ADB

Impact of the Global Crisis on Asian Migrant Workers and Their Families

A Survey-Based Analysis with a Gender Perspective

Asian Development Bank

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Foreword

International migration and remittance have increasingly become more significant due to the effects of globalization, global economic and demographic imbalances, and climate change. Remittances to developing countries constitute the second largest source of foreign exchange income and are also the most stable of all financial flows (World Bank 2011a). Policy makers around the world are taking notice, as can be seen from the discourse on the subject by international organizations such as the International Monetary Fund, the United Nations, and the World Bank, as well as the Global Forum on Migration and Development, which is an important forum for dialogue and cooperation on the subject at the international level.

For developing countries in Asia, the issue is very important since the region is a net labor-exporter and receives significant inflows of remittances. Asia is a main source of migrant workers in the world despite also being a destination for a growing number of migrant workers from within region. Remittance inflows to Asia have become a stable source of foreign exchange income, helping in improving countries' balance of payments position, stabilizing the domestic economies, and improving welfare of migrant and nonmigrant households (Frankel 2009; World Bank 2011a). Remittances also contribute to poverty reduction (Adams and Page 2005; International Monetary Fund 2006; World Bank 2006), but migration and remittances also have costs that must be borne by the migrant workers and their families at the micro level, and by the host and home countries at the macro level.

Nearly half of global remittances in 2010 flow to Asia, particularly South Asia, Southeast Asia, and the Pacific (World Bank 2011a), and the flows rose sharply from $9 billion in 1988 to about $177 billion in 2010 (World Bank 2012b). As a percentage of gross domestic product, the flows are also significant in some countries. For example, the shares in Bangladesh and the Philippines range from 8% to 12% over the past decade and the figures for a number of smaller countries in the region are even larger (e.g., Kyrgyz Republic, Nepal, Tajikistan). These are official figures, but the non-official figure could also be large, particularly for countries whose financial sector is not well developed or has a large number of irregular migrants.

The global financial crisis that started in the last quarter of 2008 has made some major destination countries into recession, causing concern about Asian migration and remittance flows. However, the fears of sharp decline in remittances and a large-scale of return migrants were largely unfounded (Oxfam 2010; Ratha 2011; World Bank 2011a). In fact, remittances to developing countries had bounced back to pre-crisis levels in 2010 (World Bank 2011c).

To assess the impact of the crisis on migration and remittances in developing countries in Asia, ADB conducted a series of studies in 2010 under the regional technical assistance project, Global Crisis, Remittance, and Poverty in Asia (RETA 7436). The purpose of the studies was to look at the impacts at the global, country, sector, and migrant household levels using econometrics, computable general equilibrium modeling, and household survey methods. The analyses at the global level was based on international-level data and at the country-level was based on country-level data conducted for Bangladesh, Indonesia, Pakistan, the Philippines, and Viet Nam. Assessments at the migrant household

level were carried out in Bangladesh, Indonesia, and the Philippines by relying on survey data. Among others, the study found that the impacts of the crisis vary across countries and sectors, and that the impacts could adversely affect economic growth and poverty reduction in sending countries. The impacts were also influenced by migrant attributes such as country of origin and destination, level of education, occupation, and length of stay abroad, and by migrant households' characteristics, including educational attainment of household heads and household size and composition (ADB 2012b).

Further examination of the study results revealed the need to explore the gender dimension of the impact to see the extent to which men and women migrant workers and their families were affected differently by the crisis. Accordingly, a follow-up study was conducted in 2012 to further examine the trends and dynamics of the impact and coping mechanisms of migrant workers and their families by considering the gender perspectives. This study was financed by a regional technical assistance project, Impact of the Global Crisis on Asian Migrant Workers and Their Families: A Survey-Based Analysis with a Gender Perspective as a subcomponent of the project Promoting Gender Equality and Women Empowerment (RETA 6143). As part of the study, revisit surveys were carried out in Indonesia and the Philippines. Banglasesh was not covered by revisit since the share of women migrant workers was only around 10%. In parallel with the surveys, a series of focus group discussions and roundtable discussions with heads/members of migrant households, return migrants, and key informants were also conducted to validate the survey results. The findings presented in this report were based on the first survey in 2010, the second or revisit survey in 2012, and the focus group and roundtable discussions.

The overall results show that the crisis has affected men and women migrant workers and family members differently. Among others, the findings show that (i) there is an increasing feminization of current migration; (ii) women migrants have lower education, skills, and income; (iii) women face greater difficulties in reintegrating in the domestic labor market upon their return; (iv) relatively more women than men would like to go abroad again after their return; (v) there is a larger share of women in migrant families working in vulnerable employment; and (vi) women face a heavier burden in the migrant households due to their gender role. All these indicate that women are worse off and in a more vulnerable condition. Therefore, any policy related to migration and remittances must take gender issues into account. The urgency of this call is further highlighted by the fact that, despite the strong views of stakeholders the man should be the breadwinner of the family and the one going abroad, it is more often the woman who goes. This indicates that necessity is a strong push factor that forces the women to go abroad.

Accordingly, the one-size-fits-all policy approach will not address the differential impacts of the crisis on men and women migrant workers and their family members, along with differences by other characteristics. To be effective, policies should take into account the nature of migration and the factors driving the dynamics of the impact. One important dimension of the migration agenda that offers room for better policies is the protection of migrant workers and their families to help them to weather the adverse effects of aggregate shocks. Reiterating the recommendation of the first study, the second study also calls for a policy that offers solutions for host and home countries, and for men and women migrant workers and their families. Moreover, the findings of the study also have important policy implications for other countries in the region in the context of increasing the resilience of migrant workers and their families to future shocks.

This publication is a fruit of a collaboration between ADB, its local research partners (Small Economic Enterprises Development in the Philippines and the Faculty of Geography of Gadjah Mada University in Indonesia), and stakeholders in Indonesia and the Philippines, including among others migrant households, returning migrants, government officials, and civil society organizations. The cooperative effort provides a best-practice example of involving national and local stakeholders in the research process, in which all share a concern for the welfare of migrants and their families as well as for leveraging migration for development.

Douglas Brooks provided overall leadership in implementing the project and preparing this publication. Lin Lean Lim, Limon B. Rodriguez, and Guntur Sugiyarto co-authored the publication with contributions of materials from Erlinda Ederadan and Sukamdi. Guntur Sugiyarto edited this report. Eric Suan contributed in drafting the report and supervised the overall implementation of the project and production of the publication. Sonomi Tanaka from the ADB gender community of practice facilitated the second study and its publication, including providing comments on the earlier version of this report together with Uzma Hoque, Imrana Jalal, and Takaaki Nomoto. Joko Pitoyo provided technical assistance in household survey data entry. The ADB Department of External Relations and Teri Temple provided copy editing and Joe Mark Ganaban helped in typesetting. Rhommell Rico designed the cover.

Changyong Rhee
Chief Economist
Asian Development Bank, Manila
April 2013

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Boxes, Figures, and Tables

Acronyms and Abbreviations

ADB	Asian Development Bank
ASEAN	Association of Southeast Asian Nations
BNP2TKI	National Board for Placement and Protection of Indonesian Overseas Workers
DOLE	Department of Labor and Employment (Philippines)
GDP	gross domestic product
OFW	overseas Filipino worker
ILO	International Labour Organization
IOM	International Organization for Migration
POLO	Philippines Overseas Labor Office
SAG	significantly affected group
UNICEF	United Nations Children's Fund

Executive Summary

To assess the impact of the global financial crisis on migration and remittances in developing countries in Asia, the Asian Development Bank (ADB) conducted a series of studies under the ADB regional technical assistance project Global Crisis, Remittance, and Poverty in Asia (RETA 7436). The project examines the possible impacts of the crisis at global, country, and sector levels, as well as among migrant households. The analysis at the global level was conducted using econometric methods based on global migration and remittances data. The country-level analysis was done for Bangladesh, Indonesia, Pakistan, the Philippines, and Viet Nam using computable general equilibrium modeling and/or econometric techniques based on country-level data. Finally, the examination at the migrant household level was carried out using a series of household surveys conducted in Bangladesh, Indonesia, and the Philippines. These countries were selected because they are among the largest labor-exporting countries in Asia and hence receive significant amounts of remittances. Results of the study have been published in a joint publication by ADB and International Organization for Migration (IOM) entitled *The Impact of the Global Financial Crisis on Migrants and their Families in Asia: A Survey-based Analysis* (ADB and IOM 2011); in two chapters of the World Bank publication *Migration and Remittances during the Global Financial Crisis and Beyond* (World Bank 2012a); and in an ADB publication, *Global Crisis, Remittances, and Poverty in Asia* (ADB 2012b).

The study found that the effects of the crisis differ across countries and sectors among other factors, and that the impacts could adversely affect economic growth and poverty reduction in the sending countries. The effects are also influenced by migrants' characteristics, such as countries of origin and destination, levels of education, occupation, and length of stay abroad, as well as by migrant households' attributes, such as educational attainment of the household heads and household size and composition (ADB 2012a).

Further examination of the results reveals the need to see the gender dimension of the impact (i.e., the extent to which men and women migrant workers and their families were affected differently by the crisis). Therefore, ADB conducted a follow-up study in 2012 with the following objectives:

- Examine the dynamics of the impact of the crisis, such as the duration and direction of the impact on migrant workers and migrant households by considering the gender dimensions.
- Analyze the impacts on migrant workers and households on key aspects such as remittance behavior, earnings and working conditions of migrant workers, return migration, intention to migrate, migrant household income and expenditure, and savings and investments.
- Identify the coping mechanisms used by migrant workers and households in facing the crisis.

The follow-up study was financed by regional technical assistance as a subcomponent of the project Promoting Gender Equality and Women's Empowerment (RETA 6143). As part of the follow-up study, revisit surveys were conducted in Indonesia and the Philippines. Bangladesh was not included in this round as its labor migration is not yet as highly feminized as in Indonesia and the Philippines. Women constitute an estimated 75% of Indonesian migrant workers and more than 50% in the Philippines, while in Bangladesh the share is only about 10%.

The analysis presented here was therefore based on two interconnected surveys. The first survey was completed in 2010, covering about 600 migrant households with the period of observation from October 2008 to September 2009 (hereinafter referred as the 2010 survey) with no special gender perspective. The second or revisit survey was completed in 2012, covering around 200 migrant households drawn primarily from the original sample of the 2010 survey, with the period of observation from September 2009 to April 2012 (hereinafter referred as the 2012 survey).[1] In both surveys, a series of focus groups and roundtable discussions were also conducted with members of migrant households, return migrants, and key informants to validate the survey results and to shed further light on the issues.

Impact on Migrant Workers

Impact on remittances. In countries such as Indonesia and the Philippines, overall findings from the study confirm the earlier claim that women earn less than men, which reduces the amount of remittances that women can send (Gosh 2009a). Indonesian men who migrate mostly work in construction and manufacturing, while the women are mostly in services and domestic work. In contrast, their Filipino counterparts are spread over various jobs, including in services, technical/professional occupations, domestic work, and sea-based work and construction. Filipino migrant workers sent remittances more regularly than Indonesians. Average remittances of Indonesian migrant workers increased during the two survey periods, with men remitting larger amounts than women. The same was also observed for remittances from the Filipino migrant workers. In general, men earn more than women due to their higher education levels. The gender difference, however, was larger among Filipinos than Indonesians. Filipino men migrants remitted at least 2.4 times more than Filipino women, while the difference among Indonesians was less than 1.2 times. Indonesian women migrants were more likely to remit monthly than men in the first period, but men remitted more regularly in the second period. For the Philippines, the majority of the migrants (about 80%) already remitted monthly, and the frequency remained stable before and immediately after the crisis. In the second period, however, there was a distinct increase in the frequency of remitting and a widening gender difference (i.e., 98% of men versus 80% of women migrants remitted monthly).

Impact on earnings. Earnings of migrant workers vary according to destination and occupation, but regardless of these factors, men in general earn more than women. The first period results reveal a significant gender difference for both Indonesia and the Philippines. For instance, Indonesian migrant workers experienced a significant fall in their monthly earnings, and the decline was larger for men (15%) than women (4%), since most women work as domestic workers while men work in manufacturing and construction sectors, which were more affected by the crisis. On the other hand, Filipino migrant workers were spread over a wider range of occupations, and overall only a small percentage were in occupations prone to the effects of the crisis. About 20% of them were sea based and at least one-fourth of Filipino women worked in clerical, administrative, technical, or professional occupations.

Impact on working conditions. Indonesian migrant workers were more likely to experience deterioration in working conditions than their Filipino counterparts. This may be due to the higher concentration of Indonesian workers in sectors such as manufacturing and construction, which were badly hit by the crisis. The deterioration includes delays in and withholding of salaries, loss of overtime pay, and reduced benefits and wages.

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1 From the 2012 survey, the reference period referred to as the first period covers 2008 until 2009, while the second period covers 2010 up to time the survey was conducted in 2012.

Returning migrants. Migrant workers are often the first to lose their jobs and are forced to return home during economic downturns in the host countries. Most returnees were due to job loss (55% for Indonesians and 56% for Filipinos) because their contracts were terminated. More women than men faced difficulties upon returning home, including in finding a job. However, nearly 90% of men and 70% of women returnees in Indonesia found a job within 6 months. Moreover, about 24% of women and 14% of men returnees would like to work abroad again. Among Filipino returnees (about 3% of migrant household members), it took an average of 6 months for women returnees and 10 months for men to find a job in the home country. Meanwhile, 50% of women returnees and nearly 25% of men returnees would like to migrate again. Therefore, compared with Indonesia, there are less Filipino returnees but more of them would like to migrate again.

Intention to migrate of household members and domestic labor market conditions. A small percentage of migrant household members (8% in Indonesia and 2% in the Philippines) would like to migrate abroad for employment, albeit mostly women. This might be due to worsening domestic labor market conditions in the home countries. In Indonesia, 15% of migrant household members were in wage employment, 2% were in nonwage, and more than 35% were in vulnerable employment, and nearly 50% were unemployed. For the Philippines, wage employment constituted 15% and nonwage 1%, while vulnerable employment was more than 5%. Nearly 80% of Filipino migrant household members were not working. Since the crisis started, only a small percentage of household members in Indonesia have lost a job, but the number of those in wage employment has dropped from 68% in the pre-crisis period to 15%. Vulnerable employment,[2] on the other hand, shot up from 10% before the crisis to more than 50% after the crisis, and women were more likely to be in vulnerable employment. For the Philippines, about 15% of migrant workers were in wage employment, more than 50% in vulnerable employment, and nearly 35% unemployed. Therefore, the impact of the crisis on the migrant family members' jobs is also lowering their quality of jobs and in general the women are in worse condition. Moreover, despite the strong view among migrant family members that the men—as the primary breadwinners—should be the ones going abroad, in reality it is the women who actually go, as clearly reflected in the increasing feminization of international migration in both countries.[3] There must be some complex dynamics going on here but it is really evident that necessity is a strong "push factor."

Impacts on Migrant Households

Migrant household incomes, expenditures, savings, and investments. Household incomes fell due to wage cuts of working family members and declining remittance flows and volatility of exchange rates. The majority of migrant households in Indonesia reported a reduction in incomes in the first period. A third (33%) of them attributed this to wage cuts and remittances, which declined by about 5%. For the Philippines, more than 10% of migrant household incomes had declined due to wage cuts and exchange rate volatility, which is not a factor in Indonesia. In the second period, three-fourths (75%) of the Indonesian respondents reported either an increase or no change in their income, while in the Philippines, income increased for more than half of respondents. Therefore, the incomes of migrant households in the two countries actually increased. However, they also reported an increase in expenditures, so the overall picture is mixed. On savings and investments, more than 15% of households in Indonesia reported a decline in savings but an increase in investments in the second period. The majority of Filipino migrant households reported an increase in savings but no change in investments, with Filipino women-headed households more likely than men-headed households to report the increase.

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2 "Calculated as the sum of contributing family workers and own-account workers as a percentage of total employment." Workers falling under this category most likely lack social protection, which makes them vulnerable to aggregate shocks (ILO 2009b). It is one of the indicators of Millennium Development Goal 1, to eradicate extreme poverty and hunger.

3 As a matter of fact, increasing feminization of migration is also happening in Bangladesh, which is covered in the first period.

Overall economic condition. The impact of financial crisis on the economic condition of migrant families is less severe, as remittances tend to be stable or even countercyclical in response to economic slumps (Ratha 2003). However, the first period revealed that 20% of migrant households in Indonesia considered their economic conditions deteriorated, and they reported further deterioration during the second period. On the other hand, more than 40% of migrant households in the Philippines experienced an improvement in their conditions in the first period while about 15% noted deterioration. In the second period, 50% of the Filipino households saw an improvement. The economic conditions of Filipino men-headed households were twice as likely to deteriorate in the first period than the women-headed households, whereas Filipino women-headed households were about twice as likely to improve in the second period than those headed by men. Nearly 60% of Indonesian women-headed households also reported an improvement. Studies found that women-headed households in Indonesia tend to have lower levels of income than men-headed households; the reverse is true for the Philippines (Pekka 2012a; National Statistical Coordination Board 2005). The combination of decreased earnings with high food and fuel prices has compounded the situation for many households. The combined conditions were also observed during the focus group discussions, where the most significant impacts were recorded on food consumption, income, assets, and debt.

Coping mechanisms, assistance, and perceptions of migration and gender. Households cope with shocks by adopting some short-term adjustments. Migrant households' coping mechanisms might have adverse effects on human development, such as cutting daily expenses, resorting to cheaper (and less nutritious) food, using up savings, selling assets, and borrowing money at high interest rates. Other adjustments include lowering children's education costs, such as by transferring them from a better private school to a public school or pulling them out of school, even though this was a last resort. Women often bear the brunt of the crisis as they hold multiple responsibilities. Indonesian migrant workers were more likely to experience adverse impacts. Nearly 60% of Filipino and 15% of Indonesian migrant households in the sample were headed by women.

In terms of assistance received, women were more likely to receive assistance than men. Among Indonesian returnees, nearly half of women and a quarter of men received assistance from their employers to return home. But only one man among the Filipino returnees reported receiving similar assistance. In general, respondents in both countries felt that they received limited assistance to cope with the crisis. Food subsidy was the most common kind of assistance in Indonesia. There are some differences in the type of assistance that families would like to get. Indonesian men-headed households and Filipino women-headed households would like to receive cash assistance and training, while Filipino male household heads preferred to have job search assistance. Assistance programs need to have better targeting and coordination.

When asked about who should work abroad, migrant households and returning migrants both said it would be preferable to send men than women, which is in contrast to the reality of increasing feminization of the migrant worker population. Reasons cited were that men should be the breadwinners while women should remain at home taking care of family and finances. This highlights the value placed on the maternal role. However, respondents were also of the view that women need to work if the family's financial situation calls for it.

Key Findings and Policy Implications

1. *Women migrant workers are more vulnerable to shocks due to their lower levels of education and skills.* Lower levels of education translate into lower-skilled jobs and earnings. As a result, women also tend to experience declining monthly earnings, deteriorating working and living conditions, and job loss, which in some cases forces them to return home. These findings build a strong case for investments in education and skills development, especially for women migrant workers.

2. *As the crisis developed, remitting increased and women tended to remit less frequently than men.* About 36% of Indonesian migrants made more than five remittance transactions in the second period as compared with 29% in the first period. Men migrants remitted money more regularly than their women counterparts in the second period. For example, 98% of men and 80% of women migrants from the Philippines remitted monthly. In this context, migrant-sending countries need to strengthen cooperation with destination countries to better facilitate remittance flows such as by reducing transaction costs, removing barriers to remit, and facilitating more use of formal channels. All can encourage migrant workers to send more money more frequently.

3. *More assistance for returning migrant workers is needed.* Only a small percentage of migrants received assistance and all of the assistance was from employers. There were no other cases of assistance found in the study. This indicates the need for a warranty that employment abroad will include provisions for assistance to return home, especially in times of political instability and economic crisis in the host countries. The assistance can be provided by the employer and by governments of the home and/or host country.

4. *More returning women migrants seek to work abroad again given the challenge of finding a job in the home country.* More Indonesian women than men have difficulties in finding a job upon their return, which partly explains why a higher percentage of women (24%) than men (14%) returnees seek to return abroad for work. Similarly, a higher percentage of Filipino women returnees (about 50%) than men (25%) would like to go abroad again. As returning female migrants often face a greater reintegration problem than men, programs need to better target women to ensure their successful reintegration in the domestic labor markets. Moreover, despite the strong view of migrant family members that the man—as the breadwinner—should be the one going abroad, it's more likely to be the woman who actually goes, as reflected in the increasing percentage of women working abroad. This shows that necessity is a strong push factor for migrant families and the increasing vulnerability of their women.

5. *Migrant households were adversely affected by the crisis and the women often bear the brunt of those effects*. The economic conditions of one-fifth of Indonesian households deteriorated in the first period and further deteriorated in the second period. Households from Indonesia and the Philippines felt the impact of the crisis primarily through rising food prices. Unfortunately, women often bear the brunt of this, as they are responsible for managing both the family and the household. Migrant households and returning migrants have suggested that resources need to be allocated for cash, job search training, and skills enhancement, with better targeting and coordination. Moreover, formal and informal institutions (i.e., culture, traditions, norms), which underlie existing gender inequalities, must be improved to ensure that men and women have equal rights and are treated equally in the family, community, and society.

6. *The case from Indonesia shows that vulnerable employment shot up during the crisis and women were more likely to be in vulnerable employment.* Wage employment in Indonesia has dropped from 68% to 15% since the crisis, and worse still, vulnerable employment (i.e., self-employed and unpaid family work) shot up from 10% to more than 50%, with women composing most of the increase. Therefore, the crisis has also reduced the quality of jobs of migrant family members, and women are in worse condition. This calls for better job creation in the domestic economy and active labor market policies that include effective measures for reintegration of returning migrant workers.

7. *Home and host governments as well as civil society organizations need to act on abuses committed by private recruitment agencies and employers.* Perennial issues related to abuses by private recruitment agencies and employers, such as contract substitution, exploitation, unresponsiveness to employment issues, bribery, high placement fees, and late issuance of contracts, call for prompt action to avoid escalation. This requires the home and host governments as well as civil society organizations to work together.

Implications for More Gender-Sensitive Labor Migration Policies

1. *Women migrant workers are more vulnerable to exploitation and abuse.* As they have lower education levels and mostly work as domestics and in the services sector, women are more likely to have their labor rights violated by employers or recruitment agents. Those working in individualized situations as domestic workers in the homes of employers are especially vulnerable as they are often cut off from support facilities. The primary responsibility for guaranteeing the basic human rights of migrant workers abroad and providing them adequate labor protection lies with the governments of destination countries (UNDP 2009). At the same time, embassies, consulates, or missions of sending countries need to provide assistance to affected migrants and liaise with relevant authorities for their fair treatment.

2. *Anecdotal evidence suggests rising anti-migrant sentiments and the policy responses of some key destination countries make them worse.* Focus group participants including returning migrants felt an increasingly anti-migrant attitude of nationals in the destination countries, which tends to increase during challenging times. Home and host governments and civil society organizations need to combat the xenophobia and discrimination against migrants, especially women. Unfortunately, the policy responses of major destination countries have exacerbated the situation. At the height of the global crisis, key destination countries like Australia, Canada, the European Union, the United Kingdom, and the United States took steps to decrease the inflow of migrant workers, often as a result of public pressure. Immigration flows were tightly regulated by adjusting numerical limits (quotas, targets, caps); tightening labor market tests; limiting the possibilities for changing status and renewing permits; applying supplementary conditions to nondiscretionary flows (i.e., for family unification and humanitarian flows); and promoting return migration.

3. *Predeparture orientation seminars must be made more useful and effective.* Improvements are needed to empower migrant workers, especially women, and to help them be better equipped for working in the host countries. Participants in focus groups recommended strengthening the programs by ensuring that migrants are familiar with their contracts, rights, and responsibilities, as well as with other issues such as cultural sensitivity and reproductive health. They also suggested conducting some courses for migrant families on basic survival skills for those "left behind" and to promote financial literacy (e.g., effective use of remittances, proper income management). In addition, recruitment agencies and other related institutions need to coordinate with a member of the migrant household acting as the migrant worker's contact person back home. This "tripartite" cooperation will strengthen communications among the key players and benefit the overall management of migration.

4. *Any policy related to migration must take women's issues into account.* A number of factors indicate that women are worse off than men: (i) the increasing share of women in the migrant workforce; (ii) female migrants' generally lower education, skills, and income; (iii) the greater difficulties of women in reintegrating into the domestic labor market upon their return; (iv) the higher share of women who would like to go abroad again after returning home; (v) the larger share of women among migrant families in vulnerable employment in the domestic labor market; and (vi) the heavier burden on women in migrant households. Moreover, despite the strong view of migrant families that the man is the breadwinner of the family and should be the one working overseas, the woman is the one more likely to go. This clearly shows that necessity is a strong push factor that forces the women to go abroad. This further strengthens the call for more gender-sensitive policies.

1. Introduction

1.1. Background

As the global financial crisis that began in 2008 unraveled, the fear that labor migration and associated remittances would be among the first casualties was especially strong in Asia. This is because the region is the main source of migrant workers and therefore receives the bulk[1] of remittances from its host countries. The fears of a slump in remittances and a large-scale return of migrants proved largely unfounded (World Bank 2011a; Ratha 2011, slide 14; Oxfam International 2010, p. 16), but this did not mean that the crisis did not have implications for migrant workers and their families, especially as the crisis apparently hide variations of impacts at sector or migrant family levels. This concern is increasingly relevant as recession continues in major industrial economies, and the economic environment and outlook for global job creation continue to remain bleak (International Labour Organization 2012a, p. 9). For migrant households, the important transmission channels for the impacts are not only through overseas employment and remittances but also through local employment and income-earning opportunities, particularly for household members working in export-oriented sectors that were badly hit by the crisis.

To examine the impact of the global financial crisis on migration and remittances in developing countries in Asia, the Asian Development Bank (ADB) conducted a series of studies financed under the ADB regional technical assistance project *Global Crisis, Remittance, and Poverty in Asia* (RETA 7436). The project basically examines the possible impacts of the crisis at different levels (global, country, sector, and migrant household levels). The global-level analysis was conducted using an econometric method based on global migration and remittances data. The country-level analysis was done for Bangladesh, Indonesia, Pakistan, the Philippines, and Viet Nam using computable general equilibrium modeling and/or econometric techniques based on country-level data. Finally, examination at the migrant household level was carried out based on a series of migrant household surveys,[2] which were conducted in Bangladesh, Indonesia, and the Philippines. These countries were selected because they are among the largest labor-exporting countries in Asia and hence receive significant amounts of remittances. Results of the study have been published in many different publications (in an ADB–International Organization for Migration joint publication entitled *The Impact of the Global Financial Crisis on Migrants and their Families in Asia: A Survey-based Analysis* (ADB and IOM 2011); in two chapters of the World Bank publication *Migration and Remittances during the Global Financial Crisis and Beyond (*World Bank 2012a); and in an ADB publication, *Global Crisis, Remittances, and Poverty in Asia* (ADB 2012b).

The study found that the effects of the crisis differ across countries and sectors among other factors, and that the impacts could adversely affect the economic growth

1 Asia's share was 55% in 2010 (Ratha 2011, Slide 7) and 62% in 2011 (Ratha 2012, Slide 6).

2 The surveys were conducted in 634 migrant households (217 in Bangladesh; 217 in Indonesia; 200 in the Philippines). This is referred to as the first survey (2010 survey) throughout this report.

and poverty reduction in the sending countries. To some extent, the effects are also influenced by migrants' characteristics, such as countries of origin and destination, levels of education, and occupation and length of stay abroad, as well as by migrant household attributes such as educational attainment of household heads and household size and composition (ADB 2012a).

Further examination of the results reveals the need to see the gender dimension of the impact—the extent to which men and women migrant workers and their families were affected differently by the crisis will have valuable policy implications. Therefore, ADB conducted a follow-up study in 2012 in order to

- examine the dynamics of the impact of the crisis, such as the duration and direction of the impacts on migrant workers and migrant households by considering the gender dimensions;
- analyze the impacts on migrant workers and households on key issues, such as remittance behavior, earnings and working conditions of migrant workers, return migration, intention to migrate, migrant household income and expenditure, and savings and investments; and
- identify the coping mechanisms adopted by migrant workers and their families in facing the crisis.

The follow-up study was financed by a regional technical assistance project, *Impact of the Global Crisis on Asian Migrant Workers and their Families: A Survey-Based Analysis with a Gender Perspective* as a subcomponent of the project Promoting Gender Equality and Women Empowerment (RETA 6143). As part of the follow-up study, revisit surveys were conducted in Indonesia and the Philippines.[3] Bangladesh was excluded, for its labor migration is not as highly feminized as in Indonesia and the Philippines. Women compose an estimated 75% of Indonesian migrant workers and more than 50% of those in the Philippines, while in Bangladesh the share is only about 10%.

Therefore, the analysis presented here was based the two interconnected surveys. The first survey was conducted in 2010, covering about 600 migrant households with the period of observation from October 2008 to September 2009 (hereinafter referred as 2010 survey) and no special gender perspective. The second, or revisit, survey was done in 2012, covering around 200 migrant households drawn primarily from the original sample of the first survey covering the period October 2008 to April 2012 (hereinafter referred as the 2012 survey). Parallel with both surveys, a series of focus groups and roundtable discussions were carried out with migrant household heads and family members, return migrants, and key informants to validate the survey results and to shed further light on the issues. Details of the survey design,[4] together with the household questionnaire used in the second survey and the guides for the focus group and roundtable discussions, are provided in Appendixes 4a to 4c.

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[3] A total of 100 migrant households for each country were taken from the original list of respondents from the first survey in 2010. Half (50%) of the households were classified as adversely affected by the crisis from the first survey, hereinafter referred to as the significantly affected group (SAG). Respondents falling under the SAG category are those (i) whose household incomes and expenditures fell; (ii) whose levels of emigration decreased (or who are returning migrant/s due to job loss); and (iii) who used severe coping mechanisms as a result of the crisis. The remaining half (50%) were randomly selected from the same original samples of the first survey.

[4] Details of the earlier survey design and methodology are provided in appendixes 1 and 2, including the household questionnaire used in the first period.

In this context, it is important to note that various other studies have also emphasized the following points:

- There is still limited concrete empirical evidence to substantiate conclusions regarding the negative effects of the crisis, let alone the differentiated impact of the crisis on men and women migrant workers (IOM 2009).
- It is important to distinguish between short-term (a year after the crisis) and longer-term effects of the crisis, as there is a time lag for the full impact of the crisis to affect international migration and remittances (Abella and Ducanes 2009).
- Remittances to developing countries in Asia proved to be resilient. They did not drop in 2009. In fact, they increased by about 9% to $180 billion in 2010 (Ratha 2011). Despite the crisis, remittances were resilient due in part to a combination of (i) increased migration brought about by job losses in home countries; (ii) increased remittances to augment challenging economic realities in the origin countries, reflecting the countercyclical nature of remittances; and (iii) returning migrants who lost their jobs and brought home their savings (United Nations Economic Commission for Asia and the Pacific 2011).
- The resilience of remittances has also partly to do with the gendered nature of labor migration. Women migrants, who work primarily in the care sector (e.g., nursing and domestic work) and "entertainment," are less prone to business cycles. By contrast, men migrants mainly work in manufacturing and construction, which are more prone to business cycles that directly affect worker earnings and remittances (Ghosh 2009b).
- On the other hand, women migrants are more likely to be coerced into accepting deteriorating employment conditions. They are also more vulnerable to anti-migrant policies and sentiments while having limited access to labor and social protection (International Labour Organization and ADB 2011)
- Women migrants also bear the brunt of the crisis, as they often take up multiple roles in the households (i.e., responsible for managing the family and household). (ILO and ADB 2011).

1.2. Objectives and Structure of the Report

The results of the first study brought out the need to systematically analyze the impacts of the crisis from a gender perspective. To this end, the second study examined how men and women migrant workers and their household members were affected differently by the crisis. The main objectives of this study are to examine the impacts of the crisis on migrant workers and their families by using all available information, including from the 2010 and 2012 surveys, and by considering the gender dimension explicitly. In particular, the study seeks to achieve the following:

- Examine the dynamics of the impacts (i.e., duration and direction) of the crisis on migrant workers and migrant households by looking at the gender dimensions. It compares the impact 1 year after the crisis with the impact after 3 years, looking at how men and women migrant workers and household members experience the impact.
- Analyze the impacts of the crisis on migrant workers and households with emphasis on gender differences. The affected factors include remittance behavior, earnings, working conditions, return migration, and intention to migrate. The study further

examines the impacts of the crisis on migrant households in the home country covering income, expenditure, savings, investments and also intention to migrate.

- Identify the coping mechanisms adopted by migrant workers and households in facing the crisis, using a gender lens. The coping mechanisms include different kinds of adjustments in living conditions and expenditures by migrant workers and family members. The study also looks at different types of assistance provided by employers, home and host governments, nongovernment organizations, and other stakeholders.

The ADB–IOM first survey covered the period between October 2008 and September 2009 as "after the crisis." By 2010, the "palpable sense of crisis" had receded in Asian countries, but the world economy has far from recovered[5]—the global outlook is increasingly uncertain and the crisis conditions in the global labor markets continue.[6] While Asia's economic performance remains positive, there are signs of slowing growth, and countries in the region will not be immune to global economic turbulence and weak demand.

Chapter 2 provides a macro picture of how Indonesia and the Philippines have been faring in the context of global crisis. Drawing from official and published sources, it examines the impacts on economic growth, labor migration,[7] remittance flows, and overseas and local labor market conditions. The chapter emphasizes that pre-existing gender inequalities in both overseas and local labor markets and also within households meant that the impacts differed for women and men. It also distinguishes the short-term impact at the height of the crisis in 2008 to 2009 (the first period) from the longer-term impact and implications from 2010 to present (the second period).

Chapter 3 provides the picture on the ground by analyzing the results from the migrant household surveys and a series of focus group discussions and roundtable discussions conducted in Indonesia and the Philippines. The analysis is based mainly on the revisit surveys, which were conducted in 2012. Where relevant gender-specific data from the first survey in 2010 are available, the results are also included in the analysis. It is important to note that the relatively small sample size of the two surveys means that the data cannot be taken as representative of the national population, which is still unknown given the lack of information regarding the population of migrant households. Therefore, the analysis of the existing data is to shed light on the following key questions:

- How have the crisis and the continuing recession affected migrant workers (remittances, earnings, working conditions, returning, and intention to migrate) and how have the impacts been different for men and women? In particular, how have the crisis and continuing recession affected remittances, and are there gender-related differences in the remittance behavior?

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5 "In 2011, the world's recovery from the 2008–2009 global financial crisis proceeded in fits and starts. The cautious optimism expressed by pundits in the early part of the year gave way to warnings of a 'double dip' by midyear" (ADB 2012a, p.3).

6 "The world enters the year 2012 facing a serious jobs challenge and widespread decent work deficits. After three years of continuous crisis conditions in global labour markets and against the prospect of a further deterioration of economic activity, there is a backlog of global unemployment of 200 million—an increase of 27 million since the start of the crisis" (ILO 2012a, p.9).

7 It should be pointed out that this study focuses only on migration for employment and does not cover other forms of movement such as family or marriage migration (permanent immigrants), forced displacement (displaced persons), or flight from war or violence (refugees). It also does not cover those who are trafficked (involving force, coercion, or deception for the purpose of exploiting the person involved). Migrant workers, men and women, can be legal migrants or irregular migrants.

- How have the crisis and the continuing recession affected migrant households (remittances received, income, expenditure, savings, investment, and intention to migrate) and how have the impacts been different for men and women members of migrant households?
- What are the differences between the immediate and longer-term impacts? Have the impacts changed in the second period?
- How have men and women migrant workers and their families coped with the crisis?
- What kinds of assistance did they receive to cope with the impacts?

The chapter also incorporates results of focus group and roundtable discussions with three main groups in the two countries: the heads and members of migrant households, returning migrants, and key informants.[8] The discussions were conducted to complement and substantiate the information obtained from the household surveys, especially on gender-related issues. Therefore, the chapter highlights the differences in opinions and perceptions related to gender and migration, which can shed light on roles, attitudes, behavior, and values concerning men and women migrant workers and migrant household members.

Chapter 4 summarizes the key findings and policy implications of the study. In addition, the chapter also identifies gender-responsive policies to address the needs of men and women migrant workers and their families and the interests of both sending and receiving countries. Given that labor migration is now an integral part of today's global economy, the well-being of migrants and their families should be fully factored into policy responses, including those aimed at assisting sustainable economic recovery. Also given that the crisis and continuing recession affect men and women migrant workers and household members differently, policies will be effective only if they are gender-sensitive and responsive.

Chapter 5 provides reflections on policy responses of home and host governments in relation to more gender-responsive labor migration policies. The chapter emphasizes that policy responses should address all stages of the migration process; take account of the factors behind the particular vulnerability of women migrant workers to discrimination, exploitation, and abuse; and weigh short-term responses to the crisis against the longer-term implications for the labor market and socioeconomic development. Moreover, given that the impact of the crisis has been uneven across countries and groups of migrants, adoption and implementation of the policy recommendations would have to be tailored to specific country and gender-related circumstances.

[8] Focus group discussions were conducted with the first two groups whereas interviews or roundtable discussions, where applicable, were conducted with key informants.

2. Impact of the Crisis on Migrant Workers and Their Families: A Macro Picture

This chapter looks at how Indonesia and the Philippines have been faring in terms of economic growth, labor migration and remittance flows, and local and overseas labor market trends in the context of the global economic crises. It also shows how households have been coping with the impact of the crisis, based on results of rapid assessments conducted by several international organizations, including the Asian Development Bank (ADB), International Labor Organization (ILO), the Association of Southeast Asian Nations (ASEAN), and the World Bank. The chapter also highlights gender differences of the impacts, which are distinguished into the short-term impact at the height of the global crisis (1 year after it rippled on during the first period of the survey) and at longer term from 2010 up to 2012 (covered by second period of the survey).

2.1. Impact on Economic Growth

Table 2.1 shows the trends in economic growth, inflation, and labor market conditions before, during, and since the global crisis. Like many other emerging countries, growth in Indonesia and the Philippines slowed as a result of the crisis. The downturn appeared to be less severe in Indonesia, which was able to maintain its gross domestic product (GDP) growth in 2008 and grow by 4.6% in 2009, as compared with the Philippines, which showed a decline in GDP growth from 6.6% in 2007 to 4.2% in 2008 to 1.1% in 2009. The deceleration of growth was caused not just by the crisis (manifested by the drop in commodity prices and weakened external demand for export goods) but also by the surge in inflation, which was triggered by the sharp rise in food and fuel prices. The inflation rate in the Philippines shot up by more than 8% in 2008, and by nearly 10% in Indonesia. In addition, the value of the local currencies of Indonesia and the Philippines depreciated in the first period, hitting 10,398.6 Indonesian rupiahs and 47.6 Philippine pesos in 2009. Unemployment rate in Indonesia hovered at about 8% in the first period while the Philippines managed to keep it below 8% in the first and second periods.

By 2010, both economies had relatively recovered—with the rebound especially large in the Philippines in terms of both total and per capita GDP. However, GDP growth in the Philippines fell from 7.6% in 2010 to 3.7% in 2011, largely due to a slump in exports and weak government spending. Most growth came from private consumption supported by remittances from the overseas Filipino workers (ADB 2012a, p. 209).[9] In 2011, Indonesia grew at its fastest rate since after the 1997–1998 Asian financial crisis, though the pace is projected to ease in 2012 on weaker external demand (ADB 2012, p. 193).[10] Since 2009, the

[9] GDP growth in 2010 was largely attributed to election-related spending whereas the slowdown in 2011 was primarily because of anemic government expenditure due to accountability mechanisms being put in place before acceleration of spending.

[10] Despite slowing growth in exports, Indonesia managed to post a GDP growth rate of 6.3% thanks to strong investment expenditures.

inflation rate has moderated to about 4% in the Philippines and 5%–6% in Indonesia. Also, the local currencies of the two countries have started to appreciate against the US dollar in the second period. Meanwhile, the unemployment rate in Indonesia was reduced to 7% in 2010.

Table 2.1: **Key Indicators for Indonesia and the Philippines**

	2007	2008	2009	2010	2011
Indonesia					
GDP growth rate (% per year)	6.3	6.0	4.6	6.2	6.5
Per capita GDP growth rate (% per year)	5.0	4.7	3.3	3.4	3.6
Inflation (% per year)	6.4	9.8	4.8	5.1	5.4
Exchange rate to US$	9,136.2	9,678.3	10,398.6	9,084.6	8,779.5
Poverty headcount ratio at $1.25 a day (PPP) (% of population)	24.2	22.6	20.4	18.1	...
Labor force participation rate (men)	83.7	83.5	83.7	83.8	...
Labor force participation rate (women)	50.3	51.1	51.0	51.8	...
Labor force growth (%)	...	1.8	1.7	2.4	...
Unemployment rate	9.1	8.4	7.9	7.1	...
Labor force with primary education, (% of women labor force)	53.9	51.6	...	...	...
Labor force with primary education, men (% of men labor force)	57.5	54.6	...	...	...
Labor force with secondary education, women (% of women labor force)	18.0	19.0	...	...	...
Labor force with secondary education, men (% of men labor force)	22.7	24.3	...	...	...
Labor force with tertiary education, women (% of women labor force)	7.9	8.6	...	...	...
Labor force with tertiary education, men (% of men labor force)	5.9	6.2	...	...	...
Total population (millions)	225.6	228.5	231.4	234.2	242.3
Population growth (% annual)	1.3	1.3	1.2	1.2	1.0
Philippines					
GDP growth rate (% per year)	6.6	4.2	1.1	7.6	3.7
Per capita GDP growth rate (% per year)	4.6	2.1	-0.8	5.6	1.8
Inflation (% per year)	2.9	8.2	4.2	3.8	4.8
Exchange rate to US$	46.1	44.5	47.6	45.1	43.3
Poverty headcount ratio at $1.25 a day (PPP) (% of population)	...	...	18.4	...	...
Labor force participation rate (men)	78.8	78.8	78.7	78.5	...
Labor force participation rate (women)	49.3	48.6	49.4	49.7	...
Labor force growth (%)	...	1.6	3.0	2.6	...
Unemployment rate	7.3	7.4	7.5	7.4	...
Labor force with primary education, women (% of women labor force)	27.4	26.8	...	...	...
Labor force with primary education, men (% of men labor force)	34.3	33.8	...	...	...
Labor force with secondary education, women (% of women labor force)	36.4	36.8	...	...	...
Labor force with secondary education, men (% of men labor force)	40.1	40.7	...	...	...
Labor force with tertiary education, women (% of women labor force)	34.4	34.7	...	...	...
Labor force with tertiary education, men (% of men labor force)	23.6	23.8	...	...	...
Total population	88.7	90.5	92,.2	94.0	94.9
Population growth (% annual)	1.9	1.9	2.0	1.9	1.7

... = not available, GDP = gross domestic product, PPP = purchasing power parity
Sources: *Key Indicators for Asia and the Pacific 2011*. Manila; Asian Development Bank. 2012. *Asian Development Outlook 2012: Confronting Rising Inequality in Asia*. Manila; World Bank. 2011. *Migration and Development Brief 17*. 1 December. Washington, DC.

2.2. Impact on Domestic Labor Markets

Before discussing the impact of the crisis on the domestic labor markets, it would be useful to present a brief profile of the labor force in the two countries. The labor force in Indonesia grew at an annual rate of 1.8% in the first period and 2.4% in the second period. In the Philippines, the labor force expanded by 2.3% in the first period and 2.6% in the second. In the two countries, over 60% of the work force is male and nearly 40% female as of 2010 (World Bank 2012b). Male workers are generally more educated than females in the labor force. For example, male workers with secondary education in Indonesia and the Philippines stood at 24% and over 40% in 2008, and the corresponding figures for women were 19% and nearly 37%.[11] Migrant workers represent less than 1% (0.5%) of the labor force in Indonesia, and make up 0.2% of men and 1.1% of women workers (World Bank 2012b; National Board for Placement and Protection 2012). In the Philippines, migrant workers represent nearly 4% of the labor force. Data by sex at this level are not available.

The crisis affected not only overseas employment but also jobs within the two countries. However, the open unemployment rate does not accurately reflect the impact of the crisis on domestic labor markets. Unemployment data cover only the formal sector, which is a small part of the labor market in these two countries. Table 2.1 shows that the size and rate of open unemployment have been falling in Indonesia. But given the country's large size and economic diversity, the open unemployment rates at the aggregate level mask important regional, sectoral, and gender differences. The unemployment rate for women has been consistently higher than that for men: 9.7% vs. 7.6% in 2008, 8.5% vs. 7.5% in 2009, and 8.7% vs. 6.2% in 2010.[12] In 2011, the female unemployment rate was still 1.7 percentage points higher than the male unemployment rate (ILO 2012b, p. 1).

Ground studies in 2009 reported significant layoffs,[13] particularly in the labor-intensive export sectors producing textiles and garments, leather and footwear, and electronics—which employ at least 75% women. Women workers were the earliest and most serious casualties of the crisis, mainly because they serve as a flexible buffer workforce in global supply chains. Those who did not lose their jobs experienced delays in salary payments and reduced working hours and overtime and, as a consequence, suffered reduced effective incomes (ILO and ADB 2011, pp. 18–20). The potent combination of decreased earnings along with high food and fuel prices has compounded the situation for many households (Oxfam GB 2010b, p. 23).

Importantly, those who lost their jobs could not afford not to work and had to find alternative sources of livelihood in the informal economy, where they are not covered by labor legislation, social protection, or entitlement to certain employment benefits, and where the vulnerability of employment is closely related to poverty (Box 2.1).

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11 However, there is an exception—a higher percentage of women (35%) than men (24%) have attended tertiary education in the Philippines (World Bank 2012b).

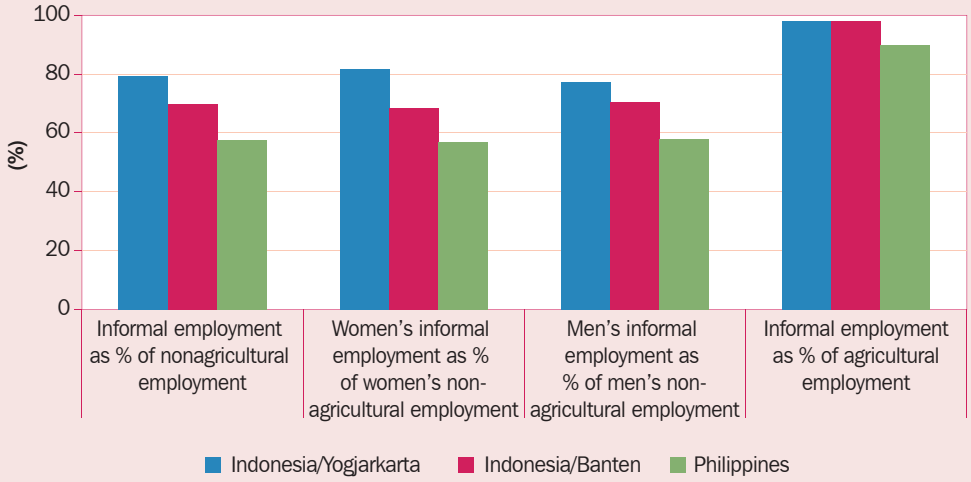
12 Badan Pusat Statistik Republic Indonesia, www.bps.go.id/tab_sub/view.php?tabel=1&daftar=1&id_subyek=40&notab=7

13 The Department of Manpower recorded 65,000 dismissals geographically concentrated in West Java as a result of the crisis by the end of August 2009. But APINDO (Indonesian Employers Association) reported layoffs of between 150,000 and 200,000 workers, including outsourced and daily workers (Oxfam GB 2010b, p.22).

Box 2.1: **Informal Employment in Indonesia and the Philippines, 2009**

About 80% of nonagricultural employment in Indonesia was informal, while at least 98% of agricultural employment was informal. While there may have been more men than women in total informal employment, women tend to be concentrated in the most vulnerable and poorest forms of informal employment (ILO and ADB 2011, p. 12).

Figure Box 2.1: **Informal Employment in Indonesia and Philippines by Sex, 2009**



Source: Asian Development Bank and International Organization for Migration. 2011. *The Impact of the Global Financial Crisis on Migrants and their Families in Asia: A Survey-based Analysis. Manila*, Table 2.5, p. 11.

Furthermore, several studies have highlighted the fact that the impact on the labor market was not only in terms of job losses and informal employment, but also on increasing flexibility and worsening working conditions. The process was already ongoing before the crisis, but it accelerated during the crisis. Employers used the economic crisis to lay off workers with fixed or permanent contracts and to replace them with contractual and temporary workers, as well as to hire younger and lower-paid women workers. Such practices make firms more resilient by increasing the flexibility of the labor force but reduce the security of worker incomes and exacerbate workers' vulnerability.[14]

In 2010 and 2011, Indonesia generated more new jobs than new entrants to the labor market, helping to lower the unemployment rate. But the increasing flexibility of the labor force continues and some 62% of the employed labor force still work in the informal economy where wages and job security are low (ADB 2012a, p. 194). Despite this, the country still managed to make good progress in its poverty reduction efforts. The proportion of the population who live on less than $1.25 a day has been declining from 24% in 2007 to 18% in 2010 (Table 2.1).

[14] A study on changes in export sector employment in Indonesia in 2009–2010 reported that employment shrank in 2008 and early 2009. Although new jobs were available from the second quarter of 2009, companies instituted selective recruitment procedures with a strong preference for women workers under age 22 and hired workers as "interns" (on monthly contracts) and "peons" (daily wage labor) (Hossain et al 2010, p. 21).

Although national unemployment rates have remained relatively stable in the Philippines (Table 2.1), other sources emphasize that the impact of the crisis was severe in terms of reduced employment, worsening employment conditions, increasing underemployment, and growth of the informal sector. Around 37% of working adults had their work hours or days shortened, had their income reduced, or lost a job between February and April 2009. Moreover, underemployment rates[15] increased from 17.5% in October 2008 to 19.8% in July 2009, while visible underemployment[16] remained high at 11.1%. In April 2009, when retrenchments of workers were at their peak, the number of wage and salary workers (considered as formal sector workers) grew by only 2.5%, while the number of people working as unpaid family workers increased by 9.4% compared with April 2008 (ASEAN Secretariat and the World Bank 2009b, p. 2).

Although sex-disaggregated data on retrenchments and layoffs are not available, it is safe to say that since most of the establishments that closed down or laid off workers were from the electronics and garments industries in the export processing zones—where the workforce is 70%–80% female—Filipino women workers were the hardest hit. "The loss of their jobs has definitely pushed women workers of crisis-affected companies deeper into poverty. The clearest expression of poverty is the inability of vast numbers of Filipinos to meet the most basic needs for subsistence" (Oxfam GB 2010b, p. 28). Data from the Philippines Community-Based Monitoring System also confirm higher levels of poverty in 2009 due to the impact of the crisis (Reyes et al. 2010, p. 16).

Philippine employment improved in 2011. However, most new jobs were part time and the rate of underemployment rose to 19.3%, while other labor market indicators remained weak: youth unemployment was high at 16.3% and employment in manufacturing was low at 8.3% of total employment.[17] About 20% of the unemployed were college graduates, indicating a mismatch between their skills and the needs of the labor market (ADB 2012a, p. 210).[18]

2.3. Impact on Labor Migration

The Philippines ranked 4th and Indonesia 17th among the top recipients of migrant remittances in the world (World Bank 2011, p. 2). The concern with the impact of falling demand, including demand for labor in the destination countries, is therefore understandable. International labor migration is a key component of unemployment reduction and job creation policy of these two countries, even though this may not necessarily be reflected in official government documents.

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15 The number of people who would like to work longer hours in their present or a new job or who have an additional job on top of their main job.

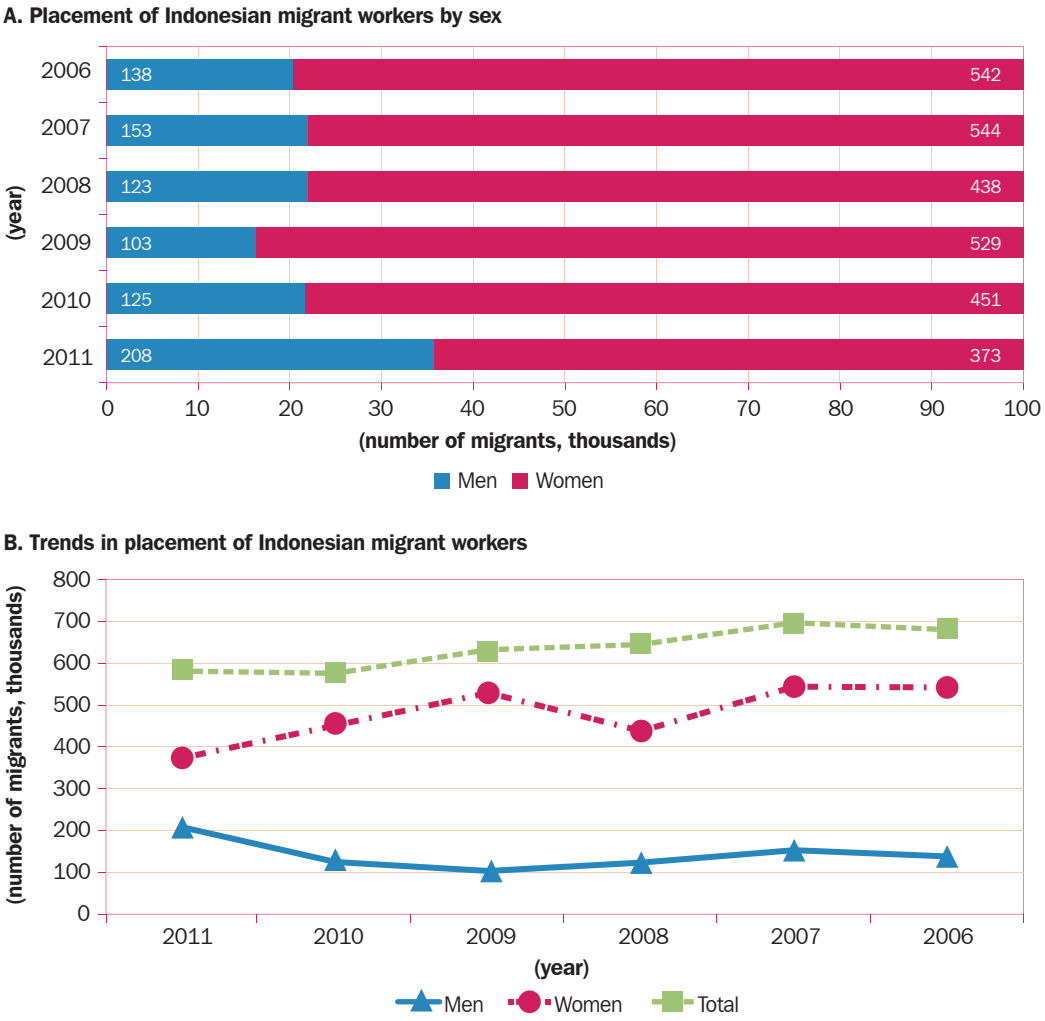
16 The number of people who work fewer than 40 hours a week.

17 The boom in the services sector, notably business process outsourcing, meant generation of additional jobs particularly for the skilled workforce. As the low-skilled workers do not meet the skills level to leverage this opportunity, their recourse is underemployment and informal employment.

18 This has been a perennial employment issue in the country, which recently prompted the government's Technical Education and Skills Development Authority (TESDA) to encourage new and recent graduates to take up its courses in order to acquire skills that are sought after by companies in the private sector.

Figure 2.1 shows that the outflow of new migrant workers from Indonesia declined between 2007 and 2010, and it was only in 2011 that there was a slight increase over the previous year. The decline was especially large in 2009 (more than 15%) for formal migrant workers because of falling demand in the manufacturing and construction sectors, which were badly hit by the crisis (ADB 2012b).

Figure 2.1: **Placement of Indonesian Migrant Workers by Sex, 2006–2011**

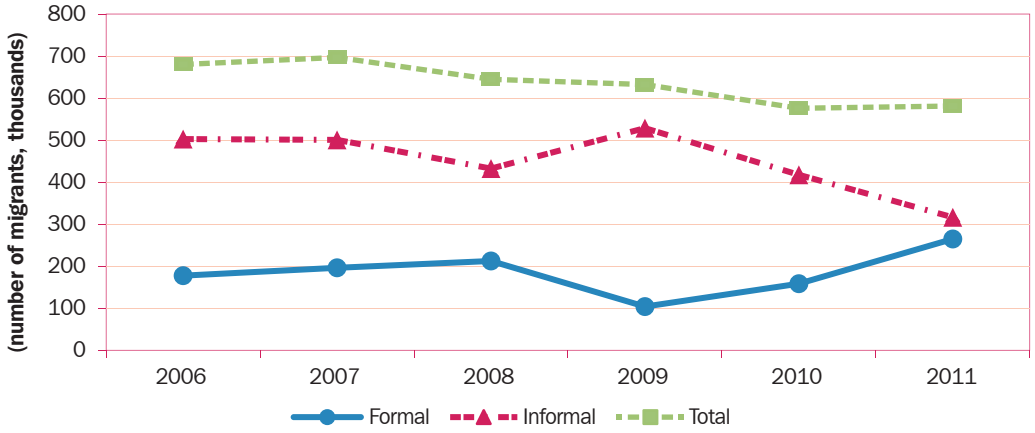


Source: Pusat Penelitian Pengembangan and Informasi/Centre for Development Research and Information (PUSLITFO BNP2TKI) https://docs.google.com/present/view?id=dg874f2_1fp8vb4c6&interval=30

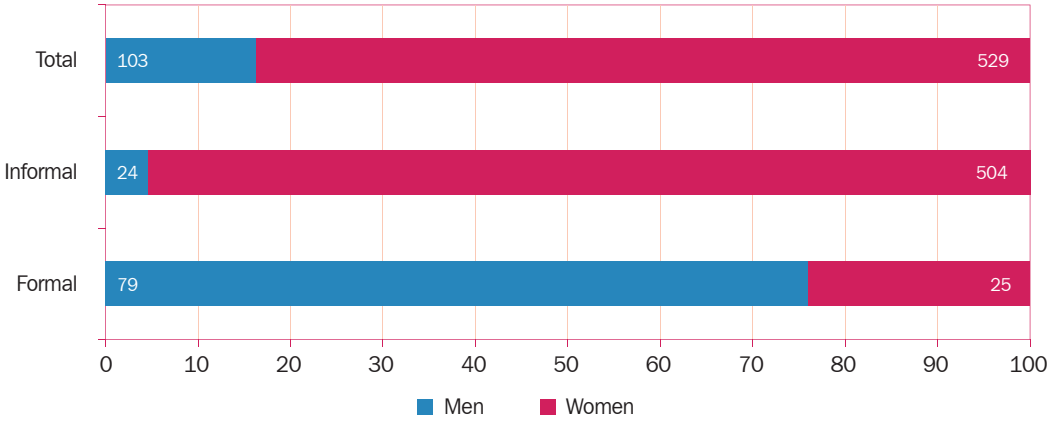
On the other hand, the number of informal migrant workers increased in 2009, indicating that the demand for informal service workers, particularly those in domestic service, was not adversely affected by the crisis (Figure 2.2). Some 95% of Indonesian women migrant workers were in informal employment. Indonesian labor migration has been very heavily feminized; at least 75% of registered legal migrants were women and as of 2009, about 95% of Indonesian informal migrant workers were women.

Figure 2.2: **Placement of Indonesian Migrant Workers by Sector and Sex, 2006–2011**

A. Placement of Indonesian migrant workers by sector, 2006–2011



B. Placement of Indonesian migrant workers by sex, 2009



Source: Pusat Penelitian Pengembangan and Informasi/Centre for Development Research and Information (PUSLITFO BNP2TKI) https://docs.google.com/present/view?id=dg874f2_1fp8vb4c6&interval=30

The highly gendered nature of international labor migration—with women going mainly into domestic care services while men dominate in the construction and manufacturing sectors—meant that the crisis had differential effects. Job opportunities for men migrants tend to be more strongly linked to business cycles, so that many of them lost their jobs as construction dried up and contracts in manufacturing were terminated. Indonesian women migrants engaged in export-oriented manufacturing industries in destinations such as Taipei,China and Malaysia were similarly adversely affected. But "the care activities dominantly performed by women workers tend to be affected by other variables such as demographic tendencies, institutional arrangements and the extent to which women work outside the home in the host country. So employment in such activities is often relatively invariant to the business cycle, or at least respond to a lesser extent" (Chibber et al 2009, pp. 40–41).

Job losses also have gender-differentiated impacts in several ways. The earnings of women in poorer families are central to the livelihoods of families and to the health and education

of children. As they receive less income relative to men, they have fewer savings and the loss of a job will thus have a more severe impact. Also, women are often more fearful of losing their jobs because of the limited economic opportunities offered to them in society (Franck and Spehar 2010, p. 45). For those who have lost their jobs, the implications for women migrants often go beyond the working sphere, as women risk losing gains in economic independence and empowerment achieved by migration.

Even for those who have not lost their jobs, various reports indicate that women migrant workers, in particular those women who make up the majority of irregular migrants, faced deteriorating terms and conditions of work. The "feminized occupations" where the demand for migrant workers remained strong offer notoriously poor conditions and little or no labor and social protection—and the crisis would certainly have added to their vulnerability. Since many women and their families went into debt to obtain overseas employment and because opportunities for gainful work at home are extremely bleak, they tried to stay in the host countries even if it meant accepting jobs well below or very different from their skill levels. As a result, women who were desperate to keep their jobs or find new jobs became more vulnerable to not only economic exploitation but also to sexual abuse and physical violence (ILO and ADB 2011, p. 24). Box 2.2 highlights the vulnerability of women migrant workers to discrimination, exploitation, and abuse, whereas Box 2.3 shows that there are vulnerabilities at every stage of the migration process.

Box 2.2: **Vulnerability of Women Migrant Workers**

Women migrant workers are at greater risk of discrimination, exploitation, and abuse in several ways:

- *As women vis-a-vis men:* Within their families, at the workplace, in society, and in the nation, women and girls still do not have the same rights and opportunities available to men and boys. On the other hand, more and more women are being expected to assume responsibility for the survival of the whole family and to look for new sources of income, including in times of post-conflict recovery and reconstruction.
- *As foreigners compared with nationals:* Like men migrants, women migrants are vulnerable insofar as they are outside the jurisdiction and protection of the laws of their own country and are not entitled to the full range of protection and benefits of the destination country. But women are particularly vulnerable because they are often concentrated in occupations that are not normally covered by the destination country's labor codes or social security provisions. A migrant rights convention exists; however, its ratification is limited (UNDP 2009).
- *As dependent migrants compared with autonomous migrants:* In several receiving countries, women migrant workers are not allowed under the immigration laws to change employers or are required to have their visas sponsored by a national. The "one employer rule" and the visa sponsorship system put the worker almost totally under the control of the employer/sponsor.
- *As undocumented or irregular migrants:* Rather than returning home after losing their jobs, many migrants (both women and men) may choose to stay on as undocumented migrants. Since they have no legal status in the destination country, they have no legal recourse in case of violation of their rights. They are also too scared to complain or even to approach the authorities for any kind of official assistance. Even when they are "rescued" by the authorities, they are often treated as criminals.

Source: International Labour Organization (ILO). 2003. *Preventing Discrimination, Exploitation and Abuse of Women Migrant Workers: An Information Guide*. Geneva: ILO Gender Promotion Programme. Booklet 1, pp. 15–17.

Box 2.3: **Vulnerabilities at Different Stages of the Migration Process**

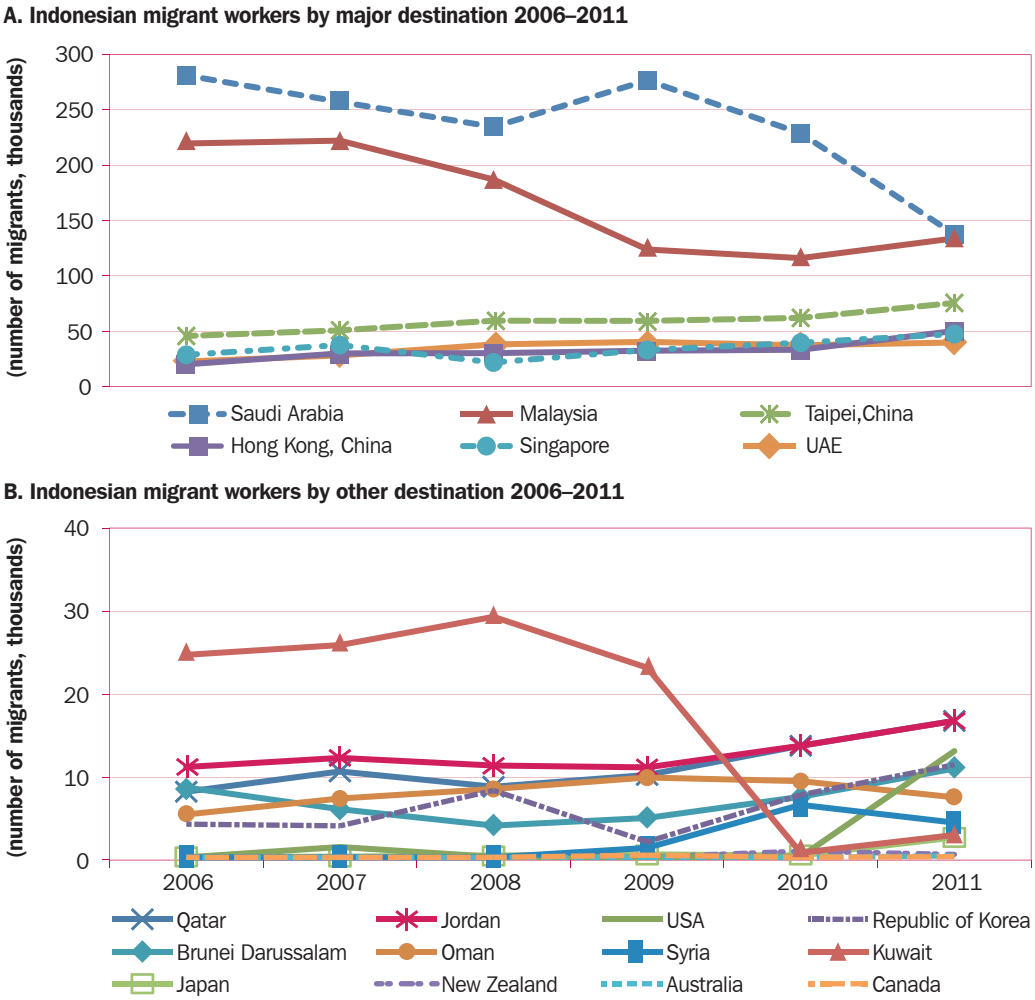
Migration stage	Vulnerabilities faced by migrant workers, especially women
Recruitment and predeparture	• Illegal recruitment and trafficking • Excessive fees for placement and documents • Cheating and extortion by agencies and brokers • Nonexistent jobs • Inappropriate and expensive training programs • Being locked up by recruiters, abuses in "training centers" • Not being sent abroad at all • Falsification of worker's identify • Lack of information on terms and conditions of employment
Journey	• Expensive fares • Unofficial transportation/smuggling • Hazardous travel • Victimization in transit
Working and living in the receiving country	• Contract substitution or contract violations • Dependent employment relationship • Withholding of papers/documents by employer/sponsor • Poor working and living conditions • Health and safety risks and lack of social protection • Nonpayment or unauthorized deductions from wages • Physical, psychological, or sexual abuse or violence • Limited freedom of movement • Lack/absence of information, access to services, and redress mechanisms • No embassy or inadequate services provided by embassy
Termination of contract	• Illegal termination • Sudden, unjust termination • No place to stay before return to home country • Absence of complaint and redress procedures
Return and reintegration	• No alternative source of income, difficulties of finding local employment • Extortion and overpricing of services by airport and customs personnel, money changers, etc. • Bankruptcy • Family adjustment problems • Social reintegration difficulties, particularly for survivors of violence abroad • Dangers of being retrafficked.

Source: International Labour Organization (ILO). 2003. *Preventing Discrimination, Exploitation and Abuse of Women Migrant Workers: An Information Guide*. Geneva: ILO Gender Promotion Programme. Booklet 1, pp. 22.

The deterioration of already poor working conditions and some high-profile cases of serious maltreatment of Indonesian domestic workers by abusive employers[19] led the Indonesian government to place a moratorium on sending women migrants as domestic workers to five destination countries (Figure 2.3). Since 2009, the main reason for the decline in outflows was not due to the economic crisis but to the moratorium. However, while new migrant outflows to these moratorium-imposed countries fell, the numbers going to other major destinations have been steadily growing. In addition, data indicate that the Arab Spring has had limited impact so far on overall deployment of Indonesian migrant workers to the region. The growing European sovereign debt crisis did not significantly affect the deployment numbers, either, as the region is not a main destination of Indonesian migrant workers.

[19] In one instance, the Government of Indonesia was not informed before the Government of Saudi Arabia executed an Indonesian domestic worker for killing her employer, who had abused her. Saudi Arabia issued an official apology to Indonesia assuring that such an incident would not happen again (BBC 2011).

Figure 2.3: **Indonesian Migrant Workers by Major Destination Countries, 2006–2011**



Source: Pusat Penelitian Pengembangan and Informasi/Centre for Development Research and Information (PUSLITFO BNP2TKI) https://docs.google.com/present/view?id=dg874f2_1fp8vb4c6&interval=30

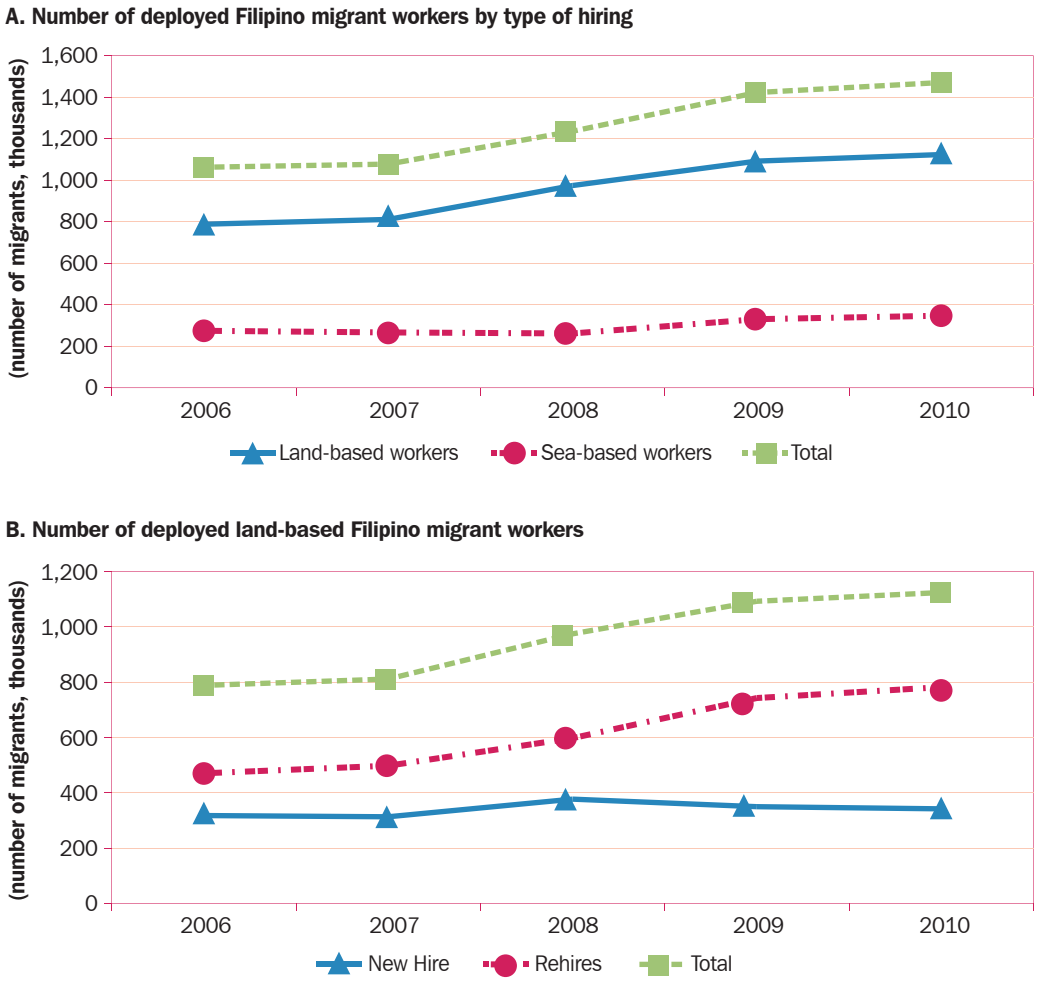
The global crisis did not adversely affect the total number of Filipinos finding employment abroad; although the number of new hires dropped by 7%, rehiring grew by almost 25% between 2008 and 2009 and by another 5% between 2009 and 2010 (Figure 2.4). Total deployment of overseas Filipino workers (OFWs) in 2009 was up by 15% from 2008 and by 32% from 2007, and increased by 19% in 2010 as compared with 2008. The high rate of rehiring also implies that there were few Filipinos returning from their destination countries. The diversification of migration destinations of the OFWs helped lend resilience to the migration flows and remittances.[20]

[20] "While deployment of land-based OFWs to the Americas and Europe declined by 12 percent between 2008 and 2010, this was more than offset by an increase in deployments to the Middle East (8 percent increase, mainly to Saudi Arabia and the United Arab Emirates), Asian countries (28 percent increase) and Africa (53 percent increase). Among Asian countries, Hong Kong, China and Singapore have seen large increases in OFW deployments. The deployment of seafarers, who account for one-quarter of overall OFW deployments, increased by about 33 percent between 2008 and 2010 and is expected to increase by a further 15 percent in 2011" (World Bank 2011b, p.9).

Labor migration of Filipinos is less heavily feminized compared with that of Indonesians, but since 2008 more women than men have been migrating for work (Figure 2.5). While the number of new male hires has been falling (declining by 11.6% between 2008 and 2010), growing numbers of women are being deployed overseas (increasing by 13.6% between 2008 and 2010). Sex distribution is more feminized in the labor market for OFWs than in the domestic labor market—women accounted for 48% of total OFWs in 2010, whereas the sex distribution of domestically employed workers was 39% women and 61% men (Orbeta 2012, Slide 14).

Like their Indonesian counterparts, the employment of Filipino migrant women was less affected by the crisis than that of Filipino migrant men. Female OFWs have been going mainly into domestic service and other typically "feminine" occupations as caregivers and cleaners (Figure 2.6). Women also make up at least 85% of the OFWs working as professional nurses and around 3% of total sea-based OFWs.

Figure 2.4: **Number of Deployed Overseas Filipino Workers by Type of Hiring, 2006–2010**

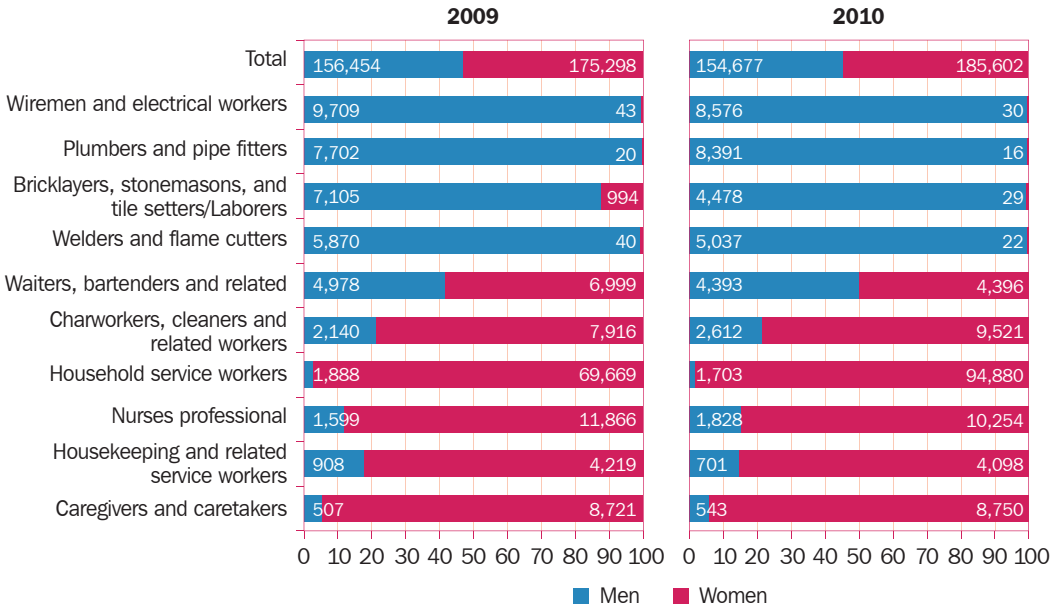


Source: Philippines Overseas Employment Administration, Overseas Employment Statistics for various years. www.poea.gov.ph/stats/

Figure 2.5: **Deployed Overseas Filipino Workers by Sex—New Hires (Land Based), 2006–2010**

Source: Philippines Overseas Employment Administration, Overseas Employment Statistics for various years. www.poea.gov.ph/stats/

Figure 2.6: **Number of Deployed Overseas Filipino Workers by Sex and Top Occupational Categories—New Hires (Land Based), 2009–2010**



Note: Data for earlier years not comparable.
Source: Philippines Overseas Employment Administration, Overseas Employment Statistics for various years. www.poea.gov.ph/stats

Official data are not available on return migration to the two countries. But studies on the impact of the crisis reported that governments in some receiving countries, including the Republic of Korea and Malaysia, adopted restrictive migration measures, such as a freeze on the hiring of new migrant workers, retrenchment of migrant workers, campaigns against unauthorized migrant workers, and repatriation of irregular migrant workers. The displacements occurred mainly in export industries and construction. For example, it was reported that at the onset of the crisis in 2008, a total of 6,957 OFWs were displaced

over an extended period that ended in September 2009 (mainly in Taipei,China), of whom 4,495 returned home (Asis 2010, p. 6). The immigration controls imposed by other major destination countries amid the crisis and continuing economic slowdown are highlighted in Box 2.4.

Box 2.4: **Immigration Controls amid the Crisis and Continuing Economic Slowdown**

At the height of the global economic crisis, major destination countries, including Canada, the European Union, and the United States, took steps to decrease the inflow of migrant workers, often as a result of public pressures. Immigration flows were regulated by adjusting numerical limits (quotas, targets, caps); tightening labor market tests; limiting possibilities to change status and to renew permits; applying supplementary conditions to nondiscretionary flows (i.e., family unification and humanitarian flows); and promoting return migration through incentives such as bonuses, tickets, lump sum payments, and portability of social security benefits. A number of countries also intensified their efforts to curb irregular migration.

Some countries implemented these measures—which excluded total bans on inflows—as adjustments to their circumstances. As a short-term measure, Australia targeted a decrease of inflows of skilled migrant workers by 14% a year.

The United Kingdom put in place restrictions on non-EU immigration. In addition, foreign students no longer had the option to work in the UK after completion of their studies in the country. The number of international students was expected to be reduced by about 60,000 a year. In 2012, the government announced that it would retain its policy on intra-company transfers for the next 2 years, which implies a reduction in inflows of high-skilled workers into the country. In an attempt to attract only the most qualified high-skilled workers, the government clarified that other avenues for entry could be considered, such as Tier 2-skilled workers with job offers from UK employers and a scheme for graduate entrepreneurs with sound business plans.

Italy and Spain lowered the number of work permits, essentially for foreign workers in low-skill occupations. In November 2008, the Spanish government began offering eligible migrants the total amount of their Spanish unemployment benefits if they returned home and promised not to come back for 3 years.

Under the United States economic stimulus package, H1B hires were restricted to work for companies that received financial support from the Troubled Asset Relief Program. The rejection rate in applications for United States L1 visas, which are used for intra-company transfers, are reported to be on the rise. In 2005–2007, the rejection rate for L1 applicants was 6%–7%, which increased to 20% in 2008 and further to 27% in 2011.

More recently, however, major destination countries, such as Australia and the United States, are relaxing their immigration controls, which are reported to have cost their respective economies millions of dollars. The Government of Australia, for example, is revising its English language, work and financial requirements for international students to draw them back to study in the country.

Sources: Global Migration Group and ILO. 2010. *Fact-Sheet on the Impact of the Economic Crisis on Immigration Policies.* May. Geneva; Government of the Philippines. 2009. *Migrant Workers' Human Rights Research*; Kalita, M. 2009. U.S. Deters Hiring of Foreigners as Joblessness Grows. *The Wall Street Journal*. 27 March; Taylor, R. 2009. Australia Slashes Immigration as Recession Looms. Reuters UK. 16 March; *The Economic Times*. 2011. Ease Visa Restrictions for India, [People's Republic of] China: Australian Univs. 4 May; *The Prisma.* 2012. Visa Restrictions on Students in Britain: A False Start. 8 April; *Times of India*. 2012. Anti-immigration drive: Now, Indians can't work in UK after studies. 5 April; *Times of India*. 2012. Indian IT Cos may Relocate to Other European Countries: India to UK. 17 April; *Times of India*. 2012. Visa Rejections Disrupt Indian IT Operations in US. 5 April; United Nations Development Programme. 2009. *Human Development Report 2009: Overcoming Barriers: Human Mobility and Development*. New York.

Although there was no large-scale return of migrants, concerns over the conditions of migrant workers were justified. "Deployment levels may remain high, but they do not reveal the quality of jobs and treatments of OFWs during the crisis. Displacement and repatriation may not be massive, but they conceal the conditions under which migrant workers cannot freely choose to return home. Remittances may continue unabated, but the sacrifices that the migrants make to support their families back home are not known" (Asis 2010, p. 10). In the destination countries most affected by the global crisis, migrant workers, especially women, could have been pushed into riskier conditions: "...displaced workers shifting to the informal sector or becoming unauthorized, or workers subjected to lower wages or abusive conditions. For newly hired migrant workers who shelled out huge amounts for placement fees, shorter hours or worse, retrenchment and repatriation, this means shattered hopes and indebtedness" (Asis 2010, p. 6).

A study on the situation of Indonesian migrant workers reported that there was no large-scale return of migrants who lost their jobs, as they would rather risk becoming irregular migrants in the destination country, where income and living conditions were still better than at home. This has serious consequences, as evidenced in the cases filed with the National Board for Placement and Protection of Indonesian Overseas Workers (BNP2TKI)—irregular migrants are likely to work in exploitative jobs, including prostitution in the case of a number of women migrants (Oxfam GB 2010a).

2.4. Impact on Remittances

Remittance flows to Indonesia and the Philippines proved to be resilient during the global crisis, as evident from Figure 2.7 (see ADB 2012b). In fact, there has been a steady increase in both countries, although remittances grew faster in the Philippines than in Indonesia. However, an ADB study on the Philippines noted that a crisis could adversely affect remittances, which in turn can induce increase in overseas deployment (ADB 2012b). Remittances represent more than 10% of GDP in the Philippines and 1% in Indonesia. Remittances represent about a third of incomes of migrant households in Indonesia.[21] By contrast, remittances are the primary if not the sole source of income for migrant households in the Philippines, a situation that poses high risks during a sharp fall in inflows.

A closer look at the data reveals that more than 50% of the remittances sent to the Philippines came from the United States and Canada.[22] The remainder came from Asia, Europe, and the Middle East and to a lesser extent from African countries, Australia, and New Zealand (Figure 2.8). The remittances sent by Filipino migrant workers did not seem to be hit by the Arab Spring and the European debt crisis; in fact, remittances from those regions rose between 2009 and 2011. Growth in deployments to the Middle East might have contributed to the increase as additional new workers contribute to higher remittances sent home.[23]

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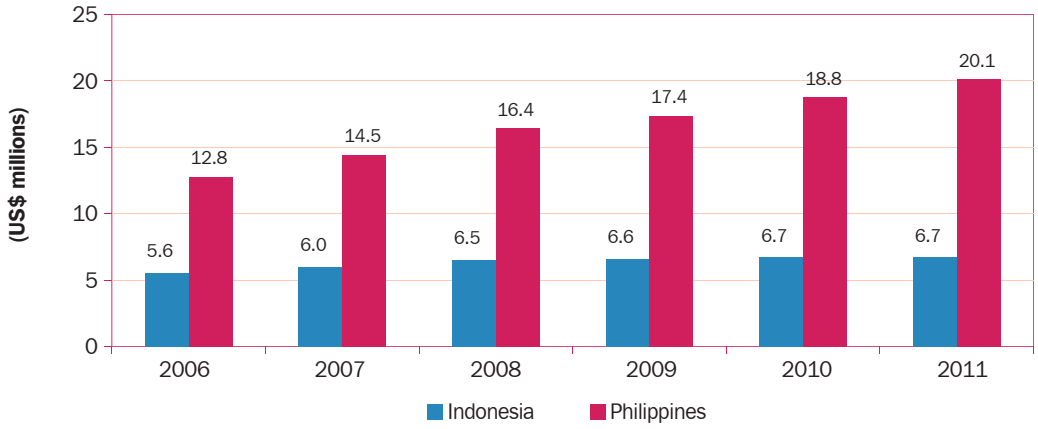
21 A study suggests remittances increase, rather than decrease, inequality among households in the country (ADB 2012b).

22 The high amounts of remittances reportedly coming from Canada, which has fewer migrant workers than other destination countries, are largely due to the operations of money transfer agencies based in the country (e.g., Moneygram), which process money transfer transactions from around the world.

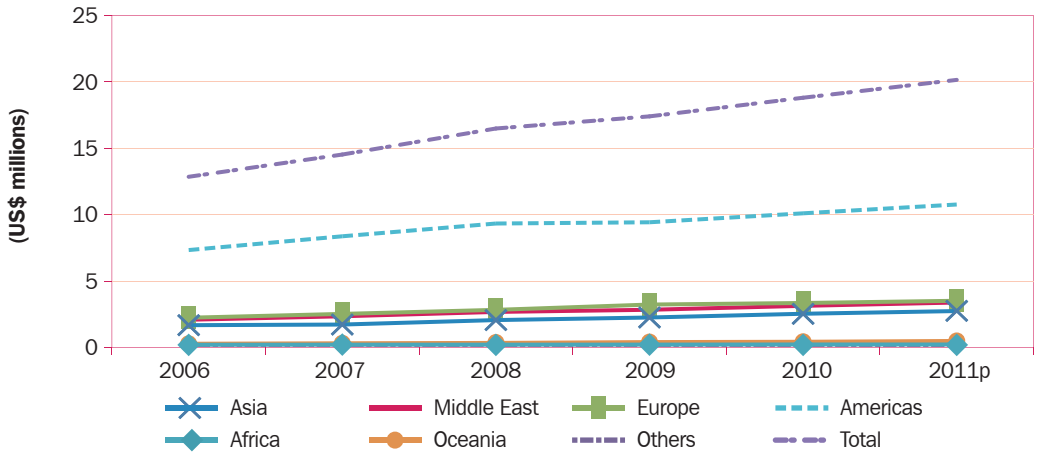
23 Data for Indonesia are currently not available.

Figure 2.7: **Remittances to Indonesia and the Philippines, 2006–2011** (US$ millions)



Sources: BNP2TKI. Online System.Penempatan Dan Perlidungan TKI. January 2012. https://docs.google.com/present/view?id=dg874f2_1fp8vb4c6&interval=30); Banko Sentral ng Pilipinas. 2012.(www.bsp.gov.ph/statistics/keystat/ofw.htm

Figure 2.8: **Filipino Migrant Workers' Remittances by Origin, 2006–2011** (US$ thousands)



p = preliminary
Source: Banko Sentral ng Pilipinas. 2012. www.bsp.gov.ph/statistics/keystat/ofw.htm

The same study by ADB, which used official and private survey data, found that migrant households were insignificantly adversely affected by the crisis (ADB 2012b). Data from the Philippines Community-Based Monitoring System also revealed a decline in the amount and frequency of remittances received between November 2008 and April 2009.[24] A study on Indonesia emphasized that the impact of reduced remittances to families that rely on them was serious, especially since "the international migrant families often do not fall into social protection schemes, such as direct cash transfers, as they are receiving income from overseas and may have made improvements to their homes, which sometimes used as a crude measure of poverty for the purpose of targeting programmes" (Oxfam GB 2010a, p. 18).

[24] About 21% of households surveyed reported that they did not receive remittances; another 9% of Filipino migrant households experienced reductions in the amount of remittances received and 7% of households experienced a decline in the frequency of receipt of remittances (Reyes et al 2010, p. 8).

Studies have pointed out that women migrants face various constraints and problems in sending remittances home. In general, women earn less than men. Many women migrants also have to make larger payments to recruitment agents and middlemen, often incurring large debts that they have to repay out of their earnings. Therefore, they have less savings and are able to remit smaller amounts than men (Ghosh 2009a, p. 37). In addition, women tend to face greater problems that affect the ease of money transfers, including isolation (particularly for domestic workers), cumbersome procedures, language barriers, and high transaction costs. Although they may remit less money than men, women migrants tend to remit on a more constant basis (Peralta 2010, p. 2). Women may also face familial obligations to remit all their earnings to their families in ways that may not be expected of men. For example, single women may be expected to financially support even extended family members at home, while married women may have to shift the pattern of sending remittances from their natal households to those of their husbands (Ghosh 2009a, p. 37). A study of Filipino domestic helpers in Rome revealed that women migrants often go to the extent of taking out loans at high interest rates just to send money to their families (Panopio 2009, p. 2).

2.5. Household Coping Mechanisms

Various studies, including rapid assessments conducted by international organizations such as ADB, the Association of Southeast Asian Nations (ASEAN), the International Labor Organization (ILO), and the World Bank have identified household coping mechanisms in facing economic shocks. These include reducing consumption or shifting to cheaper substitutes; modifying expenses related to health and education; tapping various fund sources including borrowing money, using existing savings, or selling assets; or augmenting income sources by adding the number of working household members or working for longer hours.[25]

A crisis monitoring survey conducted by the World Bank in the Philippines in 2009 found, for example, about half the households reduced their food consumption or replaced certain food items with cheaper alternatives. This coping strategy was particularly evident among poor households, whose food consumption accounted for as much as 90% of their total expenditure. Other households coped by seeking additional jobs or finding other sources of income to meet their basic needs, including taking jobs with no labor protection (ASEAN Secretariat and World Bank 2009b, p. 5).

In Indonesia, a household survey by the Crisis Monitoring and Response System revealed that the two most common coping mechanisms were substituting non-staple food items with lower-cost or lower-quality foods and borrowing money from family and friends. Another survey found that people started to go to public clinics for free medical treatment even though these clinics were farther from their homes than the private clinics they previously used. Also, they were using over-the-counter medications rather than seeking professional treatment. But it appeared that families still regarded education as a priority, as there was no evidence of any increases in child labor or school dropouts as a result of the crisis (ASEAN Secretariat and the World Bank 2009a, pp. 3–4).

[25] The sample of respondents included in rapid data assessments is not representative of the population. However, results from the studies provide indications of the severe coping strategies that households used, which have adverse human development implications.

Eating cheaper and less nutritious food and looking for additional sources of income were the most common coping mechanisms used by households in Indonesia and the Philippines. A number of Filipino households also resorted to extreme adjustments in children's education, such as pulling them out of school (ADB and ILO 2011). By contrast, Indonesian households used less severe adjustments, such as reducing school supply and other educational expenses, rather than pulling children out of school (ADB and ILO 2011).

The findings of the studies have emphasized that the underlying gender inequalities in the household often mean that the "lived human experience" of crisis tends to be harsher on women than on men (ILO and ADB 2011, p. 29). Because women commonly bear the bulk of household management responsibilities—putting food on the table, putting children through school, taking care of children and aged and disabled family members, safeguarding the health of the family—they also are the most negatively affected by household adjustment and coping strategies.

For example, focus group participants in Indonesia reported that women must take on more work to make ends meet. The need is also increasing due to rising prices and reduced incomes. In another example, women who were already fully employed were forced to take additional work in the informal sector, including sex work, to pay household expenses. In most cases, where additional work is required, it is usually women rather than men who take up informal employment, in whatever activity, to earn income for their families to survive. This includes both young women and older women. In yet another case, women spoke of the emotional toll of losing their jobs that for half of the women has led to increased conflict such that they faced divorce or domestic violence (Oxfam GB 2010a, pp. 17–18).

In the Philippines, focus group participants also reported that they had to take second jobs or "sidelines" as well as other alternative sources of income to bridge the family from one day to the next. "It is up to the woman to ensure that there is food on the table and that the most immediate needs of the household—water and healthcare—are met. For this, they have to come up with ingenious ways of producing money to buy sustenance" (ILO and ADB 2011, p. 2).

The analysis in this chapter shows that at the macro level, the global crisis has had limited overall impact on overseas employment and labor migration in Indonesia and the Philippines, and that remittances have been resilient. But the chapter also emphasizes that the impact differs for men and women migrant workers because of the gendered nature of international labor migration. It also underscores the fact that households would have been affected not only by what happened to family members working abroad but also by what happened to those members working in local labor markets. The chapter also mentions that the burden of coping with household economic crisis differs for men and women, reflecting the gender inequalities in the household that often result in women being most affected by household adjustment and coping strategies.

3. Impact of the Crisis on Migrant Workers and Their Families: A Survey-Based Analysis

This chapter provides a detailed picture on the ground by analyzing the results of two surveys on migrant households. The first survey was conducted in 2010, covering the first period after the crisis, and the second survey was in 2012, 4 years after the height of the crisis in 2008 (herein referred to as the second period since 2010). Details of the design for the survey conducted in 2012 are provided in Appendix 2 whilst details for the first survey are described in Appendix 1. The 2010 survey covered about 200 households each in Indonesia and the Philippines, but for a number of the variables there was no disaggregation by gender. The 2012 survey revisited about 100 households from the original sample in each country, with a survey questionnaire that was redesigned to provide more detailed gender-relevant information. Similar to the 2010 survey, the 2012 survey conducted a series of focus group discussions with household heads and family members of migrant workers and return migrants, and roundtable discussions with relevant key informants to supplement the information from the survey and to shed more light on some issues.

Therefore, the analysis in this chapter is mainly based on the 2012 survey, supported by gender-relevant data available from the 2010 survey. The two surveys are not strictly for comparison, but more for looking at the dynamics of the impacts of the crisis, coping mechanisms, and overall household condition. Furthermore, given the very small sample size and selection of respondents, particularly of the 2012 survey, the magnitudes and trends analyzed are not necessarily representative of the national population. Notwithstanding, the survey results and a series of focus group and roundtable discussions have shed light on key gender issues that describe the dynamics of the impact of the crisis on migrant workers and their families as well as their coping mechanisms.

3.1. Profile of Migrant Households

Figures 3.1–3.6 summarize the profiles of households surveyed in 2012 in the two countries. One striking difference in the two samples is that while only 11% of the Indonesian migrant households were headed by women, the comparable figure for the Philippines was 52%. Accordingly, men headed 89% of households in Indonesia and 48% in the Philippines. Earlier studies found that women-headed households in Indonesia tend to have a lower level of income or expenditure than household headed by men, but the reverse is true for the Philippines (Pekka 2012a; National Statistical Coordination Board 2005).

In terms of education level, the average number of years of schooling of Indonesian migrant household members is 6.5. Women were less educated (6.2 years of schooling)

compared with men (6.8). About 15% of women have no formal education compared with 6% of men. The average years of schooling of family members in the Philippines is higher (9.5) than Indonesia, and women have slightly more years in schooling (9.6) than men (9.5). The shares of those with no formal education in the Philippines were also much lower: only 2% of women and 1% of men (Figure 3.2).

On the role of remittances, the share of remittances in migrant household incomes varies in the two countries. Remittances represent about a third of household incomes in Indonesia, implying that the migrant households have other sources of income. On the other hand, remittances are the primary, if not the sole, source of income for migrant households in the Philippines (ADB 2012b).

The economic activities of migrant family members in Indonesia show that 50% of them work, about 70% of the men and 30% of the women (Figure 3.3). Wage employment makes up nearly 15%, nonwage employment 2%, and vulnerable employment more than 35%, and women are more likely to be in vulnerable employment[26]—75% of them were own-account workers or unpaid family workers as compared with 67% of men (Figure 3.4). Even in vulnerable employment, women (43%) were more likely to be unpaid family workers than men (16%), rather than being self-employed or own-account workers. Nearly 50% of the migrant household members were not working, and 68% of them were women.

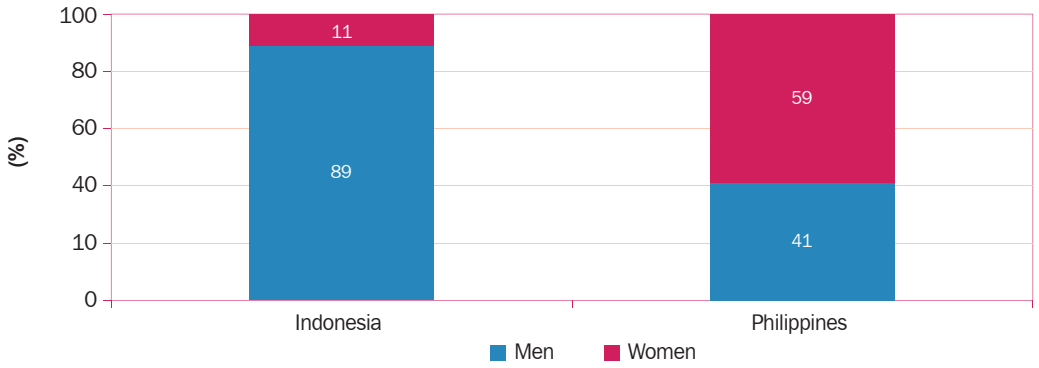
The percentage of working migrant household members was lower in the Philippines. Wage employment constitutes 14%, nonwage employment 1%, and vulnerable employment more than 5%; of this, most were women (12% of the women and 10% of the men). Over 60% of them were not working, including 40% who were students. The nonworking household members (i.e., economically active such as students, housewives, and looking for jobs) constituted 22% of men and 36% of women.

The number of returnees among the Indonesian households surveyed increased from 16 in the first period to 74 in the second period (Figure 3.5). They accounted for 25% of all men and 30% of all women household members. In the Philippines, the number was very small (nil in the first period and 9 in the second period, which is just less than 2% of the total household members). This was due to increasing demand for Filipino migrant workers in some major destinations such as the Middle East and East Asia, despite the crisis.

More Indonesians intend to migrate than Filipinos. This may be due to the fact that most potential migrants from the Philippines have already migrated. In both countries the intention among women is stronger than among men (Figure 3.6).

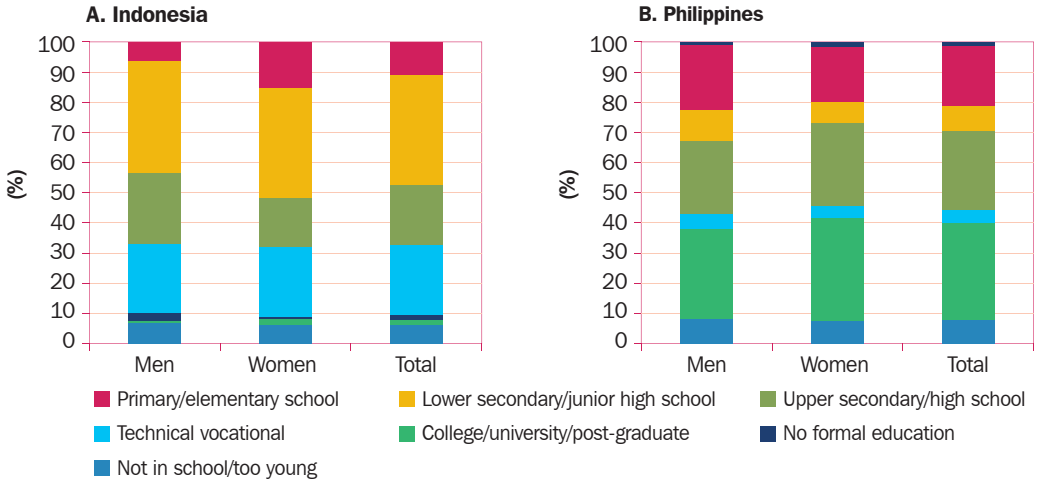
[26] "Vulnerable employment" is an indicator for Millennium Development Goal 1 on the eradication of poverty and hunger. Those in vulnerable employment are exposed to economic risks and are likely to be outside the protection of safety nets that guard against loss of income during economic hardship.

Figure 3.1: **Heads of Household by Sex**



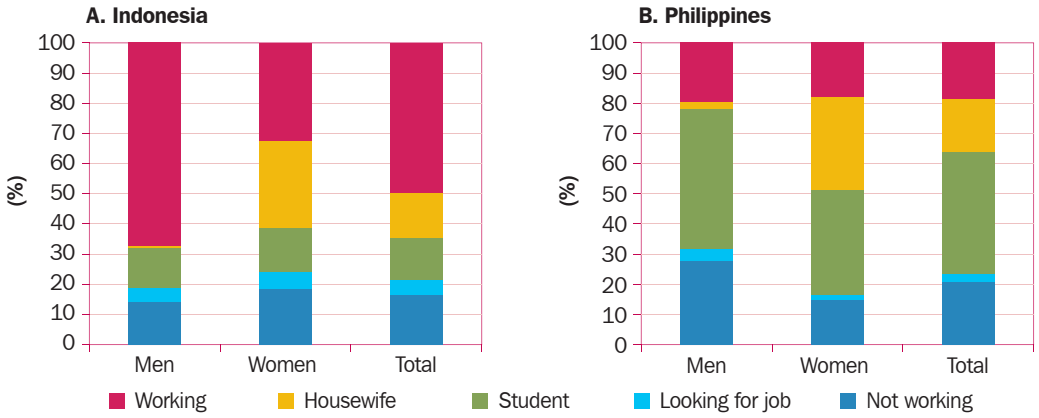
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.2: **Levels of Education of Household Members by Sex**



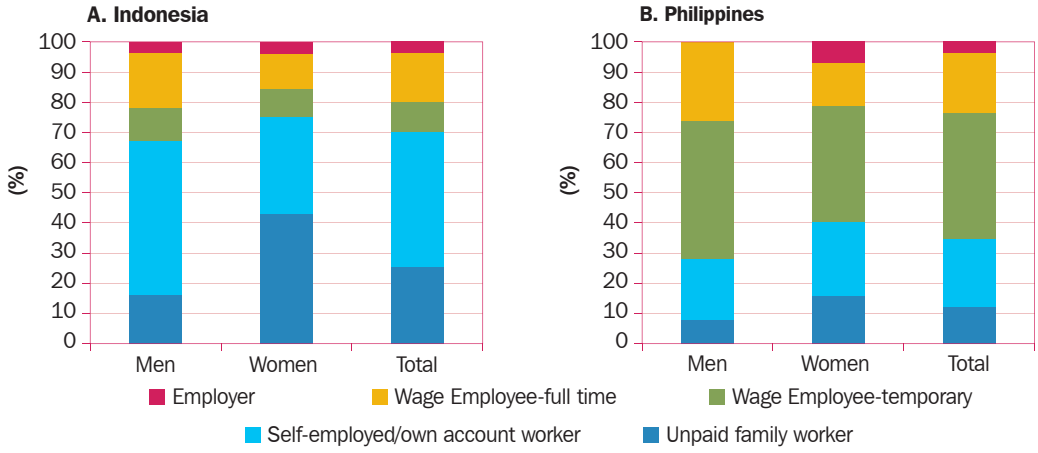
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.3: **Main Activity of Household Members by Sex**



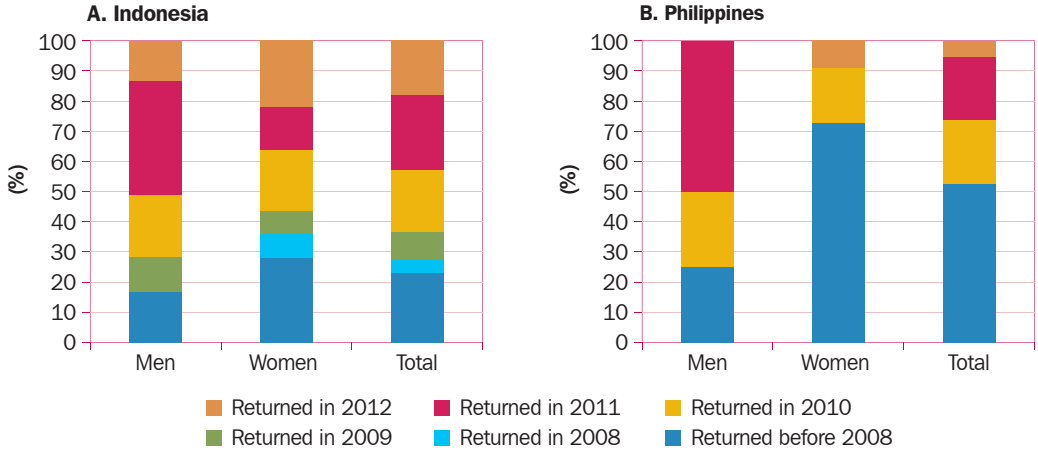
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.4: **Work Status of Household Members by Sex**



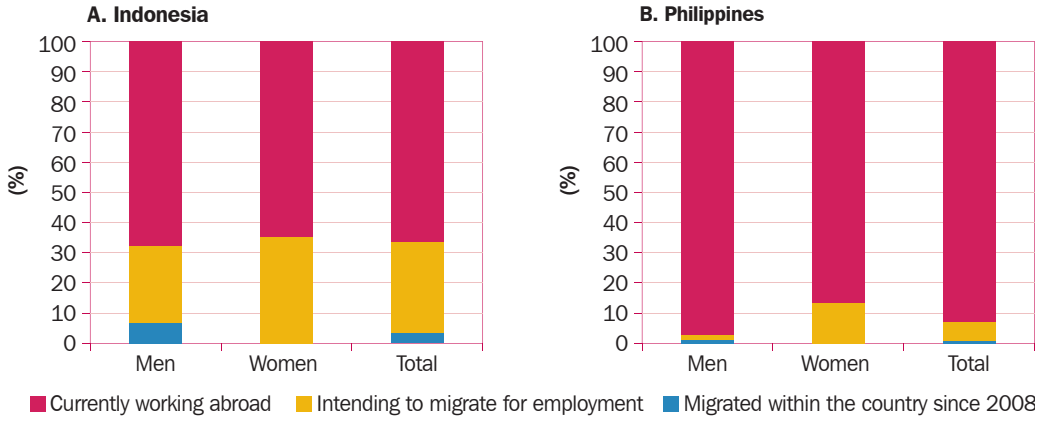
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.5: **Migrant Returnees by Sex**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.6: **Intending Migrants by Sex**

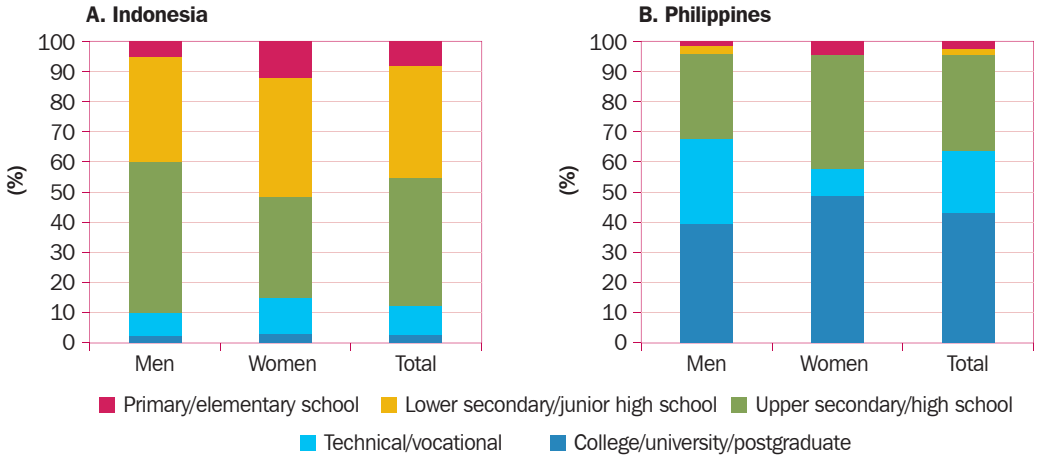


Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

3.2. Profile of Migrant Workers

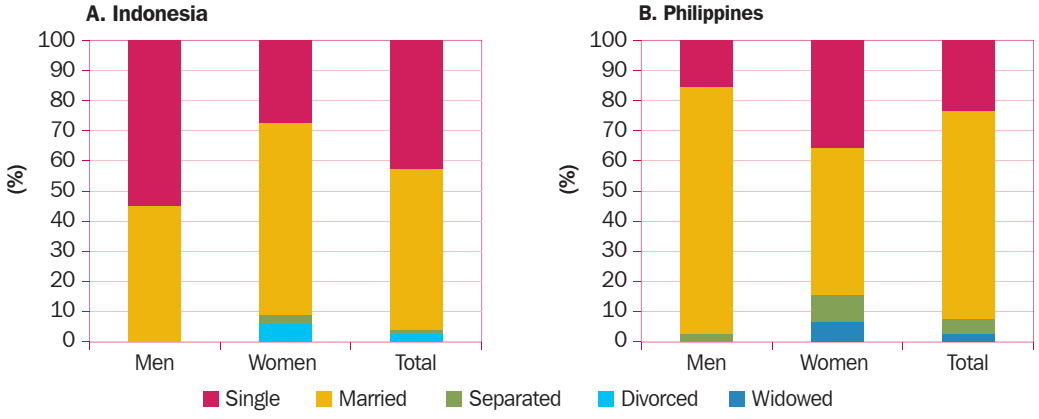
The survey data show that Indonesia has fewer women that men working abroad in the second period, accounting for only 45% of total migrant workers. This is in contrast to the national statistics showing that labor migration is heavily feminized, with women making up more than 75% of registered legal migrants (Chapter 2). The average number of years of schooling of Indonesian migrants is 9.2, with women 9.1 and men 9.4 (Figure 3.7).[27] The majority of them were married (53%) and about 43% were single. More than half of male migrants were single (Figure 3.8). The main reasons for Indonesian migrants to work abroad are higher income prospects (63%) and to support family (42%) (Figure 3.9). A higher percentage of women than men reported the inability to find work at home as the main reason for their migration. This is consistent with unemployment rates in the country in 2010, which was higher for women (8.7%) than men (6.1%) (World Bank 2012b).

Figure 3.7: **Migrant Workers by Sex and Level of Education**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

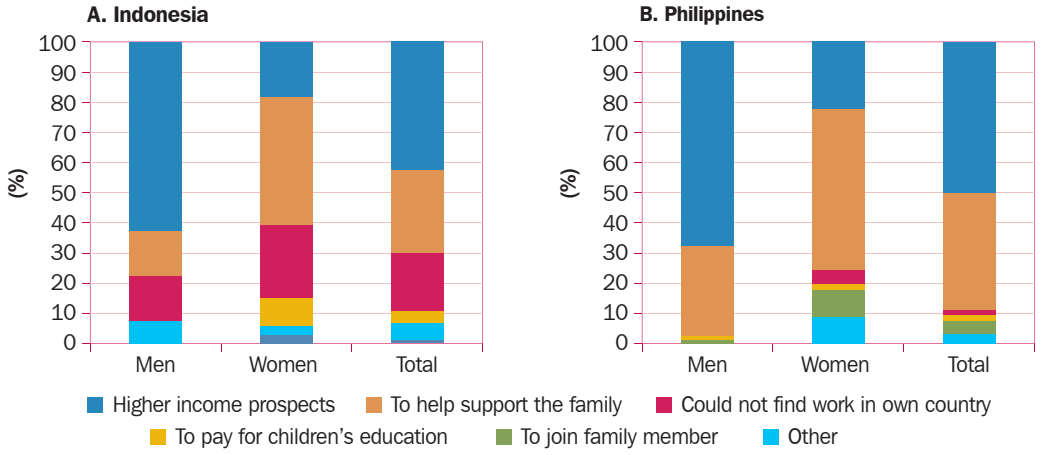
Figure 3.8: **Migrant Workers by Sex and Marital Status**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

[27] Official data on education levels of migrant workers from Indonesia and the Philippines are not available.

Figure 3.9: **Migrant Workers by Sex and Main Reason for Working Abroad**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

For the Filipino migrant workers covered in the survey, 39% were women, which is lower than the official national data, which shows that women account for close to 50% of total registered migrants (Chapter 2). The average number of years of schooling of Filipino migrants is 12, which is higher than Indonesia's. Men have slightly more schooling (12.0 years) than women (11.9 years). On average, Filipino women migrants were more educated; 96% had at least a high school education, compared with 48% of female Indonesian migrants. The majority of them (69%) were married, and 23% single. Higher income prospects and the need to support family were the main reasons for them to work abroad.

Like their Indonesian counterparts, Filipino women were motivated to support their families, while the main motivation of the men from both Indonesia and the Philippines is for the higher income earnings. Increasing education and skills will help men and especially women migrant workers to weather aggregate economic shocks, including global crises.

From the secondary data at the national level, the placement trend of migrant workers from Indonesia has been relatively stable in the first and second periods of the crisis, except from 2007 to 2008 when there was a fall. Likewise, the deployments of overseas Filipino workers (OFWs) have also been increasing during the period thanks to strong demand from key destinations such as the Middle East and Asia. Moreover, data on land-based new hires indicate an increasing feminization of migrant labor from the Philippines, with women making up more than 50% in 2010[28] (Figure 2.5).

Despite the crisis, Indonesia continues to send its workers abroad. The survey reveals that the number of departures in the first period was 28 workers and it increased to 55 workers in the second period (Figure 3.10). More than 50% of the women migrant workers went to East Asia (mainly Hong Kong, China and Taipei,China) and the Middle East, whereas the men were employed in Southeast Asia (mainly Malaysia and Singapore) (Figure 3.11). This is in line with national data showing that Asian countries—particularly Malaysia; Taipei,China; Hong Kong, China; and Singapore—and the Middle East, notably

[28] Official sex-disaggregated data on deployments of new hires and rehired land-based and sea-based migrant workers from the Philippines are not available.

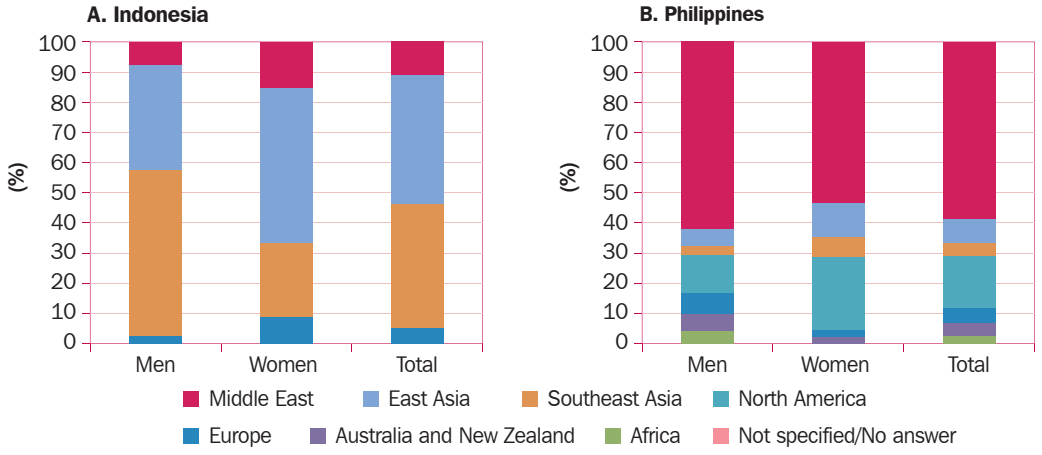
Saudi Arabia and the United Arab Emirates are the main destinations of migrant workers from Indonesia (BNP2TKI 2012). The men work mostly in manufacturing and construction sectors whereas the women work primarily as domestic workers. The larger number of women going to East Asia rather than Southeast Asia could be related to the moratorium imposed by the Indonesian government on women going to Malaysia as domestic workers (Chapter 2).

In contrast, two-thirds of Filipino migrant workers had migrated before the crisis. They were also spread over a wider range of countries, regions, and occupations. The survey finds that the number of departures in the first period was 19 workers and it decreased to 16 workers in the second period. Their major destinations were the Middle East, North America, East Asia, Europe, Australia, New Zealand, Southeast Asia, and Africa. This is also consistent with the national-level data showing that the Middle East was the largest recipient of migrant workers in 2010, followed by Asia and to a lesser extent, Europe, the Americas, Africa, and Oceania, with newly hired migrants working mostly in service, production, and professional and technical jobs (Philippine Overseas Employment Administration 2012).

Figure 3.10: **Migrant Workers by Year of Last Departure**

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.11: **Migrant Workers by Sex and Current Destination Region**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

The dynamics of the impact can be seen from the duration and direction of the effects. These include the impacts on remittance behavior, earnings, and working conditions of migrant workers; return migration; investments and labor market conditions; intention to migrate; migrant household incomes; expenditures; savings; and coping mechanisms and assistance. These will be discussed in turn with a gender perspective.

3.3. Dynamics of the Impact

As explained in Chapter 1, the "dynamics of the impact" refers to the duration and direction of the impact of the crisis on migrant workers and households. This section examines whether the impacts to the households has escalated or diminished during the first and second periods, and looks how male- and female-headed households assessed the dynamics of the impact.

3.3.1. Impacts on Migrant Workers

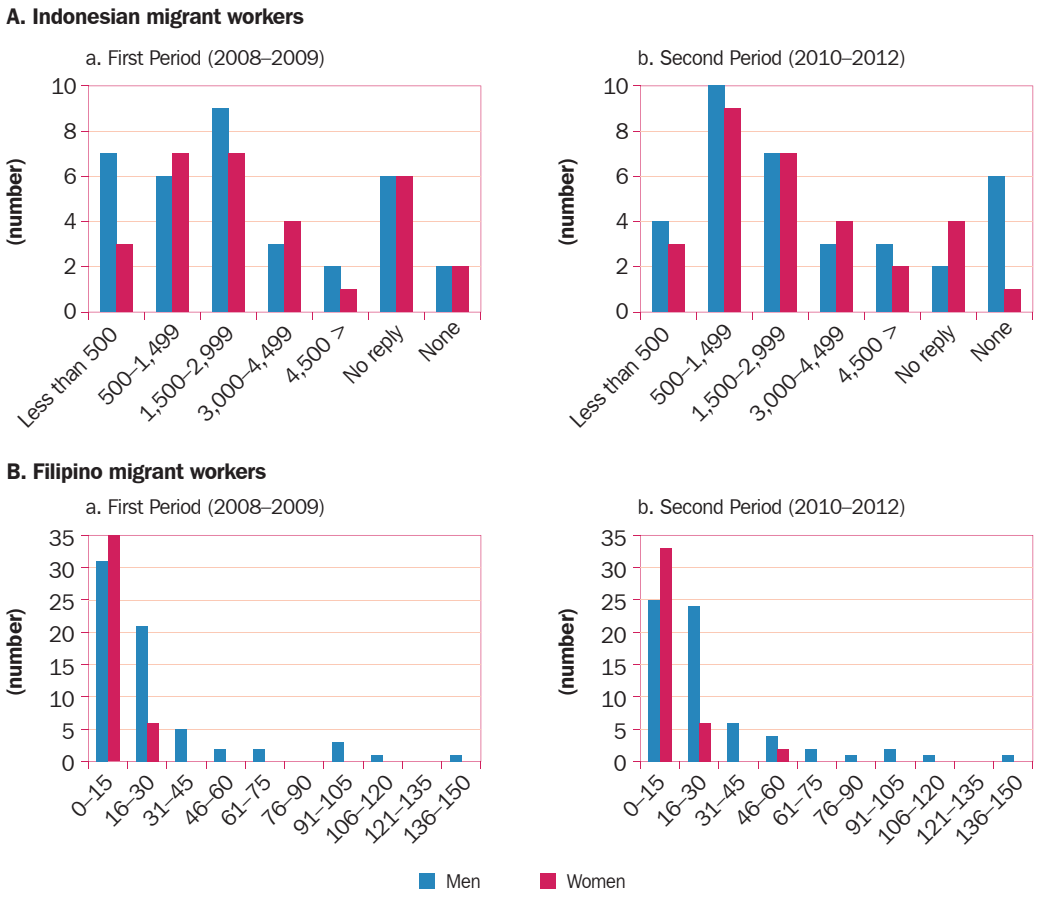
a. Remittances

Among Indonesian migrant households, 88% are reported to receive remittances from male migrants and 91% from women (Figure 3.12). The average amounts remitted had increased over the years, but the increase was larger for male than female migrants. Before the crisis, migrant households received higher remittances from women, but since the crisis, men have remitted larger amounts. In general, male migrants work primarily in manufacturing, construction, and agriculture, and they tend to earn more than their women counterparts, who work mainly as domestics.

Among Filipino migrant households, 93% received remittances from men and 91% from women. The average amount increased during the crisis and the increase was larger for men than women migrants. The gender difference in the amount of remittance sent was larger among Filipino than Indonesian migrants. Filipino men remitted at

least 2.4 times more than Filipino women, whereas the difference for Indonesians was less than 1.2 times. Unlike the Indonesian case, male and female migrant workers from the Philippines are spread over more countries and types of jobs, including services, technical/professional, domestic and sea-based work, and construction. Men were more likely to work in construction and sea-based jobs whereas women were more likely to work as domestics and in the services sector. Findings from this study seem to support earlier findings that women earn less than men, which reduces women's capacity to send more remittances (Ghosh 2009a). Boxes 3.1 and 3.2 further highlight the beneficiaries of remittances and preferences for sending men abroad despite the trend of feminization among migrant workers.

Figure 3.12: **Remittances of Migrant Workers by Sex**

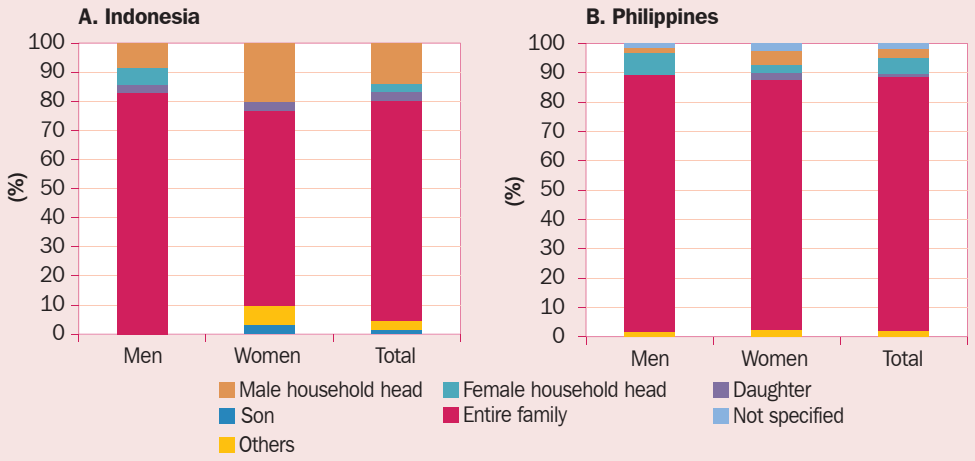


Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.1: **Beneficiaries of Remittances**

Indonesian households reported that remittances sent by 82% of the male migrants and 67% of the women are absorbed entirely by the family. The male household head was the main beneficiary of the remittances sent by 20% of Indonesian female migrants and 9% of male migrants. Meanwhile, family is sole beneficiary of remittances sent by Filipino migrant workers (about 80% of both men and women). Note the larger percentage of Indonesian male household heads as beneficiaries of remittances, with remarkable percentage of recipients from women workers.

Box Figure 3.1: **Remittances of Migrant Worker by Sex and Main Beneficiary**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.2: **Perceptions on Migration and Gender**

The survey and series of focus group discussions also gathered information on gender-related perceptions on migration. The survey found that there is a clear preference for sending men, rather than women, to work abroad. In Indonesia, where the national data show at least 75% of migrants are women, more than 50% of household heads still felt it was better to send a man to work abroad. However, 64% of the Indonesian women heads of household were of the view that there was no difference between sending a man or a woman for overseas employment. In the Philippines, where labor migration is less heavily feminized compared with Indonesia, more than 75% of respondents indicated that it was better to send a man, with a little difference in the opinions of men and women heads of household.

The main reasons why respondents said it was better to send a man relate to the different roles, attributes, and behavior that society deems socially appropriate for men and women (i.e., that men should be the breadwinners while women are better working at home taking care of the family and finances). In Indonesia, stronger emphasis was placed on the male breadwinner role, while in the Philippines, more importance was on the women's household management role. There were no significant gender differences in these views of the heads of household in both countries.

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Box 3.2 *continuation*

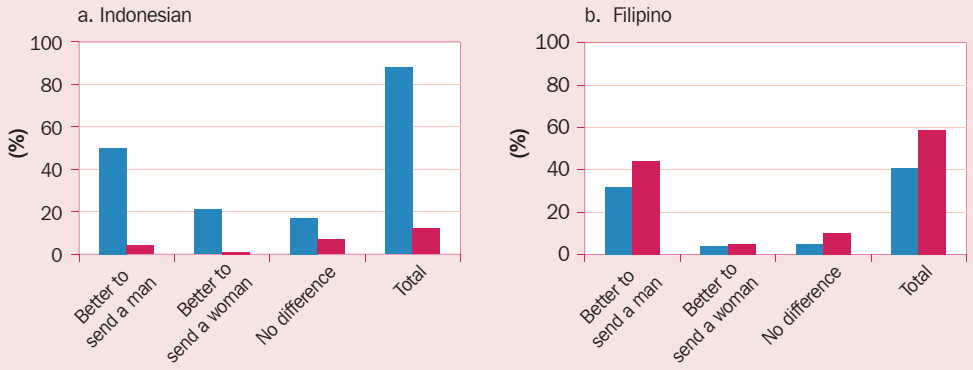
The reasons for why it is better to send a woman reflect more economic considerations, such as that women have better employment prospects and are more reliable with regard to sending remittances as they are better savers and have lower expenses while abroad. There were no distinct differences between the two countries or between men and women heads of household.

The focus group discussion results on this issue are highlighted in Box 3.3. The participants felt that if the choice is between a single man and a single woman, gender difference is not a consideration. Instead, the key is who can find a (better) job and immediately migrate and help the family financially. Consideration was also given to the emotional and psychological capacity of the person to handle the pressure of working and living abroad. On the other hand, if the choice is between a married man and a married woman, the focus group participants were strongly of the view that the man should be the one working abroad as the head of the family and provider for the family, while the woman should be the homemaker, taking care of the house and the children. This is also in line with a traditional view that men must be the ones working abroad, while women shoulder the burden of bringing up the children and taking care of the house, including properly budgeting family income.

In both countries, there was a strong emphasis on the maternal role of women: "there is no substitute for the care and attention that a mother could give to her children"; "distance parenting can only be achieved so much as far as providing guidance, attention, and love to the family especially as far as the children is concerned"; "the role of a mother to shape children's good moral foundation, guide and take care of them, is irreplaceable." Participants also mentioned that the absence of the mother is one reason behind the involvement of children in delinquent activities. They also pointed out cases where to assuage the guilt or compensate for having an absentee parent, the children are lavished with material things instead of love and attention. However, the participants acknowledged that there are instances when there is no option but for the woman to work. Since the bottom line is to provide a stable and better future for the family, it did not matter whether the household's breadwinner is a man or a woman.

Box Figure 3.2: **Whether it is Better to Send a Man or Woman Abroad**

A. Which is better to send abroad?



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Box 3.2 *continuation*

B. Why does household think it is better to send a man abroad?

C. Why does household think it is better to send a woman abroad?

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.3: **Is it Better to Send a Man or a Woman for Overseas Employment?**

Better to send a man	Better to send a woman
Indonesia • Men are the head of the household. • Men are at lower risk of being sexually or criminally abused. • Women are better at raising and educating children. • If there is no difference in the process, costs, and opportunities, most people prefer to have men working overseas. **Philippines** • Men are the providers and should be the ones to work and support the family. • Women are better at taking care of the house and children, providing strong emotional, psychological, and spiritual foundation for them. • Men are physically stronger and can meet the physical requirements of work demanded abroad, such as construction work. • Men can better endure the emotional and psychological "pain" of being away from family.	**Indonesia** • Women have more opportunities. • Women are relatively less expensive. **Philippines** • There are more opportunities for women given the increasing demand for domestic workers. • Women can easily learn new tasks. • Women have the capability to adopt/adjust to any new situation. • Women are emotionally strong and can bear the "pain" of leaving their families for a better future for them. • Women are not usually engaged in any vices (gambling, liquor, etc.) while working abroad. • Women manage money more wisely, are better in budgeting, and more reliable in sending remittances.
No difference	
Indonesia • No difference in the consistency of remittance by gender; the difference is only when the employer withholds payment of migrant's salary. **Philippines** • There are job opportunities intended for men like construction work, while women are preferred for domestic jobs. • All things being equal, the opportunities to work abroad should be enjoyed by both genders. There should be no discrimination; what counts most is the opportunity for a better future.	

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

Box 3.4: **Migration in the Eyes of Children**

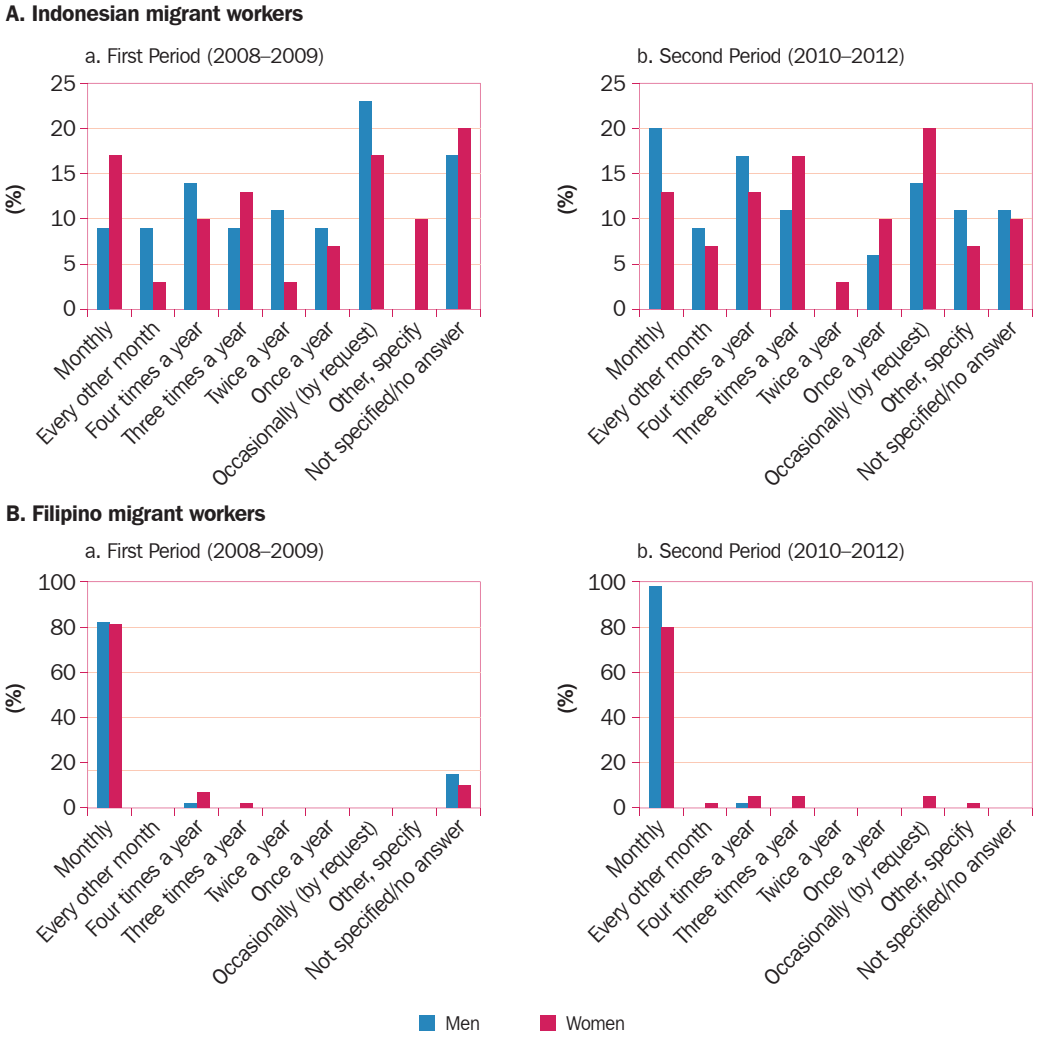
A study conducted by the Scalabrini Migration Center on children of Filipino migrant workers found that households make more adjustments when women work abroad and that men do not as readily take up the caregiving roles. The study also showed that migrant children are better off than nonmigrant ones in education and health outcomes, including in their ability to enroll in private schools and participate in extracurricular activities. However, children of migrant mothers seem to lag behind other children. Other findings include that (i) children long for the presence of migrant parents, especially when the mother is working abroad; (ii) there is higher church/mosque attendance and frequency of prayer among migrant children than nonmigrant ones; and (iii) migrant children think of pursuing careers that are marketable abroad.

Source: Scalabrini Migration Center and Overseas Workers Welfare Administration. 2004. *Hearts Apart: Migration in the Eyes of the Filipino Children*. Manila: Catholic Bishops' Conference of the Philippines

b. Frequency of Remittances and Number of Transactions

Results from Indonesia show that the frequency of remittances declined in the first period as Indonesian migrant workers switched from sending money monthly to less often, but it returned to more regular monthly remittances in the second period (Figure 3.13). In the first period, Indonesian women migrants (17%) were more likely than men (9%) to remit monthly, but in the second period, men (20%) remitted more regularly (i.e., monthly) than women (13%). About 20% of Indonesian migrant men remitted only occasionally (once a year) compared with 30% of women. However, focus group participants in Indonesia expressed the view that there were no differences in the consistency of sending remittances by men and women migrant workers, and if they did not remit money regularly, that was due to employers withholding salaries.

Figure 3.13: **Frequency of Receiving Remittances by Sex of Migrant Worker**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

In line with the frequency of remittances, the number of remittance transactions increased in the second period. The percentage of those who made more than 5 transactions increased from 29% in the first period to 36% in the second period (Figure 3.14). Also, those having 1–3 transactions increased from 38% in the first period to 45% in the second period.

Filipino men and women migrants sent remittances more frequently (i.e., monthly) during the two periods. About 80% of them remitted on monthly basis with virtually equal ratios for men and women migrants, and the frequency remained stable. In the second period, however, there was a distinct increase in the frequency of remitting, and the gap between men and women migrants widened (98% of men and 80% women migrants remitted monthly). Another striking difference is that 88% of Filipino migrants had to send one transaction during the first and second periods. This highlights a better remittance transfer procedure in the Philippines than in Indonesia (Figure 3.14).

One possible improvement raised by focus group participants in Batangas, the Philippines, is to increase the ceiling of remittances that are subject to a fee to prevent migrant workers from paying the same fee at least twice per transaction. Similarly, reducing the fees can incentivize migrant workers to send remittances more frequently and with higher amounts.[29]

Figure 3.14: **Number of Remittance Transactions by Sex of Migrant Worker**

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

[29] Anecdotal evidence revealed that the average fee for sending remittances from New York to the Philippines is $8. By contrast, fees for sending remittances to other countries, including India, are either lower or free.

c. Earnings Abroad

On average, Indonesian migrants earned about 3.8 million rupiahs per month (less than $425) while Filipinos earned about 27,000 pesos (nearly double than Indonesians). Men in general earn more than women and the 2010 survey results reveal a significant gender difference for both Indonesia and the Philippines (Figure 3.15).[30] Indonesian men reported higher monthly earnings than women in the first period (4.25 million compared with 3 million rupiahs), while for Filipinos the difference was not so large, albeit still significant (about 28,000 compared with around 25,000 pesos). A further look at the results showed that migrant income and gender have a negative correlation, validating earlier findings that men tend to have higher income than women (see ILO 2004 and Rubin et al 2008).

Indonesian migrant workers experienced a significant fall in their monthly earnings in the first period, and the decline was larger for men (15%) than women (4%). The reduction was especially large for Indonesian men, who tend to work in occupations most affected

Figure 3.15: **Average Monthly Income by Sex of the Migrant Worker** (2010 Survey)

Note: There were no responses from 54 men and 35 women Filipino migrant workers
Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

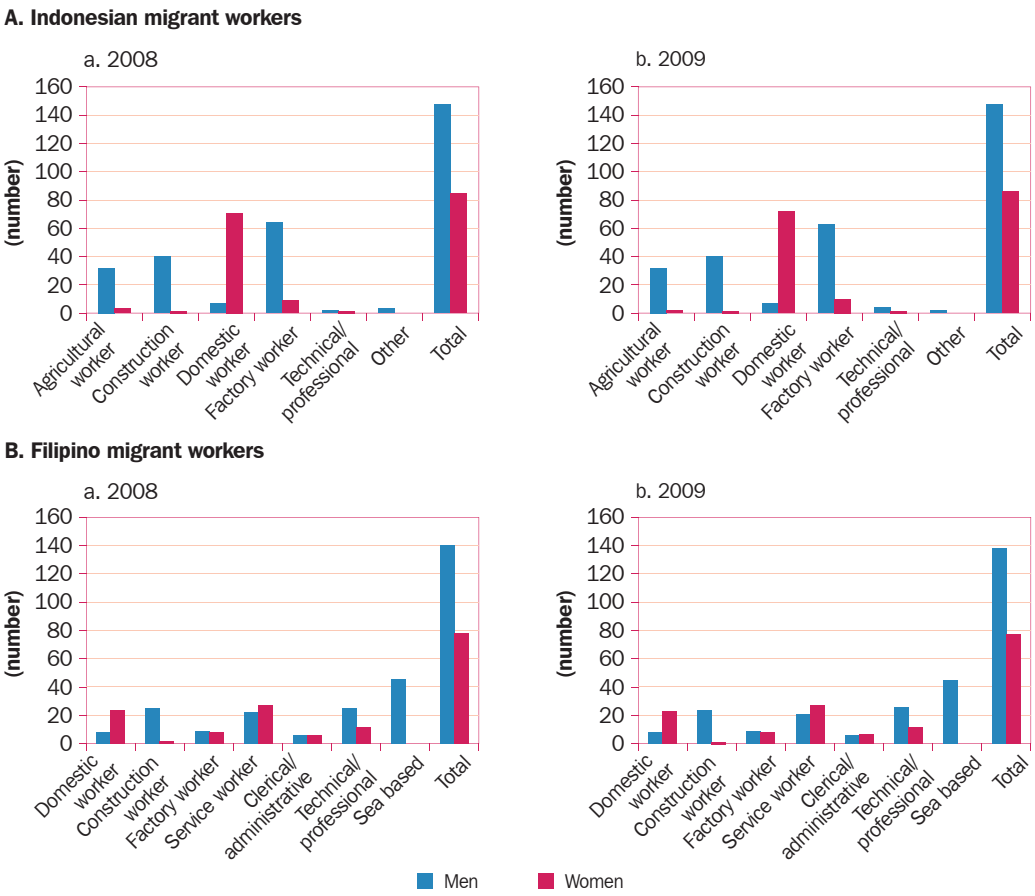
30 Hundreds of studies in many different countries and time periods have confirmed that better-educated individuals earn higher wages, experience less unemployment, and work in more prestigious occupations than their less-educated counterparts (Cohn and Addison 1997; Psacharopoulos 1985, 1994; and Card 1999).

by the crisis, such as manufacturing and construction. In contrast, the change in average earnings was very small for both Filipino men and women migrant workers.

In general, the first study also found a significant correlation between household income and independent variables such as level of education of the household head and the migrant worker, and the migrant's age. The relationship makes sense, as household heads with high levels of education get higher-paying jobs and tend to have children with a similar education profile, which in turn boosts their income-earning potential. However, it should be noted that the small sample size of the first survey is not necessarily representative of the population of all migrant workers and migrant households, and thus generalization cannot be made for the entire population based on this finding (Box 3.5).

In the second period, the bulk of Indonesian women (94%) and men (78%) migrant workers worked in "elementary occupations."[31] More detailed breakdowns show that Indonesian women migrants mostly work as domestics whereas the men are in manufacturing, construction, and agriculture (Figure 3.16).

Figure 3.16: **Occupation in Destination Country by Sex of the Migrant Worker** (2010 Survey)



Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

[31] Elementary occupations include cleaners and helpers; domestic maids; agricultural, forestry, and fishery laborers; laborers in mining, construction, manufacturing, and transport; food preparation assistants; street and related sales and service workers; refuse workers; and others.

Box 3.5: **Determinants of Remittances**

A number of factors might determine remittances. Lucas and Stark (1985) stirred up a theoretical premise that remittances are motivated by "altruism," pure-self interest, and tempered altruism or enlightened self-interest. The altruistic behavior of the migrant worker would depend on the condition of the benefactor. For example, a worker goes overseas due to poverty, shocks, etc. of the family and consequently sends remittances (Singha 2010). In this case, there is a positive relationship between adverse conditions of the receiving household and remittances sent. Remittances could also be viewed as repayments of loans that financed the cost of migration (e.g., Hoddinott 1994; Poirine 1997; Ilahi and Jafarey 1999). Another theoretical perspective suggests that migrant workers move to other countries in response to a series of "push" factors from the domestic economy and "pull" factors from the destination countries (Sugiyarto 2012). These include distance, different language and culture, skills, and other factors that may prevent workers from moving. Finally, as postulated by the new economics of labor migration, the decision to migrate can be a household or individual strategy to deal with limitations in the home country. Factors affecting the decision to migrate are no longer only economic, but also include noneconomic factors such as information, insurance, and social capital, which make a migration network important (Stark and Bloom 1985).

To understand the impact at the migrant household level, a series of household surveys were conducted in Indonesia and the Philippines to explore the impact of the crisis on migrants and their families at home. Evidence so far clearly indicates that the crisis affects countries differently, which in turn affects their migration and remittances in different ways. To some extent, the effects on migration and remittances depend on key characteristics of the migrants, such as their countries of origin and destination, their education level, and the types of jobs and occupations that they have. Moreover, the length of stay abroad and gender also contribute to the nature of the effects. Finally, the effects are also likely to be influenced by the migrants' family attributes such as the educational background of the household head and the size and composition of the family, which in turn affect consumption patterns and other factors. Therefore, there are complicated links and impact dynamics across different regions, different sectors of the economy, and different groups of migrants and their families that must be taken into account.

To determine the extent to which remittances are affected by the characteristics of the households, particularly from a gender perspective, a microeconomic analysis was carried out in the 2010 survey conducted by ADB and the International Organization for Migration in 2010. The exercise shows that remittances sent by migrant workers have a negative correlation with their sex—supporting earlier studies that showed that women migrants earn less than men, thereby reducing their capacity to send money home (Ghosh 2009a). Insofar as the sample for this study is concerned, the differences in remittances by sex, education, occupation, and age on Filipino migrant workers seem to support the preceding analysis. However, the differences between male and female migrant workers from Indonesia on the abovementioned variables were found to be inconclusive. The remittances are positively correlated with their age and sex. Migrants' remittances effectively increase over time as their accumulated work experience abroad gets reflected in part in higher salaries.

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Box 3.5 *continuation*

Box Table 3.5: **Regression Results on the Characteristics of Remittances**

Dependent: Remittances										
Variables	**(1)**	**(2)**	**(3)**	**(4)**	**(5)**	**(6)**	**(7)**	**(8)**	**(9)**	**(10)**
Household size	–0.0394	–0.0389	–0.0343	–0.0122	–0.011	–0.006	–0.0029	–0.0075	0.0027	0.0253
	[0.222]	[0.231]	[0.293]	[0.717]	[0.747]	[0.857]	[0.930]	[0.852]	[0.946]	[0.532]
Number of migrants in household		–0.0338	–0.0538	–0.0443	–0.0473	–0.0403	–0.0422	0.0726	0.0844	0.1025
		[0.839]	[0.752]	[0.809]	[0.792]	[0.822]	[0.815]	[0.729]	[0.677]	[0.602]
Level of education of household head			–0.0258**	–0.006	–0.0024	–0.004	0.0007	0.0043	0.0289	0.0256
			[0.035]	[0.665]	[0.863]	[0.772]	[0.961]	[0.784]	[0.156]	[0.197]
Sex of household head				–0.4234***	–0.3890***	–0.4222***	–0.4054***	–0.4630***	–0.3813**	–0.3344**
				[0.001]	[0.003]	[0.001]	[0.002]	[0.003]	[0.023]	[0.042]
Knowledge of the global financial and economic crisis					–0.08	–0.0635	–0.063	–0.0809	–0.0643	–0.0766
					[0.272]	[0.384]	[0.388]	[0.340]	[0.449]	[0.364]
Sex of migrant worker						–0.1902*	–0.1774	–0.162	–0.1636	–0.2549**
						[0.094]	[0.121]	[0.205]	[0.199]	[0.048]
Age of migrant worker							–0.006	–0.0088	–0.0087	–0.0003
							[0.285]	[0.293]	[0.292]	[0.972]
Number of migrant worker's children								0.0203	0.016	–0.031
								[0.745]	[0.794]	[0.557]
Level of education of migrant worker									–0.055	–0.0341
									[0.116]	[0.315]
Migrant worker's length of stay abroad										0.0101**
										[0.012]
Constant	6.5665***	6.6028***	6.8438***	7.1925***	7.2612***	7.5217***	7.6328***	7.6408***	7.8005***	7.1073***
	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]	[0.000]
Observations	330	330	330	330	328	328	328	259	259	246
R-squared	0.005	0.005	0.016	0.054	0.055	0.063	0.065	0.074	0.086	0.101

Note: Robust pval in brackets; *** p<0.01, ** p<0.05, * p<0.1
Source: Author estimate from migrant workers survey (ADB 2012).

On the other hand, Filipino migrant workers were spread over a wider range of occupations (Figure 3.16). One-fifth of them were sea-based and a smaller percentage worked in occupations prone to the impacts of economic crises. Fewer than 8% were factory workers compared with 31% for Indonesians, and only 12% of Filipinos were in construction compared with about 18% of Indonesian migrants. There were also some significant differences for female workers from each country. More than 80% of Indonesian women were in domestic work—and thus prone to abuse and maltreatment due to the nature of their work—while the comparable figure for Filipino women was less than 30%. At least 25% of Filipino women worked in clerical, administrative, technical, or professional occupations, whereas the number for Indonesian women migrants was negligible.

The gender differences may also be decided by demands in the host countries, though the supply side factors matter to some extent. Furthermore, the comparison between the wages of males and females would also depend on the nature of their work. The difference in earnings may occur because women tend to work as domestic helpers while

men work in construction, which is riskier and therefore better paid than domestic work. Thus earnings with low-skilled occupation such as household maids and constructors would perhaps depend on the education they belong.

d. Return Migration

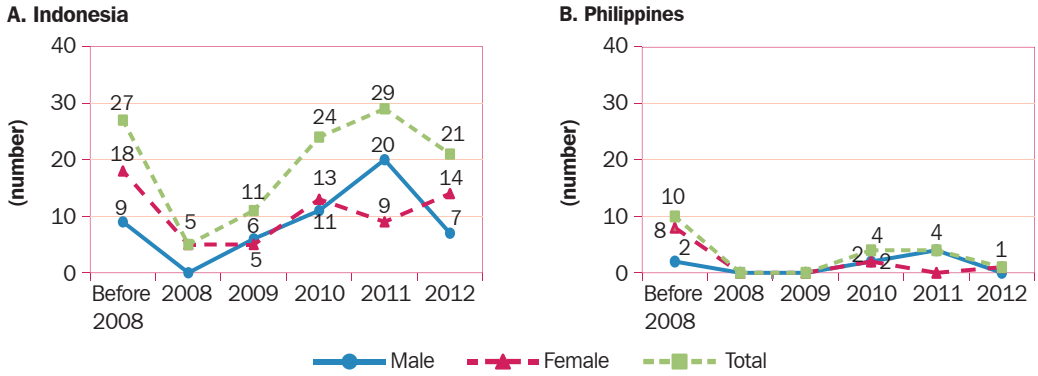
The crisis would have a direct impact on return migration, as during economic downturns in the host countries, migrant workers are often the first to lose their jobs and forced to return home. Most returnees were due to job loss (55% for Indonesians, 56% for Filipinos) (Figure 3.18), and the number of Indonesian returnees increased during the two periods.

Figure 3.17 shows an almost equal sex ratio of Indonesian returnees since the start of the crisis, although before 2008, the number of women was doubled the number of men who had returned. For both Indonesian women and men, the main reason for return was the loss of employment because their contracts were prematurely terminated or not renewed (Figure 3.18). Other reasons for return were mainly personal or family related. Among Indonesian returnees, women mostly returned from East Asia, Southeast Asia, and the Middle East, whereas more men returned from Southeast Asia and East Asia (Figure 3.19).

Indonesian returned migrants accounted for about 30% of household members while for Filipinos the share was only 4%, which was very small in terms of number: 8 men and 11 women, of whom 2 men and 8 women had returned before the crisis. Their main reason for return was loss of employment. Other reasons include deterioration of economic conditions in the host country and looking after young children and/or aged parents (Figure 3.18). Both men and women had mainly returned from the Middle East. This small number could be partly explained by the fact that Filipino migrants are spread over diverse countries and occupations that reduced the risks of job loss.

Among Indonesian returnees, more than 60% did not receive any assistance to return, almost 30% received assistance, and more women than men received assistance (Figure 3.20). All assistance was from employers, mainly for the expense of traveling home, which was satisfactory for them. Some, however, had to use their own resources

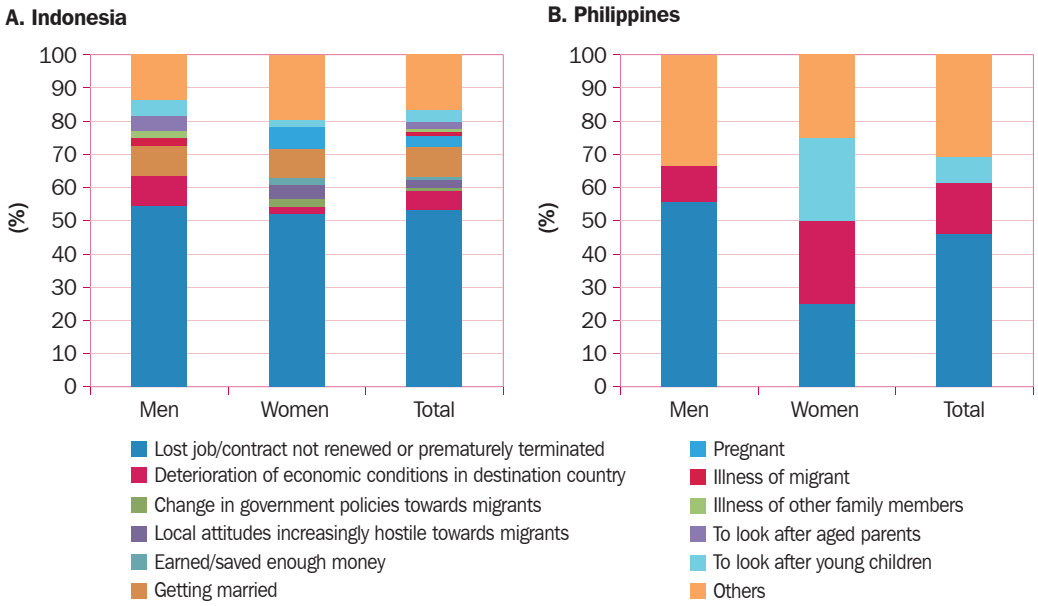
Figure 3.17: **Return Migrants by Sex and Year of Return**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

to return home. Of the small number of Filipino returnees, none received assistance to return home except for one man.[32]

Figure 3.18: **Return Migrants since 2008 by Sex and Reason for Return**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

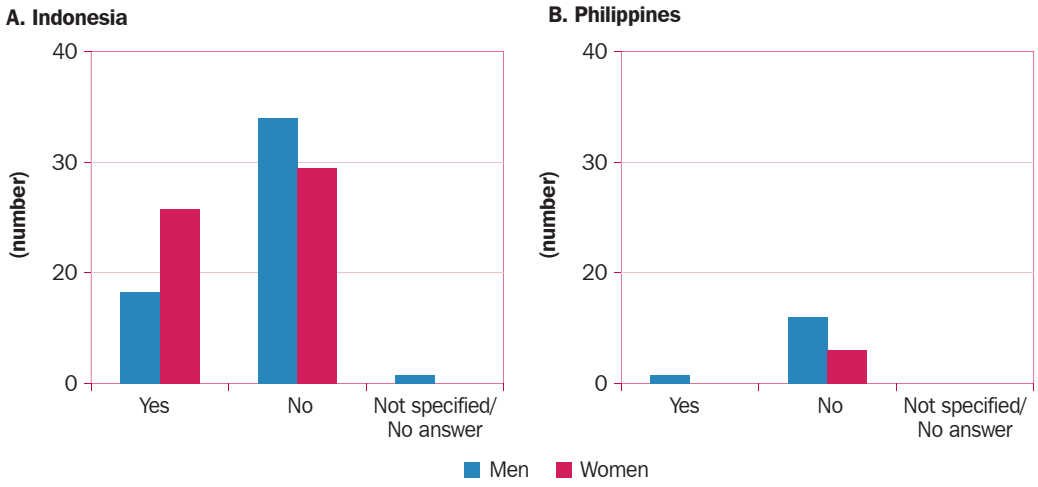
Figure 3.19: **Return Migrants by Sex and Last Region of Work**

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

[32] The Philippine government allocates about $3,000 for the repatriation of every affected migrant worker (Migrante International 2012).

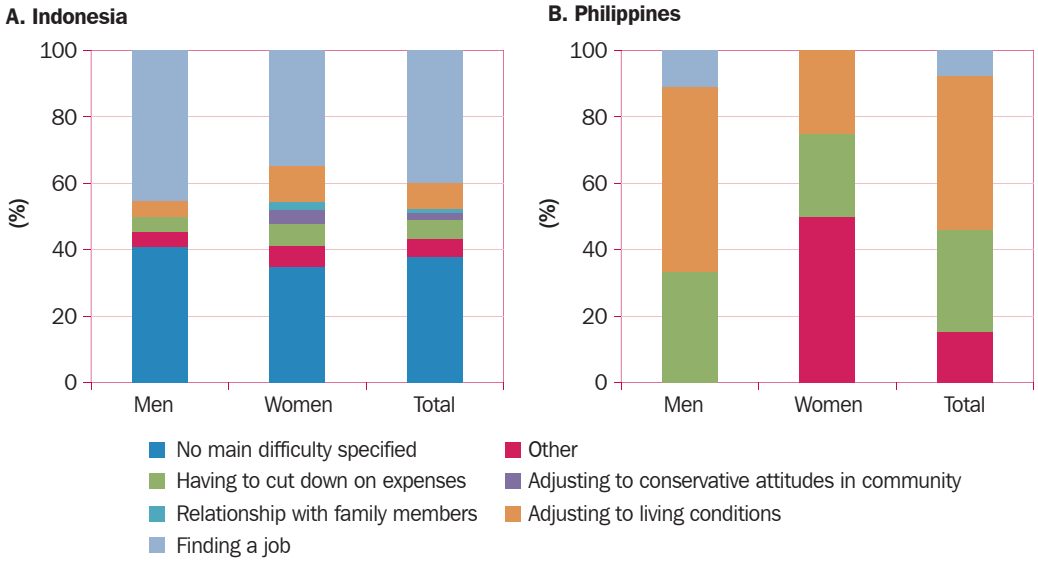
About 40% of Indonesian returnees thought that finding a job was the main difficulty faced upon return, and about the same percentage did not specify any difficulty. More women (65%) than men (59%) reported facing difficulties upon return (Figure 3.21). The focus group discussion results on this highlighted some issues such as difficulty in finding a job equivalent to their skills, lower salary than what they received abroad, and many competitors for a specific job. Some would rather remain jobless while waiting for their next contract. Overall, the survey found that almost 90% of men returnees and 70% of the women returnees were successful in getting jobs within 6 months, although there was no information whether the job met their qualifications or expectations. Some made a living by creating their own (vulnerable forms of) employment.

Figure 3.20: **Return Migrants by Sex and Assistance Received to Return Home**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.21: **Return Migrants by Sex and Main Difficulty Faced upon Return**

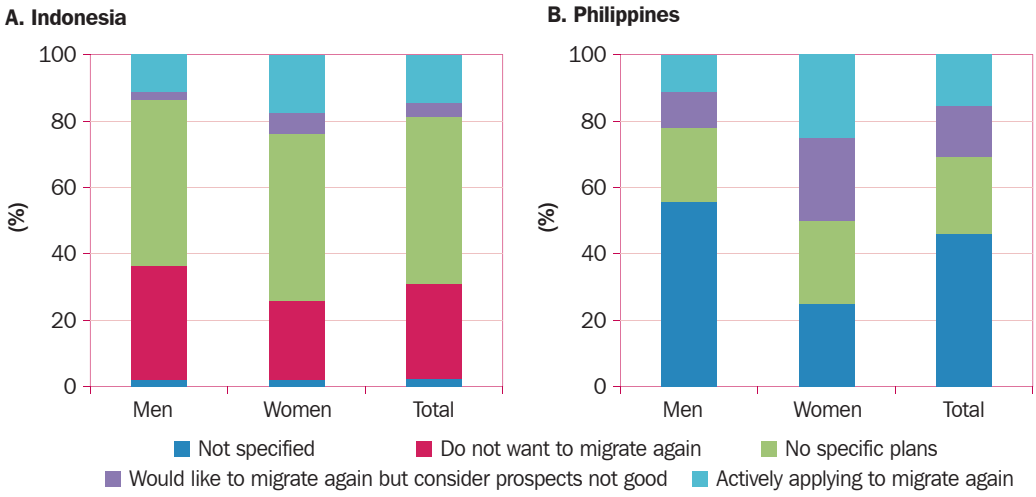


Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Indonesian women returnees (11% vs. 4% of men) also faced greater difficulties in adjusting to social conditions. They were used to working and being away from family and traditional communities. Therefore, they found it hard to readjust and reintegrate upon their return. Some returnees actively plan to migrate again (about 14%) or would like to migrate again (4%) but are not optimistic about the prospects, with more women actively seeking to migrate again (Figure 3.22). Most returnees, however, neither wanted nor had specific plans to migrate again. More than a third (34%) of the Indonesian male returnees indicated that they did not wish to migrate again as compared with less than a quarter (24%) of the women.

Among the small number of Filipino returnees, the main difficulties faced by both women and men were adjusting to living conditions and having to cut down on expenses (56% of men and 25% of women). It took an average of 6 months for the women returnees and 10 months for the men to find a job in the home country. About 15% of Filipino returnees (11% of men and 25% of women) are actively applying to migrate again. Another 15% (also 11% of men and 25% of women) would like to migrate again but consider that prospects are not good. On balance, more women (50%) than men (22%) would like to migrate again. Almost a quarter (23%) of returnees had no specific plan to migrate and no migrant reported not wanting to migrate again.

Figure 3.22: **Return Migrants by Sex and Future Migration Plans**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

e. Working Conditions of Migrant Workers

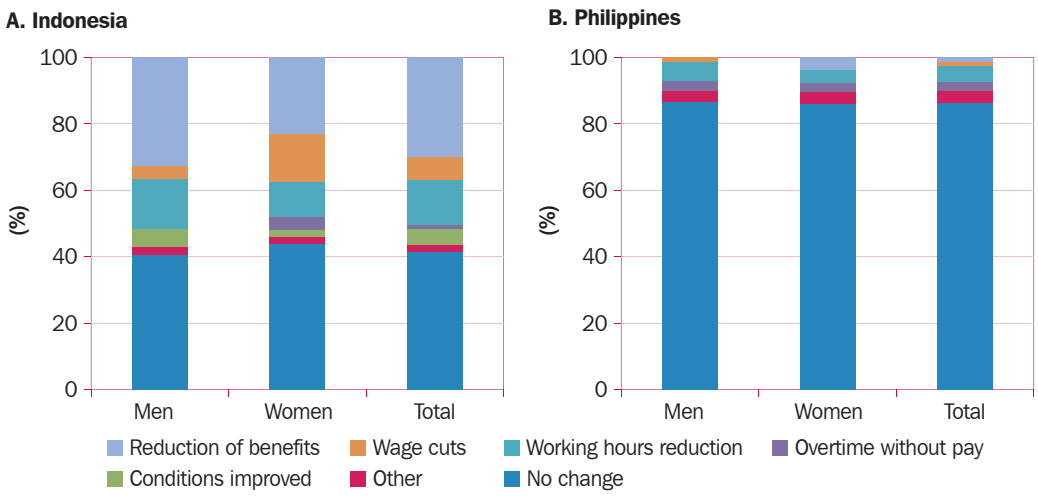
Even for those who did not lose their jobs, working conditions in the destination countries tend to be adversely affected by the crisis. Data from the 2010 survey (Figure 3.23) indicate that Indonesian migrant workers were much more likely to report that their working conditions had deteriorated since the start of the crisis. In contrast, very few Filipino migrants experienced deterioration in working conditions. Almost 60% of total Indonesian migrant workers experienced deterioration in their working conditions, compared with less than 15% of Filipinos. This is most likely related to the greater concentration of Indonesian migrants in occupations that were badly affected by the economic slowdown,

such as in construction and manufacturing. The most common changes were reduction in work benefits and work hours. A third (30%) of men reported reduction of job benefits, compared with about a quarter (23%) of the women. Some 15% of women reported a reduction in wages compared with 4% of the men.

The focus group discussions gathered information from return migrants and family members of migrant workers on how they were affected by the crisis. It is clear from Box 3.5 that the crisis exerted greater pressure on migrant workers who suddenly found themselves without jobs and facing the difficult choice of being sent home or trying to find another job with the risk of becoming irregular workers in the destination country. Indonesian women migrants reported that even if they wanted to stay on, they were fetched by their agents to return home. Those who did not lose their jobs also faced additional pressures, including delayed payments or withheld salaries, working extra hours without compensation, and loss of overtime payments. Some participants also felt an increase in anti-migrant feelings.

The focus group discussions conducted in the Philippines also revealed several problems encountered by migrant workers which were not directly related to the impact of the crisis but reflected their vulnerabilities (Boxes 3.6 and 3.7). These problems, which might have been compounded by the effects of the global crisis, need to be addressed in gender-responsive labor migration policies.

Figure 3.23: **Change in Working Conditions by Sex of Migrant Worker** (2010 Survey)



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.6: **Impact of the Crisis on Migrant Workers in the Destination Countries**

Indonesian migrant workers

- Migrants sent home although contracts not completed.
- Companies gave two options to their employees: to be sent home or to quit the job (then find another job elsewhere in the destination country). The second option came with the risk of becoming illegal workers who would be deported once caught by the authorities.
- Working extra without additional income—"maids were given double tasks to work at another house of their employers' relative, without being paid extra."
- Anti-migrant feelings—in some Middle East countries, "whatever the migrants did was considered wrong."
- "Basically, neither women nor men migrant workers would want to live separately from their family. But sadly speaking, working overseas becomes their only option as their economic conditions worsened."
- Many female migrant workers are fetched by their agents to return home once their contracts are over or terminated—they are therefore not able to remain in the destination countries even if they want to.

Filipino migrant workers

- Job loss and projects were stopped or put on hold—construction workers in Dubai were retrenched or did not have their contracts renewed; 12 workers were retrenched by Aramco in Malaysia.
- Employers adopted cost-cutting measures—working days cut, overtime privileges reduced, nonpayment of overtime.
- Women migrants working as part-time house helpers of five or more households lost some of their part-time jobs—in Italy, "employers minimized expenses by doing household chores on their own to cope with the crisis."
- Deferment of regularization—"their status of employment should have been changed from temporary to regular, but as a result of the crisis, their regularization was deferred. They are still temporary employees up to now."
- Salaries not paid—"still has five months salary collectible from employer. The money should have been remitted to the account of his wife as per the normal practice."
- Delayed payment of salaries—"employer provided cash advances, however, the worker found it complicated to keep track of the cash advances and had to regularly reconcile the figures with the employer."
- Overtime pay for some for the migrant workers represents their "savings" in the place of assignment. The migrants send to their families their whole regular monthly pay while the overtime pay serves as their "pocket money and buffer" for extra expenses. Nonpayment of overtime and/or cutting down the overtime privileges automatically reduces their monthly income and therefore their remittance to the family.
- Difficulties in finding new overseas employment—"stayed in the Philippines jobless for more than a year before he finally got a job as a seaman."
- The amount of separation pay the retrenched migrants were awarded was too small to support them while they looked for other jobs—"ran out of money after only a 3-month stay in the Philippines."
- "Comparatively low salary yet still have to grab the chance of working in another country since it is still far better than what they can earn in the Philippines."

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

Box 3.7: **Problems Faced by Filipino Migrant Workers**

- In most cases, migrant workers are allowed to read and sign the contract only on the day of their departure. Oftentimes, they are neither able to read thoroughly nor understand every detail of their contract, especially as it is written in English. Although predeparture orientation is being administered by the Philippine Overseas Employment Administration and the Overseas Workers Welfare Administration, details about individual contracts are not part of the orientation.
- There is also a prevailing "practice" where the worker has two different work contracts. Before departure, the migrant worker signs a work contract with the recruitment agency. However, upon reaching the country of destination, the employer requires the worker to sign another work contract which often does not conform to or has different provisions/conditions compared with the original contract with the Philippine recruiting agency, and which apparently is more binding than the original contract—"this is one of the reasons why there are cases where the salary received is smaller than what is stipulated in the contract (with the Philippine recruitment agency). They cannot complain openly for fear of losing their job and going home empty handed."[a]
- High cost of the placement fee. One man paid 75,000 pesos as a placement fee for work in Qatar. He was "fortunate" that his father had just received his retirement pay, which provided an immediate source to pay for the placement fee. Another had spent more than 100,000 pesos for different tests to work in Australia but failed in English proficiency. His family had sold property and valuables to pay for the tests.
- A number of private recruitment agents asked migrant workers to pay bribes in order to hasten the processing of their applications, which in fact were already approved or were almost certain to be approved.
- Problems with the employer in the country of destination—physical maltreatment, change of contract upon arrival, delayed salary, nonpayment of overtime pay—were experienced by the migrant workers. A victim of abuse and maltreatment sought assistance from the embassy but "her employer threatened to file a counter charge should she decide to pursue the case. The worker decided to go home and applied for other work."
- "The common victims of abuse and maltreatment, delayed payment and nonpayment of salaries are domestic helpers because of the very nature of their work. They are oftentimes alone in the house of the employer and could not immediately access assistance from the embassy or friends."
- Very uncooperative and "unreachable" recruiters and recruitment agencies in cases where the migrant workers experience problems in the country of destination. Migrant workers and families feel that the recruitment agencies no longer take responsibility for the workers once they have reached their country of destination or after they have paid their placement fees, especially if the worker has signed another contract with the employer at the country of destination.
- Culture shock experienced by some migrant workers, especially for those going to work in the Middle East—"cultural differences are part of the (predeparture orientation session) discussions, but no orientation is provided on how to handle these differences."
- Migrant workers are often homesick, which can lead to severe depression.
- Disintegration of family values and immorality—breakdown in communications between husband and wife, extramarital affairs, incest, children having behavioral problems, delinquency among children—"working abroad needs a lot of trust and respect for each other."

[a] In response to growing complaints about contract substitution, the Philippine government plans to meet with governments of destination countries, including Kuwait, Lebanon, Qatar, and Saudi Arabia, in order to agree on a standard employment contract.

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

Box 3.8: **Three Months in Prison: A Migrant Worker's Ordeal in the Middle East**

Jose, a migrant worker from the Philippines, previously worked as a welder in Yemen before moving to Abu Dhabi, United Arab Emirates to seek other employment opportunities. Upon Jose's arrival in his new destination, the International Criminal Police Organization (Interpol) arrested him and sent him to a local prison for unsettled debt obligations in the previous destination country.

Clarifying that he pays the debt he incurred in Yemen regularly, Jose called his sister, Mila, in the Philippines to ask for assistance from the government. Mila frequently traveled from Batangas to Manila to report and follow up the case with the Department of Foreign Affairs, who responded saying that they had been in touch with her brother; however, Jose indicated that not a single representative from the embassy met with him.

Mila continued to follow up with the agency but received no word from them. She exhausted other channels, which included requesting assistance from the offices of two senators, which accommodated her willingly and referred her brother's case to the same agency. However, the outcome was similar to her earlier attempts.

At one point, she waited to speak with an official from the agency but it turned out later in the day that the latter could not meet her due to several appointments. Learning that the provincial government of Batangas has an office dedicated to migrant worker affairs that liaises with the Department of Foreign Affairs—a good practice at the provincial level—she sought their assistance. The office followed through with the agency in Manila; however, the outcome was the same as the previous.

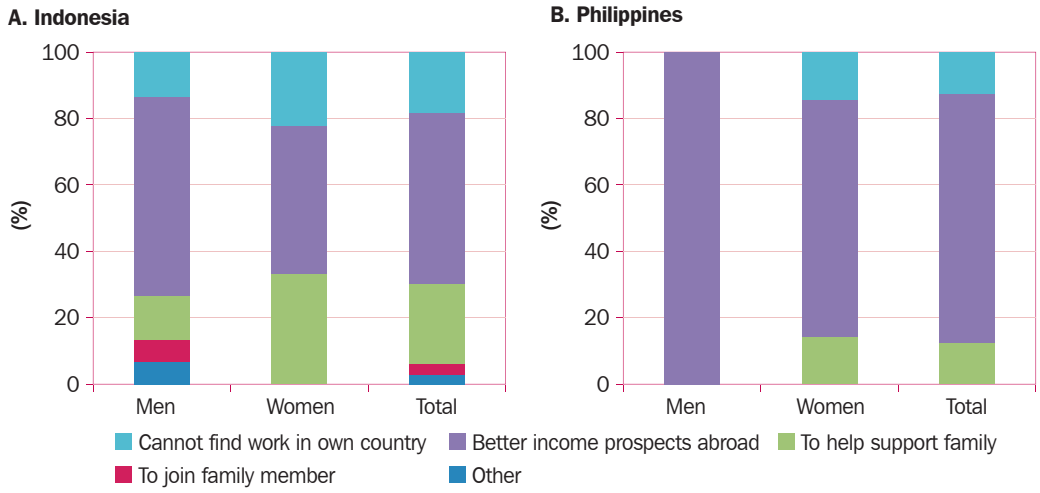
Over the course of his detention, Jose developed important connections with some prison security personnel, who helped him to get a court hearing after 3 months. The day finally came and after studying the case, the judge wondered why Jose spent 3 months in jail and ruled that he be freed right away.

Note: Pseudonyms were used and some details were concealed to protect the identity of the concerned migrant worker and his sister.
Source: Focus group discussion organized and facilitated by the Asian Development Bank (ADB) and Small Economic Enterprises Development, Inc., 28 April 2012.

f. Intending Migrants

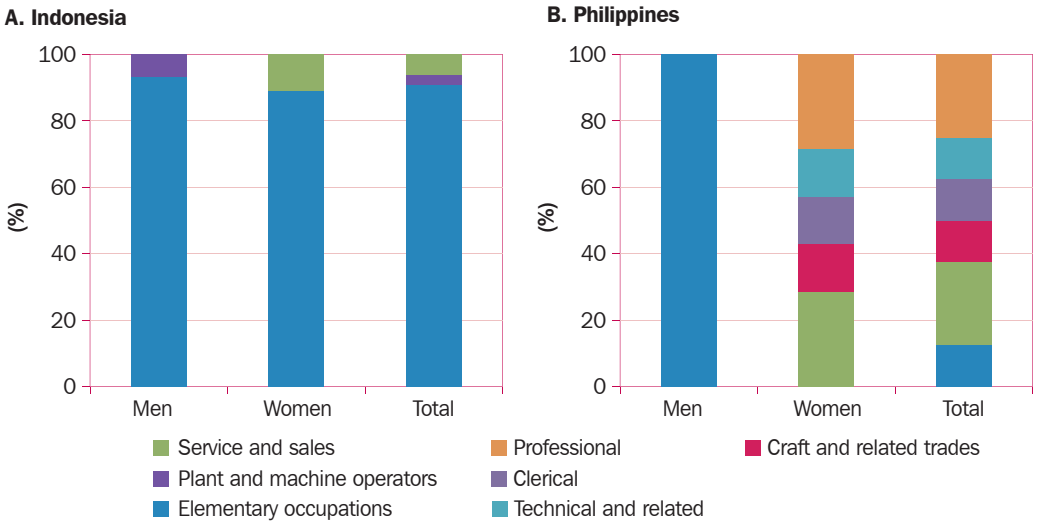
The crisis could have discouraged intending migrants from working again because of the greater difficulties of finding employment in the countries extremely hit by crisis and thus increasing pressure on working-age household members to supplement falling incomes though domestic employment. A relatively small percentage of Indonesian household members (8%) had definite intention to migrate abroad within the next year or so and as soon as a job becomes available (Figure 3.24). The reasons differed by gender, replicating the results analyzed earlier in Figure 3.9. The women were thrice as likely as the men to be motivated by the need to support their families, whereas the men were driven by better income prospects abroad. Both Indonesian men and women intending migrants made their own decisions; had applied through recruitment agencies (notably, 42% of the men had applied as compared with 20% of the women); and all but two of the women indicated that their intended destination was East or Southeast Asia. Almost all Indonesian migrants expected to go into elementary occupations (Figure 3.25).

Figure 3.24: **Household Members by Sex and Main Reason for Migration Intention**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.25: **Household Members by Sex and Expected Occupation Abroad**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

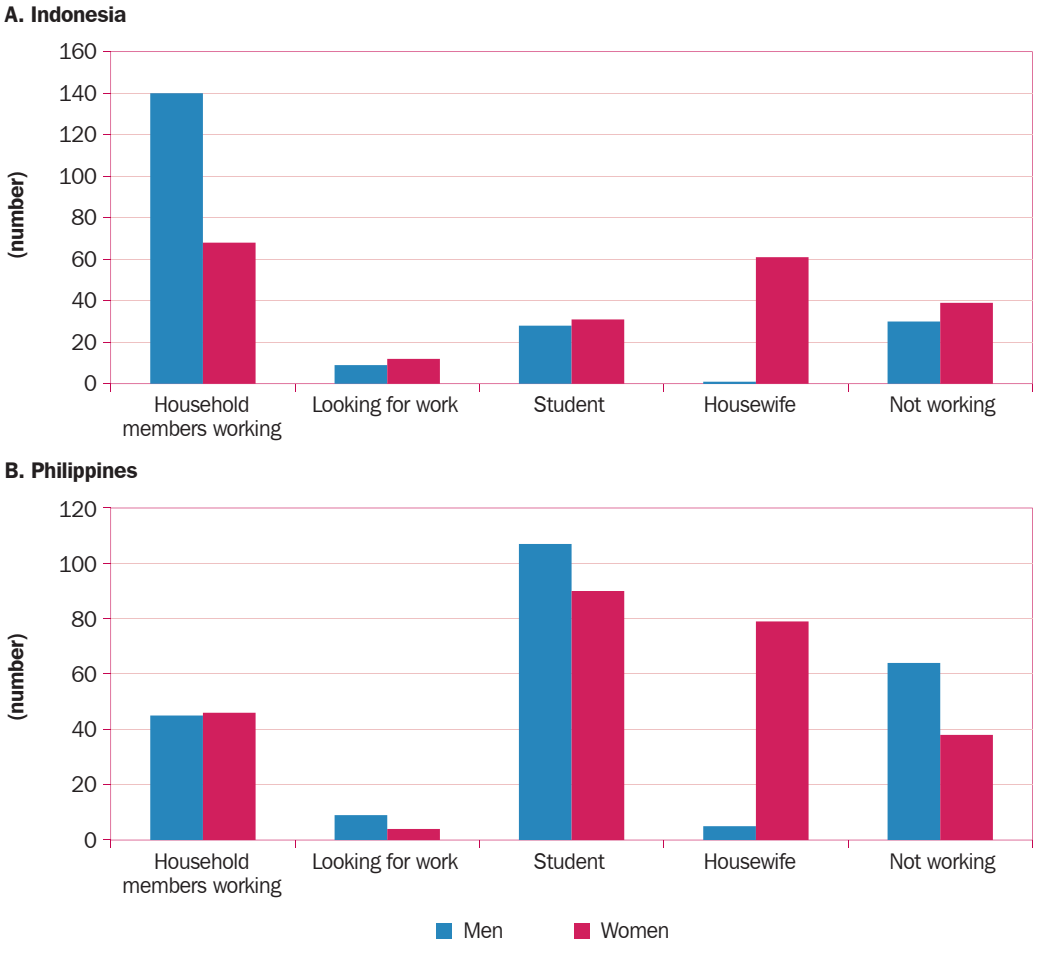
An even smaller percentage of Filipino household members (2%)—but with a clear gender difference (1 man compared with 7 women)—reported a definite intention to migrate. Unlike Indonesian women, Filipino women are motivated by the prospect of higher incomes abroad. They made their own mobility decisions and relied on their own contacts, rather than a recruitment agent, to find a job. Their intended destinations were widespread, including Canada, Middle Eastern countries, Singapore, and the United States. Their expected occupations were also spread across various jobs, including professional, service and sales, technical, clerical, and plant and machine operations work. Unlike the Indonesians, none of the intending Filipino women migrants planned to go into an elementary occupation. Few Indonesian and Filipino household members indicated an intention to migrate despite what appears to be worsening domestic labor market conditions in the home countries.

g. Domestic Labor Market Conditions

The impact of the global crisis could also be transmitted through changes in the labor market conditions of migrant household members, worsening labor market conditions not only abroad but also within the home country.

Out of total men household members in the Indonesian sample, 72% were in the work force (employed or actively looking for work) as compared with just over a third (38%) of the women (Figure 3.26), who were much more likely to be in vulnerable employment. Figure 3.27 shows that since the crisis started, only about 5% of total Indonesian household members had lost their jobs, of whom 60% were men. Much smaller percentages of Filipino household members were working or actively looking for work—24% of the men and 20% of the women. Less than 4% of Filipino household members had lost their jobs since 2008, of whom 67% were men.

Figure 3.26: **Main Activity of Household Members by Sex**

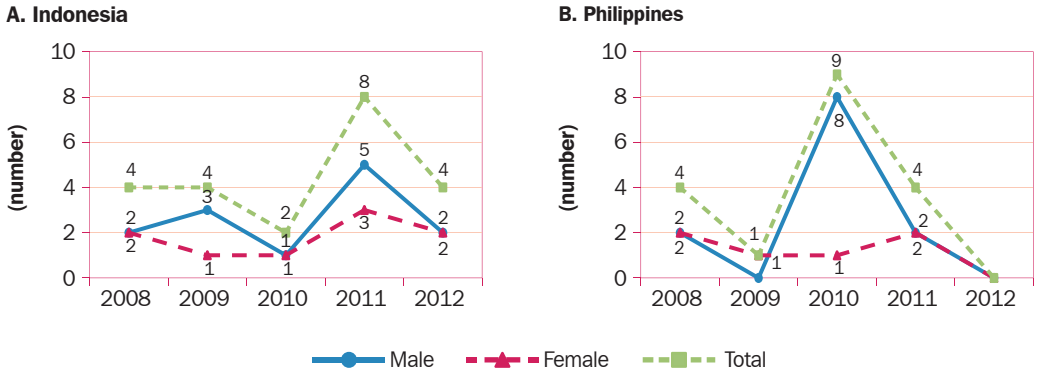


Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

About 14% of Indonesian household members had changed their work since 2008 (i.e., 34% became unemployed compared with 14% before 2008) (Figure 3.28). Most of the unemployed had returned from working abroad. There was also a significant switch from wage-earning worker to self-employed or unpaid family worker. Whereas 68% of both women and men were in wage employment before the crisis, the comparable figure since 2008 is 15%. On the other hand, the proportions of vulnerable employment increased from 9% before the crisis to over 50% after the crisis. Of the household members who changed work status, interestingly, more men (53% of them) than women (48%) were likely to be in vulnerable employment—which is contrary to the trend at the global level. The data clearly indicated that Indonesian household members who changed their work status ended up in worse conditions. In comparison, work status of Filipino household members remained about the same during the same period. Only 1% of Filipino household members changed their work status.

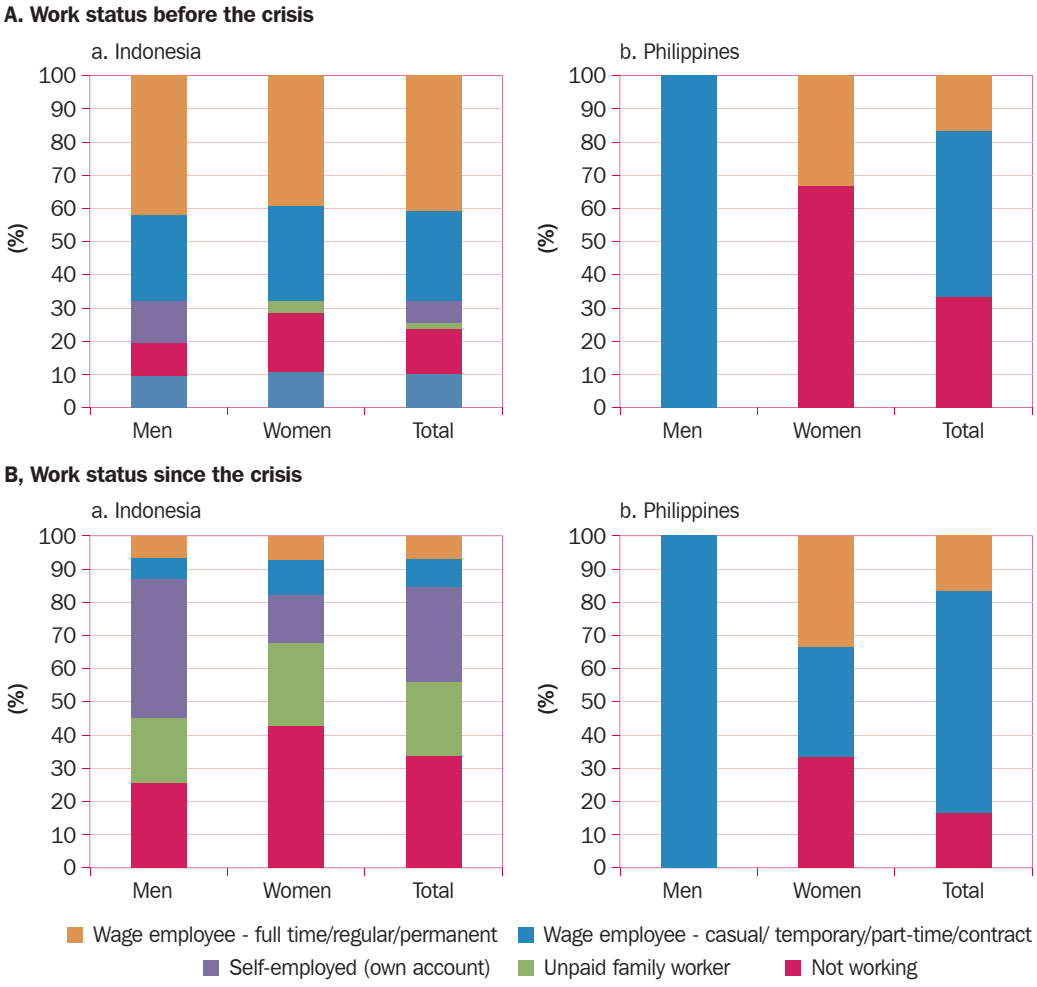
The average number of working hours of Indonesian men and women household members declined from 39 hours to 26 hours, mainly because there was less work available (Figure 3.29). The percentage decrease was higher for women (48%) than for men (30%). On average, women worked longer hours than men before 2008, but since then they have reported significant declines in hours worked. No observations were available for the Philippines. In both countries, very few household members reported that their wages had been cut (Figure 3.30). Of those Indonesians experiencing wage cuts, the reduction was less than 30%. One Filipino man and one woman reported wage cuts of more than 30%.

Figure 3.27: **Household Members Who Lost Job by Sex**



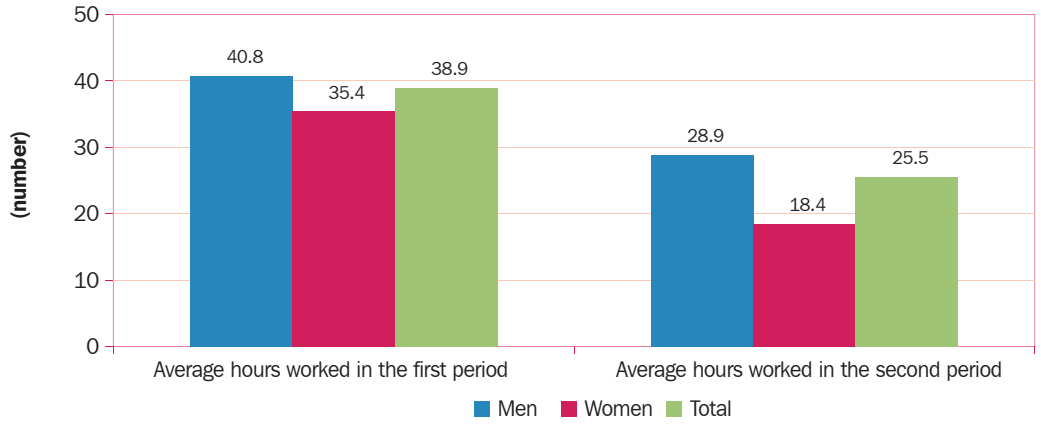
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.28: **Work Status of Household Members by Sex**



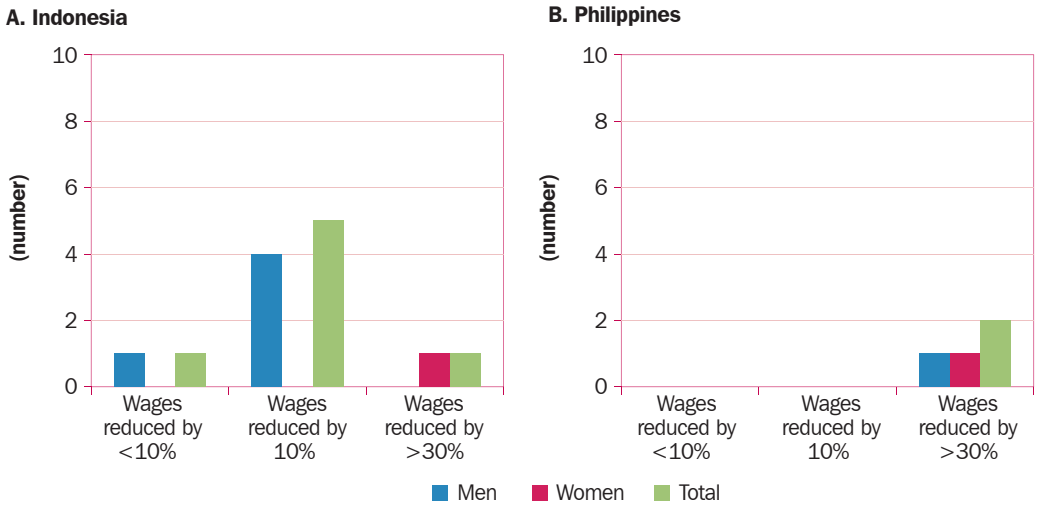
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.29: **Indonesian Household Members Who Experienced Change in Work Hours by Sex**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.30: **Household Members Who Experienced Wage Cuts by Sex**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

3.3.2. Impacts on Migrant Households

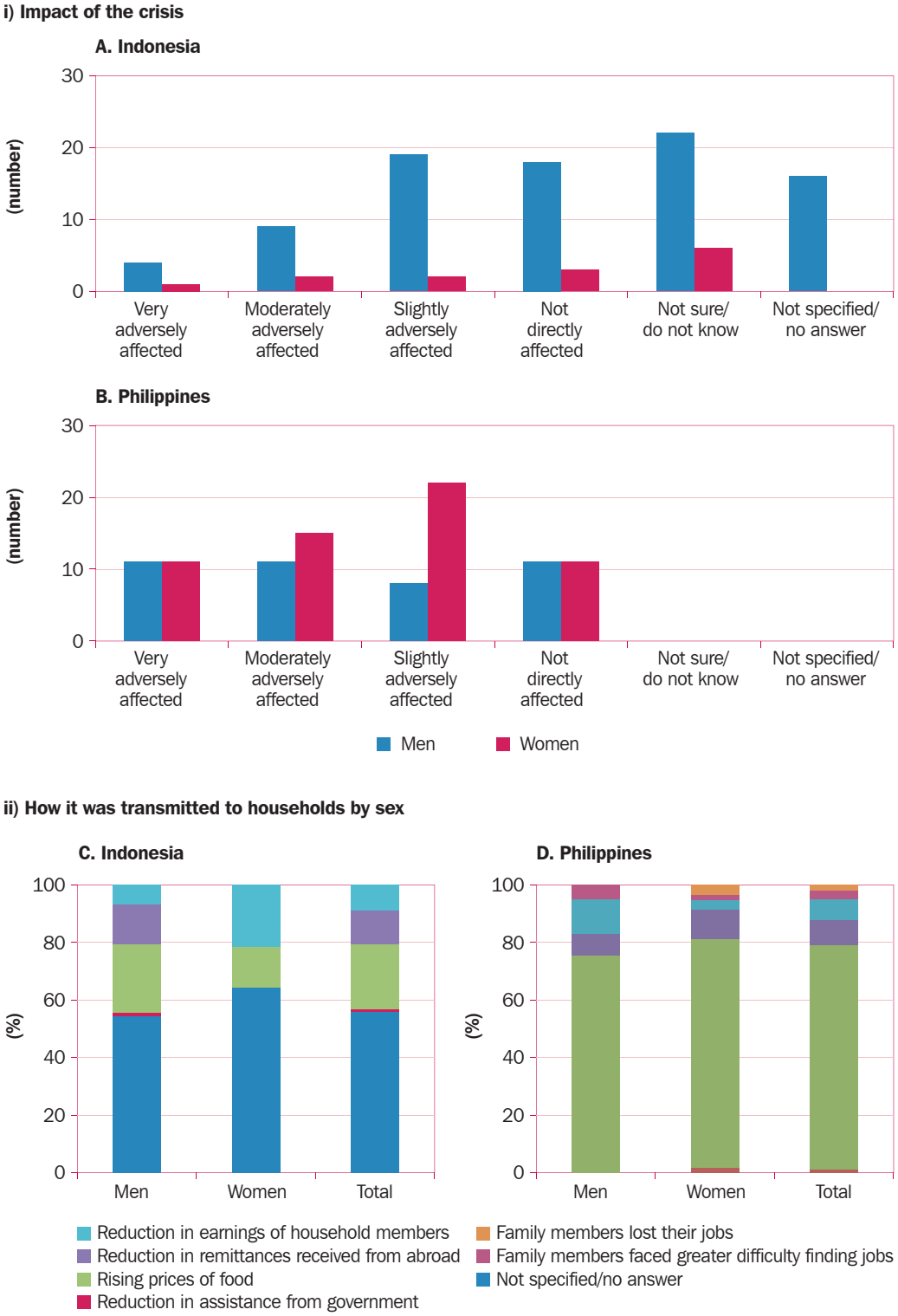
a. Impact of the Crisis and How It Was Transmitted to Households

Based on the results of the first period, about half of the Indonesian respondents who had knowledge about the crisis expected the impact to be short term, with no differences between male and female respondents. In contrast, only 28% of Filipino heads of household felt that the impact would be short term, with the men much more likely to have that expectation than the women. A much higher percentage of Filipinos expected the impact to last for more than 2 years.

Results of the second period showed that nearly 40% of Indonesian households were adversely affected by the crisis and one-fifth (21%) of them were not directly affected. About 35% felt the impact through rising food prices[33] and reduced remittances. Men and women households heads differed in how they thought the household was affected by the crisis (Figure 3.31). According to the men, the main impact was through rising food prices, followed by a reduction in remittances received; the women considered the main impacts to be escalating food prices and reduced earnings of family members, but did not mention falling remittances.

[33] International food prices declined dramatically after the crisis, however, some of the observed changes in domestic prices may be driven primarily by internal macroeconomic factors or supply shocks rather than dictated by international price movements (i.e., price spikes may not be automatically attributed to price transmission from international markets to domestic markets) (Jayasuriya 2012 et. al.). For instance, Indonesia, which had been the world's largest rice importer until the early 2000s, had an import ban in place for some years prior to the food price crisis, which delinked domestic price from international price (Timmer 2009, Dawe 2009). By 2006, this policy had led to Indonesian domestic prices being about 37% higher than international prices (Fane and Warr 2007). Price insulation was also the policy objective in one of the largest importing countries in the region, the Philippines. Before the food price crisis, domestic prices were about 30% higher than international prices. Maintaining this "markup" over international prices during the food price crisis was politically untenable and a number of measures were implemented to moderate domestic price increases and to increase supply of subsidized food. The government moved to increase rice stocks, mostly through imports, and to improve producer incentives. By April 2008, import orders for the entire year were completed. Government procurement from domestic producers was also increased, although the share of government procurement in total production remained quite low.

Figure 3.31: **Impact of the Crisis and How It Was Transmitted to Households by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Most Filipino households were adversely affected by the crisis, with only one-fifth not directly affected. A higher percentage of Filipino male household heads thought they were not directly affected by the crisis[34] (Figure 3.31). About 81% of women were adversely affected as compared with 74% of the men. However, 27% of households headed by men assessed the impact to be very severe compared with only 19% of the woman-headed households. Most of them felt the impact primarily through rising food prices.

Participants of focus group discussions in the two countries related the deterioration in economic conditions they experienced with increases in the cost of living, especially in terms of food prices. An additional factor for the Philippines was the increasingly unfavorable exchange rate of the peso against the US dollar (i.e., the peso is getting stronger again the dollar).[35]

b. Duration and Direction of the Impact on Migrant Households

The results suggest that economic conditions for a significant number of migrant households in Indonesia and the Philippines slightly improved between the first and second periods. For Indonesians, nearly 35% of respondents observed that their economic conditions had improved in the first period, and the proportion increased to nearly 40% in the second period (Figure 3.32). About 40% thought their conditions had not changed in the first period, and 20% said conditions had deteriorated. In the second period, roughly the same percentage reported that their economic conditions had further deteriorated. A third (30%) of the women household heads felt that their economic conditions had improved in the first period and the share increased to 57% in the second period. The proportions of men household heads who reported an improvement in economic conditions remained roughly the same for the two periods (about 35%). Men-headed households (about 25%) were more likely than women-headed households (about 10%) to report a deterioration during the two periods.

For the Philippines, more than 40% of the respondents considered their economic conditions improved in the first period, and the share rose to about 50% in the second period. Those who thought their conditions remained the same decreased from 45% to 35% during the two periods. Only about 15% experienced deterioration in their economic conditions. This is consistent with the findings from the focus group discussions conducted in the Philippines, where participants reported that current economic conditions have at least slightly improved, while noting that rising food prices remain a major challenge.

In terms of gender difference, men were twice as likely as women to feel their economic conditions had deteriorated; however, women heads of household were almost twice as likely to report an improvement, possibly because the family members abroad were likely men, who generally earn more and can remit more. This is consistent with the results from the first period, particularly in the Philippines, which showed a slight increase in the remittances sent in the first period.

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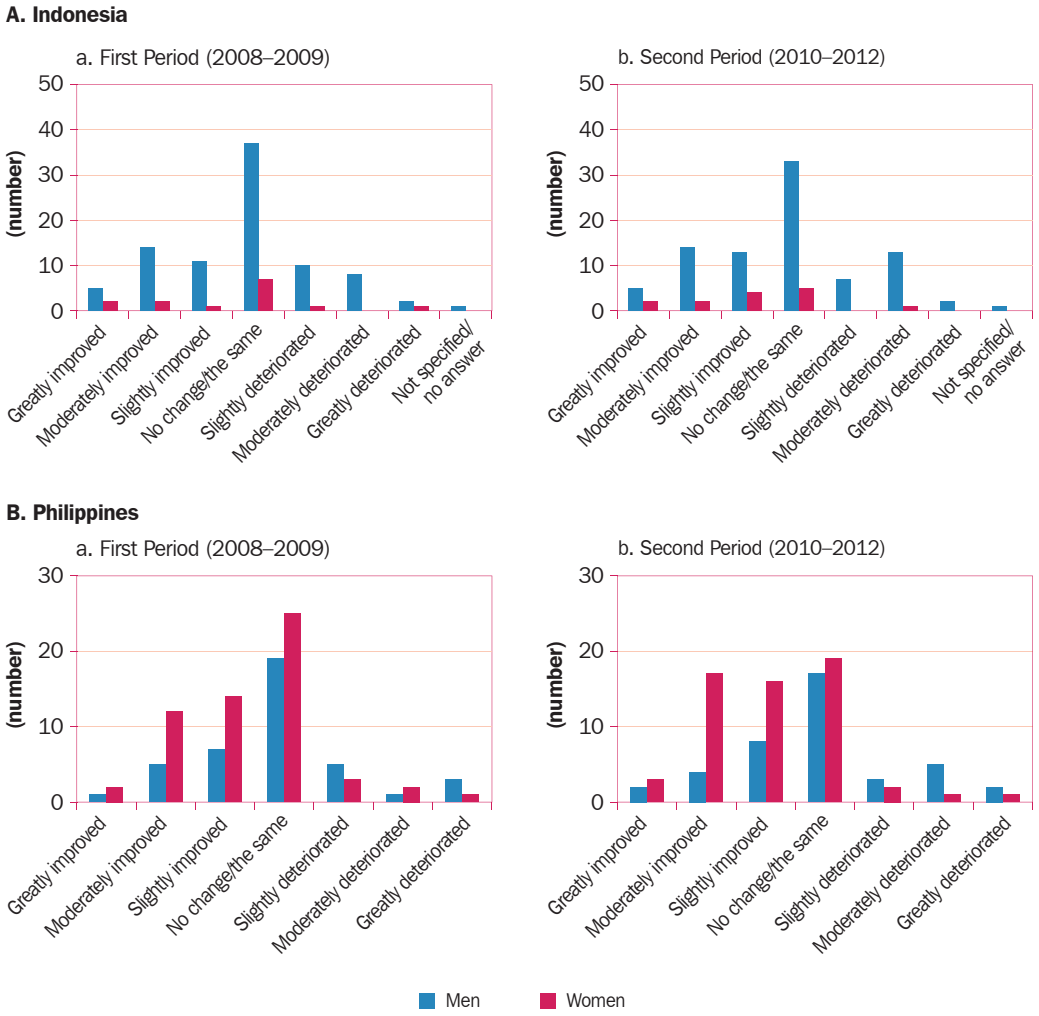
34 All Filipino household heads, men and women, were aware of the crisis.

35 The recent appreciation of the peso makes the value of the migrant workers' remittances in local currency terms lower, which might force some of them to increase their remittances.

Figure 3.32: **Change in Economic Conditions by Sex of Household Head**

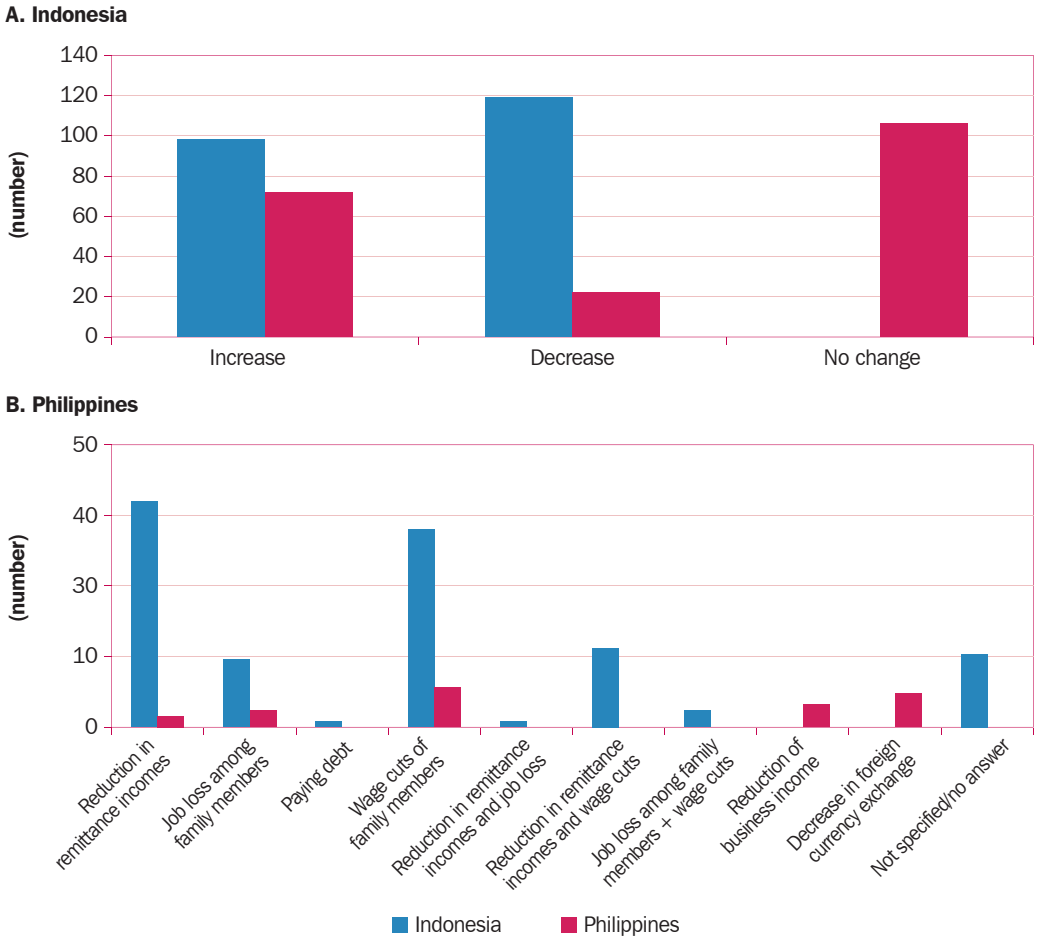


Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

c. Income

Figure 3.33 from the 2010 survey provides detailed information on changes in household income. The differences between the two countries surveyed were stark. While 55% of households in Indonesia reported a fall in income, the comparable figure for the Philippines was only 11%. The reasons for the fall also differed: 34% of the Indonesian households attributed it to a reduction in remittances (which according to them declined by about 5%) as compared with less than 10% of Filipino households. But for both Indonesian and Filipino households, wage cuts of working family members was also an important contributing factor. For Filipino households, exchange rate volatility represented another important factor.

Figure 3.33: **Change in Household Income and Reasons for the Fall in Incomes** (2010 Survey)



Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

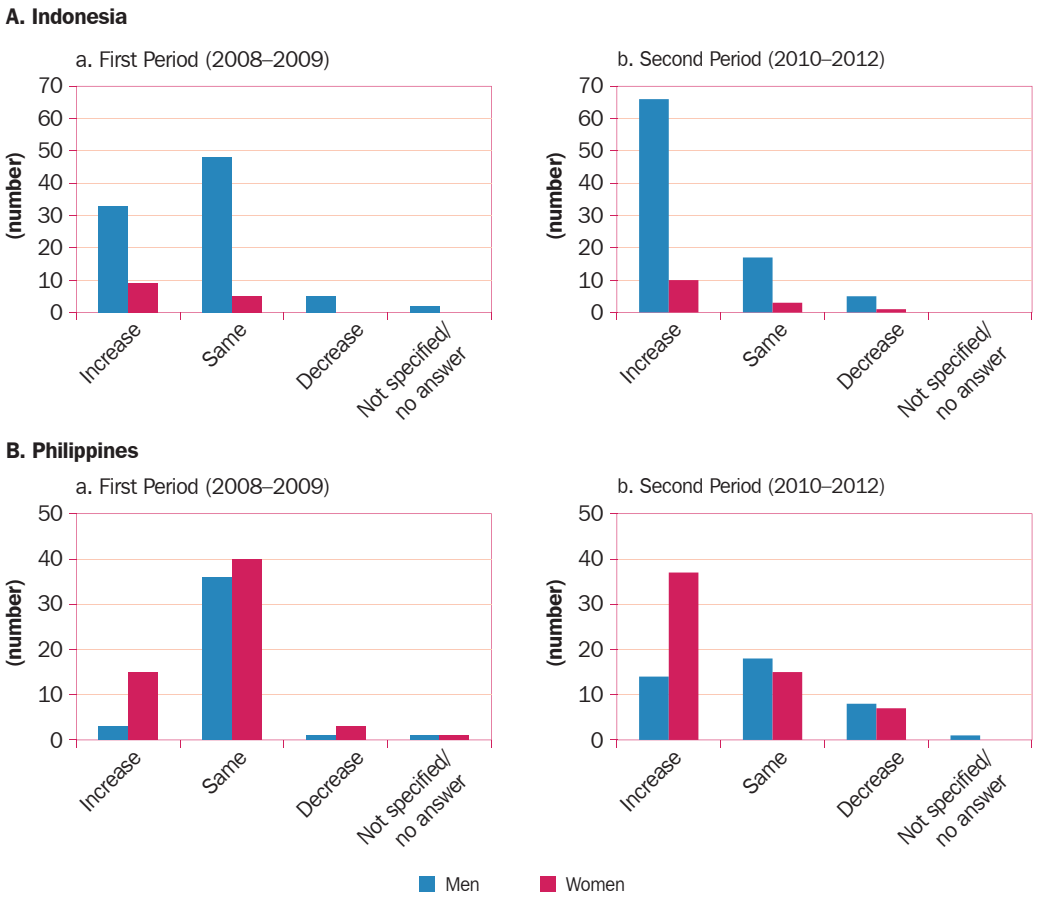
d. Expenditure

The impact of the crisis was also examined in terms of changes in expenditure levels and patterns. About 50% of Indonesian households reported no change in household expenditure in the first period and 41% noted an increase in the second period (Figure 3.34). The number of households reporting a decrease was very small. Approximately 65% of Indonesian households headed by women reported an increase compared with 38% of the men-headed households. In the second period, there was a clear increase as 74% of all Indonesian households reported an increase with hardly any gender differences, with 20% of households reporting no change.

For Filipino households, 76% reported no change in expenditures in the first period and 18% noted an increase. Women-headed households were much more likely to report increases. As in the case of Indonesia, the number of households reporting a decrease in expenditures was very small.

In the second period, 51% of households reported an increase while 33% noted no change. The percentage of households reporting an increase rose from 18% in the first period to 51% in the second period. Women-headed households were more likely to report an increase in both the first period (25% of women vs. 7% of men) and the second (63% vs. 34%). Men-headed households were more likely to report no change in the first period (88% of men vs. 69% of women) and the second period (44% vs. 25%).

Figure 3.34: **Change in Household Expenditure by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Focus group participants acknowledged that women tended to bear the brunt of the crisis as they hold the main household responsibilities: "Women carry more burden. They take care of budgeting, the children and the home, and also think of where to get money to fill in the gap if the husband salary is not enough." Results from the second period complement this point by showing that more than 50% of households in the Philippines and 40% of those in Indonesia reported female household heads as the main decision makers for household expenditures. It is also worth highlighting that participants in both countries mentioned that there was no increase in domestic violence as a result of the increasing economic pressures.

e. Savings and Investments

The household heads were also asked about the impact of the crisis on household savings and investments. The high number of "none" responses was most likely related to the fact that the households did not have any initial savings or investments. A number of households in the Philippines were observed to have simple consumption and expenditure patterns by relying on remittances as the primary, if not the sole, source of household income, which is used almost exclusively for expenditures on food, education, and other basic necessities with little or no room for savings and investments.

About 30% of households in Indonesia noted a decrease in savings during the first and second periods, and 25% of them reported an increase (Figure 3.35). Men-headed households were more likely to report a decrease in savings than women-headed households (28% vs. 21% in the first period and 34% vs. 29% in the second period). The percentage of households that reported an increase in investments rose from 27% in the first period to 43% in the second period (Figure 3.36). The proportion of households who reported no change declined from 42% to 27%. In the second period, men (44% of them) were more likely than women (36%) to report an increase.

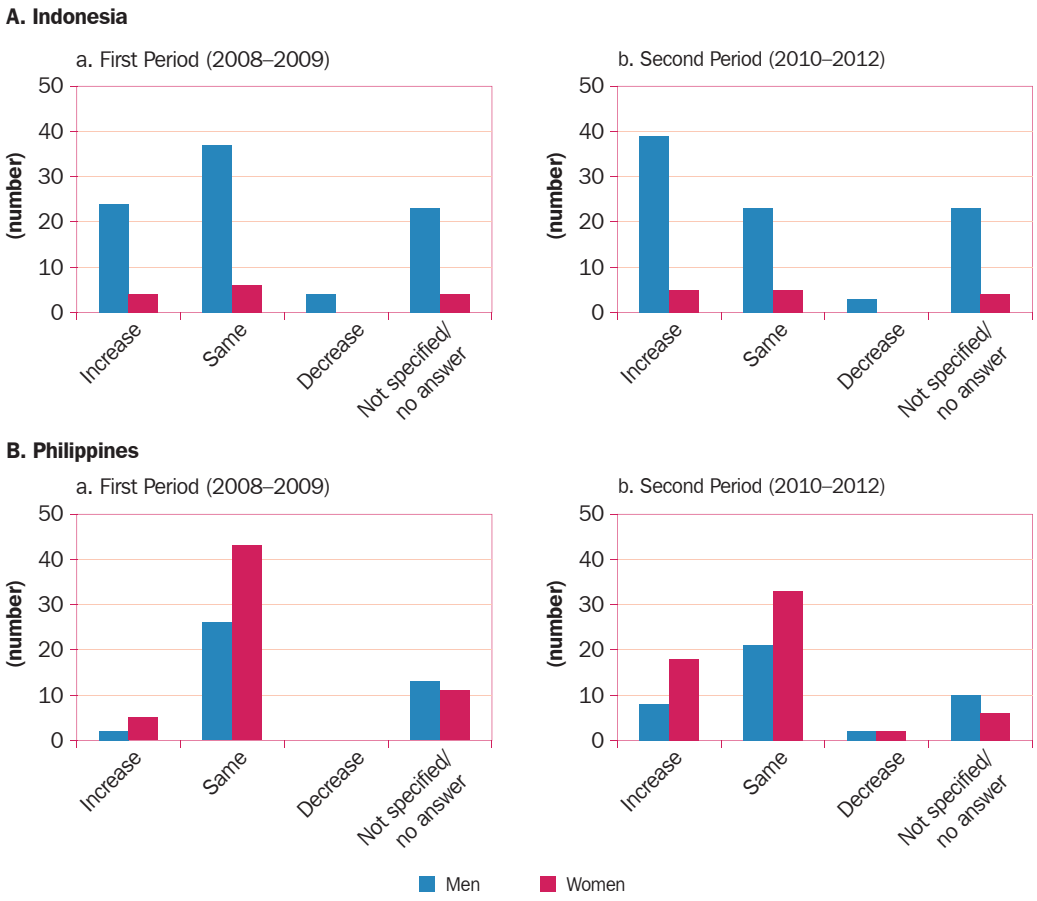
Figure 3.35: **Change in Savings by Sex of Household Head**

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Most households in the Philippines did not specify or had no answer on changes in savings (Figure 3.35). About 8% of them reported an increase in savings in the first and second periods and about the same percentage of households reported no change during the same periods. The majority of them reported no change in investments and about 20% did not provide an answer (Figure 3.36). The percentage of households who noted an increase rose from 7% in the first period to 26% in the second period.

Further examination on the sample data from Indonesia and the Philippines shows that gender of the household head is negatively correlated with household savings. Earlier studies indicate that women heads are at a disadvantage in savings, possibly due in part to their role in consumption smoothing (Brown 1998; Conley and Ryvicker 2006; Warren, Rowlingson, and Whyley 1999); however, some have suggested otherwise (Seguino and Floro 2003). This is a separate issue altogether that can be subject to further investigation.

Figure 3.36: **Change in Investments by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

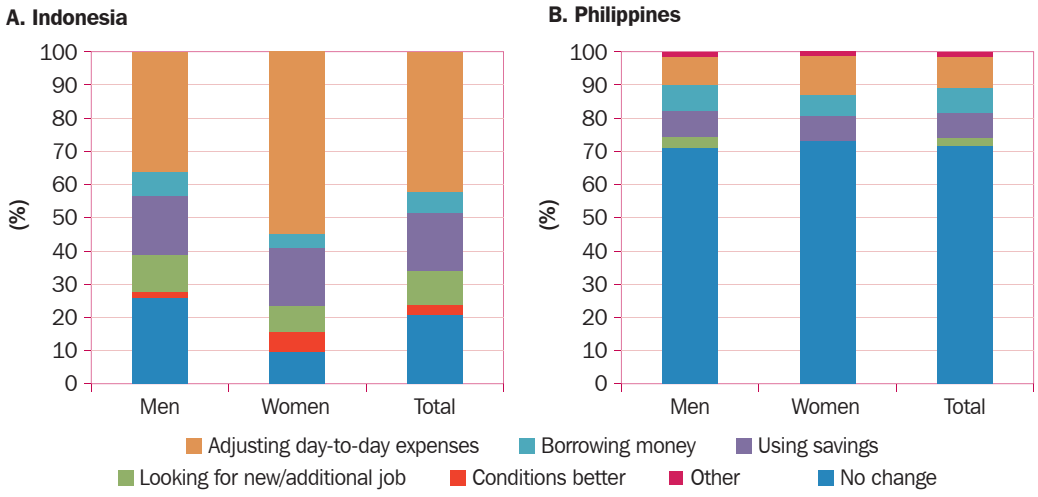
3.4. Coping Mechanisms

3.4.1. Living Conditions of Migrant Workers

Indonesian migrant workers experienced more adverse impacts of the crisis than their Filipino counterparts (Figure 3.37). The majority of Indonesian migrants changed their living conditions in the first period and only 20% felt that the crisis had no impact on them. In contrast, more than 70% of Filipino migrants reported no change in their living conditions.

More than 50% of Indonesian women migrants had to adjust their expenditure compared with just over 30% of the Indonesian men. The shares for the Philippines were only 12% for women and 9% for men migrants. Moreover, migrants tried to not cut back the amount of remittances they sent home. This means that they cut back their own expenses or using up their savings. Indonesian and Filipino migrants resorted to drawing down their savings or borrowing from family, friends, or relatives. This, along with sustained deployment of migrant workers in major destination countries (as in the case of the Philippines) and returning migrants bringing home their savings, might partly explain the resilience of migrant remittances during the crisis.

Figure 3.37: **Change in Living Conditions by Sex of Migrant Worker** (2010 Survey)



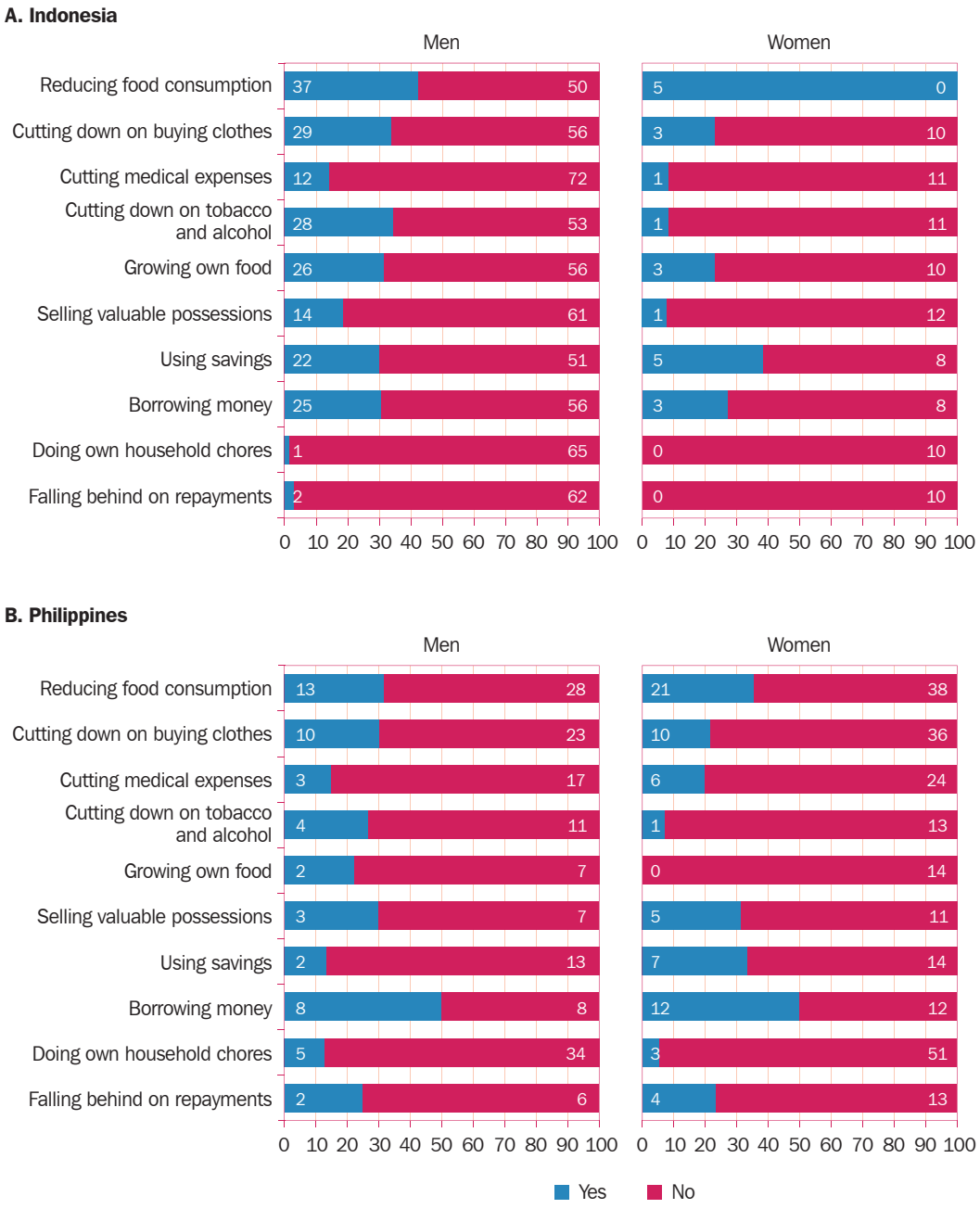
Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

3.4.2. Migrant Households' Adjustments in Expenditures

The respondents were also asked about specific adjustments in expenditure patterns due to the crisis. Figure 3.38 indicates that for all the listed items, more than 75% of Indonesian respondents did not make the adjustments. In particular, cutting down on medical expenses was not an option. However, more than 50% of them reduced their food consumption and made other adjustments including cutting down on buying clothes, tobacco, and alcohol; growing their own food; drawing down on assets and savings; and borrowing money. About 34% of Filipino households also reduced food

consumption, 25% cut down on buying clothes, and 50% borrowed money. To cope with the economic pressures, a number of Indonesian and Filipino men and women household members joined the labor force since the start of the crisis (Box 3.9).

Figure 3.38: **Type of Adjustment in Household Expenditure by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.9: **Entry Into the Labor Force**

In Indonesia, roughly equal numbers of men and women household members have joined the labor force since the crisis started, accounting for 6% of total household members. Only about one-fifth of the women made their own decision to enter the labor force; family members decided for the rest. In contrast, almost 50% of the men made their own decision. In the Philippines, 11% of total household members were reported to have joined the labor force since the crisis started, of whom 62% were men and 38% were women. The new labor force members were mainly the children of the household heads, and both sons and daughters generally made their own decision.

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

Reducing food consumption has an adverse impact on human development for household members, especially children. Children compose about 40% of household members in the Philippines and 25% in Indonesia. (The median ages of boys and girls in the Philippines is 11 and 9 years, respectively, while for Indonesia it is 10 and 7 years). Children could be adversely affected due to lack of proper nutrition, and if this coping mechanism is continued, poor health outcomes could affect their learning and educational performance both in the short and long runs.

Rapid assessments conducted in four Indonesian provinces (Central Sulawesi, East Java, Nusa Tengara Timur, and West Kalimantan) revealed that almost 45% of households surveyed were food-insecure and vulnerable (UNICEF 2010). The same survey found that households used severe coping mechanisms, including eating less (and less nutritious) food and reducing health-seeking behavior.

Box 3.10 compiles the views from focus group participants in the two countries on how migrant households had been faring in the context of the crisis and economic conditions in their countries. In both countries, migrant households adversely affected by falling incomes, rising cost of living, and increasingly unfavorable exchange rates found various ways of coping—including cutting daily expenses, preparing and strictly observing a budget, using up available savings and selling assets, borrowing money and bearing the high interest rates charged by loan sharks, and looking for alternative ways of earning additional income.

Similarly, results of a UNICEF survey conducted in Indonesia in 2009 showed that about 75% of sampled households found it more challenging to meet daily expenses. Nearly 25% of the households surveyed drew down on their assets, including savings, and sold their household assets (Patel and Thapa 2010).

Some features of the coping mechanisms used by the households are worth highlighting. In cutting down expenses, priority was given to "food, education, house rental and payment of utilities." Adjusting expenses affecting children's education was a last resort. In other words, migrant families preferred to adjust their food consumption rather than take children out of school. However, the coping mechanism of borrowing money from loan sharks raises some concerns. It shows the need to improve access to finance for migrant households adversely affected by the crisis. This may include provisions for establishing micro, small, and medium-scale enterprises, as well as providing financial literacy programs.

Box 3.10: **How Migrant Households Fared in the Crisis**

Indonesian migrant households

- Felt "overwhelmed"—expenses increased when their incomes have not increased.
- Income remains the same, especially for those in the agriculture sector—"prices of daily products keep increasing. The situation is getting worse due to fuel price increase."
- Increase in fuel prices pushed up the prices of other basic commodities.
- Not able to keep any savings—available savings reduced.
- Adjustments made by cutting daily expenses—"but no adjustments made regarding children's education."
- "Women suffered most because they have to bear the burden of keeping the family together and managing the finances."
- No substantial decrease in remittances received—"As a proof for this, people did not stop building or renovating their houses (for the considered-lucky people)."
- The crisis did not cause an increase in domestic violence.

Filipino migrant households

- As a result of the breadwinner losing his/her job, the household "adopted drastic measures to minimize expenses" and "tightened their belt" by keeping expenses to a minimum.
- Continuous increase in the cost of living while the exchange rate has been going down—"the exchange rate from dollar to peso is shrinking while the cost of commodities is steadily going up;" "while remittance is still the same, it is hardly enough for the whole family. Budgeting has to be done and strictly implemented so that the remittance could last up to the next salary."
- Families dependent solely on remittances are finding it very hard to cope with the increases in cost of living.
- As a result of receiving smaller remittances or because of delays in receiving remittances, the households prepared and strictly followed a family budget—"giving priority to food, education, house rental and payment of utilities;" "refrain from going to shopping malls;" "stopped buying things not included in the budget;" "avoid luxuries such as dining out, buying clothes from department stores."
- Sold valuables—laptop, jewelry, camera—to pay the bills and cover other expenses.
- Borrowing money from relatives and friends to cope with the financial requirements; thus when the remittance arrives, it is automatically used for the payment of their loans
- Forced to take loans from loan sharks—"wife had availed of a loan from a loan shark to open a small store to augment family income. However, the business was not profitable because most of the earnings had been used to pay the high interest rate of the loan." This is eventually a very costly approach, since aside from the fact that the interest rate is really very high, it is compounded on a daily basis, making it difficult to keep up with the payment.
- While there are existing lending programs from different private organizations, none of the participants have availed yet because of the high interest rates.
- Sought additional/alternative sources of income—"a family member tried to look for a job," "others attempted to start their own small stores by borrowing from loan sharks, "putting up a small sari-sari (grocery) store in front of the house," "tried direct selling," "setting up a small carinderia (canteen)."
- No case of domestic violence reported.

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

3.4.3. Adjustments in Education of Migrant Households' Children

A particular concern identified in the surveys was the impact of the crisis on children's education, for taking children out of school would have negative implications for human capital development. However, the survey found that less than 1% (2 boys) covered in the Indonesian survey had dropped out of school because their families could no longer afford the costs. One boy became an agricultural worker while the other pursued an alternative education program. Seven children from the surveyed households (3 boys and 4 girls), representing nearly 2% Indonesian households reported transferring their children to other schools or cutting down on school supplies. More households in fact had reported increasing, rather than decreasing, expenditures on education.

The Filipino households reported that 8 boys and 7 girls (3% of household members) had dropped out of school since 2008 because their families could no longer afford the expense. Another reason cited related to the child's own disinterest in studying (Box 3.11). More

Box 3.11: **Extreme Adjustments in Children's Education**

A number of migrant households resorted to extreme adjustments in their children's education, such as pulling them out of school, to cope with the crisis. Of the 15 children in the Philippines who dropped out of school, 8 were boys and 7 were girls, which indicates a nearly equal sex ratio. The decision on who would stop schooling was not based on gender but rather on the level of education (e.g., students graduating from college are prioritized over those in lower levels, and children in high school and college give way to their younger siblings). Needless to say, decisions about extreme educational adjustments were difficult for both parents and children. Detailed accounts from affected households are presented below.

- Both parents lost their jobs. The mother was retrenched in her job at a domestic store and the father, a seafarer, was deemed unfit to work abroad due to poor health, which prompted him to return home. Their children, who were all in college—one a graduating nursing student, one a third-year nursing student, and one a second-year student of nautical engineering—had to stop going to school. At present, the eldest works as a medical representative-trainee while the others are looking for jobs and helping in household chores. The household used multiple coping mechanisms, including seeking financial assistance from a relative, borrowing money, selling assets, and looking for additional sources of income (e.g., selling food), in order to survive.
- A construction worker in Saudi Arabia who had his overtime pay cut pulled one of his children out of high school due to sickness. His daughter required medication for at least 6 months, which drained a significant part of the family's budget. The financial challenges and the health condition of his daughter forced his family to drop her from school.
- Due to financial constraints, a second-year college student temporarily left school to allow his graduating sister to complete her college education. He planned to look for a job to support his family and would return to school after his sister receives her nursing degree.
- After graduating from high school, a son in a migrant household volunteered to stop going to college to work and support his family. He is currently working in construction on an intermittent basis. However, the income he earns is too meager to help his family. The youngest son followed in the footsteps of his brother, choosing to not go to college to relieve his family of the financial burden of higher education. Jobless, he helps his mother run household errands. The household is entirely dependent on the remittances sent by a family member who works at a hospital in Saudi Arabia.

Source: Focus group discussions organized and facilitated by Asian Development Bank (ADB) and Small Economic Enterprises Development, Inc., April–June 2012.

than 70% of them were reported to be helping out in the household, and the remainder were in the labor force working as service crew, cashier, and medical representative. The Filipino households also reported that 6 boys and 4 girls (2% of household members) had been transferred from private to public schools, while spending on school supplies was reduced for another 6 boys and 3 girls (2% of household members).

The focus group discussion results confirmed that some households in Indonesia and the Philippines had to make some adjustments to their children's education (Box 3.12). However, such adjustments were normally the last resort. Many participants emphasized that they gave priority to children's education and some even resorted to cheaper foods in favor of children's education. The sex of the child was not a primary consideration in the decision to stop children's schooling or to transfer from private to public schools. While pulling children out of school has severe human development and child poverty implications, it is not the main coping mechanism. Moreover, the reduced food consumption strategy adopted by some households may have also a similar adverse effect as explained earlier.

Box 3.12: **Impact of the Crisis on Children's Education**

Indonesian households

- Adjustments made by cutting daily expenses—"but no adjustments made regarding children's education."
- Needed to adjust decisions about children's education, especially when it was time to send their children to a higher level of education. For parents forced to decide which of their children to send to school, they would likely prioritize the child who was going to attend an elementary or junior high school. The child wanting to continue on to senior high school would have to wait until the family could afford it or accept the fact that he or she may never have that chance.

Filipino households

- Children transferred from private to public school; college student had to temporarily leave school; curtailed expenditures for supplies, uniforms, bags, and other school-related expenses.
- "We had to transfer our children from private to public school as we could no longer afford the fees in private school. At first, there was a strong reaction from our children, but afterwards, they understood the decision. It was really painful for us parents but that was the only option available at that time."
- The expense for food is often sacrificed over education of the children—"resort to preparing rice porridge especially in between remittance periods."
- Children in elementary or high school are usually the ones affected by transfer from private to public school. College-level children either temporarily stopped, took part-time jobs, or sought financial assistance from relatives.
- "When we decided to transfer our children from private to public school we did not consider any gender or age as to who would be transferred; all three children were. We do not want to exercise favoritism."

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

3.5. Assistance to Migrant Workers and Their Households

Box 3.13 reveals that Indonesian migrants in particular felt that they received no assistance from the government to cope with the crisis in the destination countries. Interviews with key officials of government agencies and nongovernment organizations also indicated that they did not give specific attention to the impact of the crisis on labor migration.[36] Rather, they perceived the situation as "a common problem with migrant workers" and their programs or activities for migrant workers were part of their "regular actions."

Focus group discussion participants in both countries were adamant that they had received very limited or no assistance from the government or nongovernment organizations (Box 3.14). Migrant workers also reported that they received a little support from their embassies in the destination countries and relied mostly on their friends and relatives in both destination and home countries. Those who returned home did so using their own resources. Moreover, the respondents felt that the recruitment agents were unhelpful and unsympathetic to their plight. Once they had paid placement fees to the agent or signed (often under duress) new contracts with their employers, they were "abandoned" by the agents. Box 3.15 highlights abuses committed by a number of private recruitment agencies.

Box 3.13: **How Migrant Workers Coped with the Impact of the Crisis**

Indonesian migrants

- Migrants who lost their jobs did not try to find another job in the destination country—"afraid of being considered illegal workers, arrested and sent to prison."
- Contract termination meant that they would be fetched by their agents—"which made it difficult for them to refuse to return to Indonesia."
- Those who lost their jobs returned home using their own money and had to survive on their own—"no assistance, either money or services, was ever given by the government."
- Returned to Indonesia to work in the agriculture sector.
- Migrants made the most of whatever money was left from working overseas—developed small businesses like small stores, door-to-door sales, transportation service business, etc. However, "the businesses did not last since they ran out of money."
- "The amount of savings got smaller and smaller"—used to pay for daily needs.
- No remittances were sent from home to assist the migrant workers in the destination countries due to the worsening economic conditions back home—"this is why they had to work overseas to earn additional incomes."

Filipino migrants

- Tried to maintain amount of remittances sent to their families—"just left for themselves a small allowance to last until the next salary."
- Sought assistance from relatives in the Philippines and friends in the host countries—"migrant workers still consider family and friends (both in the host country and in the Philippines) as their first life line."
- Keeping constant communication with families in the Philippines, especially updates on social unrest, rallies and other activities that may have an impact on their employment."

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

[36] Some key respondents in Indonesia were not even aware of the crisis.

Box 3.14: **Assistance Received by Migrant Workers and Their Households**

Indonesian migrant workers and their households

- No specific assistance program initiated by the government aimed at helping migrant families to get out of the crisis.
- There is no specific attention to the impact of the crisis on migrant workers. Both the government and nongovernment organizations perceive the problems faced by the migrants are "a common problem, nothing to do with the global financial crisis. Even some of the participants have not realized that the global financial crisis existed."
- Any treatments or interventions on behalf of migrant workers are not specifically related to issues raised by the crisis—"what they have been doing are regular actions."
- In implementing the program or intervention there is no coordination among stakeholders—"they work for their own issues."
- Education programs for migrants still cannot be put into action. This is because there is not enough data on migrant workers (not all migrant workers depart from Indonesia through the Social Welfare, Manpower and Transmigration Office).
- No assistance received either during the stay overseas or in Indonesia. Migrants returned home using their own money and had to survive by their own efforts—"no assistance was ever given by the government, [through] money, services or skills training."
- Government is greatly expected to help enhance household incomes—"however, with limited skills, the chance of getting a job is remote."
- The empowerment program (conducted by a nongovernment organization) only includes sewing skills training and the participants are migrant families or poor migrant workers.

Filipino migrant workers and their households

- Sought assistance of the recruitment agencies regarding the delayed payment of salaries—"however, the agency could not really help them because the migrant worker signed another contract with the employer at the country of destination."
- Lack of assistance from embassy in the destination country—"The worker has to seek the assistance of his relatives here for 'non-action' of the Philippine consular office there. The relatives in the Philippines also sought assistance from the different agencies here but none was able to help them."
- Limited assistance from the government for migrant households—particularly in terms of loans for livelihood purposes, scholarships, and even training programs.
- The participants are one in saying that they have not received any assistance from either the government or any private organizations apart from the occasional assistance provided by the *barangay* (village-level government), like medical missions, and churches (spiritual enlightening and subsidized cost of baptismal ceremonies for the children).
- Local government is providing assistance through its different offices in coordination with the Technical Education and Skills Development Authority—training on how to start enterprise activities (including skills training, cooking, and handicrafts).
- It is ironic for the government to be calling the migrant workers Bagong Bayani ng Bansa [modern-day heroes of the nation] when their problems are not given due attention and appropriate action by the concerned government agencies—"the OFWs [overseas Filipino workers] are being regarded as modern-day heroes of the country only because of the remittances that they continue to send to the Philippines."
- "Corresponding action from the government would only be extended if the request would be coursed through the media and if the name of the agency is already at stake for inability to provide the needed assistance to the OFW and his/her dependents."

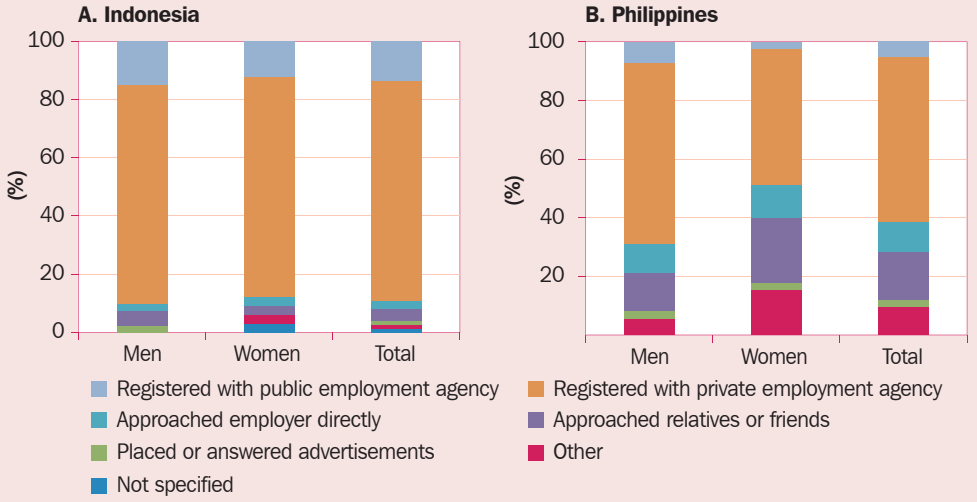
Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.15: **Private Recruitment and Employment Agencies**

Almost 30% of Indonesian men and women had relied mainly on private employment agencies for employment abroad. The role of public employment agencies was significantly smaller. This finding is worth noting because migrant workers, especially women, are often at the mercy of private recruiters and employment agencies, and reports of exploitation by these agencies is all too common. This is a justified concern, given that the most common method for women to finance the migration move was a loan from the agent or employer (42% of women migrants as compared with 15% of the men); men migrants were much more likely to receive assistance from their families or relatives. Thus, women migrant workers would be under greater pressure to repay the loans.

The majority of Filipino migrant workers also used private employment agencies as their main job search method, followed by approaching relatives and friends, and employers directly (nearly 25%). More men (62%) were likely to use a private employment agency, whereas more women (22%) were likely to approach relatives or friends. Compared with Indonesian migrants, the Filipinos appeared to have greater contacts in the destination countries and were able to either approach employers directly or be introduced by relatives or friends. Participants of the focus group discussions held in Batangas, the Philippines, told how household members of some migrant workers assisted several of their neighbors to seek jobs abroad. Needless to say, social networks and demonstration effects play a facilitative role in the emigration process. About a third of Filipino migrants, men and women, relied on family savings to finance their migration move and did not have to resort to loans from the agent or employer.

Box Figure 3.15a: **Migrant Workers by Sex and Job Search Method**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

The role of private employment agents in bridging the information asymmetry between migrant labor demand abroad and migrant labor supply in home countries cannot be denied. However, reports of abuse and malpractice by private recruitment agencies—including contract substitution, unresponsiveness to employment issues faced by migrant works in destination countries, bribery, unreasonably high placement fees, and late issuance of contracts—raise red flags and call for prompt action by governments.

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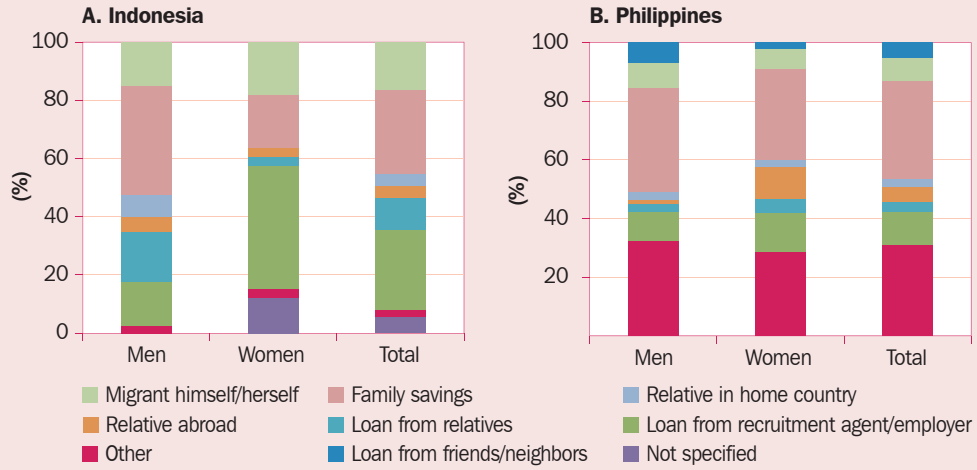
Box 3.15 *continuation*

Box Figure 3.15b: **Migrant Workers by Sex and Who Financed the Migration Move**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

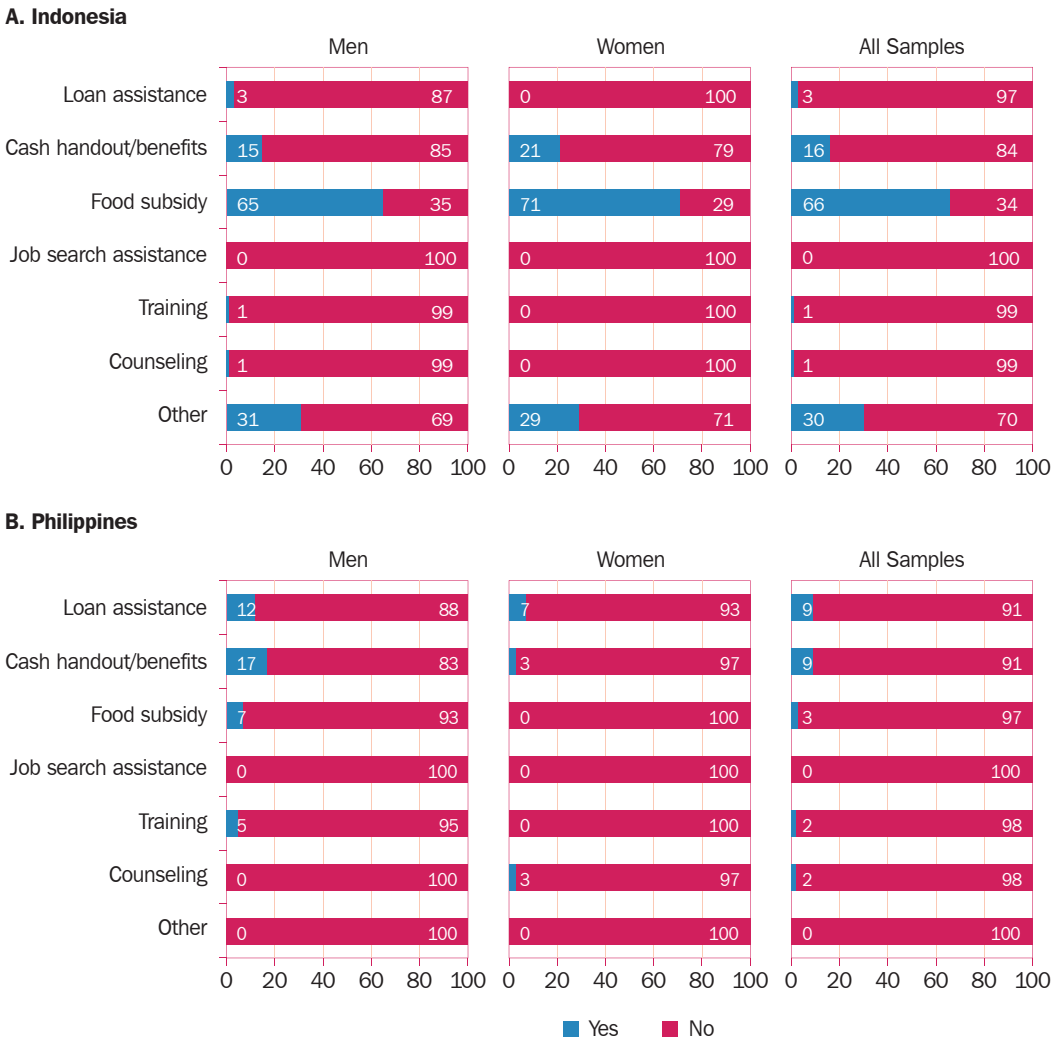
Figure 3.39 starkly shows that migrant households in both countries received very little assistance. In Indonesia, the most common assistance from the government was food subsidies, followed by cash handouts for poor households. In both countries, no household received assistance in the search for jobs. When asked about the type of assistance they would like to receive, half the Indonesian women heads of household and more than a third of men heads indicated they wanted cash assistance. There was also a demand for training (Figure 3.40).

On the other hand, Filipino heads of household, especially the men, placed the greatest priority on job search assistance. A higher percentage of Filipino women-headed households also wanted cash assistance and training.

Migrant household members who participated in focus group discussions in the Philippines expressed the view that it was ironic that migrants were being hailed as the modern-day heroes of the country for bringing in foreign exchange but were not receiving any assistance from the government during the difficult times. They also felt that they could not be able to elicit support on their own and that it would help if the media highlighted their issues. Key respondents in Indonesia admitted that the impact of the crisis on migrant workers and their families was not being directly addressed. Available programs lacked coordination and did not target those in most need of assistance.

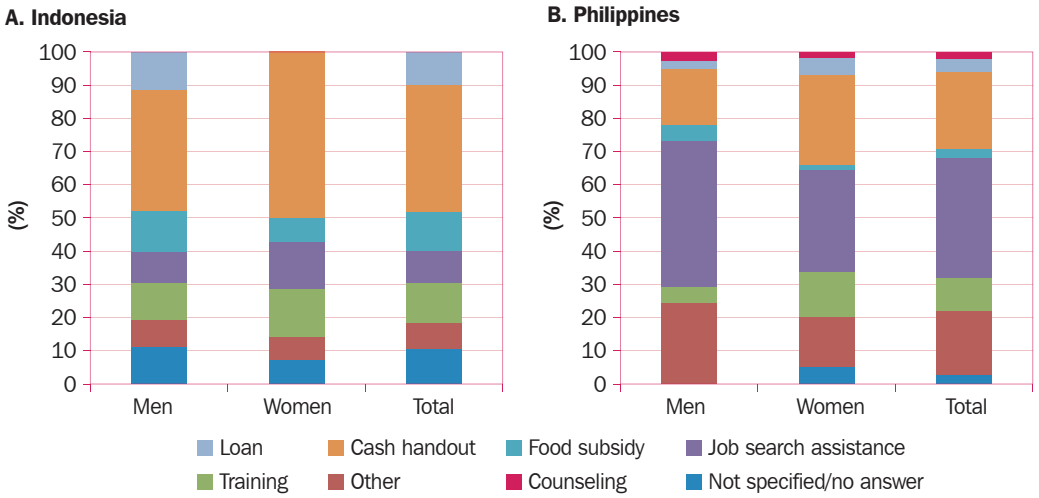
Focus group participants in the Philippines also made specific recommendations to improve support and services for migrant workers and their families, not only in times of crisis but also in general to improve their mobility and to better protect them from exploitation and abuse by agents and employers. They also expressed the view that employment overseas in a low-skilled job should be treated as the last resort. In particular, Filipino women would not like to go as migrants to work as domestic workers if there were adequate employment opportunities at home (Box 3.16).

Figure 3.39: **Assistance Received by Households since 2008 by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Figure 3.40: **Type of Assistance Household Would Like to Receive by Sex of Household Head**



Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Box 3.16: **Recommendations for Improving Assistance to Migrants and Their Families**

Philippines

- There should be a deliberate effort among the concerned government agencies to improve efficiency, such as reducing bureaucracy and red tape, to ensure that migrant workers and their families can have better access to services.
- The Overseas Workers Welfare Administration/Philippine Overseas Employment Administration/ Department of Foreign Affairs should consider designing an information dissemination network to make overseas Filipino workers and their dependents aware of the programs and services of these agencies, including how to avail themselves of their services.
- Provide a standard preformatted work contract for migrant workers that is to be used by the government and private recruitment agencies.
- The occurrence of having two contracts (i.e., contract with the recruitment agency before leaving the country and a separate contract with the employer in the destination country) should be made clear and properly explained to the migrant worker. There should also be no inconsistency in the two contracts, and if there must really be two contracts, they should complement each other rather than provide different terms.
- Lower and standardize placement fees, especially for semi-skilled or unskilled workers. Some applicants think that opportunities for working abroad are measured by the cost of the placement fee—that a higher placement fee offers a better financial reward. This makes them and their families sell property or borrow from loan sharks to pay it.
- Include in the predeparture orientation seminar detailed information on programs and services of different assisting organizations such as the Overseas Workers Welfare Administration and social security system. The families of migrant workers should also be present in the orientation seminar.
- Include in the predeparture orientation a detailed discussion on how to face cultural differences in the destination country, especially cultural practices and traditions, to minimize culture shock.
- Migrant workers need to be equipped with proper understanding of reproductive health, including how to avoid HIV/AIDS.
- Create more employment in the Philippines to reduce the need to seek employment abroad: "an indicator of improving situation is when more women could find gainful employment in the country and would not need to work as domestic helpers abroad anymore… "

Source: Compiled by author from focus group discussions conducted on the impact of global financial crisis (ADB 2012).

4. Conclusion and Policy Implications

This chapter summarizes the key findings and their policy implications derived from the results of the household surveys and a series of focus groups and roundtable discussions with heads and members of migrant households, returning migrants, and key informants in Indonesia and the Philippines. The main purpose is to inform policy makers and other key stakeholders for better evidence-based policy making in labor migration and its related policies. The summary is divided into two sections. The first part lays out the key findings and corresponding policy implications directly from the study results, while the second part includes information from different sources for more gender-sensitive labor migration policies.

4.1. Key Findings and Policy Implications

1. *Women migrant workers are vulnerable to adverse effects of crises due to their low levels of education and skills.*[37] The low education level is translated into low-skill jobs, low income and remittances, and limited job opportunity. Most less-educated women migrants from Indonesia work as domestic workers and the less-educated men are not in a much better position, working mostly in manufacturing and construction sectors, which were badly hit by the global crisis. Filipino migrant workers, on the other hand, have more education, which makes them less vulnerable to the adverse effects of the crisis. Therefore, Indonesian migrant workers experienced more deterioration in working conditions, such as delays and withholding of salaries, less overtime, reduction in benefits, and wage cuts. They also experienced more rapidly deteriorating living conditions requiring reductions in daily spending and savings, and increased borrowing from family, friends, and relatives. There were also a significant number of Indonesian return migrants, accounting for about a quarter of migrant household members. By contrast, Filipino migrants are spread over various countries and jobs, including in services, technical and professional occupations, domestic and sea-based work, and construction. The diverse occupations and country destinations help in minimizing risks of exposure to sectoral and country shocks resulting from the global crisis. This finding highlights the importance of investing in education and skill development, especially for women migrant workers. A higher education level will translate into better jobs, generate higher incomes and remittances, and make the migrants less vulnerable to shocks and exploitation.

2. *As the crisis developed, remittance transactions increased and women migrant workers tended to remit less frequently than men.* About 36% of Indonesian migrants made more than five remittance transactions in the second period as compared with 29% in the first period. By contrast, nearly 90% of Filipino migrants made only one

[37] Unskilled labor is generally characterized by low education levels and small wages. Work that requires no specific education or experience is often available to workers who fall into the unskilled labor force. For more information, see www.investopedia.com/terms/u/unskilled-labor.asp#ixzz2IOeIGgQH

transaction. Indonesian and Filipino men migrants remitted money more regularly. About 98% of men and 80% of women migrants from the Philippines remitted money monthly. In this context, migrant sending countries need to strengthen cooperation with destination countries to better facilitate remittance flows. Among others, this can be done by reducing transaction costs, removing barriers to remitting—especially for women migrant workers—and encouraging the use of formal channels. All these encourage migrant workers to send more frequently and in larger amounts.

3. *Migrants returning due to job loss received minimum assistance*. Nearly half of returning Indonesian women and a quarter of men received assistance from their employers, and only a small number of Filipino returnees received assistance. This calls for a scheme that provides migrants abroad assistance to return home, especially in times of crisis. This is to protect migrant workers and also to reduce the number of illegal migrants. The assistance can be provided by the employer or the home and/or host governments.

4. *More women returnees would like to work abroad again as finding a job in the home country is challenging*. More Indonesian women faced difficulties in finding a job after returning home, which partly explains why a higher percentage of women returnees (24%) than men (14%) seek to work abroad again. These ratios were even higher in the Philippines (50% of among women returnees and nearly 25% among men). This may be due to more limited job opportunities in the domestic economy and more developed international labor migration. As women returnees often face greater problems than men, the reintegration program needs to better target women to ensure their successful inclusion. The program could include legal aid, sociopsychological counseling, medical services, and economic assistance. Moreover, despite the strong view among migrant family members that the man should be the breadwinner and the one going abroad, it is more often the woman who actually goes, which is reflected in the increasing feminization of current migrations. This shows that necessity is a strong push factor for migrant families and the increasing vulnerability of their women.

5. *Migrant households were affected by the crisis and women often bear the brunt*. One-fifth of migrant households in Indonesia experienced deterioration in their economic conditions in the first period and further deterioration in the second period. They felt the impact of the crisis through rising food prices, a view that is shared by migrant households in the Philippines. In addition, the majority of households in Indonesia reported a reduction in their incomes due to a decline in remittances. They also experienced wage cuts of working household members and, in the case of the Philippines, the effects of exchange rate volatility. Women often bear the brunt of the impact, as they are responsible for managing the household and children. Nearly 60% of Filipino and 15% of Indonesian migrant households in the sample were headed by women, and they received limited assistance to cope with the crisis.

   Current levels of social expenditures must be at least maintained as part of countercyclical policy measures (Doytch, Hu, and Mendoza 2010). The governments should provide assistance, and nongovernment organizations must play their part, too. Migrant households and returning migrants have said that resources need

to be allocated for cash and job search assistance and training, including skill enhancement. Existing programs need to improve their targeting and coordination to increase their effectiveness.

The findings highlight the value of education and skills, especially for women, who are less skilled than men. Higher levels of education and skills can boost prospects for higher income and advancement in life, as well as help to weather the adverse effects of crises. Moreover, formal and informal institutions, including culture, traditions, and norms that contribute to existing gender inequalities, must be improved toward a framework within which men and women have equal rights and are treated equally in the family, community, and society.[38]

6. *Vulnerable employment in Indonesia increased significantly and women were more involved*. Household members in wage employment dropped from 68% pre-crisis to 15% since 2008. To make matter worse, vulnerable employment[39] (i.e., self-employment and unpaid family work) shot up from 10% before the crisis to more than 50%. Women were more involved in vulnerable employment. Apart from the need to maintain the current level of social expenditures as part of temporary employment schemes to mitigate job losses and swelling vulnerable employment, the importance of job creation in the domestic economy cannot be stressed enough. Migration is not a substitute for employment creation at home. If nothing else, the crisis has brought out the importance of creating decent jobs in the origin countries. It is crucial to give attention to active labor market and employment policies, including effective measures for reintegration of returning migrant workers into domestic labor markets.

7. *Home and host governments, as well as civil society organizations, need to address abuses committed by private recruitment agencies and employers.* Perennial issues such as abuses by private recruitment agencies and employers, including contract substitution, exploitation, unresponsiveness to employment issues, bribery, high placement fees, and late issuance of contracts, call for prompt action by home and host governments as well as civil society organizations. For example, the debts incurred to meet exorbitant placement fees charged by recruitment agencies reduce migrants' options and make them more vulnerable. Home governments should better monitor and regulate private employment and recruitment agencies to ensure that migrant workers do not end up paying unreasonably high placement fees and/or being deceived, tricked, and trafficked into forced labor situations. For their part, host governments should provide adequate checks on employers to ensure they do not exploit or abuse migrant workers.

Several cases of contract substitution should alert both home and host governments to agree to a standard contract to be used by recruitment agent and employer.[40]

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38 Indonesia's marriage law (number 1 year 1974) defines head of household as a husband or man. It stipulates that courts must first recognize a woman's marriage and divorce before the government can categorize her as head of household. Otherwise, she cannot have access to social support programs, including free health care, cash transfer, and subsidized rice (Pekka 2012a and 2012b).

39 "Calculated as the sum of contributing family workers and own-account workers as a percentage of total employment." Workers falling under this category most likely lack social protection, which makes them vulnerable to aggregate shocks (ILO 2009a). It is one of the indicators of Millennium Development Goal 1, to eradicate extreme poverty and hunger.

40 To this end, the Philippine government is planning to meet with governments of destination countries, including Kuwait, Lebanon, Qatar, and Saudi Arabia.

Important international instruments have already existed for the protection of migrant workers (Box 4.1), but ratification of these conventions and protocols has been limited so far. The exigency of extending protection to migrant workers gains more prominence in light of four main trends: (i) feminization of migrant labor; (ii) growing number of undocumented migrant workers; (iii) huge number of low-skilled migrant workers, who mostly operate within dangerous working environments; and (iv) increasing concentration of migrant workers in often-precarious destinations such as the Middle East (CMA 2010). Furthermore, in dealing with the gender impact of the crisis in Asia, participants of a conference organized by the United Nations Development Fund for Women[41] and the ILO, with support by the European Union, urged governments to take up the action points highlighted in Box 4.2. Understanding the intricacies of labor migration is important to meeting the challenge of protecting migrant workers resulting from strong bilateral labor agreement with the host countries. A good example from the Philippines is summarized in Box 4.3.

Box 4.1: **International Instruments for the Protection of Migrant Workers, Particularly Women Migrant Workers**

- UN International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, 1990[a]
- International Convention on the Elimination of All Forms of Discrimination Against Women, 1979[b]
- Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, 2000
- Protocol Against the Smuggling of Migrants by Land, Sea and Air, 2000
- ILO Migration for Employment Convention (Revised), 1949 (No. 97)[c]
- ILO Migrant Workers (Supplementary Provisions) Convention, 1975 (No. 143)[d]
- ILO Multilateral Framework on Labor Migration[e]
- ASEAN Declaration on the Promotion and the Protection of the Rights of Migrant Workers, 2007[f]
- ILO Domestic Workers Convention, 2011 (No. 189)

[a] The International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families was ratified by the Philippines in 1995, whereas Indonesia signed the convention in 1993 and ratified it more recently in April 2012.
[b] Ratified by both Indonesia and the Philippines.
[c] Ratified by the Philippines but not by Indonesia.
[d] Ratified by the Philippines but not by Indonesia.
[e] Although not an instrument per se and nonbinding in nature, the Multilateral Framework sets forth principles and provides guidelines that can be of great value in the formulation of policies.
[f] The ASEAN Declaration sets out commitments and obligations of labor-sending and labor-receiving countries and ASEAN, including commitments to intensify efforts to promote fundamental human rights and to promote the welfare and uphold human dignity of migrant workers.

Source: Compiled by the author.

[41] The United Nations Development Fund for Women later was merged with other UN agencies working on gender issues to form the UN Entity for Gender Equality and the Empowerment of Women (UN Women).

Box 4.2: **Dealing with the Economic Crisis with Regard to Women Migrant Workers**

At a conference on the Gendered Impact of the Economic Crisis on Women Migrant Workers in Asia held in 2009, representatives of governments, trade unions, the private sector, academia, and nongovernment organizations from Bangladesh; Cambodia; Hong Kong, China; Indonesia; Japan; the Republic of Korea; the Lao People's Democratic Republic; Malaysia; Myanmar; Nepal; the Philippines; Singapore; Taipei,China; Thailand; and Viet Nam made recommendations to be taken to governments as a response to the economic crisis with specific reference to women migrant workers:

Bangkok Conference Statement Recommendations:

Short term:

- Convene national and regional dialogues to examine how women migrant workers have been affected by this economic crisis, particularly those whose contracts are abruptly terminated.
- Exercise caution in making announcements on the fate of migrant workers vis-a-vis national workers until national economic recovery strategies are spelled out.
- Provide a minimum period of 30 days for laid-off women migrant workers to find new jobs before being repatriated, and grant them severance packages in the event of repatriation.
- Provide support services for migrant women workers abroad and for those who lose their jobs and have to return home. These may be funded out of contributory welfare funds in countries of origin or from funds derived from foreign worker levies in countries of employment. Where neither exists, migrant worker emergency funds should be created for such purposes.
- Include direct cash payments to repatriated women migrants in the stimulus packages that countries have launched, as evidence suggests that they tend to use such resources to promote family well-being. Small and micro businesses managed by women, including those held by migrant women workers, also need financial assistance to ensure that women's opportunities to be financially independent in the long run are not derailed during this crisis. Use women-friendly channels to disseminate information to women on stimulus and recovery packages.
- Facilitate networks for social support and make available psychosocial services to women migrant workers who constantly juggle work with managing a home from afar.
- Minimize the amount of the levy imposed on employers during this economic crisis to help reduce labor costs, and take measures to prevent employers from transferring to the migrant workers the burden of any levy imposed through wage reduction.
- Strengthen migrant workers' pre-employment, predeparture and reintegration programs to include training in financial literacy, remittances management, and lifelong planning.
- Take action on unlicensed recruitment agencies that continue to recruit nationals, and hold licensed agencies accountable for any malpractice during this period, in an effort to reduce the exploitation of nationals seeking jobs overseas.

Medium term:

- Specifically target for job creation those sectors of the economy that absorb women into gainful and productive employment, and provide skills training at locations and at times convenient to women to help them secure decent work.
- Ensure that public sector employment guarantee schemes employ an equal number of women and men, with equal wages and benefits.
- Remove the work permit conditions that limit women migrant workers to a specific employer, as a means to reduce incidents of workers running away from employers, becoming undocumented workers, and otherwise increasing their own vulnerabilities.

continued on next page

Box 4.2 *continuation*

- Generate sex-disaggregated data and research that analyzes the differential impact of the crisis on men and women migrant workers in terms of employment, wage status, and other socioeconomic rights and entitlements.
- Use this data to formulate gender-sensitive policies and program for the following purposes: to address the concerns of men and women migrant workers in this crisis; to stimulate recovery; and to monitor the different impact of the recovery packages on men and women migrant workers and make necessary recommendations.
- Support the adoption of the ILO Convention on Domestic Workers, amend labor legislation to include domestic workers as workers, and introduce legally enforceable employment contracts that protect and promote the rights of domestic workers.

Source United Nations Development Fund for Women and International Labor Organization. 2009. *Gendered Impact of the Economic Crisis on Women Migrant Workers in Asia*. Bangkok, pp. 11–12.

Box 4.3: **Bilateral Labor Agreement in the Philippines**

Numerous international agreements, conventions, and other legal instruments protect the rights of migrants, including bilateral agreements and social security agreements. The bilateral agreement is a critical vehicle for protecting the rights of migrant workers to ensure decent working conditions, equitable compensation, nondiscrimination, legal redress, and access to justice. Social security agreements are focused on the management and distribution of social security benefits to migrant workers and deal mainly with long-term benefits such as disability, old-age, and survivor pensions.

The Magna Carta for Migrant Workers and Overseas Filipinos (RA8042) as amended by RA10022 states that the government "shall allow the deployment of overseas Filipino workers only in countries where the rights of Filipino migrant workers are protected." The Magna Carta asserted that the Philippine government should endeavor to enter into bilateral agreements with countries hosting overseas Filipino workers. However, the Philippines does not have bilateral agreements with all countries and territories where Filipino migrant workers reside. As of 2010, the Philippine government had signed 49 bilateral labor agreements with 25 countries and territories. It also signed 44 bilateral agreements concerning recognition of Seafarers' Training Certificates. However, not all of these agreements are in force.

The effectiveness of these bilateral mechanisms depends on how well they are implemented and enforced by the contracting countries. In addition, there are many challenges in developing, negotiating, and implementing bilateral labor agreements. These include the lack of bilateral labor agreements with many states of employment where Filipino migrant workers are present; the lack of binding agreements; the lack of participation of stakeholders in the process; the nonrecognition of the feminization of labor migration; the lack of monitoring and implementation mechanisms and procedures; the lack of staff capacity of government agencies; and the inaccessibility of relevant documents.

Based on the experience of the Philippines in forging a bilateral labor agreement with states of employment, advocates recommend the following actions to strengthen this legal instrument in protecting the rights of migrant workers and their families:

- Forge binding bilateral labor agreements with states of employment. Incorporate provisions in the Convention on the Protection of the Rights of All Migrant Workers and Members of their Families and International Labor Organization conventions.

continued on next page

Box 4.3 *continuation*

- Include provisions to protect women migrant workers. Incorporate provisions from the Convention on the Elimination of All Forms of Discrimination against Women, particularly General Recommendation No. 26 on Women Migrant Workers; Convention on the Rights of the Child; and the Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children.
- Ensure that implementing guidelines and sample employment contracts are developed. The contracts and guidelines must be consistent with international treaties and conventions and complement national laws.
- Include return and reintegration programs in the bilateral labor agreements. The reintegration programs could include help in finding local jobs for returning migrants, assistance in addressing social costs, microfinancing projects, technology transfer, and coordination with civil society organizations.
- Include all stakeholders in the drafting, implementation, and monitoring of bilateral labor agreements. It is essential for negotiators to share information and consult migrant workers, rights advocates, and civil society organizations, which have a human rights framework. Creation of technical working groups composed of government and civil society representatives can expedite the drafting of a bilateral labor agreement.
- Inform migrant workers and the public about the bilateral labor agreements. Government agencies could issue regular reports on finalized agreements and the implementing guidelines.
- Create a document describing the bilateral negotiation process. The document could be used by implementing agencies to organize and coordinate their work. The Department of Foreign Affairs could produce a document to guide implementing agencies.
- Increase government personnel and develop the staff capacity to thoroughly engage in the treaty negotiations and review process. Provide resources to the Office of Legal Affairs, Office of the Undersecretary for Migrant Workers Affairs, Department of Foreign Affairs, and Department of Labor and Employment.
- Create a central repository for all bilateral labor agreements. Some potential venues are the libraries in the Department of Foreign Affairs, the Department of Labor and Employment, and the University of the Philippines College of Law, which has an extensive collection of international law materials. Another possibility is the website of the Philippine Overseas and Employment Administration, which has posted several bilateral labor agreements.

Source: Center for Migrant Advocacy. 2010. *Bilateral Labor Agreements and Social Security Agreements. Forging Partnerships to Protect Filipino Migrant Workers' Rights*. Quezon City. Accessible at http://centerformigrantadvocacy.files.wordpress.com/2012/06/bilateral-labor-agreements-and-social-security-agreements1.pdf

4.2. Policy Implications for More Gender-Sensitive Labor Migration Policies

1. *Women migrant workers are more vulnerable to exploitation and abuse*. They are less educated and work mostly as domestics and in the services sector, and are therefore more likely to have their labor rights violated by employers and/or recruitment agents. Those who work in individualized situations as domestics in the homes of employers are especially vulnerable, for they are often cut off from support facilities. Cases of their abuse and exploitation cannot be ignored. The primary responsibility to guarantee the basic human rights of migrant workers abroad and provide them with adequate labor protection lies with governments of destination countries (UNDP 2009). At the same time, embassies, consulates, or missions of sending countries need to monitor the impact of the crisis on their migrant workers, provide assistance to affected migrants,

and liaise with relevant authorities for the fair treatment of migrants (Box 4.4). Staff of these offices should be gender-responsive and familiar with the problems that the women migrant workers face.

2. *Anecdotal evidence suggests anti-migrant sentiments are on the rise and policy responses of some key destination countries make them worse.* Focus group participants felt an increase in anti-migrant feelings from nationals of destination countries. Home and host governments and civil society organizations need to work together to overcome the xenophobia and discrimination against migrants. A study found that some people are amenable to allowing immigration if there are jobs available, and future liberalization of labor migration policies that respond to the available jobs could garner public support and ease concerns that migrants will displace local workers (Kleemans and Klugman 2009). The study also found that "people are generally quite tolerant of minorities and have a positive view of ethnic diversity," suggesting that there is a window of opportunity to build a consensus on fair treatment of migrants.

Box 4.4: **Programs and Services of the Philippine Overseas Labor Office**

The Republic of the Philippines, through the Department of Labor and Employment, has created the Philippine Overseas Labor Offices (POLOs) to become the enforcers of its state responsibility abroad for overseas Filipino workers. The POLO in Dubai, United Arab Emirates, lists the following responsibilities:

- Assist Filipino migrant workers on all problems arising out of employee–employer relationships.
- Ensure that labor and social welfare laws of the host country are fairly applied to Filipino migrant workers.
- Verify employment contracts and other employment-related documents.
- Explore and establish new market niches and conduct aggressive marketing missions.
- Promote the welfare of Filipino migrant workers through the provision of welfare services such as, but not limited to, repatriation assistance, procurement of medical and hospitalization services, temporary shelter services, and legal assistance.
- Provide advisory services and program information to promote social integration and empowerment of overseas Filipino workers through media advocacy, post-arrival orientations, and community networking and interaction.
- Provide training and retraining to enhance the employability and marketability of our migrant workers, and to ensure their eventual and smooth reintegration into the Philippine economy.
- Formulate and implement gender-sensitivity programs and services, especially in posts with heavy concentration of Filipino women working in vulnerable occupations.
- Monitor and report to the head office situations and policy developments in the host country that may affect migrant workers, in particular and the Philippine labor policies in general.

At present, there are POLOs situated in various countries where there are large concentrations of Filipino migrant workers. The POLO is headed by a labor attaché who directly supervises the corps of labor personnel, composed of an assistant labor attaché, welfare officers, administrative assistants, social workers, and other support staff.

Source: POLO in Dubai, United Arab Emirates (www.polo-owwadubai.net)

The policy responses of major destination countries have exacerbated the situation. At the height of the global crisis, key destination countries including the Australia, Canada, the European Union, the United Kingdom, and United States took steps to decrease the inflow of migrant workers, often as a result of public pressure. Immigration flows were regulated by adjusting numerical limits (i.e., through quotas, targets, caps); tightening labor market tests; limiting possibilities to change status and to renew permits; applying supplementary conditions to nondiscretionary (family unification and humanitarian) flows; and promoting return migration through incentives such as bonuses, tickets, lump sum payments, and portability of social security benefits.

3. *Predeparture orientation seminars need some improvements to make them more effective.* Focus group and roundtable discussion participants identified a number of weaknesses in the predeparture seminars conducted in the Philippines, such as not enough time allocated to review information, failure to discuss terms of the employment contract and other substantial matters, and providers and private recruitment agencies that view the seminars as a mere exercise to comply with government regulations. The seminars need to empower migrant workers, especially women, to make them more efficient workers in the destination countries. Recommendations suggested include allocating sufficient time; familiarizing migrants with their contract and other topics including cultural sensitivity and reproductive health; and improving access to training modules (e.g., online posting, fact sheets, etc). They also suggested courses for families of migrant workers, including the children, to teach survival skills for those left behind. Promoting financial literacy (e.g., effective use of remittances, proper income management) among migrant workers and migrant households can be an effective means of raising household incomes. In addition, recruitment agencies need to coordinate with members of the migrant household who will act as the migrant worker's focal points in the home country for coordination purposes.

Finally, the overall key findings show (i) the increasing feminization of current migration; (ii) the women migrants' lower education, skills, and income; (iii) the greater difficulties of women in reintegrating in the domestic labor market upon their return; (iv) the higher share of women who would like to go abroad again after returning home; (v) the larger shares of women in migrant families (left behind) in vulnerable employment in the domestic labor market; and (vi) the heavier burden of women in the migrant households. All these indicate that women are in worse condition than men in key aspects related to their work and migration status, and therefore any policy related to them must take the gender issue into account. The urgency of this issue is further highlighted by the fact that, despite the strong view of migrant family members that the man should be the breadwinner of the family and the one going abroad, it is more often the woman who goes. This indicates that necessity is a strong push factor that forces the women to go abroad. It further highlights women's vulnerability and strengthens the call for more gender-sensitive policies.

5. Reflections on Gender-Responsive Policies for Migrant Workers and Their Families

Policies to address the impact of the global crisis and to promote sustainable and balanced economic recovery cannot ignore or deprioritize labor migration. The integral role that migrant labor plays in the global economy suggests that it will be hard for the global economy to recover fully from the global crisis without their labor (Koser 2009, p. 29). The Asian financial crisis of 1997 demonstrated that keeping markets open to migrants and migration is important to stimulating a quicker economic recovery (IOM 2009, p. 6).

In formulating policy responses to the impact of the crisis on labor migration, the gender dimensions are key. The results of the survey and the series of focus groups and roundtable discussions described in Chapter 4 have confirmed the fact that the crisis had gender-differentiated impacts on migrant workers and members of their households. It is especially important for Indonesia and the Philippines to seize the opportunity to promote gender-responsive policies for them, given the large and rising shares of women migrant workers and the gender inequalities that are rooted in the sociocultural norms of both sending and receiving countries. Also, poor households are the most adversely affected by crises and women-headed households are more likely to be poor, particularly in the case of Indonesia. Furthermore, since unstable and poor economic conditions notoriously exacerbate discrimination, exploitation, and abuse of migrant workers, the protection of vulnerable migrant workers—who are more likely to be women—is all the more urgent.

The first part of this section briefly reviews some labor migration policies of destination and sending countries that should be of concern. The second part describes gender-responsive labor migration policies with the aim of not only addressing the impact of the crisis but also promoting longer-term effective management of labor migration for the benefit of both men and women migrant workers, their families, and the sending and receiving countries. It is important to avoid short-sightedness and look beyond the crisis.

5.1. Responses to the Crisis: Destination Country Governments

The major countries of destination of Indonesian and Filipino labor migrants responded to the crisis with changes in attitude toward the use of foreign labor. Faced with economic slowdown and reduced overall labor demand, they tightened their general immigration policies, introduced policies to encourage return to countries of origin, discouraged overseas recruitment, and intensified efforts to curb irregular migration. Some countries seized the opportunity brought about by the crisis to make policy changes that they had already long been considering, while others implemented measures as short-term adjustments to their circumstances.

Malaysia, the major destination country for Indonesian migrant workers, doubled the levy for employing foreign workers, issued a temporary freeze on the issuance of work permits to foreign workers, and established fast-track procedures for the deportation of irregular migrant workers. At one point, Malaysia cancelled about 55,000 visas for Bangladeshis in an effort to increase job opportunities for local citizens. However, these measures have generally been short-lived, lasting not more than a year—"retrenchments and deportations of legal workers following any economic slowdown have been reversed soon after employers' problems with labor shortage" (Devadason 2011). The restrictive policies have also not applied to domestic maids—at the same time as instituting measures to ensure that jobs went to nationals and to terminate foreign workers first, the Malaysian Government has been actively seeking to implement memorandums of understanding with sending countries on the recruitment of domestic maids.[42]

The Republic of Korea stopped issuing new visas through its Employment Permit System[43] and is unlikely to increase the quota for foreign workers. The Korean government also announced a subsidy scheme to companies that replaced migrant workers with nationals[44] and intensified its crackdown on irregular migrants.

The Singapore government urged companies to avoid layoffs by finding means to cut costs, but in case of unavoidable retrenchment, to lay off foreigners first. It charged the Ministry of Manpower to ensure the enforcement of the legal obligations of employers and the proper settlement of disputes between foreign workers and employers, which were expected to increase as a consequence of the crisis. The ministry blacklisted errant employers.

Saudi Arabia instituted an indigenization effort titled "Nitaqat" in September 2011. The scheme color-codes firms into four categories with different regulations concerning visas for foreign workers.[45] Domestic maids, mainly from the Philippines and Sri Lanka, have been exempted from the Nitaqat program because of the unwillingness of natives to take up these service jobs.

The United Arab Emirates sent home thousands of migrant workers as a result of the crisis. But Human Rights Watch noted that there were no efforts to protect migrant

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42 For example, it has been holding several meetings with the Indonesian and Cambodian authorities to iron out the problems and lift the ban imposed by these countries on sending domestics to Malaysia.

43 The Employment Permit System was launched by the Government of the Republic of Korea in 2005, effectively transforming its immigration policy from a system of industrial traineeship to one in which workers are recruited and ensured the same coverage under the government's labor protection schemes already entitled to national workers. The system also introduced changes by insisting on government-to-government arrangements for recruitment services (i.e., though the Philippine Overseas Employment Administration), the use of standardized contracts, and monitoring support services for workers while in Republic of Korea. These services form part of the memorandums of understanding concluded with some 15 countries in Asia.

44 Few companies were reported to have applied for the subsidy—"this could reflect the persistent difficulty of SMEs, the main employers of foreign labor in Republic of Korea, to attract native workers to the jobs it offers, even under conditions of crises" (Awad 2009, p.49).

45 Firms labeled "Red" will not be able to renew their foreign workers' visas and have until 26 November 2011 to improve their status by hiring more Saudi natives. "Yellow" firms have until 23 February 2012 to improve their status and will not be allowed to extend their existing foreign employees' work visas beyond 6 years. "Green" or "Excellent" firms with high Saudization rates will be allowed to offer jobs to foreign workers that are employed by firms in the Red and Yellow categories and transfer their visas. And firms in the highest "VIP" category will enjoy the ability to hire workers from any part of the world using a web-based system with minimal clearance (http://blogs.worldbank.org/peoplemove/category/tags/migrant-workers).

workers' rights and that both female (domestic workers) and male (mainly construction workers) migrants have been subject to continuing exploitation and abuse.[46]

5.2. Responses to the Crisis: Origin Country Governments

The policy responses of the governments of Indonesia and the Philippines to the crisis can be distinguished in terms of the macroeconomic policies intended to stimulate the economy (and thereby benefit the entire population), the social protection policies to assist those most affected by the crisis (return migrants and poor migrant families would be covered), and the labor migration policies to specifically target migrant workers. The bulk of macroeconomic and social protection policies lacked gender responsiveness in that they did not specifically take into account the differential impact of the crisis on women and men and did not target by sex those most seriously affected and vulnerable.

The labor migration policies to respond to the crisis have essentially been of three types. Countries of origin such as Indonesia and the Philippines stepped up protection of the rights of their migrant workers, including measures to prevent discrimination, exploitation, and abuse of migrant workers, which tend to be more rampant in times of economic turmoil. They formulated programs to assist return migrants and facilitate their reinsertion into domestic labor markets. They also explored new labor markets for their workers.

The labor migration policies that Indonesia and the Philippines already had in place before the crisis do give special attention to addressing the particular vulnerabilities of migrant workers, especially women migrant workers. The importance of ensuring that these labor migration policies are gender-responsive is all the greater in the context of responding to the crisis—especially since the previous chapters confirmed that the crisis impacted male and female migrants differently.

To respond to the crisis and stimulate the economy, the Philippine government introduced an economic resiliency plan in February 2009 that included a stimulus package equivalent to around 4% of GDP, frontloaded the spending on infrastructure projects in the first half of 2009 to provide immediate jobs for displaced workers, and allocated more funds for the expansion and strengthening of social protection programs in particular to cover those affected by the crisis. In addition, the government launched the multi-agency Comprehensive Livelihood and Emergency Employment Programme to create urgently needed jobs for the poor, returning migrant workers, workers in the export industry, and out-of-school youths (ASEAN Secretariat and the World Bank, 2009b, pp. 6–14; ADB 2010, pp. 27–30).

Descriptions of the various programs did not, however, indicate how they took into account the differential impact of the crisis on women and men and the various constraints that poor women often face relative to men in accessing official assistance. For example, women and men play different roles in sending and receiving remittances; women play a leading role as recipients and managers of remittances and are thus important actors in promoting poverty eradication and development (Franck and Spehar 2010, p. 6). Any

[46] Human Rights Watch (www.hrw.org/world-report-2010/united-arab-emirates-uae).

fall in remittances would therefore impact heavily on these women and their families. It is not evident from the descriptions of programs such as the Comprehensive Livelihood and Emergency Employment Program whether and how they targeted such vulnerable women.

The Philippine government specifically targeted assistance for migrant workers affected by the crisis. As soon as news of the crisis broke out, in October 2008, the Overseas Workers Welfare Administration, in cooperation with the Department of Labor and Employment (DOLE), set up a one-stop-help-desk at the Manila International Airport to provide information on services that displaced overseas Filipino workers could avail themselves of. Subsequently, these help desks were extended to the provinces to help match the skills of retrenched or aspiring migrant workers with available jobs within the country and abroad as well as to advise them on self-employment. DOLE organized quick response teams to monitor and respond to the needs of displaced workers. It sent special missions to host countries such as Taipei,China and the United Arab Emirates to provide on-site assistance to affected overseas Filipino workers. The Philippine Overseas Employment Administration provided legal assistance to displaced workers seeking refunds of plane ticket expenses, placement fees, etc. from recruiting agents or their employers. The Overseas Workers Welfare Administration established the Filipino Expatriate Livelihood Support Fund to provide loans to returnees to start businesses or other livelihood activities. However, participants of the focus group in Rizal, the Philippines, said that to receive such loans, a number of documents must be submitted and the business or livelihood activity to be supported should already be in operation. DOLE also provided economic assistance packages and retraining programs for returnees and opened up existing entrepreneurship programs for return migrants. (Asis 2010, pp. 7–10; Abella and Ducanes 2009, p. 10; Awad 2009, p. 57).

The government committed to assist returnees in finding employment in the Philippines through the creation of jobs in the country or in new external labor markets. An administrative order signed by the president in December 2008 placed strong emphasis on the development of new markets for overseas Filipino workers (calling for the Philippine Overseas Employment Administration to "refocus its functions from regulation to full-blast markets development efforts"; "expand its Rolodex on its country-contacts, global companies recruiting expatriate workers, international head hunters and manpower placement agencies with a global reach"; and "carry out a marketing blitz for Filipino expatriate workers").

But again, it was not clear how these various efforts of the Philippine government responded to gender-related concerns. Questions have also been raised over the adequacy of the reintegration programs to address the vulnerabilities confronting displaced overseas Filipino workers (OFWs). For example, it was reported that many displaced OFWs who availed themselves of loans were unable to repay their loans, and "the tendency to offer entrepreneurship to displaced OFWs needs rethinking—entrepreneurship may not be a viable alternative to displaced migrant workers during an economic slump" (Asis 2010, p. 11).

The Indonesian government's economic stimulus package aimed to support consumer purchasing power, protect the business sector from the global slowdown, and generate employment to mitigate the impact of job losses. The bulk of the fiscal stimulus was

through tax cuts. However, a UNICEF study pointed out that "apart from their general impact on overall economic growth, the January 2009 taxation reforms will be of limited immediate benefit to poor households, vulnerable children or to women in general, whose earnings are usually below the taxation threshold" (Corner 2009, p. 39). But the study also concluded that women and children should benefit more directly from measures such as the targeted value-added tax cut on low-cost household cooking oil; subsidies for generic medicines and biofuel; some infrastructure investments, such as the provision of clean water to an additional 10 million low-income households; and the reduction in transport fares through subsidized automotive diesel.

The UNICEF study also highlighted that "explicit consideration of women beneficiaries at the implementation level for both public infrastructure and social protection programmes makes Indonesia unique in this study. Women have been identified by the coordinating ministry as one of the groups targeted to benefit from the jobs created through small-scale public infrastructure projects using locally-based resources and labor. A quota of the new jobs created through these projects is planned for women. Women in poor households are also the direct recipients of the direct cash transfer programme. However, although the Ministry of Finance is in the process of implementing performance-based gender-responsive budgeting, there is little indication that this has influenced the design of the fiscal response package" (Corner 2009, pp. 30–40).

Since 2009, the Indonesian government imposed a ban on the export of domestic maids to countries such as Jordan, Kuwait, Malaysia, Saudi Arabia, and Syria. Besides the ban, the Indonesian government gave notice to the receiving countries regarding the rights of the maids to wage increments and a day off each week and also the right to hold onto their passports and to their own bankbooks.

Unfortunately, a ban does not necessarily protect the women migrants, as explained in the next section of this report. To date, the moratorium between the governments of Indonesia and Malaysia on the recruitment of maids has yet to be lifted.

A comprehensive new database on national responses to the global crisis created by the ILO and the World Bank and based on information collected over a 2-year period (mid–2008 to 2010) (ILO and World Bank 2012) for some 77 countries provides interesting information. The web-based policy inventor[47] for Indonesia shows that out of 56 listed types of crisis response policies, only two directly target migrant workers and one is aimed at promoting gender equality.[48] For the Philippines, out of 54 listed policy responses, three directly targeted migrant workers.[49] The majority of policies in both countries targeted the unemployed and low-income households and would therefore have covered displaced migrant workers and poor migrant families—though, unfortunately, the database does not provide information on the gender responsiveness of these policies.

47 www.ilo.org/dyn/crises-inventory/f?p=17020:2:401318731067886

48 These policies were listed as enhancing the training capacity for predeparture of Indonesian migrant workers; measures for the placement and protection of Indonesian overseas workers; and measures to reduce gender inequality in the labor market.

49 The policies were listed as social protection-related policies aimed at establishing mobile teams to provide services such as information and referrals for alternative jobs, training, or legal assistance; establishing a start-up capital fund for return migrants; and extending support to migrant workers.

5.3. Gender-Responsive Labor Migration Policies

The gender-responsive labor migration policies described below aim not only to address the impact of the global crisis, but also to promote longer-term effective management of labor migration for the benefit of both men and women migrant workers, their families, and the sending and receiving countries.

Gender-responsive labor migration policies must take account of at least three key sets of considerations:

- Women migrant workers are at greater risk of discrimination, exploitation, and abuse than their male counterparts.
- Vulnerabilities at every stage of the migration process should be addressed (Box 2.2).
- The aim should be to create "win-win" situations that maximize the benefits and minimize the negative impacts of migration on countries of origin and destination and on the migrants themselves and their families.

Before focusing on specific policies, it is useful to spell out some basic considerations for gender-responsive labor migration policies. These include the following:

- Mainstream gender equality considerations throughout and seek to change traditional gender norms in both sending and receiving countries.
- Adopt a rights-based approach, including promoting migrant rights and labor rights and ending all forms of discrimination, racism, and xenophobia. A response framework should have its foundation in the rule of law. There are a number of important international instruments for protecting the rights of migrant workers (Box 4.1). Ratification of these has been limited so far.
- Promote decent work for all workers, women and men, national and non-national, in conditions of freedom, equity, security, and human dignity.
- Give attention to vulnerable groups of migrants. Migrant workers, both men and women, tend to be more vulnerable than nationals because they are outside the protection of the laws of their own country. But women migrants tend to be more vulnerable than men migrants.
- Make gender-responsive budgeting part and parcel of any policy response framework. Although many governments have introduced gender-responsive budgeting initiatives, they have been applied to allocations targeting women and girls rather than to mainstream budgets.

The importance of efficient and effective information dissemination deserves attention. Participants in the focus groups emphasized the need for an information network that would ensure that migrant workers and their families are aware of the policies and programs of different agencies and that they are familiar with the procedures for accessing various forms of support. It is not much use having policies and programs unless those for whom they are intended know how to make use of them. The focus group participants in both countries were adamant that they received no assistance whereas the description in Section 5.2 indicates that support policies and programs were available.

5.3.1. Policies of Migrant-Sending Countries

5.3.1.1. Policies for Intending Migrant Workers

Gender-responsive policies should start at the stage of migration decision making. Especially in times of crisis when the pressure to find ways to earn income is intense, it is critical that potential migrants, including women, have easy access to accurate and adequate information to realistically decide on the appropriateness and costs (not just economic and financial but also social[50] and personal[51]) and benefits of migration for themselves or their family members. Information on job opportunities at home and abroad including qualifications, skills and training needed; the rights and obligations of migrant workers; the required emigration and immigration procedures; and the working and living conditions in intended countries of destination is particularly important for potential women migrants—because of their subordinate position within their families or societies, they often lack access to such information.

Public employment services and labor exchanges have an essential role to play to ensure that women have access to information about job opportunities in their home communities, in other parts of the country, and in other countries. Such services are particularly important in rural areas, small communities, and countries where there tends to be large-scale emigration.

Many sending countries, including the Philippines, respond to an economic crisis by actively seeking new markets for their migrant workers. But at least two notes of caution should be sounded here. First, such countries should closely monitor the external demand for labor, not only as affected by the crisis but also in the years to come.[52] This would allow them to formulate and implement appropriate human resource development policies and skills training programs. It is important to ensure that policies for the export of labor do not result in domestic shortages of the skills required for their own development. For example, concerns have already been expressed that the growing demand for health care workers by developed countries experiencing rapid aging of their populations is having adverse effects on the health care system of the sending countries.[53]

Second, migration is not a substitute for employment creation at home. In fact, the Philippine government acknowledged this in its policy on migration, Republic Act 8042, which stipulates that "the State does not promote overseas employment as a means to sustain economic growth and achieve national development…." Participants in the focus groups had made it clear that "basically, neither women nor men migrant workers would

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50 Various studies have shown that migration can result in family breakup or estranged relationship with the husband and/or children. The impact on children without their mothers around can often be adverse.

51 The personal costs can be physical and psychological, including stress caused by being away from the family and worries about them; physical, sexual, and emotional abuse; harassment, assault, and maltreatment by recruiters, employers, immigration officers, and other law enforcement officials; and isolation, alienation, or stigmatization in the job, especially for those who go into domestic work or the entertainment industry.

52 For example, demand for labor in a nontradable sector such as construction may not return to pre-crisis levels. In contrast, demand for labor in manufacturing could go back to its levels before the crisis. The demand for migrant workers in health care, household/domestic work, and care work is likely to continue to be relatively stable, if not to increase, taking into account demographic factors in destination countries.

53 See, for example, presentations from the Session on International Mobility of Health Workers in Asia at the ADBI–OECD Roundtable on Labor Migration in Asia: Recent Trends and Prospects in the Postcrisis Context, 18–20 January 2011, Tokyo. www.adbi.org/event/4186.roundtable.labor.migration.asia/agenda

want to live separately from their family. But sadly speaking, working overseas becomes their only option as their economic conditions worsened." Sustainable development will hinge on the country being able to create sufficient decent jobs for its population rather than being dependent on external labor markets. It has been noted that in some cases, significant resources have been devoted to promoting employment overseas while creation of domestic employment opportunities (or meeting domestic labor shortages) has been inadequately addressed (Kee 2012).

Some countries have imposed sex-selective regulations on the emigration of migrant workers as a response to discriminatory treatment or exploitation in the context of the crisis, or as a result of high-profile cases of violence or abuse of migrant workers, or to "protect" women and girls from illegal recruiters or traffickers. Such controls may be in the form of bans on women below a certain age from working abroad, requiring a male household member to sign a woman's application for a passport, or a ban on legal recruitment of women for overseas employment as domestic maids or entertainers.

Indonesia, as described above, has imposed a moratorium on the export of domestic maids to several countries. However, various studies have shown that such sex-selective exit controls, especially in times of economic hardship, can have the opposite effect of pushing women and girls into seeking illegal channels for migration and making them much more vulnerable to exploitation and abuse by unscrupulous recruiters, employers, and traffickers.

5.3.1.2. Policies for Migrant Workers

The embassies, consulates, or missions of the sending countries have a key role to play in the destination countries to monitor the impact of the crisis on their migrant workers, to directly provide assistance to affected migrants, and to liaise with the relevant authorities for the fair treatment of these migrants. The staff of these representative offices should be gender-sensitive and well familiarized with the problems those women migrant workers could face.

During the crisis, the presence of the Philippine Overseas Labor Offices (POLOs) in major destination countries served several useful purposes. The POLO in Dubai, assisted by a team composed of employment and welfare experts deployed by the Department of Labor and Employment, provided on-site assistance to affected overseas Filipino workers. They assisted displaced migrant workers to find alternative employment and helped facilitate the return of those seeking to go home. In the same manner, the Philippine labor attaché in the Republic of Korea negotiated with the Ministry of Labor to prioritize the hiring of displaced Filipino migrant workers for available openings in its Employment Permit System.

The benefits of migration depend on lowering remittance transaction costs and making effective use of remittances. Bilateral agreements between home and host countries would strengthen cooperation to facilitate remittance flows at reduced transaction costs, and providing cost-effective services in coordination with banks and other partners,[54]

[54] See, for example, the presentations in the Session on Reducing Migration Costs and the Costs of Remittances at the 2nd ADBI-OECD Roundtable on Labor Migration in Asia: Managing Migration to Support Inclusive and Sustainable Growth, 18–20 January, 2012, Tokyo.

taking into account the different patterns of sending remittances by men and women.[55] Enhancing the ratio of officially transferred financial resources to money transferred through informal channels would help ensure that migrants' remittances are safe and also increase the development efficiency of remittances in the home country.

Moreover, migrant labor-sending and remittance-receiving countries can learn good practices from other countries on leveraging migration for development. For example, Mexico's 3x1 is a matching program whereby federal, state, and local governments multiply by three, as the name implies, the money sent by migrants' hometown associations abroad and use it to improve the infrastructure of migrant-sending regions of the country (University of California Davis 2009). Hometown associations of migrants in the United States raise funds to finance development projects—including construction of school buildings and health centers—in local communities of their origin countries such as El Salvador, Ghana, Guyana, and Mexico (Orozco and Rouse 2007). Recently, Ethiopia, Kenya, and Nepal have issued diaspora bonds or have allocated bonds for diaspora investors to finance development projects, including infrastructure, education, and health (World Bank 2011b). Bangladesh, Nigeria, and Rwanda are planning to follow suit.

5.3.1.3. Policies for Return Migrants

Policies to assist return migrants are obviously critical, especially if the return was forced or involuntary[56] in the context of the crisis. To be gender-sensitive, such policies need to recognize that women return migrants often face greater reintegration problems than men: women are less likely to be aware of the types of services available to assist their readjustment back into the labor market, society, and family; those who have been victims of exploitation and abuse often face stigmatization and further abuse; the range of jobs open to them is very limited and they are often forced to resort to a new cycle of remigration. Women's reintegration problems are often also related to the fact that the sociocultural factors behind gender inequalities back home have not changed or have changed slowly, while the women themselves experienced emancipation in the host country. The survey results, as described in the previous chapter, indicated that women indicated that women returnees faced greater social reintegration issues than men and were more likely to be motivated to remigrate.

Special services need to target these women return migrants to ensure their successful reintegration. Reintegration policies also need to ensure that they do not create social tensions between the returnees and local workers who may also have been adversely affected by the crisis but who feel they are not receiving assistance from the government.

Reintegration programs should also take account of the need to avoid placing return migrants in stereotypical jobs or professions and ensure that (re)training schemes, loans to start up a business, and labor market-related services are equally accessible by both men and women. It is important to monitor and follow up on the returnees to see how they are faring and to assess the effectiveness of the reintegration programs.

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55 As described in section 2.3 in Chapter 2.

56 Forced or involuntary return includes circumstances involving illegal termination or sudden and unjust termination of the employment contract by the employer or because the migrant has been abused or exploited by the employer or agent, lost his/her job, or the visa had expired and could not be renewed.

5.3.2. Policies of Destination Countries

Policy responses of destination countries with respect to labor migration and the crisis "have to strike a balance between different objectives, including: adapting labor inflows to changing labor demand; recognizing that not all short-term needs for international recruitment will vanish with the economic slowdown; keeping longer-term objectives in mind during the crisis in order to be ready to benefit from migrants' skills when the economy recovers; and avoiding a backlash against migration in public opinion" (OECD 2009)—and, we might add, being responsive to the different employment situations and problems confronting men and women migrants.

At the same time, economic stimulus packages put in place by destination countries for nationals should fairly and without discrimination benefit regular migrant workers. "This would ensure the most efficient operation of labor markets and the best utilization of available labor. It would also alleviate pressures on social security systems" (ILO 2009b, p. 3).

Trying to combat the crisis by simply cutting immigration may make the situation worse. The perception that "migrants take jobs" or "compete for welfare benefits" is generally false—in fact, migration may be a positive force in alleviating various aspects of the crisis and potentially make an important contribution toward overcoming the economic downturn. Results of the World Values Survey of 2005–2006, which covered 52 countries, showed that many respondents do support immigration as long as jobs are available (Kleemans and Klugman 2009). In modifying their labor migration policies, destination countries need to take account of both current and future labor demand in specific sectors and occupations; this is to ensure that the labor needs are met under regular conditions. Ignoring sectoral and occupational demand may induce irregular migration.

Even where the migrants do not lose their jobs, they may still face growing hostility and xenophobia. Women migrants are particularly susceptible to the hostile attitudes of nationals.

Campaigns to raise awareness of the invaluable contribution of migrant workers to the development of the destination countries can help to combat xenophobia and discrimination. For example, nationals often consider the work of migrant women as demeaning—work that they themselves will not do—yet the presence of migrant domestic maids, caregivers, and cleaners is what provides the replacement mobility that allows local women to take up higher-status, better-paying jobs in the labor market.

Women migrant workers are also more likely to have their labor rights violated by employers or recruitment agents. It is not enough to set up specific provisions regarding working conditions, basic benefits, and protections for migrant workers. The application of labor laws to migrant workers should be closely monitored so as to ensure that legal conditions of work, including timely and full payment, are respected. Ratification and implementation of workers' conventions, including the UN International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families (http://treaties.un.org) and the ILO Domestic Workers Convention (No.189), would go a long way toward promoting human rights as well as providing decent work and equal treatment of local and migrant workers, including domestic workers (Appendix 5).

It is also critical that governments of destination countries institute measures to promote the ethical conduct of employers and provide adequate checks on them to ensure that they do not exploit or abuse their migrant workers. Women migrants working in individualized situations as domestics in the homes of their employers (in contrast to men working in groups, such as on construction sites) are especially vulnerable as they are almost completely dependent on the employer and are often cut off from support facilities. Economies such as Singapore and Hong Kong, China have developed guides for employers for employing foreign domestic workers.[57] Countries such as Malaysia have imposed heavy fines and jail sentences for employers found guilty of abusing their migrant workers. Recruitment and employment agencies have had their licenses withdrawn for violations against migrant workers. A key informant said there are private recruitment agencies previously shut down for violations that have re-emerge in the guise of new entities. Needless to say, governments of sending countries need to closely monitor these unscrupulous private agents to prevent them from resurfacing and preying on a new set of unsuspecting migrant workers and intending migrants.

[57] See, for example, www.amahnet.com/Singapore%20employer%27s%20guide%20to%20domestic%20helper.pdf and http://www.labour.gov.hk/eng/public/wcp/FDHguide.pdf

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Appendix 1: Methodology of the 2010 Survey

A. Indonesia

Ponorogo District in East Java Province was selected as the target area for the survey of 217 random households with migrant workers, for the following reasons:

1. Historically, Ponorogo is known for its migrants and it has been sending workers abroad for the past 3 decades.
2. It is famous for its diverse migrant pool, which reflects the complexity of migration issues, and is a rich source of data on labor migration by gender, destination, and occupation.
3. It is an easy place to investigate the issues of migration and remittances.

B. Philippines

The households were selected by a random sampling method based on occupations, gender, and destinations of migrants.

Table A1 shows the sample distribution in the Philippines, where the survey was conducted in 200 households in 6 provinces—Batangas, Cavite, Laguna, Quezon and Rizal in the Calabarzon Region (Southern Luzon), and Manila in the National Capital Region—and respondents were selected using multistage area probability sampling. Initially, qualifying municipalities, towns, and cities were randomly selected from a list of all the cities and municipalities in the two regions. In each selected city or municipality, *barangays* were then randomly chosen as the primary sampling units.

Lastly, in each primary sampling unit, sample households were chosen using a random starting point and following predetermined routes. The following criteria were used in selecting the respondents:

1. men or women;
2. aged 20 and older;
3. either the household head or a decision maker in the family in charge of household expenditures;
4. the household had at least one immediate family member who went overseas to work in August 2007 or before; and
5. the household of the respondent was the direct remittance recipient or income beneficiary of the family member working abroad.

Appendix Table A1: **Sample Distribution in the Philippines**

Region	Name of province	Number of sample households
National Capital Region	Manila	100
Southern Luzon	Cavite	25
	Laguna	20
	Batangas	20
	Rizal	20
	Quezon	15

Appendix 2: Methodology of the 2012 (Revisit) Survey and Focus Group and Roundtable Discussions

Survey

The questionnaire spans an array of topics relevant to the study, which include (i) coping mechanisms of migrant workers, such as movement from one destination country to another and plans to return home; (ii) job search and other challenges faced by return migrants as well as assistance they received to return and since returning; (iii) remittances from migrant workers (e.g., frequency, number of transactions to receive remittances, amount, beneficiaries); (iv) impacts at the household level (e.g., job loss, change in work status and working hours, wage cuts); (v) household coping mechanisms such as dropping children out of school, transferring them from private to public school, cutting their school supply and other educational expenses, joining the labor force, internal migration, expenditure adjustments, and receiving assistance; (vi) perceptions of intending migrants; and (vii) opinions and perceptions on gender and migration (e.g., would it be better to send a man or woman household member abroad?)[1]

The structured questionnaire was written in English, translated to local languages in the two countries, enhanced after a pre-test, and fielded in April–May 2012.

One of the innovations introduced in the questionnaire was the evaluation of changes in variables such as household income, expenditure, assets, savings, and investments between two time periods (from before the crisis to 2009, and from 2010 to present). The inclusion of questions on who mainly makes decisions on issues—including on who works abroad, household adjustments in expenditure, educational coping mechanisms, joining the labor force, assets, and migration of intending migrants—was also considered innovative. The questionnaire can be found in Appendix 3.

The total sample size of 100 migrant households[2] for each country was taken from the original list of respondents from 2010 survey (see ADB and IOM 2011). Fifty respondents who were classified as adversely affected by the crisis—hereinafter referred to as the significantly affected group (SAG)—were purposefully selected to examine the duration and extent of the impact of the crisis on their respective households since 2008,[3] and the remaining half of the respondents were randomly selected from the original pool. Respondents falling under the SAG category are those (i) whose household incomes and expenditures fell; (ii) whose levels of emigration decreased (or who had a returning migrant due to job loss; and (iii) who used severe coping mechanisms to deal with the effects of the crisis.

In Indonesia, the survey was conducted in Ponorogo district in the province of East Java, as was the case with the 2010 survey. A source of a diverse stock of migrants in terms of gender, destination countries, and occupation, the site has been considered an emigration hub for the past 3 decades. The survey in the Philippines[4] was conducted in the southern Luzon region, which includes the provinces of Batangas, Cavite, Laguna, and Rizal, as well as in Metro Manila. Table A2.1 shows the distribution of the respondents in the Philippines.

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1 An enumerator's note is found at the end of the questionnaire where remarks about the household (e.g., household is heavily dependent on migrant's remittances, household is extremely poor, additional information about dynamics and reasons of the impacts) could be written.

2 The study uses the definition of migrant household from the first survey: "one that had at least one of its members living or working abroad since 2007" (ADB and IOM 2011).

3 The contact details of these migrant households were identified using the identification codes found in the enumeration listing for the first survey.

4 The first survey used a multistage area probability sampling of cities/municipalities and *barangays* (villages) from the two regions, and a random selection of respondents (ADB and IOM 2011).

Appendix Table A2.1: **Distribution of Survey Respondents from the Philippines**

Area	Number of Respondents
National Capital Region	50
Batangas City, Batangas	23
Bacoor and Imus, Cavite	9
Binan, and Calamba, Laguna	10
Antipolo, Rizal	6
Lingayen, Pangasinan	2
TOTAL	100

Focus Group Discussions in the Philippines

To validate or clarify issues and elaborate on survey results, focus group discussions were conducted among the 50 migrant households who were classified as significantly affected, and 50 return migrants and migrant households who were selected from the list of survey respondents, which may include return migrants themselves, and a reserve pool of participants. Organized by migrant worker occupation or any other relevant criterion (e.g., many focus group participants in Batangas City have migrant workers who work as welders and pipefitters in the Gulf Cooperation Council states) to create a relatively homogenous set of participants, the focus groups were held in select provinces of southern Luzon and in Metro Manila in April–May 2012. Table A2.2 shows the distribution of participants for each focus group session in the Philippines.

Appendix Table A2.2: **Distribution of Focus Group Participants in the Philippines**

Venue of the Focus Group Discussions	Number of Participants	Sex	
		Men	Women
Barangay Hall of Barangay Calicanto, Batangas City	10	2	8
Barangay Hall, Barangay Mapagong, Calamba City	9	4	5
Sitio Hall, Sitio Peidra Blanca, Barangay San Luis, Antipolo City	8	3	5
Megamall Building A, Mandaluyong, City	18	3	15
TOTAL	45	12	33

Guidelines were developed to help the focus group facilitators structure the discussion and tackle the main issues of relevance to the research topic, including the impact of the crisis and continuing economic slowdown, coping mechanisms, assistance received, and opinions and perceptions related to gender and migration, both at the migrant worker and household levels. The guidelines are found in Appendix 4.

For the Philippine segment of the study, interviews and/or roundtable discussions, where appropriate, with 19 national- and regional-level key informants were conducted in May–June 2012 to cast a spotlight on the main issues that were raised by the migrant households and returning migrants during the focus groups. Regional-level key informants who were interviewed include the employment services office of the province of Batangas. Key informants at the national level participated in one of two roundtable discussions held in Mandaluyong City. The first group focused on recruitment, which was attended by participants from the Philippine Overseas Employment Administration and providers of predeparture orientation seminars. The second group, which focused on provision of assistance, included representatives from, among others, the Overseas Workers Welfare Administration; the Department of Foreign Affairs; an office on overseas Filipino workers under the Office of the Vice President; the social security system; Philippine Health Insurance Corporation; and nongovernment organizations including Center for Migrant Advocacy, Migrants' Forum Advocacy, and Atikha Workers and Communities Initiatives, Inc. The list of participants of the roundtable discussions in the Philippines is found in Table A2.3. Interviews and/or roundtable discussions with key informants in Indonesia, including representatives from the government, were also held.

Appendix Table A2.3: **Participants of Roundtable Discussions in the Philippines**

Participant	Agency/organization
Ms. Geraldine Espinosa	Kaibigan ng mga OCWs
Ms. Ma. Fe Nicodemus	Kapisanan ng mga Kamag-anak ng Migranteng Manggagawang Pilipino, Inc (KAKAMMPI)
Atty. Francis Maynard Menon	Department of Foreign Affairs—Undersecretary for Migrants Welfare
Mr. Luther Calderon	Kabalikat ng Malayang Pilipino (KAMPI)
Ms. Mic Pascual	Overseas Placement Association of the Philippines
Ms. Nerissa Santiago Ms. Olga Faigal Ms. Elryn Jeryms	Philippine Health Insurance Corporation
Atty. Roberto Bautista	Social Security System
Ms. Ching Vineles	Commission on Filipinos Overseas
Ms. Joe Tobia Mr. Zandro Almendrala	Overseas Workers Welfare Administration
Ms. Elena Ramos Ms. Fe Manapat	National Anti-Poverty Commission
Atty. Ira Gozon	Office of the Vice President
Ms. Estrella Anonuevo	Atikha Workers and Communities Initiatives, Inc.
Ms. Ellen Sana	Center for Migrant Advocacy
Mr. Roberto Bagasao	Economic Resource Center For Overseas Filipinos
Ms. Alyssa Jade Saniel	Migrants' Forum Advocacy

Focus Group Discussions in Indonesia[5]

General observation

1. There is no specific attention to the impact of the global financial crisis for migrants. Both the government and nongovernment organizations perceive that the problems faced by the migrants are common problems unrelated to the global financial crisis. Some of the participants did not even realize that the global financial crisis existed.
2. The consequence: there is no specific treatment or intervention for migrants related to global financial crisis issues. What they have been doing are regular actions.
3. In implementing the program or intervention there is no coordination among stakeholders. They work for their own issues.

Ponorogo

a. Dinas sosial, tenaga kerja dan transmigrasi (Social, labor, and transmigration office) of the District of Ponorogo
b. Village heads and families (migrants and nonmigrants)
c. Nongovernment organizations working on migration issues
d. Nongovernment organizations working for community development
e. Local university
f. PJTKI (labor-sending companies)

[5] Respondents/participants of the focus group discussions were (i) local/village officials— 6 males and 2 females; (ii) migrant families and returning migrants in Prajegan Village—18 males and 15 females; (iii) Babadan Village, returning migrant—8 males and 7 females; nonmigrant—3 males and 11 females; (iv) Malang Village, returning migrant—4 males and 5 females; nonmigrant, 5 males and 4 females. These villages are lower administrative level under the Gupalo and Lembah villages.

Appendix Table A2.4: **Distribution of Focus Group Participants in Indonesia**

Venue of the Focus Group Discussions	Number of Participants	Sex	
		Men	Women
Ponorogo, local officials	8	6	2
Gupolo (Prajagan)	33	18	15
Gupolo (Babodan): Migrant	15	8	7
Gupolo (Babodan): Nonmigrant	14	3	11
Lembah (Malang): Migrant	9	5	4
Lembah (Malang): Nonmigrant	9	5	4
Total	88	45	43

Appendix 3: Questionnaire for the Impact of Global Financial Crisis among Women and Men Migrants and Their Families: A Gender Perspective, 2012 Survey

I. Respondent's Information			
1	Province		
2	District/Municipality		
3	Village/Barangay		
4	Enumeration Area	1 Urban 2 Rural	
5	Name of Respondent/ Household		
		Last Name *First Name* *Middle Name*	
6	Contact Numbers		
		Telephone Number *Mobile Number*	
7	Name of Interviewer		
		Last Name *First Name* *Middle Name*	
8	Date of Interview		
9	Household Identification Number		

Introduction

Good morning/afternoon/evening. I am_____of the_____, a private and independent research organization that is currently conducting a survey on behalf of the Asian Development Bank (ADB).

The main objective of the survey is to understand the impacts of the global financial and economic crisis on migrants and migrant households in Indonesia and the Philippines. The survey hopes to learn about how men and women members of your household have been affected by the difficult economic conditions, including about whether they have had to return from working abroad or have had their earnings affected and also about the kinds of assistance your household would like to receive to cope with the impacts. We assure you that your answers will be confidential and will be used solely for this research. May we request some of your time?

P–2

1. Household Profile

Please list everyone who is currently living in this household.

Household member ID	Name of household member	Relationship to household head	Sex	Age	Marital status	Education attainment	Main activity	Work status	Occupation	International migration status
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

For 1: Code for Column (3)
Relationship to household head
1 - Head of household
2 - Spouse
3 - Daughter/son
4 - Son-in-law/daughter-in-law
5 - Granddaughter/grandson
6 - Parent-in-law
7 - Brother/sister-in-law
8 - Paid domestic help
9 - Other, specify

Column (4)
Sex
1 - Men
2 - Women

Column (6)
Marital status
1 - Single
2 - Married
3 - Separated
4 - Divorced
5 - Widowed

Column (7)
Education attainment
1 - No formal education
2 - Primary/elementary school
3 - Lower secondary/junior high school
4 - Upper secondary/high school
5 - Technical/vocational
6 - College/university/postgraduate
7 - Not in school yet/too young

Column (8)
Main activity
1 - Working
2 - Looking for job
3 - Student
4 - Housewife
5 - Not working/looking for job
6 - Other, specify

Column (10)
Occupation
1 - Managers
2 - Professionals
3 - Technicians and associate professionals
4 - Clerical support workers
5 - Service and sales workers
6 - Skilled agricultural, forestry and fishery workers
7 - Craft and related trades workers
8 - Plant and machine operators, and assemblers
9 - Elementary occupations

Column (11)
International migration status
1 - Returned from abroad before 2008
2 - Returned from abroad in 2008
3 - Returned from abroad in 2009
4 - Returned from abroad in 2010
5 - Returned from abroad in 2011
6 - Returned from abroad in 2012
7 - Never migrated

Column (9)
Work status
1 - Employer (paying wages to others)
2 - Wage employee—full time/regular/permanent
3 - Wage employee—casual/temporary/part-time/contract
4 - Self-employed (own-account worker)
5 - Unpaid family worker in family business/farm
6 - Not working *(jump to Column 11)*

P-3

2. Migrant workers currently working and living abroad

2.1. Migrant worker profile

Please list household members who are currently working and living in another country.

2.1.1. General profile

Individual ID	Name of migrant worker	Relationship to household head	Sex	Age	Marital status	Education attainment	Occupation	Year went abroad	Main reason for working abroad	Country and region currently working in
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

2.1.2. Migration profile

Individual ID	Name of migrant worker	Main decision maker in working abroad	Who financed the migration cost	Job search method used	Fees charged on job search 1 - Yes 2 - No, ***Go to 2.1.3.***	Change in fees charged since 2008
(1)	(2)	(12)	(13)	(14)	(15)	(16)

For 2.1.1: Code for Column (3)
Relationship to household head
2 - Spouse
3 - Daughter/son
4 - Son-in-law/daughter-in-law
5 - Granddaughter/grandson
6 - Parent-in-law
7 - Brother/sister-in-law
8 - Paid domestic help
9 - Other, specify

Column (4)
Sex
1 - Men
2 - Women

Column (6)
Marital status
1 - Single
2 - Married
3 - Separated
4 - Divorced
5 - Widowed

Column (7)
Education attainment
1 - No formal education
2 - Primary/elementary school
3 - Lower secondary/junior high school
4 - Upper secondary/high school
5 - Technical/vocational
6 - College/university/postgraduate
7 - Not in school yet/too young

Column (11)
Region
1- Middle East
2 - Europe
3 - East Asia
4 - United States
5 - Africa
6 - Latin America
7 - Canada
8 - Australia and New Zealand
9 - Other, specify

Column (8)
Occupation
1 - Managers
2 - Professionals
3 - Technicians and associate professionals
4 - Clerical support workers
5 - Service and sales workers
6 - Skilled agricultural, forestry and fishery workers
7 - Craft and related trades workers
8 - Plant and machine operators, and assemblers
9 - Elementary occupations

Column (10)
Main reason for working abroad
1 - Could not find work in own country
2 - Higher income prospects
3 - To help support the family
4 - For education abroad, then stayed on
5 -To join family member, specify relationship
6 - To pay for children's education
7 - Other, specify

For 2.1.2: Code for Column (12)
Main decision maker for working abroad
1 - Migrant himself/herself
2 - Spouse
3 - Father
4 - Mother
5 - Brother
6 - Sister
7 - Family decision
8 - Relative in home country
9 - Relative abroad
10 - Other, specify

Column (13)
Who financed the migration cost
1 - Migrant himself/herself
2 - Family savings
3 - Relative in home country
4 - Relative abroad
5 - Loan from relatives
6 - Loan from friends/ neighbors
7 - Loan from recruitment agent/employer
8 - Loan from government agency
9 - Other, specify

Column (14)
Job search method used
1 - Registered in public employment agency
2 - Registered in private employment agency
3 - Approached employer directly
4 - Approached relatives or friends
5 - Placed or answered advertisements
6 - Other, specify

Column (16)
Change in fees charged
1 - Increase
2 - Same
3 - Decrease

P-4

2. Migrant workers currently working and living abroad

2.1.3. Movement from one country to another, and plan to return home

Individual ID	Name of migrant worker	Move from one country to another? 1 - Yes 2 - No, ***Go to Column 7***	Country the migrant moved from and region	Year of change in country	Main reason for changing countries	Plan to return home	Main reason for the plan to return home
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

For 2.1.3: Code for Column (4)
Region

1- Middle East
2 - Europe
3 - East Asia
4 - United States
5 - Africa
6 - Latin America
7 - Canada
8 - Australia and New Zealand
9 - Other, specify

Column (6)
Main reason for changing countries

1 - Better job opportunities
2 - Higher income prospects
3 - Legal and social protection
4 - Deterioration in economic conditions in previous country
5 - Unstable political conditions in previous country
6 - Change in government policies in previous country
7 - Local attitudes increasingly hostile to migrant workers
8 - Other, specify

Column (7)
Plan to return home

1 - Within next few months
2 -Within the year
3 - Within next 3 years
4 - No specific plans
5 - Do not know

Column (8)
Main reason for the plan to return home

1 - Lost job/contract prematurely terminated
2 - End of contract/nonrenewal of contract
3 - Deterioration in economic conditions in destination country
4 - Unstable political conditions in destination country
5 - Change in government policies toward migrant workers in destination country
6 - Local attitudes increasingly hostile toward migrant workers in destination country
7 - Prospects at home have improved
8 - Earned/saved enough money
9 - To work in family business
10 - Getting married
11 - Pregnant
12 - Illness of migrant himself/herself
13 - Illness of other family members
14 - To look after aged parents
15 -To look after young children
16 - Other, specify

P-5

3. Migrants who have returned from working abroad since 2008

3.1. Returning migrant[1] profile

Please list household members who have returned from working abroad since 2008.

Household member ID	Name of returning migrant	Year went abroad	Number of years abroad before returning	Main reason for returning	Last country of work and region	Main difficulty faced since returning
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Household member ID	Name of returning migrant	How long was the job search before this person found his/her current occupation?		Future migration plans
		Months of job search before finding a new job	Still looking for a job?	
(1)	(2)	(8)	(9)	(10)

For 3.1: Column (5)
Main reason for returning home

1 - Lost job/contract prematurely terminated
2 - End of contract/nonrenewal of contract
3 - Deterioration in economic conditions in destination country
4 - Unstable political conditions in destination country
5 - Change in government policies toward migrant workers in destination country
6 - Local attitudes increasingly hostile toward
7 - Prospects at home have improved
8 - Earned/saved enough money
9 - To work in family business
10 - Getting married
11 - Pregnant
12 - Illness of migrant himself/herself
13 - Illness of other family members
14 - To look after aged parents
15 - To look after young children

Column (6)
Region

1- Middle East
2 - Europe
3 - East Asia
4 - United States
5 - Africa
6 - Latin America
7 - Canada
8 - Australia and New Zealand
9 - Other, specify migrant workers 16 - Other, specify

Column (9)
Still looking for a job?

1 - Yes
2 - No longer needed
3 - No longer, discouraged

Column (7)
Main difficulty faced since returning

1 - Finding a job
2 - Adjusting to living conditions
3 - Relationship with family members
4 - Adjusting to conservative attitudes in community
5 - Other, specify
5 - Having to cut down on expenses, specify main item of expenditure
6 - Having to borrow money, specify from whom
7 - Other, specify

Column (10)
Future migration plans

1 - Actively applying to migrate again (which country)
2 - Would like to migrate again but consider that prospects are not good
3 - No specific plans
4 - Do not want to migrate again

1 Returning migrants refer to those who went back to home country due to job loss abroad.

P-6

3. Migrants who have returned from working abroad since 2008

3.2. Effect of the global crisis on returning migrant

3.2.1. Assistance received to return

Household member ID	Name of returning migrant	Received any assistance to return 1 - Yes 2 - No, ***Go to 3.2.2.***	Source of assistance	Kinds of assistance before returning home	Level of satisfaction with the assistance received	Other kinds of assistance wished to receive
(1)	(2)	(3)	(4)	(5)	(6)	(7)

3.2.2. Assistance received since returning

Household member ID	Name of returning migrant	Received any assistance since returning 1 - Yes 2 - No, ***Go to 4.1.***	Source of assistance	Kinds of assistance received	Level of satisfaction with the assistance
(1)	(2)	(3)	(4)	(5)	(6)

For 3.2.1: Column (4)
For 3.2.2: Column (4)
Source of assistance
1 - Employer
2 - Own national government
3 - Destination government
4 - International organization
5 - Nongovernment organization
6 - Religious organization
7 - Family members/relatives
8 - Friends/neighbors
9 - Other, specify

For 3.2.1: Column (5)
For 3.2.1: Column (7)
For 3.2.2: Column (5)
Kinds of assistance
1 - Travel arrangements
2 - Travel cost
4 - Legal assistance
8 - Wage claim
16 - Job search assistance
32 - Financial assistance/loan
64 - Training
128 - Sociopsychological counseling
256 - Other, specify

For 3.2.1: Column (6)
For 3.2.2: Column (6)
Level of satisfaction with the assistance received
1 - Very satisfied
2 - Satisfied
3 - Unsatisfied
4 - Very unsatisfied

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4. Remittance behavior

4.1: Remittances from migrant worker

Individual ID	Name of migrant worker sending remittances	Frequency of sending remittances			Number of transactions to receive remittances			Amount of monthly remittances sent (in thousand peso or rupiah)			Main beneficiary of remittances
		Before crisis	2009	Currently	Before crisis	2009	Currently	Before crisis	2009	Currently	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

4.2: Money sent to the migrant worker

Household sending money to migrant worker 1 - Yes 2 - No, ***Go to 5.1.***	When is money sent 1 - Yes 2 - No			Frequency of sending money			Amount of money sent per month (in thousand pesos or rupiah)		
	Before crisis	2009	Currently	Before crisis	2009	Currently	Before crisis	2009	Currently
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

For 4.1: Columns (3), (4), and (5); 2.2: Columns (5), (6), and (7)

Frequency of receiving remittances

Frequency of sending money

1 - Monthly
2 - Every other month
3 - Four times a year
4 - Three times a year
5 - Twice a year
6 - Once a year
7 - Occasionally (by request only)
8 - Other, specify

For 4.1: Column (12)

Main beneficiary of remittances

1 - Man household head
2 - Woman household head
3 - Son
4 - Daughter
5 - Other man relative
6 - Other woman relative
7 - Entire family
8 - Other, specify

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5. Crisis impact and migrant household's coping mechanism

5.1. General impact

A global financial and economic crisis hit the world starting in 2008. There was some recovery in 2010 but the global economic slowdown has continued. This section asks about how the household has been affected and how household members have been coping in the immediate aftermath of the crisis (that is, in 2009) and currently (in 2012).

5.1.1. How was the household affected by the global crisis in 2009 ? ☐

1 - Very adversely affected
2 - Moderately adversely affected
3 - Slightly adversely affected
4 - Not directly affected
5 - Not sure/do not know

5.1.2. What was the main way in which the household was affected by the global crisis in 2009 ? ☐

1 - Reduction in earnings of household members
2 - Reduction in remittances received from abroad
3 - Family members lost their jobs
4 - Family members faced greater difficulty finding jobs
5 - Rising prices of food
6 - Reduction in assistance from government

5.1.3. How have economic conditions of the of the household changed from before the crisis to 2009? ☐

1 - Greatly improved
2 - Moderately improved
3 - Slightly improved
4 - No change/the same
5 - Slightly deteriorated
6 - Moderately deteriorated
7 - Greatly deteriorated

5.1.4. How have the economic conditions of the household changed from 2009 to currently? ☐

1 - Greatly improved
2 - Moderately improved
3 - Slightly improved
4 - No change/the same
5 - Slightly deteriorated
6 - Moderately deteriorated
7 - Greatly deteriorated

5.2. Income change

5.2.1. Please estimate the changes in total household income.

Income	Change from before the crisis to 2009	Percentage change	Change from 2009 to currently	Percentage change
(1)	(2)	(3)	(4)	(5)
Income, including remittances	☐	☐☐☐	☐	☐☐☐

For 5.2.1: Columns (2) and (4)
Change
1 - Increase
2 - Same (leave percentage change blank)
3 - Decrease

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5. Crisis impact and migrant household's coping mechanism

5.2.2. Please estimate the changes in sources of monthly household income.

Sources of monthly income	Change from before the crisis to 2009	Percentage change	Change from 2009 to currently	Percentage change
(1)	(2)	(3)	(4)	(5)
1. Remittances				
2. Agricultural activities				
3. Nonagricultural activities				
4. Rent				
5. Pension and retirement				
6. Interest from bank deposits				
7. Interest from other investments				
8. Other, specify				

5.3. Job loss since 2008

Please list household members who lost their job since 2008.

Household member ID	Name of household member who lost a job	Year of job loss	Occupation before job loss	Change in monthly income from job loss	Percentage change in monthly income from job loss
(1)	(2)	(3)	(4)	(5)	(6)

For 5.2.2: Code for Columns (2) and (4)

For 5.2.2: Code for Columns (2) and (4)

For 5.3: Code for Column (5)

Change

1 - Increase

2 - Same (leave percentage change blank)

3 - Decrease

For 5.3: Column (4)

Occupation before job loss

1 - Domestic worker

2 - Construction worker

3 - Factory worker

4 - Agricultural worker

5 - Service and sales workers

6 - Skilled agricultural, forestry, and fishery workers

7 - Craft and related trades workers

8 - Plant and machine operators, and assemblers

9 - Elementary occupations

P-10

5. Crisis impact and migrant household's coping mechanism

5.4. Change in work status since 2008

Please list household members who have changed their work status since 2008.

Household member ID	Name of household member who has changed work status	Change in work status		Main reason for change in work status	Year of change in work status
		Before crisis	Since 2008		
(1)	(2)	(3)	(4)	(5)	(6)

5.5. Wage cuts since 2008

Please list household members who have experienced wage cut since 2008.

Household member ID	Name of household member who has experienced wage cut	Year wage was cut	Main reason for wage cut	Percentage reduction in wage
(1)	(2)	(3)	(4)	(5)

For 5.4: Columns (3) and (4)

Work status

1 - Employer (paying wages to others)
2 - Wage employee – full time/regular/permanent
3 - Wage employee—casual/ temporary/part-time/contract
4 - Self-employed (own-account worker)
5 - Unpaid family worker in family business/farm
6 - Not working

Column (5)

Main reason for change in work status

1 - Higher earnings
2 - Job promotion
3 - Need to work/contribute to family income
4 - Need to help in household chores
5 - Change to a better job
6 - Other, specify

For 5.5: Codes for Column (4)

Main reason for wage cut

1 - Cost-cutting measure
2 - Boost company's competitiveness
3 - Unsatisfactory work performance
4 - Change in the government's policy
5 - Other, specify

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5. Crisis impact and migrant household's coping mechanism

5.6. Change in working hours since 2008

Please list household members whose working hours have changed since 2008.

Household member ID	Name of household member who has worked	Average working hours per week			Main reason for change in working hours	Change in monthly income due to change in working hours	Percentage change in monthly income due to change in working hours
		Before crisis	2009	Currently			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

5.7. Household expenditure adjustments made since 2008

Please tell about the household expenditure adjustments made since 2008.

Type of adjustment	Adjustment made?[1] 1 - Yes 2 - No, ***Go to 5.8.***	Main decision maker for making the adjustment	Main person affected by the adjustment
(1)	(2)	(3)	(4)
1. Reducing food consumption			
2. Cutting on buying clothes			
3. Cutting medical expenses			
4. Cutting on tobacco and alcohol			
5. Growing own food			
6. Selling valuable possessions			
7. Using savings			
8. Borrowing money			
9. Doing own household chores			
10. Falling behind on repayments			

For 5.6: Code for Column (6)

Main reason for change in working hours

1 - More overtime in wage employment
2 - Less overtime in wage employment
3 - More hours in own account work
4 - Less hours in own account work
5 - More hours in domestic chores
6 - Less hours in domestic chores
7 - Other, specify

Column (7)

Change in monthly income due to change in working hours

1 - Increase
2 - Same (leave percentage change blank)
3 - Decrease

For 5.7: Code for Columns (3) and (4)

Main decision maker for/person affected by the adjustment

1 - Man household head
2 - Woman household head
3 - Both husband and wife
4 - Son
5 - Daughter
6 - Other man relative
7 - Other woman relative
8 - Entire family
9 - Other, specify

1 Fill out only if applicable; otherwise, leave the column blank.

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5. Crisis impact and migrant household's coping mechanism

5.8. Expenditure change

5.8.1. Please estimate the changes in household expenditure.

Expenditure	Main decision maker on household expenditure	Change from before the crisis to 2009	Percentage change	Change from 2009 to currently	Percentage change
(1)	(2)	(3)	(4)	(5)	(6)
Expenditure					

5.8.2. Please estimate the changes in expenditure items.

Expenditure item	Change from before the crisis to 2009	Percentage change	Change from 2009 to currently	Percentage change
(1)	(2)	(3)	(4)	(5)
1. Food				
2. Clothing				
3. Accommodation				
4. Children's education				
5. Medical expenses				
6. Repayment of loans				
7. Tobacco and alcohol				
8. Remittances to family members living elsewhere				
9. Recreational activities				
10. Other, specify				

For 5.8.1: Code for Column (2)

Main decision maker on household expenditure

1 - Man household head
2 - Woman household head
3 - Both husband and wife
4 - Son
5 - Daughter
6 - Other man relative
7 - Other woman relative
8 - Entire family
9 - Other, specify

For 5.8.1: Code for Columns (3) and (5)
For 5.8.2: Code for Columns (2) and (4)

Change

1 - Increase
2 - Same *(leave percentage change blank)*
3 - Decrease

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5. Crisis impact and migrant household's coping mechanism

5.9. Dropping children out of school since 2008

5.9.1. Please list children in the household who were dropped out of school since 2008.

Household member ID	Name of child dropped out of school	Year of dropping out of school	Main reason for dropping out of school	Main decision maker on dropping the child out of school	Current main activity of the child
(1)	(2)	(3)	(4)	(5)	(6)

5.9.2. Average annual tuition and other educational fees in the private and public schools in the community[1]	**Private school (in thousand peso or rupiah)**	**Public school (in thousand peso or rupiah)**
1 Primary/elementary school		
2 Lower secondary/junior high school		
3 Upper secondary/high school		

For 5.9.1: Codes for Column (4)

Main reason for dropping out of school

1 - Family cannot afford education expenses
2 - Need the child to work/contribute to family income
3 - Need the child to help in household chores
4 - Family places low value on education
5 - Other, specify

Codes for Column (5)

Main decision maker for dropping child out of school

1 - Man household head
2 - Woman household head
3 - Both husband and wife
4 - Son
5 - Daughter
6 - Other man relative
7 - Other woman relative
8 - Entire family
9 - Other, specify

Codes for Column (6)

Current main activity of the child

1 - Domestic worker
2 - Manual worker/construction worker
3 - Agricultural worker
4 - Factory production workerin family business/farm
5 - Service worker (cleaner, helper in food outlet, etc.)
6 - Caregiver
7 - Entertainment sector worker
8 - Clerical/administrative worker
9 - Technical/professional worker
10 - Unpaid family worker
11 - Helping out in household chores
12 - Other, specify

1 In the event that the household does not know the information on the fees in private or public school, collect secondary information from the village/barangay where the household lives or villages/barangays nearby.

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5. Crisis impact and migrant household's coping mechanism

5.10. Other adjustments in children's education since 2008

Please list children in the household who have experienced other adjustments in education since 2008.

Household member ID	Name of children experiencing other adjustments in education	Transferring from private to public school		Cutting school supply expenses[1]		Cutting other educational expenses[2]	
		Year of transfer	Main decision maker for the transfer	Year of cut in supply expenses	Main decision maker for the cut	Year of cut in other educational expenses	Main decision maker for the cut
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

5.11. Household members who have joined the labor force since 2008

Please list household members who have joined the labor force[3] since 2008.

Household member ID	Name of household member who has joined the labor force	Year of joining the labor force	Main decision maker for joining the labor force
(1)	(2)	(3)	(4)

For 5.10: Columns (4), (6) and (8)

For 5.11: Column (4)

Main decision maker

1 - Man household head
2 - Woman household head
3 - Both husband and wife
4 - Son
5 - Daughter
6 - Other man relative
7 - Other woman relative
8 - Entire family
9 - Other, specify

1 School supplies include among others notebooks, pencils, ballpens, crayons, pad papers, erasers, scissors, sharpeners, and bags.
2 Other educational expenses include among others transportation, meals, and uniforms.
3 Labor force is the sum of the number of persons employed and unemployed in the home country. Working-age population is the population above a certain age, ideally aged 15 and older, prescribed for the measurement of economic characteristics. Source: kilm.ilo.org/manuscript/kilm01.asp#

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5. Crisis impact and migrant household's coping mechanism

5.12. Household members who have migrated within the country since 2008

Please list the household members who have migrated within the country since 2008.

Household member ID	Name of household member who has migrated within the country	Year of migration within the country	Area of destination	Main reason for the migration
(1)	(2)	(3)	(4)	(5)

5.13. Assistance received

5.13.1. Has the household received the following types of assistance since 2008?

Type of assistance	Assistance received? 1 - Yes 2 - No	Year assistance was received	Source of assistance	Main beneficiary of assistance	Level of satisfaction
(1)	(2)	(3)	(4)	(5)	(6)
1. Loan assistance					
2. Cash handout					
3. Food subsidy					
4. Job search assistance					
5. Training					
6. Counseling					
7. Other, specify					

5.13.2. What main type of assistance would your household like to receive?

1 - Loan
2 - Cash handout
3 - Food subsidy
4 - Job search assistance
5 - Training
6 - Counseling
7 - Other, specify

For 5.12:

Code for Column (4)
Area of destination
1 - Urban
2 - Rural

Column (5)
Main reason for the migration
1 - Better job opportunities
2 - Higher earnings
3 - Job transfer
4 - Lower cost of living
5 - Other, specify

For 5.13.1:

Code for Column (4)
Source of assistance
1 - Government agency
2 - International organization
3 - Nongovernment organization
4 - Religious organization
5 - Family/relatives
6 - Friends/neighbors
7 - Other, specify

Column (5)
Main beneficiary of assistance
1 - Man household head
2 - Woman household head
3 - Son
4 - Daughter
5 - Other man relative
6 - Other woman relative
7 - Entire family
8 - Other, specify

Column (6)
Level of satisfaction
1 - Very Satisfied
2 - Satisfied
3 - Unsatisfied
4 - Very unsatisfied

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6. Impacts on savings and investment

Note: Savings could be in the form of cash and money saved in the bank or other places. Investments could be in the form of bonds/stocks; housing and other buildings; education, health care, and social security plans; land/real estate; livestock; vehicle for transportation business; jewelry, antique and art objects; and the like.

6.1. Assets and investment of the household

No.	Asset	Has your household owned the asset 1 - Yes 2 - No, ***Go to 6.2.***	Year purchased	Year sold	Main decision maker on the asset
(1)	(2)	(3)	(4)	(5)	(6)
1	Jewelry/antique/art object				
2	Livestock and poultry				
3	Vehicle for transportation business				
4	House, other buildings and real estate				
5	Land, including rights, certificate of awards				
6	Cash savings				
7	Education/health care/social security plans				
8	Bond/stock				
9	Other, specify				

6.2. Impact of the crisis on savings and investment

Savings and Investment	Change from before the crisis to 2009	Percentage change	Change from 2009 to currently	Percentage change
(1)	(2)	(3)	(4)	(5)
Savings				
Investment				

For 6.1: Column (6)

Main decision maker on the asset

1 - Man household head
2 - Woman household head
3 - Both husband and wife
4 - Son
5 - Daughter
6 - Other man relative
7 - Other woman relative
8 - Entire family
9 - Other, specify

For 6.2: Columns (2) and (4)

Change

1 - Increase
2 - Same (leave percentage change blank)
3 - Decrease

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7. Household members intending to migrate to another country

7.1. Intending migrant[1] profile

Please list household members who are intending to migrate to another country.

Household member ID	Name of household member intending to migrate to another country	Main reason for the intention to migrate	Expected occupation	Intended destination country and region	Job search method used	Main consideration to migrate	Year expected to migrate	Main decision maker for migration
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

7.2. Does the household consider that currently it would be better to send a man or woman household member abroad?

1 Better to send a man
2 Better to send a woman
3 No difference

7.3. If answer to Q 7.2 is 1 - "Better to send a man" or 2 - "Better to send a woman" Why does the household think so?

1 Better employment prospects
2 More reliable in remitting money
3 Less vulnerable to exploitation
4 Woman should remain in the home
5 Man should be the breadwinner
6 Other, specify

For 7.1: Code for Column (3)

Main reason for the intention to migrate

1 - Cannot find work in own country
2 - Better income prospects abroad
3 - To help support family
4 - To join family members abroad
5 - Other, specify

Column (4)

Expected occupation

1 - Managers
2 - Professionals
3 - Technicians and associate professionals
4 - Clerical support workers
5 - Service and sales workers
6 - Skilled agricultural, forestry, and fishery workers
7 - Craft and related trades workers
8 - Plant and machine operators, and assemblers
9 - Elementary occupations

Column (5)

Region

1- Middle East
2 - Europe
3 - East Asia
4 - United States
5 - Africa
6 - Latin America
7 - Canada
8 - Australia and New Zealand
9 - Other, specif y

Column (6)

Job search method used

1 - Applying through private recruitment agent
2 - Applying through public recruitment agency
3 - Applying through personal contacts in intended destination country
4 - Planning to migrate but has not taken active steps
5 - Other, specify

Column (7)

Main consideration to move

1 - Anytime a job becomes available
2 - Economic conditions improve in the destination country
3 - Political situation in the destination country becomes stable
4 - Change in government policies toward migrant workers in the destination country
5 - Other, specify

Column (9)

Main decision maker for migration

1 - Migrant himself/herself
2 - Spouse
3 - Father
4 - Mother
5 - Brother
6 - Sister
7 - Family decision
8 - Relative in home country
9 - Relative abroad
10 - Other, specify

1 Intending migrant refers to a household member who has not yet migrated abroad.

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Enumerator's Note

Please write down any remarks that you may have about the household (e.g., household heavily dependent on migrant's remittances; extremely poor household; household lives in informal settlement; all household members were present; many children in the household; children are out of school; children are malnourished; sick household members)

Remarks

ISCO 08 Code	Description
1	**Managers**
11	Chief executives, senior officials and legislators
12	Administrative and commercial managers
13	Production and specialized services managers
14	Hospitality, retail and other services managers
2	**Professionals**
21	Science and engineering professionals
22	Health professionals
23	Teaching professionals
24	Business and administration professionals
25	Information and communications technology professionals
26	Legal, social and cultural professionals
27	Armed forces occupations
3	**Technicians and associate professionals**
31	Science and engineering associate professionals
32	Health associate professionals
33	Business and administration associate professionals
34	Legal, social, cultural and related associate professionals
35	Information and communications technicians
4	**Clerical support workers**
41	General and keyboard clerks
42	Customer service clerks
43	Numerical and material recording clerks
44	Other clerical support workers
5	**Service and sales workers**
51	Personal service workers
52	Sales workers
53	Personal care workers
54	Protective services workers
6	**Skilled agricultural, forestry and fishery workers**
61	Market-oriented skilled agricultural workers
62	Market-oriented skilled forestry, fishery and hunting workers
63	Subsistence farmers, fishers, hunters and gatherers
7	**Craft and related trades workers**
71	Building and related trades workers, excluding electricians
72	Metal, machinery and related trades workers
73	Handicraft and printing workers
74	Electrical and electronic trades workers
75	Food processing, wood working, garment and other craft and related trades workers

8 Plant and machine operators, and assemblers

81 Stationary plant and machine operators
82 Assemblers
83 Drivers and mobile plant operators

9 Elementary occupations

91 Cleaners and helpers
92 Agricultural, forestry and fishery laborers
93 Laborers in mining, construction, manufacturing and transport
94 Food preparation assistants
95 Street and related sales and service workers
96 Refuse workers and other elementary workers

Appendix 4a: Focus Group Discussion Guide: Heads of Migrant Households

Introduction

1. Introduce the facilitation team.
2. Ask the group participants to briefly introduce themselves (*name, number of household members currently working abroad, number of household members returned from working abroad*)—*detailed demographic information should be collected and recorded by the facilitation team before the discussion starts.*
3. Explain the purpose of the focus group discussion (FGD):
   The main objective of the FGD is to understand the impacts of the global crisis on migrant households. A global crisis began in 2008 in the western industrialized countries but the impacts soon spread to the rest of the world, including our country. The continuing economic slowdown has affected employment opportunities within and outside (the Philippines/(Indonesia) and the remittance flows, incomes, and welfare of households.
   We aim to have a free and open discussion with you to better understand how men and women in your household and the community have been affected by the difficult economic conditions, how they are coping with the impacts, and also the kinds of assistance your household would like to receive to cope with the impacts.
4. Develop shared ground rules for the focus group, which might include the following:
   - *All ideas have value.*
   - *It is important for everyone to participate, and it is helpful if individuals don't over participate at the expense of others.*
   - *Respect others' opinions, even if you do not share them.*
   - *Participants will ask for clarification if questions are not clear.*
   - *Participants will inform facilitators when they need a break.*
   - *Please turn cell phones off for the duration of the session or put on vibrate.*
   - *If the agreed upon schedule needs to be adapted, participants will be asked for their input.*
   - *Any other ground rules from the participants?*

Guide questions

A. Impact of the crisis and continuing economic slowdown:

1. What has been the main impact of the global crisis on your household and this community?
   Probe:
   - *Why do you say so? Please explain the impact.*
   - *Do you think the impact has worsened or improved since 2009?*
   - *Do you expect the economic situation to improve in the near future or do you expect the economic slowdown to continue? For how long?*
2. How has the crisis affected the employment situation of your household members?
   Probe:
   - *Have household members lost their jobs? Did more women or men lose their jobs?*
   - *Have their wages been cut?*
   - *Have their working hours been cut?*
   - *Have their benefits been reduced? What types of benefits?*
   - *Did they work overtime without pay?*

3. How has the crisis affected the employment situation of your household members who are/were working abroad?
   Probe:
   - *Have they lost their jobs and returned home, stayed on in the destination country to look for another job, or moved to another country to work?*
   - *Have their incomes from working abroad been cut? How has this affected the remittances they send home?*
   - *Were the affected migrants women or men?*

B. Household adjustments and coping mechanisms:

4. How have your household and this community adjusted to the impact of the crisis?
   Probe:
   - *What about cutting down on household expenditure? On what kinds of items?*
   - *What about household members working longer hours? Are women or men working longer hours? What are the longer hours for—paid work or unpaid household chores?*
   - *What about more household members going out to earn income? Is it more women or men who are now going out to work?*
   - *What about savings, investments, and loans?*
   - *Any other major adjustments?*
5. To cope with the impact of the crisis, has your household made adjustments in the education of children?
   Probe:
   - *If a household had to pull a child out of school because it can no longer afford the expenses, should it be a boy or a girl, and why?*
   - *Other than pulling a child out of school, what other types of educational adjustments has your household made?*
6. Some people say that women and girls bear a heavier burden than men and boys of the impact of the crisis and economic slowdown. Do you agree and why?
   Probe:
   - *What are the different burdens for men and women?*
7. Would you say that one of the impacts of the crisis and economic slowdown has been an increase in domestic violence or a higher incidence of gambling and alcoholism in the community?
   Probe:
   - *Do you think more women or men are involved?*

C. Assistance to cope with the impact:

8. What kinds of assistance has your household received to cope with the difficult economic conditions?
   Probe:
   - *Please describe the assistance more fully.*
   - *Who provided the assistance, government agencies or nongovernment organizations? Could you please name them?*
   - *Did these organizations follow up with your household after providing the assistance? Please describe the follow-up.*
   - *Would you say you are very satisfied, satisfied, or not satisfied with the assistance your household has received? Please explain your level of satisfaction. What about assistance from family or friends?*
   - *What about assistance from family or friends?*

9. What specific kinds of assistance should the government provide that would be most helpful to your household?
   Probe:
   - *Please describe the assistance more fully.*

D. Migration and gender

10. In your community and as far as you know, have more men or women returned from working abroad?
    Probe:
    - *What is the main reason for returning?*
    - *Why do you think more men/women have returned?*
    - *Which countries have they mainly returned from?*
11. Do you think it is easier for a woman or man return migrant to find employment at home?
    Probe:
    - *Why do you think so?*
12. If a household had a choice, should it send a man or woman member to seek employment abroad?
    Probe:
    - *Why do you think so?*
13. If a household had a choice, should it send a married or unmarried woman to seek employment abroad?
    Probe:
    - *Why do you think so?*
14. Do you think women or men migrants are more reliable in remitting money home when they are working abroad?
    Probe:
    - *Why do you think so?*
15. In the foreseeable future, do you think there will be more opportunities for women or men to find jobs abroad?
    Probe:
    - *Why do you think so?*
    - *In which countries do you think there will be opportunities?*
    - *In which occupations do you think there will be opportunities?*
16. In the foreseeable future, do you think there will be more or less opportunities for women to find employment at home?
    Probe:
    - *Why do you think so?*
    - *In which occupations do you think there will be employment opportunities for women?*

Thank the participants.

Appendix 4b: Focus Group Discussion Guide: Return Migrants

Introduction

1. Introduce the facilitation team.
2. Ask the group participants to briefly introduce themselves (*name, when returned from abroad, country where last worked*). *Detailed demographic information should be collected and recorded by the facilitation team before the discussion starts.*
3. Explain the purpose of the focus group discussion:
   The main objective of the focus group is to understand the impacts of the global crisis on migrant workers and their households. A global crisis began in 2008 in the western industrialized countries but the impacts soon spread to the rest of the world, including both countries of destination and origin for migrant workers. The continuing economic slowdown has affected employment opportunities within and outside the Philippines (Indonesia) and the remittances, incomes, and welfare of households.
   We aim to have a free and open discussion with you to better understand how men and women migrants and your households and communities have been affected by the difficult economic conditions, how you are coping with the impacts, and also the kinds of assistance you would like to receive to cope with the impacts.
4. Develop shared ground rules for the focus group, which might include:
   - *All ideas have value.*
   - *It is important for everyone to participate, and it is helpful if individuals don't over participate at the expense of others.*
   - *Respect others' opinions, even if you do not share them.*
   - *Participants will ask for clarification if questions are not clear.*
   - *Participants will inform facilitators when they need a break.*
   - *Please turn cell phones off for the duration of the session or put on vibrate.*
   - *If the agreed upon schedule needs to be adapted, participants will be asked for their input.*
   - *Any other ground rules from the participants?*

Guide questions

A. Impact of the crisis and continuing economic slowdown while working or living abroad:

1. How were you most affected by the global crisis while you were still working or living abroad?
   Probe:
   - *Did you lose your job?*
   - *Were your wages cut?*
   - *Were your working hours cut?*
   - *Were your benefits reduced? What types of benefits?*
   - *Did you have to work overtime without pay?*
2. In what ways would you say the crisis affected migrant workers in your destination country?
   Probe:
   - *Have immigration policies for migrant workers in that country been tightened?*
   - *Do you think discrimination and anti-migrant feelings have increased in that country?*
   - *What about political unrest in that country?*
3. Would you say that women or men migrant workers were more affected by the impact of the crisis in the destination country?
   Probe:
   - *Why do you say so?*
   - *What would you say is the main difference in the impact for women and men?*

4. What was your main reason for returning home?
   Probe:
   - *Any other contributing reasons?*

B. Adjustments and coping mechanisms while working or living abroad:

5. How did you adjust to the impact of the crisis while working or living abroad?
   Probe:
   - *What about remittances that you sent home? Did you receive remittances from home?*
   - *Did you try to look for another job (if lost job) or to earn extra income (if wages/income cut) in the destination country? For how long before you decided to return home?*
   - *Did you try to look for a job in another country (which country) before deciding to return home?*
   - *Any other major adjustments?*

C. Assistance received while working or living abroad:

6. What kinds of assistance did you receive while working or living abroad?
   Probe:
   - *Was the assistance provided to enable you to continue to work/live in the destination country or to return home?*
   - *Who provided the assistance: destination country government agency, destination country nongovernment organization, home country government agency, home country nongovernment organization? Could you please name them?*
   - *Did the organizations follow up with you after providing the assistance? Please describe the follow-up.*
   - *Would you say you were very satisfied, satisfied, or not satisfied with the assistance you received? Please explain your level of satisfaction.*
   - *What about assistance from family or friends?*
7. What specific kinds of assistance would you have found most helpful to cope with the impact of the crisis while working or living in the destination country?
   Probe:
   - *Please describe more fully the assistance.*

D. Impact of the crisis and continuing economic slowdown in home country:

8. What has been the main impact of the crisis and continuing economic slowdown on you now that you are in your home country?
   Probe:
   - *How difficult has it been finding a job? How would you compare your new job with the job you had as a migrant worker?*
   - *How would you compare your standard of living at home and while working as a migrant worker abroad? Please explain the comparison.*
9. Do you think economic and employment conditions have further deteriorated or improved since you returned to your home country?
   Probe:
   - *Why did you say so?*

E. Adjustments and coping mechanisms in home country:

10. What would you say are the biggest problems facing migrants returning home?
    Probe:
    - *What about finding a paid job? Do you think it is more difficult for a return migrant or someone who has never worked abroad?*

- *What about setting up your own business? Do you think it is more difficult for a return migrant or someone who has never worked abroad?*
- *What about readjusting back into the family and community?*
- *Do you think men or women face bigger problems upon returning home? Why do you say so?*

11. How have you coped with the difficult economic conditions since your return?
Probe:
    - *What about cutting down on expenditures? On what kinds of items?*
    - *What about your savings, investments, or loans?*
    - *Any other major adjustments?*

F. Assistance received in home country:

12. What kinds of assistance have you received since returning to this country?
Probe:
    - *Please describe the assistance more fully.*
    - *Who provided the assistance: government agencies or nongovernment organizations? Could you please name them?*
    - *What about assistance from family or friends?*
    - *Did the organizations follow up with you after providing the assistance? Please describe the follow-up.*
    - *Would you say you are very satisfied, satisfied, or not satisfied with the assistance you have received? Please explain your level of satisfaction.*
13. What specific kinds of assistance should the government provide that would be most helpful to you as a return migrant?
Probe:
    - *Please describe more fully the assistance.*

G. Migration and gender

14. In your community and as far as you know, have more men or women returned from working abroad?
Probe:
    - *Why do you think more men/women have returned?*
    - *What is the main reason for returning?*
    - *Which countries have they mainly returned from?*
15. In the foreseeable future, do you think there will be more opportunities for women or men to find jobs abroad?
Probe:
    - *Why do you think so?*
    - *In which countries do you think there will be opportunities?*
    - *In which occupations do you think there will be opportunities?*
16. If a household had a choice, should it send a man or woman member to seek employment abroad?
Probe:
    - *Why do you think so?*
17. If a household has a choice, should it send a married or unmarried woman to seek employment abroad?
Probe:
    - *Why do you think so?*

Thank the participants.

Appendix 4c: Focus Group Discussion Notes for the Facilitation Team

A. Group size and composition and length of discussion:

- Maximum 10–12 participants per group, at least two groups each in urban and rural area (so ideally four groups in all)
- Equal number of men and women participants in each group
- Ideally not more than 3 hours of discussion. If longer, build in breaks for participants

B. Involving all participants in the discussion:

- Avoid letting any one participant dominate the discussion.
- Helpful comments include: "We have not heard yet from _____ on this topic, what do you think"; "thanks for the insight, why don't we hear what the others think"; "maybe we could discuss that another time."

C. Facilitator probes:

- The probes are intended to prompt discussion. While it may not be necessary to utilize all probes, they are helpful to the project sponsor (ADB) in obtaining specific information for the final report.
- Since the probing questions are intended to gain additional insights, the facilitator may also consider using the following approaches: open probe ("how, what, which, when, who?"); extension probe (building on information already provided—"is there anything else?"); clarification probe (to get further explanation—" please describe more fully," "would you give me an example of what you mean?"); laundry list probe (where the facilitator provides a list of choices/options to encourage participants to see beyond a single choice and to state a preference).

D. Use of cards/worksheets:

- Distribute cards/worksheets to participants at beginning of session to allow each participant, if he/she so wishes, to record his/her views prior to the full group discussion or to allow those who have not been able to join in the discussion (because some participants may speak too much) to still record their views.
- Clearly explain to participants that the cards/worksheets are an aid to help them gather their thoughts—it is not compulsory for them to waste time on writing down everything, especially if they feel ready to discuss.
- Collect the individual worksheets at the end of the session.

E. Use of charts/tear sheets:

- The co-facilitator can write down the main responses to each question, while the principal facilitator can reflect or summarize participant responses following each question.
- Ask participants to stop you at any time if what you have written down does not accurately reflect their comments.
- Record the topic being discussed at the top of each tear sheet and number them to ensure that it is easy to refer back to the sheets when reporting.

F. Recording and documenting the discussion:

- Make arrangements for audio recording of the entire discussion.
- Provide a written transcript of the recording to the project team.
- In addition to the co-facilitator writing down responses on the tear sheets, it would also be helpful to have another member of the facilitation team record a summary of the responses to each question on a computer laptop.

G. Developing the focus group discussion report:

- It is helpful for the facilitation team at the end of the discussion session to immediately compare notes, share observations, talk about participant responses to key questions, and prepare a summary of their observations highlighting any change in the list of questions, nature of the participation of group members (description of participant enthusiasm), generalizations about group interactions, any perceived consensus obtained among group members, any surprises or unanticipated outcomes from the session. Note in particular any differences between men and women participants.
- For all the members of the facilitation team, the opportunity to share observations can be considered a debriefing.
- The actual report will be based on analysis of the data/information from transcripts from audio or video tape recordings, summaries of participant discussions on tear sheets, information from individual participant work sheets, computer laptop summaries of the discussion, and the facilitation team's immediate recorded observations.
- The data from the focus group discussion can be examined and reported at three levels, including (i) the *raw data* that presents statements as they were said by the participants—organize these according to the different headings in the Discussion Guide; (ii) *descriptive statements* that summarize the participants' comments—provide illustrative examples using the raw data by selecting the most appropriate quotations to include; and (iii) *interpretation*—build on the descriptive process by providing or presenting the meaning of the data, rather than simply summarizing the data. Be careful to avoid reflecting one's own biases in interpretation.

H. Format of the report (one report for each focus group):

- Cover page with title of the project and the focus group, project sponsor (ADB), report authors, and date of submission
- Table of contents
- Background:
  - Objectives of the research
  - Focus group methodology: how the facilitation team was organized, participant selection, number of participants, demographic characteristics of participants, date, time, location, and length of the focus group
  - Observations about the focus group (see first bullet point under F above)
- Summary of the discussion:
  - Follow the focus group guide sections and questions sequentially.
  - Provide a summary description of responses to each question and support each key finding with verbatim quotes from the discussion. Highlight any differences in responses from women and men participants.
  - List answers in tabular format (for example, a table listing all the main impacts of the crisis mentioned by the participants or a table showing the main reasons why it is easier for a man/woman to seek employment abroad).

- Final remarks:
  - Recommendations on questions to avoid/include/reformat
  - Recommendations on how to improve organization of the focus group discussions
  - Any lingering impressions
- Materials to include:
  - Invitation letter to participants
  - List of participants and their demographic characteristics
  - Tape of the audio recording and written transcript
  - Work sheets and tear sheets
  - A print out of the computer laptop summary

Appendix 5: Migrants Covered under ILO Domestic Workers Convention, 2011 (No. 189)

Article 7

Each Member shall take measures to ensure that domestic workers are informed of their terms and conditions of employment in an appropriate, verifiable and easily understandable manner and preferably, where possible, through written contracts in accordance with national laws, regulations or collective agreements, in particular:

(a) the name and address of the employer and of the worker;
(b) the address of the usual workplace or workplaces;
(c) the starting date and, where the contract is for a specified period of time, its duration;
(d) the type of work to be performed;
(e) the remuneration, method of calculation and periodicity of payments;
(f) the normal hours of work;
(g) paid annual leave, and daily and weekly rest periods;
(h) the provision of food and accommodation, if applicable;
(i) the period of probation or trial period, if applicable;
(j) the terms of repatriation, if applicable; and
(k) terms and conditions relating to the termination of employment, including any period of notice by either the domestic worker or the employer.

Article 8

1. National laws and regulations shall require that migrant domestic workers who are recruited in one country for domestic work in another receive a written job offer, or contract of employment that is enforceable in the country in which the work is to be performed, addressing the terms and conditions of employment referred to in Article 7, prior to crossing national borders for the purpose of taking up the domestic work to which the offer or contract applies.
2. The preceding paragraph shall not apply to workers who enjoy freedom of movement for the purpose of employment under bilateral, regional or multilateral agreements, or within the framework of regional economic integration areas.
3. Members shall take measures to cooperate with each other to ensure the effective application of the provisions of this Convention to migrant domestic workers.
4. Each Member shall specify, by means of laws, regulations or other measures, the conditions under which migrant domestic workers are entitled to repatriation on the expiry or termination of the employment contract for which they were recruited.

Article 15

1. To effectively protect domestic workers, including migrant domestic workers, recruited or placed by private employment agencies, against abusive practices, each Member shall:
   (a) determine the conditions governing the operation of private employment agencies recruiting or placing domestic workers, in accordance with national laws, regulations and practice;
   (b) ensure that adequate machinery and procedures exist for the investigation of complaints, alleged abuses and fraudulent practices concerning the activities of private employment agencies in relation to domestic workers;

(c) adopt all necessary and appropriate measures, within its jurisdiction and, where appropriate, in collaboration with other Members, to provide adequate protection for and prevent abuses of domestic workers recruited or placed in its territory by private employment agencies. These shall include laws or regulations that specify the respective obligations of the private employment agency and the household toward the domestic worker and provide for penalties, including prohibition of those private employment agencies that engage in fraudulent practices and abuses;
(d) consider, where domestic workers are recruited in one country for work in another, concluding bilateral, regional or multilateral agreements to prevent abuses and fraudulent practices in recruitment, placement and employment; and
(e) take measures to ensure that fees charged by private employment agencies are not deducted from the remuneration of domestic workers.

2. In giving effect to each of the provisions of this Article, each Member shall consult with the most representative organizations of employers and workers and, where they exist, with organizations representative of domestic workers and those representative of employers of domestic workers.

Appendix 6: Statistical Tables from the Results of the 2010 and 2012 Surveys

Appendix Table 6.1: **Composition of Migrant Households, 2012 Survey**

Household members	Indonesia			Philippines		
	Men	Women	Total	Men	Women	Total
Head of household	89	11	100	48	52	100
Education levels						
No formal education	13	32	45	2	4	6
Primary/elementary school	77	77	154	50	47	97
Lower secondary/junior high school	49	34	83	23	18	41
Upper secondary/high school	48	49	97	56	70	126
Technical vocational	5	2	7	11	11	22
College/university/postgraduate	2	4	6	69	87	156
Not in school/too young	14	13	27	19	20	39
Total household members	208	211	419	230	257	487
Main activity						
Working	140	68	208	45	46	91
Looking for work	9	12	21	9	4	13
Student	28	31	59	107	90	197
Housewife	1	61	62	5	79	84
Not working	30	39	69	64	38	102
Total household members	208	211	419	230	257	487
Work status						
Employer	5	3	8	0	4	4
Wage employee—full time/regular	26	9	35	13	8	21
Wage employee—casual/part-time	15	7	22	23	22	45
Self employed (own account worker)	72	25	97	10	14	24
Unpaid family worker	23	33	56	4	9	13
Total household members in workforce	141	77	218	50	57	107
Migration status of household members						
Returned before 2008	9	18	27	2	8	10
Returned in 2008	0	5	5	0	0	0
Returned in 2009	6	5	11	0	0	0
Returned in 2010	11	13	24	2	2	4
Returned in 2011	20	9	29	4	0	4
Returned in 2012	7	14	21	0	1	1
Never migrated	155	147	302	222	244	466
Total household members	208	211	419	230	255	485
Household members currently working abroad	40	33	73	71	45	116
Household members intending to migrate for employment	15	18	33	1	7	8
Household members who have migrated within the country since 2008	4	0	4	1	0	1

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.2: **Migrant Workers by Sex and Level of Education, 2012 Survey**

Level of education	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Primary/elementary school	2	5	4	12	6	8	1	1	2	4	3	3
Lower secondary/junior high school	14	35	13	39	27	37	2	3	0	0	2	2
Upper secondary/high school	20	50	11	33	31	42	20	28	17	38	37	32
Technical/vocational	3	8	4	12	7	9	20	28	4	9	24	21
College/university/postgraduate	1	2	1	3	2	3	28	39	22	49	50	43
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.3: **Migrant Workers by Sex and Marital Status, 2012 Survey**

Marital status of migrant workers	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Single	22	55	9	27	31	43	11	15	16	36	27	23
Married	18	45	21	64	39	53	58	82	22	49	80	69
Separated	0	0	1	3	1	1	2	3	4	9	6	5
Divorced	0	0	2	6	2	3	0	0	0	0	0	0
Widowed	0	0	0	0	0	0	0	0	3	7	3	3
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.4: **Migrant Workers by Sex and Main Reason for Working Abroad, 2012 Survey**

Main reason	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Could not find work in own country	6	15	8	24	14	19	0	0	2	4	2	2
Higher income prospects	25	63	6	18	31	43	48	68	10	22	58	50
To help support the family	6	15	14	42	20	27	21	30	24	53	45	39
To join family member	0	0	0	0	0	0	1	1	4	9	5	4
To pay for children's education	0	0	3	9	3	4	1	1	1	2	2	2
Other	3	7	1	3	4	5	0	0	4	9	4	3
Not specified/no answer	0	0	1	3	1	1	0	0	0	0	0	0
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.5: **Migrant Workers by Sex and Job Search Method, 2012 Survey**

Job search method	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Registered with public employment agency	6	15	4	12	10	14	5	7	1	2	6	5
Registered with private employment agency	30	75	25	76	55	75	44	62	21	47	65	56
Approached employer directly	1	3	1	3	2	3	7	10	5	11	12	10
Approached relatives or friends	2	5	1	3	3	4	9	13	10	22	19	16
Placed or answered advertisements	1	3	0	0	1	1	2	3	1	2	3	3
Other	0	0	1	3	1	1	4	6	7	16	11	9
Not specified	0	0	1	3	1	1	0	0	0	0	0	0
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.6: **Migrant Workers by Sex and Who Financed the Migration Move, 2012 Survey**

Who financed move	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Migrant himself/herself	6	15	6	18	12	16	6	8	3	7	9	8
Family savings	15	37	6	18	21	29	25	35	14	31	39	34
Relative in home country	3	8	0	0	3	4	2	3	1	2	3	3
Relative abroad	2	5	1	3	3	4	1	1	5	11	6	5
Loan from relatives	7	18	1	3	8	11	2	3	2	4	4	3
Loan from friends/neighbors	0	0	0	0	0	0	5	7	1	2	6	5
Loan from recruitment agent/employer	5	15	13	42	20	27	7	10	6	13	13	11
Other	2	2	2	3	2	3	23	32	13	29	36	31
Not specified	0	0	4	12	4	6	0	0	0	0	0	0
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.7: **Migrant Workers by Year of Last Departure, 2012 Survey**

Year of last departure	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before 2008	8	20	4	12	12	16	47	66	29	64	76	66
2008	5	13	7	21	12	16	9	13	8	18	17	15
2009	5	13	4	12	9	12	2	3	3	7	5	4
2010	8	20	8	24	16	22	4	6	3	7	7	6
2011	9	22	8	24	17	23	7	10	2	5	9	8
2012	5	13	2	6	7	10	2	3	0	0	2	2
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.8: **Migrant Workers by Sex and Current Destination Region, 2012 Survey**

Host region	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Middle East	4	10	9	27	13	18	39	55	23	51	68	59
East Asia	14	35	4	12	18	25	4	6	3	7	9	8
Southeast Asia	22	55	20	61	42	58	2	3	4	9	5	4
North America	0	0	0	0	0	0	9	13	11	24	20	17
Europe	0	0	0	0	0	0	5	7	2	4	6	5
Australia and New Zealand	0	0	0	0	0	0	6	8	1	2	5	4
Africa	0	0	0	0	0	0	4	6	0	0	3	3
Not specified/no answer	0	0	0	0	0	5	2	3	1	2	0	0
TOTAL	40	100	33	100	73	100	71	100	45	100	116	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.9: **Occupation in Destination Country by Sex of the Migrant Worker, 2010 Survey**

Occupation	2008						2009					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indonesian migrants												
Agricultural worker	32	22	3	4	35	15	32	22	2	2	34	15
Construction worker	40	27	1	1	41	18	40	27	1	1	41	17
Domestic worker	7	5	71	84	78	34	7	5	72	84	79	34
Factory worker	64	43	9	11	73	31	63	43	10	12	73	31
Technical/professional	2	1	1	1	3	1	4	3	1	1	5	2
Other	3	2	0	0	3	1	2	1	0	0	2	1
TOTAL	148	100	85	100	233	100	148	100	86	100	234	100
Filipino migrants												
Domestic worker	8	6	24	31	32	15	8	6	23	30	31	14
Construction worker	25	18	1	1	26	12	24	17	1	1	25	12
Factory worker	9	6	8	10	17	8	9	7	8	10	17	8
Service worker (hotel staff, waitresses, etc.)	22	16	27	35	49	22	21	15	27	35	48	22
Clerical/administrative	6	4	6	8	12	6	6	4	7	9	13	6
Technical/Professional	25	18	12	15	37	17	26	19	12	15	38	18
Sea based	46	33	0	0	46	21	45	32	0	0	45	21
TOTAL	141	100	78	100	219	100	139	100	78	100	217	100

Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.10: **Average Monthly Income by Sex of the Migrant Workers, 2010 Survey**

Monthly income	2008						2009					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indonesian migrants (in '000 rupiahs)												
less than 1,000	0	0	1	1	1	0.5	1	1	3	4	4	2
1,000–2,000	49	36	30	39	79	37	45	34	26	34	71	34
2,000–3,000	25	18	16	21	41	19	31	23	19	25	50	24
3,000–4,000	14	10	22	28	36	17	17	13	20	26	37	18
4,000–5,000	18	13	4	5	22	10	17	13	4	5	21	10
5,000–10,000	22	16	4	5	26	12	17	13	5	7	22	11
10,000–15,000	5	4	1	1	6	3	3	2	0	0	3	1
15,000–65,000	3	2	0	0	3	1	2	2	0	0	2	1
TOTAL	136	100	78	100	214	100	133	100	77	100	210	100
Filipino migrants (in '000 pesos)												
< 10	0	0	1	2	1	1	1	1	1	2	2	2
10–20	33	38	24	53	57	43	23	26	18	42	41	32
20–30	21	24	8	18	29	22	24	28	10	23	34	26
30–40	10	12	5	11	15	11	11	13	5	12	16	12
40–50	9	10	3	7	12	9	13	15	5	12	18	14
> 50	14	16	4	9	18	14	15	17	4	9	19	15
TOTAL	87	100	45	100	132	100	87	100	43	100	130	100

Note: There were no responses from 54 men and 35 women Filipino migrant workers.
Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.11: **Remittances by Sex of Migrant Workers, 2012 Survey**

Remittances	Before crisis			Received in 2009			Received currently		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Indonesia ('000 rupiahs)									
No reply	7	9	16	6	6	12	2	4	6
None	5	1	6	2	2	4	6	1	7
Less than 500	7	4	11	7	3	10	4	3	7
500–1499	7	6	13	6	7	13	10	9	19
1500–2999	5	6	11	9	7	16	7	7	14
3000–4499	2	4	6	3	4	7	3	4	7
4500 >	2	0	2	2	1	3	3	2	5
Average	1,175	1,242	1,206	1,494	1,287	1,399	1,764	1,577	1,678
TOTAL MIGRANTS	35	30	65	35	30	65	35	30	65
Philippines (in '000 pesos)									
0–15	29	35	64	31	35	66	25	33	58
16–30	25	6	31	21	6	27	24	6	30
31–45	2	0	2	5	0	5	6	0	6
46–60	3	0	3	2	0	2	4	2	6
61–75	1	0	1	2	0	2	2	0	2
76–90	4	0	4	0	0	0	1	0	1
91–105	0	0	0	3	0	3	2	0	2
106–120	1	0	1	1	0	1	1	0	1
121–135	0	0	0	0	0	0	0	0	0
136–150	1	0	1	1	0	1	1	0	1
Average	26.6	9.6	20.1	26.0	10.1	20.1	30.1	12.6	2A6.4
TOTAL MIGRANTS	66	41	107	66	41	107	66	41	107

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.12: **Frequency of Receiving Remittances by Sex of Migrant Workers, 2012 Survey**

Frequency	Before the crisis (%)			Received in 2009 (%)			Received currently (%)		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Indonesian migrants									
Monthly	11	20	15	9	17	12	20	13	17
Every other month	6	3	5	9	3	6	9	7	8
Four times a year	11	10	11	14	10	12	17	13	15
Three times a year	6	13	9	9	13	11	11	17	14
Twice a year	6	3	5	11	3	8	0	3	2
Once a year	11	3	8	9	7	8	6	10	8
Occasionally (by request)	20	20	20	23	17	20	14	20	17
Other, specify	3	7	5	0	10	5	11	7	9
Not specified/no answer	26	20	23	17	20	19	11	10	11
TOTAL	100	100	100	100	100	100	100	100	100
Filipino migrants									
Monthly	96	89	93	98	89	95	98	80	92
Every other month	0	0	0	0	0	0	0	2	1
Four times a year	2	9	4	2	8	4	2	5	3

continued on next page

Appendix Table 6.12 *continuation*

Frequency	Before the crisis (%)			Received in 2009 (%)			Received currently (%)		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Three times a year	0	3	1	0	3	1	0	5	2
Twice a year	2	0	1	0	0	0	0	0	0
Once a year	0	0	0	0	0	0	0	0	0
Occasionally (by request)	0	0	0	0	0	0	0	5	2
Other, specify	0	0	0	0	0	0	0	2	1
Not specified/no answer	0	0	0	15	10	14	0	0	0
TOTAL	100	100	100	100	100	100	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.13: **Number of Remittance Transactions by Sex of Migrant Workers, 2012 Survey**

Frequency	Before the crisis (%)			Received in 2009 (%)			Received currently (%)		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Indonesian migrants									
None	17	17	17	8	21	13	24	6	17
1–3	33	39	36	42	32	38	40	53	45
4–5	17	11	14	19	21	20	…	6	2
> 5	33	33	33	31	26	29	36	35	36
TOTAL	100	100	100	100	100	100	100	100	100
Filipino migrants									
None	0	0	0	2	0	1	0	0	0
1–3	95	91	93	95	84	90	97	83	92
4–5	2	2	2	2	11	7	0	5	2
> 5	3	7	5	3	5	3	3	12	7
TOTAL	100	100	100	100	100	100	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.14: **Remittances by Sex of Migrant Worker and Main Beneficiary, 2012 Survey**

Main beneficiary	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Men household head	3	9	6	20	9	14	1	2	2	5	3	3
Women household head	2	6	0	0	2	3	5	8	1	2	6	6
Son	0	0	0	0	0	0	1	2	1	2	2	2
Daughter	1	3	1	3	2	3	0	0	1	2	1	1
Other men relative	0	0	0	0	0	0	0	0	0	0	0	0
Other women relative	0	0	0	0	0	0	0	0	0	0	0	0
Entire family	29	83	20	67	49	75	58	88	35	85	93	87
Others	0	0	2	7	2	3	1	2	1	2	2	2
Not specified	0	0	1	3	1	2	0	0	0	0	0	0
TOTAL	35	100	30	100	65	100	66	100	41	100	107	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.15: **Return Migrants by Sex and Year of Return, 2012 Survey**

Return migrants	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Returned before 2008	9	17	18	28	27	23	2	25	8	73	10	53
Returned in 2008	0	0.0	5	8	5	4	0	0	0	0	0	0
Returned in 2009	6	11	5	8	11	9	0	0	0	0	0	0
Returned in 2010	11	21	13	20	24	21	2	25	2	18	4	21
Returned in 2011	20	38	9	14	29	25	4	50	0	0	4	21
Returned in 2012	7	13	14	22	21	18	0	0	1	9	1	5
TOTAL	53	100	64	100	117	100	8	100	11	100	19	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.16: **Return Migrants Since 2008 by Sex and Reason for Return, 2012 Survey**

Reason for return	Indonesia				Philippines			
	Men		Women		Men		Women	
	No.	%	No.	%	No.	%	No.	%
Lost job/contract not renewed or prematurely terminated	24	55	24	52	5	56	1	25
Deterioration of economic conditions in destination country	4	9	1	2	1	11	1	25
Change in government policies toward migrants	0	0	1	2	0	0	0	0
Local attitudes increasingly hostile toward migrants	0	0	2	4	0	0	0	0
Earned/saved enough money	0	0	1	2	0	0	0	0
Getting married	4	9	4	9	0	0	0	0
Pregnant	0	0	3	7	0	0	0	0
Illness of migrant	1	2	0	0	0	0	0	0
Illness of other family members	1	2	0	0	0	0	0	0
To look after aged parents	2	5	0	0	0	0	0	0
To look after young children	2	5	1	2	0	0	1	25
Others	6	14	9	20	3	33	1	25
TOTAL	44	100	46	100	9	100	4	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.17: **Return Migrants by Sex and Last Region of Work, 2012 Survey**

Last region of work	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Middle East	4	9	9	20	13	14	7	78	3	75	10	77
Europe	0	0	0	0	0	0	2	22	0	0	2	15
East Asia	14	32	14	30	28	31	0	0	1	25	1	8
Southeast Asia	25	57	22	48	47	52	0	0	0	0	0	0
North America	1	2	0	0	1	1	0	0	0	0	0	0
Not specified	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	44	100	46	100	90	100	9	100	4	100	13	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.18: **Return Migrants by Sex and Main Difficulty Faced Upon Return, 2012 Survey**

Main difficulty faced	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Finding a job	20	46	16	35	36	40	1	11	0	0	1	8
Adjusting to living conditions	2	4	5	11	7	8	5	56	1	25	6	46
Relationship with family members	0	0	1	2	1	1	0	0	0	0	0	0
Adjusting to conservative attitudes in community	0	0	2	4	2	2	0	0	0	0	0	0
Having to cut down on expenses	2	4	3	7	5	6	3	33	1	25	4	31
Having to borrow money	0	0	0	0	0	0	0	0	0	0	0	0
Other	2	4	3	7	5	6	0	0	2	50	2	15
No main difficulty specified	18	41	16	35	34	38	0	0	0	0	0	0
TOTAL	44	100	46	100	90	100	9	100	4	100	13	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.19: **Return Migrants by Sex and Future Migration Plans, 2012 Survey**

Future migration plans	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Actively applying to migrate again	5	11	8	17	13	14	1	11	1	25	2	15
Would like to migrate again but consider prospects not good	1	2	3	7	4	4	1	11	1	25	2	15
No specific plans	22	50	23	50	45	50	2	22	1	25	3	23
Do not want to migrate again	15	34	11	24	26	29						
Not specified	1	2	1	2	2	2	5	56	1	25	6	46
TOTAL	44	100	46	100	90	100	9	100	4	100	13	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.20: **Change in Working Conditions in the First Survey by Sex of Migrant Worker, 2010 Survey**

Working conditions	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No change	51	41	21	44	72	41	122	87	67	86	189	86
Reduction of benefits	41	33	11	23	52	30	0	0	3	4	3	1
Wage cuts	5	4	7	15	12	7	2	1	0	0	2	1
Working hours reduction	19	15	5	10	24	14	8	6	3	4	11	5
Overtime without pay	0	0	2	4	2	1	4	3	2	3	6	3
Conditions improved	7	6	1	2	8	5	0	0	0	0	0	0
Other	3	2	1	2	4	2	5	4	3	4	8	4
TOTAL	126	100	48	100	174	100	141	100	78	100	219	100

Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.21: **Change in Living Conditions in the First Survey by Sex of Migrant Worker, 2010 Survey**

Change	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No change	28	26	5	10	33	21	100	71	57	73	157	72
Adjusting day-to-day expenses	39	36	28	55	67	42	12	9	9	12	21	10
Borrowing money	8	7	2	4	10	6	11	8	5	6	16	7
Using savings	19	18	9	18	28	18	11	8	6	8	17	8
Looking for new/ additional job	12	11	4	8	16	10	5	4	0	0	5	2
Conditions better	2	2	3	6	5	3	0	0	0	0	0	0
Other	0	0	0	0	0	0	2	1	1	1	3	1
TOTAL	108	100	51	100	159	100	141	100	78	100	219	100

Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.22: **Household Members by Sex and Main Reason for Migration Intention, 2012 Survey**

Main reason for migration intention	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cannot find work in own country	2	13	4	22	6	18	0	0	1	14	1	13
Better income prospects abroad	9	60	8	44	17	52	1	100	5	71	6	75
To help support family	2	13	6	33	8	24	0	0	1	14	1	13
To join family member	1	7	0	0	1	3	0	0	0	0	0	0
Other	1	7	0	0	1	3	0	0	0	0	0	0
TOTAL	15	100	18	100	33	100	1	100	7	100	8	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.23: **Household Members by Sex And Expected Occupation Abroad, 2012 Survey**

Expected occupation	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Professional	0	0	0	0	0	0	0	0	2	29	2	25
Technical and related	0	0	0	0	0	0	0	0	1	14	1	13
Clerical	0	0	0	0	0	0	0	0	1	14	1	13
Service and sales	0	0	2	12	2	6	0	0	2	29	2	25
Plant and machine operators	1	7	0	0	1	3	0	0	0	0	0	0
Craft and related trades	0	0	0	0	0	0	0	0	1	14	1	13
Elementary occupations	14	93	16	89	30	91	1	100	0	0	1	13
TOTAL	15	100	18	100	33	100	1	100	7	100	8	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.24: **Knowledge about the Crisis and Length of Impact by Sex of the Household Head, 2010 Survey**

Knowledge	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Knowledge about crisis												
Do not know	85	49	18	45	103	48	4	11	27	16	31	15
Know relatively well	72	41	16	40	88	41	13	37	76	46	89	45
Know very well	18	10	6	15	24	11	18	51	62	38	80	40
TOTAL	175	100	40	100	215	100	35	100	165	100	200	100
Length of expected impact												
Long term	24	27	6	27	30	27	7	23	46	37	53	33
Medium term	21	24	5	23	26	23	11	36	49	39	60	38
Short term	44	49	11	50	55	50	13	42	31	25	44	28
TOTAL	89	100	22	100	111	100	31	100	126	100	157	100

Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.25: **Impact of the Crisis by Sex of Household Head, 2012 Survey**

Impact of crisis	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Very adversely affected	4	5	1	7	5	5	11	27	11	19	22	22
Moderately adversely affected	9	10	2	14	11	12	11	27	15	25	26	26
Slightly adversely affected	19	22	2	14	21	21	8	20	22	37	30	30
Not directly affected	18	21	3	21	21	21	11	27	11	19	22	22
Not sure/do not know	22	25	6	43	28	28	0	0	0	0	0	0
Not specified/no answer	16	18	0	0	16	16	0	0	0	0	0	0
TOTAL	88	100	14	100	102	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.26: **Main Way in Which Household is Affected by Sex of Household Head, 2012 Survey**

Main way household affected	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Reduction in earnings of household members	6	7	3	21	9	9	5	12	2	3	7	7
Reduction in remittances received from abroad	12	14	0	0	12	12	3	7	6	10	9	9
Family members lost their jobs	0	0	0	0	0	0	0	0	2	3	2	2
Family members faced greater difficulty finding jobs	0	0	0	0	0	0	2	5	1	2	3	3
Rising prices of food	21	24	2	14	23	23	31	76	47	80	78	78
Reduction in assistance from government	1	1	0	0	1	1	0	0	1	2	1	1
Not specified/no answer	48	55	9	64	57	56	0	0	0	0	0	0
TOTAL	88	100	14	100	102	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.27: **Change in Economic Conditions by Sex of Household Head, 2012 Survey**

Change in economic conditions	From the crisis to 2009						From 2009 to currently					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indonesian households												
Greatly improved	5	6	2	14	7	7	5	6	2	14	7	7
Moderately improved	14	16	2	14	16	16	14	16	2	14	16	16
Slightly improved	11	13	1	7	12	12	13	15	4	29	17	17
No change/the same	37	42	7	50	44	43	33	38	5	36	38	37
Slightly deteriorated	10	11	1	7	11	11	7	8	0	0	7	7
Moderately deteriorated	8	9	0	0	8	8	13	15	1	7	14	14
Greatly deteriorated	2	2	1	7	3	3	2	2	0	0	2	2
Not specified/no answer	1	1	0	0	1	1	1	1	0	0	1	1
TOTAL	88	100	14	100	102	100	88	100	14	100	102	100
Filipino households												
Greatly improved	1	2	2	3	3	3	2	5	3	5	5	5
Moderately improved	5	12	12	20	17	17	4	10	17	29	21	21
Slightly improved	7	17	14	24	21	21	8	20	16	27	24	24
No change/the same	19	46	25	42	44	44	17	41	19	32	36	36
Slightly deteriorated	5	12	3	5	8	8	3	7	2	3	5	5
Moderately deteriorated	1	2	2	3	3	3	5	12	1	2	6	6
Greatly deteriorated	3	7	1	2	4	4	2	5	1	2	3	3
TOTAL	41	100	59	100	100	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.28: **Change in Household Income in the First Survey and Reasons for the Fall in Incomes, 2010 Survey**

Change in household income	Indonesia		Philippines	
	No.	%	No.	%
Change in the first period				
No change	0	0	106	53
Increase	98	45	72	36
Decrease	119	55	22	11
TOTAL	217	100	200	100
Reasons for decrease in income in the first period				
Reduction in remittance incomes	40	34	2	9
Job loss among family members	12	10	3	14
Paying debt	1	1	0	0
Wage cuts of family members	35	29	7	32
Reduction in remittance incomes and job loss	1	1	0	0
Reduction in remittance incomes and wage cuts	14	12	0	0
Job loss among family members + wage cuts	3	3	0	0
Reduction of business income	0	0	4	18
Decrease in foreign currency exchange	0	0	6	27
Not specified/no answer	13	11	0	0
TOTAL	119	100	22	100

Source: Derived by author from survey on the impact of global financial crisis (ADB and IOM 2011).

Appendix Table 6.29: **Change in Household Expenditure by Sex of Household Head, 2012 Survey**

Change in household expenditure	From the crisis to 2009						From 2009 to currently					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indonesian households												
Increase	33	38	9	64	42	41	66	75	10	71	76	74
Same	48	55	5	36	53	52	17	19	3	21	20	20
Decrease	5	6	0	0	5	5	5	6	1	7	6	6
Not specified/no answer	2	2	0	0	2	2	0	0	0	0	0	0
TOTAL	88	100	14	100	102	100	88	100	14	100	102	100
Filipino households												
Increase	3	7	15	25	18	18	14	34	37	63	51	51
Same	36	88	40	69	76	76	18	44	15	25	33	33
Decrease	1	2	3	5	4	4	8	20	7	12	15	15
Not specified/no answer	1	2	1	1	2	2	1	2	0	0	1	1
TOTAL	41	100	59	100	100	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.30: **Type of Adjustment in Household Expenditure by Sex of Household Head, 2012 Survey**

Expenditure adjustments	Men		Women		Total	
	Yes	No	Yes	No	Yes	No
Indonesian households						
Reducing food consumption	37	50	5	–	42	50
Cutting down on buying clothes	29	56	3	10	32	66
Cutting medical expenses	12	72	1	11	13	83
Cutting down on tobacco and alcohol	28	53	1	11	29	64
Growing own food	26	56	3	10	29	66
Selling valuable possessions	14	61	1	12	15	73
Using savings	22	51	5	8	27	59
Borrowing money	25	56	3	8	28	64
Doing own household chores	1	65	–	10	1	75
Falling behind on repayments	2	62	–	10	2	72
Filipino households						
Reducing food consumption	13	28	21	38	34	66
Cutting down on buying clothes	10	23	10	36	20	59
Cutting medical expenses	3	17	6	24	9	41
Cutting down on tobacco and alcohol	4	11	1	13	5	24
Growing own food	2	7	0	14	2	21
Selling valuable possessions	3	7	5	11	8	18
Using savings	2	13	7	14	9	27
Borrowing money	8	8	12	12	20	20
Doing own household chores	5	34	3	51	8	85
Falling behind on repayments	2	6	4	13	6	19

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.31: **Change in Savings and Investments by Sex of Household Head, 2012 Survey**

Change in savings and investments	From the crisis to 2009						From 2009 to currently					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Indonesian households												
Change in savings												
Increase	23	26	3	21	26	25	18	20	4	29	22	22
Same	16	18	1	7	17	17	15	17	0	0	15	15
Decrease	25	28	3	21	28	27	30	34	4	29	34	33
Not specified/no answer	24	27	7	50	31	31	25	28	6	42	31	30
TOTAL	88	100	14	100	102	100	88	100	14	100	102	100
Change in investments												
Increase	24	27	4	29	28	27	39	44	5	36	44	43
Same	37	42	6	42	43	42	23	26	5	36	28	27
Decrease	4	5	0	0	4	4	3	3	0	0	3	3
Not specified/no answer	23	26	4	29	27	26	23	26	4	29	27	26
TOTAL	88	100	14	100	102	100	88	100	14	100	102	100
Filipino households												
Change in savings												
Increase	4	10	2	3	6	6	3	7	7	12	10	10
Same	3	7	6	10	9	9	3	7	4	7	7	7
Decrease	0	0	2	3	2	2	1	2	0	0	1	1
Not specified/no answer	34	83	49	83	83	83	34	83	48	81	82	82
TOTAL	41	100	59	100	100	100	41	100	59	100	100	100
Change in investments												
Increase	2	5	5	8	7	7	8	20	18	31	26	26
Same	26	63	43	73	69	69	21	51	33	56	54	54
Decrease	0	0	0	0	0	0	2	5	2	3	4	4
Not specified/no answer	13	32	11	19	24	24	10	24	6	10	16	16
TOTAL	41	100	59	100	100	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.32: **Labor Market Conditions by Sex of Household Members, 2012 Survey**

Labor force characteristics	Indonesia			Philippines		
	Men	Women	Total	Men	Women	Total
Total household members	208	211	419	230	257	487
Household members working	140	68	208	45	46	91
Looking for work	9	12	21	9	4	13
Student	28	31	59	107	90	197
Housewife	1	61	62	5	79	84
Not working	30	39	69	64	38	102
Household members who lost job	13	9	22	12	6	18
2008	2	2	4	2	2	4
2009	3	1	4	0	1	1
2010	1	1	2	8	1	9
2011	5	3	8	2	2	4
2012	2	2	4	0	0	0

continued on next page

Appendix Table 6.32 *continuation*

Labor force characteristics	Indonesia			Philippines		
	Men	Women	Total	Men	Women	Total
Household members who changed work status	31	28	59	3	3	6
Work status before the crisis in 2008						
Wage employee–full time/regular/permanent	13	11	24	0	1	1
Wage employee–casual/ temporary/part-time/contract	8	8	16	3	0	3
Self-employed (own account)	4	0	4	0	0	0
Unpaid family worker	0	1	1	0	0	0
Not working	3	5	8	0	2	2
Not specified/no answer	3	3	6	0	0	0
Work status since the crisis in 2008						
Wage employee–full time/regular/permanent	2	2	4	0	1	1
Wage employee–casual/ temporary/part-time/contract	2	3	5	3	1	4
Self-employed (own account)	13	4	17	0	0	0
Unpaid family worker	6	7	13	0	0	0
Not working	8	12	20	0	1	1
Household members who changed work hours	23	13	36	No observations		
Average hours worked before crisis	41.6	43.2	42.1			
Average hours worked in 2009	40.8	35.4	38.9			
Average hours worked in 2012*	28.9	18.4	25.5			
Household members who experienced wage cuts	5	1	6	1	1	2
Wages reduced by < 10%	1	0	1	0	0	0
Wages reduced by 10–30%	4	0	5	0	0	0
Wages reduced by >30%	0	1	1	1	1	2
Household members who joined workforce since 2008	13	14	27	33	20	53

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.33: **Return Migrants by Sex and Assistance Received to Return Home, 2012 Survey**

Assistance received to return	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	11	25	21	45	32	35	1	11	0	0	1	8
No	32	73	26	55	58	64	8	89	4	100	12	92
Not specified/no answer	1	2	0	0	1	1	0	0	0	0	0	0
TOTAL	44	100	47	100	91	100	9	100	4	100	13	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.34: **Assistance Received by Household Since 2008 by Sex of Household Head, 2012 Survey**

Type of assistance	Indonesia						Philippines					
	%						%					
	Men		Women		Total		Men		Women		Total	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Loan assistance	3	87	0	100	3	97	12	88	7	93	9	91
Cash handout/benefits	15	85	21	79	16	84	17	83	3	97	9	91
Food subsidy	65	35	71	29	66	34	7	93	0	100	3	97
Job search assistance	0	100	0	100	0	100	0	100	0	100	0	100
Training	1	99	0	100	1	99	5	95	0	100	2	98
Counselling	1	99	0	100	1	99	0	100	3	97	2	98
Other	31	69	29	71	30	70	0	100	0	100	0	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.35: **Type of Assistance Household Would Like to Receive by Sex of Household Head, 2012 Survey**

Main type of assistance	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loan	10	11	0	0	10	10	1	2	3	5	4	4
Cash handout	32	36	7	50	39	38	7	17	16	27	23	23
Food subsidy	11	13	1	7	12	12	2	5	1	2	3	3
Job search assistance	8	9	2	14	10	10	18	44	18	31	36	36
Training	10	11	2	14	12	12	2	5	8	13	10	10
Counseling	0	0	0	0	0	0	1	2	1	2	2	2
Other	7	8	1	7	8	8	10	24	9	15	19	19
Not specified/no answer	10	11	1	7	11	11	0	0	3	5	3	3
TOTAL	88	100	14	100	102	100	41	100	59	100	100	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Appendix Table 6.36: **Whether It Is Better to Send a Man or Woman Abroad, 2012 Survey**

Opinion	Indonesia						Philippines					
	Men		Women		Total		Men		Women		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Better to send a man	50	57	4	29	54	53	32	78	44	75	76	76
Better to send a woman	21	24	1	7	22	22	4	10	5	8	9	9
No difference	17	19	9	64	26	25	5	12	10	17	15	15
TOTAL	88	100	14	100	102	100	41	100	59	100	100	100
Why better to send a man												
Better employment prospects	5	10	0	0	5	9	4	13	8	18	12	16
More reliable in remittances	0	0	1	25	1	2	0	0	3	7	3	4
Less vulnerable to exploitation	9	18	0	0	9	17	4	13	2	5	6	8
Woman should remain at home	11	22	1	25	12	22	23	72	24	55	47	62
Man should be breadwinner	24	48	2	50	26	48	1	3	6	14	7	9
Other	1	2	0	0	1	2	0	0	1	2	1	1
TOTAL	50	100	4	100	54	100	32	100	44	100	76	100
Why better to send a woman												
Better employment prospects	7	33	0	0	7	32	0	0	3	60	3	33
More reliable in remittances	6	29	0	0	6	27	1	25	2	40	3	33
Less vulnerable to exploitation	0	0	0	0	0	0	0	0	0	0	0	0
Woman should remain at home/ priority should be family	0	0	0	0	0	0	1	25	0	0	1	11
Man should be breadwinner	1	5	0	0	1	5	0	0	0	0	0	0
Other	7	34	1	100	8	36	2	50	0	0	2	22
TOTAL	21	100	1	100	22	100	4	100	5	100	9	100

Source: Derived by author from survey on the impact of global financial crisis (ADB 2012).

Impact of the Global Crisis on Asian Migrant Workers and Their Families
A Survey-Based Analysis with a Gender Perspective

This publication examines the impact of the crisis among migrant workers and their families—with a gender perspective—to provide useful information for better evidence-based policy making. Based on household surveys in Indonesia and the Philippines, the results show that women are in worse condition and are more vulnerable than men. Women migrants still have lower education and skills, reflected in their inferior jobs. They face greater difficulties in reintegration when they return, forcing them to return abroad. Women also bear a heavier burden due to their gendered role in the family, and those who stay are more often unemployed or in vulnerable employment. Moreover, despite strong views that the man should be the breadwinner and the one going abroad, the increasing feminization of current migration indicates that necessity is a strong push factor forcing more women to go abroad. These findings further strengthen the call for considering gender in migration policies.

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