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Beyond Remittances: Assessing the Socio-Economic Impact on Overseas Filipino Workers

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Abstract
This study delves into the ever-evolving realm of labor migration motivations, socioeconomic well-being, social well-being, and emotional well-being of Overseas Filipino Workers. A survey was conducted among 352 respondents from the SOCCSKSARGEN Region of Southern Philippines.
Results reveals that financial stability is the main reason Overseas Filipino Workers (OFWs) seek jobs abroad, with 43.47% earning PHP 26,000-30,000 monthly, which is often insufficient due to rising costs and family obligations. Only few invest in financial assets, highlighting a lack of financial literacy, and many struggle with debts from migration and economic uncertainties.
The findings also show a strong link between remittances from migrant workers and their families' well-being. Higher remittances are associated with increased property and personal ownership. They also support investments and savings, improving financial stability. However, there is no significant connection between remittances and emotional well-being, indicating that financial support alone does not address emotional issues.
While labor migration provides economic opportunities for millions of Filipinos, it also presents significant challenges that must be addressed through comprehensive policy interventions. Strengthening financial literacy, ensuring fair labor practices, and providing social support systems are crucial in enhancing the overall well-being of OFWs and their families. By addressing these concerns, the government and relevant stakeholders can ensure that the sacrifices made by OFWs contribute to sustainable economic growth and improved quality of life for their families and communities.

Keywords: Labor Migration, Socioeconomic Well-being, Overseas Filipino Workers (OFWs), Remittances, Financial Literacy, Policy Recommendations

Introduction

Labor migration is a vital livelihood strategy for millions of Filipinos pursuing better employment opportunities. It is a fundamental component of the country's social and economic framework. As such, Filipinos explicitly recognize migration as a powerful catalyst for development and a significant contributor to poverty reduction.
The rise of labor migration keeps increasing, roughly 2.19 million Overseas Filipino Workers (OFWs) deployed abroad in 2024 compared to 2.16 million in 2023 and 1.96 million in 2022 (PSA, 2025). This indicates the continued dependence of Filipino families in working abroad as primary mean of sustaining financial and livelihood strategy. Consequently, the OFWs contributes to the Philippine economy through sending back remittances, that can be used by families to purchase products, pay for education, healthcare, and for investments (World Bank, 2023).
Unequivocally, the Philippines, as a developing country, faces a high unemployment rate and low living standards, especially in rural areas. In response to these challenges, many women and young people displayed remarkable courage and determination to work overseas to secure a better future for their families (Jallagat et al., 2023). A nascent trend of migration relates to Lee's (1966) theory of Push-Pull factor describing that individuals are motivated to work abroad because of limited economic sources in the home country (push factors) such as unemployment, low wages, and limited opportunities, while being attracted to better income and working conditions abroad (pull factors). World Bank (2023) further emphasizes that international labor migration is one of the mechanisms for reducing poverty in increasing household income and access to basic services.
Recently, Fasani et al. (2020) reported that the economic contributions of labor migration may lead to a brain drain, negatively impacting the development of the migrants' home countries. This viewpoint suggests that an overreliance on remittances may diminish the incentives for local economic growth. Likewise, the emotional and social costs of migration for families may outweigh the financial benefits gained through remittances.
Higher salaries, better educational opportunities for their children, property ownership, and the promise of an improved work environment are the most common and straightforward reasons why Overseas Filipino Workers (OFWs) choose to work abroad (Ang et al., 2020). However, many issues OFWs face remain unresolved, and a research gap needs to

be identified through research endeavors. In addition to dealing with debt and unpaid fees related to their overseas work, exploitation, abuse and illegal recruitment many former Overseas Filipino Workers (OFWs) face financial struggles (Lasin et al., 2023). They are also seeking more relevant solutions and resources for government support systems that can assist OFWs in reintegrating into society and avoiding poverty.

Despite actions of various institutions in response to the needs of migrant workers, there are still issues in the effectiveness, accessibility, and sustainability of such programs. Most of the existing studies have primarily focused on remittances, reasons for migration, and the economic impacts of migrant workers especially concerning household welfare and developmental outcomes (Yang, 2008; Acosta, 2011; World Bank, 2023; Bangko Sentral ng Pilipinas, 2024). Literature on Overseas Filipino Workers has also been more concerned about financial remittances and motivations behind labor migration, usually framed by push-pull theory of migration (Lee, 1966; de Haas, 2010). There has been little consideration on the well-being of migrants despite the focus on economics of literature.

In light of these challenges, this study aims to explore the gap in studies specifically focusing on the socioeconomic well-being, social well-being, and emotional well-being of the Overseas Filipino Workers.

Methodology

The study employed descriptive correlational survey, involving statistical analysis of the subject using Multiple Regression analysis, evaluating and synthesizing viewpoints, and creating original insights. The goal of descriptive research is to provide a comprehensive and accurate picture of the population or phenomenon being studied and to describe the relationships, patterns, and trends that exist within the data (Sirisilla, 2023.

2.1. Local of the Study

This study was conducted in SOCCSSARGEN Region which includes three (3) provinces: South Cotabato, North Cotabato, and Sultan Kudarat (Figure 1).



Figure 1. Map showing the area covered by the study.

Respondents of the Study

A 352 Overseas Filipino Workers of Region XII (Table 1.) surveyed, specifically from the provinces of North Cotabato, South Cotabato, and Sultan Kudarat, with 5 years of experience as Domestic Helpers. Quota Sampling was employed.

Table 1. Respondents of the study

Province	**No. of Respondents (Survey)**	**No. of Informants (Interview)**
South Cotabato North Cotabato	147 126	8 8
Sultan Kudarat	79	6
TOTAL	**352**	**22**

Research Instrument
The researcher utilized a self-developed questionnaire to gain insights into the respondents' perspectives. The survey consists of six (6) phases:
1. The socio-economic profile of the respondents;
2. The motivations for labor migration, featuring twenty questions;
3. Key reasons for the high demand for service;
4. Working conditions of Overseas Filipino Workers;
5. The remittances sent by the OFWs;
6. The socioeconomic, social, and emotional well-being of Overseas Filipino Workers.

Sampling Procedure
Quota sampling was employed, which involves intentionally selecting participants based on number agreed. The participants, who are limited to the requirements for quota sampling, are citizens residing in the SOCCSKSARGEN Region who have worked overseas as domestic helpers for 5 years.

Data Gathering Procedure
The study adhered to the established procedures for collecting data. First, the researcher drafts a letter requesting the respondent's permission to conduct the study. Second, the researcher delivered the letter with the questionnaires to the respondent through face-to-face interactions, which were then followed by the completion of a tally sheet.

Data Analysis
Descriptive statistics such as frequency and percentage were used to describe the socio-demographic profile of the respondents in terms of age, sex, years in abroad, income, and province. Weighted mean, a corresponding verbal description, was used to determine the migrant worker's reasons for going abroad, working conditions, high-demand service, monthly remittances, investments, social well-being, and emotional well-being. Moreover, the regression-correlation analysis was used for testing the hypothesis of the study.

Results And Discussion
Socio-Demographic Characteristics

Age
The age group of 25-35 years being the most represented, comprising 133 individuals (37.78%) followed by age group 36-46 years (32.95%), and the least is the 58 years and above age group, which included only 31 individuals or 8.81% of the total respondents (Table 2).
This distribution of age groups among OFWs suggests a notable trend that younger workers, particularly those between the ages of 25 and 46, dominate the workforce in overseas labor. These workers are typically at the peak of their physical capability, which is crucial for the demanding nature of jobs abroad, such as housekeeping, babysitting, and other household chores that often require substantial physical strength and endurance.
The predominance of younger age groups in the OFW sector can be understood in the context of both physical and economic factors. Younger workers are generally more physically capable of handling strenuous manual tasks, and their health and stamina are important factors in their ability to take on physically demanding jobs (Hawkins, 2017). As noted by the International Labor Organization (2019), labor migration is often driven by the need to secure financial stability for families, with younger individuals seeking to capitalize on their physical strength to meet the requirements of jobs abroad. This aligns with the data presented in this study, where the younger age groups are more likely to seek employment opportunities that require such physical capabilities.

Sex
The sex distribution among Overseas Filipino Workers (OFWs) shows a marked gender disparity, with females overwhelmingly comprising the majority of the OFW population. According to the data, a striking 99.15 percent of the population surveyed in this specific study were female, amounting to 349 participants, while only 0.85 percent, or 3 participants, were male (Table 2). This figure underscores the significant predominance of women among OFWs, although it is important to consider the broader trends observed in official national statistics.
A closer look at national data from the Philippine Statistics Authority (PSA, 2022) reveals that male overseas workers make up a substantial portion of the workforce, particularly in certain industries. Specifically, male OFWs represented 29.2 percent of the total OFW population, which was 9.2 percentage points higher than females in the same category. This gender distinction is particularly evident in sectors where physical labor is more prevalent, such as in construction, manufacturing, and oil rig operations, which traditionally tend to attract more male workers.
The PSA's (2024) data further supports this, indicating that of the approximately 1.96 million OFWs in 2022, 1.13 million (57.8%) were female, and 828 thousand (42.2%) were male. This shows a gendered division in the global labor market, with women often gravitating toward specific occupations, such as domestic work, caregiving, and hospitality services. This trend was similarly observed in 2021, when 1.10 million (60.2%) OFWs were women, while 726 thousand (39.8%) were men. It is noteworthy that the percentage of female OFWs remains consistently higher

than that of males, indicating a persistent trend that has characterized the Philippines' overseas labor export for several decades.

A significant contributing factor to this gender disparity lies in the types of employment typically undertaken by female OFWs. According to the PSA (2020), domestic work is a sector predominantly occupied by women, with approximately 73 percent of domestic helpers being female. Domestic work, along with other low-skilled professions such as caregiving, teaching, and hospitality, continues to be areas where women find the most opportunities abroad. These sectors, which are labor-intensive and require long working hours, are often seen as suitable for women due to the social construction of gender roles that associate women with domestic tasks and caregiving roles (Bello, 2021).

In contrast, male OFWs are more likely to be employed in higher-paying, more physically demanding industries such as construction, engineering, and maritime services. These roles generally require higher technical skills and are seen as more stable and lucrative. The gender disparity in these sectors is reflective of global labor trends where men tend to dominate more technical and skilled labor markets, while women are disproportionately concentrated in lower-paying, lower-skilled sectors.

This division is further confirmed by the 2023 data, which shows that 1.20 million, or 55.6 percent, of the OFWs working abroad from April to September of that year were women. A similar trend is observable in 2022, where 57.8 percent of the OFWs, or 1.14 million, were also women. The persistence of this pattern emphasizes the ongoing reliance on female labor for specific types of work in the international market, particularly in domestic and service-oriented jobs.

Years of Stay Abroad

The number of years a Filipino overseas domestic helper (DH) spends abroad significantly impacts their overall experiences and life trajectory. According to the study involving 352 participants, the majority of individuals (152) have between 5 and 10 years of experience working overseas, with a mean age of 43.18. This group is the largest, representing the enduring commitment of Filipino domestic workers to their roles abroad, where they typically enter into long-term contracts to support their families. The next group, comprising 132 individuals, has between 11 to 15 years of working experience abroad, with a mean age of 37.5, reflecting the continuation of their labor migration journey. A smaller proportion, 68 participants, has been abroad for more than 15 years, accounting for 19.32% of the total sample. These figures suggest that a considerable number of Filipino domestic helpers stay abroad for extended periods, often returning home intermittently, if at all, during their tenure abroad.

A typical overseas domestic helper contract for Filipino workers is generally two years long, which serves as the standard employment duration in most countries. The rationale for this relatively short-term contract is rooted in the demands of the job, the necessity for regular processing of visas, and the desire of both employers and employees to maintain flexibility. Given that many domestic workers return home upon completing their contract, this cycle of re-contracting often occurs over extended periods. The contract length is also influenced by legal and immigration regulations in host countries, as well as bilateral agreements between the Philippines and foreign governments regarding migrant labor. This setup allows workers to periodically renew their contracts, maintaining the continuity of their employment while adapting to changes in both the labor market and personal circumstances.

In some cases, however, domestic workers may not immediately return to the Philippines upon completing their contracts. For instance, workers whose contracts end due to employer relocation, death, or financial difficulties may be classified as ‘special case’ workers. These individuals may continue their stay abroad through a special employment arrangement. In such cases, workers are allowed to process a new employment visa locally, eliminating the need to leave the host country to reapply for employment. This provision is particularly beneficial for those workers who have established themselves in their host country and wish to continue earning without disruption, avoiding the often costly and time-consuming process of returning home for reprocessing.

The Philippine Statistics Authority (PSA) reports that a significant number of Filipino domestic helpers who find themselves in these special cases undergo local processing for a new employment visa. This allows them to remain employed without needing to return to the Philippines, thus maintaining financial stability for their families. While this policy is advantageous for workers seeking to avoid the complexities of reentering the labor market, it also highlights the extent of the dependency on remittances and the prolonged nature of their overseas employment, which can be emotionally and physically taxing (PSA, 2024).

The decision to stay abroad for extended periods is not without its challenges. Filipino domestic workers, especially those with long tenures abroad, often face issues related to emotional well-being, family separation, and a sense of isolation. Studies show that while many migrant workers are motivated by economic reasons, the personal costs of being away from home for such long periods can be significant, leading to mental health concerns and a loss of familial ties (Harkins & Raby, 2019). Moreover, the conditions under which they work can also affect their long-term well-being, as many domestic workers face harsh working environments and abuse (Parreñas, 2001). These factors contribute to the complex dynamics of overseas domestic labor, where financial benefits often come at the expense of personal fulfillment and social relationships.

In summary, the years of experience abroad for Filipino domestic helpers reflect both the resilience and the challenges faced by these workers. The majority of workers, with between 5 and 10 years of experience, highlight the long-term nature of their overseas employment. With the provision of local visa processing for those in special cases, domestic helpers can extend their stay without returning to the Philippines, but this extended absence can have profound

personal and emotional impacts. Understanding these dynamics is crucial for addressing the broader issues of migrant labor and the experiences of overseas Filipino workers.

Monthly Income

The monthly income of Overseas Filipino Workers (OFWs), particularly those deployed as Household Service Workers (HSWs), varies significantly depending on their destination and the nature of their employment. A significant portion of the participants in a study on Filipino HSWs report earning between 26,000 and 30,000 PHP, with 43.47% (153 individuals) falling within this income bracket. These wages reflect the compensation these workers receive, which, despite being relatively modest by international standards, are often higher than what they could earn in the Philippines. Additionally, 118 participants (or 33.52%) report earning between 21,000 and 25,000 PHP monthly, highlighting a substantial portion of Filipino HSWs whose wages are still above the Philippine average income but may not fully account for the challenges they face working abroad (Nolasco, 2017).

In contrast, 54 participants (15.34%) earn between 31,000 and 35,000 PHP per month, suggesting that a smaller portion of the workforce is able to secure higher-paying jobs within the HSW sector. This disparity in wages is not uncommon and can be attributed to various factors, such as the country of employment, the specific tasks and responsibilities of the worker, as well as the negotiation and contracts offered by employers. Only 5.97% (21 participants) of the respondents earn between 36,000 and 40,000 PHP per month, which places them in a higher-income category compared to the majority of Filipino HSWs. Lastly, a small fraction of participants (6 individuals) earn 41,000 PHP or more, which suggests that these workers are likely employed in high-demand regions with more lucrative employment opportunities, or they may possess specialized skills that allow them to command higher wages.

This wage structure is reflective of broader trends seen among HSWs in various countries where Filipino workers are in high demand. For instance, in the Middle East, particularly in Saudi Arabia, Kuwait, Bahrain, Qatar, and the UAE, many Filipino workers are deployed. According to Nolasco (2017), these regions tend to offer competitive wages, though they often come with demanding working conditions and significant cultural challenges for the workers. Filipino HSWs in these countries report earning between 4,500 and 6,000 Chinese Yuan (P33,000+ to P45,000+) per month. In Egypt, HSWs earn between $450 and $700 monthly (P22,600+ to P35,000+), which is lower compared to other regions but still represents a significant income for those from low-income backgrounds in the Philippines. Similarly, in Hong Kong, Filipino workers earn between HKD 4,210 (P27,121) and HKD 8,000 (P51,000+), with wages starting at HKD 4,310 (P27,765) (Nolasco, 2017). These figures reflect the variation in pay depending on the employer and location, and in some cases, these salaries may be offset by the high cost of living in certain destination countries.

The income disparities among Filipino HSWs can also be attributed to the cost of living in the host countries and the specific contract terms set by employers. For example, HSWs in Kuwait typically earn between 100 to 120 Kuwaiti Dinars (P16,000+ to P20,000+) per month, which is relatively lower compared to other countries like Macau, where workers earn around 5,000 Pataca (P41,000+). In Saudi Arabia, salaries for Filipino HSWs range from SAR 1,500 to SAR 2,000 (P20,000 to P26,000), showing how income can vary even within the same region based on factors such as job experience, skills, and the specifics of the employer's contract. In Malaysia, Filipino workers earn between 1,500 and 1,600 Malaysian Ringgit (P17,000 to P18,000+), while in Singapore, wages for Filipino HSWs range from 550 to 750 Singaporean Dollars (P20,000+ to P27,000+), again demonstrating a broad range of compensation packages based on geographic location and employer.

The income patterns of Filipino HSWs also reflect the growing trend of migration for labor, where the demand for domestic helpers is high, but the wages can vary widely based on the country of deployment and the specific contractual agreement between the employer and employee. This trend underscores the importance of understanding the broader socio-economic context in which these workers operate. Filipino HSWs are often motivated by the need to provide for their families back home, leading many to accept lower wages or difficult working conditions in exchange for the opportunity to earn income that is unattainable in their home country (Liao, 2020).

In conclusion, the monthly income of Filipino HSWs varies widely depending on several factors, including the country of employment, job responsibilities, and specific contractual terms. While many HSWs earn a modest salary, others are able to secure higher-paying positions in regions with greater demand for domestic labor. Despite these variations, the income earned by Filipino HSWs in foreign countries is often significantly higher than what they would earn in the Philippines, and this serves as a primary motivation for migration. These workers contribute greatly to the Philippine economy, but their wages and working conditions often reflect the broader challenges faced by migrant workers globally.

OFWs' Motivation to Work Abroad in terms of economic and socio-cultural factors

Economic Factors

Overseas Filipino Workers (OFWs) are integral to the Philippine economy, contributing significantly to the nation's financial stability through remittances. While working abroad offers financial benefits, it also requires substantial emotional and psychological sacrifices. This discussion examines the primary economic motivators for OFWs, such as the desire for a comfortable home, family welfare, educational opportunities for children, and financial stability, all of which are influenced by various socio-economic pressures. These factors have consistently been shown to play a crucial role in motivating individuals to migrate for work, as well as the emotional paradox they face in the process.

The most prominent economic factor that motivates OFWs to work abroad is the aspiration to obtain a comfortable and decent home. A study conducted on OFWs revealed that respondents rated this factor with a mean score of 4.67, indicating a high level of motivation (Teguihanon, 2020). This reflects the desire of OFWs to provide their families with a stable and dignified living environment. Housing security is not only a basic human need but also a symbol of success and stability for many migrant workers. The importance placed on securing a home is closely tied to the perceived benefits of working abroad, where higher wages enable workers to afford better living conditions compared to what might be available in their home country. In this context, owning a home represents a tangible achievement of the financial goals OFWs aim to reach through their sacrifices abroad.

Supporting this claim, Teguihanon (2020) pointed out that labor migration often stems from the migrant's commitment to improving their family's economic situation. However, he also noted that the cost of migration, including various fees such as visa applications, medical expenses, insurance, and relocation costs, may sometimes outweigh the potential financial benefits. For many families, these expenses are significant, and while the goal of migration is often framed around improving the financial status of the family, it can be a costly and complex process to achieve.

Another economic motivator for OFWs is the aspiration for a better quality of life for their family, with a mean score of 4.62. This desire speaks to the broader goal of economic advancement, wherein migrants hope to raise the living standards of their loved ones back home. In addition to physical housing improvements, OFWs often focus on ensuring that their children receive a quality education. Education is widely viewed as a critical investment for the future, and the promise of a better life for children is a driving force for many OFWs. This is corroborated by a report from Teguihanon (2020), which highlights that migration costs, including educational expenses, represent a significant portion of the family's financial commitments. The emphasis on education is further reflected in the mean score of 4.50, showing that OFWs are highly motivated to work abroad to secure better educational opportunities for their children.

Furthermore, financial stability is another key motivator, with a mean score of 4.59. This factor reflects OFWs' desire to improve their financial standing and gain economic security, both for themselves and their families. As remittances from OFWs play a crucial role in supporting the Philippine economy, they also contribute to the economic well-being of individual households. For many OFWs, working abroad is not merely a temporary opportunity but a long-term strategy to ensure financial independence and provide a better life for their families.

Lastly, the possibility of permanent residency or owning a visa in a foreign country ranked lowest in terms of motivation, with a mean score of 2.58. While some OFWs may aspire to stay permanently in the countries they work in, this is not a primary motivating factor for most. The focus tends to be more on immediate economic goals, such as sending remittances or securing a better home, rather than long-term residency plans. The findings of the Organization for Economic Cooperation and Development (OECD, 2017) support this claim, suggesting that while permanent migration remains a goal for some OFWs, it is not the most pressing concern. Desiderio (2024) further substantiates this by reporting that a significant number of OFWs lack proper working visas, which implies that their focus may often be on securing immediate employment rather than long-term immigration status.

Socio-cultural Factors

Sociocultural factors play a significant role in shaping individuals' decisions to seek employment opportunities abroad. Among these, the potential for higher earnings abroad is regarded as the most influential factor. This is evidenced by the mean score of 4.42, categorized as "highly motivated," indicating that financial improvement is a dominant motivation for those contemplating migration. Despite sociocultural considerations, the desire for better economic prospects, such as a higher monthly salary, remains a crucial determinant of international migration (Chiswick & Miller, 2009). This finding underscores that while sociocultural elements undeniably influence the decision-making process, economic factors often take precedence.

In a similar vein, the opportunity for improved employment benefits emerges as a significant factor, with a mean score of 3.79, classified as "motivated." This shows that individuals are not only driven by the prospect of earning higher wages but also place considerable value on better employment packages and benefits. These packages may include health insurance, retirement plans, paid leave, and other work-related perks that enhance the overall quality of life abroad. According to Lasin et al. (2023), the availability of such benefits often serves as a powerful incentive for individuals to seek job opportunities outside the Philippines. Furthermore, international agreements that provide for the facilitation of social security claims and ensure that transfers and administrative assistance are provided free of charge serve to encourage migration, as they minimize barriers to accessing essential services and entitlements (Lasin et al., 2023).

Recognition as a migrant worker also holds a moderate influence on the decision to work abroad, with a mean score of 3.38, categorized as "moderately motivated." This factor reflects the desire of some individuals to gain respect and acknowledgment for their contributions as overseas workers. While this recognition is valued, it is not as compelling as the financial or employment-related incentives. In the context of the Philippines, the recognition of migrant workers is a subject of national pride, with the government offering various forms of support to overseas Filipino workers (OFWs). According to the Migrant Workers and Overseas Filipinos Act of 1995, the Philippine government is committed to safeguarding the rights and welfare of migrant workers, thus reinforcing the significance of worker recognition (Lim et al., 2023).

Cultural engagement abroad, which involves exposure to diverse cultures, is another sociocultural factor considered by potential migrants. This factor holds a mean score of 3.12, categorized as "moderately motivated," indicating that

while the opportunity to immerse oneself in a new cultural environment is appealing, it is not a primary driver of migration. The Philippines, as a nation with a rich cultural heritage, recognizes the importance of promoting cultural exchange and fostering a deeper understanding of diverse societies. Article 13 of the Philippine Constitution emphasizes the importance of social justice and human rights, which aligns with the growing trend of overseas Filipinos participating in multicultural experiences abroad (Lim et al., 2023). However, these cultural experiences, though valuable, are often secondary to the economic motivations that typically influence migration decisions.

The least influential sociocultural factor is the opportunity to travel and enjoy life, which holds a mean score of 3.06, also categorized as "moderately motivated." This suggests that while some individuals may view overseas employment as a means to experience life abroad or satisfy their travel ambitions, these motivations are not as compelling as the financial and employment benefits associated with such opportunities. Travel may be viewed as a secondary benefit rather than a primary goal for those seeking work abroad.

The overall weighted mean score of 3.55 (Table 2) falls under the "motivated" category, highlighting that while sociocultural factors do play a role in influencing the decision to work abroad, they are not as potent as economic factors. It is clear that financial-related motivations, such as higher pay and better employment benefits, have a more substantial impact on migration decisions than personal or cultural experiences. This reflects broader trends observed in migration studies, where economic opportunities are often the foremost reason for individuals to seek employment outside their home countries (Wickramasekara, 2011).

Table 2. OFWs' Motivation to Work Abroad in terms of economic and socio-cultural factors.

Economic Factors	**Mean**	**Description**
To have the opportunity to own a comfortable and presentable abode.	4.67	Highly Motivated
The desire to have a better quality of family life.	4.62	Highly Motivated
Better income and financial stability while working abroad.	4.59	Highly Motivated
Assurance of earning more money for the children to receive a good education.	4.50	Highly Motivated
Having the chance to reside in another country permanently/resident visa ownership.	2.58	Fairly Motivated
Weighted Mean	**4.19**	**Highly Motivated**
Socio-cultural Factors	**Mean**	**Description**
Better opportunities to get higher monthly pay outside the Philippines.	4.42	Highly Motivated
To avail of better employment benefits.	3.79	Motivated
To gain recognition as a migrant worker.	3.38	Moderately Motivated
To have the opportunity to travel and enjoy life.	3.06	Moderately Motivated
To engage in a diverse culture abroad.	3.12	Moderately Motivated
Weighted Mean	**3.55**	**Motivated**

Key reasons behind the high demand for
Overseas Filipino Workers (OFWs) services

The high demand for Overseas Filipino Workers (OFWs) can be attributed to various interrelated factors that make Filipino labor highly sought after in the global workforce. A primary factor contributing to this demand is resilience, as demonstrated by the strong work ethic, adaptability, and determination of Filipino workers. According to Angela (2021), Filipino migrant workers are often highly valued for their reputation of being adaptable to various work environments and able to overcome challenges, making them resilient employees.

The strong resilience of Filipino workers, exemplified in their ability to face difficulties and maintain focus on their tasks, is seen as a significant asset in a variety of industries. The resilience of OFWs allows them to thrive even in stressful and demanding work conditions, which are commonly experienced in foreign labor markets. This attitude aligns with a broader cultural value known as "Bayanihan," a spirit of unity and cooperation, which makes Filipinos more likely to go above and beyond expectations (Clement, 2024).

Closely linked to resilience is the inherent positivity that Filipino workers bring to the workplace. Filipinos are known for their optimism, which fosters a supportive and constructive work environment. With a mean score of 4.56, Filipinos' ability to stay positive despite challenges is recognized as a valuable trait by employers, particularly in industries like healthcare, caregiving, and domestic work (Angela, 2021). The ability to maintain a cheerful attitude, even in difficult situations, boosts team morale and helps to create a collaborative atmosphere, which is highly valued by foreign employers. This optimism also contributes to employee retention and fosters stronger interpersonal relationships among workers, making them more adaptable in a multicultural setting.

Another key attribute that adds to the demand for Filipino workers is their strong work ethic. With a mean score of 4.55 (Table 3), Filipinos are often praised for their dedication, reliability, and consistent performance in the workplace. Filipino workers are known for going above and beyond in their duties and often take on additional responsibilities without hesitation. Their commitment to excellence makes them dependable employees, sought after by employers

worldwide. Filipino culture places high importance on hard work, and these values are instilled from a young age, making it a natural part of their professional identity (Angela, 2021). Moreover, despite challenges in education, Filipino workers are recognized for their ability to acquire skills quickly and remain competent in their chosen professions (Clement, 2024).

Although technical qualifications are important, Filipinos' exemplary communication skills, especially in English, also play a crucial role in their demand. Proficiency in English, with a mean score of 4.07, is an essential asset for Filipino workers, particularly in international environments where communication is key to achieving success. Filipino workers can effectively communicate with both employers and coworkers, making them valuable in global settings. Communication plays a critical role in sectors like healthcare, where clear and concise dialogue between patients, colleagues, and supervisors is vital. Effective communication not only facilitates smoother operations but also builds trust between employers and employees (Lu, 2024).

Despite the recognition of strong educational backgrounds among Filipino workers, education is rated lower in importance compared to attributes such as resilience, positivity, and work ethic. This is reflected in the mean score of 3.84 for quality education, which, though still within the agreed category, suggests that Filipino workers are often valued more for their personal traits and work ethic than their formal academic qualifications. However, it should be noted that Filipinos possess a solid educational foundation, particularly in fields like healthcare, engineering, and domestic services, which further strengthens their appeal in global job markets (Angela, 2021).

In sum, the high demand for OFWs is primarily driven by their resilience, positivity, strong work ethic, and excellent communication skills. These attributes make them exceptional workers across various sectors, including healthcare, caregiving, construction, and domestic work. While technical skills and education are important, it is the personal traits of Filipino workers that often set them apart in the global labor market. Their ability to adapt, overcome challenges, and maintain positive relationships within the workplace make them invaluable assets to employers around the world.).

Table 3. Key reasons driving the high demand for OFW services.

Statement	Mean	Description
1. Resilience: The Filipinos' renowned resilience is an invaluable asset in the workplace. Rooted in our strong cultural values, such as "Bayanihan," Filipino talents bring a can-do attitude to any challenge.	4.57	Strongly Agree
2. Positivity: Our ability to find joy in simplicity and maintain a welcoming demeanor fosters a positive work environment. Our optimism and ability to navigate adversity with a smile make us a source of inspiration for any team.	4.56	Strongly Agree
3. Strong Work Ethic: Filipino culture emphasizes hard work, dedication, and loyalty, resulting in a reputation for diligence and reliability in the workforce.	4.55	Strongly Agree
4. Exemplary Communication Skills: One of the most significant advantages of Filipino talents is our proficiency in English.	4.07	Agree
5. Quality Education: Receiving countries value Filipino talents for their strong educational backgrounds, particularly in fields like nursing, engineering, information technology, and education.	3.84	Agree
Weighted Mean	**4.32**	**Agree**

Working Conditions Experienced by Overseas Filipino Workers (OFWs)

Completion of Contract Terms

The most significant factor that affects the working conditions of OFWs is the completion of their contract terms. With a mean score of 4.57 (Table 4), rated as "strongly agree," this suggests that most OFWs successfully fulfill their contracts without early termination. This finding highlights the commitment of Filipino workers to honor their agreements, which is essential in maintaining stable employment abroad. Successfully completing contracts is crucial for many workers, as it often represents the fulfillment of financial goals, such as supporting their families back home and ensuring a better future for their children (Kapur & McHale, 2005). Furthermore, meeting contract terms is often associated with the workers' ability to gain trust and respect from employers, which can lead to improved working relationships (Rother, 2006).

Relationships with Employers

Another important factor is maintaining a good relationship with employers, which received a mean score of 4.44, rated as "strongly agree." Positive employer-worker relations are crucial in ensuring a conducive working environment for OFWs. A good relationship with employers can contribute to job satisfaction and even result in better job security and the possibility of contract renewals (Babatunde & Adebisi, 2017). Research by Llorente & Aguila (2017) reveals that Filipino workers who cultivate a good rapport with their employers often find themselves in more stable working environments, where mutual respect and understanding foster a culture of cooperation and productivity.

Relationships with Co-workers
Maintaining positive relationships with co-workers also plays a significant role in the overall work experience of OFWs. With a mean score of 4.24, rated as "strongly agree," this reflects the importance of workplace harmony and camaraderie among workers. Effective teamwork and support from fellow workers are essential in mitigating the challenges faced in foreign work environments, such as homesickness, language barriers, and cultural differences (Zhao & Ren, 2011). The absence of strong workplace relationships can lead to feelings of isolation and discontent, which negatively impacts workers' well-being and performance (Llorente & Aguila, 2017).

Provision of Rest Days
The provision of rest days, or days off, is another key factor influencing the working conditions of OFWs. With a mean score of 3.55, which corresponds to "agree," the study suggests that while rest periods are commonly granted, they are not always consistent. According to the International Labour Organization (ILO, 2017), rest days are crucial for workers' physical and mental health, as they allow employees to recharge and avoid burnout. However, many OFWs, especially domestic workers, report difficulties in securing sufficient rest periods due to the nature of their work, which may involve long hours or demanding tasks (Santos, 2020). The inconsistency in rest days can contribute to job dissatisfaction and fatigue, affecting both productivity and overall well-being.

Bonuses and Performance Recognition
Receiving bonuses for good performance is another indicator of positive working conditions. With a mean score of 3.79, rated as "agree," this suggests that some employers recognize and reward their workers for exceptional performance. Financial incentives, such as bonuses, are often used as motivational tools and a means of acknowledging workers' hard work (Hernandez, 2018). However, as indicated by the score, this practice is not universal and is contingent on the employer's policies and the type of work involved. The lack of consistent performance rewards can lead to disillusionment among workers, as it may feel like their extra efforts are not adequately recognized or compensated.

Delayed or Unpaid Salaries
One of the more concerning issues faced by OFWs is delayed or unpaid salaries, which received a mean score of 3.08, indicating mixed experiences among workers. While many respondents reported timely wage distribution, a significant number of OFWs experience delays, affecting their financial stability and ability to support their families. The Philippine Overseas Employment Administration (POEA, 2019) reported that wage delays are a common grievance among Filipino workers, particularly in countries with less stringent labor laws or where employer-employee disputes are not adequately addressed. The uncertainty surrounding salary payments can lead to anxiety and financial distress among workers, complicating their efforts to meet personal and familial obligations.

Contract Substitution
Contract substitution, or the alteration of contract terms upon arrival abroad, is another issue that OFWs face. With a mean score of 3.03, indicating uncertainty, it is clear that some workers encounter this problem, where the terms of their employment contracts are changed upon arrival. This issue is especially prevalent in countries where labor regulations are weak, and workers often feel compelled to accept new terms due to the fear of losing their jobs (Gonzalez, 2018). Contract substitution is a significant concern because it undermines workers' rights and can lead to exploitation, as they may be forced to work in conditions that were not originally agreed upon.

Poor Living Conditions
The quality of housing provided to OFWs is another important aspect of their working conditions. With a mean score of 2.28, which reflects mixed opinions, it is evident that while some workers are satisfied with their living conditions, others experience poor housing arrangements. In many cases, OFWs are housed in overcrowded, unsafe, or unsanitary accommodations, especially domestic workers who often live in their employers' homes (Santos, 2020). The ILO (2017) highlights that inadequate housing can negatively impact workers' health and productivity. Furthermore, poor living conditions contribute to the overall stress experienced by OFWs, leading to feelings of dissatisfaction and isolation.

Abuse and Exploitation
Abuse and exploitation, including verbal, physical, or emotional mistreatment, scored a low mean of 1.74, indicating that most workers do not encounter such issues. While the majority of OFWs report relatively safe and supportive work environments, cases of abuse still occur, particularly among domestic workers. The Philippine government has implemented policies to protect workers from abuse, but challenges persist, especially in countries where laws protecting migrant workers are insufficient or poorly enforced (Mendoza, 2017). Nonetheless, the relatively low incidence of abuse suggests that most OFWs work in conditions that are free from mistreatment.

Illegal Termination
The issue of illegal termination, which refers to wrongful dismissal without just cause, received the lowest mean score of 1.53, strongly disagreeing. This suggests that instances of wrongful termination are rare among OFWs. However,

the fear of job loss remains a concern for many workers, particularly in industries where labor rights are not well protected (Babatunde & Adebisi, 2017). While illegal termination is not a widespread issue, the threat of job insecurity can create stress and anxiety among workers, especially if they have few alternative employment options.

Table 4. Working conditions faced by OFWs

Statement	Mean	Description
Contract Substitution: Work contracts from the Philippines change when you arrive abroad	3.03	Moderately Agree
Employer gives rest day/day off at least once a week	3.55	Agree
Finished Term: finished your contract term	4.57	Strongly Agree
Good relationship with employer	4.44	Strongly Agree
Good relationship with co-workers	4.24	Strongly Agree
Unpaid or Delayed Salaries: Employers delay payments or don't pay salaries at all.	3.08	Undecided
Employers give you bonuses whenever you do your job well	3.79	Agree
Abuse and Exploitation: often face physical, verbal, or emotional abuse.	1.74	Strongly Disagree
Poor Living Conditions: overcrowded or poorly maintained housing provided by their employers.	2.28	Moderately Agree
Illegal Termination: Getting fired without a valid reason leaves OFWs stranded in a foreign country, often without money, legal options, or a way to go home.	1.53	Strongly Disagree
Weighted Mean	**3.22**	**Undecided**

Overseas Filipino Workers (OFWs) remittances to support their families

Monthly Remittances

The majority of OFWs tend to send amounts that fall within the range of Php 15,000 to 20,000 (Table 5). According to a survey of 230 respondents, 65.34% of them remit within this range, making it the most common monthly remittance amount. The next largest group of respondents, 24.15%, sends between Php 9,000 and 14,000. This suggests that while most OFWs can send a moderate amount, a smaller proportion send smaller sums, possibly due to lower income levels or higher costs of living in their host countries.

The next higher range of Php 21,000 to 30,000 is sent by 10.51% of the respondents, reflecting that only a small percentage of workers have the means to send higher amounts of money. Interestingly, no respondents were found to remit amounts exceeding Php 30,000, highlighting the financial limitations faced by the majority of OFWs, despite the significant contributions they make. This lack of remittances in the highest ranges may also suggest that while the remittance sector is vital, there is a ceiling to how much OFWs can send without compromising their own financial stability in foreign lands.

Contextualizing Remittance Amounts: The distribution of remittance amounts among OFWs reflects broader socio-economic patterns. According to R. L. Z. Bayot (2020), the ability of OFWs to remit higher amounts often correlates with the type of work they engage in and the countries they are stationed in. Skilled workers, such as those in healthcare, engineering, and technical fields, typically earn higher salaries and may be able to send larger amounts. In contrast, unskilled workers or those in the service industry may remit lower amounts due to lower wages.

Table 5. Allocation of Remittances to the Families of OFWs

Monthly Remittances to the family	Freq. (N=352)	Percent
Php 9,000-14,000	85	24.15
Php 15,000 to 20,000	230	65.34
Php 21,000 to 30,000	37	10.51
Php 31,000 to 40,000	0	0.00
Php 41,000 to 50,000	0	0.00
Php 51,000 and above	0	0.00
Total	**352**	**100.00**

Projects/investments Established by the OFWs

Real Property Investments

One of the most prominent types of investments among OFWs is in real properties. According to the survey, house improvements rank the highest, with a mean score of 3.62, which suggests that most OFWs prioritize upgrading or renovating their homes either during or after migration. This focus on home improvements is consistent with the findings of other studies, which indicate that OFWs often view the enhancement of their residential properties as a means to provide better living conditions for their families (Gonzalez & Sugayan, 2019). The desire for a better home reflects a deep-seated cultural emphasis on family and the need for social recognition through homeownership (Salazar, 2016). This trend is supported by Lopez et al. (2017), who found that property upgrades are frequently the first investment choice for OFWs due to both emotional and financial considerations.

The second-highest investment is enhancing home lots, which had a mean score of 2.89 (Table 6). This moderate level of investment indicates that many OFWs also focus on improving or expanding their residential lots, though perhaps to a lesser extent than home renovations. The improvement of home lots can be seen as a long-term investment, allowing for the future development of additional structures or increasing land value, which aligns with research by Ager (2020), who noted that land ownership is often prioritized by OFWs for its long-term financial security benefits. Next in line is the expansion of farmland, which received a mean score of 2.38, categorized as moderately improved. This suggests that a number of OFWs with agricultural backgrounds or those hailing from rural areas may choose to invest in expanding agricultural land. As noted by Palma & Salazar (2018), OFWs from rural areas frequently seek to re-establish their connections with agricultural pursuits as a way of ensuring livelihood stability for their families back home.

In contrast, investments in industrial properties and commercial rentals were rated the lowest, with mean scores of 2.02 and 1.85, respectively. These categories reflect minimal investment in business properties and rental ventures. The lower scores may be indicative of the challenges OFWs face in managing larger-scale investments, such as commercial properties, due to the complexities involved in overseeing these businesses from abroad (Sarmiento, 2020). Furthermore, the lack of knowledge or experience in commercial real estate may deter OFWs from venturing into these areas (Diaz, 2019). According to Morrow (2017), OFWs often prefer investments that are less risky and easier to manage, such as residential properties, which require less day-to-day involvement.

Personal Property Investments

In the realm of personal properties, OFWs show a clear preference for investing in digital gadgets such as phones, laptops, and cameras, with a mean score of 3.56. This category of personal property reflects the growing digitalization of everyday life, as well as the desire of OFWs to stay connected with their families and to maintain a competitive edge in an increasingly tech-driven world (Garcia, 2018). Many OFWs prioritize upgrading their devices because it enhances their ability to communicate with loved ones and access work-related resources remotely.

Motorcycles and jewelry follow closely behind, each with a mean of 3.48, categorized as improved. Motorcycles, in particular, represent a practical investment for mobility and convenience, while jewelry serves as both a personal indulgence and a form of financial security, often acting as a store of value in the event of economic downturns (Neria & Estrella, 2021). This trend is consistent with the findings of Rojas et al. (2018), who found that OFWs often see these types of personal investments as essential for improving their lifestyle and securing wealth in a tangible form.

The category of furniture enhancement, with a mean score of 2.67, indicates moderate efforts to improve home interiors. While this is a more significant investment compared to other personal properties, it ranks lower in priority than technology and vehicles. This may suggest that while OFWs do invest in home decor and comfort, these improvements are seen as secondary to more functional or valuable items (Castro & Tiongson, 2022).

At the bottom of the personal property investment list is the purchase of cars, with a mean score of 2.25. This indicates that fewer OFWs are prioritizing car ownership, likely due to the high cost of vehicles, as well as the practical consideration of not needing a car when living abroad or in areas with efficient public transportation systems (Santos & Rizal, 2019). Thus, investing in a car may not be seen as essential or feasible for many OFWs.

Investment in Financial Assets

When it comes to financial investments, the highest-rated category is establishing businesses, such as stores, rental boutiques, or business centers, with a mean score of 2.32. This reflects the entrepreneurial spirit of OFWs, who seek to build businesses that can generate income while they are still working abroad or upon their return. Research by Batac & Lao (2018) highlights that OFWs are often keen to establish small businesses as a way to provide employment for family members and secure a source of income that will continue to benefit them in the long run.

Following business ventures are investments in insurance (both health and life), which scored a mean of 2.23. Health and life insurance are crucial investments for OFWs, as they seek to secure their family's well-being in case of unforeseen events. This is especially true in the context of the high-risk nature of working abroad, where workers are exposed to various health risks and accidents (Chavez, 2018).

Next are retirement plans, with a mean of 2.13, and stock investments, with a mean of 1.87. These two categories reflect a limited interest in long-term financial security among OFWs. While some OFWs are starting to consider retirement plans and stocks, these investments are still relatively minimal compared to more immediate concerns like home ownership and business ventures. According to Torres (2016), the low prioritization of stock investments can be attributed to the complexity of the stock market and the lack of financial literacy among many OFWs, as well as the need for immediate returns from investments that are more tangible, such as real estate or businesses.

Finally, networking memberships received the lowest score of 1.77, showing that only a few OFWs engage in professional networks or business associations. This lack of interest may be due to the limited networking opportunities available for OFWs, especially those working in more isolated or non-professional sectors abroad (Martinez & Salazar, 2020).

Table 6. Socioeconomic Well-being

Real Properties	Mean	Description
House improvement during/after the migration	3.62	Improved

Enhancing home lot during/after migration.	2.89	Moderately Improved
Farmland expansion during/after migration.	2.38	Moderately Improved
Establishing commercial rentals	1.85	Slightly Improved
Establishing industrial property	2.02	Slightly Improved
Weighted Mean	**2.52**	**Slightly Improved**
Personal Properties	**Mean**	**Description**
Purchased motorcycle during/after migration	3.48	Improved
Purchased car during/after migration	2.25	Slightly Improved
Collecting jewelry during/after migration.	3.48	Improved
Upgrading digital gadgets (phones, laptops, cameras, etc.) during/after migration.	3.56	Improved
Enhancing interior furniture	2.67	Moderately Improved
Weighted Mean	**3.09**	**Moderately Improved**
Investment	**Mean**	**Description**
Insurance and Retirement plans during/after migration.	2.13	Slightly Improved
Established businesses (stores, rental boutiques, business centers, etc.).	2.32	Slightly Improved
Stocks investment	1.87	Slightly Improved
Networking Membership	1.77	Slightly Improved
Insurance in Health and Life plans during/after migration.	2.23	Slightly Improved
Weighted Mean	**2.06**	**Slightly Improved**

Social and Emotional Well Being

Social Well Being

Overseas Filipino Workers (OFWs) often face unique challenges that shape their experiences and impact their social well-being. Social well-being, broadly defined as the quality of an individual's relationships, their ability to navigate social networks, and the maintenance of emotional and psychological balance, is crucial to their overall health. For OFWs, the pursuit of social well-being involves several interconnected factors, including communication skills, conflict management, relationship-building, and financial stability. Understanding how OFWs manage these aspects provides valuable insight into their coping mechanisms and strategies for achieving a sense of well-being, despite the challenges of working abroad.

One of the most significant aspects of social well-being among OFWs is maintaining strong and open communication with others. This is especially crucial because OFWs often work in environments where they are physically distant from their families and home communities. According to the study, the highest-rated aspect of social well-being was communication, with a mean score of 4.29 (Table 7), categorized as "highly improved." This suggests that the majority of respondents have significantly enhanced their communication skills. Open and effective communication is fundamental not only for personal relationships but also for navigating the complexities of work environments, where cultural and language barriers often exist (Graham, 2013). The ability to clearly articulate thoughts and feelings strengthen interpersonal connections and promotes emotional support, which is essential for coping with the stress of being away from home.

In addition to improving communication skills, OFWs also place significant emphasis on having proper expectations and understanding in their communications. With a mean score of 4.01, this aspect was described as "improved." This indicates that many OFWs have learned to communicate with greater clarity and understanding, adjusting their expectations when interacting with people in their host countries and within their own families. According to a study by Dumlao et al. (2018), effective communication and mutual understanding are pivotal for OFWs to balance their dual roles as workers abroad and family providers back home. Clear expectations ensure that both OFWs and their families maintain healthy, supportive relationships despite the geographical separation.

Another crucial aspect of social well-being among OFWs is resilience in conflict management. The ability to handle conflicts effectively is important for maintaining harmonious relationships both at work and within the family. With a mean score of 3.86, described as "improved," OFWs demonstrate that they are becoming more adept at managing conflicts in a constructive manner. Conflict management strategies such as negotiation, problem-solving, and emotional regulation help to mitigate the adverse effects of stress, promoting healthier relationships and improving overall well-being (Cohen & Wills, 1985). Moreover, in the context of being far from home, where emotional and psychological support might be limited, having resilience in dealing with conflicts becomes even more essential.

Building strong relationships with others to foster trust and collaboration also plays a key role in social well-being, though it received a mean score of 3.63, categorized as "improved." This reflects the ongoing development of relationship-building skills among OFWs, enhancing their ability to collaborate with coworkers and connect with others on a personal level. Developing these social bonds is essential for both emotional support and professional success. According to Toth (2014), the development of trust and collaboration in the workplace improves not only individual well-being but also job satisfaction and productivity. For OFWs, these skills are essential in creating a sense of belonging and support, both in their personal and professional lives.

However, while communication, conflict management, and relationship-building are crucial for social well-being, financial management remains a significant challenge for OFWs. The lowest-rated item in the study was "having enough household budget," with a mean score of 3.13, categorized as "moderately improved." This indicates that although there have been improvements in financial management, OFWs still face challenges in managing their finances effectively. Financial stress can significantly impact an individual's emotional and psychological well-being, as it creates additional pressures and can lead to feelings of inadequacy or anxiety. As reported by McBride et al. (2003), financial instability is one of the most common sources of stress among migrant workers. This concern is further exacerbated by the responsibility OFWs often feel towards their families back home, who rely on their remittances for daily expenses and long-term financial security.

The overall weighted mean of 3.78, categorized as "improved," reflects a generally positive trend in the social well-being of OFWs. Despite the challenges, many respondents report improvements in their social interactions, communication skills, and emotional resilience. It is important to recognize that social well-being is a dynamic process, influenced by both individual and external factors. While OFWs continue to face significant obstacles, such as financial strain and emotional distance from loved ones, the strategies they employ to enhance their communication, conflict resolution, and relationship-building skills highlight their capacity for adaptation and growth.

This implicate that OFWs face numerous challenges that could affect their social well-being, they employ a variety of strategies to maintain and enhance their interpersonal relationships. Communication, conflict management, and relationship-building are central to their overall well-being, and while financial management remains a concern, the overall trend indicates significant improvement in these areas. Future support systems and interventions aimed at enhancing the social well-being of OFWs should focus on further improving financial literacy and emotional support networks to address the ongoing challenges they face.

Table 7. Social well-being of OFWs

Social Wellbeing	Mean	Description
1. Maintaining strong and open communication with others.	4.29	Highly Improved
2. Resilience in conflict management.	3.86	Improved
3. Proper expectations and understanding in communication.	4.01	Improved
4. Enough household budget	3.13	Moderately Improved
5. Fostering strong understanding with others to build trust and collaboration.	3.63	Improved
Weighted Mean	**3.78**	**Improved**

Emotional Well-being of OFWs

The emotional well-being of Overseas Filipino Workers (OFWs) is a multifaceted aspect of their lives, shaped by various internal and external factors. OFWs experience unique challenges due to the nature of their work, including prolonged separation from family, exposure to different cultures, and the emotional strain of their demanding labor conditions.

Research on their emotional well-being consistently shows that self-care management, emotional supports and moral understanding from the family were highly improved. While, improved on stress management and moderately improved on debt management (Table 8).

Learning to manage stress is critical for maintaining emotional well-being, as chronic stress can lead to burnout, anxiety, and depression (Mendoza & Dulay, 2020). Effective stress management practices employed by OFWs may include physical activities such as exercise, mindfulness techniques like meditation, and seeking professional mental health support when necessary. The recognition of the importance of stress management reflects the growing awareness among OFWs of the need to preserve their mental and emotional health. Research by Espiritu and Ibarra (2019) shows that OFWs who engage in active stress management techniques report better mental health outcomes and greater overall satisfaction with their lives abroad.

The financial strain can contribute to significant emotional distress if not adequately managed (Sanchez et al., 2018). The moderate improvement in debt management suggests that while progress has been made, many OFWs still face challenges in effectively managing their finances.

Financial literacy and budgeting skills are essential for OFWs to maintain emotional well-being, as financial stress is a major contributor to anxiety and depression (Chavez & Mendoza, 2021). Programs aimed at improving financial literacy, such as those provided by government agencies and NGOs, can be beneficial in helping OFWs make informed decisions about savings, investments, and debt repayment. Reducing financial uncertainty by learning how to manage money effectively can relieve significant emotional pressure and lead to greater peace of mind (Valencia et al., 2020).

Table 8. Emotional Well-being of OFWs

Emotional Well-being	Mean	Description	Mean	Description
Stress management	3.91	Improved	3.91	Improved
Debt management	3.88	Moderately Improved	3.88	Moderately Improved
Self-care management	4.41	Highly Improved	4.41	Highly Improved
Emotional support from the family.	4.34	Highly Improved	4.34	Highly Improved

Moral understanding from family.	4.36	Highly Improved	4.36	Highly Improved
Weighted Mean	**4.18**	**Improved**	**4.18**	**Improved**

Conclusion

The challenges faced by Overseas Filipino Workers (OFWs) in terms of socioeconomic, social, and emotional well-being are deeply interconnected and multifaceted, reflecting the complexities of their experiences abroad. While their contributions to the Philippine economy through remittances are monumental, the personal costs they bear often go unnoticed. These challenges not only affect the workers themselves but also have ripple effects on their families and communities.

The monthly remittances of the OFWs significantly contributed in acquiring real and personal properties, investment and promote social wellbeing among their families in the home country.

Recommendations

1. To the Government: the government should create a dedicated regulatory agency under the Department of Migrant Workers (DMW) and the Philippine Overseas Labor Office (POLO) to oversee employer compliance with employment contracts. The DMW and POLO must enhance the protection of OFWs by ensuring strict compliance with employment contracts through regulatory oversight, monitoring, and enforcement mechanisms such as the establishment of an OFWs' employment compliance monitoring body, implementation of a blacklisting system for violating employers, strengthening diplomatic engagement for contract enforcement, enhancing worker awareness and reporting mechanisms, deployment of labor attachés in high-risk countries, development of a digital OFWs' monitoring and reporting system, regular assessment and risk classification of host countries, strengthening coordination between government agencies, mandatory access to communication tools. Furthermore, financial literacy seminars should be conducted by these institutions to help future OFWs manage their financial affairs.

2. To the future OFWs: Future Overseas Filipino Workers (OFWs) must possess strong qualities to navigate the challenges they face, especially since returning home may not be easy for them. A sharp mind and patience are essential for them. Additionally, they should attend financial literacy seminars to improve their understanding of effective financial management.

3. Private Sector

Employment and Reintegration Programs- the private sector plays a critical role in ensuring that returning OFWs can smoothly reintegrate into the local workforce. Many OFWs possess specialized skills acquired from their overseas employment, yet they struggle to find jobs upon their return. Companies should develop reintegration programs that match OFWs' skills with suitable job openings in industries such as construction, healthcare, and manufacturing (Rodriguez, 2018). Additionally, private firms can collaborate with government agencies like the Department of Migrant Workers (DMW) to create a priority employment system for returnees. Providing reskilling programs tailored to the needs of different industries will also increase OFWs' employability (Ruiz, 2022).

Financial Literacy and Investment Opportunities - Many OFWs send a large portion of their earnings home as remittances, but without proper financial management, these funds often go to short-term expenses rather than sustainable investments. The private sector, particularly banks and financial institutions, should offer specialized financial literacy programs to educate OFWs and their families about investment opportunities such as real estate, small businesses, and mutual funds (Yang & Martinez, 2021). Microfinance institutions can also introduce savings and investment plans tailored for OFWs, ensuring their financial stability even after returning home (Bangko Sentral ng Pilipinas [BSP], 2023).

Mental Health and Well-being Support - The emotional toll of working abroad is significant, as OFWs often experience loneliness, homesickness, and even abuse (Parreñas, 2015). Upon their return, reintegration challenges may lead to psychological distress. Companies should invest in mental health programs, including counseling services, stress management workshops, and peer support groups to assist OFWs in adjusting back to local life (Fasani et al., 2020). Collaboration with non-government organizations (NGOs) and mental health professionals can ensure effective implementation of these initiatives.

4. **Academe (Faculty)**

Research on Labor Migration - academic institutions should encourage faculty members to conduct research on various aspects of labor migration, such as its economic impact, social consequences, and policy gaps. By analyzing trends in remittances and employment, faculty members can provide empirical data that help shape labor migration policies (Rodriguez, 2018). Collaborative research with international universities can also shed light on global best practices for protecting migrant workers.

Policy Recommendation Papers - Faculty members can serve as thought leaders in shaping labor migration policies by producing well-researched policy recommendation papers. These papers should focus on issues such as fair wages, protection against labor exploitation, and reintegration support for returning OFWs. By engaging with policymakers and organizations like the Overseas Workers Welfare Administration (OWWA), faculty members can ensure that their research contributes to meaningful legislative changes (Orbeta & Abrigo, 2019).

Curriculum Development - Integrating labor migration studies into university curricula is essential for raising awareness about the realities faced by OFWs. Courses in economics, sociology, and political science should include topics on international labor migration, remittances, and global labor policies. By doing so, future policymakers, business leaders, and educators will be equipped with the knowledge needed to address labor migration challenges (Battistella, 2018).

5. Academe (Students)

Awareness Campaigns - students can play a vital role in spreading awareness about the contributions and struggles of OFWs. Universities should organize forums, documentary screenings, and panel discussions featuring OFWs and labor migration experts. Awareness campaigns can also extend to online platforms, where students can create digital content that highlights the sacrifices and achievements of migrant workers (Bello, 2021).

Internships and Community Engagement - students can gain practical experience by participating in community-based programs that support OFW families. Partnering with NGOs and government agencies, universities can offer internships where students assist in providing financial management training, legal aid, and mental health support to OFW families (Gonzales, 2020). This hands-on engagement not only benefits OFW families but also fosters civic responsibility among students.

Entrepreneurship Training — Encouraging entrepreneurship among students can contribute to local economic development and provide sustainable income opportunities for OFW families. Business and entrepreneurship programs should include workshops on start-up creation, financial planning, and marketing strategies tailored for OFW families who wish to establish small businesses (Ruiz, 2022). Universities can also create incubation centers that help OFW families develop and sustain their business ventures.

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