

Kapcsolatok fenntartása: Transznacionális háztartási pénzgazdálkodás a
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Sustaining Connections: Transnational Household Financial Management by
Overseas Filipino Workers in Hungary

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ABSTRACT

Remittances to the home country are not solely influenced by a favorable economic environment and market-driven indicators, they're also shaped by a complex web of connections, emotions, traditions, culture, negotiations, and ongoing obstacles faced by migrants. Beyond mere economic transactions, remittances serve as vital threads sustaining bonds in the home country and platform for discussions and expectations.

When assessing the developmental potential of remittances, it is critical to consider the micro and familial contexts of financial management. Rather than viewing families solely as market-driven investments, understanding how transnational families uphold ties of relatedness to their hometown is paramount. The family life's multifaceted nature intertwines economic issues with dynamics and relationships.

This study contends that comprehending migrants' management of remittances stems from various institutional and social interactions. Through exploring these non-economic aspects, the research aims to showcase how migrants navigate household finances across borders.

In-depth interviews were conducted with 16 Filipino migrant workers in Hungary, spanning Budapest, Debrecen, Nyíregyháza, Gödöllő, Hajdúszoboszló, Nógrád, and Szombathely, to delve into their emotions and experiences. The interviews were supplemented by distributing doodling exercise sheets to research participants, aiming to unearth meanings and interpretations of financial management.

The research illustrates how overseas migration unveils a transnational approach to financial management. Migrants and their families negotiate and perpetuate their relationships and roles as active family economic agents in various transnational contexts. Family dynamics significantly influence household financial management, with migrants often fostering trust in budgeting through regular online communication with family members back home.

Ultimately, the study contributes to our understanding of how overseas workers navigate economic practices amidst challenges like family constraints and new cultural contexts. It transcends deterministic and economic interpretations of remittances, which many studies rely on for financial literacy.

ACRONYMS

DMW	Department of Migrant Workers
IOM	International Organization for Migrant Workers
OFW	Overseas Filipino Workers
PSA	Philippine Statistics Authority

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1. Introduction

Previous researches have expressed an interest in migration and development (A. Ang & Opiniano, 2016; Gibson & Cahill, 2010; Wouterse & Taylor, 2007; Yang, 2005). To maximize the potential contribution of migration to development, previous studies have significantly considered the use of remittances for productive investments, like establishing micro, small, and medium enterprises, that will boost local economic growth. This has become a strategic instrument for different groups and government agencies to link migration and development by encouraging migrants to invest in their hometowns to improve local financial conditions.

Given the critical role played by a good business climate in establishing a business or investing hard earned remittances, it is important to understand the emotions and family dynamics involved in an economic decision like investment (Aguilar, 2009; Carsten, 2004). However, it is also important to link migrant family dynamics to economic decisions, such as investments, in their hometown. Previous research relating to family dynamics and investment has focused mainly on changing gender roles, sensitivity, care migration, and kinship (Asis, 2006; Eder, 2006; Parreñas, 2001; Pingol, 2001; Ribas, 2008).

In the family finance literature, Gudmunson and Danes (2011) emphasized understanding the family financial socialization processes as an important variable in explaining the financial well-being of an individual. Previous studies (Edwards et al., 2007; Kim et al., 2011) also observed that modeling and parent-child communication affect future financial capabilities. While these studies contribute mostly to the level of communication of the parents towards their children when it comes to handling finances, this study attempts to extend the discussion on ties of relatedness (Aguilar, 2009) and negotiation in the financial management of an Overseas Filipino Migrant in Hungary with their families. Specifically, this study argues that looking closely at family dynamics and local context will help to understand how migrants decide and discuss their finances with their families back home.

Managing finances is always linked to the idea that if migrants can handle their finances efficiently it will yield the development potential of remittances. However, linking migration and development should not only focus on the business climate but also on the current state of emotional climate and family interaction in which overseas migrant and their families continue to navigate various financial practices. Hein de Haas (2010: 233, 245) provided important insights in his article entitled *Migration and Development: A Theoretical Perspective* on how

to view migration and development and situate the whole phenomena in a holistic point of view by looking at both the pessimistic and optimistic view on migration. According to him, migration is seen as a tool to achieve development, but at the same time it is also a site for “global capitalist expansion.” On this note, it is important to consider that migration is also embedded in global social change. Aside from providing a critical notion among the “new international proletariat”, he also mentioned the important interaction between the structure and agency perspective in understanding migration and development, and its preconditions.

In looking at the development potential of remittances, it is also critical to understand the micro and familial context of financial management. Instead of situating the families from a market-driven point of view of investment, it is important to ask how transnational families maintain their ties of relatedness to their hometown. How are the economic decisions, roles, and negotiations made while the migrants are abroad? What are the possible structural constraints and inequalities that impede the development potential of remittances?

The purpose of this study is to illustrate how migrants manage household finances transnationally. The various areas of family concerns are not isolated from each other. Even economic problems may be linked to family dynamics and relationships (Lee et al., 2000). Finally, this study sought to contribute to the expansion of knowledge about how new overseas workers manage economic practices while dealing with other social factors like family pressures and the new cultural environment.

2. Literature Review

Situating socialization in family finance studies and adjustments

The following part of this study describes previous studies about family finance and socialization. Decisions about the allocation of family and personal income extend beyond a market-driven understanding of finances. Handling finances becomes more complex, especially in the context of migration, particularly when the migrant is still adjusting to the new foreign environment. Boyd (1989) noted that migration is influenced by the social structure of sending and receiving countries, which can influence the migrant's personal decisions including the handling of earned money from abroad. This suggests that understanding how the migrant negotiates with their left-behind families can provide insights into the investment probabilities and tendencies of the migrant. This study also aimed to contribute to the existing economic research by looking not only at the financial outcome but also the process of decision-making of a migrant while abroad.

2.1 Family Finance and Migration

The study of family finance in relation to family dynamics and migration is complex. Zelizer's (1989, 2006) contribution to economic sociology about the interpretation and social meanings attached by people to money is important to consider. Zelizer (1989) highlights the non-economic aspect of money, and explores how people categorize the money that they earned (Zelizer as cited by Ashby and Burgoyne, 2009). Zelizer (1989) noted that the income money generated by the wife is most of the time treated and utilized in a different manner as compared to the income money earned by other family members, and the individuals are concerned about these categorizations of money. Similar to Zelizer, Vogler (1998) also pointed out that the woman's earnings are usually spent on family expenses, while the husband has a separate one for leisure or entertainment. This practice highlights the power dynamics that are present within the household.

The increasing study of power relations within financial management opens the topic of who owns the money in the household. Etzioni (1991) emphasized that ownership is a "dual creation, part attitude, part object, part in mind, part 'real' (1991: 466)." At this point, Etzioni (1991) clearly noted the different the kinds of ownership, in which psychological is

autonomous from legal ownership. This is consistent with the study by Ashby and Burgoyne (2009) on how cohabitants use a separate system of financial management. However, cohabitants who have separate systems of financial organization are not entirely considered separate entities, which makes the ownership of money more complicated. Ashby and Burgoyne (Ashby & Burgoyne, 2009: 520) pointed out that the ownership perceptions of cohabitants with their finances varied between individual management and partial pooling, which can affect their access to existing resources "depending on whether they had distinct, blurred, or shared ownership perceptions."

While the concepts of Etzioni (1991) and the study of Ashby and Burgoyne (2009) explain the complex aspects of financial management and ownership perceptions, they focus more on the financial outcome of the individual. Edwards et al. (2007), on the other hand, focus on the important element of parental modeling and communication on the future capabilities of the individual, which places emphasis on family interaction in shaping financial skills and behaviors. However, while these studies highlighted parent-child communication within the domestic space, the present study aims to extend the discourse to cover aspects of familial relationships in the context of migration, the way migrant remitters maintain their ties of relatedness in their hometown (Aguilar 2009), and financial negotiations surrounding financial management between the overseas migrants and their families. By looking at these aspects, it can contribute to the existing knowledge about the nature of the financial management of overseas migrants and their relationship with their left-behind families.

Moreover, in the context of remittance and overseas households, qualitative and mixed method studies (Batistella & Conaco, 1998; Asis, 2006; Sobritchea, 2007; A. Ang & Opiniano, 2016; Opiniano, 2021a) focused on areas such as sustaining and managing the ties of relatedness, family relationships, and the social cost of migration, which includes the vulnerabilities and sacrifices of migrants, families left behind, and child-rearing. The outcomes of these social costs greatly affected the remittance behavior (budgeting, saving, and spending) of the household and the migrant themselves. Also, the highlights of these studies focused mainly on gender roles, family rearing, and money management. In his dissertation, Opiniano (2021b: 139) observed that migrant remitters and families are engaging in what he called "emotional earmarking." "It refers to the allocation of economic resources and emotions for certain purposes (Opiniano, 2021b: 139)". For the case of migrant workers, "incomes and the corresponding emotions "remitted" show their love to other family members (Opiniano, 2021:

139).” The idea of “emotional earmarking” also emphasized that it is a product of family financial socialization, and transnational family delegates and “allocates incomes for certain financial purposes (Opiniano, 2021b).” In other words, remittances are venues for reinforcing previous connections and commitments that keep emotional bonds, trust, and social networks (Tilly, 2007). In addition, Zelizer (1997: 25) mentioned that “People adopt especially elaborate controls over money and establish differential earmarks when and where they are engaged in delicate or difficult social interactions.”

Also, migration as an economic action is embedded with family aspirations. Asis (2002) found out that the aspirations of women migrants going abroad are linked with their families’ aspirations. Although the same study also showed that family obligations are not always the reason for working overseas, personal decisions (Asis, 2002) can also be a major factor in why an individual decides to experience working abroad.

Thus, it is plausible to say that working abroad is not only a personal decision, but it is also a family project. The decisions are not made by the migrants themselves but also by their families to maximize the benefits of migration and minimize its potential risk (Fleischer, 2006). In other words, migration is also a mechanism for the family to address vulnerabilities and create an economically and socially resilient community (Gibson & Cahill, 2010).

2.2 Migration, Kinship and Local Investment

Remittances play an important role in supporting the daily consumption of the left-behind families and driving investment demand in the hometown, especially with their direct and indirect multiplier effects, as shown by previous studies that observed the economic and social impact of international remittances (Etowa, 2016; D. Meyer & Shera, 2017). For instance, Mallick (2008) suggests that remittances can lead to positive economic growth, which can increase savings, expenditures, and investment. In this note, Griffiths (1989) also revealed that the returning overseas Filipino workers from Hawaii maintained their hometown networks—family/kin, farmers, traders, and local associations—to facilitate and start their business. Similarly, Aguilar (2009) noted the practice of migrants employing their relatives or neighbors as business partners or staff when establishing a local business in their hometown or when they decide to build a retirement home. Moreover, migration and development researchers (A. Ang & Opiniano, 2016; Etowa, 2016) are focusing on the potential of remittances as a development tool in the local government, especially in the hometown of the migrants, wherein remittances have a ripple effect that benefits the migrant receiving household and non-migrant’ households.

Moreover, previous research that focused on the migration and development observed that the development potential of remittances can be realized, and its impact maximized if the local government can provide a good business climate for the migrants to invest, otherwise, only major cities that have access to major business infrastructure can reap the development potential of remittances. Thus, researchers have pushed the focus on enhancing business infrastructure in rural areas.

On the other hand, migrants are more inclined to invest when there is a local financial institution like rural banks or microfinance institutions that cater to the needs of their constituents. Studies on rural remittances (A. Ang & Opiniano, 2016) have shown that low participation of migrant families in formal institutions is due to heavy documentary requirements, and they entrust the earnings from abroad to informal institutions, and they even borrow from informal lenders where all transactions are written in a notebook.

Moreover, studies also on migration and development revealed that kinship and culture of relatedness play a big role in migrants' consciousness in entering any kind of entrepreneurial activity, as described by Aguilar (2009), suggesting that the study of migrants investment probabilities must also be anchored on how migrants need to negotiate their role with other family members.

2.3 Financial Ownership and Family Dynamics

In the context of household finances, the concept of ownership plays an important role in determining the control of domestic resources. If the users defined the ownership of the money, in the context of a family or domestic money in the household, the owner could also oversee the allocation of the money. In this context, the owner identifies who controls the financial matters within the family.

According to Eder (2006), women have a lesser sense of ownership, which can lead to inequalities in personal and family expenditure. Women usually treat the family income as "theirs" instead of "ours." The study of Eder also reveals that men provide economic opportunities to their wives. Men's "wants" limit the potential economic activities of women.

The male breadwinner model dictates what economic activity should be passed on to women. For women to overcome male dominance, they need to employ several discursive strategies and negotiate before they can make a decision about their own economic actions.

In a more sociological study about family financial management, Vogler (1998: 692) developed typologies that describe the different power dynamics within the household and how the couples managed their finances. Vogler (1998: 692) identified four types of how families managed their finances:

- *The female whole-wage system* is described as the wife managing all the money except her husband's personal spending money.
- *In the male whole-wage system*, the husbands managed all the money, while the non-earning wives had no allocated money for her personal spending.
- *The housekeeping allowance system* shows that the husband managed most of the household money. While the housekeeping allowance is solely managed by the wife.
- In a *joint pooling system*, the couples pooled their resources and managed the money jointly.

Vogler (1998) further argues that financial management is gendered in a way that women are seen as the ones who need to manage family budgets, while men are observed as the breadwinners (Yu, 2015), and men can also allocate their earnings to personal expenses. If there are cases of financial shortages and budgeting, the blame is always put on the financial manager, who in most cases is a woman. In other words, being a financial manager in the household does not guarantee control and power on family's resources, but it is considered a burden that the financial manager needs to endure to make ends meet for the family.

In their classical work about the Polish peasants, Thomas and Znaniecki (1918) analyzed the letters of the Polish migrants in the United States to their families in Poland. They found out that the families employ a qualitative categorization of the monies. Money also has the "character of familial property" (Thomas & Znaniecki, 1918: 165) and can be directed to an individual or enterprise. "The money which the husbands get for the cow is qualitatively different from that which his wife puts represents the equivalent of a different sort of value; the first is property, the second is income (Thomas & Znaniecki, 1918: 165)." Thomas and Znaniecki (1918) noted how the Polish peasant designates money depending on its family's purpose.

2.4 Filipino Migrants and Remittances

In 2022, according to the World Bank, the personal remittances received by the Philippines is \$38.05 billion. Personal remittances are divided into "personal transfers" and "compensation of employees" (World Bank, 2023). The World Bank (2023) defines personal transfers "as the transfers in cash or kind between the resident and non-residents individuals." While the compensation of employees is based on the "income of border, seasonal, short-term workers where they are not resident (World Bank, 2023)."

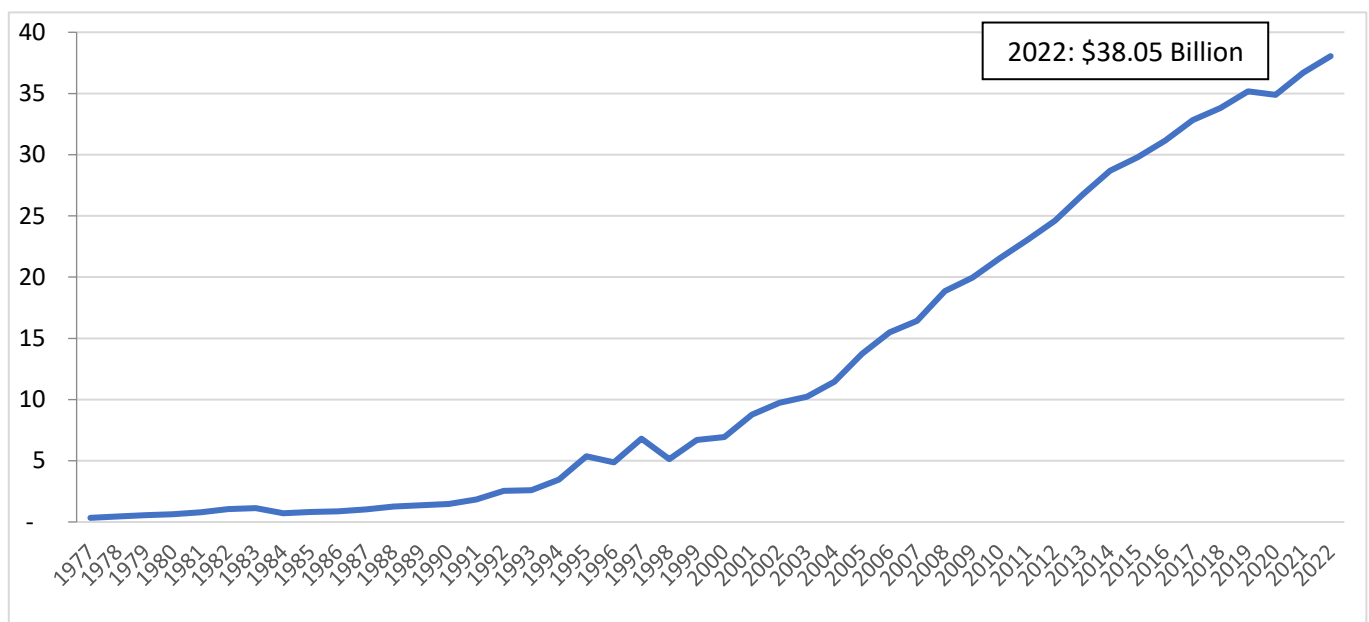


Figure 1 Personal Remittance from Overseas Filipino Workers 1977 – 2022 (Source: World Bank)

According to the data of the Bangko Sentral ng Pilipinas (2022)(Central Bank of the Philippines) Consumer Expectation Survey, during the 4th quarter of 2022, food and other household needs were the main expenses of OFW households (95.5%). Remittances are also allocated and spread to different expenditures, like education (68.8%). For most overseas Filipinos, education is defined as their main investment (Aguilar, 1998, 2009). Education is looked upon as a tool for the upward economic mobility of most Filipino families receiving remittances (Murata, 2011). Although it is also important to take note that having a quality education is important to maximize the investment of overseas Filipinos in education (Opiniano & Aldaba, 2008) investment in education is followed by medical expenses and savings at 51.1% and 29.3%, respectively. Debt payment is also answered by their participants as one of the major expenses with 16.2%.

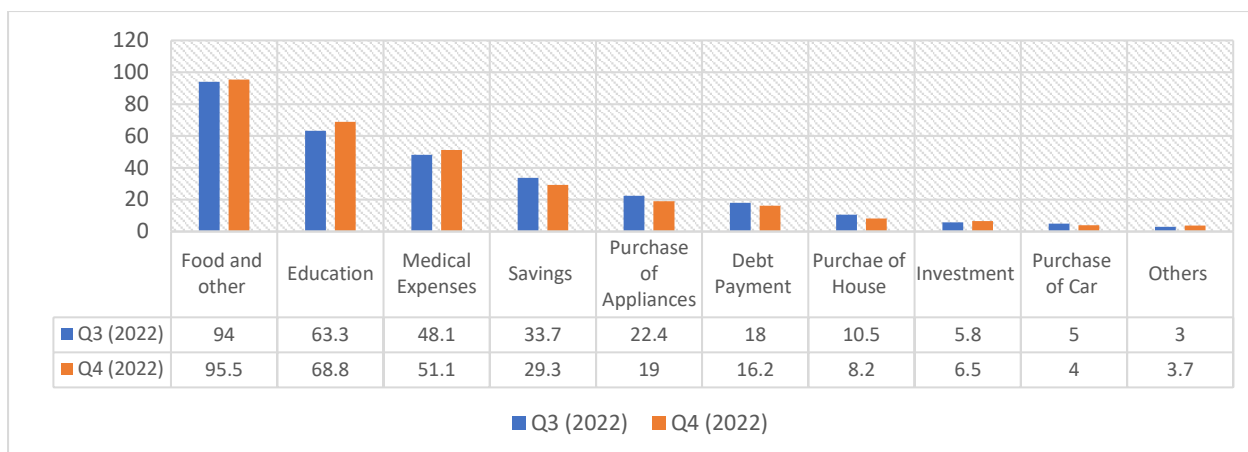


Figure 2: Uses of Overseas Filipino Workers Remittances (source: Philippine Statistics Authority)

It can be noticed that migrant households also have a low percentage in terms of investment, with only 6.5% of their total household income. It only shows that the majority of the families are not yet ready to engage in investment opportunities, as they faced expenses for their daily needs and education. There are cases where they look to remittances as insurance to address economic shocks and diversify their income (Wouterse & Taylor, 2007). However, it is also important to question how migrant remitters and families define investment and how migrant remitters budget their earned remittances from abroad.

Previous studies pointed out that there are different things that need to be considered in observing the remittance behavior and investment probabilities of migrants and their families. First, the remittances earned are focused on consumer goods and education (Yang, 2005). Second, the business climate of the locality is also assessed by the migrants and their families (A. Ang & Opiniano, 2016). There are migrants who are afraid of investing in their hometowns since there is no business infrastructure that would support their initiatives. These infrastructures include efficient business processes, the licensure system of the local government, and the existence of financial institutions (A. Ang & Opiniano, 2016). Third and most important, migrants always consider the suggestions of their families before entering any kind of investment or entrepreneurial activity (Aguilar et al., 2009).

Aside from financial management, being in a new environment can also affect the individual's mindset in handling finances among Filipino migrants in Hungary. There is a recent study about the current challenges of Filipino overseas workers in Hungary (J. M. Ang, 2019) that describes the situation of Filipinos having a burden to contribute to household finances back home while navigating the hardships in the foreign environment. Ang (2019) found out that the challenges

of Filipino overseas workers in Hungary include language barriers, isolation, residence, and employment.

Since there are only few research about the remittance usage of Overseas Filipino Workers in Hungary, the study contributes to the understanding of remittance as potential tool for development and at same time provide an understanding on the financial behavior of Filipino abroad in a country that is new in the Philippines' long migration history. It is important to take note that the influx of OFWs in Hungary started in 2021, according to the Philippine Embassy in Hungary.

2.5 Theorizing Remittances and Family Finances

Domestic economy is a socially constructed exchange shaped by domestic space, gender, and social class (Zelizer, 1989). In order to understand the financial attitudes of migrants towards their families and the social action of sending remittances, there is a need to understand the family dynamics and domestic economy surrounding these decisions since the income that flows within the family is embedded in emotions and expected roles. In the case of the migrants, it is not just an individual act but a family act. Zelizer (1989) argues that money does not entirely belong to the market. Money should be interpreted beyond the usual notion of market money, and she proposed an alternative way of understanding it by using the model of "special monies." The concept of "special monies" opens the understanding of money and includes the "social and symbolic aspects of money transactions". Money is shaped by social and cultural factors. By looking at money only in terms of its market-sense, it overlooks the wide range of characteristics of money as a non-market instrument. According to Zelizer (1989), a more inclusive method of coding should be implemented for special monies that are defined qualitatively and subjectively.

These assumptions by Zelizer (1989: 368) set the tone to understand that money or the exchange of money is totally shaped by culture, power relations, and social structures that set unavoidable rules, controls, and restrictions. These factors include: (1) the uses of money for a particular item; (2) the designation of a particular person in handling the special money; (3) allocating the money; (4) controlling the money; and (5) the sources of money. Zelizer's arguments are similar to those mentioned by George Simmel (1978) in his book *The Philosophy*

of Money, where he suggests that money transcends rational calculation and goes beyond the limitation of numerical value.

Simmel and Zelizer's definition of the non-market characteristics of money and its implications for its users does not totally dismiss its quantifiable and market characteristics but observes more than that and provides various theoretical and empirical questions different from those in the economic model of money transactions. Zelizer (1989) mentioned the complexities of domestic money, wherein the distribution and usage of money are defined by the power relationship within family members, and its allocation and usage are also defined under such a relationship. For example, enrolling one's child in a private university can be dictated by the breadwinner or by the student, depending on how the family members negotiate and bargain with each other on what is more beneficial to them. In other words, Zelizer's concept of special money maintains the economic and market definition of money, but it also expands its definition that money is governed and defined by the standards that its users agreed upon.

2.5.1 Remittance Circuit

In her work on economic exchanges and transactions, Viviana Zelizer (2006) introduced the concept of remittance circuits as a framework for understanding the complex dynamics of the transnational financial exchange between the migrant and the home country. By looking into the multiple facets of family obligation, culture, social norms, and economic practices, Zelizer's (2006) concept provided an alternative view of remittance flows and the ways in which the migrants and the left-behind families established various modes of system and communication. Previous studies like the New Economic of Labor Migration (NELM) (Stark & Bloom, 1985) observed that migration should be understood more than a migrant decision, but it is also important to consider other non-migrant actors like the family in the whole migration process. Aside from that, NELM also views migration as a way to diversify family income and protect from economic risks. In this sense, remittances are treated as insurance to protect the family from future economic shocks. However, Zelizer's (2006) notion of economic circuit goes beyond the understanding of economic diversification and also considers the social network binded within these economic transactions. Zelizer (2006: 32) highlighted the elements of a remittance circuit as a (1) distinctive set of social relations among individuals, (2) a shared economic activity mediated by those social relations, (3) a common accounting system, shared meanings attached to the evaluation of the economic activities and exchanges, like in the case

of remittances, and (4) a well-defined boundary separating members of the circuit from non-members with some control over transactions crossing the boundary.

These circuit characteristics emphasized by Zelizer (2006) are evident in the remittance network of overseas migrant workers. In application, it can be observed from previous empirical work done by Rachel Parreñas (2005b) about the ways and manners of Filipina domestic workers and their families to co-manage the hard-earned remittance. Parreñas (2005) found out that migrant mothers connect with their eldest daughters to assign them as financial managers. The mother rarely delegated the task of managing finances to their husbands or sons, as the eldest daughter extended their roles as a proxy mother to their other siblings. The fathers, in her study, have a daily job outside of home and are usually not present in the daily decision-making. Thus, the migrant mother designated their daughter to handle the joint bank accounts. This distinctive set of social relations between the mother migrant and the eldest daughter presents the unique way in which migrant families co-manage remittances in a transnational way.

In terms of shared economic activities, studies (Mckay, 2007; Aguilar et al., 2009) have also shown that remittances are used for household basic consumption, household goods, and also for other special events like birthdays, weddings, and special occasions. The migrant remitter participates in this family event through the act of sending remittances. On the other hand, the "accounting system" between the migrant and the family is determined by the joint bank account systems that the migrant co-manages with their eldest daughters (Parreñas, 2005b) or rechannels to a more dependable and trusted child or relative (Sobritchea, 2007). "Remittances convey powerful shared meanings. (Zelizer, 2011: 349)" Furthermore, studies on the construction of motherhood of overseas migrants observed that the remittances symbolize the good mothers, caring and long-distant mothering (Parreñas, 2005b, 2005a; Asis, 2006; Sobritchea, 2007; Zelizer, 2011).

In sending the remittances, migrants also set well-defined boundaries, which are usually set by their relationship with their kin. In other cases, it also involves other participants within the agreed boundaries, which include relatives, close neighbors, and friends. Sobritchea (2007) found out among her 35 female research participants that the migrants also send remittances to other relatives as "a strategy that gave them moral clout to make decisions on many family matters." In other cases, the change in remittance flow also determines the level of relationship between the migrant remitter and the relatives back home (Carling as cited by Meyer, 2023).

On one hand, the changing amount of remittances is also a form of negotiation for the migrant with their families back home, especially if they got married during their migration journey. However, setting boundaries is not only limited to the family but also to churches, charity organizations, or local governments. Sending remittances to organizations links to what Opiniano (2005) called the “diaspora philanthropy”, wherein the migrants donate to their hometown for various development projects.

Remittance Circuit is more than outlining the practices of the migrant remitter and left-behind families in handling finances. It also problematized the informal sector, like indigenous kin-based and "gift economies," in which economic sociologists have analyzed the social embeddedness of financial transactions, enterprises, non-capitalist enterprises such as the household, voluntary sectors, worker cooperatives, and other communal forms (Ostrom, 1990; Gibson & Cahill, 2010).

2.5.2 Family Financial Socialization

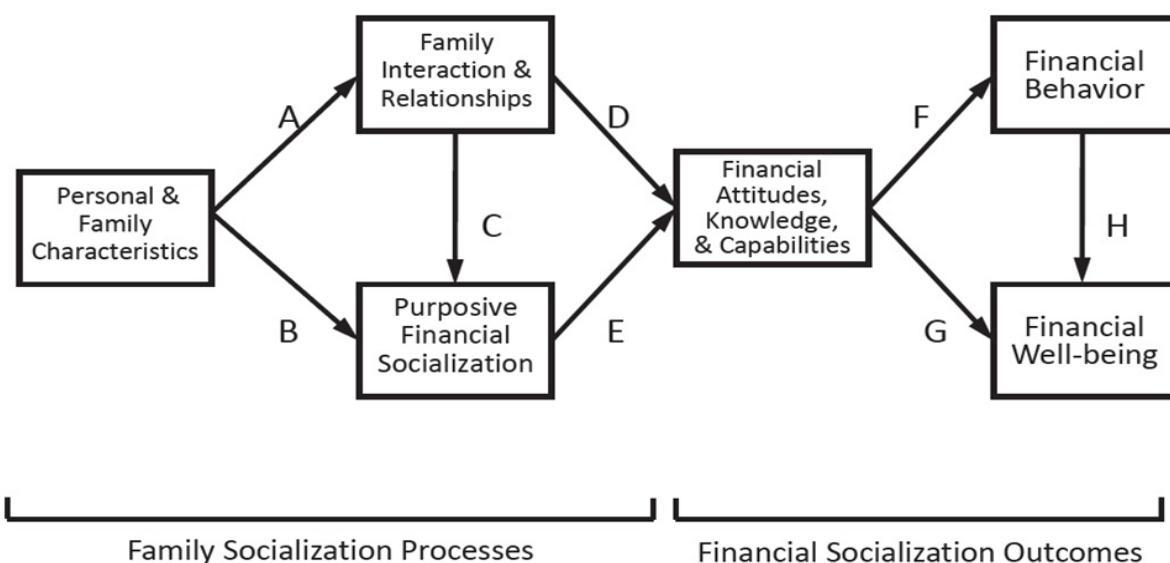


Figure 3: Family Financial Socialization Conceptual Model by Gudmunson and Danes (2011)

Sharon Danes and Clinton Gudmunson (2011) provide another perspective through which to look at the importance of family socialization processes in the development of one's personal financial management. The framework has eight pathways that observe the following variables: interaction of the members, influence of members on financial behavior and wellbeing, and individual background of family members.

The Pathways

The first pathway (pathway A) examines the relationship between personal and family characteristics and purposive financial socialization (pathway B). In the context of the framework, purposive is defined as the “intentional efforts by family members use to financially socialize with each other.” Different variables like gender, age, family structure, family relationships, and roles are tied to norms and cultural values of a given society that influence financial practice. Also, “income, education levels, and occupation underlie a family’s ability to enact desirable financial practices” (Gudmunson & Danes, 2011: 649). These two pathways observe the link between personal and family characteristics and financial outcomes. In other words, the product of the individual’s personal and family interactions can affect and influence their purposive financial socialization.

The third pathway (pathway C) illustrates how family interaction affects the purposive financial socialization. At this point, it is also important to note that family members experience different forms of negotiation or bargaining.

Pathways D and E show that family interactions will contribute to one’s financial attitudes, knowledge, and capabilities. In these two pathways, family interaction is observed as the major contributor to one’s financial skills. There are various variables that can be observed to illustrate this pathway, such as the communication patterns of the individual with the family and their relationships with other family members, like sibling to sibling or father-daughter.

The financial skills developed by the individual as a result of their interaction with the family will lead to financial wellbeing and financial behavior, which are illustrated in both Pathways F and G. Moreover, Gudmunson and Danes (2011: 649) said that these financial skills are “socially imbued individual characteristics developed over time.”

The Family Financial Socialization Framework shows how negotiation and discussion within the family contribute to one’s financial practice. The financial action and decision are personal, but at the same time social, as they are linked to family and community interactions. For this study, the researcher observed that the remittance usage and financial behavior of the migrant workers are both products of the financial socialization process of the migrant to their families back home and to their current state in the foreign land.

On one hand, it is still important to take note that in the context of the migrant families, the left-behind families and migrant remitters are exchanged in a two-way negotiation transnationally. However, the remittance flows determine the strength and weakness of a social relationship within a migrant family as mentioned by Meyers (2023). At this point, despite the

differences and arguments between the senders and receivers, it is noteworthy to mention what Amartya Sen said about the concept of cooperative conflict in the household dynamics. In the words of Sen (1987: 42), "Not only do the different parties have much to gain from cooperation, their individual activities have to take the for being overtly cooperative, even when substantial conflicts exist."

3. Contextualizing Philippine Migration

The intensification of migration is growing steadily. According to the estimates of the UN Department of Economic and Social Affairs, there will be 280.6 million global migrants in 2020. In the same way, the number of migrant workers remains at 169 million in 2019 or covering almost 5% of the global workforce according to the International Labor Organization estimates (2021). The Philippines is consistently sending migrant workers (Lomibao, 2023). According to the Philippines Statistics Authority (2023), from January to June 2023, there were a total of 1, 209, 335 overseas Filipinos deployed all over the world.

In the 1970s, the Marcos administration sought international migration as a temporary response to the increasing unemployment in the Philippines, by sending Filipino workers to Saudi Arabia. However, instead of generating local employment for Filipinos, the Philippine government banked on migration and established specific offices that focus on making the whole migration efficient and capitalized on the recruitment agencies (J. M. Ang, 2019; A. Ang & Tiongson, 2023). In recent data, the unemployment rate in the Philippines increased by 4.3%, according to the Philippine Statistics Authority (PSA) (Crismundo, 2023).

As an ongoing response of the Philippine government to unemployment, the Philippines is continuously providing overseas human resources. Then, the OFWs have been acknowledged for their economic contribution to the national economy and, more importantly, to the local communities where the migrants come from by providing financial support to families, charity work, agriculture, and construction. Aside from that, some OFWs also participate in various migration and development initiatives that are considered to be “diaspora philanthropy” (Opiniano, Jeremaiah, 2005). Even the Philippine government recognized these economic contributions and often called the OFWs the *bagong bayani* or new heroes. According to Jean Encinas-Franco as cited by Ang (2019), the concept of “heroic discourse” presents certain challenges:

As previously discussed, the problem with such a “heroic” discourse is that while it seemingly elevates migrants, it makes natural the risks and sufferings of going abroad. It likewise downplays the very reasons why migrants are, in the first place, displaced by the Philippine economy. To a certain extent, it explains why labor exports have persisted over the years and why this has become such an acceptable “fact” of life in the Philippines (2015: 72).

Since labeling the OFWs as new heroes, the Philippine government has continued to support this narrative to regulate the national project for overseas Filipino labor as a source of economic and capital accumulation for the country. In a more recent study about Filipino seafarers, Galam (2018) observed that migrants become economic actors made possible by the government.

In Europe, the plight of overseas Filipino workers to find work abroad is not restricted to professional work, industry, and manufacturing but also includes domestic work. In a more historical perspective, Filipino women who went to Europe during the 1970s were employed as domestic workers. The deployment of Filipino women is a response to the growing demand for domestic labor in European private houses. These growing demands for more domestic labor were attributed to the growing middle-class families in Europe during the 1960s, the intensification of European women's participation in the labor force and industry, which recognized women as wage earners rather than homemakers, and the increasing availability of cheap labor, which invited a smooth entry of European women into the labor force (Padilla, 2007). Additionally, the continuous pattern of migration from the Philippines to foreign countries is influenced not solely by economic insecurity but also by a lack of workforce in the Global North (Parreñas, 2001, 2005b).

4. Research Questions

The study focuses on investigating how migrants adapt to their new environment in Hungary while simultaneously sustaining connections and financial management responsibilities within their families and hometowns back in their home country. To delve into the intricate negotiations and dynamics within transnational households, the study aimed to address the following research questions:

1. How do overseas Filipino migrants maintain their ties with their families back home?
2. How are economic decisions and roles negotiated with their families both before the migrant's departure abroad and during their stay in Hungary?
3. What are the economic goals and aspirations of overseas Filipino migrants during their residency in Hungary?

These questions will help shed light on the mechanisms through which migrants navigate their dual responsibilities and aspirations, offering valuable insights into the complexities of transnational living and financial management.

5. Methodology

The primary purpose of this study is to illustrate how migrants and their families manage household finances transnationally. Economic actions are influenced by the complex interplay of relationships, emotions, traditions, culture, and negotiation (Gudmunson & Danes, 2011; Portes & Sensenbrenner, 1993). Moreover, various family concerns are interconnected, with economic challenges often stemming from family dynamics and relationships (Lee-Chua, 1997).

To capture the nuanced experiences of the respondents, this study employed an object-centered interview method through illustrations (Opiniano, 2021a) to evoke emotions and reflections regarding their financial management practices and transnational negotiations with their families. Research participants were recruited through two existing Filipino organizations in Budapest with more than 2000 members, as well as through the researcher's personal network established during his stay in Hungary. Additionally, the researcher attended various Christmas party celebrations across Hungary to further recruit research participants in 2023.

Prior to participation, each research participant signed an informed consent form. The informed consent form also outlines the objectives of the study. All interviews were voice recorded. Guide Questions (See Annex 2) were developed, focusing on themes such as: migration experience, ties of relatedness, personal budgeting, family interactions, and future aspirations. In addition to the guide questions, participants completed a profile sheet (See Annex 2) containing basic socio-demographic and migration information.

Limitation

Given limited resources, the researcher opted to interview current overseas Filipino workers in Hungary to gain insight into their financial management practices during their stay. Additionally, doodling exercises were employed to depict their interactions with family members, providing a visual representation of their relationships. Despite these limitations, the study has the potential to elucidate new modes of 'family socialization processes' specific to overseas Filipino workers. By exploring how they navigate financial responsibilities and maintain connections with their families from afar, the research aimed to uncover unique insights into the dynamics of transnational households.

Research Participants

Table 1: Profile of the Research Participants

Demographics				Overseas Labor Migration			
Pseudonym	Age	Civil Status	Level of Education	Previous overseas work experience	Number of years in Hungary	Occupation in Hungary	Location in Hungary
Alma	36-40	Married	Highschool graduate	Afghanistan	8	Self-Employed (Business Owner)	Budapest
Aiza	36-40	Married	College graduate	Hungary	12	Self-Employed (Business Owner)	Nógrád
Angie	31-35	Single	College graduate	Taiwan	1	Factory Worker	Szombathely
Carol	26-30	Consensual Union	Master's graduate	None	2	Kindergarten Teacher	Budapest
Ceny	41-45	Single	College graduate	None	7	Regulatory Reporting	Budapest
Feliza	36-40	Married	College graduate	None	6	Consultant	Budapest
Gabe	36-40	Married	College graduate	Malaysia	5	Test and Network Engineer	Szombathely
Gilbert	26-30	Single	College graduate	None	6 months	Factory Worker	Nyíregyháza
Kathryn	41-45	Married	College undergraduate	Germany	9	Household	Debrecen
Mildred	36-40	Married	College graduate	None	8	Regulatory Reporting	Budapest
Mutya	36-40	Married	College graduate	Seafarer	10	Payroll Clerk	Debrecen
Orland	41-45	Married	Vocational	Saudi Arabia	2	Factory Worker	Nyíregyháza
Pate	61-65	Married	College undergraduate	Spain	14	Domestic Worker	Budapest
Regine	26-30	Single	College graduate	None	6 months	Factory Worker	Nyíregyháza
Rizza	26-30	Consensual Union	Master's graduate	None	2	Application Engineer	Budapest
Zen	26-30	Single	Master's graduate	None	2	Kindergarten Teacher	Budapest

The inclusion criteria for research participants do not specify socio-demographic factors such as age, civil status, educational level or occupation. Rather, the primary criterion is that participants must be living and working in Hungary while sending remittances to the Philippines. Regarding location, 8 participants reside and work in Budapest, while the remaining 8 are located outside the capital city. The decision to include participants from locations outside Budapest was driven by the desire to observe how migrants manage their

expenses in areas beyond the capital. Previous research (Bjørvik et al., 2023) has highlighted the significant role of location in knowledge development. Given the diverse locations of Filipino migrants in Hungary and the varying prices of goods and services across regions, participants were chosen to represent a range of living expenses within and outside of Budapest. This approach allows for a more comprehensive understanding of the financial management strategies employed by migrants in different locations. Furthermore, counties included in the study is chosen based on the referral of previous research participants and personal network of the researcher.

This study employed snowball sampling and ‘chain referral sampling’ (Penrod et al., 2003) for participant recruitment. At the same time, the researcher conducted a purposive sampling (Bryman, 2012) of 16 research participants. The researcher aimed to ensure that the participants were diverse, with each research participant differing from each other in terms of migration experience, family budgeting, and location in Hungary, all these characteristics are relevant to the research question. The researcher is also conscious that the sampling design does not allow the study to generalize the entire population of overseas Filipino workers in Hungary. Nonetheless, the narratives offered in this study can be used to gain an understanding of how migrant Filipinos negotiate their new environment while sustaining familial connections at home. The researcher divided the participants into two groups: 8 from Budapest and 8 from outside Budapest, to observe different spending pattern that can affect the amount of remittances sent by the participants to their families. Recruiting the participants were carefully chosen based on the established ties by the researcher. Although language barriers and travel time to the participants did not negatively influence the recruitment, however, the topic of money is a sensitive topic to discuss, and the researcher takes this into serious and careful account. Furthermore, the number of research participants is 16 as researcher considers the budgetary constrains of travel as well as the willingness of the participants.

One research participant in Debrecen facilitated the recruitment process by identifying potential participants. Additionally, the researcher received assistance from two Filipino organizations in Hungary, which introduced them to potential research participants. Given the sensitivity of discussing financial matters, the involvement of the initial research participants and the Filipino organizations played a crucial role in building rapport and trust with the participants. Furthermore, the researcher leveraged their personal network, which included previous Stipendium Hungaricum Scholars, to expand the pool of participants. Current Filipino scholars also contributed to increasing diversity by recruiting individuals residing in

Nyíregyháza. To safeguard the anonymity of the research participants each participant was assigned a pseudonym.

Respondents were also asked about their educational background. Nine of the research participants are graduates, with three having earned master's degrees in Hungary. Also, there are three college undergraduates and one who finished a vocational course. Despite their educational achievements, most of the participants are currently underemployed. In terms of employment status and contract duration, ten of the research participants have two-year work contracts, except for those married to Hungarian citizens. Among them, seven are professionals, while four are employed in a factory. Pate remains employed as a domestic worker in Budapest, while Kathryn is currently unemployed. Notably Mutya, who is married to a Hungarian, works remotely for a company based in Hungary. Conversely, Alma and Aiza are entrepreneurs, jointly running businesses with their Hungarian spouses as their primary source of income.

Furthermore, most of the participants have close relatives who have either previously worked or are currently working as overseas migrants, indicating a pattern of intergenerational migration within their families. Carol's father worked as a seafarer for 16 years, while Kathryn's mother worked as a domestic worker in Germany and Hong Kong. Additionally, several research participants have siblings employed as overseas migrants, except for Rizza, Gilbert, Regine, and Zen.

Positionality

Holmes (2020:3) emphasizes the significance of positionality in research, highlighting how a researcher's background influences their interpretation and understanding of findings: a researcher should take note that their "positionality not only shapes their work but influences their interpretation, understanding, and ultimately their belief in the truthfulness and validity of others' research that they read or are exposed to."

In this study, the author acknowledges their status as an insider. As a graduate student and part-time worker at a Japanese restaurant, the author has firsthand experience with the phenomenon of labor migration, providing valuable insights into the topic. Furthermore, being a Filipino, facilitates communication and rapport-building with participants, enhancing the research process. The author recognizes the importance of these social capitals, particularly language proficiency and being a graduate student helped him gain access to the Filipino migrant community. Enrolment in a university is highly esteemed among migrant Filipinos, facilitating

the researcher's integration into the community. In addition, the help of the two Filipino organizations and research participants may have influenced participant selection, especially those with close ties to the organizations. While this may introduce some bias, it also contributes to the richness and depth of the data collected. Overall, the researcher's positionality as an insider enhances their understanding of the phenomenon under study and enriches the research process.

The researcher maintained a research diary to jot down all the insights gained during the whole fieldwork and interview process. It serves as a tool for reflection on personal biases that may influence data analysis. The research diary encompasses not only travel and data recording but also the researcher's personal reflections, which can be 'bracketed' (Gearing, 2004) to prevent bias from affecting the data analysis.

To delve into participant's financial management without directly asking about their expenditure, the study employed a "windfall income" question, a method commonly used by economists (Boutris, 2022). Defined as an unexpected and uncontrollable amount of profit or income, windfall income prompts participants to consider how they would handle a sudden influx of wealth: "If you won the lottery worth 50 to 80 million Hungarian forints, what would you do with the money?" This question served as a catalyst for determining the aspirations and personal stories of the research participants, allowing the researcher to gather rich qualitative data through follow-up inquiries.

Softwares Use for Data Analysis and Data Processing

All the audio transcripts were manually transcribed using oTranscribe, an online manual transcription software that helps to go back to audio file by millisecond. The researcher used NVivo R1 (2020) to develop the codes, identify themes, and writing the preliminary analysis using the memo function of the software. The memo function of NVivo played an important role in facilitating the documentation of important concepts during consultation with his thesis adviser, as well as reflections of the researcher with the literature. The memo function served a repository of ideas and thoughts of the researcher as they emerged. By including memos in the analysis, NVivo helped the researcher to captured meaningful insights and patterns from the narratives of research participants which contributed to a comprehensive understanding of sending remittances from the destination country to the home country.

All the words and ideas were formulated by the researcher and seek advice from his thesis adviser during consultations and discussion sessions from September 20, 2023 to April 15, 2024.

6. Findings

This section aims to describe how overseas Filipino workers in Hungary, along with their families remaining in the Philippines, discuss and manage the household finances earned through the migrant's overseas employment, and its connection to the migrants' familial roles and personal aspirations. Drawing on the answers of 16 Filipino migrant workers (including those on two-year contracts, Filipinas married to Hungarians, and students turned migrant workers), a common theme emerges: negotiation or bargaining.

The migrant is engaged in constant negotiation throughout their stay in Hungary, whether it be negotiating the terms of their residency, navigating interactions with the Hungarians in daily life, or addressing feelings of exclusion or discrimination within Hungarian society. In other words, there are different modes of negotiation in both destination country and origin country in which the migrants employ in order to survive the complexities of the migration journey. The concept of negotiation is pervasive among all the research participants of this study, as they constantly negotiate with their families back home regarding the amount and frequency of the remittances to be sent. Moreover, sending remittances transcends mere economic action, it encompasses various aspects of the migrant's life while abroad. For the migrant, sending remittances serves as more than just a financial transaction – it represents specific social relationships, such as proving one's capability, expressing affection through gifts, maintaining connections with loved ones, and fulfilling a sense of obligation to support family members.

Sending remittances is not simply a matter of transferring money from an electronic wallet to a bank account in the origin country. Participants like Pate, Gabe, Aiza and Orland go beyond monetary transactions to sending food, clothing, soap, lotion and other goods, to support their families back home. Additionally, they play an active role in assisting their left-behind families within economic decision-making and fulfilling responsibilities in the origin country.

Essentially, the act of sending remittances enacts the migrants social positioning and their subjectivity (S. Meyer, 2023). Sending remittances are related to "actual social relations and practices individuals" and "conscious connection to a group" (Levitt & Glick Schiller, 2004: 1010). Meyer (2023: 3) also highlighted that remittances practices represent the migrants' "way of being, belonging and becoming" as process of enacting their subjectivity (Levitt & Glick Schiller, 2004). The various of process of negotiation of the migrants is a way of reinforcing their subjectivity and *belongingness*. Alma and Pate's consistent donation to the religious group

in their hometown is their main source of reinforcing their belongingness despite their distance. While Gabe and Feliza constantly sending remittances to their families reinforce their connection and *being* a family member while working abroad. On one hand, Carol's assessment of sending remittances as a way of showing to her family that she can send money, contributes to her *becoming* a financially stable migrant.

6.1 Sending Remittance as a Way of Negotiating Being

Remittances hold a particular meaning for both the receiver and sender. The act of sending a remittance to the origin country is an important social event for the migrants as they can reproduce their connection to their family back home. The research participants in this study send remittances as form of showing their love and affection to their family. Remittances symbolizes more than a money but also a source of presence and gift.

Feliza, a college graduate from a state university in the Philippines, is an example of an OFW who sends remittances as gift money to show affection to her sister. Feliza relocated to Budapest with her Hungarian husband whom she had met in the Philippines. They decided to move to Hungary because of the efficient public health support and free education for Feliza's child. Feliza and her husband consider themselves as digital nomad, a situation which allows them to have a flexible schedule and to travel Europe. Cook (2023: 259) defines digital nomads as someone who "uses digital technologies to remotely and travel simultaneously", while giving them an autonomy with the location and schedule. Cook (2023) also mentioned that digital nomads have the capacity to visit different locations a year aside from their friends and families. Travelling is also another convincing factor why Feliza's family decided to move to Hungary. Feliza also admits that her spending habits are usually influenced by the next travel destination of her family, although she also maintains enough savings for her child.

As a digital nomad, Feliza works as an online consultant for a research company in the Philippines. Her Hungarian husband, on the other hand, works in information technology in Budapest. Both of them are working remotely and have spent most of their free time traveling around Europe. When her parents died, Feliza considered her elder sister and her family as her only left-behind family. Most of her other relatives live in the province, and she rarely calls them. She moved to Hungary with her husband and a teenage child in 2019. Feliza sends remittances only to her elder sister, but not as financial support on basic consumption or expenses but as a form of gift, especially during special occasions. After sending the money, Feliza usually initiates a message or video call through Facebook to say her greeting and to

catch up with each others's lives. Feliza explained that they are really close with her older sister, and their usual bonding while she was still in the Philippines was a "food trip." To maintain this activity transnationally, Feliza usually surprises her sister by sending a food delivery through Food Panda without giving her sister prior notice.

While Feliza's story highlights the experience of a migrant maintaining family connection by sending remittances and food deliveries, Gabe also gives the same perspective on the importance of sending remittances as a way of showing love. Gabe has no major problems moving from Malaysia to Hungary because his employer arranged his working permit upon his arrival in Szombathely. After a year of staying in Szombathely, he was able to reunite with his wife and only child by financing their airfare from the Philippines to Hungary. Bringing his child to Hungary gave him a tax allowance amounting to HUF 66,000. Despite his parents' receiving a monthly pension and financial support from his other siblings, Gabe prefers to send money on important occasions and every time he has extra money. Sending remittances to Gabe is an act of showing care and love for his parents, while at the same time, his parents manage his grocery store business in their home town in the central part of the Philippines. When asked why he keeps on sending remittances despite the financial capability of his parents and the support they get from his other siblings, Gabe reasoned, "You love your family; you should give it to them. Share your blessings, so to speak." Kathryn, similar to Feliza, is also married to a Hungarian. She viewed the sending of remittances as duty to her family. "It's your duty to help, it's your way to help."

Both Feliza, Gabe, and Kathryn demonstrated that sending remittances to their families in the Philippines is an important expression of love and a way of maintaining connection, a practice similar to what McKay (2007) found out in his study. According to McKay (2007) sending remittances is a means to compensate for the physical distance and migrants make sure to send remittance to show emotions to their families back home, "sharing money is also a way of sharing emotion" (McKay, 2007: 186). This also echoes the findings of previous researches that sending remittances of overseas migrants is a way to maintain relationships back home. (Castañeda & Buck, 2011; McKay, 2007; Opiniano, 2023).

Drawing from the experience of Feliza and Gabe, Mildred also shares the same experience of sending remittances as a form of connection to her families in the Philippines. Mildred is currently working in the financial sector in Budapest. During her early years in Hungary, she sent remittances on a regular basis to provide for the studies of her niece. She recalls that she

usually sends around Php 15,000 to Php 17,000 (96,500 huf to 109,000 huf) on a monthly basis. Mildred is confident in sending that amount of money to the Philippines because there has been no inflation in Hungary yet in 2016, despite her struggles in Hungary during her initial years. As compared to Feliza and Gabe, Mildred did not have a smooth transition when moving to Hungary, despite being supported by her employer. Mildred remembered that she came to Hungary in January 2016, and the realization that she was already in the new place kicked in the moment she stepped down in the airplane. She also needed to borrow money for her accommodation because her employer only provided her with one month of accommodation. This case of Mildred was not experienced by new Filipino migrants like Gilbert and Regine because their employer provided accommodation for them for the same duration as their working contract. With her family support from the Philippines and new-found Filipino friends in Hungary, Mildred managed to find an apartment. She was already thinking twice about going back to the Philippines, but instead of going home, she thought of finding ways to resolve her crisis on her own. For Henrik Vigh (Vigh, 2008: 5), crisis should be observed as context, that is, "as a terrain of action and meaning." In Vigh's (2008: 10) words, "It is exactly this view of crisis as a condition rather than a turning point that loosens the phenomenon from its temporal bracketing and allows us to see it not just as a defined period of transition but as a state of affair." Vigh argues here that in a crisis situation, the agent needs to navigate the social environment but at the same time realize how this social environment influences them as they realize their aspirations. Mildred thinking of going home but at the same time doing what she can in the new environment resonates with what Vigh says about the crisis as an avenue to act and look for possibilities. Eventually, after of one year in working in Hungary, she felt the rhythm in her workplace and got used with the practices of her co-workers. Despite these challenges, Mildred managed to send remittances on a regular basis. However, she stopped sending monthly remittances when she got pregnant and married. Nevertheless, she still sends remittances to her niece as a form of connection.

Mildred: There was no inflation during that time. The exchange was still big back then. Now, that's not the case anymore. But now, I have a child. I don't send it regularly. I can't do it regularly anymore. Because I don't have any parents there. But still, I want to give to my niece and siblings. That's it. When I already have a husband and child, I don't send on a regular basis. I just sent it during a special occasion. During Christmas and birthdays, the amount that I send is slightly higher. My niece is also working now. I don't give her [money] regularly. But sometimes she told me, "*Tita* (Auntie), maybe I could have a dine-out." I'll give her around 3,000 pesos. Because sometimes I asked her so many things to attend to, then I told her, Okay, you buy your rubber shoes. That's it. But that is not a regular basis.

Mildred communication exchange with her niece shows that aside from the affection that remittance carries, it also entails a form of exchange and expectation between the migrant sender and the left-behind family receiver. Since Mildred asked her niece to attend to some of her affairs in the Philippines, she is also compelled to send a remittance for her niece's shoes. This kind of practice is also similar to what Aguilar (1998; 2009) mentioned about Filipino migrant families, wherein the families at home expect something in return from the overseas family migrant member because they help them back in the days when they are still in the Philippines. In the context of the Filipino family, according to Miralao (1997: 193), "reciprocal obligations (and privileges) characterize most, if not all, sets of relations within the family."

Feliza, Gabe, and Mildred maintain a weekly video call with their families aside from sending remittances. These video calls help them catch up and sustain connections with their families in the Philippines. These regular videocalls help "in generating a strong sense of shared space and time that overlooks—even if only temporarily—the realities of geographic distance and time zones (Wilding, 2006: 133 as cited by Galam, 2008)".

It is noteworthy that the past migration experiences within their families also influence how the research participants handle their money while working overseas in Hungary. Carol's decision to withhold the amount of her salary from her family stems from a belief that migrant workers are seen as extravagant especially when they decide to visit the Philippines for vacation. Her previous experience with financial difficulties within her family, especially when her father decided to stop working overseas, made her decide to save money for her own future, and to avoid the hardships her father faced.

Regarding educational backgrounds, 9 out of 16 participants are college graduates. Three of them have gained master's degrees from Hungarian universities, which help them facilitating their employment in Hungary, and enabling them to transition their visas from student to work visas. While four participants are currently employed in service sector roles such as factory workers, nannies, domestic workers, or housekeepers. Also, some participants decided to work as factory workers in Hungary even though they hold college degrees in the Philippines due to the more competitive salaries offered by Hungarian companies compared to those in the Philippines. For instance, Angie, a college graduate from the Philippines, felt embarrassed with herself before about working in a factory in Szombathely, and fearing judgment from previous workmates, friends and family members. However, upon experiencing a significant increase in

her salary compared to her previous salary in the Philippines, Angie found that her job in Hungary provided better compensation for her circumstances.

6.2 Maintaining Belonginess while navigating two worlds.

Turning to another crucial feature of how migrants sustain their connection, research participants donate to religious groups and local organizations in their hometown. These donations are not only limited to welfare projects but also during disasters like Super Typhoon Haiyan that devastated the provinces in the Philippines, in particular Samar and Leyte. In an IOM report (2023), he noted that families considered the remittances sent by their overseas family members as important aid to recovery, aside from the international donations received by the Philippine government (Figueroa, 2023).

To illustrate how overseas migrants and remittances help during calamities, Mutya's experience highlights how a migrant in Hungary gives aid in the Philippines through social media posts and a donation drive in her local community outside of Budapest helped her raise money for donations, which she channeled through her mountaineering club in the Philippines.

Mutya: I wrapped a lot of lumpia (Filipino fried spring rolls) to donate [in one of the provinces in the Philippines]. You can check in my social media, I have a post on that in my Facebook. I was really proud of that. We sent money. The Hungarians helped me out. They bought my lumpia. Of course, they love my lumpia, so I sell it. All proceeds [went for donation]. I have because, I have a mountaineering team. But in my post, you will see where the money went.

Mutya's experience is more than the act of sending remittances as a form of donation, but it also enables her belongingness through her former mountaineering club in the Philippines. She still considers herself part of the country, despite living in Hungary for more than a year. "My heart is still in the Philippines," she added. Mutya is one of the research participants who is married to a Hungarian. She met her husband while working on a cruise ship. Her relocation to Hungary involved a series of weighing of opportunities for her family, until her family decided that they should stay in Hungary due to the efficient health care system. Despite having her own family life in Hungary, Mutya makes sure that she is still part of the affairs in the Philippines by donating during calamities.

Similarly, Pate and Alma also found themselves navigating between Hungary and the Philippines through donations to local organizations and religious groups. Pate's experience

highlights how overseas Filipino workers send remittances as a form of donation and reconnect with friends and other networks. As an experienced migrant domestic worker, Pate worked in Canada for two years and in Singapore for 12 years. When her employer in Singapore asked her about the working opportunity in Spain for their friend, Pate agreed because of the opportunity to work and go to Spain. Pate clarifies during the interview that most of her employers are professional expatriates, and her employer usually stays in their country of destination for about two years. The vulnerability of her employment every two years led her to accept the opportunities of another working relationship in Spain. Pate then decided to take a vacation in the Philippines. During her vacation in the Philippines, she met her Hungarian husband through their neighbors, who are seafarers. When asked why she wants to work abroad, Pate answered that “It’s my dream, since I am the youngest in our family, I was the subject of bullying. That’s why my constant answer to my siblings is that when I can work abroad, I will leave. But later on, I also helped my sibling a lot when I was already working abroad.” Pate also recalled that as an elementary student, she received packages from their neighbors who were working in Italy, which exposed her to the fact that that material wealth is linked to overseas migration. Due to the hardships her family experienced in life, Pate emphasized that now that she can donate and organize, she really wants to help others and donate in the Philippines.

Pate: My friends, or sometimes my former batchmates in high school, will ask me, “Pate, we need a sponsor because we will organize a raffle.” While others would say, Ate, we have a project; maybe you want to donate.

Aside from that, Pate even convene a Filipino group in Hungary, which helps her organize community events in Budapest during special occasions.

Like Pate, Alma also donates in her hometown regularly. However, Alma channeled her donation to religious organizations. Alma is also active in sending sponsorships during town festivals, commonly called *fiestas* in the Philippines. Usually, a *fiesta* is a celebration of the patron saint of a particular town. It is considered a public event wherein the household prepares food for the visitors coming from different towns and provinces. During the event, there are a lot of programs, mostly organized by the Catholic churches and people’s organizations in the community. Also, fiestas reinforced the community spirit of collectivity and a sense of community through shared lunches and dinners. Moreover, fiestas can also contribute to the local economy of a particular town due to the influx of tourists (Mesana et al., 2021). At the

same time, the fiesta also invites migrant Filipinos to go back home or send their gifts through remittances (Aguilar et al., 2009). Alma mentioned during the interview that her largest donation to a Catholic Church is Php 22,000 (141,000 huf) to sponsor games during a *fiesta*.

Alma: In the Philippines, during a barangay fiesta, [my hometown mates] asked me for donations. I think the largest contribution I made was when they considered me a sponsor in a game. I think I donated PHP 22,000. But, every year since 2000, I am not yet married to my husband; every year since then, I donate; until now, [my home town mates] considered me a sponsor in our local church. So, every year, I give a donation of Php 5,000 (32,146 huf).

Similar to Pate, Alma is also married to a Hungarian. Like Mildred, Alma said that her first year in Hungary was not easy due to the weather, the language barrier, and the feeling of isolation. Alma owns a business with two other Filipinos. The Filipino store is the major source of income for Alma, as she stops working part-time in a Hungarian household. Alma also mentioned that she is open with her husband in terms of managing their finances. She also added that her husband has no problem giving donations in the Philippines. Different from Pate and Mildred, Alma regularly sends remittances to the Philippines to support her mother and niece. She entrusted the remittances to her niece because her mother does not know how to use an ATM machine. But for Alma, she let her niece and mother budget the money that she sent. Alma's experience illustrates what Meyer mentioned about remittances as part of social relationships, or, in this case, as an expression of trust and delegation.

6.2.1 *Balikbayan Box*

Aside from donations and money remittances, the research participants also send *balikbayan* boxes when they cannot visit the Philippines. *Balikbayan* means someone who returns from working abroad. The *balikbayan* box contains imported goods, clothing, soap, and other materials sent by the migrant workers to their families.

Gabe usually sent perfumes and soaps to her family when he was still working in Malaysia. When asked why he keeps on sending balikbayan boxes despite the availability of those items in the Philippines, Gabe answered, "It's different when it is imported." Gabe mentioned that imported goods are treated with prestige when they are sent to the Philippines. Pate also sends different Hungarian goods to her family until she stops and chooses only particular items that has used for her family. She noticed when she went home in the Philippines that the pickles sent through the *balikbayan* box were not eaten. When she asked her sister why the pickles

were still in storage, her sister admitted that they did not want the taste of them. Pate felt that her sister did not want to offend her, which is why they refrained from admitting that they wanted something else and not pickles. Cený and Mildred also had experience sending *balikbayan* boxes to their family. Both are sending daily supplies: clothes, rubber shoes, lotion, shampoo, and wine.

6.3 Negotiating Familial Roles and Delegations

The transitional financial arrangement provided a venue for both the overseas Filipino migrants and their left-behind families to engage in various ways of discussing finances with their family members and other relatives. Over the course of the migrant's journey in working abroad, their personal and family roles have changed in the same way their previous familial roles and way of dealing with finances have also changed.

As presented previously, Pate and Mildred changed the frequency of their remittances when they got married. To further explore the fluidity of financial management for overseas workers, Regine and Gilbert show an interesting note on how they manage their personal and household finances transnationally.

Regine and Gilbert are both first-time overseas workers in Hungary. However, both of them had been working in the Philippines for more than five years. When they saw on Facebook that there were opportunities to work in Hungary, they applied, and eventually they were accepted. It is because of these work experiences that they have the opportunity to work abroad.

Regine previously applied as a factory worker in Taiwan, but she was not successful in getting accepted. Regine's main motivation to work overseas is economic. She considered herself the breadwinner of the family after her eldest brother, Raymart, who supported them financially, got married in recent years. Regine looks up to Raymart as the provider and responsible older brother who always took care of them before he got married. To provide for the basic needs of her family, Regine mentioned that she sends remittances monthly. Aside from that, she is also supporting the studies of her younger sister, Diane. While her mother, Carmen, is also working overseas as a cook in Dubai, In managing the financial household, Regine, Carmen, and her younger brother, John, systematically divide the expenses. She is assigned to pay the more expensive bills for her family, which include the electricity and water bills. While John provides food allowances for their family, On the other hand, her mother, Carmen, provides for the schooling needs of her younger sisters. Regine sends money for their family's expenses to her

younger sister, Diane, rather than to John, who is older than Diane. Regine wants to entrust the earned remittances to Diane because she knows that John is not good at handling finances. Aside from that, she also wants Diane to learn about budgeting money.

Regine: John is not controllable [when it comes to handling finances; he doesn't think about it. Although he has his own job, he is the one who manages [his own money], but I want my sister to learn how to handle money, Diane, maybe as training for her, that's why I send the money to her. What I usually send is divided between my grandmother and younger sibling.

Similar to Regine, Gilbert also sends remittances on a regular basis. Gilbert directly sends the money to her mother, but she lets her decide on the budgeting. Zen, on the other hand, remitted money to her for the monthly payment of the flat unit in the National Capital Region (NCR) in the Philippines. Initially, Zen's mother decided to have a flat for her sister, who would later practice medicine in Metro Manila. However, the flat unit developer questions doubted mother's age and the ability to pay for the monthly payment. Then, her mother asked her if she was fine with giving a financial contribution for the monthly expenses and payments. Zen did not hesitate to contribute and considered the flat unit as her own investment as well. As a kindergarten teacher in Hungary, Zen emphasized that it is important to have enough savings because overseas employment is not permanent.

Regine, Gilbert, and Zen make sure that having clear communication with their families in the Philippines is critical to avoiding miscommunication with the amount of money that they need to remit. All three of them also regularly engage in family video calls every weekend when they have no work.

However, bargaining about money in the family is not always smooth. Aiza, who is married to a Hungarian and owns a restaurant in Hungary, decided to stop sending remittances monthly. She decided to send money to the Philippines only during Christmas. Before that, Aiza sends money to her siblings and parents. She wants to help them to have their own business in the Philippines, and she gave them a capital fund for a farming business. The rice farming business runs smoothly during its first years. However, Aiza recalled that when her relatives became involved in managing the business, everything got messed up. She even laments that her family looks at her as if she owns a money tree. Now, she realizes that she needs to "close the zipper of the wallet."

Aiza: I was supporting them [before]. To the extent, I gave them business, I invested business there. From being poor and being upgraded to someone there, I closed the zipper of the wallet, it is not possible to allow it. I have realized that it is not appropriate to give them 100%, because

when the time comes that you or me is working here, and have no income [like during the time of] COVID, my husband is sick, I have two kids, and I was in trouble no one was there. Even my own parents were not there. It is so sad, to say that how much job, how much I have worked hard for the money that I have given to them. They never imagine what life is like here. Until now, they believed that I had a money tree maker, and if I did, I just picked it up from the tree and sent it to them. So now I just limit the communication, they just communicate, "Hello, how are you? Can you lend me?" or something like that.

Despite the disputes with her parents and relatives, Aiza holds enough social capital that her family views her as someone who is “successful.” This narrative of success and expectation while working abroad puts pressure on the migrants (Aguilar, 1998; S. Meyer, 2023).

Carol and Rizza share the same sentiments about sending remittances to the Philippines. For them, they just send money for the sake of sending money. Rizza also mentioned sending remittances to guarantee that her family will not think that she has already forgotten them. Carol’s mother obligated her to send money as part of not letting go of her family despite her distance. Carol, same with Aiza, is not disclosing her salary to avoid expectations. Furthermore, the research participants need to consistently create a narrative of personal hardships to explain to their family their economic situation while working abroad, and to manage expectations.

Rizza: I feel that if I told them that I would not send money, at some point, I think they might get angry; they will say that I changed. I feel that if I say that, they will get angry at me; maybe my relationship with them might deteriorate, so I just send [money].

Carol: It's like Mama said, "Don't let go of us yet because we don't have money."

Carol: I don't want to say because they might expect more from me. They might keep asking, and it might be abused. Also, my sister tells me not to tell Mama exactly how much I earn. It's okay to say if we have the same mindset in our family, but we don't. If they know I have money, they might keep asking me.

While Pate regularly sends remittances for donations, she also negotiates with her sibling that she can send remittances if they need her help, but not on a monthly or regular basis. She explicitly told her siblings that she already had a family of her own in Hungary. Pate mentioned that being consistent in telling her situation in Hungary somehow helped her manage their expectations of her. When Pate visited the Philippines in January 2024 for a vacation, she avoided wearing jewelry or expensive clothes to also minimize the expectations of her neighbors. Pate wants to present herself as a woman who earns for herself and is not totally reliant on her Hungarian husband. In the Philippines, when someone is married to a foreigner, it can lead to stereotyping, especially if the main intention is economic mobility and citizenship

(J. M. Ang, 2019). Having a job is also critical for Pate to maintain confidence and control on personal decision. Pate also gave advice to Filipina women who married Hungarians to find work, so they could stand on their own and not become too reliant on their husbands.

Pate: What I'm saying to Filipina women is, "You should work, because if you don't and you'll just rely on your husband's [salary] when he tells you, "What is this? Am I the only who spends?" You can reply them with, "But I have job." I said, it's like we are hurt [if you don't have work]] like we feel guilty, like that, like money becomes power. It's like you become slave of money, right? If you have a job [you can argue]. Like in my case with my husband, every time I send [money to the Philippines], he can't say anything [or he does not bother me at all] because I did not ask [the money] from him.

6.4 Migrants Aspirations, Financial Goals and Becoming

To initiate the discussion about the sensitive topic of money, this study adapted an illustration about family goals and financial goals called the Dream Map (See Annex 1). The Dream Map was developed by Atikha, a non-government organization for overseas Filipino workers in the Philippines that provides financial literacy and social services for migrants and their families. The Dream Map also invited the research participants to think of their future goals, but more importantly, illustrating their year-by-year aspirations became strategic as it helped the research during the interview to discover more stories about financial disputes and financial arrangements with their families.

For Year 1, for financial goals, most of the respondents are planning to increase their income. Kathryn emphasized that she is dreaming in 2025 that her family will have “financial freedom.” She explained that living with her in-laws requires a lot of patience, especially in handling finances. In some cases, Kathryn often reminds her husband to refrain from incurring unnecessary expenses.

Kathryn: Yes, sometimes he told me, "Would you like to buy something?" even though there's no money. I said, "What? You like to buy something, but you're swimming in minuses, and you like to buy something."

For other participants, their financial goals are usually driven by their family goals. Gabe answered that his focus is more on the future education of her four-year-old child. Aiza also expressed the same sentiment that she is dreaming of financial stability to provide for the needs

of her two children up to college. For family goals, research participants expressed their desire to travel more with their family and support their needs.

In years 3 and 5, the financial goals and family goals of the participants are somewhat identical. Most of the participants are dreaming of owning an asset like a flat-unit business in the Philippines. For example, Carol and Regine are both aiming to save for a flat unit rental business in the Philippines. When asked why they want to invest in such a business, for them, flat unit rental is easy to manage and can be considered “passive income” because the owner does not need to be attentive in the business.

For Years 8 and 10, current migrant business owners in Hungary like Aiza and Alma want to expand their businesses. Both of them are dreaming of branching out their businesses. Orland is also dreaming of owning a grocery store business in the Philippines. For him, owning a grocery store is strategic because food is a stable product. Feliza, as a digital nomad, is dreaming of traveling around the world. Year 8 and 10 are also characterized by the research participants as the most important years to relax and enjoy the earned remittances from abroad. The family is usually discussed in relation to retirement and going back in the Philippine. Most of the research participants regard the Philippines as an ideal retirement place due to its weather and family connection. Additionally, Orland and Angie envision the potential of doing a business in their hometown upon retiring and settling back in the Philippines permanently.

The Dream Map facilitates the discussion of the financial goals and aspirations of the 16 research participants. It also helps the researcher to ask follow-up questions regarding their dreams for the future. Aside from that, the exercise illustrates how the research participants view themselves in the future and enacts their social positioning (S. Meyer, 2023). The participants enumerate what they want to become in the future. Most of the participants said that they want to become financially stable and free from debt. Some business-minded participants are planning to become business owners when they go back home to the Philippines. Becoming is not just driven by the participants’ personal goals for the future; it is also influenced by their families’ expectations and by the Philippine government's notion of overseas Filipino workers as *bagong bayani*, or new heroes.

7. Discussions and Conclusions

This study investigated how Overseas Filipino Workers in Hungary negotiate their financial responsibilities with their families back home while employed or living in Hungary. There are three research questions that examine the other observable factors in the act of sending remittances by the migrant workers. The goal of the first research question was to observe and examine how overseas Filipino migrant maintain their ties with their families back home. With the new technologies, migrants' communication to their left-behind families is easier. Facebook and Messenger are the common venue for the transnational communication for most of the research participants. This transnational communication is also a social event for both the migrant and left-behind families to reinforce their relationship with each other and to negotiate the handling of remittances. In the majority of narratives among the research participants, the initially of a videocall or chat usually happens after the sending the remittances. This show that the migrants are in a way expecting that their left-behind families to be thankful for what they have given to them. In the same way, the families in the Philippines anticipate the migrants will often support them, since the families also helped the migrants prior to their migration journey (Aguilar, 1998). Most of the time the direction of support is always coming from the migrants to their families. However, in times of sickness and financial struggles, migrants also seek support from their kin back home. The financial and emotional assistance received by migrants from their families is discussed by Mazzucato (2011) and Boccagni (2015) as reverse remittances, emphasizing that the support migrants receive from their families in their home countries should be considered an important aspect of analysis. For instance, Carol, Rizza, and Zen requested financial support from their families immediately after graduating from Hungarian universities. Mildred was also supported by her family when she first arrived in Hungary and was still adjusting to her new environment. Furthermore, the exchange of remittances between the home country and the destination country establishes expectations on the actors involved on both ends. This expectation, common in Filipino family settings, is also observed by Aguilar (1998, 2009; 2009) as an obligatory reciprocity, wherein the left-behind family expects support from the migrant family member but at the same time the migrant also expects care and love from their families upon their return and retirement.

The second research question aimed to illuminate how these economic decisions and roles are negotiated by the migrants before and during their stay in Hungary. Managing finances is deeply embedded with various institutional and organizational environments. By examining

the financial situation and transnational budgeting practices of migrants, new insights can be gained into the remittance behavior of overseas Filipino workers. Drawing also from the theoretical lens provided by Zelizer (2006, 2011) about remittance circuit, family financial socialization (Gudmunson & Danes, 2011) and gender (Vogler, 1998; Eder, 2006), these theoretical underpinnings offer an insightful model on how to assess household finance and observing the social cost of migration within the family context.

Family dynamics and disputes play a significant role in shaping remittance behavior and financial decision-making. Among the research participants, they are co-managers of household finances through transnational communication. For some participants, Regine institutes control and designations of expenses among her mother and younger brother. These different modes of money transactions, whether they co-manage with their families at home or let their left-behind families manage the remittances, are also shaped by the individual personalities and behaviors of the participants in the remittance circuit (Zelizer, 2006).

The married women research participants to Hungarians exemplify Vogler's notion of power dynamics in the household. To maintain their decision-making status, they make sure that they have a money of their own. This sense of ownership is crucial for the women's ability to decide the financial activity of the family, but at the same time, the women can make their own economic decisions beyond the influence of their husbands (Eder, 2006). Furthermore, these economic actions are not only defined by the amount of money earned or remittance sent, but it also highlights gendered family financial socialization (Vogler, 1998; Eder, 2006; Gudmunson & Danes, 2011).

Most of the research participants leave the decision-making on how to budget the remittances to their families. It is also interesting to note, Galam (2018) found out in his study about the left-behind wives of seafarers that they felt burdened, especially if the decision that they needed to make involved a significant amount of money. For this particular study, the left-behind families were not interviewed, and only the perceptions of the migrant remitters were documented. On this note, further studies can also look at the point of view of the left-behind families in managing remittances from abroad. This highlights Meyer's (2023) proposition about the importance of looking at migration studies through the lens of transnationalism, as it tries to unpack the dynamics between the destination country and the origin country.

The research participants also expressed that the remittances they send, especially those sent monthly holds significant importance. Regine, Kevin, and Orland stressed that while they delegate the decision-making to their family when it comes to using the remittances, they still retain control and influence over its use at home. These findings align with earlier research of Singh et al. (2012) and Thai et al. (2014), suggesting that remittances are considered as a special money managed differently from domestic earned money. They are expressions of social relationships between the migrant senders and their left behind families, expressing not only economic support but also familial roles, sentiments, and obligations. Remittances also function as a measure of support and exerting influence over family decisions, which can be affected by conflicts and family dynamics over allocation and utilization (Singh et al., 2012; Thai, 2014; S. Meyer, 2023).

While the practice of sending *balikbayan* boxes echoes the study by Camposano (2012: 83) of Filipino migrant women in Hong Kong, According to Camposano, sending balikbayan boxes is a gendered process and a “performance of intimacy” in which the Filipino migrant women serve as the bridge between Hong Kong and the Philippines. Filipino migrant women in his study send diapers, shampoo, and lotion as well to perform their role as mothers while working overseas. Filipino migrants are aware of what goods are to be sent based on the daily activities of their families in the Philippines. This concept is also similar to what Sobritchea (2007) found in the construction of the mothers of overseas women workers as mothering from a distance.

By answering the second research question, the narratives also echoed with Meyers’(2023) theoretical framework about remittances and migrant subjectivity. Within the concept of *being*, the research participants maintain their ties of relatedness with their family through gifts, money, and *balikbayan* boxes. The sending of remittances and goods defined and contributed to the research participants as being good sons and daughters. According to McKay (2007), the act of sending remittances can be considered a shared narrative of long progress between the migrant remitter and the left-behind family. Especially in the context of Filipino culture, where the family is an important unit that can affect different aspects of life (Miralao, 1997). While the notion of *belonging* is illustrated by the donations sent by the participants to various organizations in the Philippines, Mutya, Pate, and Alma send donations to reinforce their membership in their previous collective group in the Philippines.

The notion of becoming was illustrated when participants shared their future aspirations for their family and for themselves, thus providing insights to address the third research question

which focuses on migrants' aspiration and goals. The participants are also aware that their current social position is temporary, and they need to do something to become successful. For example, Carol mentioned during the interview that she is planning to move to Sweden because she heard about the good opportunities in working there. Although she is planning to go back to the Philippines to gain teaching experience at the university, she is also confident that she can have the ability to work after having earned a degree in Hungary. *It's challenging, but I have an edge. I already have a master's degree, and I hope to enter universities and teach.*

However, the “production of migrant subjectivity” (S. Meyer, 2023: 13) is not only created by the migrants themselves but also by other structures in society, like the state. According to the Undersecretary Caunan of the Department of Migrant Workers (DMW) in the Philippines, overseas Filipino workers are viewed as reliant and good performers in their jobs. The image of a “good migrant” has continuously shaped the image of overseas Filipino workers, and those who want to work overseas are planning to do so. In Meyer (2023: 14), “The making of the migrant follows a path of individual will, agency, and skills; collective expectations and moral obligations, legislative constraints in the host society, organizational structures, and discursive patterns.”

While migrant subjectivity is defined by donations and by the state, it is also important to reflect on the idea of the remittance circuit argued by Zelizer. To highlight the characteristics of a remittance circuit among the research participants, as defined by Zelizer (2006: 32), it is helpful to enumerate these characteristics and how it were reflected in the case of the current study:

1. *A distinct set of social relations among individuals:* Regine maintains a close relationship with her family to address the financial needs of their family. However, when it came to sending the remittance, she entrusted the money to Diane, her younger sister, rather than to John, who is older than Diane. Trust, in this context, is not defined by age but by previous relationships within the family. Regine thinks that John cannot manage the money she earned in Hungary. Alma also sends remittances on a regular basis and channels them to her niece, who owns an ATM machine. Alma claims that her mother is old, and it is difficult for her to learn in navigating the ATM machine. She entrusted the money for the daily expenses to her niece, who is looking after her mother. This is also an example of how negotiations are shaped by the previous family financial socialization between siblings and other family members (Gudmunson & Danes, 2011).

2. *Shared economic activities* were demonstrated by the research participants sending remittances for a particular family investment from which both the migrant and left-behind families would benefit. Angie, Regine, and Orland are saving for their future business ventures in the Philippines. While Zen is contributing to the monthly payment of a flat unit for her sister, she considers it also as their family investment in Manila.
3. For the common *accounting system*, the research participants and their left-behind family often engage in a joint account system, especially for the married participants like Mutya, Pate, Mildred, and Aiza. For Orland, he sends the remittance through an e-wallet.
4. *Remittances convey powerful messages*. Rizza and Carol do not send on a regular basis, but they send to maintain a “good daughter image” to their parents. Carol even said that she is sending remittances to her to prove that she can send money. Sending remittances is also a way for Carol to cover her current situation, and she is aware that sending money “conveys a powerful message.” Carol said, “They feel I'm struggling, and my salary is small. I don't want them to feel sorry for me here. No [laughs]. I'll stand up for myself.”
5. Research participants also showed that there are *well-defined boundaries* in the remittance circuit. For Aiza, she cut off her communication with the other relatives because, for her, her relatives remembered her for money. Aiza sends remittances only to her mother after their business did not work out. On the other hand, Regine sends remittances for the sole purpose of paying the electric and water bills in their household in the Philippines. Although there are some exemptions when her sister asks for additional financial assistance. These boundaries are arbitrary between the migrant remitter and the left-behind family.

Further research can observe the dynamics of the left-behind families. It is important to note that the current study focuses mainly on the point of view of the migrant remitters. It is also interesting to understand the possible burdens or pressures in handling finances experienced by the left-behind families to please the migrant remitter.

Summary

Linking migration and development should not only focus on the business climate but also on the current state of emotional climate and family interaction in which overseas migrants and their families continue to navigate various financial practices. There have been various studies about investing remittances in business-oriented activities, but there is a need to know more about their relationship with evolving family settings. The study concludes that understanding the financial practice of the migrants involves a profound understanding of family dynamics, emotions, negotiations and current circumstances where the migrant is located.

In this study, the narratives of the research participants align with the theoretical framework proposed by Meyers. The qualitative analysis indicates that migrants, by sending remittances on a monthly basis, manifest their sense of beingness by projecting themselves as responsible family members from a distance. They also express their sense of belonging by maintaining connections with their family and local communities, while their journey of becoming is continuously shaped by familial, receiving country and governmental perceptions of their role as migrants. Moreover, temporary migrants with two-year contracts send regular remittances to maximize their stay in Hungary. The current two-year contract also contributes to the pressure on the migrants to send money and increases the chances of debt-fueled labor migration.

To gain a comprehensive understanding of remittance behavior, future research should also consider and observe the perspectives of left-behind families. This study primarily focuses on the point of view of the migrants, and overlooking the experiences and emotions of their left-behind families when they receive the remittances. Nevertheless, the narratives highlight the significance of emotions and family relations in economic decision-making processes.

Furthermore, future research should also explore the narratives of local communities, local business sector and recruiters in destination countries while experiencing a growing number of migrant workers. Observing local narratives is important for understanding the complex impact of migration trends on receiving sectors.

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Appendices

Annex 1: The Dream Map

FINANCIAL 8 PLANNER

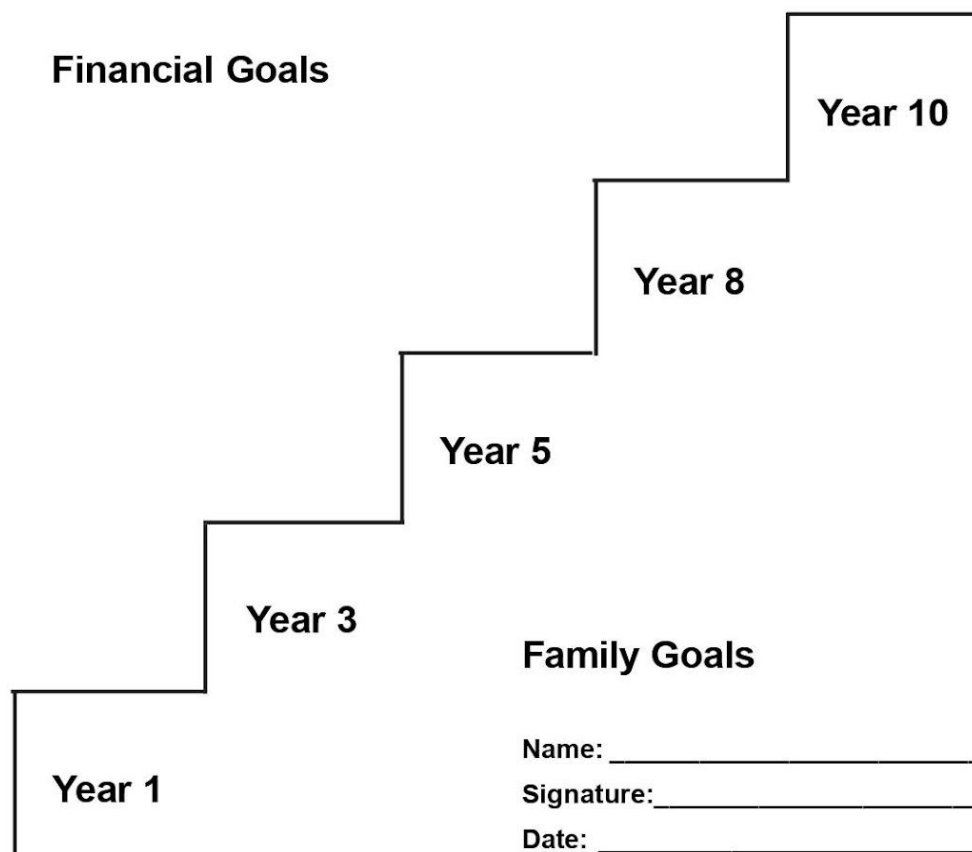
Introduction to the Dream Map

Below you will see the Dream Map. Like a road map, it will help you visualize your dreams and allow you to translate them into measurable financial objectives. So start drawing and reach for those dreams!

INSTRUCTIONS

1. Make a drawing/diagram of how you see yourself (and your loved ones) 5 years from now (use the diagram below as a template).
2. Be as creative or as simple as you want
3. Put a price on each item in your individual drawings.
4. You have just set your Life Goals into financial objectives.

The Dream Map*



* Developed by ATIKHA

Annex 2: Research Guide Questions

I. Profile

Interview No.	
Research Participant's Name	
Hometown in the Philippines	
Current Location in Hungary	
Education Level	
Age	
Occupation	

II. Family Background

Immediate Family				
Name	Age	Education Level	Occupation	Experience Working Abroad (Yes or No)
Father:				
Mother:				
Siblings				
1.				
2.				

III. Extended Family

1. May mga kamag-anak po pang kasama ang inyong pamilya sa Pilipinas? (*Do your immediate family members live together with your extended family in your residence in the Philippines?*)
2. Kung oo, maari po bang malaman kung sino-sino po sila? (*If yes, may I know who they are?*)

Extended Family				
Name	Age	Education Level	Occupation	Experience Working Abroad (Yes or No)

IV. Pre- migration and migration Experience

1. Ano pong pangarap niyo dati bago kayo maging OFW? (*What are your dreams before you become an overseas labor migrant?*)
2. Bakit po ninyo napili mangibang bayan? (*Why did you choose to go abroad?*)
3. Bago po kayo nangibang bayan, ano po ang inyong trabaho sa Pilipinas? (*What was your job in the Philippines before you work abroad?*)
4. Bago po kayo pumunta rito sa Hungary, may naging karanasan na rin po kayo sa pagtatrabaho sa ibang bansa? (*Did you have any prior experience working in another country before coming to Hungary?*)
 1. Saan? (*Where?*)
 2. Gaano katagal? (*For how long?*)
5. Kanino niyo po narinig ang tungkol sa Hungary? (*To whom did you heard about Hungary?*)
6. Ano po ang iyong inaasahan dito sa Hungary bago po kayo pumunta? (*What were your expectations before coming here?*)
7. Maaari niyo po bang ilarawan ang mga naging unang taon niyo po rito sa Hungary? (*Can you describe your initial years in Hungary?*)
8. Sa inyong palagay, may pagkakaiba po ba ang inyong kasalukuyang karanasan sa Hungary kumpara noong unang taon po kayong dumating dito? (*In your opinion, do you think there is a difference in your current experience in Hungary compared to when you first arrived here?*)
9. Anong ang pinakamagandang bagay sa pamumuhay dito sa Hungary? (*What is the best thing to live in Hungary?*)

V. Maintaining Ties of Relatedness (Family)

1. Kailan po kayo huling umuwi ng Pilipinas? (*When was the last time you went back home to the Philippines?*)
 - a. Ano po ang dahilan? (*What was the reason?*)
2. Nakakausap pa po ba ninyo ang inyong pamilya sa Pilipinas? (*Are you still able to talk to your family in the Philippines?*)
 - a. Sino po ang madalas niyong kausap? (*Who do you often talk to?*)
3. Maaari niyo po bang i-kwento sa akin kung paano po kayo nakikipag-usap sa inyong mga kapamilya sa Pilipinas? (*Can you please tell me how you communicate with your family in the Philippines?*)
4. Maari niyo po i-kwento sa akin ang inyong relasyon sa inyong mga kapamilya? (*Can you share how's your relationship with your immediate family and extended family?*)
 - a. Sino po madalas niyong kausap? Bakit? (*Who do you often talk to? Why?*)

Family Members	Mode of Communication	Topics you usually discuss	Description
Father – Son/Daughter			
Mother – Son/Daughter			
Sibling to Sibling			
Other relatives			

VI. Maintaining Ties of Relatedness (Community Level)

1. May pagkakataon na po bang nakapag donate kayo sa Pilipinas? (*Is there any chance you donate to the Philippines?*)
 - a. Kung oo, saang institusyon? Kanino? (If yes, what institution? to whom?)
 - b. Para saan po ang donasyon? (*What is the donation for?*)
2. May pagkakataon po bang nakakausap niyo pa rin ang inyong mga kaibigan sa Pilipinas? (*Do you still have the opportunity to talk with your friends in the Philippines?*)

VII. Financial Status and Socialization

1. Maari niyo po bang ikumpara ang gastusin dito sa Hungary kumpara sa Pilipinas? (*Can you compare the cost of living here in Hungary to that in the Philippines?*)
2. Tingin niyo po ba sapat para mabuhay ang kinikita niyo rito? (*Do you think you can make a living with what you earn here? Why?*)
3. Kamusta po ang pagbubukas niyo ng bangko rito sa Hungary? (*How is your experience in opening a bank account here in Hungary?*)
4. Naranasan niyo na po ba magpadala ng balikbayan box sa Pilipinas? (*Have you experienced sending balikbayan boxes to the Philippines?*)
 - a. Kung oo, anong mga bagay ang inyong ipinadala? (*If yes, what kind of good have you sent?*)
5. Kung sakaling kinakapos po kayo ng kita, kanino po kayo unang lumalapit? (*If you are experiencing a financial challenge, to whom do you first turn for help?*)
6. Sa tingin mo, importante na pag-usapan ang paghahawak ng pera sa isang pamamahay? Bakit? (*Do you think it is important to discuss the handling of finances within the family? Why?*)

7. Paano ka nakikipag-usap pagdating sa pamamahala sa pera kasama ang iyong pamilya kahit na ikaw ay nasa ibang bansa? (*How do you negotiate with your family members on financial management even when you are abroad?*)
8. Kung sakaling magkaroon ka ng perang hindi mo inaasahan, saan mo ito gagamitin? (*If you unexpectedly receive a sum of money that you didn't anticipate, where would you use it?*)

VIII. Migration Aspirations and Goals

1. Mga ilang taon po ninyo nakikita ang sarili bilang Overseas Filipino Worker (OFW)? (*How many years do you see yourself as an Overseas Filipino Worker (OFW)?*)
2. May balak po ba kayong lumipat ng bansa bukod sa Hungary? Bakit po? (*Do you have plans to move to another country aside from Hungary? Why?*)
3. Naiisip niyo po bang mag negosyo sa Pilipinas? Kung oo, ano'ng klase negosyo po? (*Have you ever thought about starting a business in the Philippines? If yes, what kind of business?*)
4. Sa inyong palagay, ano po ang mga program na dapat ipatupad ng gobyerno ng Pilipinas para sa mga migrante rito sa Hungary? (*In your opinion, what programs do you think the Philippine government should implement for migrants in Hungary?*)
5. Kung babalikan mo yung mga nangyari, may gusto ka bang mabago o dapat na nagawa mo? (*If you are given a chance, is there anything would you like to change or should have done in the past?*)