman).
- **Mobilization channels:** Migrants are reached through a working partnership with the Philippine Embassy, migrant organizations, schools, churches and NGOs in destination countries.
- Migrants’ families are reached through community-based activities of the local government and through school-based programs where children and spouses of migrants can be reached.

Level 2: Reintegration Planning, Family and Financial Counseling and Referral

- **Objective:** Mentoring of overseas Filipinos and their families on how to achieve migration goals and how much to save every month to achieve goals, how to get out of debt and how to address family issues and referral to where to invest and get training .
- **Target participants:** Graduates of Family and Income Management Training and Pinoy WISE members. A maximum of 10 participants for each counseling group is ideal.
- **Duration and Implementation:** Two to four hours of individual or group session.
- **Implementing partners:** Pinoy WISE chapters, local government units, OWWA-NRCO, NGOs and other service providers.

- **Conduct of activity:** Migrants are asked to visualize their migration goals. The financial, technical and psycho-social requisites to reach these goals and successfully return home are discussed. Migrants' families, on the other hand, are provided family and/or financial counseling depending on the identified challenges to achieving the family goal for migration. A Reintegration Planning Form or Financial Planning and Counseling Form is filled out during the discussion as a tool of the facilitators in assessing the needs and capacities of migrants and their families for successful reintegration. The tool also identifies problems of migrants and families that need to be referred to agencies or experts.
- **Gender responsive dimension:** The triple burden of migrants or female family members, such as daughters, aunts or grandmothers, are addressed and strategies and options are discussed. Referral to Philippine partners are done especially for migrant domestic workers with family issues that require consultations with family members.
- **Mobilization channels:** Invitation for Level 2 is done through Facebook (FB) or FB Messenger. Pinoy WISE chapter leaders, NGO area staff and LGU OFW focal persons follow up with target participants through text messages.

Level 3: Investment and Business Forum, popularly known as Pinoy WISE Market Place Event

- **Objective:** To promote savings and investment packages, and business opportunities offered by Pinoy WISE partner financial institutions (cooperatives, banks, and social and private enterprises), as well as economic and social services provided by national and local government and NGO partners.

- **Target participants:** Graduates of Family and Income Management Training and those who have undergone Reintegration Planning and Counseling and other overseas Filipinos and families seeking investment and business opportunities. The ideal size of a Market Place Event is 100-300 participants.

- **Duration and Implementation:** Four to eight hours of presentation followed by individual consultations for investment, business or service matching.
- **Implementing partners:** Pinoy WISE chapters, Philippine Embassies/ Consulates, national government agencies such as the Department of Agriculture, Department of Labor and Employment OWWA-NRCO, Department of Trade and Industry, Department of Science and Technology, National Economic and Development Authority, NGOs, migrant organizations, cooperatives, banks and social entrepreneurs, agricultural entrepreneurs, and others from the private sector.

- **Conduct of activity:** Various investment and business opportunities and services offered by cooperatives, agricultural entrepreneurs, national and local government agencies operating in the origin province are presented. Business and investment matching is done after the lecture-discussion through small group sessions with the speakers. Information materials and brochures about investments and business opportunities are provided to participants. Presentations on investments and businesses are emailed to interested participants or posted through a Facebook page.
- **Gender responsive dimension:** Packages of investments and services for small savers like migrant women domestic workers were developed by partner cooperatives and national and local government partners, e.g. grant for equipment and training.
- **Mobilization channels:** Invitation is done through Facebook and FB Messenger groups by Pinoy WISE leaders and members. Follow-up of participants is done through FB messenger or personal calls. E-registration is done for migrant professionals to find out if target participants are reached. For low-skilled workers, such as migrant domestic workers, a running list of confirmed participants is posted on the groups' FB Messenger account.

Level 4: Skills Training

- **Objective:** Provide technical training to develop the skills of overseas Filipinos and family members in setting up a business or gaining employment
- **Target:** Graduates of Pinoy WISE Levels 1-3; Pinoy WISE members interested to learn technical skills needed for their business. The ideal number is 30 participants.

- **Duration and Implementation:** One to 20 days, depending on the skills required
- **Implementing partners:** Department of Agriculture, DOLE-OWWA-National Reintegration Center for OFWs, Pinoy WISE chapters, Philippine Embassy/Consulates, NGOs in countries of destination, local government units, schools, churches, state colleges and universities, Department of Science and Technology, Technical Education and Skills Development Authority (TESDA)-accredited training providers, cooperatives, social enterprises, and farm business schools.
- **Conduct of activity:** Overseas Filipinos and families are linked to existing service providers of skills training, or a special skills training is organized in partnership with government agencies if there is no service provider.
- **Mobilization channels:** Invitation is done through Facebook and FB Messenger by Pinoy WISE leaders and members. Follow-up of participants is done through FB Messenger or personal calls. Training schedules are posted by LGU partners in their OFW Centers and by partner agencies such as DA or DOLE-OWWA.

Level 5: Entrepreneurship/Social Entrepreneurship Training

- **Objective:** Provide hands-on training and mentoring in starting an individual or group business or social enterprise based on identified business and investment opportunities in the province of origin and interests of migrants and their families. It ensures the 3 Ps bottom line: Profit, People, and Planet. A social enterprise is organized to generate profit and to benefit a wide number of people or stakeholders/shareholders. A social enterprise ensures businesses do not harm the environment.
- **Target:** Overseas Filipinos and families interested to set up a business enterprise; ideal number of training participants is 20-30.
- **Duration and Implementation:** 12 days to a year of training and mentoring for prospective entrepreneurs and social entrepreneurs, depending on the business set-up.
- **Implementing partners:** Pinoy WISE chapters, Department of Labor and Employment –OWWA-NRCCO, Philippine Embassies/Consulates, NGOs, financial institution partners, Department of Trade and Industry, Department of Agriculture and LGU offices, specifically the Provincial Cooperative and Livelihood and Enterprise Development Office; Institute for Social Entrepreneurship in Asia (ISEA), cooperatives, successful entrepreneurs/ social entrepreneurs and industry leaders.

- **Conduct of activity:** Pinoy WISE members are linked to existing providers of entrepreneurship training and training in social entrepreneurship and mentoring on social enterprises. Setting up and mentoring for a social enterprise like a cooperative is prioritized because national and local governments have existing programs that leverage resources towards cooperative enterprises.
- **Mobilization channels:** Participants of Pinoy WISE Market Place Events and skills training who signified interest in business training are invited through FB Messenger, calls or text messages. Entrepreneurship training schedules are posted by the Department of Trade and Industry and DOLE-OWWA-NRCCO, NGO and LGU partners.

Note: Please see sample program of activities in conducting Levels 1, 2 and 3 in Annexes 2, 3 and 4, respectively. See Annex 5 for Reintegration Planning and Counseling Form.

Building a Network of Trainers and Counselors

Atkha builds the capacity of partner overseas Filipino organizations and migration stakeholders in destination countries and in provinces of origin to enable them to conduct the training themselves. This is done to reach the widest number of migrants and families that will benefit from financial literacy training and reintegration counseling. Partners and other stakeholders are encouraged to undertake the Training of Trainers on Family and Income Management and Training on Reintegration Counseling.

1. Training of Trainers on Family and Income Management

- **Objective:** Develop a pool of trainers for Pinoy WISE Family and Income Management Training with the capacity to organize and conduct the financial literacy training in their areas.
- **Target:** Selected leaders of Filipino migrant organizations, representatives of Philippine Embassies/Consulates, DOLE-OWWA-NRCCO, NGOs, LGUs, cooperatives and other stakeholders. The ideal number of participants for the training of trainers is 30.
- **Duration and Implementation:** Three- to four-day training in destination countries and in provinces of origin on the positive and negative impact of migration, goal setting, financial planning, saving, investing, borrowing and addressing family issues. Participants are also taught presentation skills and how to be a good facilitator, moderator, trainer and peer counselor.
- **Implementing partners:** Philippine Embassies/Consulates, local government units, NGOs, DOLE-OWWA-NRCCO, migrant organizations, banks, schools and churches

- **Conduct of activity:** Aside from lecture and discussion on the training activity's contents, participants are taught skills to be good trainers. The training includes a return-demonstration of participants and feedback is provided on areas that need improvement. Trainees are mentored on their first training activity, i.e. an echo-seminar on family and income management. The number of days needed for training varies depending on the participants. If participants have previous training experience on financial management (e.g. migrants who are accountants and other professionals), the training may be shortened.

- **Mobilization channels:** The training of trainers and training of counselors are promoted to migration stakeholders during the Migration and Development Forum in destination countries and provinces of origin. A Migration and Development Forum brings together migrants and their families and other migration stakeholders. The international migration situation, investments and business opportunities, and available programs and services in a province are discussed. Target participants are identified through key informant interviews and focus group discussions among migration stakeholders and migrant organizations. This is conducted during the mapping of service providers in the provinces.

Note: Please see sample program of activities in conducting Training of Trainers on Family and Income Management in Annex 6.

2. Training of Reintegration Counselors

- **Objective:** Develop a pool of reintegration counselors for migrants and their families, and financial counselors for OFW families who have the capacity to provide counseling/peer counseling and referral to different service providers in the area.
- **Target:** Selected leaders of Filipino migrant organizations, representatives of Philippine Embassies/Consulates, DOLE-OWWA-NRCO, NGOs, LGUs, cooperatives, and other stakeholders. The ideal number of participants for the training of reintegration counselors is 30.
- **Duration and Implementation:** Two to three days of training on counseling in destination countries and provinces of origin
- **Implementing partners:** Philippine Embassy/Consulate, local government units, NGOs, DOLE-OWWA-NRCO, migrant organizations, banks, schools, and churches
- **Conduct of activity:** Lecture-discussion on basic concepts of reintegration, reasons for failure and success in reintegration, review of goal-setting for reintegration and discussion of various case studies and scenarios of reintegration and referral. The training on counseling includes a return-demonstration on peer counseling techniques and provides participants

suggestions on areas for improvement. Presentation of various migration stakeholders' investment and business opportunities, services and referral systems are discussed during the training.

- **Mobilization channels:** Training of counselors is promoted among migration stakeholders during the Migration and Development Forum in destination countries and provinces of origin. Target participants are identified from the training of trainers for financial literacy seminars.

Costs of Conducting Family and Income Management Training (FIMT), Market Place Event and Training of Trainers (TOT)

Based on Atikha experience, the costs of conducting the FIMT, Market Place Event, and Training of Trainers are as follows:

- a) A FIMT with 50 participants in the Philippines entailed about US\$666. The cost of training was around US\$1,000 for Italy, UAE, and Qatar and US\$900 for Singapore.
- b) A Marketplace event with 100 participants in the Philippines required around US\$1,026. It was US\$6,130 for Italy, US\$5,130 for both UAE and Qatar, and US\$3,680 for Singapore..
- c) A Trainers Training with 30 participants for three days in the Philippines needed around US\$5,490. It was US\$9,625 for Italy, US\$9,025 for UAE and Qatar, and US\$7,100 for Singapore.

The costs were relatively low because Atikha generated material and logistical support from partners in destination countries and provinces of origin.

■ Insights/Recommendations

1. In destination countries, the success of the step-ladder financial education program depends on the capacity and commitment of trainers from among migrant leaders. The training of trainers is shorter for migrant leaders who are professionals with a background in financial management and have previous training. Leaders of migrant domestic workers can be trained as trainers. They are effective in reaching out to other migrant domestic workers. However, more time for mentoring is necessary to build their confidence as trainers.
2. In countries of origin, the staff of national government agencies, local government units, migrant family associations, NGOs, cooperatives and private sector partners can be trained as trainers in conducting financial literacy and reintegration counseling. Migrant returnees are the most effective trainers as they speak from personal experiences and insights.

3. The content and conduct of training and seminars must take into consideration the educational and occupational backgrounds of participants especially in countries of destination. Separate financial literacy seminars must be undertaken for domestic workers. Concepts have to be explained to them in a simple manner and training should be more interactive. Training should also put emphasis on addressing family issues since majority of them have dependency and relationship problems.
4. It is advisable that the financial literacy training is followed by reintegration counseling/family and financial counseling and investment and business opportunity seminars after a short interval period—within two to three months. This will ensure that the participants' resolve to save and invest or pay off debts and address family issues are reinforced by linking them to different service providers.
5. Government agencies and those in the private sector in destination countries and in provinces of origin should provide technical and financial support for financial education program for migrants and their relatives. This is a necessary intervention to promote savings, investments and entrepreneurship and to ensure that migration contributes to the development of migrants, their families and communities.

■ **Why is organizing of advocates of financial literacy, investments, and entrepreneurship among migrants and families important?**

The action research conducted by Atikha for the IFAD-FFR supported project showed that among hundreds of registered overseas Filipino organizations in UAE, Qatar, Italy, Singapore and Hong Kong, only a few promoted saving, investing and entrepreneurship. Many migrant organizations are into social, cultural, religious and sports activities. In the Philippines, OWWA and some local government units are involved in organizing migrant families into OFW Family Circles. Majority of members (around 80%) of these family circles are migrant returnees who have been in the Philippines for more than five years. Most of the activities of these family circles revolve around welfare support services provided by government agencies. There is an obvious need for more organizations of migrants and their families that advocate financial literacy, savings, investment and entrepreneurship.

Organizing advocates of financial literacy, savings, investments and entrepreneurship among migrants and their families is important because:

1. There is a need for OFWs and migrant families to form social networks that can serve as self-help groups to provide the support mechanism for the attainment of their goals for migration. After the financial literacy training, participants are eager to change their behaviors and start saving and investing. However, after three to six months, they are confronted again by problems like the financial

dependency of families and other challenges that prevent the achievement of their migration goals. The self-help group can encourage migrants to pursue their financial goals. They also get a support network that can link them with partners who can provide the necessary economic and psychosocial assistance.

2. An organization of financial literacy advocates serves as an effective delivery mechanism for training, investment mobilization and enterprise development. Migrant advocates of financial literacy are the best trainers on financial literacy and the best counselors of fellow migrants and migrant families on reintegration, family and financial management because their knowledge and skills come from personal experiences.
3. Organizations of migrants and families that are financial literacy advocates provide sustainability to programs and projects that promote saving, investing, and entrepreneurship. There is a strong desire among these advocates to help other migrants and families. They often volunteer to act as trainers and counselors for government agencies and NGOs.

Pinoy Worldwide Initiative for Savings, Investment and Entrepreneurship (Pinoy WISE) International

Pinoy WISE International is the organization of OFWs in countries of destination and of migrant families in provinces of origin. It promotes financial literacy and assists in the implementation of the Step-ladder Financial Education Program. Organizing Pinoy WISE chapters in both countries of destination and provinces of origin was triggered by the lack of partner organizations abroad and absence of active organizations of migrant relatives in the provinces that promoted saving, investing and entrepreneurship. Trainers of Pinoy WISE Family and Income Management recognized the need to organize themselves to promote financial education. Thus, Pinoy WISE International was established.

1. Objective

Pinoy WISE serves as a self-help group of migrants and their families that support each other to save, invest and engage in business.

2. Requirements for Membership

Any migrant in a country of destination or a migrant's relative in a province of origin who meets the following requirements can become a member of Pinoy WISE:

- Has attended Level 1 Pinoy WISE Family and Income Management Training
- Is willing to participate in the training and mentoring program of Pinoy WISE
- Submits a duly accomplished Pinoy WISE Application Form
- Pays a one-time membership fee

3. Steps in Organizing Pinoy WISE Chapters

The steps in establishing a Pinoy WISE chapter in a country of destination or province of origin are:

- Identify champions from among leaders of migrant and family organizations, Pinoy WISE trainers and counselors and participants of Pinoy WISE level 1 training in the area
- Conduct meetings of financial literacy advocates and champions to assess their capacities and willingness to organize Pinoy WISE
- Identify possible leaders of Pinoy WISE. Leaders of overseas Filipinos involved in Philippine Embassy and DOLE-OWWA activities or in activities sponsored by local governments in the provinces are not necessarily the ones interested to promote savings, investing and entrepreneurship. Leaders who want to promote savings, investments and entrepreneurship will emerge from a series of meetings and capacity-building activities on financial literacy and migration and development forum with Filipino communities in countries of destination or provinces of origin.
- Convene an organizational meeting to discuss the vision, mission, objectives and by-laws and to elect the officers of the Pinoy WISE Chapter. Each chapter should have at least 15 members.
- Plan chapter activities, which should include the conduct of the Pinoy WISE Step-ladder Financial Education Program in the area.
- Register the chapter with the Philippine Embassy in the country of destination and with the Department of Labor and Employment in the province of origin.
- Conduct the activities of the Pinoy WISE Step-ladder Financial Education Program.

Note: Organizing of sub-chapters in country of destination or province of origin can be done when more members join Pinoy WISE. The sub-chapter may be formed on the basis of a common province or region of origin, for example Pinoy WISE-Western Visayas, Singapore Chapter, or a common municipality of origin like Pinoy WISE-Lemery, Batangas Chapter.

4. Chapter Communication

A Pinoy WISE Chapter usually creates its own Pinoy WISE Chapter Facebook Page for communicating with its members. The different training activities, chapter meetings and schedules are posted on the FB page. Pinoy WISE leaders and officers also create their own FB Messenger Chat Groups for coordination of activities, tasking and mentoring. Atikha participates in the FB Page and FB Messenger Chat Group for coordination and mentoring.

5. Sustainability of Pinoy WISE Chapters

Pinoy WISE chapters are managed by volunteer overseas Filipinos and families. Pinoy WISE organizing, training and Market Place Events are sustained and supported through the following:

- a) Membership fees: Overseas Filipino Pinoy WISE members pay a one-time membership fee.
- b) Sponsorship: Financial assistance in the form of sponsorship for training and Market Place Events are provided by private corporations and government agencies.
- c) In-Kind contributions: Partner schools and universities, NGOs, faith-based organizations, government agencies and the private sector provide training venues and materials.
- d) Volunteer services: Trainers and counselors from migrants, families and other migration stakeholders provide their services free of charge.

■ Membership in Pinoy WISE Movement

The Pinoy WISE Movement is a network of migrant organizations, NGOs, government agencies, cooperatives and other private entities that seek to promote savings, investments and entrepreneurship worldwide among Filipino migrants and their families.

Migrant organizations, NGOs, government and private organizations whose officers and members are interested to be trained as Pinoy WISE trainers and counselors and/or would like to implement the Pinoy WISE Step-ladder Financial Education Program may apply for accreditation as a member organization of the Pinoy WISE Movement.

The organization signs a partnership agreement with Atikha, which serves as Pinoy WISE Movement's coordinator and secretariat. The organization becomes Atikha's partner organization in implementing the Step-ladder Financial Education Program. This is undertaken by Atikha to promote complementation of efforts and avoid competition among service providers of financial literacy. Pinoy WISE Movement convenors are Atikha and Union of Local Authorities of the Philippines.

A few existing migrant organizations, NGOs and foundations are already advocating financial literacy in destination countries. These organizations are accredited as Pinoy WISE partner organizations and they participate in project implementation. Pinoy WISE Movement partners among migrant organizations and foundations include:

- Associazione Culturale Filipina del Piemonte (ACFL)-Italy is a Filipino migrant organization based in Torino, Italy providing social and economic services to Filipinos and their families in the Piemonte Region. Members have been trained by Atikha as trainers on Family and Income Management Training. The organization has adopted financial education as one of its core programs.
- Financially Literate Philippines (FLPH)-Singapore is an organization of Filipino professionals working in Singapore. It regularly conducts financial literacy and investment and business forum among the young professionals. Atikha trained their volunteers to be trainers of the Pinoy WISE financial education to reach out to migrant domestic workers. FLPH volunteers act as mentors of migrant domestic workers and have assisted migrant domestic workers in organizing Pinoy WISE Singapore.
- WIMLER Foundation Hong Kong Ltd. is a non-profit and charitable organization. It seeks the capacity building and empowerment of migrants, especially on financial education and social entrepreneurship. It supports development projects in the Philippines. WIMLER promotes Pinoy WISE Market Place events in Hong Kong. Graduates of its financial education became trainers and leaders of Pinoy WISE-Hong Kong.

■ Insights and Recommendations

1. Government and other migration stakeholders engaged in mobilizing migrant resources should have migrants and their families as primary stakeholders of their initiatives or program.
2. The government should not be the lead agency in organizing migrants and families but it should support the capacity-building program for migrants and families for self-organization. Government-led organizing efforts tend to create a culture of dependency on government services.
3. The government, development agencies and those in the private sector in origin and destination countries should support migrant and family organizations, as well as their own initiatives in conducting financial education and peer counseling. Empowered migrant organizations are the most effective partners especially in destination countries in implementing migration and development programs.
4. Government agencies, migrant organizations and NGOs engaged in financial education, especially in destination countries, should maximize the use of ICT (Information and communications technology) for effective and efficient communication. They should establish active chat groups where information about training and other activities, savings programs, investment packages, and business opportunities can be accessed. This can be an on-line self-help group for members.

Text Box 3

Pinoy WISE-Qatar: Champions of Financial Literacy Among Migrants

Atikha, in partnership with the Philippine Embassy-Qatar, conducted the Training of Trainers on Family and Income Management on July 31, August 1 and August 7, 2015 in Doha, Qatar. Twenty-six (26) Filipino migrant professionals, many of whom are engineers, actively participated in the three-day activity.

After the training, participants organized Pinoy WISE-Qatar and, as required by the government, registered the organization at the Philippine Embassy in Doha. Officers of the Pinoy WISE chapter took their oath before the Philippine Ambassador to Qatar.

Key people of Pinoy WISE-Qatar devote their Fridays to Pinoy WISE activities, such as meetings, planning, partnership building and conduct of Family and Income Management Training.

In two years (2015-2016) Pinoy WISE-Qatar held 14 Family and Income Management training activities and two Pinoy WISE Market Place events that reached 863 migrants. Seminar-workshops were conducted in partnership with Philippine International School-Qatar (PISQ), Philippine School in Doha (PSD), Qatar Foundation (QF) and Philippine Embassy. The partners provided the training venue and other logistical support to Pinoy WISE activities.

Pinoy WISE-Qatar is reaching out to more migrant organizations in Qatar. It works closely with United Filipino Organization-Qatar (UFOQ) in conducting its financial literacy seminars. It has partnered with the Filipino Info Tech Educators in Qatar (FITTEQ), which encouraged its students to join Pinoy WISE training and seminars. Filipino schools in Qatar (PISQ and PSD) have enjoined their teachers to participate in Pinoy WISE-Qatar activities.

Pinoy WISE-Qatar, by working with the Philippine Overseas Labor Office (POLO)-Qatar, has become an extended arm of POLO-OWWA in promoting the financial education and reintegration program of the Philippine government. It conducts financial education sessions not only in institutions but also in labor camps. The highly-skilled professionals of Pinoy WISE-Qatar extend their services for free to educate low income-skilled workers and encourage them to save and invest their hard-earned money.

Aside from the financial awareness campaign and values formation activities among fellow migrants, Pinoy WISE-Qatar also actively mobilizes investments in cooperatives and social enterprises in the Philippines. It has linked migrants to Atikha's partner cooperatives and other social enterprises and has mobilized a total of PhP16.85 million (US\$337,000) of investments.

5. Government and NGOs should ensure that organizations in destination countries are linked with organizations in origin provinces i.e. Pinoy WISE chapters abroad should be linked with migration and development initiatives in the provinces. Close coordination and exchange of information should exist among coordinators in migration corridors (e.g. between Pinoy WISE-Batangas and Pinoy WISE-Batangas province).

■ What is the migration corridor approach?

Migration corridor, as defined by many publications, refers to the migration flow and route that involves a country of origin and country of destination (e.g. Mexico-USA migration corridor). The use of migration corridor here is not only at the country level but also at the local level. Hence, a migration corridor as used by Atikha refers to the country of destination and province of origin of migrants.

The province of origin is the focal area of intervention because: 1) Migrants have strong affinity to their provinces of origin and are expected to return eventually, make investments and contribute towards the development of their own communities, towns, and provinces; 2) Economic, social and technical services of government agencies, civil society organizations and the private sector are more accessible to migrants and their families at the provincial level.

The migration corridor approach means that parallel actions are done in the destination countries that reach migrants and in the country/province of origin that affect their families. It also involves the engagement of various organizations in destination countries and country/province of origin that provide economic and social interventions on both sides of the migration corridor.

The migration corridor approach is an important element in Atikha's strategy in mobilizing resources for development because it:

- Links migrants and their resources to investment and business opportunities in their own provinces of origin
- fosters cooperation between migration stakeholders in destination and origin in implementing concrete programs
- strengthens simultaneously the resolve of both migrants and their families to save, invest and engage in business

What are the features of a good migration corridor?

From its experiences in the field, Atikha realizes that not all migration corridors will generate substantial amounts of migrant investments. It has identified the following features of a good migration corridor that provides an enabling environment for mobilizing migrant resources for agricultural and rural development:

- presence of a large number of overseas Filipinos in the destination country and a substantial number of migrant families in the province of origin (more than

- 100,000);
- diverse characteristics of the migrant population in the destination country, including skilled workers and professionals with capacities to invest;
- presence of active migrant organizations in the destination country and associations of migrant families in the province of origin that are financial education advocates;
- presence of migration and development champions among leaders of migrant organizations and hometown associations;
- presence of reliable partner organizations and agencies in both destination country and province of origin that can provide resources for the initiative;
- presence of private sector partners in the origin province, such as cooperatives, social enterprises and other rural financial institutions that can absorb investments and provide business opportunities;
- vibrant economic and business environment of the province.

■ Insights/Recommendations

1. Government agencies involved in migration and development initiatives should ensure that they are working on both sides of the migration corridor. Migration corridors differ in terms of characteristics of their migrant populations, presence of reliable partner organizations, and opportunities and obstacles for migrant saving, investing and engaging in business. The characteristics of a migration corridor define the pathway in mobilizing migrant resources for development. (Please see Chapter II: Pathways In Mobilizing Migrant Resources for Agricultural and Rural Development.)
2. Migration stakeholders should choose a specific corridor for their interventions. Not all migration corridors will generate substantial investments. These are the characteristics of a migration corridor that will generate substantial investments:
 - a) substantial number of skilled workers and professionals in destination country searching for investment opportunities in preparation for reintegration
 - b) attractive investment and business opportunities in the province of origin
 - c) reliable champions among migrant organizations that promote financial education and investments in destination country
 - d) active migration and development committees led by national and provincial government agencies that are willing to leverage resources to attract savings

Through the combined efforts of Atikha, migrant organizations, partner cooperatives and local governments, a total of US\$5,846,322 of migrant investments were generated from five migrant destination countries for seven migrant provinces of origin. The data below were culled from reports of partner cooperatives and evaluation sheets of participants of Atikha's financial literacy seminars. The table below shows the distribution of migrant investments in different pairs of destination country and province of origin (migration corridors). Investors refer to migrants in the destination countries who invested in the following: a) large agriculture-based cooperatives; b) joint ventures with agriculture entrepreneurs; c) migrants-owned cooperatives and social enterprises; d) financial institutions; and e) individual businesses put up by migrants and their families.

Countries	Italy		Batangas		Iloilo		Laguna		Quezon/Mindoro		Samar/Sur		Aklan/Sur		Others		Total USD	
	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount	Nr	Amount
Italy	10	22,712	191	397,026	3	76,538	16	54,851	16	14,911	41	169,982			20	19,114	316	927,892
USA			35	188,292	7	11,133									25	692,233	62	881,535
Other			21	128,915	4	11,666									16	146,462	41	332,038
Singapore	42	88,485	202	1,159,365	40	14,420	122	498,225	35	294,445					282	1,026,627	740	3,021,617
Hong Kong	14	10,855	15	42,694	134	131,223	9	23,252	5	6280	2	1880	1	1,111	108	362,468	288	602,428
Others	12	12,354	4	3,335	22	51,802									8	10,089	51	22,585
Grand Total	83	135,406	495	1,944,454	210	226,652	152	568,333	56	266,136	43	121,262	1	1,111	354	1,942,233	1,503	5,846,322

The Singapore-Batangas migration corridor generated the most migrant investments. From 209 migrant-investors, the corridor has generated a total of US\$1,159,365 with an average of US\$5,547 of investment per migrant. The Italy-Batangas migration corridor, on the other hand, generated a total investment of US\$397,026 from 191 migrants, an average of US\$2,078 per migrant. Migration corridors involving the province of Batangas accounted for about 33.6% of total investments.

The migration corridors of Singapore-Batangas and Italy-Batangas were the most successful in mobilizing migrant investments for the following reasons: In both Italy and Singapore, Phnoy WISE champions and a partner migrant organization, like the Financially Literate Philippines (FLPH), exist and actively campaigned for investments in agriculture. In the province of Batangas, the provincial government actively engaged in implementing the financial education program and promoted its services and investment opportunities in the province in Market Place Events. There are also private sector partners in the province, such as the Soro-Soro Ibhaba Development Cooperative and OFW Agriculture Cooperative, and agricultural entrepreneurs that offer savings, investment and business schemes for migrants and their families.

Source: Atikha Progress Report: Scaling up of Initiatives in Mobilizing Migrant Resources towards Agricultural Development in the Philippines, July – December 2017

- and investments of migrants
- Migration stakeholders should identify and engage migration and development champions on both sides of the migration corridor. The active engagement of advocates and champions that rally their own organizations and institutions is key to ensuring that simultaneous actions in mobilizing investments can be implemented and sustained.

■ Why are multi-stakeholder partnerships necessary?

A multi-stakeholder partnership on migration and development is a collaboration among migrant organizations, migrant families' associations, government institutions, NGOs, cooperatives and private sector that pushes for joint undertakings to mobilize resources for development. Multi-stakeholder partnerships mobilize and share knowledge, expertise, technology and financial resources to support the achievement of defined sustainable development goals. Multi-stakeholder partnerships work in various levels - provincial, sub-national, national and transnational. Transnational multi-stakeholder partnership involves stakeholders in destination and origin countries.

Multi-stakeholder partnerships are necessary in mobilizing resources for agricultural and rural development because:

- Migration is a cross-cutting issue and involves various stakeholders from the government, civil society, migrant associations and private sector in destination and origin countries. Programs and activities that seek to tap migrant resources will be effective when various stakeholders, both in destination countries and provinces of origin, pool their technical, financial and human resources to address the challenges and opportunities brought by migration.

- The mobilization of migrant resources needs an enabling environment that is conducive to saving, investments and entrepreneurship. This can only be fostered through multi-stakeholder partnerships involving government, cooperatives, NGOs, social enterprises, schools and those in the private sector.

Choosing Partners and Forging Partnerships among Migration Stakeholders

Numerous possible partners may be engaged in mobilizing migrant resources and implementing migration and development programs. Choosing the right partner is critical to the success of these programs.

The process in choosing partners and forging partnerships are as follows:

- Search for possible partners in the country of origin and country of destination
 - Identify organizations from the national and local governments, civil society organizations, cooperatives and others in the private sector, which are currently implementing economic and social programs for migrants and their families.

- b. Identify government agencies, cooperatives, rural financial institutions, social enterprises, industry associations and private enterprises that are not working with migrants but are engaged in mobilizing savings, investments and are involved in enterprise development.
2. Screen possible partners through key informant interviews
 - a. Distinguish current programs and services of organizations according to their specific activities, reach, resources, outcomes and impact on migrants and their families.
 - b. Identify the activities, reach, and resources of key players among private organizations engaged in saving, investing and entrepreneurship.
 - c. Ascertain the willingness of organizations to engage and provide counterpart resources in implementing migration and development initiatives.
3. Invite selected organizations to participate in Migration and Development Forum and Stakeholders Consultations

Organizations with concrete programs that can benefit migrants and their families and have resources that can be leveraged to promote savings, investments and entrepreneurship among the migrants and their families are invited to participate in Migration and Development Forum and Stakeholders Consultations.
4. Identify concrete areas of partnership

Consultations with possible partner organizations are conducted to identify concrete programs or services that they can provide. Areas of partnership and responsibilities are discussed.
5. Draft a Memorandum of Agreement (MOA) and discuss the MOA with decision-makers

A Memorandum of Agreement is drafted and circulated to other organizations for comments. Special meetings are held with the Board of Directors, presidents or directors of the organizations to discuss the terms and conditions of the MOA.
6. Finalization and signing of MOA or partnership agreements

Comments and suggestions of decision-makers are integrated into the MOA, which is then endorsed for signing. Signing of the MOA formalizes the partnership.

Transnational partnership agreements, memoranda of agreement (MOA) and memoranda of understanding (MOU) with partner organizations are created to institutionalize cooperation and collaboration.

These written agreements outline joint programs, projects and services for the promotion of savings, investments and entrepreneurship among overseas Filipinos and their families, and define the functions and responsibilities of participating organizations and agencies.

Note: Please see Annex 7 for a sample transnational partnership agreement between an NGO like Atikha, a government agency like the Department of Agriculture and a migrant organization like Financially Literate Philippines (formerly TGFJ-Singapore) and Annex 8 for a sample transnational partnership agreement between a PLGU like Batangas, migrant organizations and an NGO like Atikha.

Table 1. Multi-Stakeholder Partners and their Resources and Services

Multi-Stakeholder Partners		
in Destination Country		
Type	Organization	Resources/Services Provided
Destination Country's National/Regional Government Agency	Department of Labor and Employment Regional Local Government	Financial and logistical support for activities such as training of trainers on financial education
Government Agency of Country of Origin In Host Country	Embassy Overseas Labor Office	Financial and logistical support for financial education training and investment and business forum Promotion of activities among migrant communities
Civil Society Organizations	NGOs, faith-based organizations, schools	Programmatic support financial education program Provide trainers for trainings
	Migrant organizations	Programmatic support Conduct financial education; organize investment and business forum; organize migrants; advocate savings, investment and entrepreneurship; mobilize resources
Private sector	Financial institutions and remittance and other companies providing products and services to migrants and families	Financial and logistical support for activities such as training of trainers on financial education, conduct of financial education seminars and investment and business forum

Multi-Stakeholder Partners

Multi-Stakeholder Partners		
In Country of Origin		
Type	Organization	Resources/Services Provided
National and Regional Government Agencies	Departments involved in: Labor and Employment Overseas Workers Welfare Trade and Industry Agriculture Science and Technology Economic and Development Interior and Local Government	Programmatic support Financial education Financial planning and counseling Investment and business promotion Skills training Entrepreneurship training and mentoring Integrating migration in local economic development plan Provision of grant, equipment, and raw materials
	Departments involved in: Education Social Welfare and Development Overseas Workers Welfare	Programmatic support Counseling--addressing family issues, e.g. dependency, relationship issues School-based values education for children and families left behind on savings consciousness, migration realities and others Organizing of families and children of migrants
Local Government Units	Provincial offices involved in: Planning Livelihood and Enterprise Development Cooperative Agriculture Tourism Employment Services	Programmatic support Financial education Financial planning and counseling Investment and business promotion Skills training Entrepreneurship training and mentoring Integration of migration in local economic development plan Provision of grant, equipment, raw materials and government building and land
	Provincial offices involved in: Social Welfare State Universities and Colleges Department of Education	Programmatic support Counseling--addressing family issues, e.g. dependency, relationship issues School-based values education for children and families left behind on savings consciousness, migration realities and others Organizing of families and children of migrants

Civil Society Organizations	NGOs, faith-based organizations, schools, migrant and family organizations	Programmatic support Conduct financial education; organize investment and business forum; organize migrants; advocate savings, investment and entrepreneurship; mobilize resources
	Large agriculture-based cooperatives, savings and credit cooperatives	Programmatic support Conduct financial literacy training Provide packages of investment and business opportunities for migrants and families Provide credit and market linkages
	Agriculture entrepreneurs OFW-managed cooperatives and social enterprises	Programmatic support Provide packages of investment and business opportunities for migrants and families Link migrants and families to capital and market
Private Sector	Financial institutions, remittance and other companies providing products and services to migrants and families	Financial and logistical support for activities such as training of trainers on financial education, conduct of financial education, investment and business forum

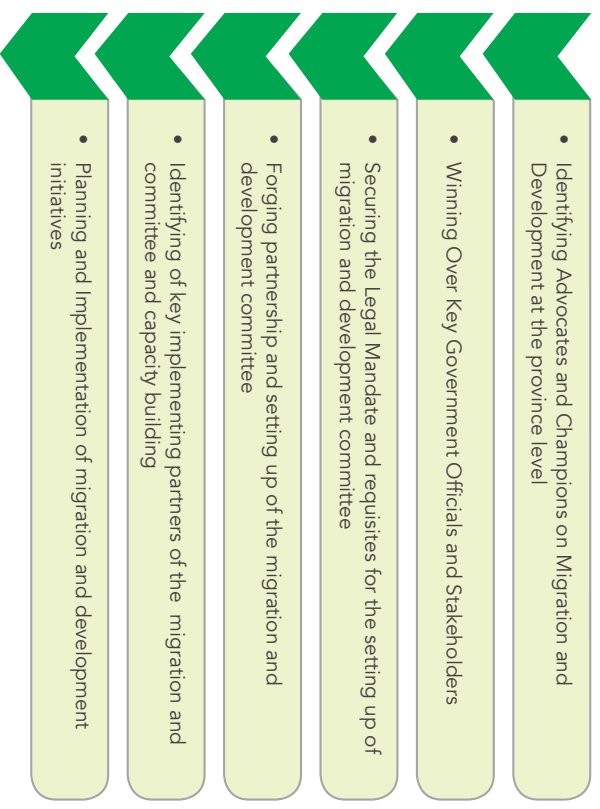
Setting up of Migration and Development Committees

Building multi-stakeholder partnerships involving government agencies and other stakeholders require advocacy work, confidence-building activities and setting of clear partnership goals. Multi-stakeholder partnerships on migration will be successful when all players have interests at stake and are actively involved.

The steps in setting up a Migration and Development Committee may be used in setting up Migration and Development Committees at the national, sub-national and provincial levels.

The following steps in setting up a migration and development committee revised the procedures in establishing a one-stop migrant resource center to reflect recent experiences of Atikha and its partners in forming migration and development committees in migrants' provinces of origin (Añonuevo, Casco, Añonuevo and Calalay, 2013):

Figure 3. Steps in Setting up a Migration and Development Committee in a Province of Origin



1. Identifying Advocates and Champions of Migration and Development

Staff of national and local government units and leaders of civil society organizations, including migrant organizations that signify interest in initiating programs and services for migrants and their families, are identified and engaged as champions or key partners. In identifying champions, the qualities to look for are: influential and command the respect of other partners, ability to implement planned actions and strong desire to improve the situation of migrants, their families and communities. Champions are identified during environment scanning of migration corridors through key informant interviews and focus group discussions.

2. Winning over Key Government Officials and Stakeholders

To win over key government officials and stakeholders, the following steps should be done:

- a. Create awareness of the benefits of implementing migration and development initiatives to migrants, their families, communities, government and different stakeholders through a Migration and Development Forum.

The Forum engages all stakeholders involved in migration or those who have a role to play in implementing migration initiatives in an area. It discusses the following: the general migration situation; positive contributions and negative consequences of migration that should be addressed to harness the development potential of migration; areas of engagement of migrants towards development of the province; opportunities and challenges in harnessing the potential of migrant resources towards development; existing initiatives of stakeholders and gaps in existing programs and services for migrants and families.

- b. Conduct benchmarking of existing migration and development initiatives

A study mission of existing migration and development initiatives is conducted. Key stakeholders are invited to visit existing migration and development initiatives of regional agencies and local governments, NGOs, cooperatives and schools. Successful initiatives will encourage stakeholders in other regions and provinces to implement their own migration and development programs.

3. Securing the Legal Mandate and Requisites in Setting up a Migration and Development Committee

At the province level, the following legal mandates are to be secured to establish a migration and development committee:

- Provincial Board Ordinance for the establishment of a multi-stakeholder migration and development council and setting up of a migration program budget
- Provincial Board Ordinance for the operationalization of the Migration Office or Migration Resource Center and providing for personnel and budget

- Resolution authorizing the Governor to enter into a Memorandum of Agreement with other committee members

- Memorandum of Agreement/Memorandum of Understanding among the provincial government and other stakeholders

The following is the process in securing the legal mandate for the Migration and Development Committee and migration development program:

- a. Identify who can sponsor the ordinance from among members of the Provincial Board who can get the endorsement of his/her colleagues.

- b. Lobby for a provincial migration and development program with the appropriate committee in the Provincial Board.

- c. Provide relevant information and necessary data for the drafting of the proposed ordinance. Ensure that human resource and funding requirements for the migration program are clear in the draft document.

- d. Participate in the committee hearing/s on the proposed ordinance.

- e. Secure a copy of the approved ordinance.

Securing the legal mandate becomes challenging when the local chief executive is not politically aligned with members of the Provincial Board. The Board has the power to veto any resolution or ordinance proposed by the local chief executive. When this happens, an Executive Order from the local chief executive is an alternative legal basis for the establishment of the Migration and Development Committee.

4. Forging Partnerships and Establishing the Migration and Development Committee

Once an Executive Order or a Provincial Ordinance for the setting up of a migration program and a Migration and Development Committee has been approved, the committee can be convened by the provincial government.

The Migration and Development Committee shall consist of 13 to 20 members representing national and local government units and agencies, migrant associations, NGOs, faith-based organizations, financial institutions and social enterprises involved in implementing migration and development initiatives in the province.

It has the following general functions:

- Policy direction, program development and complementation of programs and services
- Capacity-building of service providers to implement migration and development programs
- Coordination of various initiatives of the government, non-government organizations and the private sector on all programs and services for migrants and their families

- Creation of an enabling environment for investment and business opportunities for migrants and families
- Implementation of joint projects, such as the conduct of seminars and training, pooling of savings and investments of migrants and their families, and leveraging resources for setting up social enterprises

5. Identifying Key Implementing Partners of Migration and Development Committee and Capacity Building

To be able to implement the proposed program, securing human resource requirements and budget allocation for the migration program is necessary. The implementing partners are all the relevant national and local government agencies, civil society organizations and private sector with existing or proposed economic and social programs for migrants and their families. The different stakeholders identify their own focal persons for migration. The focal person becomes the permanent representative of the agency/organization in the Migration and Development Committee.

The local government serves as convener of the Migration and Development Committee and assigns an agency that shall act as lead implementing organization for migration and development program. The lead agency of LGUs is usually the Provincial Planning Office, Provincial Public Employment Office or Provincial Social Welfare and Development Office.

The capacities of the local government and other stakeholders have to be strengthened because they often do not have the experience in implementing migration and development programs. The different training activities that should be arranged for them are:

- Migration and Development 101 (discusses the link between migration and development, opportunities in harnessing the potentials of migration and the negative impact that should be addressed)
- Establishing Migration Resource Centers
- Training of Trainers on Financial Literacy and Addressing Barriers to Reintegration
- Training on Reintegration Planning and Counseling/Family and Financial Counseling

6. Planning and Implementing of Migration and Development Program

To make its migration and development plan, the Committee should conduct a study on the opportunities and challenges in the country of destination and in the province of origin in implementing programs that mobilize migrant resources towards development. This involves the mapping of migration corridors and identifying opportunities in engaging migrants in rural development. The following information has to be collected:

- a) Size and character of the migrant population
- b) History of overseas migration, destination countries and occupations of migrants
- c) Advantages and disadvantages of migration
- d) Existing organizations of migrants and their families
- e) Existing programs and services of different agencies and gaps in services
- f) The political climate and economic potentials of the area
- g) Opportunities in mobilizing migrant resources and available resources of different stakeholders

This information will guide members of the Migration and Development Committee identify the needs of migrants and their families, and the opportunities in engaging them. It will provide the necessary data in identifying the objectives, strategy, programs, activities and resources for the migration program.

■ Insights/Recommendations

1. Government agencies and other migration stakeholders should provide an enabling environment to attract migrant savings and investments. The enabling environment is created by ensuring the following:
 - a program of the local government economic team (agriculture, trade and investment, cooperative development, livelihood, tourism) that can integrate opportunities provided by migrant investments
 - presence of strong cooperatives, especially agriculture-based, willing to offer investment packages and business opportunities for migrants
 - an active private sector engaged in production, processing and marketing that is willing to participate in migration and development initiative

- active engagement of officials in national and regional government agencies, and provincial, city, or municipal governments to leverage their resources to attract investments of migrants and their families

Projects on migration and development cannot help create the enabling environment for migrant investments when the following exist: lack of peace and order in the area, personal and political conflicts among partners, turf conflicts and lack of political will of government agencies to implement programs for migrants and lack of interest of the private sector.

2. Government institutions, the private sector and civil society organizations should strengthen their partnerships by building trust and a good track record in working together.
3. Civil society and migrant organizations should forge partnerships with government institutions. This, however, takes longer due to bureaucratic processes and legal requisites. However, these partnerships should be painstakingly forged because they institutionalize various programs for migrants and their families.
4. Migration and development advocates should develop individual champions in government institutions and in the private sector who will continually support migration and development initiatives and collaboration and cooperation with other stakeholders.
5. Migration stakeholders should systematically and continuously tap expertise, services and resources of partner organizations in mobilizing migrant resources for agricultural development.
6. Migration and development advocates should ensure the engagement of local chief executives. Local chief executives can be vital migration and development lenses. Local chief executives can lead and direct government offices and personnel in identifying investment opportunities and in harnessing the potential contributions of migrants to the economic development of the province, city, or town. Local government leaders can be developed as migration lenses through the active advocacy work of champions from government, civil society organizations, or the private sector.

Text Box 5. Batangas Migration and Development Council

In 2012, the provincial government of Batangas, through an ordinance, created the Batangas Migration and Development Council and established the Migration Office. The ordinance also provided an initial funding of Php1 million for migration and development activities.

The Governor acts as Chair of the Batangas Migration and Development Council, which is composed of representatives of provincial government offices, Department of Labor and Employment OWWA-NRCO, Department of Education, migrant associations, civil society organizations, and the private sector. The Migration Office and its secretariat are lodged in the Provincial Social Welfare and Development Office (PWSDO).

The Council designs and implements the Annual Migration and Development Work and Financial Plan. It convenes quarterly to discuss accomplishment reports, updates on existing projects and activities, and set plans for the next quarter.

The Council has two technical working groups (TWG) -- Social Services headed by PWSDO and Economic Programs headed by the Provincial Cooperative and Development Office. The two TWGs hold separate meetings prior to the regular council meeting.

The Council supervises the following regular activities and projects: financial education program, job fairs, investment fora, entrepreneurship seminars and investment mobilizations, capacity building of municipal migration offices in the province, and holding of other migration-related activities. From 2015 to 2017, the Council trained almost all municipalities and cities in the province of Batangas. It funded and supported the following activities: Training of Trainers on Family and Income Management, Training of Trainers on Reintegration Planning and Counseling, capacity building activities of the Batangas Province OFW Association, Training of Trainers in Setting up Migration Program and Services, municipality-based Family and Income Management training, International Migrants Day Celebrations, and Batang Atikha Savers Club Congress.

The provincial government of Batangas has generously supported the Migration and Development Council. The budget provided for the operations of the Council has steadily increased through the years, from Php1 million (US\$20,000) in 2012 to about Php5 million (US\$100,000) in 2016.

■ Why are access to savings and investment schemes and business opportunities important to migrants and their families?

Saving schemes, investment packages and business opportunities offered by government agencies, partner cooperatives and private and social enterprises should be made accessible to migrants and their families. The reasons are:

1. Majority of migrants want to return home for good. They need to make substantial investments and be provided with business opportunities to enable them to reintegrate back successfully to the Philippines after their time abroad.
2. Many migrants have ordinary savings accounts that earn a mealy 0.25% per annum. They do not have other options to maximize the earnings of their savings.
3. Migrants search for other sources of income to augment their salaries to support their families.
4. Migrants and family members seek business opportunities to decrease dependency on migrant remittances.

Challenges in Providing Access to Investment Schemes and Business Opportunities

The financial education campaign and advocacy on migration and development highlighted the need to provide access to investment schemes and business opportunities to migrants and their families. However, migration stakeholders are confronted with various challenges in providing access to investment schemes and business opportunities to migrants and families. These challenges include:

1. The local government lacks an economic development strategy. Some provinces do not have economic development plans and the economic and political environment is not conducive to investment and business.
2. The development potential of migrant resources is not recognized by the government and private sector. While some provinces have vibrant economies, investment and business opportunities for migrants and their families have not been identified. Those in the private sector, such as agriculture industry leaders and successful entrepreneurs in the Philippines, are unaware of the potential of engaging migrants as partners in their businesses.
3. There is a lack of interest by cooperatives and other rural financial institutions, especially those involved in savings and credit operations, in packaging savings and investment schemes for migrants and their families because they are very liquid and awash in cash. They are not interested in investments from migrants.

4. There is a lack of information on investment and business opportunities in the provinces of origin. There are numerous opportunities in some of the provinces of origin but these are often not known to many migrants and their relatives. This is because of the following:
 - a. Providing services on entrepreneurship or joint ventures with migrants and their families are not a priority of the government and development agencies because they (migrants) are considered relatively well-off and thus, presumed able to initiate business ventures by themselves.
 - b. There is a lack of communication strategy and social network in reaching out to migrants and their families.

There are many missed opportunities in engaging migrants and their families to save, invest and start businesses. Often, their hard-earned money is wasted in non-profitable endeavors or, worse, migrants are victimized by fraudulent savings and investment schemes. Those interested to start a business are discouraged by the tedious and sometimes complicated bureaucratic procedures, like securing business permits, licenses to operate from the Food and Drug Administration and other requirements that prevent them from pursuing their business ideas.

Providing Access to Investment Schemes and Business Opportunities

Migrants and their families are interested in different types of investment: a) passive investment where they just let their money grow while they work abroad; and b) active investment where they or their family participate in the operation and management of their investment such as engaging in business. To provide greater access to investment schemes and business opportunities, the following have to be done:

1. Developing a Menu of Investment and Business Opportunities in the Province of Origin

Convene the Migration and Development Economic Committee in the province. This committee is composed of the following:

- National Government Agencies
- a. Department of Trade and Industry (DTI)
 - b. Department of Agriculture (DA)
 - c. Department of Labor and Employment – OWWA (DOLE-OWWA)
 - d. Department of Science and Technology (DOST)
 - e. National Economic and Development Authority (NEDA)
- Provincial Government Departments
- a. Provincial Cooperative Livelihood and Enterprise Development Office
 - b. Provincial Agriculture Office
 - c. Provincial Tourism Office

Private Sector

- a. Local Chamber of Commerce
- b. Partner cooperatives and social enterprises
- c. Lead industry associations representatives of the province, e.g. Federation of Goat Raisers, Coffee Producers Alliance

Consultations of the Migration and Development Economic Committee aim to:

- a. Identify investment and business opportunities available to migrants and their families based on the priorities of each agency; opportunities created by existing priority projects/commodities, gaps in value chain studies of lead commodities, and experiences of booming enterprises and successful cooperatives.
- b. Identify resources and support for migrants and their families.
- c. Understand the characteristics of the migrant population and the needs of each segment of the migrant population in terms of saving, investing and entrepreneurship.

2. Offering of savings and investment schemes and business opportunities tailor-fit to migrants and their relatives

Migrant finances and resources may be successfully tapped when tailor-fit and accessible remittance-based products and business opportunities in their provinces of origin are offered to migrants and their families.

- a. Tailor-fit savings and investment schemes

Tailor-fit savings and investment schemes mean financial packages that take into consideration various segments of the migrant population, which differ in financial behavior and capacities. The different migrant segments' capacity to save and invest should be considered. For instance, it will be easy for professionals and skilled workers to invest P50,000 (US\$1,000) but migrant domestic workers and other low-skilled workers can only save about Php500 to Php1,000 monthly (US\$10-US\$20) per month.

Investments are packaged by banks and cooperatives or successful agricultural entrepreneurs looking to expand their business and seeking joint venture partners. Savings and investments in cooperatives and joint ventures with agricultural entrepreneurs are further discussed in Chapter II, Pathways A and B.

- b. Menu of Business Opportunities

Drawing up a menu of business opportunities requires assistance from the local government or from the regional offices of national government agencies such as the Department of Agriculture (DA), Department of Trade and Industry (DTI), Department of Science and Technology (DOST) and National Economic and Development Authority (NEDA). The menu of business opportunities for professionals and skilled workers will

be different from the menu of business opportunities for migrant domestic workers and low skilled workers. Business opportunities should fit not only the saving and investing capacity of different migrants and their families but also their skills, interests and technical expertise.

Investing in and operating a migrant-owned cooperative or an individual enterprise is further discussed in Chapter II, Pathways C and D.

3. Promoting investment and business opportunities

A communication strategy is very important in reaching out to Filipino migrants in more than 200 countries around the world: There is a two-pronged strategy in promoting investment and business opportunities among migrants and their families—conduct of investment and business opportunity forum or Market Place Event and the use of social media.

- a. Investment and Business Opportunity Forum/Market Place Event

Investment and Business Opportunity Forum/Market Place Event is a gathering of migrants and their families, partner organizations, entrepreneurs and government agencies where investment and business opportunities, as well as services for migrants and families, are presented.

Migrants and their families personally encounter managers, Chief Executive Officers (CEOs) of cooperatives, corporations and enterprises; migration focal persons or local chief executives of their provinces, regional directors and focal persons of the Department of Agriculture and other partner agencies. Market Place Events are part of trust and confidence building among migrants and their partners in their provinces. During these events, partnerships are forged with migrant associations that take on the task of continuing the investment promotion after the events.

The conduct of an Investment and Business Forum was discussed in the earlier section on Atikra's Step-ladder Financial Education Program (Level 3: Investment and Business Forum/Market Place Event).

- b. Use of social media

Filipino migrants are active on social media, especially Facebook (FB), the best channel of communication available to migration stakeholders for promoting investment and business opportunities and services because it is cheap and widely-used by overseas Filipinos and their families. About 32 million Filipinos are on Facebook (<https://www.statista.com/statistics/490455/number-of-philippines-facebook-users/>). Filipinos spend an average of 4.17 hours daily on social media (<http://news.abs-cbn.com/business/01/25/17/filipinos-lead-the-world-in-social-media-use-survey>). Facebook is popular because it can be accessed easily through mobile devices even with slow Internet connection, as in the Philippines.

Continuous communication and linkages with migrants and their families are done through Facebook. As a channel of communication in investment and business promotion, Facebook has various uses:

1. *Promotion of Market Place Events. Electronic Posters of Market Place Events* providing details are produced and posted on Facebook to serve as invitations. Contact details for registration are indicated on the electronic poster.

The electronic poster is posted by migrant leaders and partners and shared with members. This is read by all their friends on Facebook. Those interested also share the poster with other migrants and family members. Those interested to participate either send a text message to the contact phone number or post a personal message on the Facebook Accounts of organizers for registration.

Facebook Fan Pages are also set up to serve as vehicles for information on various events and offerings for migrants and their families.
2. *Promotion of investments and business opportunities.* Cooperatives, social enterprises, government agencies and NGOs produce short videos or information materials and post these on their Facebook accounts. These are shared with their contacts among migrants and their families who also share them with their Facebook friends so more people can access the information. Email and FB Accounts are provided to those interested to receive more detailed information.

Pictures of migrants and families visiting cooperatives or social enterprises, attending skills and business training and outcomes of investments that are posted on Facebook are powerful information tools that promote investments and business opportunities to migrants and their families.
3. *Personal communication with migrants and families.* For faster communication with those interested to set up a business or to invest, the Facebook Messenger is the means of communication. Migrants and their families are linked through Facebook Messenger to investment counselors of cooperatives and to social enterprises, government agencies or private agriculture entrepreneurs for more detailed information on risk, liquidity, yield and impact of their investments, as well as the procedures in investing.
4. *Group communication and updates.* Closed Facebook accounts and Facebook Messenger accounts are set up for continuous communication and coordination between migrants and their families, and government agencies, cooperatives, social enterprises and agriculture entrepreneurs, depending on needs and interests.

■ Insights/Recommendations

1. Government and migration stakeholders promoting financial education should provide access to financial schemes and business opportunities to achieve tangible outcomes on saving, investing and entrepreneurship.
2. Cooperatives and other social enterprises interested in mobilizing migrants' investments should offer savings and investment packages that are tailor-fit to the characteristics and capacities of various segments of migrants.
3. Migration and development committees should provide a menu of investment and business opportunities in the province of origin. The development of a menu of investment and business opportunities can be facilitated when:
 - a) the provincial government has an economic development plan and is active in implementing value chain interventions of its lead commodities;
 - b) partners are willing to provide counterpart technical, financial and human resources to packaged investment and business opportunities; and
 - c) those in the private sector are willing to absorb investments of migrants and their families.
4. Migration stakeholders will have difficulty in providing access to saving, investment and business opportunities to migrants under the following conditions:
 - a) Lack of confidence in the economic, political, and financial system, especially in the remittance subsector
 - b) Absence of or inefficient ICT infrastructure in the country of origin
 - c) Lack of a vibrant private sector in the province of origin

Atikha, in partnership with Financially Literate Philippines (FLPH), held a Market Place Event on February 21, 2016 in Singapore. The Event was organized with the theme “Investment, Agri-Negosyo, Serbisyo Tungo sa Pag-unlad ng Pamilya at Bayan Ko” (Investments, Agri-Business and Services towards the Development of Our Families and Country). The Market Place Event was held in AIA Tampines, Singapore and was attended by 400 Filipino migrants. Most of the participants were young professionals working in different companies in Singapore.

Speakers during the half-day event included key people from the Soro-Soro Ibabá Development Cooperative (SIDC) and Department of Agriculture Region IV-A who travelled all the way from the Philippines. Representatives of SIDC presented the cooperative’s savings and investment schemes that they are offering to migrant Filipinos. Government officials discussed business opportunities in agriculture in the Philippines’ Region IV-A and cited the assistance and services migrants can avail of from the Department of Agriculture (DA).

SIDC’s savings and investment schemes were well-received by participants of the Market Place Event. A few months after the event, SIDC received around PHP22,000 (US\$12,440) in investments from migrants. It also received numerous inquiries on its chicken egg distribution enterprise, feeds outlets and Coop Mart.

The Department of Agriculture’s presentation rekindled interest among participants in doing business in agriculture. Many migrant-participants inquired about the programs and availed of the services of the government agency. A participant, who seriously considered returning to the Philippines, immediately availed of a chipper from the DA for his cassava processing business.

The Market Place Event in Singapore was instrumental in forging the FLPH-Atikha-DA partnership. After the event, the organizations closely worked together and signed a Memorandum of Understanding for the development of a 34-hectare farm in Barangay Calantas in the town of Rosario, Batangas. The lot, which costs more than PHP22 million, (US\$440,000) was acquired by migrants in Singapore who formed a cooperative to develop the farm. The initial inputs and technical assistance needed in developing the farm are provided by the Department of Agriculture while Atikha handles resource mobilization and community organizing.

The half-day Pinoy WISE Market Place Event in Singapore generated millions of pesos in migrant investments in agribusiness and forged a multi-stakeholder partnership towards local agricultural development.

All members of Pinoy WISE, including their immediate relatives, have Facebook accounts. Facebook is used by Atikha and Pinoy WISE for information dissemination, mentoring, monitoring, reporting, evaluating and follow up of financial education activities and Market Place events and for mobilizing investments.

Atikha and Pinoy WISE chapters set up and participate in various Facebook accounts such as:

1. *Pinoy WISE Movement Fan Page.* The Pinoy WISE Movement Fan Page aims to provide information about Pinoy WISE financial education seminars, Market Place Events, Skills Training and Enterprise Development Training scheduled in destination countries and provinces of origin. Pictures of Pinoy WISE events are posted on the Pinoy WISE Movement Fan Page. This is open to all migrants and families interested in the activities of Pinoy WISE.
2. *Pinoy WISE Closed Facebook Accounts for destination country and origin province* (e.g. Pinoy WISE Qatar or Pinoy WISE Singapore). Members of the Pinoy WISE Closed Facebook Accounts are Pinoy WISE members in a country of destination. The objective of setting up the account is to share events, skills training and business and investment opportunities in the province of origin and country of destination.
3. *Pinoy WISE Closed Facebook Messenger Group for Officers* (e.g. Pinoy WISE Hong Kong Officers, Pinoy WISE Singapore Trainers). The account is used for mentoring, monitoring, reporting, evaluating and follow-up of financial education activities and investment mobilization. Atikha coordinators are members of the Closed FB Messenger Group Accounts of different areas so they can be updated on group developments and thus, can monitor and mentor members accordingly.
4. *Closed Facebook Accounts for Members of Cooperatives and Social Enterprises.* Only members of cooperatives and social enterprises are in these closed accounts. The closed group accounts are for updating members on cooperatives’ and social enterprises’ activities and to answer queries on members’ investments.

Management of the Different Facebook Accounts

Administrators of the different Pinoy WISE Facebook accounts are Pinoy WISE leaders in destination countries, area development officers in provinces of origin and Atikha staff members engaged in financial education and investment mobilization and Project Management Team. Facebook accounts of cooperatives and social enterprises are managed by their investment officers.

Administrators invite others to join the Facebook Accounts, which are mainly responsible for providing information and responding to queries of members. Any member of the Facebook Page can post pictures and updates, ask questions and provide information to other members of the Facebook account.

CHAPTER 2

PATHWAYS IN MOBILIZING MIGRANT RESOURCES TOWARDS AGRICULTURAL DEVELOPMENT

Atikha, in partnership with overseas Filipino organizations such as Pinoy Worldwide Initiative for Investment Savings and Entrepreneurship (Pinoy WISE), Financially Literate Philippines-Singapore (FLPH-SG) and Associazione Culturale Filipina del Piemonte (ACFIL), national and local government agencies, cooperatives, social enterprises, and others in the private sector, mobilized Filipino migrant investments in agricultural ventures in the Philippines.

This section shares the experiences of Atikha and its partners in mobilizing migrant investments and answers the following questions:

■ Key Questions

What are the different pathways in mobilizing migrant resources?

What are the most important things to remember in mobilizing migrants and their resources towards agricultural development?

Atikha and its partner organizations' success in steering migrant resources towards selected provinces of origin in the Philippines can be partly attributed to the following favorable external conditions:

- A conducive political environment for investment and entrepreneurship in the Philippines. The past and present government administrations support initiatives to maximize the remittances of Filipino migrants that include the promotion of financial literacy. National government agencies provide skills and entrepreneurship training and access to capital and leverage their resources. These encourage overseas Filipinos to invest.
- Local government units, as provided for in the Local Government Code, are autonomous and may enter into agreements with various stakeholders in developing local enterprises to enhance the economic and social well-being of their constituents.
- A favorable investment climate exists, as indicated by the performance of the Philippine economy which has registered an average Gross Domestic Product (GDP) growth of more than 6% in the last 10 years. This has boosted the confidence of Filipino migrants to invest in the Philippines, particularly in the rural areas where they came from.

■ What are the different pathways in mobilizing migrant resources?

There are various pathways in mobilizing migrant resources towards agricultural development. These pathways are determined by the character of the migrants, opportunities in the source provinces, presence of partner migrant organizations and the private sector, and existence of an enabling environment provided by local and national government agencies.

Atikha identified four distinct pathways by which migrant resources can be mobilized for agricultural and rural development of provinces of origin in the Philippines. Migrant resources can be mobilized through the following ways:

- A. Savings and Investment Schemes of Large Agricultural Cooperatives
- B. Joint Ventures of Migrant Investors with Agricultural Entrepreneurs and Corporations
- C. Social Enterprises and Cooperatives Owned and Managed by Migrants and Families
- D. Individual Migrant/Migrant Family Enterprises

All the pathways start with ensuring the financial literacy of migrants and their families. Financial literacy seminars provide migrants and their families the tools for assessing investment and business opportunities for their informed and active participation in savings and investment programs. Entities involved in mobilization of migrant resources should ensure the conduct of financial literacy activities among migrants and their families prior to the promotion of investment and business opportunities.

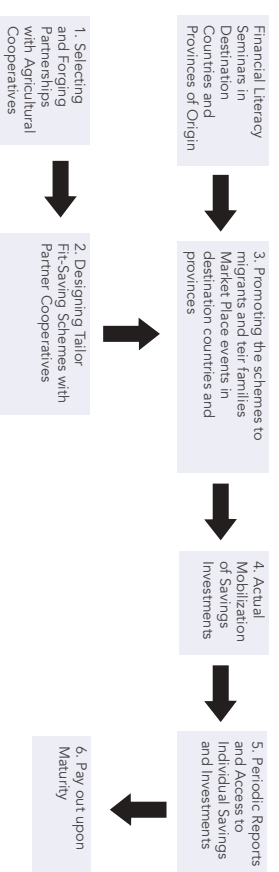
Figure 4. Pathways in Mobilizing Migrant Resources Toward Agricultural Development in the Philippines: Atikha Experience



■ Pathway A: Savings and Investment Schemes of Large Agricultural Cooperatives

Partner agricultural and multi-purpose cooperatives offer attractive savings and investment schemes for Overseas Filipinos (OF) and their families. They offer higher interest rates for savings and higher return on investments than banks and other institutions. These offerings are tailor-fit to the needs and capacities of the different segments of the migrant population.

Figure 5. Process in Mobilizing Migrant Resources through Savings and Investment Schemes Offered for Migrants by Large Agricultural Cooperatives



■ General Process of Pathway A

The general process in mobilizing resources through savings and investment schemes of large agricultural cooperatives is:

1. Selecting and forging partnerships with agricultural cooperatives
 - Atikha set the following criteria in selecting cooperatives as partners in mobilizing migrant resources:
 - preferably with at least PhP100 million assets (US\$2 million)
 - portfolio at risk should not be more than 5%

- preferably an agriculture-based cooperative engaged in value chain intervention of a lead commodity of the province, or engaged in lending to farmers, women and members of the community

- preferably endorsed by the local government, Department of Agriculture, or Land Bank

- willing to sign a partnership agreement—to develop specially designed investment products for overseas Filipinos and their families, provide incentives for leaders that will assist in information dissemination, develop informational materials for marketing, participate in Market Place events, and provide regular reports on investments mobilized and performance of migrant Filipinos' investments

The above criteria were set to ensure that the partner cooperative has the necessary financial and management capacity to handle investments of migrants and their families, reducing the risk on the investments.

Based on Atikha's experience, cooperatives involved in agricultural production are more successful in attracting migrant investments than cooperatives engaged in purely savings and credit operations. Cooperatives engaged in production, aside from their savings and credit services, offer business opportunities, provide technical assistance and market linkages to its members.

2. Designing tailor-fit saving schemes for migrants and families with partner cooperatives

Based on the savings and investment needs and capacities of migrants and their families and the funding requirements of a cooperative, the partner cooperative designs investment packages it can offer. The following must be done:

- Assess the characteristics of target overseas Filipinos. Are they largely professionals or low-skilled workers? How much is their saving and investing capacity? In which country are they located? What is/are the migration corridor/s?
- Identify specific cooperative needs or enterprise that needs additional capital
- Determine the funding requirement of the cooperative enterprise, i.e. projected income of the social enterprise, and length of time in which investments of migrants or their relatives should be locked in, etc.
- Package attractive investment offerings

Text Box 8. Savings and Investment Offerings of Atikha's Partner Cooperatives to Migrants and their Families

Partner Cooperative	Target Segment of Migrant Population	Savings/Investment Schemes
Soro-Soro Ibababa Development Cooperative	Professionals in UAE, Qatar, and Singapore and higher paid domestic workers in Italy	Investment in cooperative shares with minimum share of Php50,000 (US\$1,000) either with a. low risk: guaranteed return of 6% b. high risk: whatever is earned by the cooperative (average of 10% in the last 5 years)
	Low-skilled domestic workers in Hong Kong and Singapore	Koop Pinoy Savings Program: can start monthly savings for as low as Php1,000 (US\$20), which will earn an interest rate of 2%. When it reaches Php50,000 (US\$1,000), it may be converted into Investment to earn 6%
Lagawe Multi-Purpose Cooperative	Professionals in Qatar and other countries in the Middle East	Guaranteed Return: An investment of Php50,000 (US\$1,000) and above will get an annual deposit with fixed interest of 7%, locked in for 3 years Equity Savings Fund: For a minimum investment of Php50,000 (US\$1,000), variable interest but year to date performance is 12.8%, locked in for 3 years
	Low-skilled workers, domestic workers mainly in Hong Kong	Special Purpose Savings Fund: for as low as Php50,000 (US\$1,000) savings goal, the investor can pay monthly savings: -payable for 3 years: monthly savings of Php1,290 (US\$25.80) -payable for 10 years, monthly savings of Php302 (US\$6.04)

Source: Atikha Progress Report: Scaling up of Initiatives in Mobilizing Migrant Resources towards Agricultural Development in the Philippines, January to June 2017

Sapang Multi-purpose Cooperative	Professionals in the Middle East	Investment of PHP1,000,001(US\$2,000) to PHP5,000,000 (US\$10,000) - 4.5% per annum, locked in for 3 years Investment of PHP500,001(US\$10,000) and above; 5 to 6% per annum, locked in for 3 years Members may avail of business loans
	Low-skilled workers, domestic workers in Italy, Singapore, and Hong Kong	Capital share of PHP5,000 (US\$100), which earns whatever is earned by the cooperative Special Investment/ Savings of PHP50,000 (US\$1,000) to PHP100,000 (US\$2,000); 4% to 6% locked in for 3 years Members may also avail of agricultural loans and special loans for additional business capital from PHP25,000 (US\$500) to PHP1,000,000 (US\$20,000)
St. Jude Multi-purpose Cooperative	Professionals in the Middle East	Coop Value Deposit: PHP50,000 (US\$1,000); locked in for 5 years; guaranteed return of 6% per annum and 30% discount on all facilities of the cooperative Time Deposit: PHP51,000 (US\$1,000) to PHP300,000 (US\$6,000); 2% per annum
	Low-skilled workers, domestic workers in Hong Kong and Singapore	Micro-insurance Monthly savings of PHP2,000 (US\$40)–Benefits: PHP30,000 (US\$600) life insurance PHP50,000 (US\$1,000) health insurance PHP50,000 (US\$1,000) worth of funeral package Time Deposit: PHP5,000 (US\$100) to PHP50,000 (US\$1,000); 1% per annum

3. Promoting the cooperative's investment packages to migrants and their families

The cooperatives' investment offerings can be promoted in various ways:

- Pinoy WISE Market Place Events or Investment and Business Forum for migrants in destination countries and for migrant families in provinces of origin
- Partner cooperatives participate in Pinoy WISE Overseas Filipino Market Place Event, which showcases among others their savings, investment, and loans packages. Business opportunities provided by cooperatives are presented to migrants and their families.

- Marketing collaterals of the cooperatives, such as tarpaulins, brochure, flyers, videos, Power Point presentations and membership and investment forms, are prepared and provided during these events.

- Use of social media and Facebook chat groups of migrants

Filipino migrants are very active on social media, especially on Facebook and FB Messenger. Audio-visual presentations (AVP), pictures and promotion materials of cooperatives are circulated through Facebook. The Facebook account is set up and managed by the investment officer of the cooperative.

- Accreditation of cooperative information officers among migrant leaders

To ensure continuous information dissemination on financial products and services, leaders of migrant associations who are financial education advocacy partners are provided information on the products and services of cooperatives. They are accredited by cooperatives as their counselors abroad. They link interested migrant investors to the investment counselor of a cooperative.

4. Actual mobilization of savings and investments

- The following criteria are set for an investor in a partner cooperative:
 - has attended a financial literacy seminar and, hence, is aware of the goals for investment, capable of saving and investing and in assessing investment opportunities
 - is willing to pay the membership fee and capital share of the cooperative
 - encourages family members in the Philippines to become members of the cooperative

- The process of actual mobilization of savings and investments to partner cooperatives is as follows:
 - Those interested to invest are referred directly to the investment officer of the cooperative.
 - Interested member-applicants enroll directly with the cooperative by accomplishing membership forms.
 - The membership fee, capital share and investment are remitted by individuals to the bank accounts of cooperatives from commercial banks.
 - After the minimum investment requirements are met, an investment certificate is issued.
 - The option for installment or one-time payment of investment depends on the payment scheme allowed by the cooperative.
 - A choice between guaranteed return and high-risk investment is also provided.
- 5. Periodic reports and access to status of individual savings and investments

Partner cooperatives provide regular reports on the status of mobilized investments. Investors are entitled to an Annual Statement of Account (SOA) and the option to withdraw the annual interest or roll it over, together with the capital. Upon maturity of investment, investors may withdraw or renew their investments.

■ Insights/Recommendations

1. Young migrant professionals prefer high-risk and high-yield investments over those with guaranteed rates. In contrast, other migrant workers, like domestic helpers, prefer investments with guaranteed rates.
2. Migrants usually invest in cooperatives in their respective provinces. However, cooperatives that offer attractive investment packages and have good track records also receive investments from migrants from other provinces of origin.
3. Cooperatives should work on their accreditation as remittance payout stations with the Bangko Sentral ng Pilipinas to encourage small savers like migrant domestic workers and other low-skilled workers to continue their regular savings and investments. Savings and investments that are bundled with monthly remittances with lower remittance charges are attractive and easier for migrants to manage.

4. Cooperatives should link the savings and investment program for migrants with their entrepreneurship loan program. Sapang Multi-Purpose Cooperative, for example, provides a no-collateral loan for business, which is about three to seven times the amount of a migrant's savings and investment. Cooperatives and other financial institutions should consider the regular remittances and savings of migrants as part of credit scoring for securing no-collateral loans.
5. Government, migrant organizations and cooperatives should make use of social media platforms because they are effective in reaching migrants, promoting products and services, and facilitating communication between investors and investment counselors.
6. Cooperatives should provide effective and efficient communication to migrants and families. A web-based platform for online accounts should be put in place for transparency and to attract more investors. SIDC has set up its own that can serve as a model for other cooperatives.
7. Good quality service encourages more migrants to invest in cooperatives. Dedicated investment counselors should be available for prompt assistance and coordination among investors. Cooperatives should also accredit information officers among migrants in destination countries for the sustainability of investment campaigns abroad.

Text Box 9.

Mobilizing Migrant Investments by Soro-Soro Iba Development Cooperative

Soro-Soro Iba Development Cooperative (SIDC) is the largest agriculture-based cooperative in the Philippines. Its businesses include feed mill, rice mill, savings and loan, coop mart, contract growing, hog selling, agriculture trading and financing, agro-eco tourism, gasoline station, water refilling station, organic fertilizer production, printing services, digital fiber, and television Internet. It has about 25,000 regular and associate members and 400 employees. SIDC has total assets of about PHP2.5 billion (US\$50 million).

SIDC was initially reluctant to engage overseas Filipinos (OFs) in their businesses because its main sector of interest are farmers. However, after a survey it conducted found that around 30% of its members have migrant relatives, SIDC studied the feasibility of mobilizing migrant investments for its business enterprises. It identified its egg production farm, which at that time had to be expanded and required an additional capital of around PHP50 million (US\$1 million), as the perfect recipient of migrant investments.

OFWs in Italy, who earn between PhP50,000 to PhP100,000 (US\$1,000 to US\$2,000) a month, were targeted as migrant investors for the farm. The target makes sense because many cooperative members have OFW relatives working in Italy. The investment package designed by SIDC involved a minimum investment of PhP50,000 (US\$1,000) for 500 shares. If an OFW does not have on hand the US\$1,000 for investment, she/he can save the amount in an ordinary savings account, which will then be converted into investment in the egg layer farm when the deposit has grown to US\$1,000. The investment is locked for five years to discourage OFWs from withdrawing their investments and to encourage them to treat the money as investments for long-term goals. SIDC also offers its OFW investors two options: Option 1: investment has a guaranteed return of 6%, with interest compounded per annum; and Option 2: return will depend on the performance of the business (not a guaranteed return).

SIDC reached out to other Filipino migrants in Qatar, UAE, Singapore, and Hong Kong. Taking into consideration that some migrants earn as low as US\$400 (e.g. domestic workers in Hong Kong, Qatar, and UAE), SIDC packaged a more affordable scheme for low-skilled workers. It offered the Koop Pinoy Savings Program where individual migrants can enroll for as low as PhP1,000 (US\$20) monthly with a 2% interest earning per annum. Once the saving has reached US\$1,000, it is transferred as investment, which earns a 6% interest per annum. SIDC has also opened its eco-agro tourism business for migrant investments, offering similar returns as the egg layer farm's.

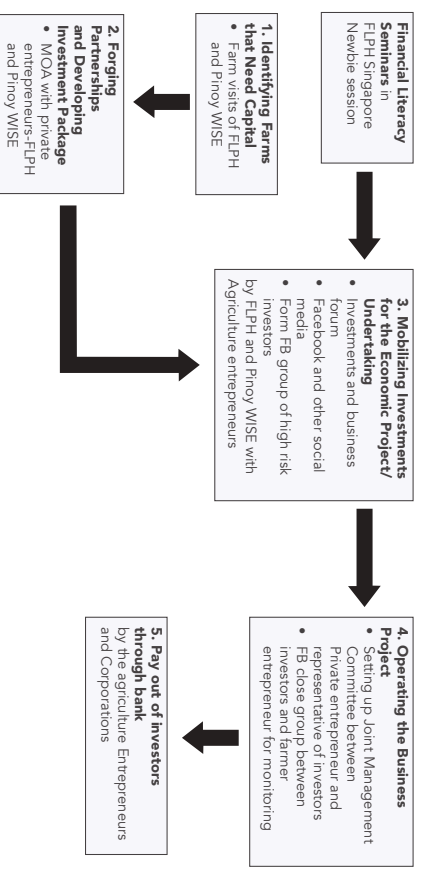
The savings and investment packages of SIDC are offered to migrants and their relatives who have attended Pinoy WISE Family Income Management seminars and Market Place events in destination countries. The cooperative also taps migrant leaders as investment counselors who explain the packages to their fellow migrants. Information materials, such as brochures, videos and Power Point presentations, were developed and disseminated. Interested migrants are referred to the investment officer of SIDC who communicates with them through Facebook Messenger.

As of December 2017, SIDC had generated a total of US\$1,049,591 worth of investments from 397 individual migrants and their families.

■ Pathway B: Joint Ventures of Migrant Investors with Agricultural Entrepreneurs and Corporations

Many migrant Filipinos have invested in agricultural enterprises and corporations. Most economic endeavors of agricultural entrepreneurs and corporations are high-risk investments that offer higher yields. Members of the Financially Literate Philippines (FLPH), a network of young Filipino professionals in Singapore and a Pinoy WISE Movement member, are high risk investors who have forged joint ventures with some agricultural entrepreneurs and corporations in the Philippines. The joint ventures with agricultural entrepreneurs and corporations generated more than US\$1.66 million from 474 investors, provided about 336 jobs in different farms and funded 25 farms. The performance of agricultural enterprises ranges from 10% to 60% per annum. Only 6.5% of the 25 ventures did not reach the projected return on investment because of mismanagement. The agricultural ventures include hog and duck raising, mushroom production, goat raising, aqua-culture, rice and corn production, cacao production and dragon fruit production.

Figure 6. Process in Mobilizing Migrant Resources through Joint Ventures with Agricultural Entrepreneurs and Corporations



■ General Process of Pathway B

The process of mobilizing migrant resources through joint endeavors with agricultural entrepreneurs and corporations is as follows:

1. Identification of agricultural entrepreneurs and corporations and farm visits by migrant organizations

Agricultural entrepreneurs and agricultural companies are identified through information from industry associations, Department of Agriculture, Provincial Agriculture Office, Municipal Agriculture Office and from social media used by farmers' groups and corporations. Companies and their farms should be accessible so that monitoring and regular farm visits are possible.

The following criteria are used for screening agricultural entrepreneurs and corporations and their proposed ventures for migrant investments:

- venture requires more than PhP1 million (US\$20,000)
- not a start-up venture but an expansion of an existing project
- agricultural venture is endorsed by industry leaders, Department of Agriculture, or provincial government
- positive financial report with attractive financial projection, preferably with assured market
- manager has expertise in managing the enterprise and is willing to be monitored and must agree to consult with investors on major decisions

2. Forging partnerships with entrepreneurs and corporations and development of investment packages

A partnership agreement is forged between the entrepreneur or corporation and the migrant organization that assists in mobilizing migrant investments. The terms of reference of the partnership includes amount to be mobilized; responsibility of the entrepreneur/corporation in reporting and in ensuring the payback of the investments; responsibility of the organization to mobilize investments, and promoting and monitoring the performance of agricultural corporations and mentoring.

Based on the financial projection of the entrepreneur/corporation, an investment package that sets a win-win situation for the entrepreneur/corporation and investors is finalized.

3. Mobilization of migrant investments through business forum and social media

The following criteria have been set for a migrant investor in agricultural enterprises:

- has attended a financial literacy seminar
- has an emergency fund, insurance and other investments
- is a risk-taking individual with excess funds to invest.

Investment mobilization is usually done through the following:

- Various agricultural entrepreneurs and corporations are invited to make presentations during investment and business fora where they present their investment packages. Contact details and procedures for making investments are provided to interested individuals. Farm visits are also offered to migrants or their families.
- Facebook announcements about investment packages are posted on Facebook with videos or PowerPoint presentations of investment proposals.
- An FB Messenger contact is provided for those who want to learn more about the details of the investment packages.
- Partners, such as national and local government agencies, successful entrepreneurs, cooperatives and the private sector, engage in investment and business promotion.

4. Monitoring and mentoring of the venture through a closed Facebook group that includes the entrepreneur and corporation and all the investors

All investors are invited to a closed Facebook (FB) group that includes the agricultural entrepreneurs and corporation. The FB group is administered by the manager of the enterprise and co-managed by the leader of the migrant organization involved in investment mobilization. The FB group serves as the vehicle for investors' monitoring and mentoring of enterprises. Inquiries are made and responses are provided on the FB platform. Regular updates are provided to investors, who are also free to visit the farms when they are in the Philippines.

When the agricultural enterprises require assistance in marketing, technologies, or access to programs and services of government agencies or those in the private sector, they are linked with the Department of Agriculture, Municipal Agriculture Officer, local government and technical experts.

5. Pay-out of investors through their Philippine bank accounts
6. Migrant investors provide entrepreneur/corporation their Philippine bank accounts, where payback for their investments are deposited. The entrepreneur/corporation pays the investors within the agreed period.

Text Box 10. Mark Gulay Expands His Hog Raising Business with Migrant Investors

Marc Gulay, a graduate of the University of the Philippines College of Agriculture, started small with his hog raising business. He started with 10 pigs. When he needed additional capital for a planned 80-head piggerly, he could not get the money from his uncle, his prospective partner then.

Financially literate Philippines (FLPH)-Singapore, a network of young professionals, happened to be on the look-out for joint ventures with agricultural entrepreneurs like Mark Gulay. The FLPH and Mark Gulay “met” on the Facebook page of the University of the Philippines Agriculture Society. Mark was looking for investors while the FLPH was in search of ventures to invest in.

Mark’s initial proposal for a broiler contract growing required a capital that was too large for FLPH. Mark and FLPH settled for a manageable joint venture in hog or contract growing of hogs, i.e. individual farmers raise the hogs and he sells them. The investment scheme called for the migrants in Singapore to finance 40 hogs at PhP7,500 (US\$150) per head and the income generated would be equally divided between the investor and the farmer. It was estimated then that the investor would earn about 10% every four months or 30% per annum because the selling price of a hog after four months was PhP9,000 (US\$180). The migrant investor and the farmer sometimes earned more when the price of a hog was high. Like PhP11,000 (US\$220) per head. An investor could earn about 10% to 15% every four months or around 30% to 45% per year.

After FLPH members’ visited Mark’s farm, they realized the strong potential of their hog raising venture. They asked Mark for an additional 50 heads to invest in. Later, the demand of migrant investors grew even more. Mark bought a farm to raise 600 hogs. The hog raising business grew because of the huge interest of migrant investors to join the agricultural venture. Mark still maintains his contract growing system with farmers who helped him expand the business, who he refers to as “good performers.”

Mark Gulay, with investments from migrants in Singapore, has established himself as a raiser of high quality hogs. He has developed a breeder farm providing quality piglets and has become a supplier of hog feeds. Migrant investments in his agricultural venture grew through time and is now at around PhP6,750,000 (US\$135,000).

Payout is done every four months, the money deposited in the Philippine bank accounts of migrant-investors.

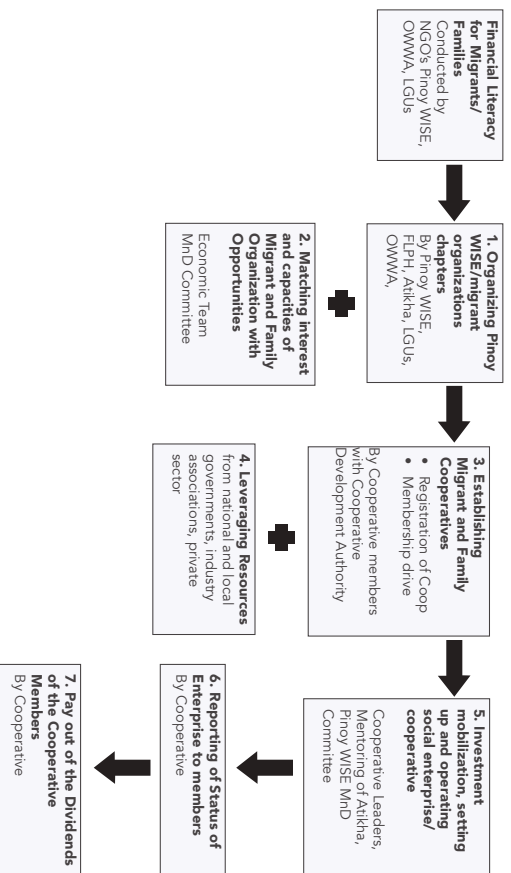
■ **Insights/Recommendations**

1. Migrants can mitigate the risk in investing directly in agricultural enterprises and corporations by doing or ensuring the following:
 - Deal only with financially literate investors looking for high-risk investments.
 - Diversify investments in terms of location, crops and partners.
 - Do not deal with start-up enterprises and deal only with managers who are already experts in their fields.
 - Agreements with entrepreneurs and corporations should be formalized in legally binding contracts.
 - The agricultural enterprise should be regularly monitored through regular reports and farm visits.
 - The entrepreneur or corporation should be endorsed by the Department of Agriculture, Provincial/Municipal Agriculture Office and industry leaders.
2. Government agencies and migrant organizations should set the criteria in choosing partner entrepreneurs and corporations. A score card for evaluating private sector partners should be developed. (Note: Please see Annex 9: Agricultural Enterprise Evaluation Form developed by Atikha that helps in selecting possible partner enterprises.)
3. Migrant organizations involved in investment mobilization should monitor partner entrepreneurs and corporations to ensure payout at the end of the contract, especially for joint ventures.
4. Migrant organizations involved in investment mobilization should avoid issues in case the business venture fails by securing a waiver from investors stating that they are investing at their own risk. A contract should be signed between the investor and the entrepreneur/corporation.
5. Government agencies, especially the Department of Agriculture and the Provincial Government Migration and Development Committee, can scale up the implementation of this pathway by establishing links with industry leaders and regional and provincial agriculture offices that can assist in assessing worthwhile ventures in agriculture.

■ Pathway C: Social Enterprises and Cooperatives Owned and Managed by Migrants and Families

Migrants who do not have enough capital for individual ventures want to pool their resources and set up their own social enterprise or cooperative in organic farming, goat raising, coffee shop, cacao nursery production, marketing of products, mushroom production, and others. This pooling of resources for investment is done by small savers like domestic workers and other low-skilled workers and their families. There are also professionals who set up cooperatives for big projects or set up social enterprises like an integrated organic farm to create jobs in a community. Based on Atikha's implementation of the IFAD-FFR supported project, around 365 investors put more than US\$975,500 into cooperatives owned by migrant Filipinos and their families. These investments fund around six farms and social enterprises and has generated some 125 jobs.

Figure 7. Process in Mobilizing Migrant Resources through Social Enterprises and Cooperatives Owned and Managed by Migrants and Families



■ General Process of Pathway C

The process of mobilizing migrant resources through social enterprises and cooperatives owned by migrants is:

1. Organizing of migrants and their families into associations in destination countries and cities and municipalities of provinces of origin (e.g. Pinyo WISE chapters, OFW and Family Organization) is done by Pinyo WISE, migrant organizations, Atikha, PLGUs, OWWA.

Members of associations participate in the step-ladder financial education program: financial literacy, financial and family counseling, investment and business forum, skills training, and entrepreneurship training.
2. Matching the interest and capacities of organization members with various investment and business opportunities in the province

These opportunities are usually identified through value chain studies of lead commodities identified by the different partners such as the Provincial Migration and Development (MnD) economic team, composed of the Department of Agriculture, Department of Trade and Industry, Department of Science and Technology, Provincial Agriculture Office, Provincial Cooperatives and Enterprise Development Office and Provincial Tourism Office. Other partners include industry associations and successful social entrepreneurs.
3. Establishing a migrant cooperative
 - The organization of migrants or families based on identified business opportunities decides to create a cooperative or a social enterprise.
 - Migrants and family members are assisted in developing a business plan and in forming the cooperative by NGOs, LGUs and the Cooperative Development Authority.
 - Members undergo cooperative orientation. The cooperative elects its officers, collects membership fees and capital share, opens a bank account and registers with the Cooperative Development Authority.
4. Leveraging the resources of national and local governments and private sector

To reduce the risk and the capital requirement of a start-up social enterprise that migrants and their families are setting up, the business plan of the cooperative is presented to the Provincial Migration and Development Committee, Department of Labor and Employment-OWWA, NRCO, or to regional government offices of the Department of Agriculture, Department of Trade and Industry and Department of Science and Technology for assistance and for leveraging government resources such as technical assistance, grants, equipment and raw materials.

5. Setting up and operating social enterprise
 - Membership drive and investment mobilization. Once the business plan is approved and partnerships are forged, the cooperative launches a massive membership drive for additional capital to set up and operate the social enterprise.
 - Setting up and operation of the cooperative. Once the required capital is raised from members, the business is set up, i.e. identifying location, hiring staff, procurement of equipment, production and/or processing and marketing activities.
 - Management/monitoring and mentoring. Usually a migrant returnee becomes the manager of the cooperative. A management committee is set up. Monitoring of the performance of the cooperative and mentoring of the staff are done especially in the initial stage of operation. Consultants and successful social entrepreneurs are engaged to provide technical assistance.
 6. Reporting on status of enterprise
 7. Payout of dividends of cooperative members through Philippine banks
- Insights/Recommendations**
1. There is a big potential in mobilizing migrant resources through migrant-owned social enterprises and cooperatives. It is observed that there is more passion and dedication among migrants and their families when they manage their own cooperatives or enterprises. Aside from the savings and investments of migrants, the skills and know-how they gained while working abroad may be harnessed.
 2. The main sources of capital shares for migrant-owned cooperatives are:
 - professionals or highly-paid migrant domestic workers who act as angel investors for viable social enterprises and are ready to face the risk of losing their investments
 - low-skilled workers and domestic workers who participate as members and consumers to avail of patronage refund and as supplier of the needs of the cooperatives

3. Migrant-owned cooperatives should ensure the proper financial education of migrants and families prior to investment, especially in start-ups because they are high-risk investments. Migrants should be advised to invest only the amount they can afford to lose.
4. The government should do the following risk mitigating measures:
 - a) tap successful social entrepreneurs as consultants;
 - b) link migrants to value chain industry players;
 - c) engage experts to provide technical expertise;
 - d) provide crop insurance for production-based cooperatives; and
 - e) A national level risk mitigation mechanism that can absorb expected losses of migrant investors and agriculture enterprises should be developed by the Department of Agriculture to encourage investment in agriculture.
5. National and local government agencies should leverage their technical, financial and material resources with migrant-owned cooperatives, especially those engaged in the value chain of lead commodities because they have a greater impact on the community.
6. Community-based group enterprises and cooperatives should avail of government assistance upon registration with the Department of Labor and Employment or the Cooperative Development Authority.

The Ekolife OFW Marketing Cooperative (Ekolife Coop) was organized as a response to Pinoy WISE leaders' clamor for investment opportunities in coffee, cacao and tourism industries. There was a great interest among migrants to engage in the booming coffee and cacao industries and in the field of marketing because migrant families constitute a big market that can be serviced.

Realizing that there was no agriculture-based cooperative engaged in coffee and cacao industries, Pinoy WISE leaders formed the Ekolife OFW Marketing Cooperative. A pre-membership orientation conducted by the Cooperative Development Authority (CDA) was attended by Pinoy WISE leaders and family members from the provinces in CALABARZON. Initial shares were collected to open a bank account. After all documentation requirements were completed, the cooperative was registered by the CDA.

Ekolife Coop partnered with Atikha and Bote Central (a company that developed the first community-based coffee roaster) in opening a coffee shop in Ifugao. Bote Central is a social enterprise that ensures fair prices for coffee farmers and the quality of coffee beans sold in the country. Ifugao is one of the main tourist destinations in the Philippines but it has no coffee shop for foreign and local tourists. Ekolife Coop mobilized investments for the coffee shop from migrants in Singapore, Hong Kong, UAE, Qatar and Italy. After three months of investment mobilization, the Ekolife Ifugao coffee shop was opened in April 2017 with the support of the provincial government. The coffee shop is on the ground floor of the Banawe Museum.

Another Ekolife Coop coffee shop was inaugurated on December 18, 2017 in Iloilo City. The shop is both a coffee roastery and a café. Ekolife Coop, in partnership with Mr. Herriniglido Alipat, a migrant returnee turned entrepreneur, is also engaged in cacao nursery production in Pototan, Iloilo.

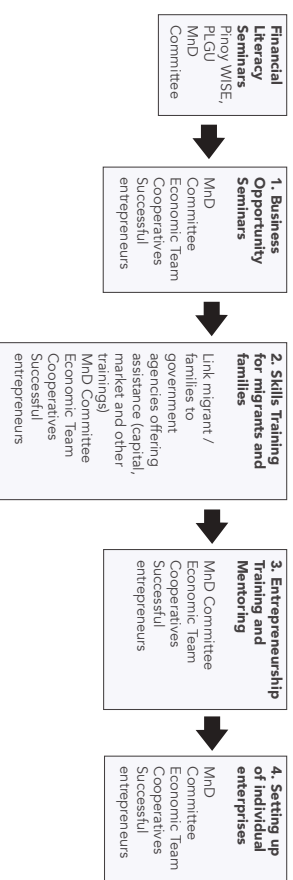
Migrants who have attended the Pinoy WISE Family and Income Management Training can become members of the cooperative and invest in its enterprises. The minimum investment is PhP10,000 or US\$200, with a projected income of 10% to 25% per annum. As of December 2017, there were 155 Ekolife Cooperative members with a total of US\$129,000 in investments.

■ Pathway D: Individual Migrant and Family Enterprises

Both active migrants and migrant returnees are engaged in businesses that they have set up. They have saved part of their hard-earned money as capital for the establishment, operations and management of their businesses. Most OF businesses are entrusted to immediate family members, as additional or alternative source of income. The businesses are often set up as part of migrants' reintegration plan.

The businesses of migrants are largely micro and small enterprises with capitalizations ranging from PhP100,000 to PhP3 million (US\$2,000 to \$60,000). Migrants and their relatives are engaged in agri-business (e.g. hog raising, organic farming, mushroom production, food processing), trading and marketing, services (van rentals, computer shops, repair shops) and real estate rentals. Some are start-up businesses, while others are existing businesses that they expand. The businesses require assistance like additional capital, access to market and technical support.

Figure 8. Process in Mobilizing Migrant Resources through Individual Migrant Family-owned Agricultural Enterprises



■ General Process of Pathway D

The general process in mobilizing migrant resources through individual migrant or family-owned agricultural enterprises is as follows:

1. Holding business opportunity seminars
Business opportunity seminars are conducted in destination countries and provinces of origin by Pinoy WISE and other migrant organizations in cooperation with the Mnd Committee Economic Team, especially the Department of Agriculture, Department of Trade and Industry and OWWA-NRCO with the Philippine Embassy in the destination country.
2. Conducting skills training seminars for interested migrants and relatives
When migrants or their families lack the necessary knowhow and skills for an identified business undertaking, they are linked to various agencies that provide technical assistance and training. Skills training seminars are conducted by agencies like the Technical Education and Skills Development Authority (TESDA), Department of Trade and Industry, Regional and Provincial Agriculture Offices, Provincial Cooperative and Livelihood and Enterprise Development Office, DOLE-OWWA-NRCO and Provincial Tourism; NGOs and the private sector.
3. Enterprise development training and business plan preparation
Migrants and their families are linked to the Department of Trade and Industry, Department of Agriculture, TESDA, PLGUs and NGOs and the private sector for training in setting up and managing a business. They are also linked to entrepreneurs, cooperatives and other organizations that provide technical assistance, access to additional capital, and linkages to the market.
4. Setting up the business: preparation of site, staff hiring, procurement of equipment and raw materials, and start of operation
Migrants and their families should be assisted in securing various legal requirements, like business permits and licenses to operate from the Food and Drug Administration (FDA) for those engaged in food processing.

Text Box 12.

Maricris Belen and her Agricultural Trading Business

Maricris Belen is a domestic worker in Singapore. She earns a net income of US\$700 per month. Maricris participated in the Pinoy WISE Family and Income Management Training and Reintegration Counseling seminar in Singapore in April 2015. In the dream map she submitted, she planned to save Php350,000 or US\$7,000 for her agricultural trading business.

Maricris attended the Market Place event in 2015 and learned about SIDC, one of Atikha's partner cooperatives. Maricris used to sell fertilizers to her relatives and other farmers. SIDC suggested to her that instead of just supplying fertilizer, she should set up a store for trading SIDC agricultural products. She heeded the advice and started with US\$400 worth of fertilizer for her agriculture-trading business. With her earnings from the business, her capital increased to US\$1,000. Farmers normally pay an interest of 10% per month to traders during the harvest season for products they buy. Maricris sold fertilizers and other farm inputs with a lower interest of 5% per month, half the usual rate for farmers.

In 2016, in another Market Place event, Sapang Multi-purpose Cooperative (Sapang), another Atikha partner, met Maricris. She learned that Sapang could provide business loans to cooperative members, equivalent to 3 to 5 times of whatever they invested. A week after, Maricris invested US\$2,000 and requested her relative in the Philippines to get a business loan of US\$6,000 worth of fertilizer and other farm inputs from Sapang. The cooperative readily approved Maricris' loan application with an interest of 1.5% per annum. That started the steady growth of Maricris' agriculture-trading business. She paid the business loan after six months with the income from agriculture-trading and savings from her salary.

Sapang suggested to Maricris later to set up a buying station in Mayantoc, Tarlac for palay for farmers. They taught her how to classify the palay (rice seeds) and provided a link to the market. Maricris got an additional loan of US\$10,000 for a lower interest of 0.9% per month from Sapang. Being one of the top 30 investors of Sapang, she readily got the loan. Maricris bought a 1,000-square-meter lot for her palay-buying station. Maricris earns Php30,000 to Php40,000 (US\$600 to US\$800) a month from her agriculture-trading business. From her business earnings and savings from her salary, Maricris set up a trading store, bought a lot for the buying station, acquired a 14-foot-truck and an owner-type jeep. Her capital grew to about Php350,000 (US\$7,000).

Maricris' success story is an inspiration to other migrant domestic workers. Many were encouraged to invest in Sapang and engage in agricultural business. She has already referred 26 individuals for membership in Sapang. Other migrants from Tarlac asked her to mentor them in the agriculture trading business. Maricris is one of the accredited Pinoy WISE trainers in Singapore. She plans to return permanently to the Philippines in 2018. She looks forward to managing her agriculture trading and buying station business personally and helping fellow migrant domestic helpers start their own businesses.

■ Insights/Recommendations

1. Financial literacy seminars change the mindset of migrants and inspire them to set up their own businesses to augment the family income and to prepare for their return and reintegration in the Philippines.
2. Government agencies and other organizations that provide financial education should link migrants and families to investment and business opportunities offered by cooperatives and other enterprises. Migrant workers and their relatives should also be linked to services of organizations that can assist them in pursuing their business concepts or in expanding their existing enterprises.
3. An enterprise development training is not enough. Government agencies and other migration stakeholders should continuously train and mentor migrants and their families for the success of their enterprises.
4. Migrants should engage the active participation and support of immediate and trusted family members to ensure the success of an agribusiness enterprise.
5. Government, NGOs and private agencies should conduct not only training on entrepreneurship for migrants and their families but should also assist them in product development, packaging and linkages to capital and to the market.

■ What are the most important things to remember in mobilizing migrants and their resources towards agricultural development?

In mobilizing migrant investments for agricultural development, the following are to be considered and remembered:

1. Conditions and opportunities in the different provinces vary. Government agencies involved in promoting investments and businesses should provide opportunities relevant to the migrants' provinces of origin.

2. Those in the private sector that are involved in packaging investments and business opportunities should start with the needs in savings, investment and engagement in business, as well as the capacities of migrants and their families.
3. The government should identify investment and business opportunities in the province of origin in partnership with the different migration stakeholders in the area, especially those in the private sector.
4. Mnd Committees should identify and forge partnerships with cooperatives and private sector partners that can absorb migrant investments and provide working capital and technical assistance to migrants interested in engaging in business.
5. Mnd Committees and migrant organizations should choose and package investments and business opportunities that respond to the needs, interests and capacities of migrants and their families and, at the same time, have a greater development impact (e.g. interventions in lead commodity or value chain initiatives).
6. Mnd Committees and migrant organizations should promote attractive savings and investment schemes and business opportunities in Market Place Events, Investment and Business Forum in destination countries and provinces of origin. Despite the advent of ICT, person to person promotion in destination countries is necessary to build trust and confidence, engage migrants especially their leaders and enlist their continued support.
7. Mnd Committees should make full use of social media and develop or partner with existing platforms that promote investment in agriculture among migrants.
8. Mnd Committees should monitor and mentor those engaged in agricultural ventures and regularly publish the performance of migrant investments.

CHAPTER 3

MAINSTREAMING AND EVALUATING PROGRAMS IN MOBILIZING MIGRANT RESOURCES

The experiences of the project “Scaling up Initiatives in Mobilizing Migrant Resources towards Agriculture Development” established some of the pathways for overseas Filipinos to invest in agriculture. There is a growing demand for more investments and business opportunities in agriculture because of the relative success of previous investments made by Filipino migrants and their families. Hence, activities and programs proven effective should be mainstreamed, sustainable partnerships are to be continuously pursued, and initiated projects and programs that seek to mobilize migrant investments in agriculture monitored and evaluated.

■ Key Questions

- How do we scale up initiatives in engaging migrants in agricultural development?
- How do we mainstream in the national and local governments the implementation of the step-ladder program on financial education, investment mobilization and enterprise development for migrants and families?
- How do we build sustainable transnational partnerships in migration and development?
- How do we engage more private sector partners in migration and agricultural development initiatives?
- How do ICT platforms for training, mobilizing investments and promoting agricultural enterprises able to scale up, monitor and evaluate initiatives in mobilizing migrant resources?
- Why is it necessary to organize and empower migrants to sustain initiatives in mobilizing migrant resources, especially in the destination country?
- How do we promote financial inclusion among migrant families? How do we facilitate the promotion of financial service products adapted to the needs of migrant families?
- What expertise is required of the organization that will lead the implementation of a migration and development program? What kind of skills are required of its key personnel?
- How do we monitor the level of savings and investments and the performance of such investments? How do we evaluate the outcome and impact of the initiatives in mobilizing migrant resources?

■ How do we scale up initiatives in engaging migrants in agricultural development?

To bring initiatives in mobilizing migrant resources to scale and to reach more countries of destinations and provinces in the Philippines, these are the main recommendations:

1. Mainstream the implementation of a step-ladder program on financial education, investment mobilization and enterprise development for migrants and their families in the national and local governments.
2. Build transnational partnerships on migration and development.
3. Engage more private sector partners in migration and agricultural development initiatives.
4. Develop ICT-based platforms for training, mobilizing investments and promoting agricultural enterprises.
5. Organize and empower migrants through leading migration and development initiatives in destination countries
6. Promote financial inclusion and financial services products adapted to the needs of migrant families.
7. Identify and engage organizations that can lead in the implementation of migration and development programs.
8. Evaluate the outcome and impact of initiatives in mobilizing migrant resources.

■ How do we mainstream in the national and local governments the implementation of the step-ladder program on financial education, investment mobilization and enterprise development for migrants and families?

Although modest strides have been attained, programs on financial education, investment mobilization and enterprise development for migrants and families have to be mainstreamed at the national and local levels of government. This can be done through:

1. Developing a Migration and Agriculture Development Project under the Department of Labor and Employment, Department of Agriculture and IFAD

The project should do the following

- a. identify concrete enterprises that will pool investments of migrants towards identified priority value chain of the Department of Agriculture;

- b. leverage the resources of the government to attract migrant investments;
- c. develop a scheme to mitigate the risk for migrant investment in agribusiness through guarantee fund and crop insurance schemes;
- d. build the capacities of national and local government agencies and other stakeholders in implementing social and economic interventions;
- e. develop a step-ladder reintegration program for migrants opting to engage in agri-business

2. Mainstreaming of migration and development program with local government units

The following national government agencies should be engaged and MOAs forged to strengthen working relationships with them:

- Department of Labor and Employment, Overseas Workers Welfare Administration – National Reintegration Center for OFWs (DOLE-OWWA-NRCO)
- Department of Agriculture
- Department of Trade and Industry
- Department of Science and Technology
- National Economic and Development Authority
- Department of Interior and Local Government
- Department of Education and State Universities and Colleges
- Department of Foreign Affairs

The suggested functions and services of the different national government agencies, which can be contained in MOAs with them, are listed in Table 2.

Table 2. National Government Agencies and Recommended Functions and Services

National Government Agency	Recommended Functions and Services
<p>1. Department of Labor and Employment, Overseas Workers Welfare Administration – National Reintegration Center for OFWs (DOLE-OWWA-NRCO)</p>	<p>Lead and partner with migration stakeholders in the promotion of savings, investment and entrepreneurship in all stages of labor migration, as part of the reintegration program for OFWs</p> <p>Conduct financial education and entrepreneurship development training and related activities for OFWs and/or families that plan to venture into investment and entrepreneurial activities</p> <p>Assist in identifying priority investment and business opportunities for promotion among OFW investors/entrepreneurs</p> <p>Organizing of Market Place Events in destination countries and provinces of origin</p> <p>Creation of working groups/committees on migration and development to oversee joint undertakings at the national and regional levels and in country of destination</p> <p>Link OF owned cooperatives to avail of grant for equipment and raw materials provided by DOLE for community based enterprises</p>
<p>2. Department of Agriculture</p>	<p>Promotion of investment in agriculture in Market Place Events abroad</p> <p>Identifying and packaging of agri-investments in priority value chains of the Department of Agriculture</p> <p>Technical assistance (soil testing, farm planning, etc.) and training of farmers and provision of appropriate technology to agriculture-ventures of OFWs</p> <p>Provision of equipment and raw materials for priority high value crops</p>

<p>3. Department of Trade and Industry</p>	<p>Conduct business opportunity seminars in destination countries and the communities for OF families</p> <p>Conduct business mentoring</p> <p>Link the business of OFs to market and capital</p> <p>Link shared service facilities to migrants and families</p>
<p>4. Department of Science and Technology</p>	<p>Assist in product development and packaging</p> <p>Promote new technologies to OFs and families that can be used in their enterprises</p>
<p>5. National Economic and Development Authority</p>	<p>Strengthen the Committee on International Migration and Development under the Regional Development Council to include private sector and NGOs involved in implementation of migration and development initiatives</p> <p>Lead the creation of a multi-stakeholder migration and development committee at the regional and local levels to create an enabling environment for investment and business for OFs and families</p> <p>Mainstream in the local government the integration of migration in local development planning</p>
<p>6. Department of Interior and Local Government</p>	<p>Strengthen the mainstreaming of migration in local development planning</p> <p>Inclusion of migration and development in awarding of seal of good governance to LGUs Advocacy with PLGU is easier if the implementation of migration and development initiatives is one of the bases for DILG's awarding of the seal of good governance</p> <p>Allocate funds in the local government for the implementation of migration and development initiatives</p>

7. Department of Education and State Universities and Colleges	Strengthen the implementation of a school-based program in addressing the social cost of migration on children left behind Train OF children and families in Family and Income Management to address negative values brought by migration and to maximize the development potential of migration Network children and youth and link them and their OF parents to economic and social programs and services for OFs
8. Department of Foreign Affairs	Conduct regular financial literacy and investment and business forum in partnership with OWWA and Philippine Overseas Labor Office (POLO), as part of its economic diplomacy to promote investment and business opportunities in the Philippines among OFs and their families Trade attaches should promote investment and business opportunities and conduct business training and mentoring among OFs engaged in business Agriculture attaches should be linked with DA-AMAS in promoting agri-business opportunities among Overseas Filipinos

3 Mainstreaming of migration and development program in local government units

The Union of Local Authorities of the Philippines (ULAP) developed a Migration and Development Local Governance Road Map in Mainstreaming Migration and Development in Local Governance based on the experiences of Atikha and the provincial local governments of Region 4 A-CALABARZON in implementing migration and development initiatives. The Road Map serves as a functional guide on how to mainstream, institutionalize and sustain migration and development programs at the local government level.

The Road Map for Mainstreaming Migration and Development in Local Governance consists of five pillars (Mainstreaming Migration & Development in Local Governance: Roadmap for Local Governments and Experiences from Region 4A-CALABARZON, 2016):

1. Leadership

The primary work at the local level is to secure the integration of migration and development in plans and strategies supported by both executive and legislative actions. Aspects that should be considered are:

- a) Buy in and ownership of local leaders in developing, implementing, and sustaining Migration and Development Programs.
- b) Integration of migration and development in the Provincial Development Plan (PDP), Annual Investment Plan (AIP) and Executive and Legislative Agenda (ELA)
- c) Organizing of the Migration and Development Committee composed of representatives of stakeholders -- government, civil society, private sector and migrant and family organizations
- d) Provincial Ordinance for the set-up of a migration program

2. Financing

Funds and resources to implement a migration and development program have to be secured. They can come from the following sources:

- a) Funds allocated by the local government specifically for the migration and development program
- b) General Funds of the local government for economic and social services that can be tapped to fund the program
- c) Gender and Development (GAD) Fund, which is 5% of the local government's annual budget that can be used to fund the program

- d) Funds from national government agencies, especially those involved in economic development like DTI, DOLE, DA, DOST and NEDA
 - e) Counterpart resources from schools, church and NGOs conducting training
 - f) From the private sector, such as cooperatives, banks and remittance companies, supporting financial literacy and financial inclusion
3. Human Resources

The availability and capability of human resources for the implementation of the migration program have to be ascertained. The staff that implements the migration and development program at the local level includes:

- a) A full-time staff member from the local government as focal person of migration and development
- b) Staff members of national government agencies designated as migration and development focal persons and tasked to represent the agencies in the Migration and Development Committee and implement its migration program
- c) Staff members of NGOs implementing a migration and development program in the area
- d) Volunteers from migrant and family organizations that can act as trainers and peer counsellors

Personnel assigned to implement the migration program in origin province should be equipped to do the following:

- a) Lead in organizing the multi-stakeholder migration and development council and identify private sector partners, service providers and menu of investment and business opportunities in the area
- b) Conduct training on financial literacy, skills, and starting a business among migrants and families
- c) Provide reintegration, family, and financial management counseling
- d) Leverage existing resources to attract investments from migrants and their families
- e) Participate in investment and business fora in destination countries and link migrants to services, investments and business opportunities

4. Data and Communication

Data on migration and development in the area should be provided to migration stakeholders, as well as to migrants and their families. The following may be done:

- a) Create an information hub for migrants and families
- b) Develop a data base about migrants and families, integrate questions on migration in existing surveys, such as the Community-based Monitoring System (CBMS) and gather existing data from OWWA
- c) Design a communication strategy, including the use of social media, to promote programs and services among migrants and families,

5. Service Delivery

Psycho social services, as well as economic services and assistance, are to be provided to migrants and their families. Economic services include:

- a) Financial literacy
 - b) Reintegration counseling
 - c) Investment and Business Opportunity Forum with Menu of Investment and Business Opportunities
 - d) Skills training
 - e) Enterprise Development training
 - f) Participation in Market Place Events in destination countries
- Psychosocial services include:
- a) Counseling
 - b) Values and Information Education to address dependency and relationship issues

The delivery of these services should be center-based, community-based and school -based to reach the highest number of migrants and their families.

Table 3 Mainstreaming Migration and Development in Local Governance Roadmap

ACTORS	LEADERSHIP	FINANCING	HUMAN RESOURCE	DATA AND COMMUNICATIONS	SERVICE DELIVERY (ISE/PSYCHOSOCIAL)
<p>LOCAL GOVERNMENTS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provincial Governments 	<ul style="list-style-type: none"> Plans and strategies (Where is M & D?) Provincial Development Plans (PDP) Annual Investment Plan (AIP) Annual Procurement Plan (APP) Executive-Legislative Agenda (ELA) Legislative Action Executive Orders Provincial Ordinances Resolutions Legislated Migrant Resource Center One-stop center for all migrant needs (i.e. legal, social security, ISE, psychosocial, help desk, etc. Migrant Representation in Local Development Council 	<ul style="list-style-type: none"> A. Access to / Availability of Resources Funds Appropriation Legislation Actual budget Supplemental budget GAD budget Development Grants (Optional) Financial assistance from outside partners (WB, EC, ADB, etc) National loans / Grants (Optional) Other funding options (BIB, BILGF, etc.) Spending / Utilization Procurement Workplan Actual spending 	<ul style="list-style-type: none"> A. Manpower / Personnel Institutionalized or appointed Focal Agency Capacity Development (Received) From NGOs From NGOs: M & D Trainings (for Service Provider) Reintegration Counseling Financial Lit Case Management Crisis Intervention Gender in M&D 	<ul style="list-style-type: none"> <input type="checkbox"/> Institutionalization of information hub Legislation Data Gathering Unified database Data consolidation Monitoring tools CBMS Data/Statistics from ONWA, DOLE Evidence-Informed Policy Making Policies (recommended and passed) Communications plans Communications Information-sharing mechanisms 	<ul style="list-style-type: none"> CONVERGENCE A. Availability of Investments, Savings and Entrepreneurship B. Availability of Psycho-social Services Migrants Reintegration Counseling Crisis Intervention Families Reintegration Responsible Parenthood Counseling / Personal Development Migrant Organization Reintegration Counseling Crisis Intervention Communities School-based programs Other support programs for migrants

Source: Mainstreaming Migration & Development in Local Governance: Roadmap for Local Governance and Experiences from Region 4A-CALABARZON, 2016, p. 26)

■ **How do we build transnational partnerships on migration and development?**

Transnational multi-stakeholder partnerships are institutionalized trans-boundary interactions between public and private actors that seek to address issues they have identified (Patberg & Widener, 2015). A transnational multi-stakeholder partnership on migration and development means the engagement of the government, migrant organizations, NGOs, the private sector in migrants' origin and destination countries in initiatives that harness the development potential of migration.

No single organization, even a government with its resources, will be able to address effectively the challenges and the opportunities presented by the international migration of its citizens. Different migration stakeholders play a role and bring in expertise, social capital and resources in the partnership. Transnational multi-stakeholder partnerships are forged to consolidate initiatives and implement programs that ensure migration's contributions to the development of migrants, their families and communities.

There is a need for transnational partnerships on migration and development because migration programs should involve migrants in destination countries. Migrants have to be engaged as active partners in projects that mobilize their resources toward agricultural development.

In building transnational partnerships towards agricultural development, the following actions are recommended:

1. Identify concrete migration and development projects, investment and business opportunities that should be promoted to migrants and their families.
2. Engage partners from the migrant communities in the countries of destination.
3. Identify the roles of organizations in countries of destination and provinces of origin in the partnership in terms of technical, financial, network and other resources and services.
4. All partners should sign Memoranda of Agreement or Memoranda of Understanding to ensure continuity and to strengthen partnerships.
5. Create working groups to implement the agreements and address opportunities and challenges.
6. Manage and maintain the partnership until the project is fully implemented.

■ **How do we engage more private sector partners in migration and agricultural development initiatives?**

One of the most critical partners in mobilizing investments of migrants for agricultural development are private sector players in agriculture. The private sector plays a key role in

providing migrants with investment options, business opportunities and linkages to market and capital.

To scale up partnerships with the private sector, the following are recommended:

1. Identify possible private sector partners in the different provinces from the list of partners of Department of Agriculture and Department of Trade and Industry. Identify and screen private sector partners from agriculture social media sites, especially those searching for investments.
2. Engage agriculture industry associations, especially key players in high value crops and commodities being promoted by the Department of Agriculture. Identify possible areas of partnership between them and migrants and their families.
3. In provinces where there are no existing large agriculture-based cooperatives, engage the federation of cooperatives, whose members include small cooperatives of the province, as a partner in packaging, promoting business opportunities and managing projects involving migrant investments.
4. Partnerships and joint ventures of large agriculture-based cooperatives (e.g. SIDC), with small agriculture-based cooperatives in the provinces where there are no existing large agriculture-based cooperatives, should be forged.

■ How can ICT platforms for training, mobilizing investments and promoting agricultural enterprises scale up, monitor, and evaluate initiatives in mobilizing migrant resources?

Atikha made full use of person-to-person methodology in the conduct of its training and activities like the Market Place Events to mobilize migrant investments. While the method was found effective, there is a need to augment this with ICT platforms to scale up, monitor and evaluate migration and development initiatives.

1. Mobile Application for Financial Education

Mobile technology is the future in disseminating information and providing education. Its use should be incorporated in communication strategies on migration and development to reach out to millions of migrants in more than 200 destination countries and their families in 80 provinces in the Philippines. About 30 million Filipinos are smart phone users and majority of overseas Filipinos use smart phones (<https://www.statista.com/statistics/467186/forecast-of-smartphone-users-in-the-philippines/>).

There should be a mobile platform that will provide financial education, counseling, and information on investment and business opportunities. Atikha is developing a mobile platform as one of its service delivery mechanisms. The Pinoy WISE Mobile application will be made available in 2018.

Atikha is integrating its training modules and developing new online learning materials on financial education especially designed for migrants and their families. Massive open online courses (MOOCs) for the Pinoy WISE Family and Income Management Training are being developed in partnership with ICT service providers and the Southeast Asian Ministers of Education Organization Regional Center for Innovation and Technology (SEAMEO Imnotech). This Pinoy WISE mobile-based financial education program will be a cost-effective measure to reach the most number of migrants and their families. A migrant and his/her family can download the applications and do their goal-setting, budgeting and financial planning as a family.

The mobile platform is also being programmed for monitoring and evaluating the outcomes of the training. It will automatically send out questions on mobile devices to check on the achievement of goals set by migrants and their families regarding saving, investment and entrepreneurship.

This online training method is yet to be tested, hence, its effectivity in changing the behavior of the participants has yet to be ascertained and evaluated.

2. ICT platform for social investments

To scale up investment mobilization, Investment and Business Opportunities Seminars must be augmented with ICT platform for investment mobilization.

Atikha, FLPH-Singapore, WIMLER Foundation and Pinoy WISE have bonded together to form Phil WISE. Phil WISE is a non-stock non-profit organization that promotes initiatives in mobilizing Filipino migrant resources towards the development and operations of social enterprises in the Philippines.

Phil WISE intends to be the lead social investment market place platform for migrant Filipinos. Phil WISE engages government and agro-industry leaders who support the development of sustainable rural communities. It seeks to direct resources of migrant Filipinos to sustainable agricultural development initiatives that create values for them, their families and communities.

Phil WISE seeks to:

- a) Identify and assist cooperatives, social enterprises, community-based organizations and social entrepreneurs by helping raise much-needed capital and linking them to the market
- b) Provide a web-based platform to promote and raise funds for viable social enterprises that require support from migrant Filipinos and their families
- c) Monitor, evaluate, and report the performance of the different social enterprises it is supporting. The performance of the different funded cooperatives will be posted on the Phil WISE platform every end of the year.

d) Serve as a vehicle for harnessing the potential contributions of migrants towards local economic development by linking with social enterprises and community development projects that require capital from migrant impact investors.

The following actions are recommended to support the scaling up of training and investment of migrants through ICT platforms:

1. Government agencies such as DOLE-OWMA, Bangko Sentral ng Pilipinas (BSP) and local government units should collaborate with civil society and the private sector in developing ICT platforms for financial literacy training, and savings and investment mobilization to broaden their reach among migrants and their families.
2. The government, civil society and private sector should share their resources and expertise in developing and maximizing the impact of the ICT social investment platform. Resources required are: a) expertise and network of government, especially the Department of Agriculture and the local government, in identifying reliable agriculture enterprises and cooperatives that can absorb investments of migrants and families; b) the private sector, especially agriculture industry leaders, to share their expertise in identifying gaps and opportunities in their value chain and develop investment and business packages for migrants and families; c) NGOs and migrant organizations should broaden their network and develop effective and efficient ICT communication strategies to empower and engage more migrants and families in saving, investing and entrepreneurship.

■ Why is organizing and empowering migrants necessary to sustain initiatives in mobilizing migrant resources, especially in the destination country?

Initiatives in mobilizing migrant resources towards agricultural development will not prosper without the active engagement of migrants and their families. The Atikha project on mobilizing investment would not have succeeded without the support of migrant organizations that advocate financial literacy, such as Pinoy WISE and Financial Literate Philippines Singapore (FLPH Singapore).

Majority of migrants and their families is not organized. This is why there is a need to empower more migrants so they can organize themselves into self-help groups involved in financial literacy, migrant engagement in investment and business advocacy.

To organize and empower more migrants to be active players in migration and development initiatives, the following are recommended:

1. Government and development agencies should support NGOs and migrant organizations involved in organizing self-help groups, especially those advocating for financial literacy, financial inclusion and entrepreneurship by promoting and supporting their training and information activities.
2. The capacities of migrants to become leaders, trainers and counselors should be developed by conducting the following training activities:
 - a) Training of Trainers in Conducting Financial Literacy/Family and Income Management
 - b) Training on Peer and Reintegration Counseling
 - c) Training on Leadership, Organizing and Resource Mobilization
 - d) Mentoring of trainers and counselors

Training must get financial, material and human resources support from government agencies and units, NGOs, development agencies and the private sector.

■ How do we promote financial inclusion among migrant families? How do we facilitate the promotion of financial service products adapted to the needs of migrant families?

Financial inclusion is defined as the effective access to a wide range of financial products and services by all (<http://www.bsp.gov.ph/downloads/Publications/2015/PhilippinesNSFIBooklet.pdf>). Receiving remittances is an important first step towards financial inclusion among migrant families. Regularly receiving money from migrant relatives can teach them to transact with rural financial institutions. This, however, does not automatically mean that migrant families use financial products and services and are encouraged to save, invest, or borrow. To promote financial inclusion among migrant families and to ensure that financial products and services are adapted to the needs of migrant families, the following are recommended:

1. Government, civil society and private sector organizations should sustain the efforts and broaden the reach of financial education through partnerships. Financial education is key to financial inclusion. Migrant families who know about goal-setting, financial planning, saving and investing are more likely to avail of financial products and services. Partnerships and collaboration among

key migration stakeholders that provide financial education, especially OWWA-NRCCO, LGUs, BSP, NGOs, banks, cooperatives, and migrant organizations must be strengthened. Efforts to broaden the reach of financial education programs targeting migrants and families, especially in rural areas, should be sustained. This can be done through the following:

- a) Build on and scale up the multi-stakeholder financial education program through resource-sharing.
 - b) Develop a pool of financial literacy trainers from among migrant returnees and their families because they are effective by sharing their own experiences.
 - c) Set a national target for the migrant family population that should be reached. Collaborative efforts towards achieving the goal should be implemented.
 - d) Develop financial education learning materials appropriate to various family members, such as women, children, fathers and others.
 - e) Conduct financial education in different areas where migrants and families usually congregate, i.e. migrant centers, communities, schools and churches.
 - f) Include mobile-based platform as a channel for the delivery of financial education.
2. Tailor-fit products for saving, investing and credit to families of migrant domestic workers and low-skilled workers have to be designed. Atikha's partner cooperatives, like Sapang Multi-Purpose Cooperative in Tarlac and Lagawe Multi-Purpose Development Cooperative in Ilogao, have designed and developed savings, investment and credit products for migrant domestic workers and small savers. These cooperatives should be supported and promoted so they can expand to more areas. More cooperatives should be encouraged to develop tailor-fit products to migrants and their families.
 3. The accreditation of cooperatives, especially those with tailor-fit savings, investment and credit products as remittance pay-out stations, must be effected. Policies related to accreditation of rural financial institutions such as cooperatives, as remittance pay-out stations should be simplified.
- Rural financial institutions can design a savings scheme for migrant families wherein portions of remittances are automatically deposited as savings. This will enable low-skilled workers, domestic workers and their families to have access not only to the remittance services but also to other financial services of rural financial institutions.

4. To attract migrant families and encourage them to participate in financial education programs and avail of financial products, a nationwide information and communication campaign must be designed. All migration stakeholders involved in financial education and financial inclusion should be enjoined to participate. The information and communication campaign targeting migrant families should make full use of various forms of media—print, broadcast, television and social. Information and education materials should be especially designed for migrant families.
5. Financial products and services adapted to the needs of migrant families should be widely promoted.

- a) Cooperatives with savings, investment and credit products tailor-fit to migrants and families should be players in the remittance market to become known to migrant families. This will bring them closer to and help develop a trusting relationship with migrant families that will encourage them to avail of other financial services.
 - b) Success stories on the impact of financial service products on migrant families should be promoted on Facebook to create awareness of the cooperatives' products and services.
 - c) Infographics and audio-visual presentations that can be shared and uploaded using mobile technology should be produced to promote the cooperatives' remittance-based products and services.
6. A common tool for monitoring and evaluation should be developed. Financial inclusion should be a performance indicator of the financial education program.

■ **What expertise is required of an organization that will lead the implementation of a migration and development program? What kind of skills are required of its key personnel?**

The lead implementing organization on migration and development is crucial to the success of a program. Any one of the different migration stakeholders can take the lead in implementing a program on mobilizing migrant resources. However, the lead implementing agency should have the capacity for and expertise in partnership building, organizing and capacity building of migrants and their families and other migration stakeholders.

Alaban (2018), in his evaluation of Atikha's successful implementation of the IFAD-FFR supported project, cited four critical institutional elements that Atikha had:

- 1) institutional capacity to find meaningful intervention;
- 2) institutional capacity to associate, form alliances and network with other stakeholders;
- 3) institutional capacity to negotiate and come up with agreements to leverage resources; and
- 4) institutional capacity to take concrete action. Applying these institutional elements, the lead agency that implements a project, which mobilizes migrant resources towards agricultural development, must have the following institutional capacity and experience:

1. Capability to provide meaningful interventions based on a clear understanding of the migration challenges and opportunities, taking into consideration the perspectives of migrants and their families

A program that mobilizes migrant resources should have the interest and welfare of migrants and their families at its core. The lead implementing organization should be a consistent champion of the best interests of migrants and their families.

The organization should develop innovative programs and approaches, with migrants and their families at the center of the intervention. It should come from an in-depth knowledge of the living and working conditions and aspirations of migrants and their families, and their challenges and opportunities.

The organization should have a history of working with migrants and their families and has developed networks among migrants in destination countries and their families in source provinces.

2. Capacity to associate, form alliances and build networks with other migration stakeholders

Migration is a cross-cutting issue and no single organization will be able to implement a migration and development program effectively and efficiently. The lead organization should be able to forge partnerships with national and local governments, NGOs, migrant associations and the private sector. It should have a proven track record in implementing programs for migrants and families.

The organization should be a facilitator and should be able to lead different partners to work towards a common goal. It should be able to navigate through and transcend personal and other issues among partner organizations. It can resolve conflicts among partners for it has gained the trust and respect of different migration stakeholders after a long history of working with them.

3. Ability to negotiate and come up with agreements to leverage resources

The sharing of financial, technical, and human resources among partner organizations is important in a multi-stakeholder partnership for migration and development. The lead organization should be able to recognize existing resources of partner organizations that can be leveraged. It must facilitate the definition of roles, obligations and commitments of the different migration stakeholders.

The lead implementing organization should be able to forge Memoranda of Agreement between implementing agencies and Transnational Partnerships with migrant organizations and other stakeholders in the destination countries and migration stakeholders in the provinces of origin.

4. Expertise in implementing concrete action in addressing migration and development issues

The lead organization should have the expertise in implementing migration and development projects and in working with national and international development agencies. It should have developed models and tested strategies and approaches in implementing programs, especially in mobilizing migrant resources towards development.

The lead organization must be able to organize capacity building activities for migration stakeholders, especially migrants and their families. It should lead in the conduct of training on financial education, family and financial counseling; mobilizing of migrant resources, integrating migration in local economic development planning and others.

It should have the capacity to identify opportunities and assist in developing and packaging investment and business opportunities, as well as services for migrants and their families.

When a country or an area does not have existing organization with a wide experience in implementing programs on migration and development, organizations engaged in campaigning for migrants' rights and welfare or development organizations interested to expand their work in migration and development are good candidates as implementers of programs that mobilize migrant resources. These organizations, however, should have established its network in the government, civil society and private sector and must have the expertise in forging multi-stakeholder partnerships at different levels.

What kind of expertise are required of key personnel implementing migration and development programs?

The staff complement of the lead implementing organization should have various types of expertise to lead, advocate, network, train, negotiate and organize.

1. Project Management Team: The team should have expertise in managing migration and development projects. Members should be adept at networking, forging partnerships and leveraging resources of different partners to benefit migrants and their families.

2. Training Team: The team must have expertise in building the capacity of migration stakeholders to implement social and economic projects that facilitate investments and establishment of businesses of migrants and their families. Members should be skillful in assessing training needs, in conducting training for migrants and families and in evaluating training outcomes.

3. Area Development and Organizing Team: Team members should have worked with migrants and their families. They must possess organizing and networking skills required in organizing migrants in destination countries and migrant families in provinces of origin.
4. Experts and Consultants: The services of experts and consultants should be tapped in implementing programs like Enterprise Development, Investment Mobilization and Research and Advocacy, especially when the lead organization does not have full-time staff members for these.

■ How do we monitor the level of savings and investments and the performance of such investments? How do we evaluate the outcome and impact of initiatives in mobilizing migrant resources?

Activities and programs being implemented to mobilize migrant resources should be monitored from the start (i.e. establish a baseline out of the initial mapping, set and follow up actual indicators of success, assess the cost-benefit of activities by corridor) and further evaluated to assess their outcome and impact. The evaluation will guide program implementers and the Migration and Development Committee in determining what had been accomplished, the strengths and weaknesses, and in drawing up recommendations for widening the reach and impact of programs.

The Migration and Development Committee should study the baseline data and identify key result areas and performance indicators at the planning stage of the program. This will help the committee develop evaluation tools to measure the outcome and impact of migration and development initiatives.

Establishing the Baseline Data of the Project

The effective evaluation of a project requires the establishment of baseline data prior to implementation. Outcomes of the project are measured based on the baseline data. For a project on mobilizing migrant resources, the baseline data required are:

- Total number of the migrant population and migrants' occupations and countries of destination
- Characteristics of the migrants in terms of saving, investing and entrepreneurship
- Number and type of service providers from the national and local governments, NGOs, migrant and family associations, private sector, their services and reach, as well as challenges and opportunities in implementing the programs
- Gaps, challenges and opportunities in implementing programs to mobilize migrant investments

Detailed discussions on understanding the characteristics of overseas Filipinos and in identifying challenges and opportunities in investing and engaging in business were discussed in Chapter 1 in the section on prerequisites in mobilizing migrant resources.

The baseline data for migrants and their families are collected prior to program implementation through surveys, key informant interviews, and focus group discussions. The pre-test on financial education, which is among the earliest interventions provided to migrants and families, may be used to gather baseline data of the migrant population. Table 4 shows a sample of a pre-test developed by Atikha and administered to participants before a financial literacy training.

Table 4

Family and Income Management Training Pre-course Assessment


**PINOY WISE FAMILY & INCOME MANAGEMENT TRAINING
PRE-COURSE ASSESSMENT FORM**


Name Overseas Filipino:	City and Country Abroad	Contact Number:
Facebook Account:	Civil Status:	Religion:
Occupation:	No. Years abroad:	Organizational Membership:
Family Member in the Philip- pines:	Municipality and Province	Contact Number:
Facebook Account:	Civil Status:	Religion:
Occupation:	Relation to OFW	Organizational Membership:
No. of Family Members:	No. of Working Family Members:	No. of Dependents: Ages

Please check your current practice and experience in financial and family management. There is no right or wrong answer. You can have multiple answers in some of the questions. All the answers will remain confidential and will be used to guide you and your family in achieving your goals.

1. Do you have savings? Yes _____ No _____	2. Do you have a bank/coop savings account? Yes _____ No _____
3. Do you have investments on the following: If yes, please indicate the amount of money invested. How much	
a. Bank/ Cooperative Time Deposit Account _____	e. Life Insurance _____
b. Capital share in cooperatives _____	f. Health insurance _____
c. Mutual fund, stocks, bonds, trust fund _____	g. Others, _____
d. Real estate _____	
4. Do you have business? Yes _____ No _____ If Yes, check the type of business	
a. Agri-business (production and processing and marketing of agri- products)	
b. Marketing (sari-sari store, direct selling etc)	
c. Real estate rentals (farm, condominium, apartment, house, store)	
d. Services (transport, tourism support, catering, homestay, computer, nursing care, remittance etc)	
e. Others, specify _____	
How much capital did you invest? _____ How many workers do you have? _____	
5. Do you have loans? Yes _____ No _____ If Yes, are you able to pay off your loans. Yes _____ No _____	
6. What are the family problems that you are currently faced with that affect your capacity to save and invest? Please check	
a. gap in relationship with the family _____ c. Luxurious lifestyle and consumption _____	
b. financial dependency of family members _____ d. Others, specify _____	

TO BE FILLED P BY FACILITATORS/TRAINERS

Batch No. _____ Date of Training _____
 Province/ Country _____ Organization _____

Program Monitoring and Evaluation

There are various types of monitoring and evaluation to be conducted to measure the outcome and impact of various migration and development initiatives. These include training assessment, program evaluation and monitoring savings and investments.

1. Training Assessment



In mobilizing migrant resources, one of the key activities that should be assessed is the conduct of financial education or the Family and Income Management Training. This training provides a lot of information, activities, discussions and values education that can lead to changes in behavior of the migrant and the family in terms of spending, saving, investing, borrowing or engaging in business.

The training assessment considers the following:

- Were the objectives of the training met? Why or why not?
- Was the design of the training relevant and interesting?
- What is the overall rating of the participants for the training?
- What future actions are to be taken because of the training?

In Table 5 is a sample of an activity assessment--Evaluation of the Family and Income Management Training--- developed by Atikha.

Table 5 Evaluation of Family and Income Management Training

Name of Participant _____

EVALUATION SHEET

Kindly check based on your assessment. 1 is the lowest and 5 is the highest

A. Course Objectives

The training ...	1	2	3	4	5
<ul style="list-style-type: none"> • sensitized me on the situation of the migrants and their families on the various economic and social issues of migration and the barriers to achieving the goal for migration 					
<ul style="list-style-type: none"> • provided the skills in financial planning to ensure that migration will contribute to the long-term development my development and that of my family and my community 					
<ul style="list-style-type: none"> • capacitated me in identifying and addressing issues and concerns to achieve my financial and family goals to enable me to reintegrate 					

B. Course Design

1. The best part of the training is...
2. The specific things that I do not like about the course is....
3. If the course is to be repeated, what can be improved is...

C. Overall rating of the financial education course: (Please check one only)

Excellent
 Good
 Average
 Fair
 Poor

D. Plans and Ways Forward

1. My plans after the training are... (Please check all that apply)
 - I will open a bank account
 - I will start budgeting and keeping track of my expenses
 - I will start saving
 - I will study/ start investing in _____
 - I plan to start business
 - I plan to encourage my family to work to augment the family income
 - I will borrow wisely
 - I will pay off debts
 - I will save for emergency fund
 - I will discuss goal and budget with the family
 - I will address family issues that drain my resources
 - I will continuously improve myself to learn more about financial planning, saving and investing
 - Others, specify _____

Aside from training, other activities conducted by the Migration and Development Committee should also be assessed. Assessment guides for them should also be developed.

2. Program Evaluation

Program evaluation consists of three types:

1. "Outcome evaluation (evaluating whether what was planned was achieved or not).
2. Impact evaluation (unintended effects are assessed aside from the intended consequences of the program)" (Añonuevo, Casco, Añonuevo, & Calalay 2013, p. 48).
3. Comprehensive evaluation of the program "(evaluating the whole program to set new strategies and plans of action)".

Outcome Evaluation

"Outcome evaluation seeks to identify short-term results attained by a program. The evaluation identifies also the reasons for the success and failure in implementing what was planned" (Añonuevo, Casco, Añonuevo, & Calalay, 2013, p. 48).

Table 6 Family and Income Management Training Post-Course Assessment

For instance, the financial education program can be evaluated after six months or a year of implementation. The evaluation looks at the following: reach of the program, general feedback on the content and design of the training program, and the significant learning gained by participants from the training. The collation of activity evaluations of financial literacy training activities can be one of the bases for the outcome evaluation.

Impact Evaluation

To evaluate the impact of the Pinoy WISE step-ladder financial education program, Atikha developed pretest (pre-course assessment) and post-test (post-course assessment) measures. Please see Tables 4 and 6. The pre-course assessment describes the status of the migrants and families at the start of Level 1 - Family and Income Management while the post-course assessment describes the status of the migrants and families after six months to two years of program implementation. The post-course assessment identifies the changes in saving and investing behavior and interventions by participants to address family issues that hinder migrants from achieving their migration goals. It also assesses the impact on the community by looking at the amount of savings and investments, as well enterprises set up and jobs created.



PINOY WISE FAMILY & INCOME MANAGEMENT TRAINING PRE-COURSE ASSESSMENT FORM



Name Overseas Filipino: _____ Country: _____ Province of Origin: _____

After attending the Pinoy WISE Family and Income Management, Please check your current practice and experience in financial and family management. There is no right or wrong answer. You can have multiple answers in some of the questions. All the answers will remain confidential and will be used to guide you and your family in achieving your goals.

<p>1. a. If you did not have savings before the Pinoy WISE Family and Income Management Training (FIMT), do you have savings now? _____ Yes _____ No</p> <p>1. b. If you had savings before the Pinoy WISE FIMT, do you have more savings now? _____ Yes _____ No</p>	<p>2. Do you have a bank/coop savings account? _____ Yes _____ No</p>
<p>3. From the time you attended the FIMT, was there an increase in your investment on the following? If yes, please indicate the amount of money that have been added to your investment.</p> <p>How much</p> <p>1. Bank/ Cooperative Time Deposit Account _____</p> <p>2. Capital share in cooperatives _____</p> <p>3. Mutual fund, stocks, bonds, trust fund _____</p> <p>4. Real estate _____</p> <p>4. Do you have business? _____ Yes _____ No If Yes, check the type of business</p> <p>1. Agri-business (production and processing and marketing of agri- products)</p> <p>2. Marketing (sar-sari store, direct selling etc)</p> <p>3. Real estate rentals (farm, condominium, apartment, house, store)</p> <p>4. Services (transport, tourism support, catering, homestay, computer, nursing care, remittance etc)</p> <p>5. Others, specify _____</p> <p>From the time of the FIMT How much capital did you invest or added? _____</p> <p>How many workers do you have? _____</p> <p>5. Do you have loans? _____ Yes _____ No If Yes, are you able to pay off your loans. _____ Yes _____ No</p>	<p>How much</p> <p>5. Life insurance _____</p> <p>6. Health insurance _____</p> <p>7. Others, _____</p>
<p>6. What are the family problems that affect your capacity to save and invest you were able to solve after the Pinoy WISE FIMT? Please check</p> <p>1. gap in relationship with the family</p> <p>2. financial dependency of family members</p> <p>3. Luxurious lifestyle and consumption</p> <p>4. Others, specify _____</p>	
<p>7. What do you think are the most significant changes that happened to you after the Pinoy WISE FIMT</p> <p>1. _____</p> <p>2. _____</p>	
<p>8. What do you think are the most significant changes that happened to your family after the Pinoy WISE FIMT</p> <p>1. _____</p> <p>2. _____</p>	
<p>9. How many male members in the family? _____</p> <p>After the trainings, How many male members share in responsibility in terms of financial matters and housework? _____</p>	

The administration of the monitoring and assessment tools may vary depending on the character of the migrants and their families. Professionals can answer the tools through a Google survey. The evaluation and assessment tools may be self-administered by the migrants. For migrant families, the evaluation may be done by conducting focus group discussions or one-on-one interviews to guide them in answering the tools for evaluation.

Comprehensive Evaluation

Migration and Development Committees should develop their own tools for evaluating their performance based on the strategic plans they have formulated. The objective of the comprehensive evaluation is to develop new objectives, new strategies and new plans of action to achieve the vision and the mission set by the committees.

The comprehensive evaluation should be based on the results of assessment of training and other activities and the findings of outcome and impact evaluations. It may be conducted annually by the Migration and Development Committee.

Table 7 is a sample of a comprehensive evaluation that a Migration and Development Committee can undertake.

Table 7 Migration and Development Committee Impact Evaluation

Information Research Networking Advocacy	Outcome						Recommendation
	Numbers reached	Cases assisted/referred	Jobs matched/referred	Employed Jobseekers	OF Families Organized	Others	
1. Data base of youth and migrants							
2. Website & Facebook Account							
3. Pre-Migration Orientation Seminars including Counter Trafficking and Anti-Illegal Recruitment							
4. Assistance to Organizing of Youth and Migrants							
5. Others							
Total							

Psychosocial Services	Outcome						Recommendation
	Numbers reached	Cases assisted/referred	Cases resolved	Youth Organized	Youth Savers	Men/Boys Participating in Housework	
1. Individual and Family Counseling and Referral (social worker)							
2. Peer Counseling							
3. Direct assistance to youth and migrants (financial, legal, health)							
4. School based seminars for youth and migrants (value formation and capability building)							
5. Community based seminars for youth and migrants (value formation and capability building)							
6. Seminar for husbands left behind							
7. Gender Sensitivity seminar							
8. Parent Effectiveness Seminar							
9. Others							
Total							

Economic Investment Savings and Entrepreneurship	Outcome						Recommendation
	Numbers reached	Paid Debt	Account Opened/ Investment started	Savings Investment Mobilized	Enterprises Set-up	Jobs Created	
1. Financial Literacy Family and Income Management Training							
2. Reintegration Planning /Financial Planning & Investment Counseling							
3. Investment and Business Forum Proxy Wise Market Place Event							
4. Skills and Livelihood Training							
4. Entrepreneurship Training (Start and Improve Your Business) and Mentoring							
5. Others							
Total							

3. Monitoring Savings and Investment

Monitoring the savings and investments of migrants and their families is challenging but necessary to assess the impact of a project that seeks to mobilize migrant resources towards agricultural development. Atikha conducted a manual tracking of migrant investments to its partner cooperatives and social enterprises. It also conducted post-training evaluation after the first six months and after two years of implementation of the financial education program.

The results of the post-course evaluation and data gathered from cooperatives and social enterprises were tallied. The data were summarized on a dashboard delineating investments and savings of migrants and migrant families. The data on savings and investments were further classified according to types of migrants who invested--professionals or low-skilled workers.

Table 8 is a Project Dashboard for Tracking of Savings and Investments of Migrants and Their Families developed by Frederic Ponsot of IFAD-FFR.

The manual tracking of savings and investment is an effective tool to assess the impact of financial education. However, manual tracking that seeks to cover a bigger number of migrants and families requires a lot of resources. The use of a technology-enabled payment platform is another option for tracking savings and investment to have a wider coverage for monitoring of migrant savings and investments. This platform can automatically monitor the flow of savings and investment to partner financial institutions. An example of such a platform is the one used by Fintech remittance companies. The companies have an automatic data management system that tracks the flow of remittances, savings and investments to partner financial institutions. The system can track investments made to financial institutions. It, however, cannot track migrant investments in individual business endeavors.

Table 8 Project Dashboard for Tracking of Savings and Investments of Migrants and Their Families

Corridors	Target groups	Investments products						Business ventures						
		Type	No.	Amount	Quarterly Targets	Quarterly Outcome	Type	No.	Amount	Quarterly Targets	Quarterly Outcome	Total		
ORIGIN	MIGRANTS						MIGRANTS							
	Professionals	Share acquisitions					group enterprise							
		Savings / Investments					Individual business							
DESTINATION	Low-skilled	Share acquisitions					group enterprise							
		Savings / Fis					Individual business							
COUNTRY														
	Sub-total						Sub-total							
	Total						Sub-total							
PROVINCE	MIGRANTS						MIGRANTS							
ORIGIN	Professionals	Share acquisitions					group enterprise							
		Savings / Investments					Individual business							
DESTINATION	Low-skilled	Share acquisitions					group enterprise							
		Savings / Fis					Individual business							
COUNTRY														
	Sub-total						Sub-total							
	Total						Sub-total							
	FAMILY MEMBERS													
		Coops					group enterprise							
		partnership/												
		accounts												
		Savings/					Individual							
		Investments					business							
	Sub-total						Sub-total							
	Total						Sub-total							
	Grand Total													

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ANNEXES

Annex 1

Menu of Investment and Business Opportunities in Selected Provinces

Province	Investment Opportunities	Business Opportunities
Iligao	<p>Lagawe Multi-purpose Cooperative</p> <ul style="list-style-type: none"> - Investment in Capital Share of Cooperative Minimum investment of PHP50,000 locked for 5 years - interest of 6% to 12% depending on the earnings of coop enterprises <p>Eolife OFW Marketing Cooperative</p> <ul style="list-style-type: none"> - Investment in Capital Share of Cooperative Minimum investment of PHP5,000 locked for 5 years - interest of 6% to 15% depending on the earnings of the coop enterprises 	<p>Consolidation, processing and marketing of organic rice, coffee, and taro; food processing and tourism support services (home-stay accommodation sale of souvenirs, food artworks)</p> <p>Agri-trading</p>
Tarlac	<p>Sapang Multi-purpose Cooperative</p> <ul style="list-style-type: none"> - Investment in Capital Share of Cooperative Minimum investment of PHP50,000 locked for 3 years - interest of 4 to 6% depending on the earnings of the coop <p>Members are also entitled to avail Agricultural Loan and special loan for additional business capital starting from PHP25,000 up to PHP1,000,000</p>	<p>Production consolidation processing and marketing of organic high value crops, with the assistance of the Provincial Agriculture Office in marketing</p> <p>Mushroom through Victoria OFW Cooperative</p> <p>Goat raising (buyer-Global Agri-ventures)</p> <p>Organic pig raising (buyer-Ecopig Food processing)</p> <p>Agri-trading</p> <p>Tourism support service</p>
Oriental Mindoro	<p>Soro-Soro Ibaba Development Cooperative - investment of PHP50,000 as shares for investment in SIDC in egg production farm and SIDC springs for ecotourism</p>	<p>Production, consolidation, and marketing of cacao, citrus, high value crops</p> <p>upstream business from development of geothermal plant in Nauhan</p> <p>Support services in eco/agro-tourism (home-stay, van rental, food, health and wellness activity)</p> <p>Agri-trading</p>

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Batangas	Soro-Soro Ihaba Development Cooperative - Investment of PHP50,000 as shares for investment in SIDC, in egg production farm and SIDC springs for ecotourism with two options: guaranteed 6% per annum, or variable income depending on the performance of the enterprise	Production, consolidation and marketing of hogs, free range chicken, high value crops, cassava, corn Agri-trading and Integrated Farming Support services for tourism (home-stay accommodation, activities) food processing
Laguna	Soro-Soro Ihaba Development Cooperative -Investment of PHP50,000 as shares for investment in SIDC, in egg layer production farm and SIDC springs for ecotourism with 2 options: guaranteed 6% per annum or variable income depending on the performance of the enterprise	Production, processing and marketing of corn, hogs, tilapia and meat products
Surigao del Sur	SCI Multi-purpose Cooperative Premium Time Deposits for as low as US\$25 dollars to earn 4.5% to \$20,000 or 8% Investment for as low as US\$250 locked for 5 years to earn 9%	Production, processing, and marketing of cacao and aquaculture products
Agusan del Sur	no OFW package yet	Processing and marketing of abaca, cacao, ginger and other high value crops Food processing Production of trees for paper manufacture Tourism support services (health and wellness, home-stay, activities)

Annex 2		A Sample Programme of Pinoy WISE Family and Income Management Training
Time	Activity	
8:00 am -8:30 am	Registration	
8:30 am -9:30 am	Opening Ceremony <ul style="list-style-type: none"> • Invocation and National Anthem • Welcome Remarks • Messages • Introduction of Participants • Orientation on Pinoy WISE Ladderized Program 	
9:30 am -10:15 am	Module 1: Duality of Migration (working break) <ul style="list-style-type: none"> • Lecture- Discussion on Benefits and Impacts of Migration 	
10:15 am -10:30 am	Pre- Course Assessment	
10:30 am -11:00 am	Module 2: Achieving Migration Goals <ul style="list-style-type: none"> • Workshop: Dream Map 	
11:00 am - 11:30 am	Module 3: Family Income Management <ul style="list-style-type: none"> • Keeping Track Your Money • Concepts and Workshop on Budgeting 	
11:30 am - 12:00	Module 4: Financial Literacy and Concepts on Saving <ul style="list-style-type: none"> • Concepts on Financial Literacy and Saving • Workshop: Needs and Wants 	
12:00 -1:00 pm	LUNCH	
1:00 pm - 2:30 pm	Module 5: Investing <ul style="list-style-type: none"> • Concepts of Investing • Workshop: Saving for Investment • Workshop: Saving for Retirement 	
2:30 pm -3:00 pm	Module 6: Protecting Yourself <ul style="list-style-type: none"> • Understanding Emergency Funds and Insurance 	
3:00 pm- 3:45 pm	Module 7: Borrowing (working break) <ul style="list-style-type: none"> • When it is Advisable and Not Advisable to Borrow Money • Computing Effective Interest Rate 	
3:45 pm - 4:15 pm	Module 9: Addressing Family Issues <ul style="list-style-type: none"> • Tips on Managing OFW Families and Nurturing Relationships 	
4:00 pm - 5:00 pm	Closing Program <ul style="list-style-type: none"> • Evaluation • Closing Message • Distribution of Certificates 	

Annex 3 A Sample Programme of Pinoy WISE Reintegration Planning and Counseling Seminar

Time	Activity
Day 1: Reintegration Planning and Counseling: Tools and Process	
8:00 am - 9:00 am	Registration
9:00 am - 10:00 am	<ul style="list-style-type: none"> Opening Ceremony Welcome Remarks Messages Getting to Know ActivityZ Overview of the Three-day Seminar
10:00 am -12:00	Reintegration, Planning and Counseling Process
12:00 am -1:00 pm	LUNCH BREAK
1:00 pm - 4:30 pm	<ul style="list-style-type: none"> Reintegration Planning and Process Workshop 1: Review of Financial Planning Tools Workshop 2: Coming Home and Visioning Workshop 3: Counseling Form and Interview Process
4:00 pm - 4:30 pm	Synthesis
Day 2: Linking to Government Economic Reintegration Services	
8:00 am - 8:30 am	Morning Ceremony
8:30 am - 9:30 am	Assessing Investment and Business Opportunities
9:30 am - 12:00	<ul style="list-style-type: none"> First Panel: Linking with Government on Economic Reintegration Services Department of Agriculture Regional Office Department of Trade and Industry Provincial Cooperative Livelihood Entrepreneur Development Office Provincial Tourism & Cultural Affairs Office TESDA Batangas
12:00 - 1:00 pm	LUNCH BREAK
1:00 pm - 4:00 pm	<ul style="list-style-type: none"> Second Panel: Linking to Private Sectors on Economic Reintegration Services Cooperative Insurance Company Real Estate Company Commercial Bank
4:00 pm - 5:00 pm	Open Forum and Consultation
Wrap-Up and Reminders	
Day 3 –Linking to Government Social Reintegration Services	
8:30 am - 9:00 am	Morning Ceremony
9:00 am - 9:30 am	Reintegration Program of Overseas Workers Welfare Administration (OWWA)
9- 30- am- 10:00 am	Provincial Employment Service Office
10:00 am - 10:30 pm	Church-Based Migration Program
10:30 am - 12:00	Open Forum and Consultation
12:00 – 1:00 pm	LUNCH BREAK
1:00 pm – 2:00 pm	Workshop/ Role Playing on Return Demonstration
2:00 pm – 3:00 pm	Presentation Return Demonstration
3:00 pm - 4:00 pm	Planning for Return and Reintegration
4:00 pm - 5:00 pm	Graduation Ceremony and Closing Activities

Annex 4 A Sample Programme of Pinoy WISE Overseas Filipinos Market Place Event

Time	Activity	In-Charge
9:00 am -10:00 am	Opening Ceremonies	Chairperson, Pinoy WISE Chapter
	<ul style="list-style-type: none"> Invocation Welcome Remarks Message 	Ambassador, Philippine Embassy Philippine Overseas Labor Office
10:30 am -11:00 am	Reintegration Program for OFWs	National Reintegration Center for OFWs
11:00 am - 11:30 am	Investing in Egg Layer Farm, Eco- Agro Tourism, Hog Raising and Agriculture Trading	Soro-Soro Ibaba Development Cooperative (SIDC)
11:30 am - 12:00	Investing in Preferred Shares	Lagawe Multi-Purpose Development Cooperative (LMDC)
12:00 - 1:00 pm	Lunch	
1:00 pm - 2:30 pm	Investing in Local Economic Development Opportunities in Goat Raising: OFW Goat Raisers Cooperative	Provincial Government Representative OFW Goat Raisers Cooperative
2:30 pm - 3:00 pm	Social Franchising Coffee Shop and Pasalubong The House of Ekolife	Ekolife OFW Marketing Cooperative
3:00 pm - 5:00 pm	Small Group Consultations	
Moderator: Pinoy WISE Chapter		

Annex 5 Reintegration Planning and Counseling Form

1. Name Overseas Filipino:		Contact Number Abroad:
Address Abroad:		Email Address: Facebook Account:
Occupation:	Years abroad:	Religion:
Sex:	Civil Status:	Birth Date:
2 Name Relative Philippines:		Contact No. Philippines:
Permanent Address (Phil):		Email Address: Facebook Account:
Sex:	Civil Status:	Birth Date:
Relation to Overseas Filipino:	Number of Dependent of Overseas Filipino :	Age/s of Dependents:
Total number of employed family member:		Membership in Organization:
Existing investments: <input type="checkbox"/> none yet <input type="checkbox"/> house and lot <input type="checkbox"/> educational plan <input type="checkbox"/> retirement plan <input type="checkbox"/> business <input type="checkbox"/> real estate <input type="checkbox"/> stocks/bonds <input type="checkbox"/> others, specify: _____		
Goals of the OFW and family and number of years to achieve goals:		How many years OFW still going to work abroad: <input type="checkbox"/> 1-3 <input type="checkbox"/> 4-5 <input type="checkbox"/> 5-10 <input type="checkbox"/> 10-15 <input type="checkbox"/> 16+ <input type="checkbox"/> N/Not known
Existing psychosocial issues : _____		
Relationship issues (Dependency issues (Financial management issues (Other's, specify _____		
What does the OFW plan to do when come home for good: <input type="checkbox"/> employment <input type="checkbox"/> business Specify: _____		Are you agreeable to the plans: <input type="checkbox"/> Yes <input type="checkbox"/> No
What OFW/family currently doing to prepare for return? <input type="checkbox"/> saving <input type="checkbox"/> investing <input type="checkbox"/> training/self improvement <input type="checkbox"/> building network/contacts <input type="checkbox"/> addressing family issues addressing socio-cultural issues/adjustment issues (Others specify _____		
Assessment of the needs of the OFWs/Family: <input type="checkbox"/> psychosocial counselling <input type="checkbox"/> skills training <input type="checkbox"/> business training <input type="checkbox"/> investment counselling <input type="checkbox"/> financial planning <input type="checkbox"/> link to capital <input type="checkbox"/> others specify _____		
Intervention: <input type="checkbox"/> psychosocial counselling <input type="checkbox"/> financial planning <input type="checkbox"/> investment counselling <input type="checkbox"/> referral Specify referral <input type="checkbox"/> banks <input type="checkbox"/> insurance <input type="checkbox"/> cooperatives <input type="checkbox"/> skills training <input type="checkbox"/> business training <input type="checkbox"/> Others, specify _____		

Annex 6 A Sample Program of Training of Trainers- Pinoy WISE Family and Income Management

PROGRAM

Time	Activity
Day 1	
8:00 am - 8:30 am	Registration
8:30 am - 10:0 am	Opening Ceremony • Invocation and National Anthem • Welcome Remarks and Message • Introduction of Participants and Expectations Check • Program Orientation
10:00 am - 11:00 am	Module 1: Duality of Migration • Workshop: Benefits and Impacts of Migration
11:00 am - 11:30 am	Module 2: Achieving Migration Goals Workshop: Dream Map
11:30 am - 12:00	Module 3: Family Income Management • Budgeting and Keeping Track Your Money
12:00 - 1:00 pm	Lunch
1:00 pm - 2:00 pm	Continuation of Budgeting 1. Concepts of Budgeting 2. Workshop on Budgeting
2:00 pm - 2:45 pm	Module 4: Saving 1. Concepts of Saving 2. Workshop: Needs and Wants
Module 5: Investing	
2:45 pm - 4:00 pm	Concepts of Investing • Workshop: Saving for Investment • Workshop: Saving for Retirement
4:00 pm - 5:00 pm	Module 6: Protecting Yourself • Understanding Emergency Funds and Insurance

Day 2	
8:00-8:15 am	Opening Ceremony and Recap
8:15-8:30 am	Message
8:30-9:15 am	Module 7: Borrowing <ul style="list-style-type: none"> • When and When Not to Borrow • Computing Effective Interest Rate
9:15-10:00 pm	Module 8: Getting Out of Debt <ul style="list-style-type: none"> • Strategies on Getting Out of Debt
10:00-10:20 pm	AVP on Social Cost of Migration
10:20-11:00 pm	Module 9: Addressing Family Concerns <ul style="list-style-type: none"> • Psychosocial Issues of Migration
Module 10: Adult Learning, Moderating and Presentation Skills	
11:00-11:30 am	Adult Learning
11:30-12:40 pm	Moderating
12:00-1:00 pm	Lunch
1:00-2:00 pm	Presentation Skills
Module 11: Facilitation Skills and Peer Counseling	
2:00-3:00 pm	Facilitating, Peer Counseling and Problem Tree Analysis
3:00-4:00 pm	Small Group Sharing
Planning for Small Group Return Demonstration	
4:00-5:00 pm	Planning for Return and Reintegration
Day 3	
8:00-2:00 pm	Return Demonstration in Small Group
2:00-4:00 pm	Closing Program <ul style="list-style-type: none"> • AVP on Ladderized Financial Education Program • Graduation Ceremony

Annex 7. Sample Transnational Partnership Between an NGO, a Government Agency and a Migrant Organization

**MEMORANDUM OF UNDERSTANDING
BETWEEN
DEPARTMENT OF AGRICULTURE REGION IV-A (DA IV-A),
ATIKHA OVERSEAS WORKERS AND COMMUNITIES INITIATIVE, INC (ATIKHA)
AND THE FINANCIALLY LITERATE PHILIPPINES (FLPH)**

This Memorandum of Understanding is entered into and executed by and between:

The DEPARTMENT OF AGRICULTURE REGION 4 A, with office address at Visayas Ave. Diliman, Quezon City herein represented by its Regional Executive Director, Arnel De Mesa referred to as DA IV-A;

The ATIKHA Overseas Workers and Communities Initiatives Inc. a non-government organization with office address at SPC OPW and Women Center Green Valley Subd. San Francisco San Pablo City Laguna herein represented by its executive director, Estrella Dizon-Anonuevo, herein referred to as Atikha;

and

The Financially Literate Philippines with office address at ALA Tampines Singapore herein represented by its coordinator Richard Macalinal herein referred to as FLPH;

I. WITNESSETH

WHEREAS, cognizant of the needs of the OFWs and their families, the Department of Agriculture IV-A has provided various technical assistance and equipment and raw materials to the overseas Filipinos and their families and has participated in Pnoy WISE Marketplace events in Italy and Singapore;

WHEREAS, ATIKHA is the convener of the Pnoy Worldwide Initiative for Investment Savings and Entrepreneurship (Pnoy WISE), a network of national and local government agencies, migrant associations, NGOs and private sector involved in promoting financial education and investment and business opportunities especially in agriculture among overseas Filipinos in province of origin and country of destination in partnership with migrant and family organizations;

WHEREAS, FLPH is a network of young professionals and is involved in financial education and investment mobilization in agriculture among OFWs in Singapore;

WHEREAS Atikha and FLPH have partnered to promote investment in agri-business in Region IV-A and has mobilized investment among the OFWs for a 34-hectare property in Bigy, Calantás, Rosario, Batangas. The property is proposed to be developed as an integrated farm and agro-tourism destination

NOW, THEREFORE, the Department of Agriculture 4 A, Atikha and FLPH hereby commit to implement this agreement.

II. PURPOSE

The primary purpose of this Partnership Agreement is to formalize the joint undertakings between the DA-IV-A, ATIKHA and FLPH in promoting investments and business opportunities to OFWs, towards maximizing their financial, human and social capitals for the benefit of their families and their communities. Specifically, the joint project aims to:

1. Promote investment and business opportunities in agriculture;
2. Assist in creating an enabling environment for the reintegration of the overseas Filipinos and their families and contribute to local economic development; and

3. Develop the 34 hectare property as Ekolife Farm, a pilot project in mobilizing migrant resources towards agriculture development. The area will be developed into an integrated farm and will serve as an agro-tourism destination.

III. OBLIGATIONS AND RESPONSIBILITIES OF THE PARTIES

The DA Region IV-A, ATIKHA and FLPH shall commit to the following obligations and responsibilities:

DA Region IV-A

1. Adopt the 34 hectare property owned by Ekolife OFW Agri Cooperative as a pilot project in mobilizing migrant resources towards agriculture development and agro-tourism
 - 1.1 Form Technical Working Group which will closely coordinate, assist and develop the EKOLIFE FARM
 - a. conduct soil testing
 - b. conduct resource assessment in the entire area
 - c. assist in developing a farm plan
 - d. provide technical assistance in the development of the Ekolife Farm
 - 1.2 Leverage the investment of OPWs in agriculture by providing equipment and raw materials provided by the Department of Agriculture to priority commodity.
2. Support skills training and agri-business training among OPWs and families;
3. Provide menu of investment and business opportunities towards agriculture development for overseas Filipinos and their families in Calabarzon;
4. Participate in the Pinoy WISE Market Place Events abroad to promote investment and agribusiness opportunities in CALABARZON;

Atikha shall:

1. Assist in packaging investment and business opportunities for OPWs and families especially opportunities;
 2. Organize Pinoy WISE Market Place Event in the provinces and destination countries and promote the investment in CALABARZON and mobilize overseas Filipino resources towards the development of agriculture in the area especially the EKOLIFE Farm;
 3. Assist in organizing OFW Agri Coop that will own and manage the EKOLIFE farm and assist in the development of the social enterprise; and
 4. Together with FLPH, develop scheme for the investment mobilization for the development of Ekolife Farm.
- FLPH shall:**
1. Organize business forum and promote the agri-business investment in Singapore;
 2. Assist in organizing OFW Agri Coop that will own and manage the EKOLIFE farm and assist in the development of EKOLIFE Farm;
 3. Together with Atikha, develop scheme for the investment mobilization for the development of EKOLIFE farm.

IV. EFFECTIVITY

This Memorandum of Understanding shall take effect immediately and shall be in full force after the signing by all parties. This Agreement may be amended upon request by either DA IV-A, ATIKHA and FLPH and upon their approval of such amendment. Likewise, it may be terminated by any one of the parties. More so, this MOU shall lead to Memorandum of Agreement for further development of the project for more detailed implementation of partnership

IN WITNESS WHEREOF, the parties have set their hands this _____ day of _____ 2017 at
Batangas, Philippines.

DA IV - A
Represented by

ATIKHA
Represented by:

FLPH
Represented by:

ARNEL DE MESA
Regional Executive Director

ESTRELLA ANONUEVO
Executive Director

RICHARD MACALINTAL
Coordinator

WITNESSES:

DA IV - A

ATIKHA

FLPH



TRANSNATIONAL PARTNERSHIP AGREEMENT ON MIGRATION AND DEVELOPMENT

Recognizing that the province of Batangas is one of the top 10 labor sending provinces in the Philippines.

Aware that despite higher wages and long years of work abroad, about 70% of the OFWs are unable to save and invest for their return and reintegration and some families experience the negative effect of migration;

Cognizant of the need to assist the OFWs in financial and family management, there are organizations in destination countries such as Pinoy WISE Batangas chapters in Hong Kong, Qatar and Italy which have been conducting financial literacy in these countries and the PLGU and Atikha have been reaching out to the families in the different municipalities in Batangas;

We, the Provincial Local Government Unit of Batangas, PinoyWISE Batangas-Hongkong, PinoyWISE Batangas-Qatar, PinoyWISE Batangas Italy, The Financially Literate Philippines (FLPH) and ATIKHA have bonded together to be able to promote the culture of saving, investing and entrepreneurship among the Overseas Filipinos especially the Migrant Domestic Workers; and low skilled workers to enable them to successfully return and reintegrate in Batangas.

Specially this partnership aims to:

1. develop the culture of savings among overseas Filipinos from Batangas and their families to enable them to invest and/or engage in entrepreneurship;
2. improve the skills and competencies of the Overseas Filipinos and their families to be able to reach their goal for migration and facilitate reintegration;
3. develop pilot community based reintegration program working on both sides of migration corridor in selected countries of destination and municipalities of origin especially designed but not limited to migrant domestic workers; and
4. assist in creating an enabling environment for the reintegration of the overseas Filipinos and their families.

RESPONSIBILITIES OF THE PARTNERS

PLGU Batangas shall:

1. conduct counselling and other psychological services to overseas Filipinos and their families, and include OFWs as beneficiaries of social services in the province of Batangas;
2. provide assistance in the conduct of Family and Income Management Seminar;
3. link Batangueno OFWs and families to job opportunities, livelihood program, investment and business opportunities;
4. provide skills and enterprise development training and create enabling environment for successful reintegration through the Batangas Migrants Council; and
5. encourage low-income Batangueno OFWs to engage in business by providing counterpart fund of at least Pnp 10,000 worth of cash, training, equipment, raw materials to OFWs who will invest Pnp 100,000 and below.
6. Promote investment of OFWs by providing counterpart of equipment, raw materials and technical assistance to OFW cooperatives which will engage in production, manufacturing and trading.

PinoyWISE Batangas-HK, PinoyWISE Batangas Italy, PinoyWISE Batangas-Qatar and FLPH shall:

1. promote participation of their members in the Pinoy WISE Family and Income Management Training;
 2. encourage active participation of members to save, invest and engage in business;
 3. promote membership in existing cooperatives in the province and organize OFW cooperatives;
 4. secure data base of OFWs trained abroad and link their family members to PinoyWISE Family and Income Management Training in municipalities in Batangas;
 5. promote the various investment and business opportunities in the province of Batangas;
 6. provide information on psychosocial services and economic programs available in the provinces.
- ATIKHA shall:**
1. conduct training among migrant and family leaders and assist in organizing Pinoy WISE;
 2. assist in promoting membership in cooperatives and in organizing OFW cooperatives;
 3. assist in identifying investment and business opportunities in the province of Batangas;

4 organize Pinoy WISE Market Place Events (Investment and Business Forum) in the province and in the countries of destination and promote the investment and business opportunities and trade and tourism of the province of Batangas.

IN WITNESS WHEREOF, the parties have set their hands this _____ day of _____ 2017 at Batangas, Philippines.

Provincial Government of Batangas
Represented by:

Atikha Inc.
Represented by:

HON. HERMILANDO MANDANAS
Governor

ESTRELLA ANONUEVO
Executive Director

Pinoy WISE Batangas- Qatar
Represented by:

Pinoy WISE Batangas- Italy
Represented by:

JUAN VILLENA
Coordinator

ANALIZA BUENO
Coordinator

Pinoy WISE Batangas- Hongkong
Represented by:

Financially Literate Philippines
Represented by:

MARTES I. DIMAMANO
Coordinator

RICHARD MACALINTAL
Coordinator

WITNESSES:

Provincial Government

ATIKHA

Pinoy WISE

Annex 9 Agriculture Enterprise Evaluation Form

Agricultural-Enterprise Investment Evaluation Form						
1. Name						
2. Address						
3. Contact Number						
4. Email/FB account						
5. Proposed Venture						
6. Amount Required						
Score Card of Agricultural Enterprise						
Description	1	2	3	4	5	Comments
I. Ownership of the Farm						
1. Lease						
2. Owned						
II. Status of the Agri-enterprise						
1. not registered						
2. registered just starting						
3. registered and operating for one year with no financial report						
4. registered and with positive financial report						
5. registered scaling up						
III. Enterprise Management Experience						
1. No Experience						
2. One year experience trial and error						
3. Minimal experience with consultant						
4. with previous positive experience						
5. long years of experience in the field						
IV. Financial Status						
1. No financial report						
2. With one year financial report						
3. With 2 years' positive financial report						
4. With 3 years' earnings of not less than 10%						
5. With more than 5 years of financial report earning not less than 15%						

V. Endorsement of Industry Leaders						
1. No endorsement						
2. With Endorsement of Industry leaders						
VI. Endorsement of government agencies						
1. no endorsement						
2. with endorsement						
VII. Technical Expertise on Proposed Project						
1. No Experience						
2. One year experience trial and error						
3. Minimal experience with consultant						
4. with previous positive experience						
5. long years of experience in the field						
VIII. Operations/HR Management						
1. No capacity - lack manpower and system						
2. Able to deliver the product but lack quality and efficiency						
3. With capacity to deliver the quality products						
IX. Marketing Management						
1. No marketing plan						
2. With general marketing plan						
3. With identified market						
4. Negotiated with potential market						
5. With sure market						
X. Profitability of the Agriculture Venture						
1. Not sure whether venture will be profitable						
2. ROI after 5 years or more						
3. ROI after 4-5 years						
4. ROI after 2-3 years						
5. ROI in one year -20 months						
Total						

40-50 highly recommended
 25-39- for discussion
 24 and below not recommended

Atikha is a non-government organization that seeks to address the social costs of migration and harness the positive contributions of migration for the development of migrants, their families and communities. Towards these ends, it works with national government agencies, local government units, cooperatives, NGOs, schools and the private sector in providing economic and social services to migrants and their families.

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