

WORKING PAPER

Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFW (Tulong PUSO) – A Livelihood-Oriented Reintegration Program for OFWs: Awareness, Challenges, and Current Impact

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Abstract

The increase in the number of returning overseas Filipino workers (OFWs) can be attributed to several factors. Returning to their home country presents challenges for these individuals, particularly concerning financial stability. The government has taken steps to provide support and assistance to OFWs, focusing on training and proper reintegration into society. The Philippine reintegration program offers intervention services that aid returnees and their families through reemployment opportunities or the facilitation of livelihood development. The primary objective of these reintegration programs is to optimize the benefits of overseas employment and foster a productive transition back to the community. This paper delves into the awareness level of OFWs regarding the *Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs* or *Tulong PUSO*, a livelihood-oriented reintegration program initiated by the Philippine government for this specific sector. The study also examines the challenges faced during the implementation of the program and its initial impact.

Keywords: *Overseas Filipino Workers, reintegration, livelihood programs, Tulong PUSO*





According to data from the United Nations, there were approximately 281 million international migrants in 2020, representing around 3.6% of the global population. This figure has been steadily increasing over the past two decades (United Nations [UN], 2021).

In the Southeast Asian region, there has been a longstanding trend of workers migrating from lower-income countries to wealthier nations, attracted by better wages and more job opportunities (Graham & Jordan, 2011). Migration has become deeply ingrained in the culture, presenting a common and standard opportunity for pursuing better prospects abroad (Asis, 2017).

In particular, the Philippines has seen a significant number of its citizens working overseas, driven by better career prospects, reasonable compensation, and the chance to save more. The remittances sent back by overseas Filipino workers (OFWs) have played a crucial role in the country's economy. The Asian Development Bank (ADB) estimated a substantial contribution of USD 28 billion in 2019, equivalent to 11% of the country's gross domestic product (GDP). These OFWs are regarded as modern-day heroes due to their impact on the nation's economy (Inquirer, 2020).

Approximately ten million Filipinos actively pursue employment opportunities abroad (International Labor Organization [ILO], 2022). They are employed in various occupations across 200 countries and territories, working in diverse occupations (UN, 2020). Many Filipino migrants are concentrated in the Middle East (Table 1).

Over time, many OFWs decide to return permanently to the Philippines, either voluntary or involuntary (Newland, 2017). Voluntary return refers to individuals who choose to return to their home country, often due to reasons such as retirement or reuniting with family. In contrast, involuntary return occurs when migrants' right to stay in the host country has expired or is revoked. For these returnees, successful reintegration into their original communities is essential (Arowolo, 2000). Both those who voluntarily return and those who are forced to do so face challenges in adapting to their

new life and surroundings, with social and cultural pressures often leading to feelings of personal guilt if they are unable to achieve the success or financial gain they had envisioned during their time abroad (ILO, 2015).

Table 1
Top Destinations of Filipino Migrants (1990–2019)

Destinations	No. of Migrants	Share of Total (%)	No. of Migrants	Share of Total (%)
<i>Extraregional Destinations</i>				
United States	2,061,178	33.8%	912,674	45.4%
Saudi Arabia	644,828	10.6%	239,551	11.9%
Canada	633,547	10.4%	118,304	5.9%
United Arab Emirates	564,769	9.3%	60,107	3.0%
Kuwait	196,910	3.2%	49,207	2.4%
Qatar	170,052	2.8%	37,462	1.9%
Italy	151,520	2.5%	65,197	3.2%
United Kingdom	141,722	2.3%	21,328	1.1%
Germany	62,408	1.0%	22,895	1.1%
Bahrain	59,391	1.0%	7,934	0.4%
<i>Intraregional Destinations</i>				
Australia	286,303	4.7%	90,580	4.5%
Japan	275,252	4.5%	49,106	2.4%
Hong Kong, China	123,056	2.0%	79,010	3.9%
Malaysia	117,990	1.9%	104,730	5.2%
New Zealand	70,412	1.2%	4,379	0.2%
Stock of Filipino Migrants	6,094,307	100%	2,012,499	100%

Source. Kang and Latoja (2022)

Statement of the Problem

Many Filipinos who have spent considerable time overseas express a strong inclination to permanently return to their homeland. Consequently, it is crucial to comprehend the genuine aspirations of OFW returnees. Meanwhile, the government has faced criticism due to the absence of a cohesive system among relevant



agencies concerning OFW affairs, until the establishment of the new Department of Migrant Workers (DMW), which has gradually gained traction. Consequently, concerns persist regarding the progress and enhancement of streamlined reintegration plans.

In 2021, the Department of Labor and Employment (DOLE) reported that the number of OFW returnees surpassed 800,000. However, only a small percentage of OFWs have availed themselves of reintegration programs. This research focused on the *Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs (Tulong PUSO)* program. Tulong PUSO is a livelihood-oriented initiative that provides financial grants to deployed or returning OFW groups, supporting them in livelihood start-ups, restoration, or business expansion.

This research aimed to examine whether the Philippine government has achieved the Tulong PUSO program's objectives at the implementation level. It also seeks to ascertain the awareness of the target sector of this program. Additionally, the research explored the challenges faced by program recipients/grantees and investigate the reasons why some OFW returnees have not availed themselves of the Tulong PUSO program.

Objectives of the Study

This study sought to assess the implementation of the Tulong PUSO program, examining its effectiveness and the challenges faced by overseas Filipino workers (OFWs) in availing of the program. Additionally, the research aims to understand the impact of the program on its recipients. The specific objectives of the study are as follows:

- gauge the level of awareness among active OFWs regarding the Tulong PUSO program;
- identify the challenges experienced by recipients of the program and analyze its initial effects on them;
- investigate the reasons behind some OFWs/returnees not utilizing the program; and

- propose recommendations to the government aimed at enhancing the livelihood reintegration program.

Literature Review

Reintegration

Reintegration entails reinserting migrants into the context and environment they were accustomed to before their migration. It entails returning individuals to a status like when they left their country of origin and helps returnees by providing them with the assistance and necessary tools to successfully adapt to life back home while contributing to the sustainability of return (Fonseca et al., 2015). The United Nations (UN, 2020) describes returning migrants as individuals returning to their native country who are about to stay permanently after being immigrants for some time. Developing effective policies to support returning migrants can help integrate them into society and enhance their capacities to reintegrate and invest in their original society (Haase & Honerath, 2016).

Effective reintegration of returning migrant workers is a complex undertaking that involves the facilitation of safe and dignified return, provision of adequate reception services, and registration to access support services. The OFW also needs to reintegrate into society and find a job that will allow them to support themselves and their families. The acculturation of returning OFWs is essential to their successful reintegration (ILO, 2019).

Return-migrant entrepreneurship is an innovative policy that harnesses the skills and aspirations of emerging OFW entrepreneurs to develop a viable economic reintegration program for the benefit of both return migrants and the host country (Roldan, 2020).

Supporting migrant entrepreneurs to put their ideas into practice goes beyond lending money and providing training. They also need access to appropriate networks to help them succeed. Return-migrant entrepreneurs may be faced with significant challenges, such as poor job



opportunities and low salaries. Policymakers should address financial, psychological, and social barriers faced by aspiring entrepreneurs to help the country reach its growth potential. Returning migrants hopeful to be reintegrated into society may seek access to enhance their skills through training and technical support of migrants with unique needs and career paths (ASEAN, 2020). Being ready and prepared through skills upgrading helps reduce stress and boost confidence in tackling new tasks, conditions, and challenges (Kang & Latoja, 2022). The Philippine government has provided support and initiatives facilitate the returning migrants' investment of gains from overseas employment by re-skilling, training, loans, and grants, among others.

Government Agencies

The government has mandated departments and agencies to provide welfare and livelihood programs to overseas workers. The Migrant Workers and Overseas Filipinos Act of 1995, which was amended by Republic Act 10022, provides better protection and promotion of well-being for OFWs and their loved ones. It mandates the DOLE and the OWWA to formulate programs to encourage OFWs to engage in livelihood and entrepreneurial development. It also created the National Reintegration Center for Overseas (NRCO), which coordinates and promotes activities for reintegration, and the Technology Livelihood Resource Center (TLRC). The law also pushed for prioritizing OFW returnees in government livelihood training programs.

Department of Labor and Employment (DOLE)

The DOLE Reintegration Services is a government body tasked to provide training programs designed to meet the needs of returning OFWs affected by job loss or natural calamities. Programs include livelihood assistance and enhancement, educational assistance, marketable skills training, community-based enterprises, local reemployment, and entrepreneurship development. (DOLE, 2022). The Overseas Workers Welfare Administration (OWWA), established under Presidential Decree No. 442 or the Labor Code of the Philippines to help OFWs in distress,

is an attached agency of DOLE that caters to social services, education, and training, financial management, reintegration, and entrepreneurial services (Republic Act 10801). The National Reintegration Center for Overseas (NRCO), an agency under DOLE, was also institutionalized as a link between returning migrants and non-government organizations (NGOs), civil society organizations (CSOs), and local government units (LGUs). The office's role is to help migrant workers find suitable livelihood opportunities, start businesses, or expand their current businesses when needed. Like OWWA, NRCO promotes the welfare of the returning OFWs and their dependents by providing them appropriate programs and projects for livelihood, entrepreneurship, and financial literacy (ILO, 2015).

Department of Agriculture (DA)

In 2020, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF) announced that the different agencies must implement several projects and research studies to support agribusiness development. The Department of Agriculture (DA), along with subgroups led by the Department of Trade and Industry (DTI), sought to create a favorable enabling environment for agribusiness to grow. The group is expected to focus on the immediate need for sources of livelihood opportunities and employment of returned OFWs by supporting their agribusiness programs and projects.

Department of Trade and Industry (DTI)

The Department of Trade and Industry - Regional Operations Group (DTI-ROG) partnered with OWWA to assist repatriated OFWs' reintegration through entrepreneurship (DTI, 2016). The partnership of both departments supports joint programs, projects, and services as part of the reintegration for OFWs, such as sustaining promotions of MSMEs and business ventures by holding caravans and seminars in target areas locally and overseas.

DTI works together with OWWA to help OFWs find other sources of income upon their return to



the country, including starting a business. For its part, OWWA organizes training for entrepreneurship advancement and assists interested OFWs or their families in planning business ventures. The DTI-OWWA partnership aims to develop strategies to improve OFWs' living conditions and their families through entrepreneurship (DTI, 2021). Table 2 provides an overview of the opportunities for livelihood-oriented reintegration programs for returning OFWs.

Technical Education and Skills Development Authority (TESDA)

In his 2020 State of the Nation Address (SONA), former President Rodrigo Duterte instructed the TESDA to develop unique training for OFWs to ensure better career opportunities back home. OFWs and their families can easily avail themselves and gain advantage through the livelihood programs and skills education provided by TESDA. OFW desks have already been put up in TESDA field offices and various international airports in the country.

Table 2
Livelihood Opportunities for OFWs

Program	Description
<i>Balik-Pinas, Balik-Hanapbuhay Program</i>	Extends assistance to OFWs who have been displaced because of natural calamities, disasters of human origin, or other related events. These affected individuals are in urgent need of financial support during their recovery and rehabilitation process. To address this need, the program was designed to offer an initial or supplementary capital of up to PHP20,000 for their livelihood ventures.
<i>Balik-Pinay, Balik-Hanapbuhay Program</i>	Caters to returning women OFWs who have encountered distressing situations, such as displacement resulting from illegal recruitment or state conflicts. It is structured to encompass two main components: first, the provision of livelihood skills training that aligns with the preferences of the beneficiaries, and second, the distribution of starter kits to aid them in initiating their own businesses or utilizing the acquired skills to secure employment opportunities.
Overseas Filipino Workers - Enterprise Development and Loan Program (OFW-EDLP)	Extends loans to OFWs and their families, focusing specifically on fostering micro-entrepreneurship endeavors. The program was established in cooperation with the Land Bank of the Philippines (LBP) and the Development Bank of the Philippines (DBP).
<i>Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs (Tulong PUSO)</i>	Supports the establishment, enlargement, or rehabilitation of business enterprises that have been lost or damaged. This program involves a non-repayable financial grant specifically intended for groups of OFWs. Unlike a loan, the assistance provided is in the form of a grant, emphasizing the promotion of viable and prompt income-generating livelihood ventures. These projects are targeted towards OFW groups comprising a minimum of five members.
Livelihood Development Assistance Program (LDAP)	Offers eligible individuals the opportunity to access business enterprise start-up kits valued at PHP10,000. These kits are inclusive of pre-assembled materials and equipment, which can be utilized by OFWs to initiate their small-scale business ventures.
TESDA <i>Abot Lahat ang OFWs</i>	Offers a cost-free skills training initiative primarily focused on granting scholarships to OFWs and their dependents upon successful online registration through the agency's mobile application. This program targets both prospective outbound OFWs in need of skills assessment and returning OFWs seeking to acquire new competencies for livelihood projects to sustain their families, particularly those who have experienced job displacement from their overseas employment.
OFW Re-integration Through Skills and Entrepreneurship (OFW RISE)	A web-based training program that enables OFWs to gain knowledge about entrepreneurship and the essential processes involved in establishing a sustainable livelihood. The course is tailored to educate and empower Filipino migrant workers who have been impacted by the pandemic, equipping them with the necessary skills and knowledge to explore entrepreneurship as a viable option for their economic reintegration. It is a partnership between DOLE, OWWA, TESDA, DTI-Philippine Trade Training Center (PTTC) with Coca-Cola Philippines through NRCO.
<i>Agri Negosiyo (ANYO) Para sa OFW</i>	Assists OFWs who have returned from abroad to start their own agri-fishery business. The program offers various resources including financial assistance, training, and access to potential investment opportunities.
Helping the Economy Recover through OFW Enterprise Start-ups (HEROES Program)	Provides an opportunity for displaced, repatriated, or returning OFWs who require assistance by helping them establish their start-up businesses through a loan program with no interest.
<i>Sa Pinas, Ikaw ang Ma'am, Sir</i>	OFWs who passed the Licensure Examination for Teachers (LET) who want to return to the Philippines and practice their profession receive PHP20,000 worth of teaching kits on top of a teaching job position. This is an OFW reintegration convergence program of the DOLE and its attached agency, the NRCO, and the Department of Education (DepEd). It also aims to provide an online refresher course to qualified beneficiaries and retrain them to enhance their teaching performance skills.

Note. Adapted from ACPC (2021), DOLE (2022), DTI (2016a, 2021), NRCO (2022, n.d.), OWWA (n.d.-a, n.d.-b), OWWA MEMBER (n.d.), POLO OWWA (n.d.-a, n.d.-b) and TESDA (n.d., 2022).



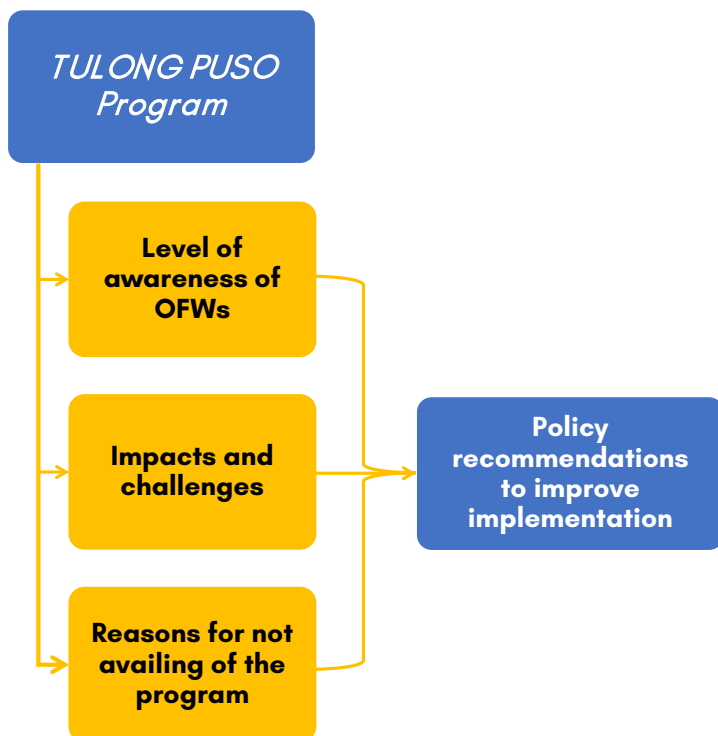
In line with its mandate to promote employment, livelihood, and training, the TESDA is bound to sustain its intention of upgrading and improving the OFWs' skills, particularly those affected by the pandemic (TESDA, 2022).

Research Framework

Conceptual Framework

This study aims to propose policy recommendations to improve the implementation of the Tulong Pangkabuhayan sa Pag-unlad ng Samahang OFWs (Tulong PUSO) program, which is a livelihood-oriented government program, after determining the program's level of awareness by active OFWs, the challenges involved in implementing the program, the reasons behind not availing the program by returning OFWs, and the impacts of the program to the recipients. Figure 1 shows the flow of this study.

Figure 1
Conceptual Framework



Scope and Limitations

This study only focused on the Tulong PUSO program. It determined the level of awareness by active OFWs on the program; the challenges faced by former applicants in applying for the program and/or the reasons for not availing the program; and the impacts of the program on the recipients, with the final aim of coming up with policy recommendations to improve the said specific program in particular and the whole OFW reintegration program.

Moreover, the data is derived from government documents kept by the program implementers. This exploratory research provides only a snapshot of the program from the perspective of the respondents.

Definition of Terms

Migrants - there are several types of migrants: (a) low or medium-skilled workers; (b) white-collar workers, including those who have permanent residency in other countries; and (c) migrants who are married to citizens of the host country.

Reintegration - a way of helping OFWs successfully reintegrate into Philippine society. The government implements reintegration programs to help ease returning OFWs' transition back to the country. The programs provide various benefits, including financial support, education opportunities, counseling services, job placement assistance, and other social services. Reintegration is guided by the DOLE and implemented by the NRCO, its regional offices, and OWWA.

Undocumented OFWs - those who have fake or expired documents, or no documents at all; those whose visas are inappropriate for their stay in the country; and those whose contracts have not been verified and registered on-site by the Philippine Overseas Labor Office or POEA (RA 10022, Sec. 1[u]).

Tulong PUSO program - a one-time livelihood financial grant that supports the proposed business plans of OFW groups. The program is a one-time financial assistance that will help OFW



groups develop their own business, whether it is a livelihood start-up, restoration, or business expansion. It supports micro-, small, medium, and large OFW groups. The table below shows the maximum grant each OFW group category may receive. Eighty percent (80%) of the members of the OFW organizations must be registered members of OWWA. The other 20% may be composed of undocumented OFWs.

Awareness – what the OFWs know about the Tulong PUSO program in terms of superficial knowledge about its existence, purpose, and objective. As regards the level of awareness on program by active OFWs, the researcher examined whether they are partially or fully aware of the program.

Challenges – obstacles that the recipients of Tulong PUSO encountered in applying for and sustaining commitment in the livelihood program, and the reasons for not availing of the program. The researcher investigated the information void, age and physical factors, qualification standards, documentary requirements, and mindset of the OFW respondents.

Impact – impact evaluation assesses the overall impact of an intervention, such as whether it reached its goals and how well it affected those involved individuals or groups (Wynn et al., 2005). Meanwhile, the Organisation for Economic Co-operation and Development (OECD, n.d.) defines impact broadly, encompassing long-term, intended, or unintended effects. In this study, success is when the aim of the Tulong PUSO program is achieved, that is, helping OFW groups develop and maintain viable and sustainable business ventures. Referring to the program's impacts, the study investigated the sufficiency of the grant provided for the industry or business; the adequacy of the income/profit in the industry or enterprise; sustainability of the industry or business; and self-esteem building.

Research Design

This study employed a developmental research design. It determines the level of awareness for the

deployed OFWs, and the impacts and challenges of the programs to the returning OFWs who were recipients of these programs. In addition, reasons of OFW returnees for not availing the program were gathered from those who did not avail of the Tulong PUSO program. The study made recommendations to improve the program and its implementation. It also identified the challenges encountered by returning OFWs in availing these livelihood-oriented programs. The data were gathered in a semi-structured manner, and are recorded, transcribed, analyzed, and classified into themes.

Methodology

In this study, the researcher utilized three distinct sets of data. The first set pertained to the awareness of deployed OFWs on the Tulong PUSO program. The second set of data focused on the challenges encountered during program implementation and the reasons for not availing the program. Lastly, the impacts of the program were derived from the perspectives of program recipients.

To ensure the efficiency of data collection and respect the respondents' time, the researcher employed guide questions specifically tailored for conducting interviews. This approach aimed to maximize the use of interview time and prevent unnecessary delays or disruptions during the data gathering process.

Online interviews were conducted to assess the level of familiarity among OFWs regarding the Tulong PUSO program. Furthermore, the study aimed to collect the participants' responses regarding the initial impact of the programs on their lives. The degree to which the program's objectives were achieved and their overall perceptions of its effectiveness were also measured. In addition to inquiries about their awareness and opinions of these programs, participants were asked to provide personal information and plans. However, to protect confidentiality, pseudonyms were assigned to all participants. To maintain privacy and confidentiality,



transcripts and audio recordings of the interviews were securely stored in encrypted cloud storage.

Selection of Respondents

The study involved three distinct groups of respondents: deployed OFWs, beneficiaries of the Tulong PUSO program, and OFW returnees who did not avail of the program. All respondents held leadership positions in their respective organizations.

For the deployed OFW organizational leaders abroad, a random sampling approach was employed, selecting leaders from countries with significant numbers of OFWs. Snowball sampling was utilized to gather participants for this group. The interviews with these leaders focused on assessing their level of awareness regarding the Tulong PUSO program.

The returning OFW leaders who benefited from the Tulong PUSO program were chosen from the database of the National Reintegration Center for OFWs (NRCO). Similarly, the OFW returnees who did not avail of the program were randomly selected. These individuals also served as OFW leaders abroad or current OFW community leaders in their respective localities.

Throughout the interview process, all OFW respondents were considered, but data collection ceased once data saturation was reached. This approach was also applied to the interviews conducted with the OFW returnees who were beneficiaries of the program and those who did not avail themselves of it.

Tools for Data Analysis

The results of the interview were transcribed and imported into the trial version of the NVivo software program for analysis. Here, the imported transcripts were coded and classified into themes and were analyzed. NVivo is a program for analyzing qualitative data. It can analyze tweets, image annotation (maps, photos, diagrams), interview analysis (video and audio), coding of open-ended questions on surveys, and data on demographic variables.

Results and Discussion

Among the 14 active OFW leaders approached for interviews, only half (n=7) responded to the request. Challenges, such as time differences, unpredictable work schedules, and non-responsive behavior during follow-up attempts hindered communication with other potential respondents.

Meanwhile, 66% (n=10) of the 15 program recipients tapped as respondents were successfully interviewed. Despite repeated attempts to establish contact, the researcher could not reach the remaining five recipients. Similarly, among the 14 OFWs who were not Tulong PUSO program participants, only eight respondents (57%) participated in the scheduled interviews.

Level of Awareness on the Tulong PUSO Program

Findings from the interviews indicate that there is a significant need for increased knowledge dissemination. Six of the seven active OFWs who hold positions as leaders of OFW groups in their respective host countries rated their awareness level as either 1 or 2 on a 5-point scale, with one denoting the lowest level and five representing the highest. Five respondents mentioned that the interview itself was their first encounter with the Tulong PUSO program, while the remaining respondent acknowledged having heard about the program previously but lacked understanding of its mechanics. On the other hand, one of the active OFWs interviewed, identified as active OFW-leader from Qatar, rated his awareness level as four. His higher awareness was attributed to his role as an online radio correspondent, which prompted the OWWA to engage his assistance in disseminating information about the program.

The need for increased awareness of the Tulong PUSO program was attributed by the active OFWs to the lack of adequate activities and platforms for program dissemination among their community. For instance, an OFW leader from Singapore suggested that the program should be promoted not only on the OWWA website or Facebook page but also on the Philippine embassy's website or social media platforms. Such



an approach would be beneficial, as most OFWs regularly browse through the embassy's online channels. An OFW leader from France emphasized the importance of conducting government-led orientation activities that comprehensively explain the program's purpose, eligibility criteria, and application requirements to the OFWs. Similarly, an OFW leader from Kuwait expressed the desire for a centralized venue where OFWs could attend seminars about the Tulong PUSO program. Likewise, an OFW leader from Taiwan expressed regret at not having been aware of the program and explained the potential of OFWs to help spread information if the government takes more proactive measures to reach out and educate them about the program.

The interviews highlighted the need for improved efforts in disseminating comprehensive information about the Tulong PUSO program among active OFWs. Addressing this gap in awareness through enhanced dissemination activities and targeted platforms is crucial for better engagement and participation in the program.

Challenges Encountered by the Recipients of the Program

The OFW returnees who are recipients of the Tulong PUSO program encountered challenges before and during the program implementation. One of the significant challenges involved preparing the necessary documentary requirements for availing the Tulong PUSO grant. For instance, an OFW leader returnee from Kuwait mentioned that her association faced difficulties in computing their business proposal as they lacked the necessary knowledge and skills to do so. Similarly, an OFW leader returnee from Saudi Arabia reported that their association struggled with creating the constitution and by-laws of their group and registering with the DOLE due to a lack of understanding in the process. Another OFW leader returnee from Singapore shared that their association required assistance in producing the documents, such as registering the organization/association, opening a group bank account, and securing a business permit, because the entire process was time-consuming. An OFW leader returnee from South Korea also noted the

challenge of obtaining the necessary requirements as they were not clearly enumerated in one list, and the required documents were given in parts, necessitating multiple visits to the OWWA office.

Another formidable challenge faced by the recipients pertained to the initial funding required for processing the necessary documents and initiating their projects. As stated by OFW leader returnee, the recipients had to use their own funds for document processing, and some members did not have the financial means to contribute. Furthermore, an OFW leader returnee from Taiwan highlighted that they had to shoulder the costs of documentation, rent, and renovation of the business premises, which proved to be burdensome for other members involved.

Furthermore, finding interested and committed members for the association posed a significant challenge. Since the Tulong PUSO grant is intended for associations or organizations, the organizers encountered difficulties in attracting interested and dedicated members. An OFW leader returnee from Kuwait corroborated this, mentioning that many OFW returnees they approached showed disinterest and even misinterpreted the program as a "scam." Additionally, some OFWs expressed interest in establishing their own individual businesses rather than joining an association, as reported by an OFW leader returnee from Saudi Arabia. Similarly, another OFW leader returnee, also from Saudi Arabia, mentioned the challenge of finding members who shared the same business interests for their association.

The primary challenge faced by the recipients of the Tulong PUSO program in the implementation of their projects is the management and staffing of their businesses. An OFW leader returnee from South Korea pointed out that the members of her association lacked the necessary knowledge and experience in running a business, which makes it challenging for them to effectively manage their venture. She emphasized the need for business training, stating that such training would greatly benefit their association. Currently, their business is in a trial-and-error phase, as they are still learning how to navigate the intricacies of running



a business. Additionally, the issue of staffing poses a concern for the associations. An OFW leader returnee from Taiwan shared that none of the members in her association had the expertise to be a cashier, so they had to hire someone and pay a monthly salary. Moreover, effective online marketing or promotion is essential for reaching a broader customer base. However, the challenge lies in finding someone in the organization who possesses the capability and willingness to handle online marketing, or alternatively, providing further training in this area, as emphasized by the OFW returnee from South Korea.

The second significant challenge encountered by the recipients is related to the limitations of the grant and the release of funds in tranches. According to the recipients, there is a need for increased subsidies to better support the members of their organizations. Additionally, the budget was released in tranches, causing delays in sustaining and expanding their businesses. An OFW returnee from Taiwan highlighted how the delay in receiving a tranche hindered their business operations. Furthermore, the OFW returnee from South Korea expressed that the granted fund is insufficient.

The challenges faced by the recipients under the Tulong PUSO program thus involve the management and staffing of their businesses, and the limitations of the grant and its disbursement in tranches. Addressing these challenges will be essential in facilitating the success and growth of the businesses established by the recipients.

Initial Impacts of the Program on the Respondents

The interviewed OFW returnees, who serve as presidents of their respective associations under the Tulong PUSO program, unanimously asserted that, even without the program, they could provide for their own needs and those of their families. Despite this self-sufficiency, the respondents acknowledged that the program has some financial benefits, albeit limited. In terms of finances, the program serves as an additional source of income. As described by an OFW beneficiary from Saudi Arabia, under the piece rate pay system, if a member served as staff

on a particular day, they receive an allowance for that day, which contributes to their family's income. Similar views were expressed by an OFW leader returnee from Singapore and another from the Middle East. Moreover, an OFW returnee from Saudi Arabia mentioned that members receive dividends at the end of the year from their association. Additionally, in times of emergencies, members can borrow money or goods from the association, using the earnings for support. The OFW returnee from Kuwait also shared how they can access loans from their association when needed, and a leader from Saudi Arabia mentioned that their association distributes goods to its members from time to time. Furthermore, a returnee from Singapore highlighted that the association's fund provides financial assistance in case of illness or death of a family member.

Beyond the financial aspects, the program also has positive impacts on the social and emotional well-being of the members. One significant effect is the strengthening of camaraderie and friendship among the members, as reported by an OFW returnee from Taiwan. The program fosters a sense of unity among the members, acts as a stress reliever, and helps them emotionally and mentally.

However, the program was not without its challenges and negative impacts. For instance, the involvement of OFW returnees in operating the business meant that they had to devote time to managing the association's business. A returnee from Taiwan viewed this as a burden, as it required additional time and effort. Furthermore, a returnee from Kuwait, being new to business operations, expressed that running the business brought about a certain level of stress.

In sum, while the interviewed OFW leader returnees asserted their self-sufficiency, they acknowledged the program's financial benefits and its positive effects on social and emotional well-being. However, they also pointed out the challenges and negative impacts related to the time and effort required for business operations, especially for those less experienced in business management.



Reasons for Not Availing of the Program

Despite the generally positive perception of the Tulong PUSO program among recipients, a considerable number of OFW leader returnees have not availed themselves of it. The primary reason for not availing of the program is the lack of knowledge or awareness regarding the grant. Some OFW returnees from Japan and Thailand, for instance, revealed that they only became aware of the program during the interview. They opined that the program's promotion may be insufficient. An OFW leader returnee from Japan expressed difficulty comprehending the program due to what she perceived as inadequate information dissemination.

Another reason cited by the OFW returnees for not availing the program is the challenge in forming an association or organization, which was similarly mentioned by grant recipients during their early stages. Geographical location emerged as a justifiable factor, as explained by an OFW leader returnee from Kuwait, who found it challenging to create an association or organization with interested members from the same location. This supports the observation of another OFW leader returnee from Singapore, who emphasized the considerable difficulty in convincing OFW returnees to join an association or organization due to various reasons.

The last challenge highlighted by the OFW returnees pertains to the stringent requirements that must be met to avail the program. An OFW leader returnee from Kuwait hesitated to avail the program upon hearing that it involved numerous procedures, requirements, and systems. Similarly, an OFW leader returnee from Saudi Arabia decided not to avail the program after learning that despite many applications, only a few were approved and granted.

Despite the positive perception of the Tulong PUSO program among recipients, several factors hindered its full utilization by OFW returnees. Insufficient awareness, difficulties in forming associations or organizations, and the perception of stringent requirements have contributed to the program's underutilization among potential

beneficiaries. Addressing these challenges is crucial to ensuring the program reaches its intended target sector and provides meaningful support to OFW returnees.

Conclusion

The Tulong PUSO program, with its commendable goal of aiding OFW returnees in their reintegration into Philippine society, faced challenges in reaching a broader beneficiaries due to inadequate and comprehensive information dissemination. This resulted in misconceptions about the program. Additionally, the program's stringent requirements, beneficiaries' unfamiliarity with business management, the need for initial financial contributions, and the staggered release of the minimal grant, further hindered its full utilization. To address these issues, the researcher proposes the development of a policy focused on intensive and comprehensive education and information dissemination about the Tulong PUSO program to reach a wider audience and increase participation. There should also be a policy designed to provide education or training on business and association creation and management, assisting OFW returnees in these areas. Moreover, implementing a policy for regular semi-annual evaluation and planning of the associations and industries would enable monitoring and improvement of the associations and businesses.

It is important to note that this study solely focused on the Tulong PUSO program, and the impact of the program on the recipients' businesses is yet to be fully measured in the early stages of the program. Therefore, the researcher recommends conducting similar studies on other livelihood-related government-initiated programs and conducting a follow-up study on the Tulong PUSO program after two or three years to assess its medium-term effects.



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