

## 소규모 창업: 필리핀 · 한국인간 결혼에 대처하는 행동<sup>†</sup>

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### Micro Business Start ups: Action Based Coping in Filipino-Korean Intermarriage

#### Abstract

이 연구는 현재 한국 남성과 혼인관계에 있는 179명의 필리핀 여성이 경험하는 문제점들을 규명하고자 한다. 연구의 주요 관심사는 한국 남성과 필리핀 여성 간의 결혼에 대한 문제점을 살펴보는 것이나, 소규모 창업에 따른 계획을 통하여 필리핀 여성의 자립을 도울 수 있는가의 관점에 한정되었다.

실증 자료는 관찰과 반체계적 면담을 통하여 수집되었다. 서사 - 기호학적 분석은 179명의 필리핀 기혼여성참여자로부터 수집된 자료를 활용하였다. 목적 표집은 더 큰 샘플을 통해 이루었으나 접촉 빈도 결여 및 지역적 이유로 이 연구에는 포함되지 못했다. 이 연구는 자아실현을 위한 방향성을 설명하기 위해 매슬로우의 욕구 단계 이론에 기초하고 있다.

## I. Introduction

Filipino women have met with and later married Korean men in the past two decades or so. Some have met their husbands in the Philippines as students. Others

met their husbands when they worked in Korea. After marriage, they would decide to live in Korea and then these women would start having problems.

It is awell-documented information that most cases of Filipino women migration to South Korea is through intermarriage. The other reason they go to Korea is to be an overseas worker. From early 1990,

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the influx of Filipino women in the country has attracted attention. Historically, marriages, would normally follow arrival of men or in this case, women to a place like Germany, Vietnam, and Japan have their stories to tell about such marriages.

No matter the manner in which the Korean man and Filipina would meet and marry, Lee's (2006) study claim that of about **160,000 Korean intermarriages from 1990 to 2005, 6000** of these marriages were with **Filipino** women. It is the classic tale of the starry eyed bride, who would dream of a better life in a foreign country. But the cold reality is the dream ends. As it would happen, disillusion and disappointments would take place. After the wedding, common marital problems would occur when realization sets in. These are about **cultural differences**, differing **backgrounds**, **religion** or mostly the inability to establish open communication lines between the couple. Cultural differences make Filipino wives endure hardships in Korea while adjusting to a life away from their families, without friends and support groups. Couple these with lack of sufficient funds to spend on your own and you have a full-blown problem of international magnitude.

Historically, **interracial marriages** has

always been a problem for society as evidenced by literature from the US and elsewhere. There are issues and problems that are common with such unions in terms of acceptance by the people of both races, the matter of what food and drinks as well as religion and cultural practices. In Virginia, USA, it is documented that marriages between Whites and Blacks has been considered unlawful. People can go to prison for ignoring this practice. Children from such unions were banished until in 1967, the law against banishment of children has been declared unconstitutional. Even in university campuses like Bob Jones' University in South Carolina, interracial dating was banned and former President Bush heavily criticized for keeping mum about the subject. Public opinion and public criticism forced the university to lift the ban on interracial dating in-campus.

The literature above shows that indeed interracial partnerships have built-in problems along acceptance of society, cultural differences, language problems, which can and may strain the relationship. For example, if one may look at the three stages in an interracial marriage, one could probably see where **interventions** and outside help would come-in handy as

this study would propose.

When interracial marriages grew in number (from 310,000 to 1.3 M in 1994, in the US; and 160,000 in Korea), various support groups likewise grew in number. What are some of these and why are they there? In the US, Kaleidoscope is in University of Virginia; Students of Mixed Heritage are at Amherst; Interracial Family Club is in Washington DC and Half and Half at Bryn Mawr. Mixed Plate is at Grinnell. (<http://www.angelfire.com/space/cropcircle/>). These support groups may act like lifelines to women who are full of problems and probably feeling they are abandoned souls with nowhere to turn. Sometimes church groups lead the job of reaching-out to such women. Sometimes private groups extend the needed helping hand such as what this study is all about. Every union of two people from different cultures normally go through three phases according to experts. The stages of interracial marriages may aid or strengthen-or break the marriage. The stages are 1). The **honeymoon stage**-when the union is new and wonderful for both parties; they are optimistic and confident about the future; that they can weather the odds and overcome whatever blocks their way as husband and wife. At this stage,

they value their differences; they work together-or try to make things work. This is when problems are minimal; but the honeymoon stage would end, sometimes longer, sometimes sooner. It ends, usually due to intrusion of an outside force-for example the family from the Philippines demanding support from the daughter; or the Korean in-laws making demands of their own. The factors may strain the marriage and soon, reality and the second phase comes-in.

It is during the **second stage** according to experts when the couple would stop valuing each other. Their differences become clear to each other. Such differences take-on the nature of obstacles that may seem insurmountable to one or both partners. This setting-in phase is the **critical phase**. Both parties expose their behaviors and this is when they become less polite to each other and to the people around them. Arguments can be heated exchanges where one or the other struggles to defend one's self from what may appear like personal attacks from the partner. When differences become very visible, then each partner may begin to assess the chances for the marriage to succeed or survive. While same race marriages may go through these stages, the odds are

stacked against mixed marriages.

The last phase of such a relationship (Stage 3), is termed **resolution stage**. Couples at this point have either mutually agreed to stay together and ignore each other's differences. They may also pretend that nothing is wrong with the marriage. On the other hand, a partner or both may be constantly angry at the other and the issues they face. Some of the issues which are potential pitfalls are: **Values**. These are what we hold dear or sacred. If what is important to the wife is not considered important such as family in the Philippines, family in Korea: or Religion, the couple may find the rift may grow into unmanageable proportion and as a result they may fall out of love and drift apart. The wife may find herself at a disadvantage, especially if she has to depend upon the husband for financial support.

In the case of Korean mixed marriages, one cannot ignore that certain reasons could be behind the union between the two races, for one is the **demands of family** back home in the Philippines. Some of the women have come to Korea to earn a living. In like manner one has to consider also that not all Korean men are company executives earning a decent

pay with much to spare. Some of the men may have a hard time of it with the kind of salary they make-so having a wife and children can make a toll on their marriages.

On account of observed problems affecting interracial marriages in Korea, and for the purpose of getting at the heart of the issues reported about concerning Filipino women married to Korean spouses and more importantly to be able to help these women, this study has been developed. Through this empirical investigation, it is hoped that the chance for self-actualization and adjustments to life in Korea can be pushed with the help of micro-business start-ups and adequacy of support from government and concerned groups. Questions as: 1) what particular problems affect your marriage and life in Korea and 2.) whether assistance through micro-business start up can help these women adjust to life and challenges of living in Korea may be considered by these women provided the push for the study.

## II. Rationale of the study

**Empowerment and possible economic independence** for the Filipino wives in the study are the underpinnings of the pre-

sent investigation. The researcher being a Filipino, married to a Korean, allows her to observe first hand the struggles of such marriages. It is focused on two different cultures, Filipinos and Koreans. As observed, the women-weaker and more vulnerable are the ones who needed help. Strength should be their capital to deal with their respective family problems and to endure independent life in Korea. Strength should come from a feeling of independence-of being able to take care of one's needs and that of the family back home and support from groups who understand her fears and needs.

There are so many write ups and other media stories from television, internet and radio that essay particular stories about Filipino wives living and suffering in foreign lands. It is a story repeated in several cultures. The story may vary but tells of poignant accounts of tears and fears, of uncertainties and desperation. It is all over the media. Multicultural family support centers, welfare centers, non-government organizations and the Catholic Church support these women but they mostly provide only temporary help. At present, no empirically based study has been done about Filipino wives married to Koreans, who might be interested to

have a chance at micro business start-ups as part of the intervention value from the fact that there is much good to be derived from such a project.

The study draws its value from earlier studies available on mixed marriages and the problems on culture, discrimination, domestic violence and others. So many articles on domestic violence and foreign spouses' struggles have been published and written, but so far no study on how to cope with their family problems through financial or economic independence while supporting their livelihood and children is available as yet.

Given the chance to work, such a project as micro-business start-ups may provide the lifeblood to quality existence and probably save some of the marriages which must have been founded on love. It can bring to the eyes' attention of authorities and civic leaders that these mixed marriages and the problems accompanying them can be a blight to the country and its men so they need to find solutions to this problem. The present investigation can help and deserves to be given the chance to work.

It is a snapshot or maybe even an eye opener to Korea's globalization efforts in the grassroots level of the minority of

their multicultural society. In a macro level, Korean men's marriage to foreign brides is still growing. Approximately 6000 of the mixed marriages are that of Filipinos married to Koreans (Korea Times, Feb. 17, 2010). This paper covers a representative sample of this group.

Being a former director of the Business Development Center in a reputable women's university in the Philippines, women empowerment amidst emotional and economic crisis are the primary concerns of the study. Business incubation for women entrepreneurs is the mission of the center. Planning and organization in particular micro business start-ups are started initially with the center until such time that they become operational. If the proponent can already operate alone, she can leave the center with the technical knowledge in a specific location as coordinated with the business center, acting as business consultant. The concept is believed to work in this context-with Filipino women with Korean husbands.

As a group, this Filipino minority community deserves to be helped. With the phenomenon of the emergence of Korean-Filipino family, a new community and a bigger society will exist and grow. Human beings being the greatest **resource** in

any given society or organization, Korea will stand to benefit from the effort initiated by this research undertaking. Given the sterling quality of the Filipina as homemaker and as a worker, once they are given a chance to have a small business, they can contribute to Korea's economic growth and well-being.

As a part of its society, the Korean government has the responsibility not only to recognize and welcome their existence but also to effectively create programs that will empower and strengthen their lives. This is where this endeavor can help.

### III. Literature/Background of the study

It's a given fact that Korea's homogenous society is becoming multicultural (Korea Times, Nov. 12, 2009). As of September 2009, the number of foreigners in Korea reached 1.15 million, or 2.3 percent of the entire population. Foreign residents have increased 2.75 times over the past 10 years. With the continuous trend, the foreign population in South Korea will be approximately 1.6 million by 2012(Korea Times, September, 2009). It can be noted also that foreign wives

are more than 10 years younger than their Korean husbands according to Ministry of Health, Welfare and Family Affairs. From its survey of 73,000 multicultural families, the wives came from China, Vietnam, Japan and Philippines. Wives are in their 20's when they get married to Koreans who are mostly from their 40s. Majority of the interracial families have low income and about 38.4% earn between 1 million to 2 million won a month, lower than the Korean families' income of 3.4 million won(Korea Times, March 11, 2010).

Most importantly the number of Korean men who married foreigners last 2008, reached 36,204, where in 11 percent of the total are Filipino women. In the countryside, the estimated ratio will be higher at around 40 percent. A noticeable number of foreign brides from Southeast Asian countries are surging thus making up as a minority in Korea's multicultural society (Korea Times, June 21, 2009). The Filipino women married to Koreans, as a minority in South Korea experience that their food and clothing needs have increased. They are those groups whose members are responsible for their lives. When consumer demand increases, business and economy is greatly affected. The same as

in U.S. population, Hispanics and Asian American consumers had been growing fast. Hispanics' buying power is soaring. Disposable income in recent years has soared at double the pace of the rest of the population. From the food, clothing, music and cars they buy, Hispanics are having a huge impact on the economy of the host country. Companies scramble with their products and marketing pitch to reach this fastest growing and most influential consumer group (Kotler and Keller, 2008). Similarly, Filipino women married to Koreans are definitely part of the Korean society that continuously grow and a part of the consuming public. As a result, their presence and their needs cannot be ignored.

In urban areas, 7.3 percent of all marriages are international and 3 percent are between Korean women and foreign men. It shows that not only countryside men are finding foreign wives. Low birthrate, decrease in workforce and globalization of the Korean society are contributory factors in the consistent increase in the surge of foreign women (Joong Ang Daily, June 20, 2009).

A survey of 73,000 multicultural families, foreign wives come from China, Vietnam, Japan and Philippines. About 36

percent of foreign wives have not graduated from high school. Many of them have to work to supplement household income. They are working in low paying jobs due to language barriers and low education backgrounds (Korea Times, March 18, 2010). A scenario of Filipino women migration is through international marriage. Much has been published and reported in the actual status of these Filipina wives married to local Koreans.

Interestingly, information available about men and women in biracial marriages show that they have certain traits and characteristics. They are usually highly educated ; professional ; middle class or working class ; marry at a later age; and have not been married before. Somehow, from the American point of view, the women who marry from different races do not fit the category of: outcasts; rebels; mavericks; escapists; compensators; adventurers and un-stables. On the other hand, the Asian women married to foreigner somehow fit a certain category. They are economically dependent as observed on the husband. This condition must be remedied because this is a pitfall to making the biracial marriage work. But why do Korean men choose to marry foreign women like Filipinas? Some of the reasons given are as follows.

The shortage of Korean women in the countryside and women's rising social status, education, employment opportunities and economic reason are the factors why Korean men seek wives outside of Korea e.g Southeast Asian countries such as the Philippines. Increased cost to marry a Korean bride is a reality so men go international. There was a survey, sometime in 2006, that show Korean bachelors opted to marry Asian women because of the close similarity to Korean culture (The Korea Herald, April 13, 2006).

The Filipina wives like the others, being the foreigner, endure difficulties like being away from their family in the Philippines. It is part of the culture that a family, particularly in the rural areas maintain close family ties. This is what makes it harder for Filipinas married to Korean men. When the number three need in Maslow's Pyramid of the Hierarchy of Needs is not met, (belongingness, love needs, family, affection, relationships are absent), then the marriage is really in trouble.

Some of these many women face poverty if they opted to stay in their country, so they entertained false hopes and false dreams, -which turn to misery when they arrive in Korea. One just have to see the number of Filipino women who married

South Korean men. Of the 6500 marriages, 3600 Filipina wives have been granted Korean citizenship. (Amante, 2009) However, this would not guarantee happiness and security.

The Philippine Embassy in Seoul noted that a number of Filipino wives married to Koreans do farm work in rural areas. Although miserable, they could do little about their plight. In a survey of 2,134 migrant wives in South Jeolla province, 66.9 percent of the Filipina wives cannot divorce the husband because of their children, 13 percent, for reasons that can't be disclosed and because of lack of economic independence, 4.9 percent. They cited the language barrier, (48 percent) and economic hardship (25 percent). (Chosun Ilbo, March 7, 2009).

Earlier on, Golden (1958), reported that an unbalanced sex ratio in a given group will induce the numerically dominant sex to seek mates outside the group. He mentioned intermarriages of Americans stationed outside of continental United States. If there is a shortage of one gender, the surplus members of the opposite gender will have to find marital partners outside their group. This is why, people of diverse cultural backgrounds come together in realization of a universal tendency to meet basic human needs through the

foundational social institutions of marriage and family (Lee, 1985).

There is a theory that women look for men who are financially independent, industrious and motivated to succeed in order to ensure security and stability for her and her children. This is why women choose foreigners at times. Bigger paychecks and a chance to live abroad lure many starry eyed brides until they discover their mistake. Buss (1989). Lee (1985), however states that intercultural marriages will be expanding as people are increasingly mobile across geographical, cultural and state boundaries. This is what **globalization** is partly about.

Medina (1991), studied the economic aspect of intermarriage. The socio-economic condition in the Philippines like increase in unemployment, inflation and poverty are some factors why women look for a **better** life. The decision of Filipino women to marry foreigners and stay with their husband's country is a stepping stone towards their future. They study to increase their technical knowledge, since women's work are limited to lower positions in the sales, rank and file positions and export sectors. Female professions like teaching and nursing facilitates the desire of Filipino women to migrate. More im-

portantly, women find meaning in marriage.

There are four sources of meaning that are more important to women. **Maslow's Theory** on the preponderance of Human Needs show how this works. The pyramid of needs start with meeting basic needs, serving others, preservation of traditions, culture and financial security can be achieved in marriage (Prager, 1996). In this regard, 45,946 Filipino migrants came to South Korea in September of 2009. At least 6191 of the total number married Koreans (POLO, Korea). Today, most of these marriages are in trouble. These Filipinas married to Koreans, as shown by studies, theories and publications, validate the **observation** that problems within the marriage develop along language, culture, domestic violence and the roles played by wives. External problems such as discrimination and in law problems, financial obligation from their family in the Philippines and difficulties in livelihood in Korea are vital forces that contribute to the stress in these marriages.

#### IV. Helping the FILAKOR Cope

A coping skill is a behavioral tool

which may be used by individuals to overcome adversity, disadvantages or disability without eliminating underlying conditions (Wikipedia, 2008). A form of coping with problems such as stress is **action-based coping**. Like in business management, contingencies and measures are planned beforehand in facing unexpected changes in the global economy. Businesses adapt coping mechanisms in facing uncertainties that greatly affect the global economy. Some of business coping mechanisms are improvement of quality products and services, acquisition of appropriate technology and streamlining of human resource. At present, Filipino wives and mothers are working and have jobs to solve their financial difficulties. Others ask the company of their friends to unleash their stress. In a shrinking population like Korea, foreign spouses like Filipina wives are supported by the government, through government programs, to overcome their fear of uncertainty and continue charting their future.

The status of foreign spouses' life here can be really difficult because of lack of **legislation**, especially wives from Southeast Asian countries. Lawmakers are however, continuously creating, implementing laws, stepping in to promote and support

foreign spouses. One way of helping these spouses is through the introduction of business opportunities through micro-start ups.

Micro business start-ups that lead to **simple entrepreneurship** are planned programs of multicultural family support centers. An entrepreneur is a person who is out for a new beginning and willing to take risk. He is involved with bringing a business to success and becoming the cause of changes instead of results. Entrepreneurship refers to the identification, evaluation and exploitation of opportunities. Although it has its broader concept, the term still involves starting a new business (Certo and Certo, 2009). **Retailing** includes all activities involved in selling goods or services directly to end consumers for personal use (Kotler, Keller, Ang, Leong and Tan, 2009).

Seoul Global Center offers courses to foreign residents to start their own small business here. The course provides **fundamental information in opening a business**. SBC is considered a business start upcollege to encourage foreigners to start small business. One point is the business incubation, where in instructors are from KOTRA (Korea Trade-Investment Promotion Agency) help. Barnard (2005) states that if one has to consider a startup bu-

ness, he should know his strengths, know the business, like observing and working in a bread shop, learn how to make a bread referring to technical knowledge of the endeavor.

Business start ups and social entrepreneurship opportunity with women is a way to improve **quality of life** while overcoming family problems (Alvarez, 2007). Coping with problems can be directed towards action based behaviors to straighten and solve positively the given difficulty.

Opportunities to be self directed in leisure may enable women to regain a sense of control and competency that have been compromised by family problems. Leisure education may prove to be an effective treatment modality that can enhance self-efficacy that may lead to problem solving. Overcoming fear and anxiety can be through challenged recreation and can be translated to an improved ability to manage family stress (Lazarus, 1966). More than these, economic well being reduces the probability that these distressed women will view their situation as problematic. The coping resources must be taken into account to determine the individual's ability to cope (Boss, 1988).

Relative to this, Akhtar conducted a study in 2003, on the influences of co-

ping resources on job burn out and intention to quit among the nurses in public hospitals in Hongkong. The research found out that **government** and social **support** can be ways of dealing with their family problems. The study defines social support as coping resource that operates at the external level factor of the respondents. People around them act as good listeners and can be of help to them. As a coping source, self efficacy is a belief to mobilize the motivation and course of action to meet situational demands. Action-based coping involves actually **dealing with a problem** that is causing stress like getting a job to overcome financial difficulty, undertaking a new venture to solve financial problem. It includes planning and suppression of competing activities (Folkman, 1984).

People who have problems in their everyday lives normally utilize coping skills to overcome their predicament. In case of Filipino women married to Koreans, their action-based coping is actually dealing with the problem that causes their stress.

## V. Methodology

The study employed observation of the

179 subjects in the study. Semi-structured interview helped in data gathering. The women were informed that the researcher intended to do a study to find ways of helping them cope with their problems. Case studies for some were done. This was possible because as a Filipina married to a Korean, where she is based in Korea. Her position as an academician and as social leader permitted the chance to meet with the group whom she gave counseling. This was under the auspices of the Korean Catholic Women's Club (KCWC) in Seoul. This group would meet every last Sunday of the month. The FILAKOR is accredited with the Philippine Embassy and I-With-U, (Immigration is with you), an organization for foreign wives married to Koreans. It is also under the Seoul Immigration Service under the Ministry of Justice. Some of the women in the study attend church in Hyewadong. Empirical data were collated and used for analysis. Narrative-Interpretive Analysis was done with data from the semi-structured interview in response to the questions on: their problems / nature of their problems and what they would consider doing to cope with their problems. They were asked if they would consider help through Micro-Business Start-

Up Project(s).

The study used **frequency counts** to tabulate the findings. **Case studies** were built through **semi-structured interviews**. These were done so that a deeper examination and analysis of the problem at hand could be done. Since the researcher is also a resource speaker and counselor to the beneficiaries of the aforesaid organization, primary data was gathered through the prepared questionnaires/interview guide. Open ended questions were asked so the subjects could narrate their experiences. Newspaper accounts, publications, local government and non government agencies were the sources of secondary data. The participants in the study were informed about the objective of the study and about the intention to help them cope with the problems they were experiencing in Korea.

## VI. Discussion and Analysis

### 1. Action-based coping

Psychologically, when an individual is beset with problems such as the women subjects of the study they are able to assess the situation and be offered chances of maneuvering herself into position of ad-

vantage, literally offers a lifeline to the person. It is when the person is boxed into a corner, unable to move forward and becoming hopeless that real problems crop-up. With interventions and micro-business start-ups being offered, the Filipina married to the Korean is able to think about how to improve her situation and that of the children. Once in-place, the enterprising character that allows a woman to earn sufficient money through the “sari-sari” store will take over. This will be the shot-in the arm that they need.

Based on the interview, the following are action-based coping for the Filipino women married to Koreans, while struggling with their family problems in Korea :

- Working to earn a living
- Retailing of Philippine goods and foods at home
- Small catering and food restaurants
- Phone cards retailing
- English home school operation
- Continuous learning of Korean language
- Part time jobs
- Running and counseling assistance from NGOs and migrant centers
- Asking help for divorce or separation from welfare centers

At present the Filipina wives, are

asking help from their respective multi-cultural family support centers, local government, day care centers, NGOs like migrant and welfare centers and Filipino Catholic church. The demographic profile of the women in this study can be seen in <Tables 1> and <Tables 2>.

Data on the demographics of the women N = 179, in the study show that they

are comparatively young (111 between 20 and 29, and 55 between age 30~39. This is saying that they are at their prime. At his stage, they can learn new trade, skills and should be enthusiastic to improve their life situation. They are however unlike the interracial women in the US, who tend to marry at a later age, and therefore are probably more vul-

<Table 1> Summary Table showing the Characteristics of the Filipino Women married to Koreans

Variable	Classification	N	%
Age	20~29	111	62.01
	30~39	55	30.73
	40~49	9	5.03
	50 or more	4/T 179	2.23
Marital Status	Married	75	41.90
	Separated/Runaway	55	30.73
Citizenship	Divorced	49/T179	27.37
	Filipino	111	62.01
	Korean	63	35.20
Educational Attainment	Dual	5/N- 179	2.79
	Elementary	9	5.03
	High School	116	64.80
Year(s) of stay in Korea	College	54/N-179	30.17
	Less than 1	16	8.94
	Less than 2	38	21.23
	Less than 4	80	44.69
Residence location	More than 4	80/N-179	44.69
	Seoul	58	32.40
	Incheon	17	9.50
	Kyunggido	81	45.25
	Others	23/N-179	12.85

<Table 2> Basic Socio-Economic Information about the FILAKOR women

Type of work	Employment	N-179	%
	English Academy teacher	39	21.79
	Factory worker	52	29.05
	Office work	6	3.35
	Domestic Helper	3	1.68
	None	70	39.11
	Others	9	5.03
Type of housing	In-laws/husband	32	17.88
	Lease for 2 years (Cheonse)	36	20.11
	Monthly rent	59	32.96
	Welfare institution	39	21.79
	Others	13	7.26

nerable to feeling homesick and disillusioned. The women under study also have not received sufficient education (116 with high school education and only 55 with college education). The rest got only elementary education. Again, this makes them different from the women in American biracial families who are generally highly educated and are able to earn a living and are able to arrange for a good settlement from a divorce. (<http://www.angelfire.com/space/cropcircles/>) This makes it clear that the FILAKOR women belong to a community which needs to be helped.

It is gleaned from the data that 92.74% of the respondents are in their productive years physically and mentally. Citizen-

shipwise, although 37.99% are already naturalized Korean citizens, only 62.01% have the probability to be naturalized, depending on their respective cases. It can be noted likewise that 39.11% do not have jobs.

58.10% of the women are separated and divorced. Since separated and divorced respondents are living on their own, it is presumed that they are probably struggling in the process. Given the circumstances it is understandable that economic security is the primary concern. This is if they are to live and stay in Korea with their children. It is precisely for the reasons presented that the objectives of the study become clear. These women and children cannot be ignored. As part of the

Korean society, there is a strong reason to give their case a strong support. With micro-business start ups, these women may become contributors to Korea's economic and social growth.

<Table 2> shows the economic circumstances within which the FILAKOR women exist. It is evident from the data that the women suffer from the kind of arrangement made about the type of job available for them in factories or as domestic helpers. Probably even the English Academy teachers who do not have Master's degree are not earning enough to live comfortably. The real problem might be with the women who do not have a job, do not have spending money and fend for themselves along with their children. It is very sad to see from the data that in terms of housing, at least 21.79% live in welfare institutions. It is possible that these women are as problem laden as the women who have to stay with their in-laws. Probably the women are abused to a point that they are made to feel like they are a big burden in homes which may not necessarily have a high standard of existence. This may be worse if there are kids who have to be fed, given a place to grow up in, clothing for the four seasons and the mandatory school expenses

and allowances. Given the above, providing the FILAKOR women start up chances in business should help.

## VII. Current Support System Resources

In the interview conducted with the respondents, the following support systems resources were learned. These are ways/interventions managed and sustained through government and civic groups. The list is as follows :

- Local/city government
- Day care centers
- Health/hospital
- NGOs (welfare/migrant centers)
- Multicultural Family Support Center

Forty (22.35%) of the respondents seek help from the local government. Thirty two (17.87%) avail of the day care center for their children and 38 (21.23%) go to hospitals for the health support. Thirty nine (21.79%) asked and are asking help from migrant centers. From the resource support systems, where the respondents seek for help, the former give temporary help and assistance for their urgent needs. From the focus group handled by the researcher, the following needs by the

sample are identified.

- Leonor, 40, a naturalized Korean citizen, is separated from the husband with 2 children and is presently living in Seoul. She works in a factory, on a night shift. She has net earnings of 1 million a month. Raising the 2 kids alone while working does not cost much now, since the kids are still young, but the basic needs as education, food and others increase in amount, so her worry is how to financially support them as they grow older. She wants additional earnings during the day and on weekends. In addition, while working in a night shift, she leaves the 2 kids in the neighbor. She plans to have an alternative livelihood source, so that she can be with the children at night (The case of this woman shows that she is intelligently assessing and planning her future with the children. She has a plan of action. It would probably be a good thing for the support groups to invest in this woman's goals. She has focus and seem less problematic than expected. Probably the lady has a strong faith and is able to use her skills and God given talents to make

the most of her existence).

- Belen, 45, is a naturalized Korean citizen living with her son, is also separated. She works in a factory. She loves to cook and plans to do retailing of Philippine dishes (This is another woman who should benefit from a micro-business start-up. She has a plan on her mind-to cook and sell Filipino food to the factory workers and other compatriots who long to taste Filipino dishes. She may likely succeed in the endeavor. She probably needs to be taught lessons on advanced catering and should have a business plan. She needs to be coached on menu-planning and book-keeping. She is a good candidate for success).
- Jocelyn, 35, is divorced from the husband but is granted by the court visitation rights with her daughter once a month. At present, 50 percent of her monthly earnings are budgeted for the daughter and mother in law, when she visits them. No matter how she tightens her belt, compensation is not enough. She is most willing to do micro business, in order to add to the livelihood needs in Korea. She needs to send financial

help for her family in Davao, Philippines (The lady seem more problematic as it appears. It is unusual that she is sent away to live from her daughter by the Courts. Probably, the lady needs more training in financial management. It is probable that she has been found filching from the Korean budget to send to Davao. She needs to train on management of family and earn extra. Her child should probably stay with her when she becomes financially stable. Tutoring the child should be done by the mother).

- Chilamae, 23, does not have a job, lives with the husband and does not yet have a child. With all the time she has available, she wishes to develop the technical skill for small business start-up because the husband can share partially in the investment (This lady is a good candidate for the project. Her problem can be solved by a short training stint with a skilled person in the use of Computers and having a computer shop. She can probably start training as a Medical Transcriptionist and earn a living transcribing medical orders from doctors around the world. Micro-business start-ups

should include setting the women up to become their own bosses. Filipino women with a good command of the English language should earn well/live comfortably from what they could earn in Medical Transcription. They have to be provided though with a good contact in the business and a good/reliable computer. They do not need to go out to factories and they can take care of the family even when working).

- Glenda, 34, is separated from the husband with one son. She gave up her work in the factory because of too much demand in terms of time. During weekends, they are not given overtime pay. She is now teaching English in "hagwon". Since she is a college graduate of business, a simple entrepreneurship can be her advantage-so financial assistance is her priority.-(At least, if the lady is trained to become an online tutor in English, and given at least two good computers, she can start her own business in her own house. Online tutorials with non English speakers can help her financially. She needs some training on lesson planning and strategies of Teaching English to non-

English speakers).

- Gloria, 50, married and naturalized Korean citizen has no job and the husband will retire soon. She was a supervisor in a company in the Philippines before she got married. She was laid off from the company here during the global economic downturn. With her maturity and experience, a micro business is her priority with the husband. At present, she is into phone cards retailing. -(Phone cards can be a good source of income but it looks like Gloria has to expand her business to include other skills. Sharing the business with her husband seems a good thing to do. Maybe she can start small door to door business where packages and money transmittals can be sent. With he husband's retirement pay they can raise the capital they need. She needs training though in running the business and in doing business with the banks in the Philippines).
- Elizabeth, 46, is separated from the husband, teaches English in "hagwon" and has tutorial classes. The job is only temporary and she wants to have a buy and sell business, re-

tailing of ladies wear to her Filipina and Korean friends (Elizabeth probably needs to study the intricacies of going into the buy and sell business of clothing. She would need training in running the business, keeping stocks up to date, and maybe fashion trends are a must for her. She probably needs to establish contacts with partners in the Philippines, Hongkong and even later, Thailand. She must be able to develop a fashionable appearance so as to be the model for her apparel business).

- Mildred, 44, is living with her husband and four children. She wants to help the husband but can't work full time because of the children. A small business to operate at home will be a big help to the family. -(Maybe, learning to make pastries and/or fashion accessories will be a good business for her. The business is not labor nor capital intensive and she can even ask her children with packaging the items. She needs training though on designing the fashion accessories).
- Juvy, 29, has stayed in Korea for less than 1 year. The husband does not like her to work full time but she is so bored and wants to learn a te-

chnical skill in a small business under taking.-(If she will go into business just because she is bored doing nothing, then maybe she can consider going for an assessment of her talents and creative abilities with the help of some professionals. She must identify where her interest lies first before attempting to go into micro-business).

- Cherry, 30, is living with the husband, with one child and does not have job. Since she brings her daughter to the day care center every morning, she thinks of buying and selling goods for retail purposes. She started with it last year but stopped because she went to the Philippines for a vacation (It is not clear in this instance, the kind of retail business Cherry is interested in. However, if she were serious about making money in such arrangement, she should have brought in goods like dusters, house dresses and snack items from the Philippines that sell fast with compatriots when she went for a vacation. Making extra money could be facilitated by planning what to sell and how to do it).
- Evelyn, 31, has twins and stays with

the husband. She has an English home school but needs a part time job or small entrepreneurship, since husband's earning from a small laminating shop is not sufficient for their needs.-(Maybe what Evelyn needs to do is look for online students. She probably needs to have a computer that is capable of getting English students connected with her via conference phone (tele-conferencing). Having skills in teaching English, all she probably needs to do is find connections among groups of online tutors).

- Joigy, 35, is divorced from her husband. She has one child. She works in a factory and finds another means of income to support the son and the family in the Philippines (Joigy seems to have a hard part to play as a FILA-KOR wife. Her problems are confounded by the need to support her family in Davao. To help her with her needs, she may venture into learning Book keeping and payroll skills, which she may use to advantage. Training with computer skills may open possibilities for her to make extra income for her needs, and her son's needs. Baking pastries or ca-

tering for parties are good possibilities. She may take special lessons in catering and invest on utensils/equipment. This way, she can have extra food and spare cash for her family in the Philippines).

- Aila, 43, is separated from the husband and is a domestic helper. She has part time job but needs more to support her children in the Philippines (Being a domestic helper seems to limit opportunities for Aila to engage in Business. However, she may want to learn other trades like dressmaking and learn to sew the uniforms of Filipino workers in factories. She may also want to enlist the help of her Boss to get her extra time for tutoring kids in English or do Phone Cards retailing).
- Lyn, 40, is divorced and is living with her daughter. Her work is an English Academy teacher for her livelihood while aspiring to have micro business to support her growing daughter.-(Lyn has a chance to better her earnings by starting a home-based tutoring service. She can read-up on the many Koreans who seek online tutoring. She can plan out other ways to earn extra money by hiring

herself as Quiz master in Schools or as Master of Ceremonies during programs and parties where English is spoken. This is for school parties office activities).

- Amy, 37, is staying with the husband. Although, they don't have a child, she always goes back and forth in the Philippines to buy and sell products here in a retail basis (If Amy is able to do this already, all she probably needs to do is get help for expansion of her services. Micro business start-ups should help).
- Marivel, 33, is already a naturalized Korean citizen and has been living in Korea for the last 10 years. She is a college graduate and does retailing of Philippine foods as her part time business because she has to attend directly to the personal needs of the husband and children (Just like Amy, Marivel probably should benefit from extra help from Micro-business start ups to increase the volume of her sales. She may venture into including toiletries from the Philippines among her stock. Filipinos buy Philippine made shampoo, conditioner and herbal soaps. This should earn her extra spending mo-

ney and savings too).

- Riza, 28, has two growing up children. She works part time in Seoul Global Center, while the husband has a contractual job which does not meet their basic needs. She does manicure service to add to their hand to mouth income. (What Riza can probably do is train along Hair cut and hair styling skills. With micro-business start-up, she can invest in a small business within the confines of her home. She can do shampoo, hair cut, hair styling and color. She has to have good training though. She can do it in the Philippines under tutorial classes with Ricky Reyes or any highly respected person in the beauty business. Make-up and Spa at home can add to her income).
- Lyndy, 31, lives with the husband and in laws. She is a full time mother, wife and she takes care of the aging mother in law. Since she is preoccupied with her family needs physically, part time earnings while at home is an outlet for her and a way to help her husband to support the medical expenses of the sickly mother in law. (Lyndy should probably need a partner for any business venture. As it is, it is not clear what extra money making venture could help her with her condition. She must assess her creative abilities and check if she can hire herself out as part time secretary or book keeper. She needs skills and trades training).
- Rhiza, 26, has no child and lives in Seoul. The husband's work is in the province thus he goes home every weekend. She is idle on weekdays and just stopped working in a factory.-(If Rhiza does not have her own money by choice, then maybe it would be difficult to get her to succeed with micro-business. She seems like a poor risk, unless she seeks out for herself the chance to succeed in such a venture).
- Nancy, 35, lives with her husband and a son. As an English teacher in "hagwon", she has difficulty in meeting daily basic needs. At the same time, she has to support the financial needs of the sick father in the Philippines (Nancy can prepare Brochures to advertise her skills in language teaching. She can open a small English language service that can help in teaching Listening; Speaking and

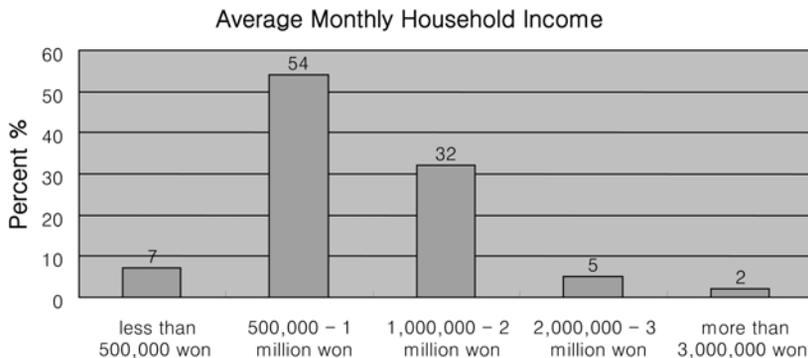
Writing skills. She can hire-out as an educational researcher as well. However, she needs to have training for the skills).

The average income of the women in the study can be seen in [Figure 1].

Solutions and Implications : IN 2008, Korea enacted a law to support multicultural families, which consist of Korean nationals, foreign wives and children. The country’s law requires the state and the local governments to effectively support these minorities, to improve the quality of life in Korea. This is where Micro-Business start-ups may help. Family welfare programs specifically on financial lending and financial education to the Filipina wives as beneficiaries under the Ministry of Health, Welfare and Family Affairs in cooperation with Ministry of Public Administration and Security

can support these foreign wives. Government agencies like Federation of Small and Medium Business under the Korean Chamber of Commerce (KCCI) can have social responsibility programs for multicultural families. Effective implementation of programs that educate Filipina wives in micro business start-ups through training programs to enhance their technical know how can be strengthened by Multicultural Family Support Centers. This is in addition to home-visiting family education, agriculture, language development program and others.

Currently, various programs under the Department of Trade and Industry (DTI) Philippines to support micro business start-ups is handled by Technical Education and Skills Development Authority (TESDA), Technology Resource Center (TRC) and Livelihood and Technology Training Cen-



[Figure 1] Income Bracket



pective children away from their native land, Micro-business start-ups could be the answer to many of their problems. The women have to be trained to have focus on succeeding and as Maslow's theory says it, be willing to help herself achieve self actualization. Non-Government Organizations (NGOs) like welfare centers can initiate training courses to introduce programs as an action-based outlet for runaway wives to empower them on how to cope with their problems by teaching them livelihood skills instead of giving them a dole-out.

In a macro perspective, the said government agencies can strengthen ongoing programs at present through effective implementation to women beneficiaries. Micro business start-ups can be a national strategy for foreign wives married to Koreans. Specifically, for those who have children to take care of or because of the distance, home study programs can be conducted by NGOs or centers in their respective city or town. According to Kwon Mee-yoo, the market place "Little Manila", that started in 1997, every Sunday in Hyewa-dong will be phased out the soonest. (Korea Times, Feb. 11, 2010). Filipino wives can start their micro retailing business, either buying and selling

of Philippine products and cooked foods, wherever the small business retailing will be relocated in a designated multicultural market. Financial wise, the Filipino wives who are married or formerly married to Koreans and living in Korea permanently, can be a source of revenues for the local government through business generated.

The viability of the suggested program can also be linked to the "Mother-Child" welfare program. It is a support system for married immigrant women who have underage child or children without spouses. The system provides financial support or shelters to them. One of the benefits is the Welfare fund loan, which is up to 20,000,000 won to rent a house and business funds at a low interest rate. The benefit can be availed of in the respective town, or dong office (Rainbow+, Summer 2008).

According to the women in the study the causes of their marital problems are; Values differences Korean family culture, domestic violence, language problem, financial obligation to the family in the Philippines and financial instability in Korea. The findings are in consonance with the literature available on problems affecting multi-racial partnerships in marriage. The couples must have reached the second

phase in their married life and are very much aware of the differences in their cultures. If as observed the women in the study experience alienation and or discrimination as initiated by the husband and/or his family, then this would be a real strain on their lives.

## Conclusion

Micro business start-ups maybe what the Filipino Women Wives married Korean need at present. Given the chance to work according to plan, Korea and its people, and government stand to benefit from the process. They will have happy and contented women who will raise happy and socially acceptable children. Korean men will have less worry on their hands. Korea and the world can be proud that their families are taken care-of in a manner where quality of life stands paramount.

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    - Ministry of Health, Welfare and Family Affairs
    - Ministry of Public Administration and Security
    - Ministry of Gender Equality
    - Seoul Global Center