

THE MEANING OF MONEY TO
THE FILIPINO DOMESTIC
WORKERS IN
SINGAPORE

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Faculty of Information and Communication Studies
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**THE MEANING OF MONEY TO THE
FILIPINO DOMESTIC WORKERS IN SINGAPORE**

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30 MAY 2022

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Acceptance Page

This Thesis titled “The Meaning of Money to the Filipino Domestic Workers in Singapore” is hereby accepted by the Faculty of Information and Communication Studies, U.P. Open University, in partial fulfilment of the requirements for the degree Master of Development Communication (MDC).

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Biographical Sketch

Ms. Rachel Ann Pasion y Monte is an Overseas Filipino Worker who started her journey in Singapore on year 2012. Back in the Philippines, she is a teacher by profession with specialization in Religious Education and Values Education. She practiced her teaching profession at the Holy Family Academy, Angeles City, Philippines where she handled secondary students for 4 years. In 2012, Rachel landed a job in Retail Industry while searching for a teaching position in Singapore. Though there was a scarcity on the teaching opportunities especially on Religious and Values Education subject, she was able to get a permanent position as a Front Desk Officer. With her dedication and hard work, Rachel was offered an office position under the Human Resource department. With this new line of work, she was exposed to the low wage workers group where she passionately aimed to be of great contribution to improve their plight.

The experiences and challenges that the author overcame gave birth to the enthusiasm to discuss the topic related to the financial situation of the low wage Filipino workers in Singapore, which is the domestic helpers' group. Prior to her study of Development Communication in UPOU, Rachel has been actively volunteering at Humanitarian Organization for Migration Economics (HOME) advocating for migrant workers' rights and provides support especially to the domestic helpers who were abused by their employers. The author envisions to contribute in uplifting the life and dignity of the Filipino domestic helpers in Singapore.

Acknowledgment Page

The completion of this study would not be possible if not for the support, guidance, and inspiration of these kind and wonderful people.

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Dedication Page

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Chapter 1

INTRODUCTION

Rationale and Background of the Study

Money in its literal sense is an object or an instrument of commerce (Masuo, et. a, 2012) and it can be used as a medium of exchange in obtaining goods and services (Mitchel and Mickel, 1999). From the barter trade, the society has evolved into the usage of money for purchasing and payment for services. This is the universally accepted definition of money which is known to everyone. However, when it comes to the meanings attached to money, there is no single definition or interpretation that everyone can agree on. People attach a variety of meanings to money (Masuo, et. al, 2012), whether it is based on social status, employment type, and net worth. The discussion on the meaning of money has been an interesting topic tackled by different researchers, professional groups, financial gurus and advisers, and other financial and marketing agencies.

Money can be a means of survival for many, as basic necessities such as food, clothing, and shelter can be fulfilled through the use of money. It can also be a motivator for those who are poor and struggling to strive harder. But for those in the upper class of society, money may mean differently to them; it may be freedom, or it can be power (Tang, 1992). There are some people who also linked money as a symbol of status and achievement (Klontz, et. al, 2011) which may later on becomes a measure of identity and self-worth. In the bible, it was mentioned by St. Paul in 1 Timothy 6:10 that “money is the root of all evils”. This explains that some sins and

wrongdoings can be traced back from excessive desire to acquire wealth, which equates money to evil. These different interpretations prove what Tang (1992) claimed that “money is in the eye of the beholder”. Hence, it is not surprising that the arguments of the different researchers posited that money is interpreted differently by people (Mitchell and Mickel, 1999; Wong, 2010; Tang, 1992; Klontz, et. al, 2011), who hold different interpretations and perceptions of money.

According to Klontz, et. al (2011), one’s perception of money is developed at an early stage of life. It evolved in an individual’s minds from personal experiences such as from the observations on how the family treat money and how they usually spend it. Then that perception changes or hones through the influence of social groups and the media as the person grows. These perceptions translate into habits and attitudes towards money (Lau, 2019). This somehow links that how one spends his or her money has something to do with how he or she perceives money. Thus, it can be noted that either frugality or overspending are linked to one’s interpretation of money.

There are different studies conducted in an attempt to understand how money is being interpreted, either by race and ethnicity, by gender, by culture, or by social status. These studies also presented the possible linkages of how one values or perceives money to his or her financial status (Klontz, et. al, 2011). Hence, these studies are significant as these could lead to a better understanding of the situation a person is into, particularly when it comes to financial aspect.

That being said, it is also significant to explore on the meaning of money to Overseas Filipinos Workers (OFWs) as it could lead to a better understanding of their situations. If it is argued that money is construed differently by people, that means OFWs have different interpretations of money too. However, such study is very limited

or not being explored yet. But to start with, what are these situations that the OFWs are experiencing? Carina and Cherry's stories can give a glimpse of what they are facing:

Carina's story is just one of the many sad stories of OFWs who after long years of working overseas, came home for good with nothing. Her story was aired in one of the episodes in Investigative Documentaries (GMA Public Affairs). It was in 1999 when she started to be an OFW, as a domestic helper in Malaysia, then transferred in Dubai, until she came to Saudi Arabia. Being a single parent, she had a high hope of saving the family from poverty by venturing a life working overseas. Her belief mirrors what many Filipinos perceive of working abroad, a "symbol of hope" (Gorospe, n.d.), "a ticket to a more prosperous future" and "a path to financial freedom" (Dulay, 2017). She may be earning dollars but as a sole breadwinner, she would send most of her salary in the Philippines. A large portion of her remittances was spent on paying debts and the remaining was for her children's daily expenses. This situation led her to struggle financially, she had no savings, and she did not even have a bank account. In 2013, she was diagnosed with diabetes and high blood. In 2015, due to her medical condition, she was forced to come home for good by her employer. It was during this time that she regretted not being able to save, even setting aside an amount for herself. After 16 years of working overseas, she came home empty-handed, had difficulty sustaining her medical expenses, broke, poor, and still buried in debts.

Cherry's story (not her real name), on the other hand, shows the other face of OFWs who just initially planned to work as a domestic helper overseas for few years but ended up working for longer years. She shares the same belief with Carina, that being employed overseas provides a better and a greener opportunity to improve the

living condition of her family and to pursue her children's higher education. With the thought of receiving higher salary overseas, she was determined to save money and to work as a domestic helper only for 2 years, then come home for good. She was armed with the drive and mind-set of working hard even if it means being away from the family, to earn more money, to save, and to come home permanently with enough finances to support the family. But as soon as she started receiving her salary, she would spend all her earnings until she is down to zero. She would always give in to the request of her family and relatives such as lavish celebrations and luxurious consumptions. Ten years after, she was still working as a domestic helper in Singapore. She does not have any savings or investments even after a decade of working abroad. When emergencies happen, she would always resort to borrowing money.

These circumstances are realities that must be addressed as a recurring problem among OFWs. Understanding how money is valued may reduce these unwanted events to occur that can help them improve their financial literacy. Hence, this study.

Statement of the Problem

Carina and Cherry's stories mirror what is seemed to be familiar scenarios for OFWs - broke, no savings, and mired in debts. According to the study conducted in 2010, 1 out of 10 OFWs is financially broke; 8 out of 10 of those who are returning to the Philippines have no savings (Social Enterprise Development Partnerships Inc. 2010). An estimated 60 percent of OFW families remain poor despite many years of working abroad (International Labour Organization, 2008). Despite of the sacrifices and hard work of working in a foreign land, financial stability and alleviating the family from poverty remains to be an elusive goal. These are the current situations of the OFWs -buried in debt despite of the earnings abroad, low level of return preparedness, both financially and socially (Institute for Labor Studies, 2016); heavy borrowings and lack of prudent saving habits (Nicholas, 2015 as quoted by Shatish, 2015); overspending and over-remitting (Dulay, 2017); lack of savings (Añonuevo and Dizon-Añonuevo, n.d.); spending beyond their ability to spend, lack of financial discipline, and lack of knowledge and skills on financial management (Jalagat and Dalluay, 2016). Although there are existing literatures presenting the causality of their struggles, studies that would lead the stakeholders to understand their situations are limited. Hence, it would also be significant to explore on understanding their situations by finding their interpretations of money or how they perceive money. There is a deficit in this literature, hence this study exploring on meaning making could shed a light in understanding the situations that the OFWs are in.

In this study, it is argued that since money is interpreted differently, OFWs would also have their different interpretations or perceptions of money. In an attempt to decode these interpretations of money, stories of Filipino Domestic Workers (FDWs)

in Singapore were explored. To facilitate the structural analysis on the meanings they assign to money, semiotics was employed as the theoretical and methodological. Being an OFW herself, it is assumed that how they perceive or make meaning to money can lead to a better understanding of their situations but has not been examined explicitly yet.

This study is qualitative in nature, as it intends to interpret or “make sense the meaning others have about the world” (Creswell, 2007). Narratology was employed to gain a deeper understanding of the phenomenon, as the study dealt with lived experience of the respondents. Narrative interview to the selected participants of this study.

The Research Questions

This study aimed to answer the general question:

“What is the meaning of money to the Filipino domestic workers in Singapore?”

Specifically, the study attempted to answer the following questions:

- a. As presented in the FDWs’ narratives, what are different representations attributed to money?
- b. Using Saussure’s semiotic analysis, what do these representations signify?
- c. How do these meanings assign to money explain the situation that they are in?

Objectives of the Study

In general, this study aimed to describe the meaning of money to the Filipino domestic workers in Singapore.

Specifically, this study sought to:

- a. Identify the different concepts and representations attributed to money by the FDWs as presented in their narratives;
- b. Interpret the meaning of these representations using Saussure's signifier-signified semiotic analysis; and
- c. discuss how these meanings assign to money explain the situations that they are in.

Significance of the Study

This study aimed to identify the meaning of money to the Filipino domestic workers in Singapore. This was interpreted through narrative research wherein these meanings and representations on money were explored and decoded, in the hope of finding what these meanings reveal about their situations. This meaning making would be beneficial in understanding more the situation they are into such as their spending habits, on their style of managing their finances, or even their financial struggles. Knowing one's perceptions and attitudes toward money can be a "frame of reference" in which one perceives things and events (Tang, 1992). Hence, exploring and understanding the OFWs' perceptions and representations of money can provide a "frame of reference", to have a better and closer explanation on their situations.

The findings of this study could contribute to the existing literature on the studies focusing on the improvement of financial literacy and financial management of

OFWs, as based on their narratives or personal accounts. This study can also be used as a reference by the government agencies and non-government institutions for migrant workers as a reference in drafting or coming up with financial literacy programs that are more effective in addressing and targeting the needs of the OFWs particularly the domestic workers' group.

In addition, results of the study can be an eye-opener to the OFWs, too, to awaken their sense of awareness on the importance of the meaning they assign to money in relation to their current situations particularly on financial difficulties. In one of the articles mentioned in World Mission Magazine, it stated that "if OFWs can overcome their financial challenges, they are in a much better position to help family members, even contribute more significantly to their communities and to the country through savings and investments back in the Philippines". Through this awareness, they will be able to make a sound decision as to how they will spend their money. This can have a ripple effect as they can also influence their family members to save, invest, and to manage their remittances. In this way, OFWs will no longer have to work abroad for decades; they can come home for good financially secured, and without regrets.

Chapter 2

REVIEW OF THE RELATED LITERATURE

The Meaning of Money

There are different literatures stating that money has different meanings. Money in its literal or denotative meaning pertains to an object – an inert thing wherein its initial foundations are the concept and idea of barter (Mitchell and Mickel, 1999). It is an instrument of commerce (Masuo, et. al, 2012), and is something that is being used as a medium of exchange, to acquire goods and services (Furnham and Argyle, 1998, as quoted by Mitchell and Mickel, 1999; Wong, 2010). However, apart from these objective definitions, Mitchell and Mickel (1999) stated that money has subjective and affective meanings, too, that people assigned to it as they develop attitudes and behavioural tendencies towards it. It is also a multi-dimensional construct, having an instrumental and symbolic meaning in itself. This means that people project their own definition of money, which emphasizes the statement of Tang (1992) that the meaning of money is in the “eye of the beholder”. According to Wong (2010), one’s perceptions and interpretations of money develops at an early stage of life, which are derived from experiences such as the parental teachings, observation of family money practices, and in the later years, it is being refined from the dealings with different people. These beliefs on money and money skills tend to be carried into adult lives (Klontz, Britt, and Menzer, 2011). This presents then that how one values money is being influenced from the upbringing and from the interaction with the people around him or her.

However, Wong (2010) also noted that there is a scarcity on the discussions about money matters especially on the value and meaning of money and how to handle it from the earlier years of a child, hence, he or she is only learning and correcting it from personal practice in the later years of his or her life. This practice creates a problem especially if there is no proper guidance or formal discussions given.

There are different scales and instruments developed to measure or identify the meanings and beliefs assigned to money. To identify the ethical meanings people assign to money, Tang (1992) developed Money Ethics Scale (MES), wherein he identified six major beliefs about money, (a) money is good, (b) money is evil, (c) money represents achievement, (d) money as a sign of respect, (e) budgeting is important, and (f) money is power. MES contains declarative statement type items pertaining to money, based on the researches on money as related to different needs as identified by Maslow, positive and negative attitudes toward money, and the management of money.

In the study conducted by Tang (1992) using MES with students, faculty and different professionals as respondents, some of the findings noted are the following:

- Young people are more oriented to see money as evil as compared to the older generation and people with high income, as they think that money reveals achievement;
- People who valued money as achievement experienced a low satisfaction with work;
- People who budgeted their money well were satisfied with their life;

- People with high work satisfaction and High Leisure Ethics Individuals viewed money as good, less evil, achievement, and power.
- Money is power; with money, one can have autonomy and freedom to be what one wants to be, and influence others.

These findings revealed that people in different ages or generations perceive money differently. Klontz, et. al. (2011) concurred with this when they stated in their findings that younger individuals are most likely to have a “potentially destructive” beliefs and meanings about money. While the correlations presented in this study was relatively low due to the limited population involved, Tang (1992) acknowledged that people’s attitudes towards money as measured by MES can be used as a “frame of reference” in which they can examine their everyday life.

Money and its Components

Different disciplines have also different perspective on money such as from the point of view of psychologists and sociologists whom Mitchell and Mickel (1999) discussed in their study. They summarized the commonalities and the common themes emerging from these disciplines and stated that money has affective, symbolic, and behavioural components. The affective component shows that some people perceive money as good while some see it as evil. Symbolically, money is associated with status, with symbols such as achievement and recognition, status and respect, freedom and control, and power. The behavioural component focuses on the action, such as saving and investing. These are also the components present in the MES developed by Tang (1999). With these findings, Mitchell and Mickel (1999) concurred with the study of Tang (1992) that people perceive, value, and treat money

differently. They also added that there are individual differences in the meanings people attach to money.

The Meaning of Money Across Cultures

The perception of money may also vary across cultures, and this was explored in the study conducted by Tang, Furnham and Davis (2002) entitled “The money ethic endorsement and work-related attitudes in Taiwan, the USA and the UK”. This study had Chinese, Americans, and British respondents examining their attitudes towards money as measured by the MES developed by Tang. One of the analyses presented stated that for the participants from the same culture, employment status may play a role in people’s perception of money. American men are highly motivated by money wherein it represents their success. On the other hand, British men considered money as evil and is less motivated by money. As for Chinese people in Taiwan, money is neither considered as a success or evil, but more on the budget indicator, hence, it falls under the behavioural component wherein they budget their money carefully. It is then reiterated in this finding that those who control their budget have internal locus of control, self-esteem, and less strain. Chinese in Indonesia also had high scores in the symbolic meaning of money compared to other ethnic groups in Indonesia as presented in the study conducted by Juneman, Meinarno, and Rahardjo (2012) using the Money Beliefs and Behaviors Scale (MBSS). Chinese have the traditions of burning paper replicas of money and other things as an offering to deceased ancestors. This shows their belief on money as a representation of love, care, respect, and gratitude to one another, or in short, “money has an everlasting meaning” (Juneman, Meinarno, and Rahardjo, 2012).

In another study conducted by Masuo and Reddy (1998) using cross cultural sampling of selected U.S. and Japan Universities, the findings also stated that the meaning of money varies across cultures. Students from Hawaii viewed money as a symbol of respect and power more highly than the Japanese students. Japanese samples viewed money positively and had the desire to be rich. In an extended study on money beliefs and behaviors on an Asian perspective, Masuo et. al. (2012) concluded that attitudes about money are likely to vary among ethnic groups following their study including Asian and Asian-American respondents. Based on their analyses and findings using MBBS, Asian students firmly believed that money can solve all problems, while the Asian-American students differed in terms of concealing their financial status from family and friends. They also felt guilty about spending on necessities even if they have enough money for it. Though there may be differences in this part, Masuo et. al. (2012) stated that regardless of ethnicity, money beliefs and behaviours are associated with clinical traits, symbolic views of money, and planning behaviours.

While these findings could prove that the people's perception of money can be discussed in light of cultural differences, Tang, Furnham and Davis (2002) acknowledged the need to further enhance the understanding on the psychology of money as in terms of human resources, which could be helpful in understanding employees' motivation across cultures. This is in line with the debate that people work for money. As what Tang (1999) mentioned, the meaning of money lies in the eye of the beholder. Thus, this may be true to some, but not for many.

Money and Happiness

When discussing the meaning of money, one cannot help but to correlate it with happiness. Money can be a powerful tool that can cause happiness or dependency (Masuo, et. Al, 2012). Though there is an on-going debate and discussion on the notion that one's happiness does not come with a price, there are some studies challenging this belief, linking money and happiness. This is evident in the study conducted by Twenge and Cooper (2020) on the "Expanding Class Divide in Happiness in the United States, 1972—2016". The research stated that among people age 30 and older, the correlation between income and happiness has steadily risen over the years. They added that the link now is stronger than the previous decades which means that having more money has become increasingly associated with greater happiness. Twenge and Cooper's (2020) study supports the findings on the study conducted by Kahneman and Deaton (2010) of Princeton University challenging the belief that money cannot buy happiness. With their survey of 450,000 Americans, the participants with higher income reported higher emotional well-being, up to an annual income of \$75,000. However, when they make higher than \$75,000, it did not increase their level of happiness, but those who are earning lower feel worse and have low emotional well-being. Cornell (2015) concluded that based on his findings on the perceptions of happiness and determinants, age and gender impact on the belief that money can buy happiness. The research data showed that younger generation was more likely than the older ones to believe that money buys happiness. This belief, though, decreases as a person age due to the changes in priorities as he or she grows older. His study also concluded that gender influences the belief that money buys happiness; men are more likely to think that their happiness will be affected by the quality or quantity of possessions they have. These studies concluded that money has

such a large influence on happiness. It would not be surprising if for some people, they equate money to happiness.

Money for Men and Women

According to Prince (1992), men and women have differences in terms of how they view money. Though the findings of his study stated that both genders perceive money as closely linked to esteem, prestige, and power, he also noted that they have difference in money style. Money style as quoted by Prince (1992) refers to one's relationship with money, the *hows* and *whys* of spending it which is rooted in one's emotional make up and is reflecting in his or her personality. His findings on his study on the money styles for men and women concluded that women seemed to exhibit a stronger sense of money hunger which means that women were more likely to express frustrations about not having enough money. In addition, women are also more likely to feel envious than men to those who have more money than they have. Money hunger is more insistent on females since money is associated with a wider range of needs, values, and gratifications. For women, money is not just a symbol of prestige and power, but it is "a passport to personal security and tranquillity, a means of immediate acquisition of treasured possessions, and self-extensions, a facility for enhancing a relationship, as well as a means of living a satisfying and comfortable lifestyle" (Prince, 2012). This explains why money hunger is stronger for women than men. Men are more likely to be competent, confident, and risk takers in terms of handling money as they viewed money as power, and in a more self-oriented perspective (Rudmin, n.d. as quoted by Prince, 2012). Women, on the other hand, have a greater sense of envy and deprivation with respect to money as means of obtaining things and experiences that they can enjoy in the present. Furthermore, in

an article written by Chira (2018) published in New York Times, she mentioned that on many women that she interviewed, they viewed money as a means to help others rather than to increase their own profile. This perception, though it is admirable, have helped fuel a power gap that separates men and women.

This argument was refuted in the study conducted by Juneman, Meinarno, and Rahardjo (2012) on the symbolical meaning of money. Using the MBSS scale, their findings stated that men and women did not have different responses on the items listed in the scale. Their study confirmed the absence of strict restrictions of gender roles in the symbolic meaning of money. As what they noted, this might be because the boundaries of traditional gender roles have become blurred. One of the reasons highlighted in the study is that many women are now in the working group and have the ability to earn on their own whether it be in the professional world or in the e-commerce platform with the growing presence of Information and Communication Technology; and many men are becoming unemployed head of the family. In the current family setting, it is also seen and observed that mother and father are both working to earn for the family, which is in contrary to the traditional setting that the father is just the sole breadwinner of the family. These scenarios led Juneman, Meinarno, and Rahardjo (2012) to conclude that there is no significant difference in the symbolic meaning of money for men and women.

Money Beliefs and Financial Behaviours

The meanings that people assign to money is believed to be the results of their beliefs about money. These beliefs have an impact with how they think about and relate money in their lives. If such beliefs are in accordance with proper financial management, then it will be shown with the good spending habits. When these beliefs

are destructive, money becomes “a significant source of stress”. These money beliefs were the focus of the research of Klontz, et. al (2011) wherein they developed the series of money belief assessment which they called as Klontz-Money Script Inventory or Klontz MSI. This is to identify the destructive beliefs that are interfering to their clients’ financial health. While their study is focusing on the clients, the findings are also applicable and relatable to people in different groups. They identified four distinct money belief subscales: (a) money avoidance, (b) money worship, (c) money status, and (d) money vigilance. For money avoiders, money is often seen as a force that stirs up fear, anxiety, and disgust, as they hold their belief that money is bad or they do not deserve money. People who are money avoiders may avoid spending even on necessities as they are afraid of overbudgeting or abusing their credit card. Klontz et. al (2011) stated in their study that money avoiders were found to have a lower level of income and net worth. This finding is consistent with that of Tang’s (1999) wherein he stated those who have higher income are likely to view money as less evil than those who have lower earning. Money worshippers, on the other hand, are holding on the belief that having more money can solve all their problems. According to Klontz et. al (2011), this money belief subscale pertains to those who are having the notion that the more money you have, the happier you will be. The third money subscale pertains to the belief that “money is status”. These are the people who perceive money as a status symbol and who are more concerned on the associations of self-worth and net worth. This also confirms the study written by Mitchell and Mickel (1999) that money is associated with status symbolizing power, achievement, and recognition. People who hold these beliefs, the money worshippers and ‘money is status’, are most likely to be connected to different money disorders such as overspending, compulsive buying and hoarding, and gambling (Klontz, et. al, 2011). Lastly, on the money vigilance belief

subscale, these are the people who view money as a deep source of secrecy and shame. They regard money or financial information as a sensitive topic to discuss publicly, hence being secretive, too. While these may be encouraged frugality because of the alertness and watchfulness about money, Klontz et. al (2011) pointed that this could also be resulting to excessive anxiety as people who hold this type of money belief keeps them from enjoying the benefits and sense of security that money can provide.

Synthesis

The reviewed studies posited that people interpret and perceive money differently, whether it be by age or generation, by gender, by culture and ethnicities, by income group, and by different groups of people. Although studies proved that people in different strata assign meanings to money differently, the researchers and proponents of money measurement scale acknowledged the need to explore it on a wider scale. They recommended on studying further with more groups or with more respondents as the findings only represented a limited group. It was also mentioned that the beliefs and interpretations given to money is associated to the financial habits and situations of people, hence concluding that these different perceptions assign to money could lead to understanding their financial status particularly on financial disorders (Klontz, et. al, 2011). However, they also admitted that further study could be done to prove these claims. It is in this notion that this study believed that since people interpret money differently, Overseas Filipino Workers or the OFWs also hold different perceptions about money, that they too have different meanings assign to money, yet existing studies or literatures about this is scant or to no avail. This gap

was explored and identified the meanings assign to money by the OFWs to gain a better understanding of their situation, just like the stories and experiences of Carina and Cherry. It is believed that one of the best and efficient ways to elicit or decode the meaning of money to the OFWs is through their stories. Such narratological study is not yet focused on the existing literatures, hence this was explored through semiotics.

Theoretical Lens

Semiotics

Semiotics is a field of study that deals with the relationships between representations, intended meanings, and interpretations of signs and symbols (Baskarada, 2011). It is commonly defined as the study of signs or an epistemology about the existence or the actuality of sign in societal life (Halina & Yoku, 2014). It is the study of meaning making through signs and is premised on the notion that signs have a triadic quality (Danesi and Santeramo, 1999). Chandler (1994) stated that semiotics can be applied to anything that which can be seen as signifying something. At the most basic level definition, Poynter (2018) referred to semiotics as the study of how meaning is made.

A sign is anything that can stand for something else and communicates a meaning. Batu (2012) explained that a sign is established through the convergence of the abstract concept which is referred as the signified, and the concrete concept or the signifier perceived through the senses. For example, the word m-o-n-e-y, one would think that upon encountering this word, the signifier would be the word money referring to the physical paper and coins. The abstract concept or the signified can mean a salary for many, or savings for others.

Signs in semiotics are not only limited to visual signs, but they also include sounds, body language, and a special kind of signs, the words which are also called as symbols. Words are arbitrary symbols that have no inherent meaning, their meaning is learned within a given culture. For example, the word “money”, it can be a symbol of survival for many, but for some it may be a symbol of power. Though there is just one sign involved, which is the money, the meanings vary from different people. As quoted by Griffin (2012), “meaning does not reside in words or other symbols, meaning resides in people”.

As a discipline, the goal of semiotics is to explain how and why a particular phenomenon achieves its particular significance, the process through which a particular phenomenon is identified through a set of concepts operative within a particular society (Rosa & Pievi, 2013). This set of concepts is referred to as the “meanings”. The creation and production of meaning in culture via communication is something so inherently human, hence, semiotics as the ultimate science of signs is also inherently human (Olbertova, 2018). It is like a part of human’s cultural programming, the operating system immersed in as a part of living in a society. With this Olbertova (2018) summed up that semiotics is the unconscious cultural technique that people use every day to distill, create and find meaning in the world around them; from the coding of speech to express themselves, to the choices they make that show how they assigned meaning, and to the interpretation of different signs and symbols around them.

Interpreting or decoding these signs and symbols would be helpful in navigating and understanding the individual and the society, as signs and their meanings may be different from one group to another. Hence, there is a need to

understand the context in which a sign is communicated to comprehend its real meaning. Halina et. Al. (n.d.) highlighted the role of semiotics as a key tool to understand that intended meanings of the signs. It is both the theory and analysis of signs and signifying practices. Moreover, semioticians see semiotics as the “queen of the interpretive sciences, the key that unlocks the meaning of all great and small” (Sage Publications, 2019).

Allen (2017) put an emphasis on semiotics as an important approach to communication research because it examines the association between signs and their roles in how people create meanings on a daily basis. Since semiotics discusses the exchange of messages and the signs beneath them, it enables to understand the sign’s meanings. Different studies had proven this, such as the study of Adham (2012) carrying out semiotic analysis on visual texts selection on the iconic representation of women in the middle eastern media, and the roles in which they have been portrayed. In one of the analyses she presented, she stated that visual representations of women, just like linguistic expression itself, can be used to reinforce common stereotypes of women. Another example is the study of Tohar et. al. (2007) wherein semiotics was used in analyzing the personal narratives of veteran teacher educators at a college of education in southern Israel mapping the course of the professional development and to understand the human profile of the college, through the use of Barthes’ analytic method.

These studies are also presenting the definition of Balu (2012), wherein he described that semiotics as the act of reading that involves a methodology. Semiotics does not simply focus on a scientific reading: it is also regarded as an activity concerned with meaning, signification, and the manufacture of meaning (Balu, 2012).

Moreover, the purpose of semiotic analyses is not to proffer a value judgment about the object being observed, but to describe the object from a neutral perspective. Hence, semiotics being concerned with how meaning is created and conveyed in texts, particularly in narratives or stories was instrumental in this study in identifying, analyzing and interpreting the meanings behind the stories of the respondents. There is a meaning in every story, and meaning is often claimed to be a key issue for the explanation of action and cognition (Rosa & Pievi, 2013). Semiotics was used as a theory and methodology particularly in data analysis in the quest to find what out is money to the Filipino domestic workers in Singapore. The analysis part of this paper drew heavily on the theoretical framework proposed by Ferdinand de Saussure, the sign, signifier, and signified concept.

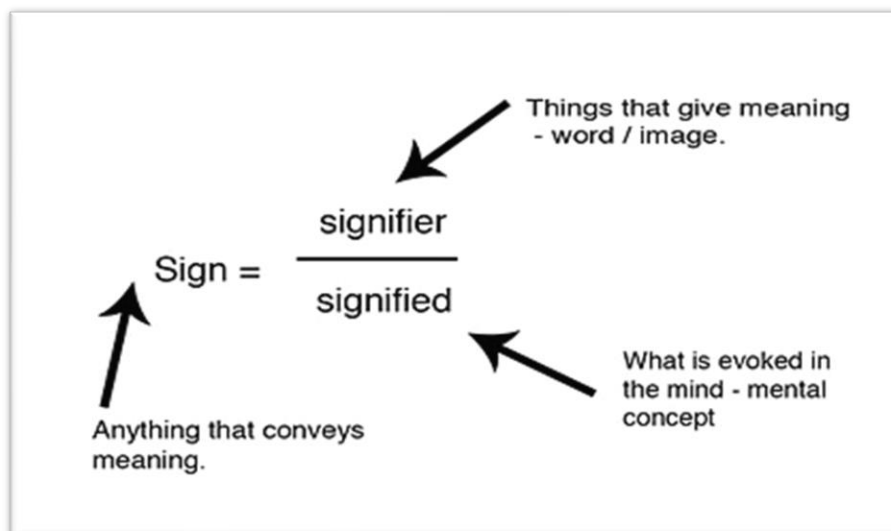
Saussure's Semiology

Swiss Linguist Ferdinand de Saussure (1853-1913) is one of the key proponents who introduced semiotics in the 20th century. He coined the term semiology and advocated this study, to which he was referred as the founder of semiology. His focus was on the linguistic signs as according to him, language is a system of signs that express ideas, and it is the most superior sign system compared to other sign systems that exist in the real world because it plays an important role in constructing reality (Halina & Yoku, 2014). He explained that a sign is not only a sound-image but also a concept and presented a dyadic or two-part model of the sign.

Saussure defined a sign as being composed of a signifier – the physical form of the sign or the form which the sign takes, and the signified – the concept it represents or the meaning associated with the sign. Hence, a sign is a combination of signifier and signified, the relationship between the concept and the representation of

that concept. He described the relationship between the signifier and the signified as arbitrary, meaning there is not necessarily logical connection between the two. Saussure is referring to the mental processes that create meaning, the mental impressions made on one's senses by a certain 'thing'. The signified concept is like a mental concept wherein it does not need much digging to know what the meaning of a sign. Using the word 'a-p-p-l-e' as an example, the signifier refers to the look, shape, and feel of the apple itself; the signified would be the associations it represents, like for example a leading tech giant on mobile phones and laptop. The sound image or the impressions in one's minds is the logo representing the Apple and mentally, know how that image sounds through the language system; that it is a leading tech giant. Saussure called this dual linguistic unit as a 'sign', wherein the connections between these two elements are done mentally and without even uttering a word. The diagram below summarizes Saussure's sign-signifier-signified concept.

Figure 1. Saussure's semiotics



Source: Semiotica Filosofia y Letras
<http://semioticaffy2018.blogspot.com/2018/02/biografias-ferdinand-de-saussure.html>

Following Saussure's explanation, there is no logical connection between the signifier 'apple' and the signified concept; there is nothing in the word "apple" suggesting it is a color red, or a tech giant. Quoting Areef's (2016) statement, "even though the relationship between them is arbitrary, they are intimately linked in the mind of people by an associative bond, and each evokes the other." In addition, Saussure also explained that the signifier and signified are inseparably one; a signifier without a signified is meaningless or vice-versa.

In Saussure's semiotic theory, a sign is "resulted from an imagination or an activity of human minds that is expressed through language codes and understood by the individuals who are involved in the communication process" (Halina & Yoku, 2014). Saussure refers to the mental impressions made on people's senses by a certain 'thing'. It is then their perception or how they view this 'thing' together with the sound system of the language that creates the two-part linguistic unit he referred to as a 'sign'. This means that signs are brought or delivered intentionally with a purpose and specific meaning, based on one's experiences with the world and with the society. Chandler (1994) stated that the concept of meaning following Saussure's model is purely structural, supporting the notion that "language does not reflect reality but rather constructs it".

In this study, Saussure's semiotic models, being a structural type, was beneficial in analyzing, understanding, and decoding the signified concept on the given sign which is the 'money'. Based on his explanation on signifier and signified, it is learned that some objects carry beliefs and meanings. With this, semiotics is a key tool that was useful to the researcher to ensure that intended meanings from the

narratives of the respondents will be understood explicitly or clearly. Saussure's sign-signifier-signified framework is significant in finding the answers to research questions.

Semiotics explains that the meanings given to signs vary based on culture and communication. It explains how meanings to signs are given; it gives a useful set of tools for identifying and creating the patterns that lead meaning in communication.

Philosophical Assumptions or Worldview

According to Creswell (2009), philosophical worldviews refer to "a basic set of beliefs that guide action". He emphasized the influence of these worldviews and assumptions in research, hence, need to be identified. There are four worldviews distinguished by Creswell (2009). In this qualitative study, the views were drawn the social constructivism worldview in the quest to understand and interpret the identified phenomenon. Social constructivism, which is also described as interpretivism can be defined as a worldview where individuals seek to understand their world and develop their own particular meanings that correspond to their experience. It is a perspective and is typically seen as an approach in qualitative research. In discussing constructivism, Crotty (1998, as quoted by Creswell, 2009) identified these assumptions:

- Meanings are constructed by human beings as they engage with the world they are interpreting;
- Humans engage with their world and make sense of it based on their historical and social perspectives—we are all born into a world of meaning bestowed upon us by our culture;

- The basic generation of meaning is always social, arising in and out of interaction with a human community.

Creswell (2009) stated that in social constructivism worldview, individuals develop and construct their subjective meanings of their experiences whether it be meanings directed on objects or things. These meanings are varied and multiple, which are formed through their interaction with others, or their historical and cultural norms, or their own experiences. Though social constructivism is being criticized for too much subjectivity, Gergen (1999/2009, as quoted by Boyland, 2019) posited that in a framework of construction, the major question does not lie on objectivity, but on utility. Boyland (2019) emphasized that through the sharing of firsthand experience, people are “encouraged to tell their story in their own terms – a story of reality as it is lived: from moment to moment, day to day, week to week, year to year”.

In this study, it is argued that money is interpreted differently by people, whether it be by age, by culture, race, ethnicity, or by employment status, social status, or simply by gender. Meanings are varied and is in the “eye of the beholder” (Tang, 1999). With the influence of social constructivism worldview, it is then assumed that indeed, there are variety of meanings assign by people, and these perceptions and interpretations are shaped by individual’s background and experiences, such as the work that they have or the place they live in. It is in this light that the study sought to find out the Filipino Domestic Workers’ interpretation of money, thus, the intent to explore this to gain a better understanding of the situation they are in.

Chapter 3

METHODOLOGY

Research Design

The research design refers to the overall strategy to be used in integrating the different components of the study in a logical way, ensuring to effectively address the research problem. It “constitutes the blueprint for the collection, measurement, and analysis of data” (De Vaus 2006). It is intended to provide an appropriate framework for the study.

The meanings in signs and texts are not always evident, hence they have to be elicited. To achieve the objectives in this study in meaning-making, semiotics was used as the qualitative research design.

Locale of the Study

The study was conducted in Singapore. Apart from constituting many Filipino workers in Singapore, a survey on the domestic helpers in Asia-Pacific in 2019 stated that one third (or 34 percent) of foreign domestic workers in Singapore are in debt due to loans, and only 51 percent have bank accounts. The main reason of not having bank accounts, as stated in the survey, was because they did not see the benefits of having one, which the survey concluded that there is a low level of financial literacy. Hence, the researcher chose them as the focus of this study.

Sampling Scheme

Theoretical sampling method determined the population of the study, which involved selecting participants based on special characteristics. Theoretical sampling

is a valuable and practical method for the purpose of addressing gaps in the data in qualitative research. It is “the process of data collection for generating theory whereby the analyst jointly collects, codes, and analyses his data and decides what data to collect next and where to find them in order to develop his theory as it emerges” (Dudovskiy, n. d.). Theoretical sampling in its simplest term can be defined as the process of collecting, coding, and analyzing data in a simultaneous manner to generate a theory. Though it is similar with purposeful sampling in terms of selecting participants, they differ in the stage of selection. Unlike with purposeful sampling where participant sampling criteria are selected prior to conducting the research, theoretical sampling occurs as the data collection progresses. It attempts to discover categories and their elements in order to detect and explain interrelationships between them, and aims to generate and develop theoretical data.

In this study, there were four steps identified on the application of theoretical sampling in the narrative or semi-structured interview:

1. Identified and selected a small handful of people to interview based on a set of criteria (Filipino domestic workers who are working in Singapore for 5 years or more);
2. Analyzed the data from the interview and checked if there were particular concepts arising;
3. Based on the interview data analyzed, the researcher identified more people to interview on the basis of ideas and concepts revealed in the previous analysis; and

4. Conducted interview with the newly selected participants and analyzed them until theoretical saturation is reached, or the point at which the researcher failed to collect new information with subsequent interviews

Four participants were interviewed upon saturation of data was reached. Dates were scheduled based on the convenience of the participants.

Narratology

For the data collection, this study employed narratology to gain a better understanding of the situation of FDWs. Through their narratives, perceptions toward money were analyzed which led into identifying the meaning they assign to money. The meanings given to money may vary from groups, occupation, and culture. Though it is generally taken and accepted as a medium or currency in exchange for basic necessities and goods, the meanings may be different from one group to another. In this study, the meaning of money was examined and identified on what money is to the OFWs particularly among the domestic helpers' group. The findings of this study might give a better understanding on the plight of the OFWs specifically on financial aspect and status. Hence, it is believed that narratology is an appropriate qualitative method that would support this inquiry.

Hays and Wood (2011) defined narratology as a qualitative research method that seeks to construct a narrative about the participant's lives. It is a mode of qualitative inquiry and data analysis that is informed by narrative theory, sets apart from the other qualitative methodologies that involve and explore a narrative data but not from a narrative perspective (Hoshmand, 2005; Hays and Wood, 2011). It is emphasized that in narratology, the meaning comes from the story. With this, Hays and Wood (2011) explained that it is "both an endeavour to extrapolate meaning from

a story” which facilitates its goal of understanding human experiences through the interpretation of narrative forms of qualitative research data. Furthermore, they stated that narratology as an approach mirrors a major element in counselling research, that is the “relaying of a client’s experience in the form of story to convey meaning”. In a research employing narratological approach, Hoshmand (2005) stated that the researcher looks for plots, motives, and thematic meanings in what people say about themselves and their lives which he referred as a narrative mode of understanding. Narratology is concerned with the manner in which a participant tells a story; hence, it is also important for researchers to make decisions how to sequence the narrative as participants do not normally tell their stories in linear fashion or in chronological order. Another aspect to be considered in narratology that Hoshmand (2005) highlighted is the positionality of the researchers as this plays a role in the interpretation and analysis process. This also contributes to the credibility and integrity of the findings of the study. Following is a discussion of the position of the researcher in this study.

Definition of Terms

- Signifier – the physical concept or the literal description of the sign
- Signified – meanings associated with the signifier or the implied meanings that are based on culture and ideologies
- Sign – the combination of signifier and signified

This study applied the interpretive framework of social constructivism by asking the participants open ended questions through narrative interview. As this study relied on the participants’ view, Creswell (2009) stated that the more open ended the questioning, the better. This approach allowed the participants to describe their own

experiences fully and freely. The researcher's role was to listen carefully to their views and interpret the findings based on their background and experiences. The researcher acknowledged and dealt with personal subjectivity throughout the process as she was aware that how one's own interpretations could influence interpretation of the data. The researcher employed Semiotic analysis in analyzing the transcribed data from the interview to ensure that it will be on the neutral side and free from bias. The interpretation of the participants' experience revealed a significant amount of information regarding the FDWs' perception on money. It will also offer a new insight to the study. Social constructivism offered the most useful approach in gaining access to the views and nuances that influenced the individual worlds of the participants.

Role of Researcher

According to Creswell (2007), the researcher's role in qualitative research is critical; he or she is responsible in maintaining the rigor and credibility of various aspects of research. It is believed that the integrity of the research is equal to the integrity of the researcher. This is true for both quantitative and qualitative research, however, unlike with the quantitative research where the validity and credibility of the research is based on the integrity of the designs, methods, and instruments used and lesser on the part of the researcher, qualitative research's credibility and dependability relies on the person and performance of the researcher. Qualitative researchers do not involve standardized measures, statistical methods, and classical designs to protect the research from errors. The entirety of the research is based on personal grounds, hence, his or her role is subject to scrutiny. Fink (2000) summarized the researcher's role in a qualitative process in 7 different stages: thematizing, designing, interviewing, transcribing, analysing, verifying, and reporting. She stated that a

qualitative researcher is expected to feel very personally involved in every step of the research process, because every consideration and decision will have to be based on entirely personal grounds. Thus, my role as a researcher in this study was that of an observer-as-participant as I was the primary instrument of data collection, from the interview to the analysis of the data, coding, and finding the meanings in the stories of the participants. Thus, there is the possibility of being bias on my part which could impact to the findings of this study. That potential bias could be my work, experiences, and beliefs as an OFW.

Maxwell (2002) argued that the researcher's identity, perspective, and relationship to those studied are an important influence on the results of the research, hence, as the researcher of this study, I want to present my own identity and perspective, and the background and goals that I aimed to bring in this study.

I have been working as an OFW in Singapore for 8 years now. As what a typical Filipino mindset on working abroad, I share the same initial belief to fellow OFWs, that being an OFW equates to a higher salary, a greener pasture. I am a typical OFW who aspires to provide a comfortable living for my family that is why I went abroad to fulfil that aspiration. Being the breadwinner, I take a lot of considerations when it comes to managing my finances. These considerations reveal how I perceive money. Based on my interactions with fellow OFWs in Singapore, I can say that though we might be experiencing different situations, we share the same considerations and beliefs, we share the same goals especially when it comes to family as majority are breadwinners, too. Thus, my expectation on the stories of the participants of this study would somehow be in connection with mine – striving harder every day to provide the family

back in the Philippines with comfortable living. This is where the potential bias can be greatly seen or manifested on.

However, as an essential part of my role as researcher, I monitored and reduced my disposition to interpret too quickly. I recognized that my experiences and beliefs are in relevance with the respondents of this study, hence, personal biases and assumptions were circumvented so as to produce a credible outcome. The narratives were coded as truthful as it was through data transcriptions and keeping records of the interview even the non-verbal aspects. In addition, through the use of Saussure's semiotic analysis on the data gathered, the coding was guided and protected from personal judgements.

Data Collection Procedures

Research Instrument

For this study, interviews was used to arrive at a more profound understanding on the meaning participants assign to money. Its purpose is to obtain description of the life world of the interviewee with respect to interpreting the meaning of the described phenomena (Fink, 2000). Hoshmand (2005) stated that qualitative interviews soliciting stories may produce data for narrative research. These interview data can be supplemented by observations, documents, and visual media (Hays & Wood, 2011).

It is important to ask questions that can help people to tell stories about their experiences in their own way. Hence, this study used narrative interview particularly in the earlier phase. According to Scârneci Domnişoru (2013), it is a "technique not imposing strict discourse guidelines on the subjects", hence, encouraging the respondents to freely express themselves and to decide how and what to recount.

Through narrative interview, the researcher gathered qualitative data that were rich in details, experiences, descriptions, and ideals of the respondents. Rosenthal (n.d., as cited by Scârneci Domnişoru, 2013) identified the sequences in doing the narrative interview, the *'period of main narration'*, and the *'period of questions'*.

Period of Narration. This is the first part wherein the interviewer will ask an initial narrative question that will prompt or allow the interviewee to recount self-representation. This initial question is called the “generative” as it must stimulate the respondent to speak, thus generating a story. It suggests the rule of narrative interviewing to the respondent which will allow him or her to decide the experiences to recount. Scârneci Domnişoru (2013) highlighted that it is in the stage wherein the researcher’s task is to listen, and to avoid butting in to let the participant tell his or her story freely. Feedback is also encouraged from time to time to show enthusiasm leading the subject to be more enthusiastic in sharing too.

This study used the following interview question on the stage pertaining to the period of narration:

“Please tell me about your story as an OFW– your work, your goals, your typical day, how you spend your time during rest days, etc. You can take me to the time when you first stepped your foot here in Singapore. Anything that you can remember, like your feelings during that time, or you can also share your experiences, the changes, and the adjustments that you have encountered. I am interested to know your story, hence, I will not be butting in. I will only take note of the details that I would like to ask you later.”

Period of Questions. This is the next part of the narrative interview that will seek clarifications on the narration in the first part of the interview. These are called internal narrative questions (Scârneci Domnişoru, 2013) that are related to the things already mentioned but seeking for clarification or topics that need to be given emphasis but not yet tackled. However, these questions are not guiding the respondent towards a theme, but only to develop and deepen what is already mentioned and tackled; that is why these questions are also called clarification questions. While these questions are being asked on the spot, it is also necessary for the researcher to prepare a list of guide questions in the event the respondent fails to recount. This interview guide is typically without specification of how to formulate exact questions, and questions will be open-ended to encourage the respondents to give long elaborated answers (Fink, 2000). These questions can also lead and guide the respondents to recount.

Annex A contains the list of sample questions used by the researcher as a guide on the clarification stage, though they were subjected to changes depending on the details and experiences shared by the respondents.

Scârneci Domnişoru (2013) stated that the narrative interview ends when the respondents have nothing more to say and the clarification questions have been run out.

Data Gathering Procedure

Direct or Interview method was used in this study to gather data. According to Pegollo (2011), this data gathering method can get more accurate answers as the researcher has a direct contact to the respondents; they can seek clarifications in case there is confusion on the questions being asked. Moreover, Castillo-Montoya (2016)

quoted that “interviews provide researchers with rich and detailed qualitative data for understanding participants’ experiences, how they describe those experiences, and the meaning they make of those experiences”. With the respondents’ consent, interviews were recorded using mobile phone’s audio recorder. Along with the recording, the researcher had some field notes to supplement the data, taking down the important details that would need to be given emphasis under the period of questions or clarifications. Recorded interviews were transcribed using intelligent verbatim transcription, which refers to writing down every word but without the irrelevant fillers such as “uhm”, and “you know” (Streefkerk, 2019).

Data Analysis

Qualitative data analysis is the process of examining and interpreting qualitative data to understand what it represents (Medelyan 2019). It is a means to make sense of the data before presenting them in an understandable manner. Creswell (2007) stated that data analysis in qualitative research consists of preparation and organization of data for analysis, then finding the themes through the process of coding, and finally, presenting the data into tables, figures, or discussions. Thematic analysis was carried out to facilitate the analysis on the transcripts from the interviews.

Braun and Clarke (2006) defined thematic analysis as a “method for identifying, analyzing, and reporting patterns or themes within data” (p.7). Caulfield (2019) identified this method as a good approach where the researcher is trying to find out something about people’s views, opinions, knowledge, experiences, and values from a set of qualitative data such as the interview transcripts. In this study, the aim of the researcher was to find out the meaning of money to FDWs, hence, this method was appropriate in examining the data to find common themes, such as the ideas and

patterns of meaning that come up repeatedly. Braun and Clarke (2006) explained that a theme “captures something important about the data in relation to the research question, and represents some level of patterned response or meaning within the data set” (p. 10). Though there is no single rule that defines and categorizes the theme as a theme, in this method, the researcher’s judgment was necessary and important to identify and determine what a theme is. In employing thematic analysis, inductive approach was used. This approach is data-driven as it allows the data to determine the researcher’s themes. It is the process of coding the data without trying to fit it into a pre-existing coding frame, or the researcher’s analytic preconceptions (Braun and Clarke 2006).

As the focus of this study lied on the meaning making of the participants, it employed semiotic analysis on the data analysis stage as a framework in identifying the concept and meaning presented in the respondent’s narratives. This is also to ensure that the interpretation and analysis of the data will be on the neutral side. Semiotic analysis is focused on the system of signs that makes up a text and is involved in the construction of meaning. It is concerned with the meanings in text and that relationship stems from the relationship among signs (SAGE Publications, 2019). It aims to analyze, understand and interpret signs, the meanings of signs, and the interaction of signs and sign systems.

While there are a lot of techniques used in semiotic analysis, this study used Saussure’s signifier and signified framework in decoding the concepts and meanings on the transcribed narratives of the respondents. It was necessary to employ this method as the meanings in signs are not always evident and they have to be elicited.

Once the transcribed texts from the interview have been reviewed and analyzed, the signifiers or the sound image, and the signified or the concept were identified.

To facilitate a guided analysis, the researcher adopted the six phases of analysis outlined by Braun and Clarke (2006) in conducting the inductive thematic analysis:

Table 1. Braun and Clarke (2006) six phases of analysis

Phase 1:	Familiarization of the data
Phase 2:	Generating Initial Codes / Coding
Phase 3:	Generating Themes
Phase 4:	Reviewing Themes
Phase 5:	Defining and Naming Themes
Phase 6:	Writing up/ producing the Report

Phase 1. It is important for the researcher to be immersed in the collected data. The 1st phase involved repeated reading of the transcribed data from the interview to be familiar with the depth of the content. In this way, there would be an overview of all the data collected before analyzing each item. Creswell (2007) quoted Agar's (1980) suggestions, that is "to read the entire transcripts several times, immersing yourself to the details, trying to get sense of the interview as a whole before breaking it into parts." Rereading the transcripts also developed familiarity.

Phase 2. After the familiarization of data, generating initial codes comes next, the 2nd phase. According to Caulfield (2019) coding is "highlighting sections of the

text, usually phrases or sentences, and coming up with labels or codes to describe their content. This would be based on the data collected from the interview. It is advised that in this phase, it is better to code for as many potential themes or patterns as possible but taking note of the relevance of the data to the research questions. During this phase, it is also important to take notes and mark ideas, short phrases, and key concepts occurred while reading which can be used for coding.

The aim of this study was to identify the meanings participants assigned to money; hence, it employed Saussure's signifier-and-signified semiotic analysis. Semiotic analysis is focused on the system of signs that makes up a text and is involved in the construction of meaning. It is concerned with the meanings in text and that relationship stems from the relationship among signs (SAGE Publications, 2019). It aims to analyze, understand and interpret signs, the meanings of signs, and the interaction of signs and sign systems. The sign is the combination of signifier and signified.

The sign that is presented in this study is the money, based on the transcribed data from the interview; the sound-image or the physical representation of money was coded under signifier, while the concepts or the meanings of these representations were under the signified part. Saussure stated that the relationship between signifier and signified is arbitrary, meaning they have no logical connection. This means that the meanings signifier hold must be learned somehow which implied that there are certain structured associations and codes that can be picked which can be helpful in interpreting the signs. When the signifiers have been appropriated, then the signified have been captured as well. Thus, in this stage, it was important for the researcher to recognize the signifiers on the data transcribed from the interview to draw inferences.

In summary, the phrases and the concepts presented in the transcribed data were coded accordingly based on Saussure's signifier-signified model.

Phase 3. Once codes have been created, identifying patterns among them, and coming up with themes was next, the 3rd phase. In this step, the researcher started to combine several codes into themes; codes that are too vague and irrelevant were discarded. This also included the classification of data which Creswell (2007) described as taking the texts or information apart and looking for categories, themes, or dimensions of information.

The data coded under the signifier and signified were grouped based on the themes that they represent. Braun and Clarke (2006) mentioned that this phase will be ended with a collection of candidate themes, sub-themes, and all extracts of data that have been coded in relation to them. The researcher reviewed the transcript to comprehend each individual signifier and signified codes – reviewed and checked how each representation might fit an emerging narrative common to all participants, and to find common themes, such as the ideas and patterns of meaning that came up repeatedly.

Phase 4. In this phase, the researcher ensured that the themes were useful and had accurate representation of data. This was also the stage where themes were refined and checked thoroughly. Amendments were done depending on the themes arising.

Phase 5. The 5th phase started when there was a satisfactory thematic map of data as this step involved naming and defining the final list of themes. "Defining themes involves formulating exactly what we mean by each theme and figuring out how it helps

us understand the data” (Caulfield 2019). Names need to be succinct, concise, and easily understandable by the reader.

Phase 6. Finally, the last phase was the writing up the analysis of data. Braun and Clarke (2006) emphasized that it is important for the analysis to provide a coherent, logical, concise and interesting account of the story the data tell within and across themes, and sufficient evidence of the themes within the data. In this phase, they also stated that the purpose of the write-up is to “tell the complicated story of the data in a way which convinces the reader of the merit and validity of the analysis”.

To ensure that the interpretation and analysis of the data would be on the neutral side, semiotic analysis was employed as a framework in identifying the concept and meaning presented in the participant’s narratives.

Strategies for Validating Findings

Creswell (2007) considered validation in qualitative research as an attempt to assess the accuracy of the findings as described by the researcher and the participants. It is suggested that the researcher must employ validation strategies to document the accuracy of the study. There are 8 validation strategies presented by Creswell and Miller (2000), and recommended to engage to at least 2 of these strategies. For validating the findings of this study, the researcher used the following strategies:

Member Checking. According to Lincoln and Guba (1985, as quoted by Creswell, 2007), this is the most crucial technique for establishing credibility of the findings. The researcher solicited the respondents’ views on the findings and interpretations from the data presented in the interview. The preliminary analyses

consisting of descriptions and themes were disclosed to the participants for examination and critical observation. This engaged them in providing the accuracy of the interpretation and checking what would be missing.

Peer Review or Debriefing. This provides an external check of the research. With this technique, the researcher worked together with a peer debriefer who hold impartial views of the study. He or she examined the transcripts, final report and general methodology. Then, feedback was provided to enhance credibility and ensure validity. Creswell (2007) described a peer reviewer/debriefer as a “devil’s advocate” who keeps the researcher honest and asks hard questions about methods, meanings, and interpretations. With the presence of peer reviewer, different problems in the research could be detected such as overemphasized and underemphasized points, general errors in the data, and the biases or assumptions by the researcher. In addition, the peer debriefing helped the researcher to become more aware of her own views regarding the data. The researcher would keep written accounts on the feedback of the peer debriefer.

Proposed Narrative Structure

The data analysis in a qualitative research is generally comprised of examining the raw data; reducing these data to themes through coding and recoding process; and representing the data in figures, tables, and narratives in a final research text (Kim, 2016, p. 188). However, in an attempt to find a word or a phrase that can attribute a portion of the data, and to arrive at a certain theme, multiple coding processes is needed. Creswell (2007, as quoted by Kim, 2016) summarized these processes into four basic elements: codes, categories, patterns, and themes. Through these data analysis processes, the researcher was involved in a detailed description of what will

be discovered from the analysis, organize or classify the information, discussed emerging themes, and interpreted the findings in light of the reviewed literature and worldviews.

The raw data for this study was the interview transcripts, examined through the use of thematic analysis to find common themes or patterns of meaning that come up repeatedly. This analysis started by coding. Yih (2018) defined coding as “the data analysis process that breaks the text down into the smallest units and reorganizes these units into relatable stories”. Coding the data organizes the messy interview transcripts which makes it quantifiable. Though there are software that can be used in the analysis of the qualitative data as well as in coding, the researcher employed manual coding in interpreting the data. The transcribed narratives of the participants were printed. Inductive coding was employed to facilitate the data analysis processes. Inductive coding or open coding creates codes on the qualitative data itself (Medelyan, 2020). In this method of coding, unlike with deductive coding, no set codebook was used; it started from scratch and codes arising directly from the responses or from the narratives of the participants. This coding method allowed the researcher to have a complete and more unbiased look at the themes throughout the data. Thomas (2003) stated that the outcome from an inductive analysis is the development of categories into a model or framework that summarizes the raw data and conveys key themes and processes. Thomas’ (2003, p. 6) coding process in inductive analysis was used as a guide in this data analysis stage as summarized in Figure 2:

Figure 2. Thomas’ coding process in inductive analysis

Initial read through text data	Identify specific segments of information	Label the segments of information to create categories	Reduce overlap and redundancy among the categories	Create a model incorporating most important categories
Many pages of text	Many segments of text	30-40 categories	15-20 categories	3-8 categories

Source: Thomas (2003, p. 6), *Adapted from Creswell, 2002, Figure 9.4, p. 266*

Thomas (2003) recommended that the intended outcome of the process is to create three to eight summary categories capturing the key aspects of the themes in the raw data, to be assessed as the most important themes given the research objectives. The categories and themes identified were interpreted in the light of signifier and signified concept to find out what money is to the Filipino Domestic Workers in Singapore.

Anticipated Ethical Issues

According to Sanjari, et. al (2014), researchers face ethical challenges in all stages of the study, from designing to reporting. In a qualitative research, one of the main tasks of the researcher is to report a truthful knowledge free from bias and judgement, hence, the role of the researcher was defined. However, as the researcher was actively involved in all stages of the study, there might be ethical issues and challenges along the way that need to be addressed. As this study was focused on the meaning making of the participants, the following important ethical issues were considered in this study:

1. Informed Consent and Voluntary Participation

Informed consent has been recognized as an integral part of ethics in research carried out in different fields (Sanjar, et. al., 2014). Consent should be given freely and participants should understand what is being asked of them. This stresses the researcher's responsibility to completely inform the participants on the different aspects of the research. The participants can decide freely whether they want to participate or decline.

In this study, the participants were requested to sign an informed consent form. Prior to their signing, the researcher approached the potential participants individually explaining the purpose of the study and data collection procedure. It was highlighted too that their participation was voluntary and they had the right to withdraw from the study at any time even after the informed consent had been signed. Consent to record the interview was also discussed (Annex A).

2. Anonymity and Confidentiality

This study ensured the protection on the privacy of the research participants and confidentiality of the research data. Anonymity and confidentiality of the participants were carried out by not revealing their names and identity in data collection, data analysis, and reporting findings of the study. In addition, the researcher also ensured the privacy of the interview. The interview was conducted in a location where it could not be heard by anyone except the interviewee and the interviewer. This gave the participants an assurance to freely express herself during the interview. Recordings were dealt with utmost care and privacy.

In the data analysis stage, data from the interview were transcribed privately without allowing anyone to hear it. The data gathered was not shared to others. In reporting the findings of the study, to protect the privacy of the participants, pseudonyms were used. However, it revealed the age and years of working abroad. Unbiased language was used when describing the participants and reporting the data. The details were reported with utmost honesty and integrity.

3. Data Protection

Data protection is the process of securing all information collected so that it is only seen by the people in which it was originally agreed to be seen by. In this study, the data collected was shared only to the respective participants and peer debriefer for validating the findings. Data were sent separately with password protection to ensure privacy of the data. The recordings and transcriptions were stored electronically into the researcher's personal hard drive with password. The information provided by the participants will be archived and stored to its intended usage. It will only be digitally disposed once the study is completed and no verification is needed anymore.

Chapter 4

RESULTS AND DISCUSSION

Background of the participants

The Filipino Domestic Workers (FDWs) who participated in this study are all females working in Singapore as domestic helpers for more than 5 years. Three of them are married supporting their family and the children, and the remaining participant is single supporting the parents and the siblings. As the interview progressed, the criteria for selecting these four participants as based on theoretical sampling were the years working in Singapore, the concepts arising such as the use of money to support their family, and the characteristic of being family oriented.

Results and Discussions

This study aimed to identify the meaning of money to the Filipino domestic workers (FDWs) in Singapore. These meanings could provide a “frame of reference” to understand more the situation that they are into. Through a semi-structured interview, the researcher was able to interpret the meanings assigned to money with the use of Saussure’s semiotic analysis. The interview scripts were transcribed, analyzed, categorized, and then emerging themes were scanned to identify and interpret the meanings.

Six main themes were identified which would be discussed in this part. Each theme is discussed in details below following the illustrations using Saussure’s signifier-signified model.

Secure Children's Future

Three out of four participants are married with two to three children. During the interview, these participants revealed that one of the ultimate reasons why they decided to work in Singapore as domestic helpers was to provide the needs of their children especially in terms of education. They believe in the importance of education as a ticket to progress in life. They all have the same goal towards their children, that is to see them finishing their studies. The following excerpts from the transcribed interview scripts stated these goals:

"It's my 9th year of working here in Singapore...my goal is for my kids to finish their studies, to support them and to provide their needs. As a parent, that's my ultimate dream for my kids. I will do everything for them."

"The main factor why I decided to work in Singapore is for my children, for them to finish their studies...I need to send them to school...I do not want them to see not finishing their studies."

"Even though being a domestic helper is hard, I just focus on my goal for my children especially now that they will soon go to college. I will endure as long as I can until they finish their college, then that's the time that I can go back to Philippines for good."

These statements manifested their greatest desire to see their children finishing their studies and eventually their goal of seeing them having a good life. As the interview progressed, these even manifested more with the tangible ways on how they fulfil that goal. They mentioned that majority of their remittances are allotted for the allowances of their children, payment for tuition fee, and for purchasing of school-related materials for online classes such as laptop. The researcher identified the

signifiers presented in the interview that revealed what money is to them through the following statements:

“The biggest portion of my remittances is allotted to my family, apart from the monthly bills, I send allowances for my kids, payment for the internet as they are on online class at the moment. I bought a laptop for them to use too.”

“Apart from the payment for the house, the biggest portion of my salary goes to the payment for the tuition fee of my children.”

“The biggest portion of my salary is spent on payment for monthly bills together with the allowances for my children. I would manage to save some portion of my salary but most of the time I am also sending it to them to buy materials for their modules.”

In Saussure’s semiotic analysis, it is mentioned that signifiers are the physical form of the sign. With money as a sign, the signifiers are the physical forms that clearly showed the participants’ usage of money. Buying a laptop, payment for tuition fees, and sending allowances are the participants’ tangible actions on how they use their money to fulfil their goal of providing their children’s educational needs. With these signifiers, the researcher interpreted the meaning of money that is geared towards education. Statements such as *“even if I have left with something, I would send to my kids”*, *“I will endure as long as I can until they finish their college”* and *“I need to send them to school”* strongly supported this claim. Therefore, the meaning of money to these FDWs in Singapore is a means to secure the future of their children. What does this ‘secure the future of their children’ all about? This means supporting their children to finish their studies until college in order for them to land a better opportunity in the future. In this way, they will no longer inherit or experience the poverty that they used

to experience. For these FDWs, they could sacrifice and endure as long as they can, working far away from family and not witnessing their children growing. Their hard-earned money from working overseas as domestic helpers gives them the confidence that they can provide a better future for their children by supporting them financially to finish their studies. One of the participants even said, *“if I just stayed in the Philippines, I wouldn’t be able to send my kids to school, what will happen to their future? At least now I can provide for their needs...their allowance”*. By securing their future, they are laying the foundation for their children to have a better life in the future, wherein they will have the freedom to decide what they want to pursue, free of any hesitation, burden of responsibility, and fear. And for the participants of this study, the money that they earn working in Singapore gives them the power to achieve that goal.

This can also be proven in the remittances record of the OFWs. In the study conducted by Fujii (2011) on the *“Impact of remittances on the schooling in the Philippines”*, his findings highlighted that income from abroad tends to increase both schooling and expenditure share, that these remittances are likely to improve the education of children in the Philippines. This is how OFWs, or Filipino parents in general give importance to the education of their children, they can even sacrifice their time or their pain of not seeing their children growing to earn higher salary to finance their studies. Like for the case of the participants in this study, the FDWs; it was not easy for them to leave their family, their children. For them, working abroad does not just earning dollars for themselves; they did not come to Singapore just to earn for their own benefit, but for their children, for the future of their children. This also highlighted the signifiers presented, that the remittances of these FDWs are mostly

allotted to their children’s education, as money is a means to secure their children’s future.

The illustration below summarizes the signifier and signified discussed above:

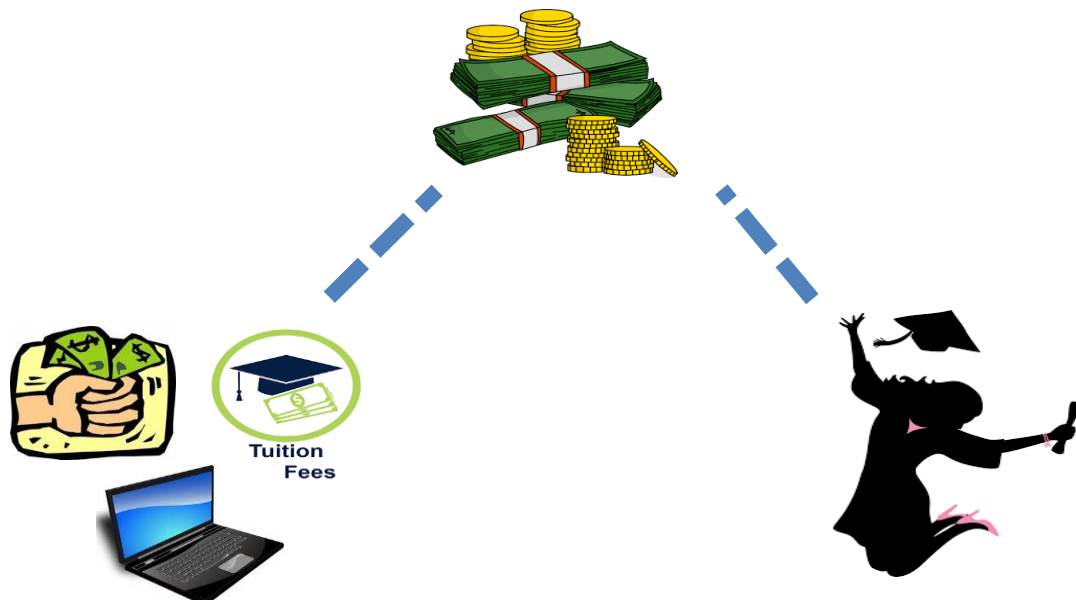


Figure 3. Theme: Secure Children’s future

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
"I want to provide the needs and wants of my children"	Secure children's future
"To support my children"	
"I will do everything for my kids."	
"...for the allowances of my kids."	
"Payment for their tuition fees."	
"I bought them a laptop for online classes."	
"Even if I have left with something, I would send to my kids."	
"They need to finish their studies."	
"My goal is to see them finishing their studies."	

Table 2. Semiotic Analysis - Secure children’s future

Fulfilment of Responsibilities to parents

One of the notable statements in the interview that is common among the participants focused on the support extending to their parents. All of them are breadwinners, not just supporting their own family, but even the extended family especially their parents. They mentioned that they allot a portion of their salary to support their parents financially, for their allowances and for medication. Even though they are married and have their own family, the sense of responsibility to parents is never forgotten especially in times of sickness. One of the participants revealed that initially she only planned to finish one contract, which means two years of working as domestic helper, but on her second year, her father fell ill and got sick. She considered that moment as one of the darkest, and she recounted *“when I was in my second year here in Singapore, my father got sick and I knew he needed me. I just initially planned to work for two years here but I knew he needed me, until I decided to continue working here until now”*. Though she did not elaborate that “need”, she mentioned that she is supporting her parents financially. This is also the same case for the other participants who are sending allowances to their parents monthly. One of them even mentioned the amount, *“I am supporting my parents back in the Philippines, both parents...as they need to buy medicines for their maintenance. I am sending 100sgd (Singapore dollars) every month to my mother”*. The only unmarried participant mentioned that she is almost sending her full salary to her parents especially when they are hospitalized. They also have maintenance medication which she also has to support on a monthly basis. She was a bit emotional while she was narrating, *“most of the times I’m sending my full salary to my parents, especially in times of hospitalization. They are 62 and 63 years old, and they also have medication monthly”*. Furthermore, with the money that she earned from working as a domestic helper, she can provide

not just their needs but even buying what they wanted, especially now that they both in their old age.

The act of allotting a portion of their remittances for their parents is already a conspicuous signifier which can even more manifested through sending of allowances monthly, payment for medical bills, and remittances used for purchasing maintenance medication. These signifiers are directed to the meaning of money as a fulfilment of one's responsibilities to parents. The FDWs consider money as a means to provide assistance to their parents especially during those times that they are needed. That even if they are married and they have their own family to support, they are still intact with their belief that they need to support their parents. One of them even highlighted, *"of course, I just couldn't abandon them especially when they need me"*. Their parents are included in their goals and the purpose on why they work abroad. With the income that they are receiving working overseas, they could still accomplish their role as children no matter how old they become or whatever their marital status is. The happiness and contentment that could be seen while they narrated the help and support that they are extending to their parents proved that indeed, money is a means to continuously fulfil their roles as daughters to their parents. The earnings that they receive abroad helped them to express more their love and respect to their parents by providing financial assistance even before they asked for it.

This finding is not surprising as taking care of the elders especially when they get older is rooted in Filipino culture. As cited by Malampay and Jocson (2011) in their article, Filipinos are described as collectivist and are strongly valuing relational bonds especially within the family. One of the collectivist contexts mentioned is the value of fulfilling duties and expectations. Children are expected to prioritize familial obligations

which is encapsulated in the value of *utang na loob*, a sense of deep respect and gratitude (cited by Malampay and Jocson, 2011). They are expected to possess *utang na loob* towards the parents for rearing them which can be manifested by honouring family obligations. The participants in this study greatly manifest this value, especially that during the interview, they kept on emphasizing on their responsibility to help their parents regardless of their marital status. Therefore, money gives them the satisfaction that they are still children who will support their parents until their old age. Their earnings from working overseas provide them the assurance that they can secure their parents' needs especially during times of sickness. These FDWs decided to work abroad to continuously help their parents as they have this mindset wherein the earnings that they have as OFWs are meant to be shared to their parents as their way of repaying them all the hardships and sacrifices just to raise them. This is an admirable and incomparable value that is deeply rooted among Filipinos.

This illustration presents the signifier and signified identified in this part using Saussure's semiotic analysis:

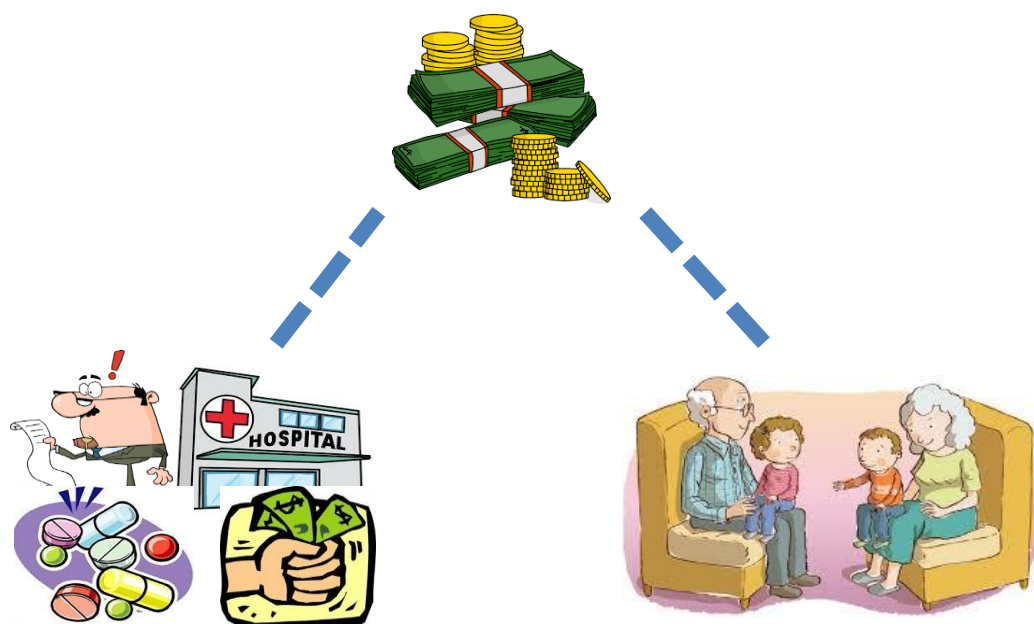


Figure 4. Theme: Fulfilment of Responsibilities to Parents

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
Sending money for parent's allowances	Fulfilment of Responsibilities to Parents/ Expression of Love and Care for Parents
Allowances to use for their maintenance medication	
Sending \$100 dollars to parents monthly	
Paying for their medication when the parents get sick or hospitalized	

Table 3. Semiotic Analysis - Fulfilment of Responsibilities to Parents

Provide Family's Basic Needs

All participants shared that the biggest portion of their salary was allotted to the remittances sent to their family in the Philippines. During the period of clarification on the interview, the researcher asked the participants on their highest expenditure as soon as they receive their salary every month. They were quick to answer the following:

"The biggest portion of my salary goes to my husband and my children...to my family...as it's being used for everyday expenses, payment for food and other utilities."

"During payday, I usually call my parents first to confirm the amount they need. Though I roughly know their needs but I just call to make sure that I will remit enough money for their needs."

"Most of my salary goes to the expenses at home especially that my family is currently staying in Manila, and we all know that there are a lot of bills to pay in Manila than when they were in Iloilo."

These statements from the participants showed that the remittances they sent are commonly being used for payment of monthly bills such as for electricity, water, internet, and for food. They all mentioned that these remittances are on a monthly basis as their families rely on their “*padala*”. The researcher identified this as the signifier that is common to all the participants, the remittance of money for payment of family’s monthly bills and utilities. As this constituted a bigger portion of their salary, it is evident that majority of their earnings abroad is used for their family’s basic needs.

This is also a typical and familiar scenario in the lives of OFWs all over the world just like these FDWs in Singapore. In Singapore, there is always a long queue at remittance centres that can be mostly found in Lucky Plaza (a mall that is located in Orchard area where majority of the stores cater for Filipinos) most especially during Sundays as this is their rest day. Singapore dollars are remitted to their family back in the Philippines that is used for their monthly and daily expenses.

This clearly shows that for these FDWs, the significance of money is directed towards the satisfaction and provision of the physiological needs of their families, as allotment for food allowances, payment for water, electricity, and internet bills as the signifiers. With this, money is used in exchange of goods and services, hence money for the FDWs in Singapore is a means to provide and fulfil the basic needs of their family. Money means its literal sense and its basic meaning, wherein when it is being earned, it would be used to purchase goods and services that can provide the basic needs of the family. When these FDWs decided to work abroad, they already assumed the role of being breadwinners as they have this mindset that the higher income as overseas workers are meant to be used to provide for their family’s basic needs. This is to ensure that their family in the Philippines are being provided the

finances to fulfil their basic needs such as having proper meals and bills that are being paid on time. This is also one of the reasons why they happened to work in Singapore for more than 5 years as the money that they earned secures the fulfilment of the basic needs of their family. This is found in the illustration below:

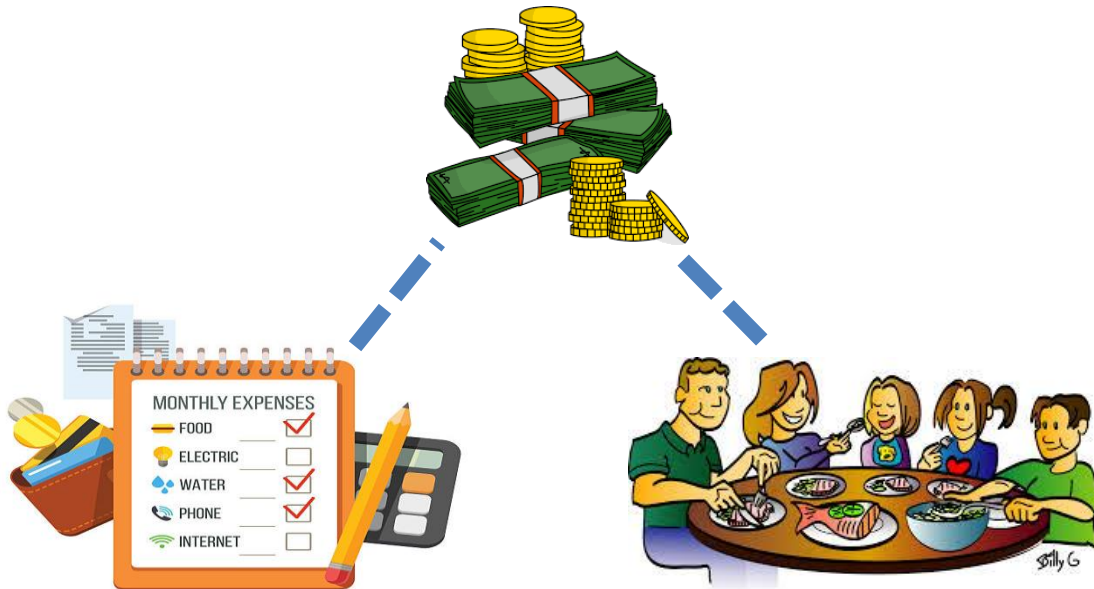


Figure 5. Theme: Provide Family's Basic Needs

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
"Payment for monthly bills..."	Provide Family's Basic Needs
"For Food."	
"For their everyday needs."	
"For electric bill."	
"Bigger portion of salary is allotted for family (husband and kids)"	

Table 4. Semiotic Analysis - Provide Family's Basic Needs

Means to achieve family's comfortable lifestyle

“Maiahon ang pamilya ko sa kahirapan” (To alleviate my family from poverty), this was the opening statement of the four participants of this study when asked to narrate their life and experiences as an FDW in Singapore. Each participant had a story to tell on their decision to work abroad but they all had one thing in common, that is their desire to alleviate their family from poverty. When they recounted the day when they set foot in Singapore, they all knew that their decision came with a sacrifice, not just to be away from the family and not seeing their children growing, but the thought that they had no idea on what would be their life ahead. One of the participants started with a deep sigh while recalling her first day in Singapore, *“It’s really hard to be an OFW, it’s a sacrifice for my family. I clearly remember that flight going to Singapore. Most of fellow passengers who were also first time OFWs were crying. As for me, I tried to be calm and when they asked me why I was not crying, I told them it’s our own decision to be OFWs, no one forced us. We need to be brave for our families”*. She was exuding a courageous aura while narrating that, that one could really feel the determination to keep her goal of working abroad. However, this is not the case for the other participant, she recounted that on her first day in Singapore, she wanted to go home due to homesickness, *“I felt homesick because that time when I left the Philippines, my youngest child was only 1 year and 8 months. I was always thinking about her. During that time my employer asked me to take care of their 2 elders, so I had no one to talk to. Moreover, during that time, you can only use your roaming mobile number for text messaging if you wanted to communicate with your family. I thought of giving up that time but I always reminded myself of my goal why I went to Singapore. Our life in the Philippines was so poor, that I really wanted to improve that kind of life, I wanted to provide everything for them”*. If sadness struck on her first day, it was a

different scenario for the other participant. She felt excited as soon as she landed in Singapore because for her, she could finally help her family. But for the fourth participant of this study, she did not feel any excitement nor sadness, but more of fear as she still remembered the case of Flor Contemplacion. Though she was afraid to venture working in Singapore as a domestic helper, the goal of improving the life of her family still prevailed, *“I was really afraid to come to Singapore but when you are in a situation of not having enough to get by, you would overcome your fear. That’s why I finally decided to come to Singapore, I wanted to remove my family from that poor condition”*. Though these experiences of the participants manifested different emotions, such as fear, excitement, sadness, and bravery, they all have a common goal of improving the lives of their families from the poverty that used to experience. This is also one of the main reasons that pushed them to dive into the world of being an OFW. This proves what Gorospe (n.d.) mentioned about the views of Filipinos on working abroad, that becoming an OFW is a “symbol of hope”. Iso (2017) had a further explanation on this, that because of *“entrenched poverty, Filipinos view overseas work as the only alternative to escape from debt and hopelessness”*.

During the interview, the feeling of uncertainty could be heard from the participants’ voices as they shared how their family suffered poverty prior to their working abroad. But as they continued, their eagerness and determination to uplift and improve their lives could be heard and seen too. And this goal entails with the dream of providing their family with a comfortable lifestyle. For them, improving the lives of their families means providing them not just the basic daily needs but on material things that could ease their suffering. One of the participants shared that through her salary as OFW, her family was able to buy a motorcycle so it can be used as their

transport service for her husband and children, *“we purchased a motorcycle that we are paying on a monthly basis to be used as their transport service. My kids are no longer having difficulty going to school as they now use the motorcycle”*. This could make their transportation easier especially that they are farther from the city proper. The other participant proudly shared that she managed to save and then built their house in the province and bought a small lot for farming. With great pride she said *“I really pushed for the building of our house, and then bought a small land where we could plant rice”*. While they were sharing these achievements, their eyes were beaming with joy and pride, that they could be able to make their family’s lives improved, to slowly escape from the poor conditions that they had. These are the signifiers that the researcher identified, the motorcycle, house, and land for farming. These are material things but when analyzed and interpreted, money is used to purchase different things that could materialize their goal of alleviating their family from the poor conditions that they had prior to working abroad. For these OFWs, the meaning of money is directed as a means to achieve comfortable lifestyle, a life that is far what they used to experience. The money that they earn working in Singapore leads them to dream bigger for their family even if it means remitting all these monies to their family in the Philippines. When analyze, these FDWs already have the option of splurging for themselves after fulfilling all the basic needs of their family. But they still chose to spend their earnings to purchase material things that they think can be of help to their family. They still put the needs and wants of their family before theirs and that’s how selfless they are.

This has been the goal and mindset of the estimated 2.2 million Overseas Filipino Workers (PSA Statistics,2020) around the world. Hence, OFWs manifest this

goal by purchasing a property such as house and lot where their family can live comfortably. This was also revealed in the study conducted by the New Perspective Media group in the United Arab Emirates region, wherein 80% of the OFWs working there are interested in purchasing property in the Philippines. The researcher herself has also a first-hand experience on this as majority of the OFWs working here in Singapore that she had talked to, either they already bought a property, or are in the process of purchasing one. When asked on the reason, they only have one common answer, that is to provide a comfortable life for their family.

The illustration below summarizes the signifier and signified presented in this part:

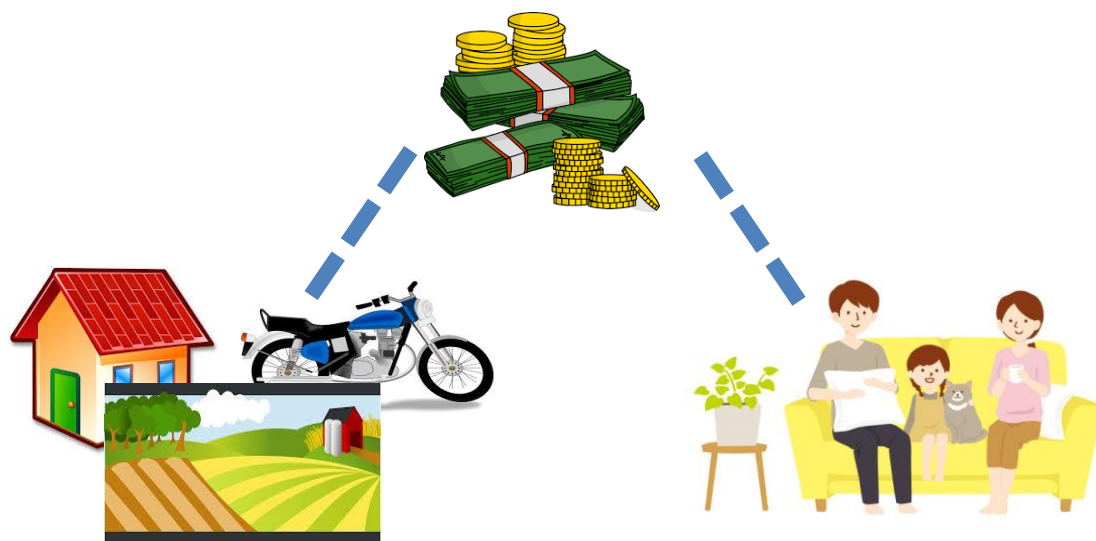


Figure 6. Theme: Means to achieve family's comfortable lifestyle

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
<i>"I bought a motorcycle so they can use it as their transportation service."</i>	Money as a means to achieve family's comfortable lifestyle.
<i>"I ensured that the house would be built."</i>	
<i>"I bought a piece of land for rice farming."</i>	
<i>"One of my plans is to have our own home."</i>	
<i>"The reason why I came here is to alleviate my family from poverty."</i>	

Table 5. Semiotic Analysis - Means to achieve family's comfortable lifestyle

A ticket to prepare for the unknown future and the goal of going home for good

During the interview, majority of the participants revealed that part of their monthly budget was allotted to their savings. Far from what is being stereotyped in the previous years that OFWs are extravagant, these FDWs ensured that they keep a portion of their salary, no matter how big or small the amount is. One of the participants mentioned that *"savings is included in my budget every month"*. The following statements from the participants showed their manner of savings and the portion they allotted per month:

"My employer opened a bank account for me to save. Every month, apart from the \$20 that I usually save, whenever I have an excess money, I would deposit to my account, sometimes \$30 or \$50."

"I only started saving last year. I always keep at least 5,000 pesos from my salary for my savings."

This participant who had the longest year working in Singapore (10 years) shared that she prioritized getting an insurance:

“I got an insurance from AXA Philippines that also includes healthcare benefits. Every month I am paying 4,200 pesos, and I have already paid for 5 years. This is a kind of insurance wherein the 3 benefits are connected – life insurance, healthcare benefits, and savings/investment”.

The researcher identified these as the signifiers that showed what money is to the participants, allotting a portion of salary for savings and getting an insurance. These FDWs believed that they needed to save so that in times of emergency or any unforeseen circumstances, they can have something to spend on and avoid resorting to loans. One of the participants mentioned that when her children needed to buy materials for school project, she would get a portion on her savings to send to them. Furthermore, saving a portion of their salary is important so that they can go back home for good, *“of course you have to include the savings on your budget, we will not be here forever, time will come we will also need to go back home. Savings is important; when you go back in the Philippines, no one will provide for you, and you cannot just rely on your children because they too, have their own lives. So, it is really important that you have your savings”.* With these signifiers, money is viewed as a ticket to prepare for the unknown future and the goal of going home for good. Money is significant in terms of their preparation of going back home for good that is why they save and they invest. For these FDWs, having money in terms of saving and investment can help them to sustain the kind of life they have already provided to their family. One of the participants mentioned that *“with my savings, I think I can go back home for good in 2 years’ time. I will use that savings to put up a small business”*, while the other participant said that *“I will use my savings to finance our small rice farm”*.

This is the same case for the rest of the participants, that with their continuous saving, they could stay 2 more years, and then they will all go back to Philippines for good.

Contrary to the stories of Cherry and Carina as narrated in the first part of this study, these FDWs are mindful on the importance of allotting a portion of the salary for savings. They know that working abroad is only temporary, hence they wanted to maximize their earnings so that they will not come home empty handed. They are also aware that their family is relying on them, as such the act of saving can prepare them for whatever unforeseen circumstances that can happen. This act of saving is also a way of securing themselves and their family; when the time comes that they already decide to go back home for good, they would have the money to sustain their own needs until their old age. In this way, their children can focus on improving their life and building their own family. Below is the illustration presenting the signifier and signified analysis:



Figure 7. Theme: A ticket to prepare for the unknown future and the goal of going home for good

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
"Savings is included in my budget."	Preparing for the unknown future and the goal for going home for good.
"It's important that you know how to budget."	
"Whenever I have an extra money, I would deposit to my bank account."	
"I allot savings every month."	
"I got an insurance in AXA plus savings."	
"Even if it's just a little, you must save something for yourself."	
"I allot at least 1/4 of my salary in savings."	

Table 6. Semiotic Analysis - A ticket to prepare for the unknown future and the goal of going home for good.

Community Respect and Validation

This finding came a surprise to the researcher though Tang (1992) already mentioned that people may attached the meaning of money to power, achievement, status, and a sign of respect. On the last part of the interview, as a closing or final statement, the participants were asked what money is to them. Below are some of the striking answers which revealed some emotions towards their family and inner circle:

"Money is important, you are nothing if you do not have money."

"You need to ensure that you save something for yourself, because when time comes and you do not have money, no one will give you."

"Money is everything especially when you can provide the needs of your family and you would see them happier."

"Money makes the world go round."

When the participants shared these statements, their happy vibe suddenly shifted into a serious mood. There was a mixed emotion of sadness and frustration on their tone. Coincidentally, one of the participants was celebrating her birthday during the day of the interview, and she emotionally narrated, *“People will only remember you if they need you and if you can give something. But if you cannot give anything, you feel like nothing, that they couldn’t even send a simple happy birthday message. For me if you do not have money, you do not have a family, you do not have friends. But if you have, people will recognize you”*.

On interpreting these statements, phrases such as “money is everything”, “money makes the world go round”, “you are nothing if you do not have money”, and “they will only recognize you if you have money” were identified as signifiers to determine the meaning of money to these FDWs. This is saddening; behind their smiles and go-getter attitude, there lies some frustrations, resentment, and displeasure. Being a domestic helper is already a tough job, and much more if you are in a foreign land staying with your employer 24/7. After all the tough house chores for the day, and for some even cleaning the cars of their employers or even their shops, a simple *“kumusta ka?”* from family and friends can ease and relieve their exhaustion. However, this is not the case for many. The researcher herself can attest to this based on the different conversations with the Filipino domestic helpers that she encountered. Some even shared that they feel like their family and friends only remember them during payday; some revealed that they sometimes feel like a bank or a money machine as their relatives and family keep on asking to purchase some luxury items for them or for some borrowing big amount of money. And when these FDWs do not

give in or satisfy their request, they would hear some harsh statements or for some, cold treatment.

This leads them to associate money was with acceptance, recognition, and respect. Therefore, money becomes a form gaining community respect and of validation. This means that the more money you acquire, the more people will recognize you as having a familial and close connection, and the more they will remember you. It is an unspoken reality that the more money you have and the more you continuously provide, the more people, especially your inner circle, will easily accept, respect and recognize you. Having money attracts connections thus having more friends, hence the common statement *“kilala ka nila pag marami kang pera”*. This acceptance and recognition may come in a form of as simple as remembering one’s birthday or a simple message of hi and hello. There are different factors triggering this mindset, and when probed, it is linked to different personal experiences that led them to think that way. It did not happen abruptly but it was based on series of events. Working in a land that is far from home and having different beliefs and culture can trigger the feeling of loneliness. And for many OFWs, this can be overcome with just a simple message especially with the modern advancements in communication wherein video calls and instant messaging are readily available. Hence the thought of your family and friends not remembering you, or only remembering you when you have your money or salary is painful. Thus the reason why these FDWs perceived that when you have money, you can be recognized and respected.

The illustration below represents the summary of the signifiers and signified presented:

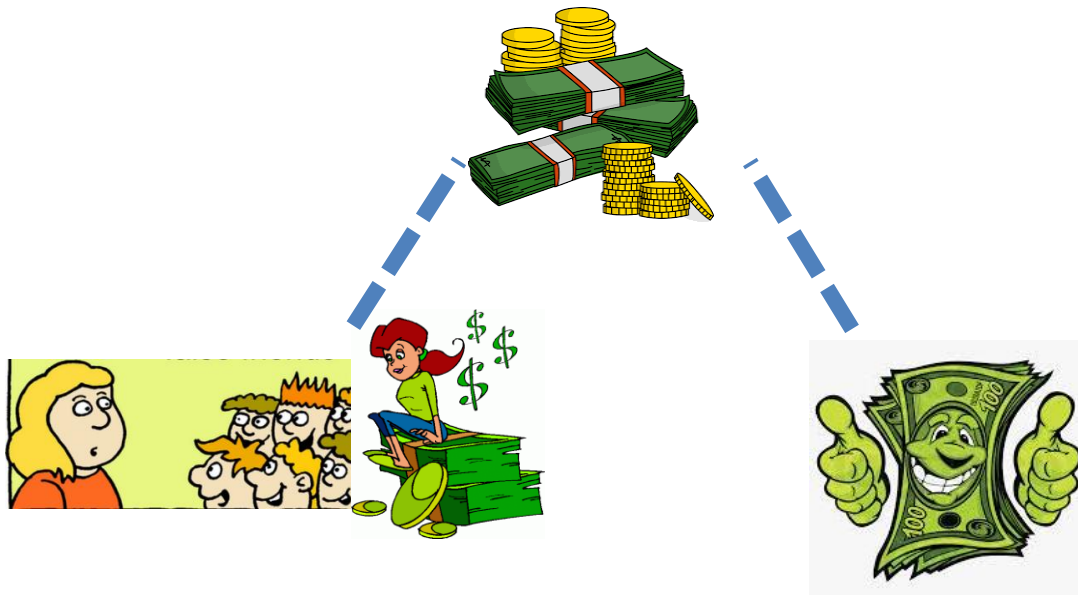


Figure 8. Theme: Community Respect and Validation

(Cliparts from <http://www.clipartbest.com/search?q=money+is+everything> and <https://www.vectorstock.com/royalty-free-vector/thumbs-up-sign-and-dollar-sign-icon-cartoon-vector-13845627>)

Signifiers	Signified
"You are nothing if you don't have money."	Community respect and validation
"People will only remember you if they need you."	
"Having no money means no family and friends."	
"Money makes the world go round."	
"Money is everything."	

Table 7. Semiotic Analysis – Community respect and validation

Summary

Six themes were identified using Saussure's signifier-signified semiotic analysis. Through this semiotic analysis on the interview transcripts, the researcher identified the meaning of money to the FDWs in Singapore. The first five themes 'secure children's future', 'fulfilment of responsibilities to parents', 'provide family's basic needs', a 'ticket to prepare for the unknown future and the goal of going back

home for good’, and a ‘means to achieve family’s comfortable lifestyle’ are directed on the meaning of money as a means to achieve and secure the future of their family. While the sixth theme ‘community respect and validation’ is signifying money as a form of validation and recognition. Therefore, for the FDWs in Singapore, the meaning of money is security and validation and recognition. The framework below presents the summary of the six themes which interpret the meaning of money to the Filipino domestic workers in Singapore:

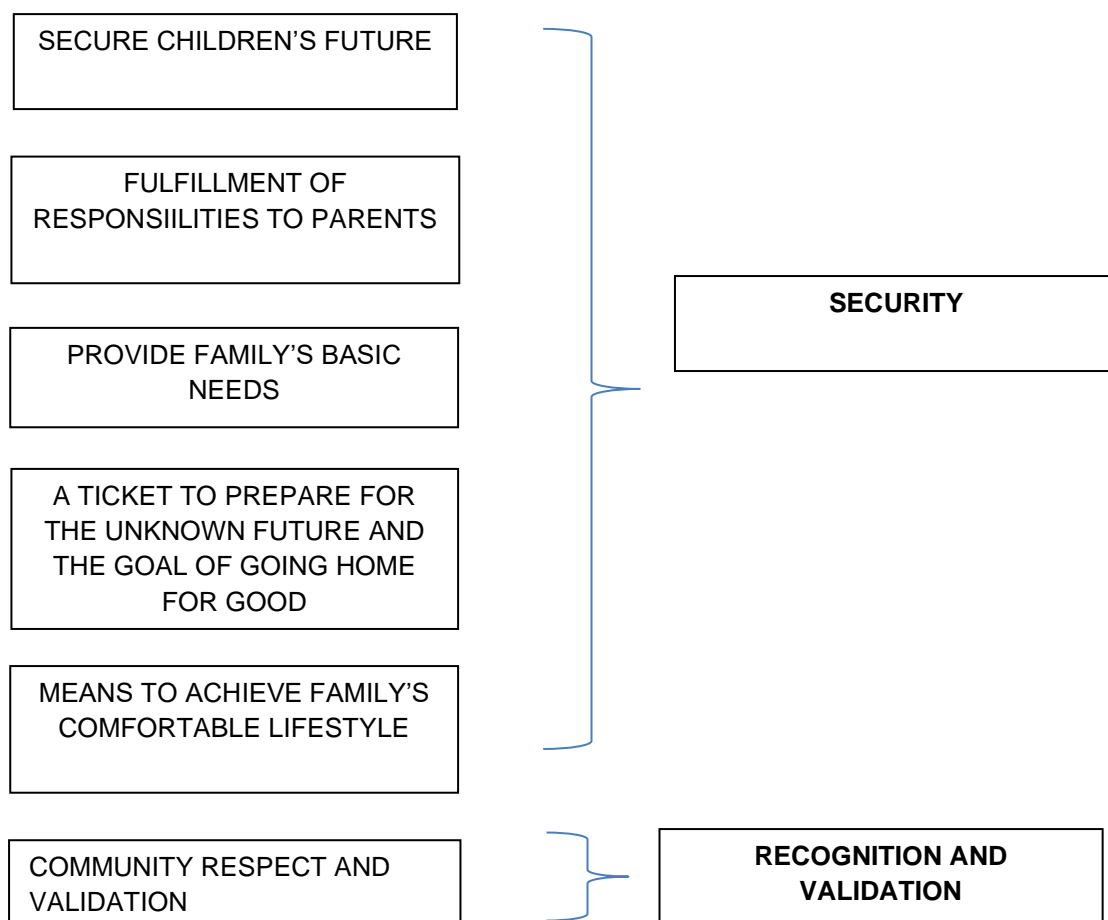


Figure 9. The meaning of money to the Filipino Domestic Workers in Singapore

Chapter 5

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

SUMMARY

The stories of the OFWs who toiled overseas do not always have a happy ending. There are cases when they return to Philippines empty-handed and all the sacrifices that they went through did not bear fruits. That is why it is important to know why such cases happened by looking into the meaning they assigned to money as the researcher believes that this can be a lens and a “frame of reference” to understand their situations better and to come up with recommendations on the improvement of their financial welfare. This meaning making would be beneficial in understanding more the situation they are into such as their spending habits, on their style of managing their finances, or even their financial struggles. This study sought to identify the concepts and representations attributed to money as presented in the FDWs’ narratives, identify the meaning of these representations using Saussure’s signifier-signified semiotic analysis, and discuss how these meanings assign to money explain the situations they are in. Semiotics was used as a theory and methodology in the quest to find what money is to the FDWs in Singapore. The participants were chosen through a theoretical sampling method where they were interviewed using the narrative interview approach. Data were transcribed and then analyzed using thematic analysis, and to interpret the data, Saussure’s signifier-signified semiotic analysis was employed. Six emerging themes were identified wherein the meaning of money was interpreted as security and a form of validation and recognition.

CONCLUSION

Money is interpreted differently by people, whether it be by age, by gender, by employment status or by employment location. It is associated with different interpretations as it is also honed by one's experiences and background. The meanings and perceptions assigned to money also describe how one values money which is linked to the situation that he or she is experiencing.

In this study, the meaning of money to the Filipino domestic workers in Singapore was identified. The FDWs attributed different representations to money which are deeply directed to money as a means to provide for the family, to secure the education of their children, and to support their parents. Money is also viewed as a ticket for their goal of going home for good as according to them, it is a significant factor that assures them of a better living as they retire from the being OFWs. They also attributed money as means to improve their family's living condition and a factor that determines whether people will recognize them or not, which is interpreted as a sign of community respect and validation. Therefore, for the FDWs in Singapore, money means security, and a form of validation and recognition.

These meanings that they assigned to money is giving a clear understanding of the situations that they are in. Contrary to what is being stereotyped to OFWs who are over spender for extravagance and lavishness, the FDWs in Singapore are mindful on their spending and on the importance of savings. This is evident in their choices of expenditures, on how they spend their hard-earned salary, not only to provide for the basic needs of their family, but also to purchase things that they think can improve their living condition. For these FDWs, when they earn money as domestic helpers, they are securing the future of their family especially the future of their children. Most

of their earnings, or for some all earnings, are spent for the betterment of their family. They put the needs and welfare of their family before theirs even if it means nothing is left for them. The money that they earn abroad gives them the assurance that their family will no longer experience poverty; it also gives them the power to dream bigger not only for themselves, but more for their children and family in general.

But how do the meanings they assign to money explain the situations that they are in? On the meaning of money as a security, money is perceived as a means to secure the life of their family especially their children. It is a kind of life where they will not have to worry if they have enough meals for tomorrow, or if they can send their children to school until they finish their studies. It is the state where the basic necessities are met along with the provision to provide a comfortable life for their family. That even though working abroad entails a humongous sacrifice, it will always be worthy for as long as they can see their family far from the poor conditions that they experienced in the past. St. Paul mentioned in the bible that money is the root of all evil, but it does not speak this way as presented in the narratives of the participants in this study. Money is not being viewed as evil, nor anything bad, because for these FDWs, money is an expression of love and sacrifice. Because of their earnings abroad from being domestic helpers, they are helping their family and their extended family to improve their living condition. Their decision of toiling overseas is not about the money, but it is the responsibility that they think they need to fulfil, and above all the love for their family. They are willing to sacrifice working in a foreign land, not seeing their children growing, and celebrating special occasions like birthdays and Christmas alone. They are ready to give everything for their family even if it means leaving

nothing for themselves. This is a selfless kind of love, hence the reason why they are called “*makabagong bayani*”.

These FDWs also have the sense of awareness or what is being coined nowadays as ‘*reality check*’ that overseas employment is only temporary. Hence, the reason why they give much importance in securing their future by saving, and by having insurance. This is because they wanted to continuously provide for their family even until the time when they decide to go back home for good. During the interview, the FDWs shared that they are aiming to go back home for good in 2 years’ time. With the emergence of the COVID-19 pandemic, this desire becomes stronger as they felt the need to be with their family. However, the feeling of uncertainty prevails due to the much stronger desire to continuously provide for their family, and the fear of going back to poverty once they stop working as OFWs. This is manifested in their statements such as “*yes, my salary here in Singapore is higher than just staying in the Philippines, but most of the time, it is not enough*”, and “*every month it feels like my salary as FDW is not sufficient for my family*”. Hence, their initial plan of 2 years contract becomes a moving deadline as they believe they do not have that enough savings to be back in the Philippines for good. This is also the reason why they are still working until today as OFWs. They may be keeping a portion of their salary for savings every month but they are aware that these savings are not enough to push their decision to go back home for good. The cycle of break-even keeps on happening, so when the time comes when there is already a need to go back home for good such as unforeseen circumstances like this pandemic, they might not have sufficient funds to sustain their current condition or worst, they might come home empty handed, broke, and mired in debts. Hence, the need to educate them more in terms of financial

management so they would gain more knowledge in overcoming their financial challenges. In one of the articles mentioned in World Mission Magazine, it stated that *“if OFWs can overcome their financial challenges, they are in a much better position to help family members, even contribute more significantly to their communities and to the country through savings and investments back in the Philippines”*.

Lastly, the meanings that the FDWs in Singapore assign to money is proving that they are not what was used to be labelled as over spender, over remitting, and having lack of financial discipline. These FDWs are utilizing their earnings abroad to help their family as well as their extended family. They viewed money in a good light as a source to fulfil their responsibility back home and improve the plight of their family. They choose to work overseas not just for money, but because of the love for their family. They are able to provide for their family’s basic needs, secure the future of their children, help their parents, and save money for future. If the 2.2 million OFWs around the world will be having the same perspective in terms of the meaning of money, every OFW family would be self-sufficient as their lives will be improved. And the improvement of the families, being the basic unit of the society, propels development.

RECOMMENDATIONS

With the above conclusion, the researcher makes the following recommendations:

Research Recommendations

1. A follow up study that focuses on the selection of expenses of the OFWs and how their expenditures change, from the pre-OFW stage to the time that they are working abroad. It can be a study that will highlight the behaviour that triggers these changes. These recommendations can shed more light on the financial issues that the OFWs encounter as the meanings they assign to money is the same all throughout, however, when their income or salary is increasing, they still go back to the cycle of break-even. Exploring on the behaviour when it comes to financial expenses can help to understand more the situations of the OFWs especially those who are going home buried in debts and still stuck in poverty.
2. A follow up study on the communication patterns of the OFWs and their family back home in this era of technological advancements and how it affects their relationship. This could lead to a better understanding on their view of money as a form of validation and recognition as it was mentioned in the narratives of the participants that at some point, they are only being remembered during payday or when they have money.

Policy Recommendations

1. Improve the information drive regarding the different financial literacy programs of the government for the OFWs. Communication is vital especially in informing the stakeholders on the choices that they have to raise awareness on the different financial programs that could help manage their finances. In this manner, their financial education is not only limited to savings as they will be informed of the different options that they can avail.

There is a scarcity in the information in terms of on the awareness of these financial education or financial literacy programs. In addition, creating an information campaign that can be easily understood will be of great help, as sometimes the use of big words such as bonds, dividends, stock market can be overwhelming and intimidating.

2. Revisit the financial literacy programs for the OFWs and to have a more specific financial management program that caters to the active OFWs.

Government agencies such as the Overseas Workers Welfare Administration (OWWA), Philippine Overseas Employment Administration (POEA), and Philippine Overseas Labour Office (POLO) should review the existing programs that will focus more on the financial management of the OFWs to increase their level of preparedness on their permanent returning to the Philippines. The existing approach of the OWWA, POLO, and POEA are directed and prioritized to the privileges of the displaced and distressed OFWs. Though the approach is significant to the rebuilding and reintegration of these OFWs, it would also be helpful if there would be more personalized, simplified, and continuous financial literacy programs catering all OFWs, that deal with their money lifestyle such as selection of expenses and managing their income while working abroad. This will be relevant in helping them to achieve their goal of coming back home for good with a secured future for themselves and for their family. In this way, they can reintegrate and can still continue to be active contributors in the economy of the Philippines.

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ANNEXES

A. Interview Guide

Below is the list of guide questions to be asked during the interview using the sequence presented by Scârneci Domnişoru (2013):

<p>Part I</p> <p>Period of Narration</p>	<p><i>Please tell me about your story as an OFW – your work, your typical day, how you spend your time during rest days, your goals, etc. You can take me to the time when you first stepped your foot here in Singapore. Anything that you can remember, like your feelings during that time, or you can also share your experiences, the changes, and the adjustments that you have encountered. I am interested to know your story hence I will not be butting in. I will only take note of the details that I would like to ask you later.”</i></p>
<p>Part II</p> <p>Period of Questions (clarification questions)</p>	<ol style="list-style-type: none"> 1. What made you to decide to work in Singapore? 2. How long do you plan to stay in Singapore? 3. Are you supporting someone back home? If yes, what kind of support are you extending to them? 4. Do you consider your income here in Singapore sufficient or enough to extend such kind of support? Why or why not? 5. What makes the biggest and lowest portion of your expenditures or on your budget allocation? 6. Why is it the biggest portion? 7. How does the lowest portion of your budget help you?

	<p>8. On your budget allocation, do you also budget for savings? Why or why not?</p> <p>9. What portion of your salary is practical for you to allot in savings on a monthly basis?</p> <p>10. If you can allot this portion on a monthly basis, will it help you to shorten the years that you planned to stay in Singapore?</p>
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B. Informed Consent Form

The Meaning of Money to the Filipino Domestic Workers in Singapore

Consent to take part in research

Part I: Information Sheet

Introduction

I am Rachel Ann M. Pasion, a student of University of the Philippines Open University currently taking up Masters of Development Communication. I am also an OFW in Singapore. I am doing a research on the meaning of money to the Filipino Domestic Workers in Singapore. I am going to give you information and invite you to be part of this research. You will be given an ample time to decide whether or not you will participate in the research. Before you decide, you can talk to anyone you feel comfortable with about the research. This consent form may contain words that you do not understand. Please ask me to stop as we go through the information and I will take time to explain. You can also feel free to ask questions for clarifications.

Purpose of the Research

People interpret money differently, whether it be by age, by gender, or by employment status. OFWs hold different interpretations to money too. These interpretations reveal what money is to the OFWS that may lead to a better understanding of the situation, particularly, the financial situation they are into. It is in this light that I want to understand how OFWs specifically the Filipino Domestic Workers group perceive or give meaning to money. I believe you can help me by

sharing your stories or experiences as an FDW. Through this meaning-making might be an additional knowledge to the existing studies in improving the lives of the FDWs.

Type of Research Intervention

This research will involve your participation in an interview which might take an hour. You are being invited to take part on this research as your stories and experiences can contribute much in finding the meaning of money to the Filipino Domestic Workers in Singapore.

Voluntary Participation

Your participation in this research is entirely voluntary. You are free to decide on your participation. The choice that you make will have no bearing on your job or on any work-related evaluations or reports. You may change your mind later and stop participating even if you agreed earlier.

Procedures

Your participation in this research will be of great help in understanding what money is to OFWs. If you will accept this invitation to take part on this research, you will be on an interview with me. We will be discussing on the place of the interview or you can also suggest a place that you feel comfortable with. If you do not wish to answer any of the questions during the interview, you may say so and the interviewer will move on to the next question. The information recorded is confidential, and I will only have the access to the information documented during your interview. The entire interview will be audio-recorded, but no-one will be identified by name on the recording. The information recorded is confidential and no one else except me will

have access. The recording will be destroyed once done with the transcribing and analysis.

The interview will be into 2 parts where you will ask to share your story as an OFW, like your aspirations and goals, how you spend your typical day or week. In this part of sharing, I will not be butting in and you can share your story and experiences freely. The second part will be involving some questions for clarifications based on the story and experiences that you shared. This might involve personal questions but if you do not wish to answer, you can inform me and we will proceed with the next questions.

Confidentiality

The information that I will collect from this research project will be kept private. Any information about you will have an alias or a pseudo name on it instead of your name. Only the researcher will know your name and I will store your information in a locked file. It will not be shared with or given to anyone except to my thesis/ research adviser, Dr. Benjamina Gonzales-Flor.

Sharing the Result

The information that you will tell me will not be shared with anybody outside the research team, and nothing will be attributed to you by name. You will receive a summary of the analysis and interpretation

The knowledge that we get from this research will be shared with you and your community before it is made widely available to the public. Each participant will receive a summary of the results.

Part II: Certificate of Consent

- I voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves sharing my story and experiences through an interview.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.
- I understand that if I inform the researcher that myself or someone else is at risk of harm, they may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.

- I understand that signed consent forms and original audio recordings will be retained in hard drive until the analysis and findings of this study have been completed.
- I understand that a transcript of my interview in which all identifying information has been removed will be retained until the completion of the study.
- I understand that under freedom of information legalisation I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

I have read the foregoing information, or it has been read to me. I have had the opportunity to ask questions about it and any questions I have been asked have been answered to my satisfaction. I consent voluntarily to be a participant in this study

Print Name of Research Participant: _____

Signature of Research Participant: _____

Date: _____

I confirm that the participant was given an opportunity to ask questions about the study, and all the questions asked by the participant have been answered correctly and to the best of my ability. I confirm that the individual has not been coerced into giving consent, and the consent has been given freely and voluntarily.

A copy of this ICF has been provided to the participant.

Print Name of Researcher: _____

Signature of Researcher: _____

Date: _____