Title
Getting to Cagnipa: Field Notes from the Bicol Region, Philippines (IMTFI Blog)

Author
Lagdameo, Federico Jose T.

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Getting to Cagnipa: Field Notes from the Bicol Region, Philippines

By Federico Jose T. Lagdameo (working with Bernadette Gavino Gumba)

Google Maps declared that the barangay we were headed to was just 14 minutes away from where we hit the shore. As I announced this to the team we all had a good laugh. There was definitely no traffic in this area, but to say that we would get to Barangay Cagnipa in 14 minutes was to presume we were going there by helicopter! We weren't. We were going there on foot.

Cagnipa is one of the more remote barangays of Garchitorena, a poor fourth class municipality of the province of Camarines Sur in the Philippines. The barangay or village is among the poorest in the district. Cagnipa is located in an island where there are no means of public transportation by land. People walked. They climbed up and down the hills and then they walked some more.

Like many other villages in Garchitorena's islands, Cagnipa relies on what the sea provides. People fish when they can, and when they cannot due to the easterly winds, they turn to agriculture. Or they leave the village and seek work elsewhere as carpenters, construction workers, house helpers, bakers, store helpers, or whatever employment their limited education and skill-set can fetch them.

Our guide to Cagnipa offered us two choices: we could either climb and cross the steeper side of two eastern hills that separated Cagnipa from Burabod, the barangay on which we docked; or we could trudge along a roundabout path that would take us through the seaside mangroves of the island (a muddy forest at that time of the year),

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and then up the promontory of a hill west of Cagnipa. We chose the latter, deciding that the sights were better on this route.

The route we took was also the one that most of Cagnipa's children took when they went to school at Burabod. The one-hour trek tested our endurance. We learned that that many of the school children had to quit school because it was so tough to make it everyday. They then become like their parents: poorly educated, shackled to poverty and at the mercy of the sea's caprice.

We were asked by our guide why were we headed to Cagnipa. We answered that we were part of a research team surveying the town of Garchitorena for interviewing its fishing households about their usage of mobile money transfer and storage, or what was locally called "SMART Padala." We said we were trying to find out how many made use of the technology, what problems they encountered while using it, and what was their general assessment of it. Our guide nodded at this, saying that his cousin at Cagnipa was actually one of the only two mobile money transfer providers there and that the villagers found the service convenient in sending and receiving money.

Indeed, not only in Cagnipa but in all the barangays we had surveyed, the consensus has been that "SMART Padala" was a more efficient and cost-effective way of sending and receiving money from loved ones and kin. People found its process to have been convenient and fast, and relatively inexpensive. When sending money, the senders inform the service provider of the SMART Padala number of the service provider from whom the recipient would claim the money. In addition, they inform the service provider of the amount they wish to send as well as the name and mobile number of the recipient. They hand the amount they are sending—together with the transaction fee—to the service provider who then secures the transaction. Once successful, the service provider then sends an SMS message to those who had sent the money, informing them of the confirmation and reference numbers. The receiver also receives an SMS with a reference and confirmation number. Once these are affirmed, the recipients are handed the amount sent after the small transaction fee has been deducted.

The process, however, was not without its problems. Since mobile money transfers make use of mobile network connections, their reliability and success is contingent on these connections remaining stable, uninterrupted and available. This requirement is made painfully acute during periods of calamities such as typhoons when power and network lines are down and people in the islands need to receive cash support from family members, friends, and relatives. The remote location of the barangays make it difficult for their residents to secure constant network connection for their phones. This problem gets accentuated due to the insufficient number of mobile phone sites or stations that broadcast the network signal or connection.

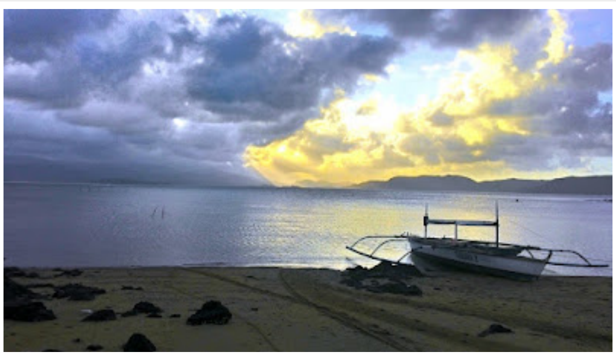
Having arrived at Cagnipa after more than an hour's trek from Burabod, we immediately proceeded to undertake the survey-interviews of 20 fishing households, even as the thought of the return trip weighed heavily on our heads. We split the barangay to four areas, dividing them up between each of us so as to cover more ground efficiently.

Most of the men were out in the fields. Those we were able to talk to informed us that some were harvesting coconuts while others were planting crops. Others were preoccupied with bets-free cockfighting. Still some were in Naga City and Manila, working as construction laborers. It emerged that as the easterly winds prevented the fishermen from going out to sea, the meager income opportunities in the village and in the town had to be supplemented with work elsewhere. We learnt through the interviews that those who left in search of work sent money back to their families whenever they could. And those they had left behind found the process of receiving money from husbands and children abroad much easier and faster with the mobile money transfer technology. As one respondent put it, “It’s as if they were here, handing to us the money for food and our children’s education.”

In retrospect, our research yielded five major findings regarding the usage of mobile money transfer and storage technology by Garchitorena fishing households: 1) The higher the educational level of fishing household heads, the greater the amount of money they had sent; 2) The higher the household income, the greater the amount of money sent to these households; 3) The higher the educational level of fishing household heads, the greater the amount of money received by these households; 4) The bigger the size of the fishing household, the greater the amount of money received by the household; and 5) The higher the household expense, the greater the amount of money received by the household.

It was interesting to note that while higher levels of educational qualifications appeared to have a positive influence on the usage of this technology, lower educational levels of household heads did not seem to limit the its use. This could imply that lower level of education was not a contributing factor to fishing household heads’ use of mobile money transfer services.

By the end of the day, we completed our interviews and plodded back to Burabod to our boat and a rendezvous with the other survey team members. Cagnipa continued to linger in our thoughts. In this very remote area, where many lives are dire and destitute, life flowed on. Separated by the vast expanse of sea and land, families at Cagnipa find themselves comforted by the thought that during the time of financial need they could easily send a relative or a loved one an SMS message seeking for help. And this help could arrive just minutes away.



See the final report, "Storing and Transferring Money in Cash-Strapped Fishing Municipality in the Bicol Region"

Posted by Nima Lamu Yolmo at 8:23 AM

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