

THE SOCIOECONOMIC IMPACT OF OVERSEAS EMPLOYMENT AMONG WORKERS FROM THE TWO LANAOS

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Some of the social and economic effects of temporary migration to the Middle East by contract workers are explored in this paper, as based on a sample of 218 respondents from Lanao del Sur and Lanao del Norte. In general, the respondents did experience significant economic gains. This was especially true for Christian respondents, due largely to their higher average levels of educational attainment. Findings are also presented with regard to investment in entrepreneurial activities.

Movements of people across national borders are phenomena which repeatedly occur in the Philippines, as well as in other developing countries, in response to economic opportunities.¹ Two usual destinations of international migrants are the United States and the Middle East. The Philippines has become the second largest source of migrants to the U.S.² and has also figured prominently in the feverish wave of large-scale migrants to the Arab world during the past five years. In 1983, for instance, the Ministry of Labor and Employment reported that some 483,000 workers left the country for job hunting in different countries in the Middle East (Parazo, 1984).

Economically, overseas employment is a profitable enterprise and a major source of foreign exchange. In 1979, it ranked second as a dollar earner for the country, turning in about US\$1 billion in the form of remittances (Anonymous, 1979). Toward the close of 1983, remittances amounted to US\$944.45 million but declined somewhat during 1984. Despite this, there is still hope that overseas employment will continue to play an important role in the lives of millions of Filipinos.

Beyond official statistics and occasional journalistic accounts (some of which consist of sensationalized stories), knowledge about Filipino labor migration to the Middle East remains to be dug from the field. In light of increasing attention to the impact of overseas employment, especially during this period of crisis, there is need for serious research into the plight of the migrant workers.

The present study is an attempt along this direction. It seeks to find out the dominant motivations among Filipino workers who obtained jobs in the Middle East. More importantly, it also probes into the consequences of migration for their own lives. The crucial question in this paper is whether overseas employment brings about upward socioeconomic mobility for the workers and their families. More specifically, answers to the following questions are sought:

1. What are the dominant reasons for overseas employment as perceived by the workers themselves? Are they principally motivated by money?
2. Have there been socioeconomic improvements in their lives? Have their incomes

and levels of living increased as a result of their jobs overseas? What material items do they typically prefer and in what order are they procured?

3. As capital has been made available to their families, in what economic projects do they invest? Do they become entrepreneurs?
4. Do ethnic groups respond differently to the improvements delivered by overseas employment? Are Muslims more or less favored by these improvements, as compared to Christians?

Research Setting

The locale of this study is the two Lanao provinces and their sister cities, Iligan and Marawi. Lanao is a land of contrasts, which makes it an interesting site. It is peopled by two distinct religious and ethnic groups: the Muslims (Maranaos) and the Christians (largely Visayans). The southern province, Lanao del Sur, is a predominantly Muslim community (about 95 percent of the residents are adherents of Islam) whose ethnic name, "Maranao," is derived from the magnificent Lake Lanao (or Ranao). Agriculture, fishing and forestry are the mainstay of the Maranaos, although they are also known for their fine handicrafts and complex artisanry.

In the northern part, Lanao del Norte presents an opposite image. A majority of its people (about 85 percent) are Christians whose lifestyle revolves around the industries that have made Iligan a first class city. Both the Maranao and the Christian inhabitants of Lanao seem to be equally tempted by tales of "milk and honey" in the Arab world which they interpret more materially as petro dollars.

The two Lanaos offer an ideal case for migration research because they have been areas of out-migration during the past 20 years. In the studies of Pascual (1965), and Kim (1972), for instance, these provinces were confirmed to be among the high-density Philippine communities, including Manila, which posted heavy rates of out-migration between 1960 and 1970. Lanao del Norte had a net loss of 21,899 indi-

viduals due to interprovincial migration, while Lanao del Sur registered a much bigger net loss (80,128) during the same period. In the most recent Philippine census, Lanao del Sur has continued to lose inhabitants, making some observers suspect the accuracy of the census' head count. During this period it was the only province in Mindanao whose population experienced a net outflow.

Data and Procedures

One of the difficulties encountered in this study is the listing of all possible overseas workers; thus, records are not immediately available to allow the team to delineate the precise boundary of the research population.³ A researcher would have to go to Manila to gather the needed information by poring over the files of the Ministry of Labor and Employment (MOLE) or of the various recruitment agencies. Getting access to and utilizing such a list is a Herculean task and would require more time and financial resources than were available to the investigators.

To alleviate this problem, we decided to use a non-probability sampling method through a procedure called interactive sampling.⁴ Under this method, we listed some theoretical members of the population by asking the workers themselves about their friends and relatives who have worked or are still working in the Middle East, and who in turn provided us with other names necessary for the research. More than 200 names of overseas workers were nominated; these persons were then contacted individually for an interview during the early part of 1983. The interviews ran for a period of three months, yielding a total sample of 218 usable cases. In the event that a respondent could not be personally interviewed, as in the case of those still working abroad, the spouse was taken as an alternate informant. With this limitation, data on perceptions cannot be entirely relied upon for such cases.

The next task is the problem of definition and measurement. Socioeconomic status is used with reference to income and level of living. The definition of income does not pose a

problem, but the same cannot be said for level of living. In our usage we take level of living to mean the actual consumption of goods and services necessary to satisfy some of the basic human wants (Castillo *et al*, 1967). It bears upon an individual's aspirations for good health, freedom from poverty, enjoyment of status respect and recognition, and other forms of well-being. Because the concept is very general in scope, measurements have tended to focus on patterns of consumption of certain household goods and services, thereby narrowing its usage to material possessions. The same is true for the present case insofar as we have operationally interpreted this term as the position or rank of a family on a scale of household possessions, as indicated empirically by the number of items that a family has acquired, relative to other families.

We thus determined level of living through a simple count of how many items the family has (or does not have) in an inventory of 17 household items. We analyzed these data through the use of a scaling technique popularized by Guttman and his associates. In a finished Guttman scale, a family is assigned a rank depending on whether it possesses items arranged according to magnitude of "difficulty." That is, if one is found to have scored favorably (i.e., a plus score) for the most difficult item, he will also score favorably on all other items. A sound Guttman scale shows a smooth ranking of cases as well as items in terms of possession or non-possession, giving a reproducible pattern which is at least 90 percent accurate.⁵

The researchers carried out the scaling by hand to develop three Guttman scales with acceptable coefficients of reproducibility. The scales consist, first, of possessions "before" the respondents went abroad (CR = .90); secondly, with the patterns of acquisition of new household items "after" working abroad (CR = .91); and, finally, with the total ("before" and "after") possessions (CR = .90).⁶

Findings

A brief description of the respondent workers is necessary before we present data which

bring to bear on the research objectives. Of the 218 respondents, a hefty majority (83 percent) belonged to the 25-39 year old age bracket, with an average age of 32 years. In terms of sex, nearly all were males (94 percent). Age and sex selectivity among the overseas workers are determined by the nature of and demand for employment in the Middle East⁷ and by the relatively conservative Islamic values which discourage women workers from accepting employment there.

The migrant workers were mostly Muslims. Fifty-five percent claimed to be so, while the rest classified themselves as Christians. The "true color" of their religious identity, however, cannot be ascertained from this response because of the observed tendency of some workers, as reported in the newspapers, to become "instant" Muslims by religious conversion or by faking their religious affiliation just so they could make it to the list of their Arab employers.

Educationally, the workers have a high level of attainment. About two-thirds (68 percent) are either college graduates or have done some years of college work. Close to one fourth (24 percent) were high school graduates.⁸

Prior to their stint in the Middle East the workers had been employed in various agencies, such as in factories (35 percent), government offices (24 percent), business establishments (15 percent), construction firms (9 percent) and hospitals (3 percent). These experiences confirm that they are not first-time job seekers.

Motivation

When asked what motivated them to seek employment in the Middle East, the workers gave varied responses. The single most important reason which they gave (46 out of 218 cases mentioned this) was "high payment." No doubt they say this because wages are expressed in US dollars. Some years ago, for instance, a Filipino worker in Saudi Arabia received at least seven and a half times the salary he would have earned in the Philippines at the time, not to mention the built-in

advantage of earning in dollars. This was still true at the time of the study for most of our respondents. Their mean monthly income after working in the Middle East was roughly ₱5,000.⁹ This figure casts under its shadow the average annual income (₱5,840) of Filipino families in 1975.¹⁰ Estimated at an average annual increase of 9.4 percent, this means that a typical Filipino family would be earning only about ₱900 a month in 1982.

Other motives include "opportunity to go to Mecca" (mentioned by 10 percent of the cases), "children's education" (9 percent), "save money for business investment" (3 percent), "chance" (3 percent), and various combinations of these reasons (mentioned by about 50 percent). Going to Mecca is decidedly a motive influenced by Islamic religion, since Muslims are enjoined to see the Holy Land as a matter of spiritual obligation. Saving money for the education of one's children and for business investment are expectations that do

not seem to be immediately realized. We shall return to the business side of migration in a subsequent section of this report.

Socioeconomic Improvement

Two related indicators, income and level of living, shall be presented here in answer to our second research objective; that is, to ascertain whether the workers have experienced improvements in their socioeconomic lives. Using income data, we can observe considerable changes "before" and "after" employment in the Middle East (see Table 1). Prior to working abroad, the respondents reported an average monthly income of ₱1,306. When they returned home a couple of years later (some of the workers are still abroad at the time of the interview), their average monthly income had shot up to ₱4,998, that is by 283 percent. Assuming that the income data are reliable, the observed increase is indeed dramatic when compared to the national norm of 9.4 percent per year among

Table 1. Percentage Distribution of Workers by Monthly Income Before and After Working Abroad

| "Before" (N = 201) | | "After" (N = 208) | |
|--------------------|--------------|-------------------|---------------|
| Income class | Percent | Income class | Percent |
| 4,001 & over | 2.5 | ₱9,001 & over | 7.2 |
| 3,501 - 4,000 | 3.0 | 8,251 - 9,000 | 1.4 |
| 3,001 - 3,500 | 2.0 | 7,501 - 8,250 | 2.9 |
| 2,501 - 3,000 | 0.5 | 6,751 - 7,500 | 11.1 |
| 2,001 - 3,000 | 5.0 | 6,001 - 6,750 | 5.8 |
| 1,501 - 2,000 | 10.4 | 5,251 - 6,000 | 3.3 |
| 1,001 - 1,500 | 31.8 | 4,501 - 5,250 | 11.5 |
| 501 - 1,000 | 33.8 | 3,751 - 4,500 | 18.8 |
| 500 & below | 10.9 | 3,750 & below | 38.0 |
| Total | 99.9% | | 100.0% |

Mean Income (before) = ₱1,306

Mean Income (after) = ₱4,998

Note: Percentages do not add up to 100 due to rounding.

families during 1956-1975 (NEDA 1981: 8-9). This change in income is also large enough to attain statistical significance, using the McNemar test for correlated samples (Siegel 1956: 63-67).¹¹

Are the changes in income genuine? Do the respondents tell the truth about the limits of their income? Do they remember how much they were earning before going abroad? These questions are rival hypotheses which threaten the accuracy of income data as reported by the workers themselves. Satisfactory answers are not easily forthcoming except to say that these data should be used with caution. If anything, we suspect that income is systematically underreported, owing to fear of taxation. As Tilman (1970: 305-306) observes:

It is no secret that in the Philippines very few people with taxable income report these accurately. Rather there is a complicated but clearly understood process of reducing the reported income and then bargaining with the Bureau of Internal Revenue investigator. In this way, the taxpayer saves money, the investigator probably supplements his salary, and only the government loses. The system works well for all, except the researcher.

To validate the income data, we have resorted to the use of an alternate, but more unobtru-

sive (and perhaps more accurate) measure of socioeconomic status — the level of living. Based on the two level-of-living scales (before and after working abroad), we then compared the statuses of the migrant workers to see whether a similar change has occurred. To accomplish this aim, gains or losses were noted for each of the workers by taking the differences between the two level of living scales. Inspection of Table 2 shows that 80 percent of the cases are “gainers,” 17 percent have not changed and only 2 percent are “losers.” While there appears to be substantial changes in the level of living, test of their significance (by the McNemar test, Chi-Square = 0.74, n.s.) showed that the increase in the level of living is not statistically significant at 5 percent.

When the specific items of the two scales are taken into account, the same pattern of upward mobility is evident. Increases in possession range from 13 percent to 59 percent, with more cases observed to be buying stereos and TVs than any other household items comprising the level-of-living scale (see Table 3). This analysis brings us to the idea we had hinted earlier regarding the buying tendency among Filipino overseas workers. At close scrutiny we have observed that a returning worker almost always brings home the “bacon” that validates his new status in his own community. Coming home

Table 2. Gains/Losses in Level of Living Among the Workers

| | Frequency | Percent |
|----------------|------------|--------------|
| Gains* | | |
| 5 and over | 25 | 11.5 |
| 4 | 21 | 9.6 |
| 3 | 30 | 13.8 |
| 2 | 33 | 15.1 |
| 1 | 66 | 30.3 |
| 0 | 38 | 17.4 |
| Losses* | | |
| | 5 | 2.3 |
| Total | 218 | 100.0 |

*These are positive or negative differences, in ordinal scores, between two level-of-living scales which are calculated individually.

Table 3. Percentage of Workers Possessing Household Items in the Level-of-Living Scale Before and After Employment Abroad (N = 218)

| Household Items | Before | After | Difference |
|-----------------|--------|-------|------------|
| Stereo | 27.0 | 85.7 | 58.7 |
| Bed | 44.0 | 67.4 | 23.4 |
| Clothes closet | 32.5 | 59.1 | 26.6 |
| Television | 16.5 | 51.8 | 35.3 |
| Dresser | 34.8 | 48.1 | 13.3 |
| Refrigerator | 24.7 | 46.3 | 21.6 |
| Dining room set | 21.1 | 40.3 | 19.2 |
| Sewing machine | 18.8 | 31.1 | 12.8 |

with a stereo or a TV (often matched with a Betamax set) is a familiar spectacle among the proud workers. Their families also seem to engage in a buying spree of sorts, acquiring household items (usually electrical appliances) which they did not have previously.

This "consumeristic" tendency is captured in part by our Guttman scale in which acquisition is predictably reproducible; we can say with high accuracy (90 percent) which items they tended to buy, given some knowledge of what other items they bought. Where before a TV or a stereo was for an average worker quite difficult to procure, it becomes an almost ordinary item that refurbishes his home once he gets back from the Middle East. Thorstein Veblen's concept of conspicuous consumption among members of the upper class seems to be at work, in reverse, among our workers, most of whom do not belong to that class.

Carrying further the idea of consumption we have discovered that one of the best things that happened to the workers is putting a roof over their heads, which is an important requisite of life in the city. Where before only 37 cases (17 percent) had houses that they could claim to be their own, the number almost doubled to 64 cases (29 percent) after working abroad. More workers, too, had a piece of land for residential purposes. Before going to the Middle East, 64 cases (29 percent) had their own homelots; after some years of work there, 136 (62 percent) were able to own a homelot.

Furthermore, half of them have already started constructing a house from their savings.

Entrepreneurship

Does employment in the Middle East breed entrepreneurs? In attempting to answer this question, we inquired into the impact of employment on business among the workers, assuming that they did not spend all their money on items for conspicuous consumption. Overall, a little over a third of the workers had invested their savings in a business enterprise. One fifth of the cases (21 percent) plowed their hard-earned savings into new business ventures, while 29 cases (13 percent) expanded old ones. These responses indicate the magnitude of entrepreneurial benefits derived from overseas employment. The effects are similar to those of training individuals for entrepreneurial roles, as done by McClelland (1966) in India under expensive laboratory conditions.

Considering that the gap between "before" and "after" employment is about 2-3 years, it is likely that more cases will be drawn into business later. Already the signs are there to see. Of those who were not yet engaged in this activity, we have learned that a full 61 percent (134 cases) were also intending to open up their own businesses in the future.

Among those who are now in business, the typical enterprise they have chosen for themselves is the ubiquitous *sari-sari* store. Initial

business capital is understandably low (their average capitalization is ₱19, 230), with almost half of the cases investing ₱10,000 or less (see Table 4). From the point of view of their contribution to the community, the workers-cum-entrepreneurs have yet to demonstrate favorable changes in the economic structure by absorbing surplus labor and increasing the family income of others. The potential is there, however. When pooled together, the little capital each worker has amassed can result in considerable business activity.

Ethno-Religious Differentials

Turning attention now to the last objective of the study, we shall see what differences there

are between Muslim and Christian workers with respect to the observed socioeconomic improvements after migration. It is noteworthy in this regard that some of the workers have benefited more than others. The researchers' expectation that the Muslim workers would receive greater benefits was not borne out by facts. It appears that the opposite is true insofar as Christian workers had somewhat higher incomes after overseas employment than did our Moslem respondents (see Table 5). This difference, however, was not statistically significant, while a similar comparison for income levels earned before going abroad was so. Thus, income disparities between the two groups appear to have diminished somewhat as a result of overseas employment.

Table 4. Type of Business and Level of Initial Capital Among the Enterprising Overseas Workers (N = 67)

| Type of Business | Percent | Initial Capital | Percent |
|----------------------|---------------|-----------------|---------------|
| Sari-sari store | 61.2 | ₱50,000 & over | 11.9 |
| Transportation | 13.4 | 40,001 – 50,000 | 9.0 |
| Farming/agribusiness | 10.4 | 30,001 – 40,000 | 1.5 |
| Eatery | 4.5 | 20,001 – 30,000 | 9.0 |
| Housing | 4.5 | 10,001 – 20,000 | 19.4 |
| Dressmaking | 1.5 | 1,001 – 10,000 | 43.3 |
| Others | 4.5 | 1,000 & below | 6.0 |
| Total | 100.0% | | 100.1% |

Table 5. Monthly Income Before and After Working Overseas by Ethno-Religious Affiliation

| Ethnicity | Before | | After | |
|--------------------|--------------|--------|--------------|--------|
| | Mean | SD | Mean | SD |
| Christian workers* | ₱1,674 | ₱1,392 | ₱5,514 | ₱1,944 |
| Muslim workers** | 1,123 | 764 | 5,159 | 2,024 |
| Difference | ₱ 551 | | ₱ 355 | |

Chi-square = 10.05, p < .01

Chi-square = 1.46, p = n.s.

*N = 85 cases throughout the comparison

**N = 110 cases "before," 119 cases "after"

Comparison of the level-of-living status before and after employment abroad also indicates that Christian workers have assumed a decided advantage over their Muslim counterparts. In this case, though, the initially advantageous position of the Christian group shows no sign of disappearing after their stint in the Middle East (see Table 6). When these differences are tested statistically, the two groups only differed significantly "after" but not "before" their work abroad.

How, then, do we account for the observed differences in income and level of living between the two groups? Our hypothesis is that the Christian workers have higher qualifications in terms of education and skills than the Muslim workers, which is why they are more highly rewarded. Material improvements in socioeconomic status have to be reckoned among these social advantages. If the hypothesis is true, the differences may vanish when education is rendered "constant," in effect removing the differential advantage enjoyed by the Christian workers.

For this purpose, we re-tabulated the cases in a series of 2 x 2 contingency tables to isolate the net effects of education and ethnicity on socioeconomic status. That is, cases which belong to the same category of education are entered anew in the table to see whether they are below or above the median of socioeconomic status. Results of this analysis are displayed in Table 7 and indicate that "other things being equal" the differences in socioeconomic status between Muslims and Christians have now disappeared. All except one of the Chi-square values, following the median test, failed to attain statistical significance at the 5 percent level (The only significant value of the Chi-square test implies that, among the college-educated workers, more Christians were above the median income level prior to overseas employment.)

Conclusion

In this paper we have shown that the feverish migration of Filipino workers to the Middle East is not without its social effects. The pic-

ture is in contrast with the one drawn by others (depicting exploitation, estrangement, return to poverty, and temporary relief among the contract workers). Going abroad for employment has brought about favorable changes, at least in the short run, for most of our respondents from the two Lanaos.

Among those who found jobs there, improvements in their socioeconomic status are indicated by the drastic increase in their income and a parallel upward mobility in terms of level of living, the latter being gleaned from shifts in the quantity of material items which they own. Additionally, a good number have built their own houses or have acquired real estate from their savings. One year of work in the Middle East brings home positive changes in income which ordinarily would take years of hard labor in the Philippines to accomplish. The financial success that goes with it, however, involves an attendant change in lifestyle. With an increase in income, the workers also acquire a new mode of consumption behavior characteristic of the upper class. Materially they display some habits conforming to Veblen's conspicuous consumption theory, perhaps in anticipation of a higher social class status which overseas employment holds.

Ethnicity has its role to play in the migration drama. The Christian workers get more benefits from work in the Middle East than do their Muslim neighbors, enjoying, as they do, higher income and better level of status after their job assignment there. However, for Christian and Muslim workers of similar educational attainment, these benefits tend to be distributed equally.

The expectation that savings would somehow find their way into entrepreneurial activities is found to be true among one-third of the workers. Their investments, however, are generally made for small businesses, i.e. either to open up or to expand a lowly *sari-sari* store, with modest capital. Yet the promise of a vigorous entrepreneurial activity looms large considering the collective earnings of the workers. On the aggregate, 200 such persons are estimated to have shored up at least ₱31 million in one year. If a good part of this money is spent

Table 6. Level-of-Living Status Before and After Working Abroad, by Ethnicity (in percentage)

| Level of Living Status | Before | | After | |
|------------------------|-----------|--------|-----------|--------|
| | Christian | Muslim | Christian | Muslim |
| Highest Q4 | 29.2 | 21.0 | 32.6 | 11.8 |
| Q3 | 18.0 | 16.8 | 44.9 | 18.5 |
| Q2 | 7.9 | 5.9 | 7.9 | 31.9 |
| Lowest Q1 | 44.9 | 56.3 | 14.6 | 37.8 |
| N n̄ | 89 | 119 | 89 | 119 |

Chi-Square = 3.01 (n.s.)
(df = 3)

Chi-Square = 46.09 (p < .05)
(df= 3)

Table 7. Summary of Chi-Square Analysis Between Socioeconomic Status and Ethno-Religious Affiliation, Controlling for Educational Attainment

| Variable | High school and less | College and above |
|----------------------------------|-----------------------|-----------------------|
| SES "before" | | |
| 1. Level of living vs. ethnicity | X ² = 1.90 | X ² = 0.00 |
| 2. Income vs. ethnicity | 3.47 | 5.92* |
| SES "after" | | |
| 1. Level of living vs. ethnicity | 0.30 | 0.85 |
| 2. Income vs. ethnicity | 0.70 | 0.23 |

*Significant at p < .05 level (df = 1, with correction for continuity)

more beneficially or fruitfully, then overseas employment has served its purposes. More lasting impacts may thus be felt in the long run, es-

pecially if these entrepreneurial activities can spill over into the community for an even more lasting contribution.

Notes

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vidually, for their participation in gathering the data. They would also like to acknowledge the helpful comments of Dr. Michael A. Costello.

¹Studies have shown that economic factors are a primary motive among Philippine migrants. Simkins and Wernstedt (1971) found that 78 percent of the migrant household heads in the Digos-Padada valley were economically motivated, while Ulack (1979) pointed out that economic betterment was mentioned as the most significant reason given by migrants in Iligan City.

²Some 1.5 million Filipinos entered the United States as of 1972, with more than half of these going to California and Hawaii (Mempin, 1974).

³In this study, an "overseas worker" is one who actually assumed a job or has recently returned from a job assignment in the Middle East. In a way, he is a labor migrant, a seasonal worker who is under a labor contract for a specific time duration. Our usage of the term "migrant" departs somewhat from prevailing definitions in the literature (e.g., Elizaga, 1972) because Filipino workers in the Middle East are by fiat not eligible to reside there as naturalized citizens.

⁴The advantage of interactive sampling over other sampling techniques is that it provides a group context to which cases are significantly oriented (see Coleman, 1970).

⁵Technically this means that a scalable set of items for a group of individuals should have a minimum reproducibility of 0.9. The higher the coefficient the more efficient is the scale in predicting what items an individual possesses, given his rank in the scale. It is also possible to predict what items he does not possess once knowledge of his rank or non-possession is known (Schlegel, 1976).

⁶Items included on the "before" scale include bed, dresser, *aparador*, stereo, refrigerator, dining room set, sewing machine, and television. Items on the "after" scale included stereo, television, bed, refrigerator, *aparador*, dining room set, and sewing machine. The combined scale consisted of stereo, bed, *aparador*, television, dresser, refrigerator, dining room set, and sewing machine (all three scales have been arranged from the easiest to the most difficult item). Further details on scale construction are available upon request from the authors.

⁷According to official records, 60 percent of Filipino laborers in the Middle East from 1975 to 1981 were classified as production workers or as transport and equipment operators (Ministry of Labor and Employment, 1982). This figure sharply contrasts with other Filipino workers elsewhere, where the females predominate in domestic employment as well as in hospitals.

⁸The Philippine Census and Statistics Office reported that in 1975, only 13,315 or 1.7 percent of the population 15 years old and above from Lanao del Sur attended college while less than a tenth (7.8 percent) had been to high school. In Lanao del Norte, the figures are higher: 6.9 percent had attended college or finished degrees and 17.3 percent had a high school education.

⁹Income data measured in 1982.

¹⁰Data are taken from Table 2.2 (Median and average Income of Families, 1956-1975, in current pesos) of the National Economic and Development Authority (1981).

¹¹Chi-square = 7.10, $p < .01$. (the data have been dichotomized using the median). The McNemar test is also used in Table 2, whereas chi-square values reported for subsequent tables are based upon the conventional test for two independent samples. Yate's correction for continuity has been used in all chi-square analyses.

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