

# CULTURAL INSIGHTS INTO FINANCIAL BEHAVIORS: A CASE STUDY OF SPENDING PRACTICES AMONG *BADJAO* IN TANDAG CITY, SURIGAO DEL SUR

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## Abstract

This paper aimed to explore the spending behavior of *Badjaos* in Tandag City, Surigao del Sur, with the end goal of providing a comprehensive outlook in formulating financial plans that could benefit them. Guided by this objective, a qualitative research design, particularly a case study with twenty (20) *Badjao*- participants, was adopted through an interview, field note, and non-participant observation to ensure the participants' answers were comprehensively taken. The result showed that the *Badjaos* sources of income were coming from begging, fishing, and selling pearls and *ukay ukay*. The money they earned was spent mostly on their food. They prioritize spending the money for their family's needs and not lending it to their relatives since it is hardly enough for them. It was part of their culture to strive hard for their own family because they believed that no one else would help them. Thus, the common behavior of *Badjaos* in Tandag was being thrifty. Moreover, they also learned to save money and not to spend it on irrelevant things.

Keywords: *Badjao*, spending behavior, Tandag City

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## 1.0 Introduction

The *Badjao* tribe is one of the prominent ethnic groups in the Philippines. Although different and culturally diverse, this nomadic indigenous community has frequently gone unrecorded, which has prevented them from appearing in official records and receiving recognition. Moreover, the spending lifestyle of this tribe is even uncommon to many. The *Badjaos* are local fisherfolks who have been utilizing sustainable fishing methods, unschooled, usually shunned by mainstream society and left struggling to survive in modern-day communities. With no options available and on the verge of starvation, children are frequently sent to cities to beg (Ablong, 2016). *Badjaos* are also found within Tandag City, particularly in Barangay Mabua, and are scattered in different streets begging for money from other people, and some are on the shore catching fish. They are considered the most oppressed and criticized group in society. Amidst the observed subsistence of this tribe, the question remains of how this group survives despite the meager money they earn and the number of members there are in a family. Hence, a study exploring the spending behavior of *Badjaos* in Tandag City was an interesting research endeavor.

Republic Act 8371, Chapter 1, section 2, mentioned that the state should recognize, respect, and protect the rights of the indigenous people and preserve and develop their cultures, traditions, and institutions. *Badjaos* are considered the poorest and most oppressed people in Southeast Asia (Yan, 2014). Moreover, the National Council for Indigenous People reported 874,456 Indigenous People in Caraga Region. As skilled fishermen, *Badjaos* rely completely on the sea for their livelihood. They collect shells and other natural resources for sustenance or to trade for other essentials like clothing, mats, and fishing gear. In a research activity conducted by the City Environment and Natural Resources Office (CENRO) of Batangas City in 2014, the top one among the many problems of *Badjao* is the unstable source of income and poverty. *Badjaos* have to finance their physiological or survival needs, such as food, water, and shelter (Flestado, 2014). Given the statistics above, the *Badjao* community in Tandag City could have faced the same scenario. It is observable, that begging for money or food in the streets is already part of their lifestyle.

Despite some information regarding *Badjao*, they are still considered as most obscure, misunderstood, and marginalized among Filipino ethnic groups. For the past decades, discrimination, struggle, and environmental issues led them to abandon their

nomadic and dwelling life (Lagsa, 2015). *Badjao* in Tandag City is no exception with regard to this thing. The complexity of problems faced by the indigenous cultural communities and persistent mindsets regarding these problems has led them to become one of the country's most disadvantaged and marginalized groups. There is only a little information about *Badjao* residing in Tandag City, but most of this information is uncertain. Hence, the lack of those information results in the misconception of the people towards the *Badjao* Tribe.

This study yields crucial insights into the spending behaviors of the *Badjao* community, aiming to provide a holistic perspective to the United Nations for Indigenous Peoples in the Philippines for the purpose of devising targeted initiatives to uplift this tribe. Importantly, the findings hold significant potential for informing the strategies of the Department of Education (DepEd) and the Commission on Higher Education (CHED). By addressing the economic challenges and cultural context revealed through this research, DepEd and CHED can collaboratively design and implement tailored educational programs catered to the unique needs of the *Badjao* population, particularly those facing educational disadvantages. This approach not only acknowledges their specific circumstances but also facilitates a meaningful transformation, breaking the barriers to education and providing opportunities for a brighter future.

Moreover, this research endeavored to delve into the spending practices of the *Badjao* community residing in Barangay Mabua, Tandag City. Specifically aims to: (1) discern and analyze the diverse sources of income that sustain the *Badjao* population in Tandag City; and (2) provide a comprehensive depiction of their distinctive spending behaviors and their embedded culture of saving.

## 2.0 Methodology

The study employed a qualitative research design, particularly the case study approach. A case study is an intensive study about a person, a group of people, or a unit, aiming to generalize over several units. It is an intensive, systematic investigation of a single individual, group, community, or some other unit in which the researcher examines in-depth data relating to several variables. Therefore, an in-depth, intensive, and systematic investigation should be done to understand their behavior (Heale & Twycross, 2018).

Guided by the objectives, the data was collected through a combination of methods including interviews, field notes, and non-participant observation. Notably, the interviews were conducted in an informal manner, a deliberate choice aimed at refining the data collection process. By opting for informal interviews, the study ensured that the scope of questioning remained aligned with the pre-defined interview guide, minimizing the risk of straying into tangential topics. This approach streamlined the information gathering process, allowing for a focused exploration of the spending behaviors and financial challenges faced by the *Badjao* community. Furthermore, this approach fostered a comfortable and open environment for the participants, enhancing their willingness to share candid insights. The informal interviews, conducted within the context of a qualitative research design, enriched the study's depth and authenticity, providing a nuanced understanding of the participants' perspectives and behaviors. To be able to record everything during the interview, the researcher used audio recording. Audio recording is a great way to record information without missing out, and it ensures descriptive validity. The data collected through these interviews, in combination with field notes and non-participant observations, laid the foundation for comprehensive insights into the economic dynamics of the *Badjao* community and their implications for policy development and educational programs.

This study was conducted in Mabua, Tandag City. It is one of the barangays in Tandag City where the *Badjao* Tribe resides. Apparently, in the whole city, Mabua is the only place where most of the *Badjao* lived. They dwelled in the coastal area near Parola and the old Subarashi beach. There were 20 *Badjao*-participants of this study, who were directly involved in earning money for the family. However, the entire *Badjao* community were observed by the researcher.

The collected data underwent a comprehensive and meticulous analytical process to extract meaningful insights. Initially, recorded information from interviews, field notes, and non-participant observations was transcribed into written form, capturing nuances and contextual details. Through a cross-validation approach, emerging themes were systematically compared and contrasted across data sources, enhancing the robustness and reliability of the findings. Major and important themes were then identified through thorough review, ensuring that the inferences drawn were firmly rooted in the participants' perspectives. To deepen understanding, meaning units sharing common content were integrated and categorized, illuminating interrelationships within the data. The interpretation phase untangled the relevance and essence of the study, delving into the intricacies of spending behaviors, financial challenges, and cultural priorities of the *Badjao* community in Tandag City, Surigao del Sur. This exhaustive analytical journey ensured that the study's conclusions were both comprehensive and authentic, providing a rich understanding of the economic dynamics within the community.

Prior to the commencement of this study, ethical protocols were diligently adhered to, including the acquisition of necessary permissions from relevant authorities. The study was conducted with the requisite approval from local governance bodies and relevant community leaders. Additionally, the participation of each individual was contingent upon obtaining informed consent, ensuring their willingness and understanding of their role in the research process. Participants were made aware of the purpose of the study, how the findings would be used, if there were any

potential adverse impacts of their participation, and who would have access to the findings. Informed consent was necessary to ensure that the participants made an informed decision on their participation in the study. Participants were informed that they were free to withdraw their participation at any time without negatively impacting their involvement in future services or the current program. Confidentiality also ensured such identifying information was excluded from any report or published document.

### 3.0 Results and Discussion

The following themes were presented and discussed based on the gathered data from the study:

#### *Badjaos' Sources of Income*

The *Badjaos* in Tandag City come from Basilan and Tawi-Tawi. The leader of the *Badjao* came here to find a new environment or place where their respective families could stay and live peacefully. There were only three families who first stayed in Tandag City, and other families from Basilan also lived in Barobo and San Francisco, Agusan del Sur. They lived nearby a seashore of this place.

#### *Begging for Money and Food*

The tribe's primary source of income was through begging. They lack education, so they could hardly land a job other than begging. They can be seen in the streets begging for money to survive. *Bajao* children are also accompanying their parents to beg instead of going to school to learn. Children begging is a common occurrence all around the world. Begging on children has become a significant means of subsistence in addition to being a legal kind of informal economic activity. The *Badjao* beg for money in some of the business establishments in Tandag City during the daytime and beg for food at night time in Tandag Boulevard. According to Daug *et al.* (2013), the activity of the *Badjao* became the family livelihood. They woke up early in the morning to beg. *Badjao* mothers go to the streets bringing their young girls with their infant siblings to serve as props to draw sympathy from the people. The boys brought with them improvised drums made of plastic to be used as musical instruments. *Badjao* men are usually left behind in the community in Tambacan because their stature as men makes it difficult for them to convince people that they need help.

#### *Fishing*

Another source of livelihood for *Badjaos* was fishing. A *Badjao* father and child leave their village for a morning fishing trip. The members of the nomadic tribe subsist on what they collect from the sea. The *Badjaos* are a sea-dwelling tribe, often known as the "Sea Nomads," who have been floating off the shores of Southeast Asia for centuries. As a nomadic tribe living in stilt huts or boat houses on shallow waters, they make their living from traditional free-diving for fish and pearls. *Badjao* people have been lured away from the ocean, migrating to life on land (Valle, 2015). Some *Badjaos* in Tandag City, however, have managed to maintain a sea-faring life and preserve their traditions in the solitude and liberty of living freely and independently on the sea. The *Badjao* families in Tandag City do the fishing with their handmade boats and return back to their respective houses to rest. The fish they caught were consumed by their family members. Only the father and the son go fishing. They started to fish at night or sometimes early in the morning, depending

upon the sea tide schedule. The men of the tribe are skilled fishermen, specifically in the art of pantana fishing (spearfishing).

#### *Selling Pearls and Second hand Shoes (Ukay-Ukay shoes)*

The *Badjaos* were also selling pearls outside the business establishments in Tandag City, where there are plenty of people around. Selling is, first and foremost, an exchange of goods or services for money (or something seen to have monetary value) between the seller and a potential customer (the target market). Therefore, the best method to describe selling is to concentrate on the sales abilities required to complete that deal. The *Bajaos* also sell some of the pearls in other municipalities of Surigao del Sur. To this day, these activities still play a major part in the lives of the *Badjao* people. These activities are traditionally their main source of income. They also sell second hand shoes (Ukay-Ukay shoes) along Mabua National Highway in Tandag City. They are selling Ukay-ukay shoes very occasionally since they do not have enough capital to sustain the business. Thus, trying their best to have a decent source of income.

Based on the interview, some participants said that they tried applying for work but failed to get hired because they could not speak the Bisaya language fluently and could not give the requirements like barangay and police clearance. Although they recognized verbally that they are residents of Barangay Mabua, the barangay council cannot give them legal papers to support their claim since, according to the Barangay Captain, this tribe is transcending. They do not even have a birth certificate. Some of them tried to apply as laundry washers, but no one accepted them because people thought that they could not wash the clothes well or they would steal. They wished to become financially independent, but they reiterated that they have no education, do not know how to read and write, and cannot speak the local language, which is why they are just contented with their economic status. They already accepted their situation since they have no access to good employment due to a lack of education.

#### *Spending Behavior of Badjaos in Tandag City*

The tribe known as the *Badjaos* is linked to emigration and travel. They have a long history of being uprooted because of the destruction of their ancestral waters, Mindanao's violent war, poverty, and discrimination. The discrimination and displacement made this group of people has a very limited source of income because also of their limited knowledge in generating income. Aside from the fact that they have not gone to school, and only few of them know how to speak the Bisaya language. They heavily rely on asking money from other people. Their money is only for their food. They also do not lend or ask money from their fellow *Badjao's* nor lend money or spend their money on their relatives or for other people. It is only spent within the members of the household, especially for their foods. They emphasized that they cannot spend more on other people or on their relatives since their money is not even enough for their own family. It is already part of their culture to strive for their own family because they believe that no one else will help them. This outlook of the *Badjao's* is because they have to secure first the needs of their family. Lending money to their fellow *Badjaos* may not exist in their community but this does not cause them in trouble or in conflict because this is already part of their orientation to prioritize their family's needs first. Consequently, this practice

allows them to give security to their family with the little amount they have.

According to ANZ and Morgan (2019), some qualitative studies have examined how indigenous cultural values of relatedness, sharing, kinship obligations, focus on collective benefits and equality have influenced the way in which money is used today. Like couples in the dominant society, the *Badjao* husbands gave the money to the wife to budget their expenses. They also talked and agreed on what to buy and what to prioritize but mostly the wife's suggestions were often followed. It was also very seldom that they fought over money since they only had very limited money enough for their food. They focused only on budgeting for daily consumption like rice, cassava, charcoal, fish and milk for their children.

#### *Culture of Saving*

The *Badjaos* in Tandag City saved the money left after spending some. If there is still money left after buying all their consumptions for that day, they would keep it and spend it for tomorrow's other expenses. In other words, their savings would not last for a week since they would be used for the next day's expenditures. According to the research activity conducted by CENRO of Batangas City in 2014, it stated that the top one among the many problems of *Badjao* is the unstable source of income and poverty. *Badjaos* have to finance their physiological or survival needs, such as food, water, and shelter (Flestad, 2014). The culture that has been passed from their forefathers regarding the management of money is almost similar to the dominant people.

The *Badjaos* used solar light to minimize the expenses of kerosene to light their house, especially during night time. They really saved money to buy a solar panel in order for them to have electricity with no monthly bills. They disclosed that they were happy that the people in Tandag City were very generous in giving them food, and by that, they could save their money for future use, especially during the rainy season. Although they have the idea of saving, they still cannot keep the money for a longer time. *Badjaos'* common behavior was being very thrifty. They also knew how to save money and not just spend it on irrelevant things.

The *Badjao* community in Tandag City emerges as a complex tapestry of economic realities and cultural traditions, reflected vividly in their daily spending patterns and financial strategies. Hailing from Basilan and Tawi-Tawi, these sea-dwelling nomads have established themselves in Tandag City seeking a new haven of tranquility. Initially, the tribe's primary source of income materializes through the intricate dance of begging, intricately intertwined with their limited access to education and formal employment opportunities. Street corners witness *Badjao* parents, accompanied by their children, invoking empathy from passers by to secure their family's sustenance. This poignant dynamic aligns with a worldwide trend where children become integral to survival strategies. Daylight sees them seeking alms around commercial spaces, while the cloak of night transforms Tandag Boulevard into their quest for food.

Fishing, steeped in tradition and subsistence, offers a glimpse into the *Badjao's* deep-rooted connection with the sea. Father and child, casting their handmade boats upon the waters, epitomize the tribe's age-old relationship with the ocean's offerings. Free-diving, a skill honed over generations, yields fish and pearls that sustain their lives. Though modernity beckons, a subset of *Badjaos* fiercely holds onto their maritime heritage, preserving their unique way of life. For

others, the quest for livelihood extends to selling pearls and second hand shoes (Ukay-Ukay). These endeavors punctuate the bustling cityscape, as the *Badjao* people engage in transactions that bridge economic disparities.

The *Badjao* spending behavior is rooted in their culture of family-first prioritization. Their meager earnings, hinged on the sources earlier described, are predominantly allocated to securing sustenance for their households. The community's interconnectedness thrives in shared financial practices, where husbands pass funds to their wives for budgeting. The delicacy of these transactions stems not from abundance but scarcity, as limited resources necessitate meticulous planning and alignment of priorities. The *Badjao* ethos of familial solidarity, amplified by the lack of access to conventional financial instruments, underpins their approach to money management.

Yet, even within these challenging conditions, a culture of saving endures. Whatever remains from daily expenditures becomes the seed for tomorrow's needs. The delicate balance between surviving the present and preparing for the future underscores the *Badjao*'s resilient financial ethos. Their pursuit of sustainable energy solutions, witnessed through the use of solar panels, illustrates their resourcefulness in mitigating expenses. The generosity of Tandag City's residents during times of plenty further bolsters their capacity to save, a fortification against uncertain times.

As a tribe forged through displacement, armed conflict, and discrimination, the *Badjaos'* financial dynamics provide an intimate view into their economic resilience and cultural heritage. Their spending behaviors, an intricate choreography between survival and aspiration, underscore the intricate dance of tradition, identity, and survival. In observing their lives and choices, we glimpse not just financial struggles but the profound human spirit that endures, adapts, and evolves.

#### 4.0 Conclusion

The study showed that the *Badjaos'* sources of income were coming from begging, fishing, and selling pearls and ukay-ukay. The money they earned was spent mostly on their food. They prioritize spending the money for their family's needs and not lending it to their relatives since it is hardly enough for them. It was part of their culture to strive hard for their own family because they believed that no one else would help them. Thus, the common behavior of *Bajaos* in Tandag was being thrifty. Moreover, they also learned to save money and not to spend it on irrelevant things. It can be concluded that *Badjaos* should be given enough attention by the government, especially those agencies who have programs to help them alleviate their living.

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