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Commission on Filipinos Overseas



Faces of OFReD

(Overseas Filipinos Remittances for Development)





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Launching in Manila of the OF-ReD Project with (L-R) Western Union Foundation President Luella Chavez D'Angelo, UNDP PH Country Director Renaud Meyer, CFO Secretary Imelda M. Nicolas, NEDA Deputy Dir. Gen. Rolando Tungpalan, Gov. Imee Marcos, and Taguig City Councilor Aurelio Bartolome.

(Photo credit: UNDP Philippines)

Introduction

The Faces of OF-ReD is a special publication by the Commission on Filipinos Overseas, in partnership with the Provincial Government of Ilocos Norte, Cooperative Bank of Ilocos Norte, United Nations Development Programme and the Western Union Foundation. The photo-book documents the inspiring, sometimes heartbreaking success stories of 20 beneficiaries of the Overseas Filipinos Remittances for Development or OF-ReD: Building a Future Back Home Project. The beneficiaries are mostly returning Ilocano women migrants and some are dependents of overseas Ilocano migrants. They are the faces that have seen the realities of life in a foreign country. They are the faces that have experienced the opportunities and have suffered the social costs brought about by migration. They are the faces that prove economic, business and investment opportunities are still available, especially for them, in their home province of Ilocos Norte.

Background on the OF-ReD Project

A 2008 white paper prepared by the Economist Intelligence Unit (EIU) for Western Union, found that migrant worker associations overseas have a desire to see their remittances support community development but lack the capacity and resources to identify, invest in, and monitor projects. The study also found that recipient communities face similar challenges in their capacity and ability to absorb and use large amounts of money for development projects.

That same year, the Western Union Foundation and the United Nations Development Programme (UNDP) started discussions building on a previous collaboration for a Regional Consultation on Migration, Remittances, and the Millennium Development Goals (MDGs.) The result was an agreement between the two organizations to develop new tools and resources for effectively tapping into overseas remittances, while engaging

and enabling a broader group of stakeholders to support and promote local development, reduce poverty, and achieve the MDGs.

In 2011, UNDP and the Western Union Foundation, together with the National Economic Development Authority (NEDA), the Commission on Filipinos Overseas (CFO) and the local government of Ilocos Norte province launched the OF-ReD Project. It is designed to address the goal of harnessing the potential of overseas remittances for poverty reduction and consequently, local economic development. It aims to support policies that transform overseas remittances for development, savings and investments, and build up viable collective remittance fund.

The pilot area is the province of Ilocos Norte, in the northern region of the Philippines. In 2012, a Collective Remittance Fund worth P3 million had been setup to finance the credit needs of new or existing migrant owned enterprises in the area. The fund came about when the Provincial government of Ilocos Norte, the Western Union Foundation and the Cooperative Bank of Ilocos Norte, which is also the depository bank, pooled in P1 million each to jumpstart the fund. Overseas based Ilocanos will be enjoined to participate by donating to the fund.

The fund is limited to former or active overseas Filipino or their dependents with new or existing income generating enterprise. The minimum loan that can be availed is P15,000 with the maximum at half a million pesos. The special interest rate is 12% per annum.

As of December 31, 2015, the OF-ReD Collective Remittance Fund has already financed 48 enterprises with loan releases worth P5.04 million. The initial fund has been fully utilized and was infused with additional capital by the Cooperative Bank of Ilocos Norte.



Arcely Alejo

Arcely Alejo

Business: Piggery Banna, Ilocos Norte

A mother is highly regarded as the “ilaw ng tahanan”, the one expected to provide love and guidance to her family, and particularly nurture and take care of the children. But what if she decided to work abroad? Would her family still stay strong and intact even without the home’s guiding light?

The challenging life story of Arcely Alejo from Banna, Ilocos Norte is a proof that even no matter how much she sacrificed being far away from her family just to provide them with a better and brighter future, isn’t always enough to keep all of them together for life. Hard circumstances in life, forced Arcely to find greener pastures overseas. With a heavy heart, she left her husband and only son behind in 1993, so she could work as a domestic helper in Hongkong, with a promise of higher salary than what she could earn in her home province.

She became the breadwinner of the family for sixteen years. But being away led to more problems - her marriage started drifting apart and her son suffered from severe depression due to the eventual breakdown of their family. Her son’s worsening health condition forced Arcely to return home for good to the Philippines, so she could personally take care of her child. She used the money she earned

abroad for her child’s treatment, but then all of it wasn’t enough. Now a single mother, the love for her child drove Arcely beyond her means. She started taking care of and breeding pigs so she could continue to support her child’s medical needs. To earn more, she also helps in farming her brother’s rice field.

Luckily, Arcely has supportive family members. It was her older sister who heard of the OF-ReD Project from their municipal government, and helped her in the application for the expansion of her piggery business. P50,000 was granted to her, which she used in buying more pigs and feeds, which eventually translated into much bigger earnings. Arcely personally take care of the animals, with the help of his son.

With more profit from her business, Arcely is now able to sustain the medical needs of her child. She is truly thankful that OF-ReD has given her the opportunity during the time she needed it the most. Arcely may have suffered from the social costs of migration, but in the end she proved that her responsibility as a mother pushed her to do better and become an entrepreneur, for the welfare and well-being of her child.



Rosie Aleta

Rosie Aleta

Business: Micro Lending Laoag City, Ilocos Norte

Crystal-clear water and coconut trees cover the expanse of white sand beaches in the pristine paradise of Pagudpud. Located at the northernmost tip of Luzon, the town is known for its amazing white sand shores and verdant mountains. As a native of Pagudpud, Rosie Aleta has been accustomed to the beauty and serenity of her hometown, but for most of her life, she was in search for a majestic place far away from home.

Rosie grew up surrounded by scenic views – a complete contradiction of her life in Pagudpud. After the death of her parents, life has been difficult for her. She was left with no choice but to stay strong for her seven siblings even when she herself was grieving from the lost her parents. By then, she was determined to give her siblings the best life that she could offer them.

Rosie found her paradise, not in the picturesque town of Pagudpud, but in the tower-studded skyline of Hong Kong. She was enamored not only by the modernity and vibrancy of the city but by the promise that it holds - a hope for a better life. In this foreign land, she found the abundance that was elusive in her home country. She found her second home in a British family who she served for 10 years. She took care of two children who also have been kind to her. However, all good things come to an end. This was the harsh reality that Rosie had to face when the British family had to let go of her. Long-term service meant higher costs for the family, a limitation that ultimately ended the comforts of Hong Kong.

Left with no choice but to go home, Rosie temporarily returned to the Philippines. But with her determination, she found herself returning back to Hong Kong. With the help of her sibling, she found a new employer who

she worked for two years. She seized every opportunity while she was in Hong Kong. While working as a domestic helper, she also worked as a sales marketer of Prudential Life, Laoag. She was also involved with a networking business that earned her the position of Director Manager. With her hard work and determination, she was offered with a full time position by Prudential Life in Laoag, a rare opportunity that she welcomed with open arms. After ending her journey as an OFW, Rosie knew she made the right decision. In Prudential Life, she managed to earn as much without being away from home. Through her work in the insurance company, she was able to build her own house. But the bliss eventually came to end in 2011 when Prudential Life, Laoag closed.

With all that she has been through, Rosie became a person who never easily gives up. The end of her career in Prudential Life pushed her to start a business of her own, a micro lending. However, she was faced with the initial hurdle of limited capital. Full of determination, Rosie explored all opportunities to infuse additional capital to her start-up. Her relentlessness ultimately led her to the OF-ReD project. The OF-ReD project gave her the capacity to expand her micro lending business by adding P50,000 to her personal capital. Her business now lends to 14 individuals, most of them are farmers who borrow to buy fertilizer and farm equipment. She also grants loans ranging from P15,000 to P86,000 with maturity of six months or every harvest season. From managing a thriving micro lending, she has now become a successful partner of agricultural development.

Rosie may have found her paradise in the distant shores of Hong Kong, but her home will always be in Ilocos – where she is surrounded by real treasures of life.



Mary Jane Castillo

Mary Jane Castillo

Business: Piggery
Laoag City, Ilocos Norte

Mary Jane Castillo did not finish her college studies because she thought then that it would be more practical to work than to study. She was only 19 when she left the Philippines to work abroad because of the hardships she faced in life. She was two years away in achieving her diploma, when she sought assistance from a placement agency near her school. She was deployed to Hong Kong in 1999 to work as a saleslady for a Chinese employer while also taking care of her boss's child. She worked as an OFW for 7 years for two different bosses, and she did not always get along with the family that she was with.

In the case of her first employer, the wife was often jealous of her. There was always tension between the both of them. It was a trait common to Chinese women with young female domestic helpers, she observed. The Chinese husband was kind to her. She ended up accompanying him often because of her work duty in her boss's business. Because of their closeness, there were times that her female employer was displeased with her. But eventually, upon seeing how dedicated and hardworking she was especially in taking care of her *alaga*, her female employer started to trust her. Sadly, Mary Jane, upon the end of her work contract decided to move on to another employer.

Mary Jane got along well with her new employer, however the children she had to take care of – 8 year-old twin boys - were quite a handful. The children often fought, sometimes with knives. There was a time they told her to jump out the window because they didn't like her. Because of these incidents, she decided that it would be better if she just return to her hometown in Laoag, Ilocos Norte. Upon her return, she married her long-time pen pal friend. Actually, they got acquainted while she was still in Hong Kong. A relative introduce them via mail and they became friends.

After the couple had two children, they decided to invest in a piggery business. Mary Jane was also happy to find out that she qualified for the OF-ReD Project. With her initial loan of P100,000, she and her husband bought more pigs and fixed their shelter. In few months time, their business became very profitable. In fact, most of the revenues from the business went to the construction of their home.

In the future, Mary Jane wants to engage in another business – van rental for tourists in Ilocos Norte – to augment their family income. She said that it is better to engage in business in the home country because you are with your family and you are your own boss.



Eliza Corpuz

Elisa Corpuz

Business: Piggery Laoag City, Ilocos Norte

Adversity often strengthens a person's character. In her sixty six years of existence, this is what Elisa Corpuz has learned about life.

Elisa was only able to finish elementary education because of the sudden illness of her father. From their province in Bicol, he was brought to Manila so he could be admitted in a better hospital, but unfortunately he still died. His brother, who paid for all his medical expenses, forced Elisa and her sister to stop their schooling and serve as their housemaids, as a repayment for all the costs incurred during his father's ailment.

For this reason and because they weren't treated as if they were family, Elisa feels very distant from her father's family. And after serving them for several years, she was glad to have finally paid their debts. She felt no loss leaving her uncle and his family behind. She was just glad that eventually, she met a man who will later on become her husband. They settled at her husband's hometown in Laoag, Ilocos Norte in the late 70s, and from their built their own family.

The couple has five children, one of which became an OFW in Canada. Elisa ensured all her children have proper education so they won't have to face

the challenges like she did. She also taught all her children to be industrious and be kind to each other. Even she herself, when she was young was already business-minded. When she was still in Grade 4, she was already selling shoes, so she could have her own baon at school. She wanted to instill in her children the value of hard work and responsibility in the family. Even their house was built not by contractors but by their family members. Her husband has experience with carpentry, a skill which he taught to their sons. The land in which the house was built is also surrounded by the houses of his other children, signifying that they are really a close-knit family.

Now that Elisa is already a widow and a senior citizen, she still refuses to just stay at home and be idle. And despite regularly receiving remittances from his son from Canada, she still keeps the family piggery business going. She was also able to expand it thru the OF-ReD Project. One of her daughters is also helping her tend to the pigs. Aside from the piggery, she also has a secondary source of income thru her rice trading business.

Being at the sunset of her life, Elisa prays for a healthy life so she could still be with her loving family and children. Despite the challenges in life, she encourages other people to rise up no matter what and always trust in and be thankful to God.



Arnel Corpuz

Arnel Corpuz

Business: Piggery Laoag City, Ilocos Norte

A home is where the husband is. For a young couple like Arnel Corpuz and his wife, this has been their way of life when they've mutually decided that Arnel will stay behind to take care of the children why the wife will work overseas.

Arnel met his wife when she was still working as a housemaid in Manila. Just like many others, she subjected herself to difficult labor to make a comfortable life for herself. At first, Arnel didn't want to bring her back home to Laoag but she insisted and he decided to agree to her wishes. They were married when she was 19, and blessed with four children. Unfortunately, their third son was afflicted with hydrocephalus. It was a delicate condition resulting to the child's head becoming larger than the average. Thankfully, the child was able to undergo a successful operation. Realizing that their child's condition would result to frequent hospital visits, Arnel's wife made the hard decision to go abroad in 2014. Between the both of them, Arnel decided to yield to his wife's fierce spirit.

She is currently in Saudi Arabia working as a household service worker, and regularly sends back remittance allowance. Of course, like any other husband in his place, Arnel misses his wife deeply,

but realizes that it is a necessary sacrifice considering the circumstances. They regularly communicate through calls and sometimes Skype. He said that it is difficult being a single father raising their children while making sure their backyard piggery remains standing. It's a good thing though, that his mother helps him in taking care of the children.

It was good news upon learning of the Provincial Government of Ilocos Norte's OF-ReD Project. His initial loan was P20,000 to help support and expand his piggery. He takes care of the pigs alone, and has faced his fair share of hardships. Aside from his piggery, he is also into vegetable trading, particularly selling tomatoes.

If he would be given the option of going abroad to be with his wife, Arnel said that he'd rather stay in Ilocos Norte with his children. Although he also wanted to work as an OFW, he knows that he owes it to his children to stay with and take care of them. He is also aware that his wife is sacrificing the same just so she could provide them with better life. His advice for all those who are struggling just like him is just to bear it. In his own words, "konting tiis lang", and advises parents like him to just focus their love and attention on their children.



Edita Dacuycuy

Edita Dacuycuy

Business: Dragon Fruit Plantation Burgos, Ilocos Norte

If there's only one fruit that would make it to the eco-tourism map of Ilocos Norte, it would be no other than the Dragon Fruit. The first and biggest Dragon Fruit Plantation and Resort in the Philippines – the REFMAD (which stands for Rare Eagle Forest Marine Agricultural Development), was established in Burgos, Ilocos Norte. The Plantation and Resort sells fresh dragon fruits and showcases all of the products derived from it. In fact, almost everyday, group of tourists going to or coming from Pagudpud drop by REFMAD to taste one of its bestseller offerings – the dragon fruit ice cream.

REFMAD was the brainchild of Edita Dacuycuy, also known as the dragon fruit lady of the North. A mother of four, she started out with just a small backyard garden of dragon fruit for her daughter Kate who is afflicted with cerebral palsy, a neurological condition that affects physical and brain activities. Some of the indications of the disorder are constipation and problem in bowel movement. The scaly bright pink exotic fruit reminiscent of dragon scales, proved to be good for the digestive problem of her daughter, that she eventually expanded her property to plant more of the vine-like epiphytic cactus. With the help of her late husband and other daughter who studied dragon fruit technology abroad, REFMAD now covers a total area of 30 hectares. It also has cottages and accommodations with swimming pools for guests who would like to stay overnight or longer to witness the midnight blooming of dragon fruit flowers, experience life in a farm or participate during the dragon fruit harvest festival.

Edita heard of the OF-ReD Project directly from the Provincial Government of Ilocos Norte. She was encouraged to apply for a particular project – that is procuring lightbulbs to be used as artificial lighting for the fruit – so it could still produce flowers even during off-season or short day-months from October to March. The cactus usually does not produce fruits during offseason because it is a long-day flowering plant which requires shorter dark nights to produce flowers. With the technology she acquired with the assistance from OF-ReD, she is now able to produce fruits all-year long. She was also able to explore more possibilities with the Dragon Fruit-making it a “wasteless” product. Aside from the ice cream, other dragon fruit food and beauty health products that are being sold at REFMAD include wine, vinegar, tea, cookies, hopia, lumpia, and soap.

Edita is truly thankful for having been blessed with an opportunity to generate more jobs for fellow Ilocanos and to improve the Dragon Fruit industry of the country. She has seven regular employees working full time in the plantation, and additional 15 on-call, especially during harvest season. She is also helping and technically assisting several other dragon fruit growers nationwide. Over the years, her efforts and innovativeness have been widely recognized both locally and internationally. Edita hopes to encourage more people to improve their lives through the Dragon Fruit, just the way it brought success to her family.



Rowena De San Jose

Rowena

De San Jose

Business: Piggery Laoag City, Ilocos Norte

Contentment is learning to love what you have. At this point of her life, Rowena de San Jose, a native of Laoag could say that she is already contented with her life being blessed with a loving family, children with good education, and various kinds of businesses that sustain them.

Rowena graduated with a degree on Business Administration. She was able to become a beneficiary of OF-ReD Project because of her eldest son who has been working as a sea-based OFW for two years. Rowena's second son seems to want to follow in the footsteps of his older brother since he's also taking up a course in cruise line management.

Having a son who works abroad isn't easy as Rowena shares. It's hard for a mother after all to be far from her child. And there are times, she misses him deeply. Though his son regularly sends remittances which could support all of the family members left behind, Rowena still does what she can to add to the family savings. She found out about the OF-ReD Project through a friend who also encouraged her to apply. Her initial loan from OF-ReD was used for her piggery business. She was able to buy more pigs and

feeds from the loan, which made her small-scale business more stable. Rowena is being helped by her husband and remaining children in looking after the piggery.

Besides her piggery, Rowena also cleans bottles which she sells in bulk to cooking oil retail. This business of hers helps several mothers in her neighborhood who lend a hand and are provided with livelihood opportunities. She is also busy tending to her sari-sari store, which helps in their day-to-day living. With all of her businesses, bolstered by the funds from the loan, she was able to build a comfortable life for her and her family.

Rowena recognizes the importance of money as it paves the way to a better future for her family. Day by day, she works simply and humbly so that one day all of her sons will have good education and will be self-supporting. She recognizes that their education and experience are keys that will get them very far. But until that moment arrives, Rowena and her husband will continue to work hard as both parents and entrepreneurs.



Carolyn Garaza

Carolyn

Garaza

Business: Garlic Trading
Pasuquin, Ilocos Norte

The picturesque coastal town of Pasuquin in Ilocos Norte is one of the top producers of garlic in the Philippines. In fact, the two widely grown garlic varieties – the “Ilocos white” and the “Ilocos pink” are considered by many as the tastiest. Among the garlic growers and traders in this town is Carolyn Garaza, a mother of three and a former OFW from Hong Kong.

Carolyn was forced to work overseas as household service worker due to the necessity of supporting her family’s needs. The aggregate income she earned working as a saleslady in a department store in Quezon City and that of her husband who works as a farmer wasn’t enough to support their everyday expenses. That’s why the couple decided that one of them should work abroad.

After four years of working in a foreign land with ample savings, Carolyn decided to return for good in 2011. She said that life is still wonderful when your family is complete. Out of her hard-earned money, she was able to turn her dream house into a reality, and was able to send her children to school. Since she has no more intention of going back abroad, she

decided to put up a business in vegetable trading in order to sustain her family’s needs. Fortunately, she also found out about the OF-ReD Project, which gave her the capacity to expand her capital. She borrowed an initial of P100,000 which she used in turning her start up business into a garlic and onion trading. On the side, she also sells vinegar and salt to add up to her earnings. Now, with regular customers, she sells her products to several public markets, especially in Cagayan Valley.

Carolyn said that she is now earning much more compared when she was in Hong Kong. Moreover, apart from earning well and managing her own business, she is now able to look after her three growing children, and be with her husband.

Though working abroad is a necessity for many parents to earn more for the family, Carolyn proved that one could still find economic opportunities even in the home country. One only needs to constantly save and start investing. Today, as she breathes the air of Ilocos Norte, her family also lives comfortable lives.



Myrna Magno

Myrna Magno

Business: Rice Trading
Piddig, Ilocos Norte

Perhaps the best example of diversification is provided by the proverb “Don’t put all your eggs in one basket”. This is also the mantra of Myrna Magno of Piddig, Ilocos Norte, especially when it comes to setting up business.

At a time when most of her friends were leaving for work abroad, the young Myra who was just 19 then joined the bandwagon. She thought that it would be a good opportunity for her to financially help her family, particularly for the education of her younger siblings. Her aunt willingly helped her to find a job as a household service worker in the Lion City of Singapore.

Being hard-working herself, Myra didn’t find it hard to adjust in a foreign country. In fact she lasted for 15 years in Singapore. During these years, she also actively participated in the different activities organized by the Filipino community in Singapore. It was actually in one of the occasions that she met the love of her life and her future domestic partner Jennifer Atizado, also an OFW from San Fabian, Pangasinan. Her partner was also a contributing writer in Singapore’s OFW Magazine.

The couple planned their future together. After they have finished their obligation in their respective

families, and after saving enough, they have mutually decided to return and settle for good in Piddig, Ilocos Norte. They used their savings to build their own house and set-up different kind of businesses – hog raising, tricycle rental, videoke-rental, and rice-trading.

They were also thankful for the OF-ReD Project, for they were able to get additional capital for the expansion of their rice trading business. What’s commendable about the couple is that they used the profits from their palay trading in setting up a food cart and buko juice drink business and a micro financial assistance for the local farmers.

Aside from their various businesses, the couple is both public servants in Piddig with Myrna being a barangay kagawad and Jennifer, working in the legislative office of the municipal hall.

Despite what they have achieved in life, the couple is still working hard in keeping all their businesses. They have reintegrated easily back to their local community because they were able to achieve their goal when they were still working abroad – to earn and spend money wisely and invest it for their future.



Eliza Nicolas

Eliza Nicolas

Business: Piggery
Laoag City, Ilocos Norte

Not all mistakes are bad. Sometimes they lead to something better. That's how Eliza Nicolas could sum up her OF-ReD Project experience – a beautiful mistake.

Eliza got a surprise in her life one day when she got an unexpected visit and was mistaken as an OF-ReD applicant by a bank official, who was doing a regular background check to any loan applicants. Actually, the right applicant the bank was searching for was her neighbor who also bears the same name.

Knowing about the loan for the first time, Eliza suddenly got interested and took advantage of the serendipitous opportunity. After all, she is a dependent of an OFW and qualified to apply for the loan.

Eliza is a regular housewife with a son who works overseas. Eliza and her husband at first dissuaded their son from going to work abroad since it would be the first time that they will be separated for long. But his son, who is a Hospitality Management graduate and has a big dream of a more prosperous life for his family, was adamant in pursuing his

aspirations. Eventually, she had to let go and trust that everything will be well. After all, they were able to get financial support and assistance to sponsor his son's travel expenses from her sister who is based in Hawaii. Now, Eliza and her family are regularly receiving remittances from their son who kept his promise of providing them with a more comfortable life.

The loan Eliza got from OF-ReD was used in expanding her backyard piggery business. She was able to buy more pigs and fix their shelter. Her small business is what keeps her busy nowadays, aside from taking care of her other children, including a child of a relative. She is thankful that her business is thriving, especially with the help she gets from her husband. Her husband has a way with people which allow them to attract more local customers in buying their pigs.

Eliza's prayer is only that her children will always be safe and away from harm. Her future plan also includes raising cattle as a side-business to supplement their piggery.



Melba Pasion

Melba

Pasion

Business: Piggery Vintar, Ilocos Norte

Is it worth to leave your loved ones in order to provide them with a better life? This is a question that has been haunting Melba Pasion, a mother of three and returning OFW who has suffered the social costs of migration.

Melba, a native of Vintar, Ilocos, Norte, left to go abroad when she was 25 years old. The youngest of eight siblings, she was able to seek out employment in Hong Kong because of the help offered by her sisters. The three of them worked together in Hong Kong for six years, sometimes working in the same household. Melba was still single when she left for Hong Kong although she frequently exchanged letters with her future husband-to-be.

While still an OFW, Melba had a chance to return to the Philippines during different points in her life – in 1996 to get married, in 1997 to settle a problem involving her child, and finally in 1998 to settle for good, so that she could personally take care of her children.

Although she has returned, Melba still experiences the heartaches she had when she was a migrant. Even though she is already back in her hometown, she is still away from her husband who works as a driver in Manila. Moreover, when she was still an OFW, her eldest son had to be raised by her sister. When she returned, her son felt distant from her

and much preferred Melba's sister who he treats more as his own mother. While Melba lives with her two other children, her son prefers to stay with his aunt, although from time to time his son still visits her. Melba regrets the distance and the situation but considers her leaving for abroad a necessity. She had to sacrifice to be away from her family, so she could support their education.

Melba is thankful for the existence of the OF-ReD Project since according to her, the interest rate it offers is much lower compared to other loans. Her initial loan of P20,000 was for the expansion of her backyard piggery. Of course, setting up a business as a first timer has had its share of hardships, but she can say that at least she hasn't had a pig die on her yet.

Melba believes that it is better for OFWs, after saving up, to return to the Philippines, and just set up a lucrative business. That way, at least they can be together with their family. Using her own experience as basis, she shares many OFWs have had their family bonds shattered due to the hardships and separation caused by migration. And throughout all that, most were not able to save as much as they hoped for. Regarding setting-up of business, Melba shared that self-confidence and hard work are the key to success.



Estela Portela

Estela Portela

Business: Vegetable Trading Dingras, Ilocos Norte

A native of the bucolic town of Dingras, Ilocos Norte, Estela Portela took a leap of faith when she decided to seek greener pastures and work as a household service worker in Lebanon in 2006, leaving behind a husband and three children.

A caring and responsible mother with a dream of improving her family's state of living, she sold a portion of their small land property and even their carabao so just she could pay the necessary expenses for overseas migration and pursue her high hopes for her family. However, upon arrival in Lebanon, Estela encountered a series of unfortunate events. First, she could not acclimatize to the Mediterranean climate, causing her skin allergies and an eventual termination of her job from her first employer. Her second employer was worse, as she suspected him to be a drug addict. She also suffered maltreatment from him, that's why she ran away and sought help from her recruitment agency in Lebanon. But instead of helping her, the recruitment agent locked her up and withheld her payment. It was a good thing that she was able to escape and asked for assistance at the Philippine Embassy. The Embassy officials were so helpful, that after her short three month stay in Lebanon, she was able to return to her hometown, back to a family that truly loves her.

Back to Dingras, Estela rebuilt her life, vowing never to return again overseas. First she filed for a case

against the recruitment agency which deployed her for the maltreatment she suffered and unpaid salary that she never received. She eventually won in the case. Second, she started her life over again, this time with the help from the OF-ReD loan she got. She got acquainted about OF-ReD thru OWWA Region 1. She used the loan in expanding her vegetable trading business, as she has their own small piece of land planted with tomatoes. She was also able to get a stall in her hometown's public market so she could sell the vegetables.

After a few months in the business, she was able to taste its sweet rewards. Her family was able to buy a tricycle, pay off their debts, and finance her son's expenses in college. In the future, she hopes for the expansion of her growing business to alleviate her family from poverty.

Estela's experience as a former OFW is a wake-up call for those who think that working abroad is a bed of roses. Indeed, anyone who plans to go abroad must be brave to endure all forms of hardship and sacrifices, be it physical, mental, financial and emotional. Estela may not found her fortune abroad but she still believes that life must go on. Through the help of OF-ReD, she now has the choice to stay with her family while reaping the fruits of her hard work and labor.



Geraldine Sagadraca

Geraldine Sagadraca

Business: Piggery Batac, Ilocos Norte

Geraldine Sagadraca still vividly remembers the first time she left her four children behind, when she decided to work overseas in 2012. She had to tell a lie, saying she will just tour around Malaysia and will immediately return. It would be heartbreaking for her to tell them the truth, and she knows all her children wouldn't allow to see her go, especially that also their father, and her husband is far away, working in the Middle East.

When her youngest, who was still in elementary then, found out that she has left not for pleasure but really to work overseas, he felt betrayed and didn't talk to her for about a month, every time she calls back home. Not until she bought him a bicycle as a present.

Geraldine's story is sad and bittersweet like any typical OFW mother. She was forced to work overseas because she thought that it was the best option in order to provide better opportunities for her children.

Prior to working overseas, Geraldine was an ordinary housewife of an OFW. But even if she regularly receives remittances, she knew that they were not enough to support their children's education and growing finances. Thus, she came to a decision of following the footsteps of her husband. For more than two years, she worked as a household service worker in Malaysia. The remittances she sent back

home, coupled with that of her husband's, were able to financially support their family's needs. However, the couple soon realized that showing love and care is beyond material things and virtual communication. The children needed a proper care and guidance of a mother. That's why, she eventually returned.

Back to her hometown in Batac, Ilocos Norte, Geraldine was happy being reunited with her children. She also started to engage in direct selling of beauty care products, to augment the remittances she receives from her husband. It was good that she found out about the OF-ReD Project from the Provincial Government of Ilocos Norte. She applied for the loan to expand their small backyard piggery business. Together with her children, she manages their growing family business venture. She also gained regular patrons from the neighborhood and nearby public markets, especially during town fiesta and special occasions. She said that she still wants to grow more pigs as it is a lucrative business. She hopes that in the future, her husband will eventually settle back for good so that they could just manage their own business.

Having experienced working overseas, away from her loved ones, Geraldine experienced the social costs of migration, and all she just wants, just like any mother, is for her family to be happy and complete.



Joefrey San Agustin

Joefrey

San Agustin

Business: Piggery
Solsona, Ilocos Norte

Joefrey Agustin grew up in the vast and verdant fields of Solsona, Ilocos Norte. He came from a family of farmers but his dream was to be a seafarer. Right after taking up a degree in Marine Transportation, he left his hometown to work overseas in 2009. But he never had the chance anymore to pursue a professional career in the maritime industry. He worked instead as a glass and aluminum fabricator in a private manufacturing company in Saudi Arabia, thru the help of his brother-in-law.

During one of his vacations to the Philippines, he got reunited with his beautiful childhood friend who works as a household service worker in Hong Kong and whom he eventually married. Joefrey was actually enjoying his stay in the conservative and restrictive Arab country but a sad news in 2012 forced him to go back in Ilocos Norte – his father passed away.

The unfortunate incident led to many realizations in his life. He asked his wife if they could just stay for good in their hometown and raise their family

together. As both decided to permanently settle in Solsona, Joefrey decided to manage his late father's rice field and take over his brother's piggery business. It was also opportune that he was able to read in the Provincial Government's newsletter, about the OF-ReD Project. He applied right away and luckily was granted the loan which he used for the expansion of his piggery.

Joefrey was very happy of this blessing as his wife just recently gave birth to their first-born son. If they don't have a lucrative business, maybe both or one of them is still working overseas.

As a starting entrepreneur, Joefrey believes that the key to a successful business is self-management. Through this strategy, he is able to monitor the whereabouts of his funds and the profitability of his business. He said that it is always better to engage in business and be with your family, rather than to earn higher income yet you are far away from home.



Lorlyn Sapaden

Lorlyn Sapaden

Business: Rice and Vegetable Trading Batac, Ilocos Norte

Some Filipinos see temporary migration as the easy answer in achieving their goals of providing good education and housing for their family. Some of those who became migrants dream of staying permanently in their host countries and someday take with them their families left behind.

Lorlyn Sapaden, a native of Batac, Ilocos Norte, also imagined of migrating together with her family. Back in 1992, she was persuaded by her OFW sister to try her luck in Hong Kong. With the support she got from her family, she resigned from her government job, and became an OFW. She was lucky because her foreign employer was kind to her, which was not always the case for other household workers.

Two years after, Lorlyn returned in the Philippines and married a fellow Filipino who also works in Hong Kong. They stayed in the country for a while to build their own family. But when her son turned two, both decided that they need to go back abroad in order for them to give their child the life they wanted for him. So the couple returned to Hong Kong, and worked together for only one employer, which made it easier for them to save money.

Because both Lorlyn and her husband were overseas, her son was left in the care of her mother and father-in-law. And just like some of the children who live with their grandparents, her son was spoiled but also longed for the attention and presence of his parents. Lorlyn wanted to settle in Hong Kong for

good but her son didn't want to go. So in 2008, she decided to go back in the Philippines for the sake of her son. Her husband though remained.

With Lorlyn's 14 years of overseas work, she was able to save enough. So she decided that it would be best to invest in her hometown by setting up her own rice and grains trading business.

In 2012, while Lorlyn was renewing her local business permit, she met a high school friend who advised her to apply for a loan under the OF-ReD project. Without any hesitation, Lorlyn heeded the advice. And through the funding from OF-ReD, she gained additional capital which she used to expand her business, particularly in building a storage room for the trading goods. Aside from that, she also ventured in other small-scale businesses like snack and candy stalls near a school in her hometown. Truly determined to earn more, she also engages in commercial lending business, where most of her clients are her neighbor farmers.

With all these achievements, Lorlyn is happy for two things - that she is able to raise the standard of living for her family, and she is able to employ and help some of her kababayan thru her various businesses. According to her, overseas Filipinos should start saving and investing while they are still abroad, so that by the time they return home, they can still have a source of living and returning abroad will not be a necessity anymore.

AGUINALDO'S VULCANIZING WELDING SHOP

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Maricel Tabag

Maricel Tabag

Business: Sidecar and Vulcanizing Shop Solsona, Ilocos Norte

Challenges are always part of life. They could either break or make a person. Such was the experience by former OFW, Maricel Tabag, a native of Solsona, Ilocos Norte who could attest that overcoming challenges is what makes life meaningful.

At the age of seventeen, right after graduating from high school, young Maricel took the risk of leaving her hometown, and tried her luck as an OFW in Cyprus. She was underage back then so she had to falsify her legal documents to be able to work outside the country. It was dangerous and against the law, but Maricel was courageous enough to proceed because she was doing it for her loved ones. But after two years of working as a household service worker and due to homesickness, she chose to come back to the Philippines.

Upon her return, she met her future husband in Piddig, Ilocos Norte. After a few years, the two decided to work abroad for their growing family's future. She went to Hongkong as a household service worker while her husband chose Saudi Arabia. The couple worked for ten years abroad. During that time, they were able to save and buy a seven hectare field in Piddig. They built their dream home in the middle of their land.

It was in 2001 when Maricel and her husband, decided to return home for good to the Philippines. It was a wise decision since they have already acquired what they needed and they already have a rice field to manage. Together with their children,

they thought their life was already secure. Until one day, a group of armed men assaulted their house. Her family was lucky because no one got hurt. The family believed that they were attacked because of their huge property. They were traumatized, and as a consequence of that incident, they decided to leave their home and relocate to her hometown in Solsona. In a blink of an eye, the fruits of Maricel and her husband's labor were gone.

However, Maricel didn't let fear defeat her. Instead, she used her horrible experience to start anew in Solsona. With a small amount in hand, she started running a sari-sari store. But her earnings weren't enough to sustain her family's needs. In 2013, she found out the Provincial Government's OF-ReD project and applied for it. She was able to acquire funding of P50,000, which she used in setting up a sidecar/vulcanizing shop business. The shop is employing about five welders and workers. It was a big break for her since the demand of her new business was quite huge, especially in Laoag City. In addition to that, she also ventured in other business like a small piggery and a food stall in a school near their house.

Now, Maricel considers that she and her family have already recovered from the traumatizing incident they experienced. She is thankful that the challenges she faced made her a stronger person. And with the help of OF-ReD, she now has the choice to stay with her family in Ilocos, instead of finding other opportunities overseas.



Josefina Tamayo

Josefina Tamayo

Business: Sari-sari store
Marcos, Ilocos Norte

In 1992, Josefina Tamayo, a native of Marcos, Ilocos Norte, was forced to leave behind her local job to accept a higher-paying overseas employment in Hong Kong. Even though her position was just a household service worker, her kind Chinese employers trusted her in looking after and tutoring their child, and thus she only performed light household chores.

After two years, Josefina went back to the Philippines to get married and hopefully to settle down for good. But acknowledging the adjustment and difficulties faced by newly-weds especially after they had their first-born child, the couple decided that she would return to work in Hong Kong while her husband will continue to work as a videographer in Manila. They needed to earn and save for the good education of their child.

In 2008, after retiring early from her domestic work in Hong Kong, Josefina got interested in giving another shot for an overseas life – this time in Canada. However, she was duped by the agency which processed her papers and she was denied the working visa. She took it as a sign to just stay behind, and at the same time deemed it a blessing for finally

she will be able to be with her daughter whom she had to leave for several years prior.

Josefina then decided to set up a sari-sari store business. Through Manang Imee's Capitol Express, she got to know about the OF-ReD Project. And despite the problems she faced about false accusation from a neighbor on land grabbing issue where her sari-sari store is located, she was still granted a loan of P25,000. The additional capital was utilized to put more items in the store, as well as a cellphone loading station.

Josefina said that the earnings from the sari-sari store were a big help to support her daughter's college education. She also felt thankful because, she still feels productive even if she is just staying at home, manning her store. And despite of all the challenges she faced, she remained firm and strong. In her experience, she learned the value of saving and self-control. One of the good advices she can give to migrants is to learn to save and invest instead of spending the money on luxury goods where its value will depreciate in the long run.



Alma Teodoro

Alma Teodoro

Business: Direct selling of beauty products Badoc, Ilocos Norte

Alma Teodoro knows what most women want. They want to be beautiful. That is how she got herself involved in her line of business – direct selling of beauty products – something that of course makes women happy.

But before she became an entrepreneur, Alma first became an OFW. Being in a family of migrants, she was determined to seek her fortune overseas right after she earned her degree in Information Technology. In 2003, she went to Dubai and worked in a jewelry store through her aunt's referral. She was glad and contented. Much more, when she met the love of her life, a fellow Filipino working as textile factory machine operator. They officially tied knots in Dubai. After five years, they went back to the Philippines and held their second wedding ceremony in Badoc, Ilocos Norte.

In 2009, Alma's husband decided to return overseas and work in Qatar while she remained to oversee the construction of their new house by the beach.

During this time, she also worked as a retailer on her aunt's RTW store. But when she gave birth to their first child, she realized the need to have a secondary source of income. Thanks to Manang Imee's Capitol Express, she discovered about the OF-ReD Project. On her initial loan, she was granted P50,000 for direct selling of assorted Avon and Natasha beauty products – whitening lotion, perfume, soap, shampoo, among others. Most of her customers are her women neighbors.

Alma was able to pursue her passion in business without compromising her family duties. In the future, she hopes to engage in clothing retail business and be reunited with her husband for good. As a wife of an OFW, she values the sacrifices of her husband and ensures that the remittances she regularly receive, are being spent and managed well.



Lorenzo Vergara

Lorenzo Vergara

Business: Sari-Sari Store
Badoc, Ilocos Norte

A father plays many roles in his children's lives - a teacher, a playmate in their early years, a protector in times of trouble, and the provider of their needs. But more than providing economically, a father should also positively affect their emotional, social and spiritual well-being. But some fathers, especially those who work abroad, have missed these responsibilities in order to assure that their family will live a comfortable life and that their children will have a good education.

This is the case for the 52 year old native of Badoc, Ilocos Norte, Lorenzo Vergara. He worked as electrician/furniture maker in Riyadh, Saudi Arabia for 17 years. Motivated to provide his three children with better prospects in life, he didn't come home until all of them are finished with their studies. He even endured the restrictive culture and traditions of the predominantly Muslim country, and the homesickness brought about by being away from his loved ones. But his hard work and sacrifices paid off when all of them graduated from college. It is indeed an accomplishment for a father to see his children reap the sweet fruits of his labor, two are already working abroad – the eldest as a caregiver in Canada and the youngest as a teacher in Thailand.

Upon his return to Ilocos Norte in 2011, Lorenzo and his wife Zusima, put up a small sari-sari store in front of their home. Already on their retirement years, manning the store kept the couple busy nowadays. In 2013, he heard about the OF-ReD Project thru when "Manang Imee's Capitol Express", a roving one stop shop of local government services, visited their barangay. He immediately applied for the loan of P50,000 for the expansion of his sari-sari store. Now, his store offers a much wider variety of goods (mostly food products and drinks) which contributed to bigger earnings. Added to that, he also gained regular customers from the neighborhood and the vacationing tourists. In the future, he plans of putting up a rice retail business to complement his sari-sari store.

As a father and provider to his children, Lorenzo proved that through hard work and determination, the goals and dreams he set for his family became attainable. His almost two decades of working in Riyadh paved the way for the success of his children.

He is also thankful to the OF-ReD project because if it's not for the opportunity it offered, he will not be able to sustain and expand his sari-sari store.



Wilma Villanueva

Wilma Villanueva

Business: Piggery Marcos, Ilocos Norte

Wilma Villanueva's lifelong dream was to work abroad. Her notion then of life overseas was a bed of roses and the panacea to all her problems. She thought wrong.

Wilma left for Singapore when she was 28 years old to work as a household service worker. She stayed there for three years. It wasn't a particularly comfortable life and her employers were strict. During her day-off, she was allowed only two hours to go out, which she would use sparingly to contact her husband and family via Skype. After the expiration of her work contract, she transferred to Qatar. She much preferred her experience in the new country since her employer was a Filipino. However this didn't last long as her employer had to return to the Philippines.

After Wilma's brief stay in the Middle East, she decided to transfer to Hong Kong, where she worked for five months. Compared to her experience in Singapore, she had more rest time from her employer in Hong Kong. Every week, she would have a day-off and spend this time exploring the city. Unfortunately, even if she would have liked

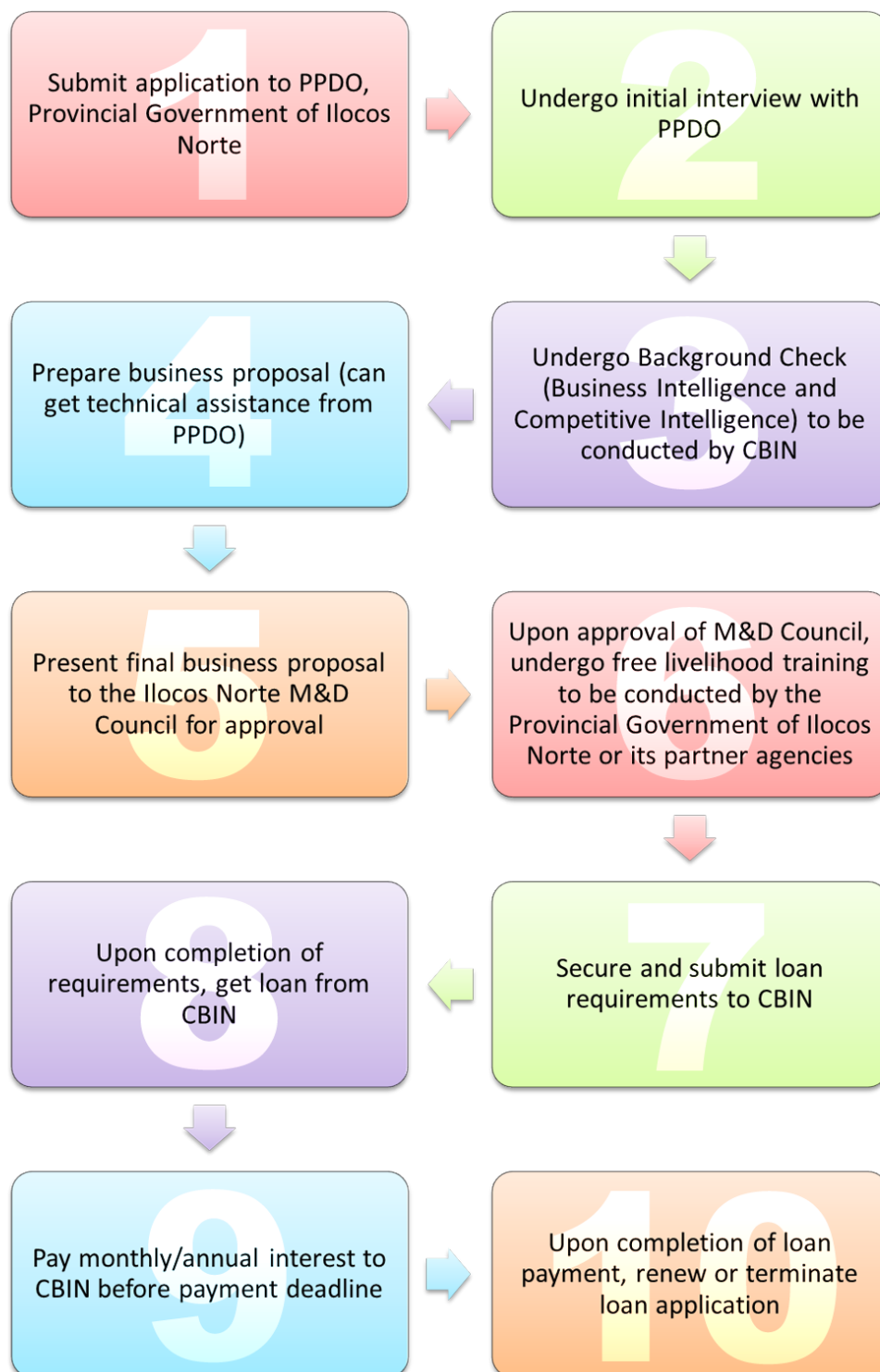
to continue staying in Hong Kong, fate had other plans. Her employers suddenly decided that they no longer needed her services and terminated her contact. This devastated her and prompted her to return to the Philippines back to her husband and two daughters.

Wilma settled in her husband's hometown in Marcos, Ilocos Norte. Her family already owned a piggery and she agreed to help. She was also particularly happy to find that she is qualified to apply for a loan under the OF-ReD Project. She used the additional capital she acquired in buying piglets. As of now, she and her husband own 11 pigs, and are earning more than enough to send their children to school.

Although Wilma's piggery business is booming, she admits that she still has greater dreams for her family. Her first priority will always be her kids, but after they graduate, she wants to become a manager handling a large-scale business. If given another opportunity to work abroad, she said that she might take it. All for the love and better future of her loved ones.

OF-ReD Loan Process Flow

(Qualified applicants include Overseas Filipino, Returning OFW, dependent of an Overseas Filipino with existing business based in Ilocos Norte)



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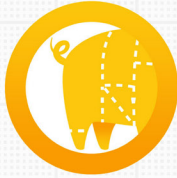
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