



**UNIVERSITY OF THE PHILIPPINES
OPEN UNIVERSITY**

MASTER OF DEVELOPMENT COMMUNICATION PROGRAM

Audrey Rose A. Domingo

**Surfacing the Barriers to Social Mobilization: A Case Study of Mobilizing OFWS in
Singapore towards Financial Stability**

Thesis Adviser:

MELINDA dP BANDALARIA, PhD

Faculty of Information and Communication Studies

14 July 2020

Permission is given for the following to have access to this thesis:

Available to the general public	(Yes or No)
Available only after consultation with author/thesis adviser	(Yes or No)
Available only to those bound by confidentiality agreement	(Yes or No)

Student's signature:

Signature of Thesis Adviser:

A handwritten signature in blue ink, appearing to be a stylized 'J' or similar character.

Major Adviser: Melinda dP. Bandalaria, PhD

ABSTRACT

An understanding of communication particularly communication barriers directly impacts a big part of our daily lives.

This research aimed to identify the barriers to mobilizing OFWs toward financial stability and in general determine the knowledge level of financial literacy of OFWs in Singapore and recommend a social mobilization for financial sustainability for OFWs.

To be able to represent the situation of OFWs in terms of their financial literacy awareness level, the researcher used mixed methods of research design namely, participant observation, case study, and survey. Since the researcher was an OFW herself, it was an appropriate and effective method to discover the real-life experiences of OFWs in Singapore including her own.

The researcher examined the barriers to mobilizing OFWs towards financial stability by recognizing the OFWs' socio-demographic characteristics, financial literacy level, and the reasons why OFWs were not motivated to be mobilized towards financial literacy.

Theoretically, a model of communication and a model of behaviour change were used to illustrate this study. Shannon and Weaver's model of communication was used to analyze the communication patterns, while COM-B behavioural change model was used to focused on the barriers to social mobilization that were discovered during the entire course of this study.

The study was able to determine that barriers to mobilizing OFWs towards financial literacy exist. The barriers to social mobilization were identified as (1) environmental and physical barriers which include time and medium used, (b) psychological barriers, (c) cultural barriers, and (d) perception of reality. It was determined that behaviors of OFWs towards financial stability were influenced by motivation, opportunity, and capability.

KEY WORDS: financial literacy, barriers to communication, communication strategy, social mobilization, participant observation, case study