



Nitel Sosyal Bilimler/Qualitative Social Sciences

Yıl:2023, Cilt:5 Sayı:1
Year:2023, Vol:5 Issue:1

<https://doi.org/10.47105/nsb.1154813>

Makale Türü/Article Type: *Araştırma/Research*

Atf/Citation: Cordisco Tsai, L, Domingo, C. C. G., Hentschel, E., Hu, R., & Gill, M. (2022). Impact of a matched savings program on survivors of human trafficking and gender-based violence in the Philippines. *Nitel Sosyal Bilimler*, 5(1), 1-22. <https://doi.org/10.47105/nsb.1154813>

Impact of a Matched Savings Program on Survivors of Human Trafficking and Gender-Based Violence in the Philippines

^aLaura Cordisco Tsai¹  ^bCarmina Charmaine G. Domingo, ^cElizabeth Hentschel, ^dRan Hu, ^eMelinda Gill

^aHarvard John F. Kennedy School of Government, Carr Center for Human Rights Policy, Cambridge, Massachusetts, USA

^bEleison Foundation

^cDepartment of Global Health and Population, Harvard T.H. Chan School of Public Health, Boston, MA, USA.

^dFactor-Inwentash Faculty of Social Work, University of Toronto, Toronto, Canada

^eRenewsiya Foundation

Abstract

Survivors of human trafficking commonly experience significant financial difficulties, including lack of access to secure employment, recurring debt, minimal savings, and pressures to provide financially for their families. These experiences can exacerbate their vulnerability to experiencing further violence. Although economic empowerment interventions are greatly needed for this population, few evaluations have been conducted of such programs. In this manuscript, we present findings from an assessment of the Barug program, a two-year matched savings and financial literacy program for survivors of human trafficking and gender-based violence and their family members in the Philippines. Quantitative and qualitative data were collected from 10 survivor graduates of the Barug program through a combination of structured surveys, in-depth interviews, and focus group discussions (FGDs). Quantitative findings demonstrated increases in participants' savings after completion of the Barug program. Thematic analysis revealed five themes regarding survivors' experiences in the program: prioritizing asset development, enhanced budgeting skills, escaping a cycle of debt, psychosocial impact, and improved family relationships. Survivors described the benefits of Barug as multi-faceted, including financial, social, and psychological effects. Findings reveal the promise of an integrated matched savings, financial literacy, and psychosocial support program in helping survivors achieve greater financial stability and psychosocial wellbeing.

Keywords: Human trafficking, gender-based violence, savings, asset development, financial capability.

¹**Sorumlu Yazar/Corresponding Author:** Laura Cordisco Tsai, lcordiscotsai@eleisonfoundation.org, Orcid: 0000-0003-0089-1459

C. C. G. Domingo, cdomingo@eleisonfoundation.org, Orcid: 0000-0001-7991-3256

E. Hentschel, ehentschel@g.harvard.edu, Orcid: 0000-0001-6995-8426

R. Hu, ranh.hu@mail.utoronto.ca, Orcid: 0000-0001-5068-8833

M. Gill, melinda.gill@renewsiya.org, Orcid: 0000-0002-1471-582X

Gönderim Tarihi/Received:05.08.2022

Kabul Tarihi/Accepted:08.11.2022

Yayımlanma Tarihi/Published:30.06.2023

Eşleştirilmiş Bir Tasarruf Programının Filipinler'de İnsan Ticareti ve Toplumsal Cinsiyete Dayalı Şiddet Mağdurları Üzerindeki Etkisi

Öz

İnsan kaçakçılığında kurtulanlar, genellikle, güvenli istihdama erişim eksikliği, tekrarlayan borçlar, asgari tasarruflar ve ailelerine finansal olarak katkı sağlama baskısı gibi önemli finansal zorluklar yaşarlar. Bu deneyimler, daha fazla şiddete maruz kalmaya karşı savunmasızlıklarını şiddetlendirebilir. Bu nüfus için ekonomik güçlendirme müdahalelerine büyük ölçüde ihtiyaç duyulmasına rağmen, bu tür programlar hakkında çok az değerlendirme yapılmıştır. Bu çalışmada, Filipinler'de insan ticareti ve toplumsal cinsiyete dayalı şiddet mağdurları ve aile üyeleri için iki yıllık eşleştirilmiş tasarruf ve finansal okuryazarlık programı olan Barug programının bir değerlendirmesinden elde edilen bulguları sunuyoruz. Barug programından hayatta kalan 10 mezundan, yapılandırılmış anketler, derinlemesine görüşmeler ve odak grup tartışmaları (OGT'ler) yoluyla nicel ve nitel veriler toplanmıştır. Nicel bulgular, Barug programının tamamlanmasından sonra katılımcıların birikimlerinde artış olduğunu göstermiştir. Tematik analiz ile elde edilen nitel bulgular ise, hayatta kalanların programdaki deneyimleriyle ilgili beş tema ortaya çıkarmıştır: varlık geliştirmeye öncelik verme, gelişmiş bütçeleme becerileri, borç döngüsünden kaçma, psikososyal etki ve gelişmiş aile ilişkileri. Hayatta kalanlar, Barug'un faydalarını finansal, sosyal ve psikolojik etkiler dahil olmak üzere çok yönlü olarak tanımladılar. Bulgular, hayatta kalanların daha fazla finansal istikrar ve psikososyal refah elde etmelerine yardımcı olmak için entegre bir uyumlu tasarruf, finansal okuryazarlık ve psikososyal destek programının vaadini ortaya koymaktadır.

Anahtar Kelimeler: İnsan ticareti, toplumsal cinsiyete dayalı şiddet, tasarruf, varlık geliştirme, finansal kapasite

Introduction

Southeast Asia is recognized as a major hub for human trafficking globally (Perry & McEwing, 2013). Although estimating the prevalence of human trafficking is challenging and fraught with contention, it has been estimated that over 780,000 trafficked persons originate from the Philippines. The Philippines is one of ten countries globally with the largest estimated numbers of people experiencing modern slavery, collectively accounting for roughly 60% of trafficked people worldwide (Walk Free Foundation, 2018). In the Philippines, both adults and children experience human trafficking in a wide range of labor sectors and industries, such as commercial sex, domestic work, and fishing (US Department of State, 2021). Survivors experience physical, sexual, and emotional violence, increasing their risk for mental health disorders (Hom & Woods, 2013; Ottisova et al., 2018). Human trafficking commonly co-occurs with other forms of gender-based violence (GBV), such as intimate partner violence (IPV) and other forms of sexual, physical, and emotional violence. Human trafficking survivors in the Philippines report higher rates of family violence than peers of the same age, as well as ongoing vulnerability to IPV and other forms of family violence after escaping human trafficking (Artadi et al., 2011; Cordisco Tsai et al., 2021; Cordisco Tsai, 2017a). Post-trafficking, many survivors experience community and/or family rejection, as well as family pressures and conflicts (Cordisco Tsai et al., 2020; Kiss et al., 2015). Structural inequalities such as homelessness, poverty, and lack of educational opportunities are widely recognized risk factors for human trafficking (Brennan, 2014; Lutnick, 2016; Schwarzet al., 2019). These structural inequalities, if not adequately addressed, continue to create ongoing vulnerabilities for survivors.

Survivors often identify financial security as one of their highest priorities post-trafficking (Lisborg & Issara Institute, 2017). Financial challenges such as debt, lack of employment and savings, familial financial pressures, and an insufficient social safety net can heighten survivors' vulnerability to experiencing further exploitation (Brunovskis & Surtees, 2013, 2012; Le, 2017). Financial insecurity can also increase vulnerability to GBV, with financial instability limiting survivors' capacity to leave abusive relationships, as well as creating further barriers to seeking help (Heise, 2011; Johnson, 2021). Survivors also commonly experience economic abuse in which the abusive partner damages their capacity to become financially independent through mechanisms such as financial control, acquiring debt in their partner's name, or sabotaging survivors' employment, among others (Adams & Beeble, 2019; Peled & Kriegel, 2016; Postmus et al., 2012). Despite the vital role of financial stability, evidence-based models for advancing the economic security of survivors are minimal. While vocational training programs are common, such programs have been critiqued as highly gendered and potentially stigmatizing, as well as ineffective in connecting survivors with viable employment opportunities (Hacker et al., 2015; Richardson et al., 2009).

Asset building has been identified as a promising mechanism for building economic security and safety for survivors of abuse and violence (Sanders, 2011). As articulated by asset theory, assets protect against income shocks and strengthen future orientation, leading not only to enhanced financial security but also generating psychological, behavioral, and social benefits (Sherraden, 1990, 1991). However, many

human trafficking and GBV survivors continue to experience financial insecurity after leaving violent situations, and survivors with low incomes can face tremendous difficulties in building and growing assets (Sanders, 2011). Matched savings programs have garnered attention as a promising strategy for the social and economic development of low-income households (Sherraden, 2001). Matched savings programs provide individuals an opportunity to increase savings by matching a portion of the amount that participants contribute to their savings. Financial literacy training is often provided alongside the matching mechanisms; however, few evaluations have been conducted of programs that help survivors strengthen their financial management skills (Hahn & Postmus, 2014). Even though very little research exists exploring the outcomes of matched savings programs among survivors of GBV or human trafficking, the limited literature shows promising results (Cordisco Tsai et al., 2017; Hahn & Postmus, 2014; Sanders, 2014). Specifically, studies have found that matched savings programs can help survivors save, develop their budgeting skills and practices, strengthen their future orientation, enhance their self-confidence, experience lower levels of stress and anxiety, and increase hope for the future (Cordisco Tsai et al., 2017; Sanders, 2014). The majority of research on matched savings programs has, however, been conducted in the United States. There is a paucity of research exploring the impact of this asset-building model in Asian contexts. To our knowledge, only one other study has explored the impact of this model upon survivors of human trafficking and GBV in Asia (Cordisco Tsai et al., 2017).

In this manuscript, we add to the empirical literature on asset building by exploring the impact of the Barug¹ program, a two-year savings and financial capability program developed by Eleison Foundation for survivors of human trafficking and GBV and their family members in the Philippines. Barug integrates three core components: matched savings, financial literacy education, and individual and peer support sessions. Participants in Barug receive a 1:1 match for their savings that can be utilized for pre-approved purposes, such as education, employment, medical needs, housing repair, and family emergencies (Cordisco Tsai et al., 2017). In other words, for each Philippine peso that a participant saves during the program, Eleison Foundation matches their savings on a 1:1 basis (e.g. if a person saves 500 pesos, Eleison will match their savings with an additional 500 pesos that can be used for the aforementioned purposes). The matched savings process incentivizes and reinforces the habit of savings behavior (Sherraden et al., 2004). Financial literacy training (FLT) is supplemented with individual sessions to support survivors in their progress toward individualized financial goals, along with group sessions to sessions to foster peer learning and a supportive community (Cordisco Tsai et al., 2017).

Culturally adapted Motivational Interviewing (MI) is integrated into all aspects of the Barug program. MI is a person-centered, humanistic counseling style for enhancing a client's motivation for and commitment to change (Miller & Rollnick, 2013). MI is particularly suitable for survivors given its emphasis on client autonomy and congruence with trauma-informed approaches. Culturally adapted MI shows greater effectiveness compared to non-culturally adapted MI (Lee et al., 2013). In the Barug program, MI that has

¹ Barug is a Cebuano term which means "to stand up". It represents the idea of being able to stand independently.

been culturally adapted to the Filipino context is integrated into the communication style and language used in the FLT, as well as in the individual and group support sessions (Cordisco Tsai & Seballos-Llena, 2020).

This paper presents findings from a study exploring the impact of the Barug program upon survivors who graduated from the program. Given the paucity of research on this topic among this population, the study holds important implications for the adaptation and implementation of asset development interventions with survivors of GBV and human trafficking. The research question for the study is: what is the impact of participating in the Barug program upon survivors? First, we describe the methods employed in this study, followed by a presentation of study findings and discussion of the implications for economic empowerment programming among survivors.

METHODS

Data were collected as part of a larger study conducted by a partner organization providing training and employment for survivors of human trafficking and violence in the Philippines (Organization A)². The larger study aimed to understand the impact of employment and core skills training at Organization A on survivors, along with barriers and facilitators of successful survivor reintegration. A subset of participants in the larger study had also joined Barug, the matched savings program run by Eleison Foundation. When survivors were interviewed about their experiences working at Organization A, participants who had joined Barug were also asked about the impact of participating in Barug. As such, data pertaining to the impact of the Barug program upon survivors was collected by an independent organization, providing an opportunity for survivors to share candid feedback on their experiences in Barug, addressing concerns regarding social desirability bias.

Study Participants

Research ethics approval was obtained from the Central Visayas Research Ethics Committee (CV-REC), which is part of the Central Visayas Consortium for Health Research and Development (001/2017-03). Eligibility criteria included being a survivor of human trafficking and/or GBV and a prior participant in the Barug program. Human trafficking was defined per the Filipino Expanded Anti-Trafficking in Persons Act of 2012 (Republic Act 10364, 2012) and the UN Palermo Protocol (United Nations, 2000). The Palermo Protocol defines human trafficking as:

The recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation. Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or services, slavery or practices similar to slavery, servitude or the removal of organs (p. 1).

GBV is defined as harmful acts perpetrated against a person due to their performed or expressed gender identity. GBV includes physical, sexual, and emotional IPV and other forms of violence committed with

² The name of Organization A is withheld at the request of this organization for the purposes of confidentiality.

the purpose of reinforcing inequitable gender norms (UNFPA, 2019). Participant socio-demographic characteristics are presented in Table 1. All participants identified as female and had completed junior high school. Participants were either survivors of human trafficking (30%), gender-based violence (40%), or both (30%).

Table 1.

Socio-demographic characteristics of study participants (n=10)

	<i>Average</i>	<i>Range</i>
Age (year)	28	(23-37)
Number of children	2	(1-4)
	<i>Number of Participants</i>	<i>Percent (%)</i>
Background		
Human Trafficking	3	30
Gender-based Violence	4	40
Human Trafficking and Gender-based Violence	3	30
Age		
20-25	5	50
26-30	4	40
31-40	1	10
Education		
Junior High/Alternative Learning System	7	70
Technical/Vocational Training after High School	2	20
College	1	10
Civil Status		
Single	1	10
Live-in partner	7	70
Married	2	20
History of living in shelter		
Yes	4	40
No	6	60

Data on participants’ histories of violence are presented in Table 2. All had experienced a minimum one form of violence, with the average participant experiencing five unique forms of violence. Almost all experienced some form of community violence (80%), emotional child abuse (80%), or bullying (70%) in addition to human trafficking and/or GBV.

Table 2.

Background of violence and exploitation of study participants (n=10)

		<i>Number of Participants</i>	<i>Percent (%)</i>
Human Trafficking	Trafficking for Sexual Exploitation	4	40
	Labor Trafficking	2	20
Gender-based Violence	Intimate Partner Violence	6	60
	Sexual Violence	1	10
Child Abuse	Physical	6	60
	Sexual	3	30
	Emotional	8	80
	Physical Neglect	5	50
Other	Bullying	7	70
	Community Violence	8	80

Data Collection and Analysis

Survivors who had graduated from the Barug program were invited to answer a series of questions regarding their experiences in Barug. In total, 10 in-depth interviews and 3 focus group discussions (FGDs) were conducted by a Filipina research assistant at Organization A. Each FGD contained 4 participants. The informed consent process was administered by the research assistant, a nurse highly experienced in working with vulnerable populations. All data were collected at Organization A's office.

We conducted a mixed inductive-deductive thematic analysis of the data, drawing influence from both the framework approach proposed by Pope et al. (2000) and the thematic analysis process proposed by Braun and Clark (2006). The first step involved familiarization with the data, immersing ourselves in the raw data by reading all transcripts, listing key ideas and reoccurring themes, and generating a preliminary codebook. We then identified a thematic framework and generated initial codes. As our analysis approach combined inductive and deductive analysis techniques, this framework was composed of a series of a priori themes that addressed our research question (Pope et al., 2000), though we acknowledged that these themes would evolve as the analysis process continued. After developing the thematic framework, we indexed and searched for themes, in which we applied the thematic framework to the transcriptions utilizing NVivo 12. Single passages of text included a variety of themes.

One coder was responsible for indexing all transcripts, with a second coder responsible for indexing a subset of the transcripts for quality assurance purposes. The two coders met weekly to discuss any emerging codes and address any discrepancies. Once the data were coded, two researchers charted and reviewed the themes, combining themes into broader categories and creating sub-themes to capture more nuanced details. Themes were also reviewed by members of the research team with significant experiencing implementing Barug. Codes were compared and sorted into conceptually similar overarching themes. Themes were contrasted and refined, and narratives associated with each theme were agreed upon by the analysis team (Braun & Clark, 2006). As the overall aim was to represent participants' own experiences in their own words, thick descriptions were presented to support each theme (Nowell et al., 2017).

The study lead, LCT, is a female social work practitioner and researcher from the United States (U.S.) who has been engaged in practice and research with survivors of human trafficking in the Philippines since 2008. Data analysis was primarily conducted by a female PhD student from the U.S, EH, who has prior experience supporting research with human trafficking survivors in the Philippines. CCGD, a Cebuano-speaking Filipina practitioner with training in clinical psychology and prior experience implementing the Barug program in the Philippines, supported data analysis. Manuscript writing was supported by RH, a social work PhD student who identifies as an Asian im/migrant woman. RH has experience providing social services to women experiencing trafficking and evaluating economic empowerment services for trafficking survivors. Data collection was overseen by MG, a female medical doctor from Australia with 10 years of experience implementing health and recovery programs for survivors of human trafficking in the Philippines. The research team was able to build a comprehensive narrative of the perspectives of stakeholders accounting for understanding of the local context and study population.

Findings

Financial data regarding participant’s savings before and after Barug are presented in Table 3. Prior to Barug, most reported having no savings, with only one participant reporting over 5,000 Philippine pesos in savings. After joining Barug, most had some savings, including 40% with over 5,000 pesos in savings.

Table 3.

Savings in Philippine pesos prior and post participation in Barug (n=10)

	<i>Average</i>	<i>Range</i>
Savings Prior to Barug	1240	(0-6000)
Savings Post Barug	6565	(0-20000)
Difference in Savings	5325	
	<i>Number of Participants</i>	<i>Percent (%)</i>
Savings Prior to Barug		
No Savings	7	70
(1-5000)	2	20
(5001-10000)	1	10
(10001-20000)	0	0
Savings Post Barug		
No Savings	3	30
(1-5000)	3	30
(5001-10000)	1	10
(10001-20000)	3	30

Qualitative Findings

Survivors depicted the impact of participation in Barug as multi-faceted, including financial, social, and psychological benefits. Specifically, five themes emerged regarding their experiences in the Barug program: prioritizing asset development, enhanced budgeting skills, escaping a cycle of debt, psychosocial impact, and improved family relationships. Each theme is summarized below.

Prioritizing Asset Development

Participants explained that before joining Barug, they had limited knowledge of personal financial planning and were often unaware of the importance of saving. Due to existing debts, many reported having no savings. With the support of the program, survivors emphasized how they now understood the benefits of building and growing assets. Serena³ said: “What I have learned in Barug is that I have to set a budget for savings— it’s for the future.” Rhea stated: “I didn’t realize the importance of savings before, but now savings is really important to me. It’s like part of your expenses, part of your needs. You really have to commit to your savings.”

Participants expressed appreciation for the matched savings component of the program. Narissa said: “I’m so amazed that if I save this amount, they match it.” Another said:

During Barug, I was able to save money, like I give it to them, and they multiply it. That’s the matched savings. After a year after Barug, I was able to transfer my money into a bank. Then I continue to save my money there. (Erika)

While the matched savings aspect of the program incentivized and helped survivors understand and foster a habit of regular savings, participants reported continuing their savings practices following completion of the matched savings program. For many, building savings became a regular practice:

What I’m experiencing right now, is, for example, my coworkers will see that I have money, they will tell me that I’m so lucky to have a lot of money. But I tell them that it is really my savings, even from my 13th-month pay.⁴ They were shocked because I was able to save it for a long time. What I did was I just kept the money there. I will not touch it. If ever I touch it, I will replace it. (Marisol)

The consistent practices of budgeting for savings, coupled with the support of the matched savings program, allowed survivors to begin to accumulate and increase savings, a regular practice that continued beyond their graduation from the program.

Many shared how learning about asset development helped them become more future-oriented. For instance, Marisol said: “We now have long-term goals. Like our way of thinking changed, not just thinking about today but also for the future.” Apple shared how the knowledge she acquired about savings in Barug helped her internalize the importance of having specific goals for the future:

When I joined Barug, my savings became really organized because you have an actual goal... With Barug, you should have goals in your life, like what this is for, this money or savings, what’s your goal for it? Like, this [savings] is for emergency, this one is for the education of my son, this one is for myself... You should focus on your goal and you should be absorbed in your long-term goal.

Apart from the financial benefits of asset development, accumulating savings strengthened survivors’ future orientation and skills in planning for and achieving their goals.

Enhanced Budgeting Skills

In describing the financial literacy knowledge acquired during the Barug program, many survivors specifically highlighted the benefits of learning how to budget. Survivors elaborated on budgeting strategies and practical tools they learned in Barug:

³ All names included in the manuscript are pseudonyms.

⁴ The 13th-month pay is an end-of-the year bonus given to employees at the end of the calendar year in the Philippines. It is commonly equivalent to one-month salary.

They [Barug staff] taught us to manage our expenses, listing them down so you can track them. I tried it because you're wondering like you get this salary and afterwards you see that this is all the amount [that is left after spending]. You don't know where it goes. Barug taught us that before [you get] your salary, you have to manage your expenses by listing them down. (Narissa)

Similarly, Apple spoke to the importance of the expense tracking skills she learned in Barug and how that helped her to assume a more active role in managing her finances:

Before Barug, my mother was the one who budgeted. She's the one who gave me money. When I started in Barug, I listed every expense. This is my budget for this week or this month. After that, I would refer to my actual expenses so I could check if my expenses and my budget were the same or if it was in excess. Before it was not really detailed, like tiny expenses I never paid attention to. But Barug taught us how to track expenses daily. They wanted us to track so our salary and our expenses, if you add and minus, they are still equal.

As participants implemented these budgeting skills, they started to become more aware and mindful of their spending habits. Participants explained how budgeting and tracking expenses allowed them to reflect on their spending habits and make positive changes:

Compared to before, I am now more mindful of prices and mindful of what [money] I have left. I am also mindful of how long or how many days are left until my next payday. I'm trying to manage it so I don't have to borrow money from others. So, the big change for me really is the discipline within myself in buying and spending money. (Rissa)

Further, participants explained how they continued to implement these new budgeting skills after graduating from Barug. Survivors highlighted how they persisted in developing personal and family budgets and tracking expenses regularly after completing the program. Chona said: "Before Barug, I really did not have proper budgeting, Miss. None at all. If ever I went to the supermarket, there was no plan for buying. [I bought] just whatever I liked to buy. Then after [Barug], no more." Similarly, Rhea shared how she carried forward the budgeting skills she learned after graduating from Barug:

One of the techniques I learned from Barug is the envelope system. The envelope system helps me in organizing my finances now. Like this envelope is for transportation, this envelope is for grocery, for my allowance. And also the expense list. I have an excel file. The day before payday, I list down all of the things that I need to buy, all of the things that I need to pay. Everything is there, so I know how much is my extra so that I can add it to my savings.

The budgeting skills acquired during the Barug program served as a foundation for survivors to regain control over other aspects of their financial situations – such as allowing them to save regularly and escape debt as a mechanism to cover day-to-day expenses.

Escaping a Cycle of Debt

When starting the Barug program, most survivors had experienced severe debt problems for years. Hence, their earnings were commonly used toward paying debts. Erika said: "We are trapped in a cycle of debt. Because we get our salary, then we use it to pay our debts, we get our income then we pay again our debts," and "It was a cycle. Spend and borrow and spend, borrow again." Participants and their family members commonly held debts from illicit predatory lenders. This situation made it almost impossible for many to escape from a cycle of debt. Survivors considered debt management a vital learning from the program, and they were able to include debt management as a priority in their budgeting:

Payment for your debt has to be included in your budget. Before, I would just let it pass. For example, this payday, I will not pay my debt, I will just pay it next pay. But I learned through Barug that you really have to include debt payment in your budget. (Mae)

Participants reported strengthening their skills in understanding how to address existing debts and avoid incurring future debts. Apple said:

They [Barug staff] taught us that you should pay the one [loan] with the big interest, it should be paid first. Because you will have a hard time if you do not pay that one first because it will keep growing. Like, you should prioritize first the debt with the biggest interest.

For a few participants, building up savings was still challenging, as they needed to first prioritize reducing existing debts. However, they were able to gradually decrease the debts owed: “I have lesser debts now. I am also able to pay off my debts” (Serena); and “I don’t have that much. I have debts but now it’s very minimal” (Lila). Some participants were no longer in debt at the time of the post-interview: “As of now, Miss, I don’t have debts. I’m so happy. And I don’t have that habit of borrowing. Maybe sometimes [I borrow] 100 (pesos) but not to the extent of borrowing thousands” (Rissa). As articulated in the subsequent theme, the experience of escaping a recurring cycle of debt not only enhanced participants’ financial security, but also held important psychological benefits, strengthening a sense of personal control and lessening anxiety.

Psychosocial Impact

Before joining Barug, survivors shared that they commonly struggled to meet daily financial needs and that these challenges were a substantial life stressor, causing them to experience mental and psychological distress. In particular, the experience of living with severe recurring debts led survivors to experience anxiety, fear, stress, and a sense of lacking control over their lives. After Barug, participants reported reduced stress levels and positive changes in their psychological wellbeing:

Because of Barug, I was able to save money for emergencies. I thought before that I couldn’t save because I had a lot of debts. Because when you have a lot of debts, it will cause you headaches, emotional distress. Now, it’s better. If you know how to budget and negotiate [with other people about money], the stress will be minimized. (Lila)

Similarly, another participant reported a change in her emotional state after completing the Barug program, reiterating that developing financial management skills helped her feel calmer and in greater control of her life:

I noticed that before [Barug] that I was haggard. I always felt like something, or someone was running after me. After Barug, I know how to manage my finances. For example, my transportation allowance, I feel that I’m able to manage it better now. (Chona)

The improved financial conditions allowed many participants to feel “empowered” and “able to manage” their situations. Marisol said: “whenever I see money in my wallet, I feel empowered, I feel strong. I’m happy to see that I am able to save. It motivates me to save more.” Likewise, Rhea described how having savings made her feel “secure” and “ready” for potential emergencies: “When I joined Barug, they really explained to us the importance of savings and the importance of the feeling of having savings. Like, you feel secure, you feel like you’re ready if there are any emergencies.” The accumulation of savings and the

assurance of a safety net for future crisis not only provided greater financial security for survivors, but also created sense of a psychological safety, which stands in contrast to their prior experiences of victimization and exploitation.

Prior to joining the program, many survivors and their families owed significant debts. Resolving debts became a crucial milestone for many who had suffered debts for a long time. Some described how they felt “free” after becoming “debt-free.” Rissa said: “Being debt-free is like you are free. You are not afraid of anyone. You are not hiding from anyone because you’re afraid they might ask you [to repay].” Serena stated: “I feel free now. Before, my ATM didn’t have anything extra, but right now it has.” Escaping a cycle of debt not only enabled survivors to achieve greater financial stability, but also enhanced their psychosocial wellbeing, reinforcing a sense of control, freedom, lower anxiety, and a feeling of safety.

Improved Family Relationships

Participants described positive changes in their communication and relationships with family members as a result of their participation in Barug. Survivors faced considerable difficulties facing culturally-embedded familial expectations for adult children to financially support their parents. These expectations, when not met, at times led to conflicts among family members. For example, in a focus group, participants described family expectations they had encountered:

Rhea: They [parents] expect that you have a lot of money, if you say no to them, they will say, ‘Where does your money go? You have a big salary and then you have no money?’

Marisol: Especially if they know where we are working and they’re like, ‘Oh call center? That’s a big salary.’

Lila: They [parents] expect more [money] and if you can’t give anything, they will say you’re so greedy.

Participants described an enhanced awareness of the importance of maintaining boundaries in regard to supporting family members’ financial needs and expectations. Rhea stated: “I learned to accept that my [own] family is more important. You [parents and siblings] are important as well, but our [my own family’s] needs are more important to me.”

Survivors described how they grew in their communication skills in initiating conversations with family members and negotiating family financial responsibilities with parents and siblings. Many highlighted that they learned how to say “no:”

One of the hardest parts was how you negotiate with your family. For example, your mother is always asking for money and you don’t budget for them. Like I only budget 1,000 [pesos] for them, but if they ask for more, like it’s so hard to say no. We were also trained in Barug how we can say no. (Lila)

Another participant explained that her mother had previously managed all her earnings, which brought challenges in handling emergencies, such as paying for immediate medical needs. She described how learning communication skills improved family relationships, saying: “I learned that you don’t need to be aggressive, but you have to be assertive. That’s also one thing, they [Barug] helped not only on the financial side, but also helped us fix relationships in our family” (Apple). The communication skills learned at Barug empowered this participant to negotiate with her mother about taking back ownership of her finances:

One time, Barug taught me how to negotiate properly. I sat down with my mother and talked to her like I hope she understands my situation. I really decided to settle down and marry. About my salary, if I have extra, I will give her extra money. And if there’s no extra, I hope she doesn’t feel bad. Because if I have savings, they are my top priority to help them financially. After that talk, my mother understood me better.

Another participant shared her commitment to having open conversations with her partner about their finances and the benefits of doing so. Chona said:

Another thing [we learned] is how to communicate effectively with your partner or husband about money. As what I have learned in Barug, you and your partner will not always have the same thinking [about money], which is why you really need to communicate with your partner. You should not hide if you have savings. Both of you should help out... Right now, I don't have problems in talking to him [my partner] about money. We are more open with each other now.

Since financial decisions are often shared decisions in the Filipino cultural context, survivors benefitted from a safe and non-judgmental space in which to openly discuss their challenges negotiating these decisions with family members, as well as receive tangible support in strengthening their communication and ultimately relationships with family members.

Discussion

This study is one of the first globally to explore the impact of a matched savings program on survivors of human trafficking and GBV. Findings reveal the promise of a program that integrates asset development, financial literacy education, and psychosocial support in supporting healthy reintegration for survivors. Given the lack of evidence-based models for promoting survivors' economic security, a deeper understanding of potential models is urgently needed. In this paper, we begin to address this gap by exploring the impact of the Barug program in the Philippines.

Findings from this study reinforce asset theory, which asserts that asset building not only improves financial stability, but also holds social, behavioral, and psychological benefits (Sherraden, 1990). As articulated in asset theory, the accumulation of assets can strengthen future orientation, build self-efficacy, and renew a sense of hope about the future (Cordisco Tsai et al., 2017; Sherraden, 1991). Research with human trafficking survivors has found significant financial anxiety, difficulties planning for the future, challenges with delayed gratification, and hopelessness among survivors (Artadi et al., 2011; Smith-Brake et al., 2015). When survivors encounter difficulties meeting basic needs and simultaneously face recurring familial financial pressures, imagining a more positive future and taking tangible steps toward that future can prove challenging (Brunovskis & Surtees, 2012; Smith-Brake et al., 2015). This study revealed that a matched savings program, when combined with financial literacy education and psychosocial support, can help survivors grow in their confidence in making financial decisions and provide a sense of safety that allows them to make informed choices for their own futures.

Survivors in this study stressed the importance of financial education and psychosocial support from staff in enabling them to adopt new skills and practices. The provision of a matched savings intervention alone without additional assistance related to skill development and psychological support (i.e., financial literacy education and individual and group support sessions) is unlikely to achieve the same results. Prior research has called for the creation for more financial literacy programs to increase survivors' self-efficacy (Hahn & Postmus, 2014). Primary goals of financial literacy programs for GBV survivors include

confidence-building and increasing financial self-efficacy (Sanders et al., 2007). Experiences of psychological and economic abuse can damage survivors' confidence in themselves and lead them to see themselves as deficient financial managers. However, heightened knowledge and confidence in one's own ability to manage finances can help survivors feel more in control and empowered (Postmus et al., 2012). Two longitudinal evaluations of a financial literacy program for IPV survivors in the US have found significant gains in financial self-efficacy and financial knowledge due to participation (Postmus et al., 2015; Postmus & Plummer, 2010); yet, research on financial literacy programs for survivors in Asia remains limited. The current study reinforces the importance of focusing on confidence-building in financial literacy programming for survivors, as well as the need to provide safe spaces in which survivors can share their experiences and receive validation from other survivors (Warren et al., 2019).

The current study also highlights the potential of integrating asset development programs into survivor services, while also raising concerns about programs that lead to further indebtedness. Prior research has called for the potential inclusion of microcredit (which entails the provision of small loans) into post-trafficking assistance services (Perry & McEwing, 2013). Microcredit entails "saving down," which may lead borrowers to become stuck in cycles of debt (Witte et al., 2015). In contrast, savings-led approaches allow participants to build assets without the financial risks involved in carrying debt (Cordisco Tsai et al., 2018). Findings from this study speak to the promise of matched savings programs that enable survivors to build assets more quickly, strengthen their safety nets, and avoid the risks associated with credit-based approaches. Assistance in exiting personal and familial cycles of debt is vital in reducing survivors' ongoing vulnerability (Brunovskis & Surtees, 2012; Smith-Brake et al., 2015). Matched savings programs for survivors should incorporate a focus on debt reduction within financial literacy education, as well as concrete assistance in helping survivors exit cycles of debt and psychosocial support in coping with the psychological burden created by indebtedness.

While economic empowerment and psychosocial support programming have often been facilitated as discrete services, findings from the current study reinforce the interconnection between financial security and psychological wellbeing. As a prior assessment of the Barug program in the Philippines also found, survivors described the intervention as having both financial and psychological benefits – and that these benefits are mutually reinforcing. Participants in this study articulated that freedom from debt, the accumulation of assets, and enhanced skills in financial communication contributed to greater emotional wellness – less anxiety, reduced stress, and greater sense of personal control (Cordisco Tsai et al., 2017). At the same time, gains in self-efficacy and a sense of emotional safety also provided space for survivors to make progress toward their financial goals, including savings, strategic budgeting practices, and communication with family members regarding finances.

The study also reinforces how financial decisions and pressures are experienced within a sociocultural context. Interventions should be designed and implemented in a culturally responsive manner, with a focus on cultural differences in managing money (Warren et al., 2019). The family is commonly perceived as the basic unit of society in the Filipino context (Asis et al., 2004; Galam, 2015). Personal needs

and goals are intermingled with family needs and priorities and survivors' own sense of self is intricately connected to their families in sociocultural contexts prioritizing the wellbeing of the family (Asis et al., 2004; Le, 2017; Quisumbing & McNiven, 2010). In Filipino indigenous psychology, the concept of *kapwa* means "a shared identity, an inner self shared with others," underscoring a shared sense of self with family members (Enriquez, 1994, p. 45). Survivors are a part of family systems that significantly influence their self-concept, as well as their emotional and financial wellbeing.

Research with trafficking survivors in Southeast Asia has shown that financial difficulties post-trafficking often led to tension and conflict within families (Brunovskis & Surtees, 2013). According to survivors, family financial pressures can cause them to experience hopelessness, despair, lack of motivation, difficulties concentrating, and suicidal ideation (Smith-Brake et al., 2015). In the Philippines, survivors of human trafficking are commonly the ones whom family members turn to in times of financial crisis, reinforcing the importance of providing support to survivors in coping with familial needs and expectations (Cordisco Tsai, 2017b). Findings underscore the importance of reintegration support interventions that help survivors cope with financial pressures experienced during the community re-entry process, as well as the provision of a supportive, nonjudgmental, and safe environment in which to process their emotions (Brunovskis & Surtees, 2013; Cordisco Tsai et al., 2017). Consistent with prior research, survivors depict the Barug program as a safe space in which they can openly share their experiences and find resolution on how to provide for their own needs while also caring for their families (Cordisco Tsai et al., 2017).

Several study limitations should be noted. Study participants successfully graduated from the program. While their perspectives greatly contribute to our understanding of the impact of Barug, future studies should attend to the experiences of those who did not complete the program, which may allow for additional insights into the components that may require further improvement. The sample size for the study is small. Findings are not intended to be representative of all survivors' experiences. Findings should be understood in the context of their particular social location and demographics, not be generalized to other survivor groups in the Philippines, such as male survivors or survivors with different socioeconomic positions.

Study strengths include the inclusion of a highly understudied population, as well as contribution to research within the Filipino cultural context. Further, it is noteworthy that findings from the current study are highly consistent with an earlier study that assessed the Barug program using a community-based participatory research approach (CBPR) with a different cohort of program graduates. The first assessment of the Barug was a photovoice study in which two cohorts of survivor graduates collected data, were trained in how to analyze the data, and conducted thematic analysis of study data to generate themes regarding their experiences in Barug (Cordisco Tsai et al., 2017). While the first Barug assessment was a highly participatory study in which survivors were co-researchers, in the current study, data were collected by an independent organization. Despite the significant methodological differences between the first Barug assessment and the current study, as well as the inclusion of different participants, study findings were extremely similar in both studies, reinforcing the credibility and trustworthiness of both studies' findings.

This manuscript contributes to the nascent literature exploring the impact of matched savings and financial literacy programs upon survivors of human trafficking and GBV. The study addresses key gaps in the literature by exploring the impact of a matched savings program upon survivors in the Filipino context and by including a population that has historically been excluded from such research, survivors of human trafficking. Future research in this area should sample a wider range of survivors such as male and nonbinary persons. Further mixed methods research is also recommended to understand how different core aspects of the Barug program (matched savings, financial literacy education, and psychosocial support) contribute to client outcomes. Future research should explore how to maximize effectiveness with different combinations of these core intervention components.

Conclusions

Results suggest actionable recommendations for direct practice and policy that are survivor-centered and tangibly address the economic insecurity experienced by survivors. Study findings caution against intervention models that lead survivors to accumulate further debt and speak to the importance of debt-reduction initiatives. The creation of more asset development programs within survivor services is recommended. Findings reinforce the promise of matched savings models of asset development that incorporate financial literacy education and psychosocial support alongside matched savings. Given the interrelationship between financial security and psychological wellbeing, practitioners should continue to explore integrated economic and psychosocial support programs, while also ensuring that economic empowerment programs are implemented in a trauma-informed manner. Findings stress the importance of culturally responsive services that are designed and implemented with sensitivity to cultural differences in financial management (Cordisco Tsai, 2022). Collectively, these findings address gaps in the broader literature regarding economic empowerment programming for survivors and highlight the need for implementation and evaluation of holistic, survivor-centered interventions.

Arařtırmacıların Katkı Oranı/ Contribution Statement

The study was led by LCT. CCGD implemented the Barug program with survivors. LCT and EH led data analysis, with support from CCGD. LCT led writing, with support from RH and EH. MG led data collection.

Destek ve Teřekkür Beyanı/ Funding Statement and Acknowledgements

Arařtırma kapsamında herhangi bir destekten yararlanılmamıřtır. / This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Çatıřma Beyanı/ Declaration of Competing Interest

Çıkar çatıřması bulunmamaktadır. There is no conflict of interest.

Etik Onay/ Ethics Committee Approval

Etik kurul onayı alınmıřtır. Ethics committee approval was obtained for this study.

References

- Adams, A. E., & Beeble, M. L. (2019). Intimate partner violence and psychological well-being: Examining the effect of economic abuse on women's quality of life. *Psychology of Violence, 9*(5), 517-525. doi:10.1037/vio0000174
- Artadi, E., Bjorkman, M. & La Ferrara, E. (2011). "Factors of vulnerability to human trafficking and prospects for reintegration of former victims. Evidence from the Philippines," Working Papers 374, IGIER (Innocenzo Gasparini Institute for Economic Research), Bocconi University. <https://repec.unibocconi.it/igier/igi/wp/2010/374.pdf>
- Asis, M. M. B., Huang, S., & Yeoh, B. S. A. (2004). When the light of the home is abroad: Unskilled female migration and the Filipino family. *Singapore Journal of Tropical Geography, 25*(2), 198-215. doi.org/10.1111/j.0129-7619.2004.00182.x
- Braun, & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology, 3*(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Brennan, D. (2014). *Life interrupted: Trafficking into forced labor in the United States*. Durham, NC: Duke University Press.
- Brunovskis, A. & Surtees, R. (2013). Coming home: Challenges in family reintegration for trafficked women. *Qualitative Social Work, 12*(4), 454–472. <https://doi.org/10.1177/1473325011435257>
- Brunovskis, A. & Surtees, R. (2012). *A fuller picture. Addressing trafficking-related assistance needs and socio-economic vulnerabilities*. Oslo: NEXUS Institute.
- Cordisco Tsai, L. (2022). A survivor-defined framework for economic empowerment: Findings from a photovoice study with survivors of human trafficking and gender-based violence. *Journal of Human Trafficking*. Advance online publication. doi.org/10.1080/23322705.2022.2114242
- Cordisco Tsai, L. (2017a). Family financial roles assumed by sex trafficking survivors upon community re-entry: Findings from a financial diaries study in the Philippines. *Journal of Human Behavior in the Social Environment, 27*(4), 334-345. doi:10.1080/10911359.2017.1288193
- Cordisco Tsai, L. (2017b). The process of managing family financial pressures upon community re-entry among survivors of sex trafficking in the Philippines: A grounded theory study. *Journal of Human Trafficking, 3*(3), 211-230. doi:10.1080/23322705.2016.1199181
- Cordisco Tsai, L., Eleccion, J., & Panda, A. (2021). The impact of COVID-19 on survivors of human trafficking in the Philippines. *Journal of Modern Slavery: A Multidisciplinary Exploration of Human Trafficking Solutions, 6*(2), 231-246.
- Cordisco Tsai, L., Lim, V., & Nhanh, C. (2020). "I feel like we are people who have never known each other before": The experiences of survivors of human trafficking and sexual exploitation transitioning from shelters to life in the community. *Forum: Qualitative Social Research, 21*(1), Art. 16. doi:10.17169/fqs-21.1.3259
- Cordisco Tsai, L. & Seballos-Llena, I. F. (2020). Reflections on adapting Motivational Interviewing to the Filipino cultural context. *Practice: Social Work in Action, 32*(1), 43-57. doi:10.1080/09503153.2019.1621279
- Cordisco Tsai, L., Seballos-Llena, I. F., & Datta, R. (2017). Participatory assessment of a matched savings program for human trafficking survivors and their family members in the Philippines. *Forum: Qualitative Social Research, 18*(2), Art 11. doi:10.17169/FQS-18.2.2748

- Cordisco Tsai, L., Witte, S. S., Aira, T., Riedel, M., Offringa, R., & Chang, M. (2018). Efficacy of a microsavings intervention in increasing income and reducing economic dependence upon sex work among women in Mongolia. *International Social Work, 61*(1), 6-22. doi:10.1177/0020872815594866
- Despard, M., & Chowa, G. (2010). Social workers' interest in building financial capability. *Journal of Financial Therapy, 1*(1), 23-41. <https://doi.org/10.4148/jft.v1i1.257>
- Enriquez, V. G. (1994). *From colonial to liberation psychology: The Philippine experience*. De La Salle University Press.
- Fry, M. S., Russell, R., & Brooks, R. (2008). The factors influencing saving in a matched savings program: Goals, knowledge of payment instruments and other behavior. *Journal of Family and Economic Issues, 29*(2), 234-250. doi.org/10.1007/s10834-008-9106-y
- Galam, R. G. (2015). Gender, reflexivity, and positionality in male research in one's own community with Filipino seafarers' wives. *Qualitative Social Research, 16*(3), Art. 13, <http://nbn-resolving.de/urn:nbn:de:0114-fqs1503139>.
- Hahn, S. A., & Postmus, J. L. (2014). Economic empowerment of impoverished IPV survivors: A review of best practice literature and implications for policy. *Trauma, Violence and Abuse, 15*, 79-93. doi:10.1177/1524838013511541
- Hacker, D., Levine-Fraiman, Y. & Halili, I. (2015). Ungendering and regendering shelters for survivors of human trafficking. *Social Inclusion, 3*(1), 35-51. <https://doi.org/10.17645/si.v3i1.173>
- Heise, L.L. (2011). *What works to prevent partner violence? An evidence overview*. STRIVE Research Consortium. London: London School of Hygiene and Tropical Medicine.
- Hom, K. A. & Woods, S. J. (2013). Trauma and its aftermath for commercially sexually exploited women as told by front-line service providers. *Issues in Mental Health Nursing, 34*(2), 75-81. doi.org/10.3109/01612840.2012.723300
- Kiss, L., Yun, K., Pocock, N., & Zimmerman, C. (2015). Exploitation, violence, and suicide risk among child and adolescent survivors of human trafficking in the Greater Mekong Subregion. *JAMA pediatrics, 169*(9), e152278. doi.org/10.1001/jamapediatrics.2015.2278
- Le, PT. D. (2017). Reconstructing a Sense of Self. *Qualitative Health Research, 27*(4), 509-519. <https://doi.org/10.1177/10497323166646157>
- Lee, C. S., López, S.R., Colby, S. M., Rohsenow, D., Hernández, L., Borrelli, B., & Caetano, R. (2013). Culturally adapted motivational interviewing for Latino heavy drinkers: Results from a randomized clinical trial. *Journal of Ethnicity in substance Abuse, 12*(4), 356-373. doi.org/10.1080/15332640.2013.836730
- Lutnick, A. (2016). *Domestic minor sex trafficking: Beyond victims and villains*. New York, NY: Columbia University Press.
- Miller, W. R. & Rollnick, S. (2013). *Motivational interviewing: Helping people change*. New York: Guilford Press.
- Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods, 16*(1), 1-13. doi.org/10.1177/1609406917733847
- Ottisova, L., Smith, P., Shetty, H., Stahl, D., Downs, J., & Oram, S. (2018). Psychological consequences of child trafficking: An historical cohort study of trafficked children in contact with secondary mental health services. *PLoS One, 13*(3), e0192321. doi.org/10.1371/journal.pone.0192321

- Peled, E., & Krigel, K. (2016). The path to economic independence among survivors of intimate partner violence: A critical review of the literature and courses for action. *Aggression and Violent Behavior, 31*, 127–135. <https://doi.org/10.1016/j.avb.2016.08.005>
- Perry, K. M., & McEwing, L. (2013). How do social determinants affect human trafficking in Southeast Asia, and what can we do about it? A systematic review. *Health & Human Rights, 15*(2), 138-159.
- Pope, C., Ziebland, S., & Mays, N. (2000). Qualitative research in health care. Analysing qualitative data. *BMJ, 320*(7227), 114–116. <https://doi.org/10.1136/bmj.320.7227.114>
- Postmus, J. L., Hetling, A., & Hoge, G. L. (2015). Evaluating a financial education curriculum as an intervention to improve financial behaviors and financial well-being of survivors of domestic violence: Results from a longitudinal randomized controlled study. *Journal of Consumer Affairs, 49*(1), 250–266. <https://doi.org/10.1111/joca.12057>
- Postmus, J. L., & Plummer, S. B. (2010). Validating the Allstate Foundation’s national model on helping survivors of violence achieve economic self-sufficiency: Final Report. New Brunswick, NJ: Rutgers University, School of Social Work, Center on Violence Against Women & Children.
- Postmus, J. L., Plummer, S. B., McMahon, S., Murshid, N. S., & Kim, M. S. (2012). Understanding economic abuse in the lives of survivors. *Journal of Interpersonal Violence, 27*(3), 411-430. <https://doi.org/10.1177/0886260511421669>
- Quisumbing, A. & McNiven, S. (2010). Moving forward, looking back: The impact of migration and remittances on assets, consumption, and credit constraints in the rural Philippines. *Journal of Development Studies, 46*(1), 91-113. doi.org/10.1080/00220380903197960
- Republic Act Number 10364 (2012). Expanded anti-trafficking in persons act. Republic of the Philippines. Metro Manila: Congress of the Philippines. Official Gazette, <http://www.gov.ph/2013/02/06/republic-act-no-10364/> [Accessed: June 30, 2021].
- Richardson, Poudel, M., & Laurie, N. (2009). Sexual trafficking in Nepal: constructing citizenship and livelihoods. *Gender, Place and Culture: A Journal of Feminist Geography, 16*(3), 259–278. <https://doi.org/10.1080/09663690902836300>
- Sanders, C. K. (2014). Savings for survivors: An individual development account program for survivors of intimate partner violence. *Journal of Social Service Research, 40*(3), 297–312. doi.org/10.1080/01488376.2014.893950
- Sanders, C. K. (2011). *Asset building programs for domestic violence survivors*. National Online Resource Center on Violence Against Women. https://vawnet.org/sites/default/files/materials/files/2016-09/AR_AssetBuilding.pdf
- Sanders, C. K., Weaver, T. L., & Schnabel, M. (2007). Economic education for battered women: An evaluation of outcomes. *Affilia: Journal of Women and Social Work, 22*, 240–254. Doi: 10.1177/0886109907302261.
- Scanlon, E. & Sanders, C. K. (2017). Financial capability and asset building: A transformational practice framework. *Advances in Social Work, 18*(2), 543–562. <https://doi.org/10.18060/21245>
- Schwarz, A. D., Daley, D., Ramaswamy, M., Rauscher, E., & Britton, H. (2019). The trafficking continuum: Service providers’ perspectives on vulnerability, exploitation, and trafficking. *Affilia, 34*(1), 116–132. <https://doi.org/10.1177/0886109918803648>

- Sherraden, M. (2001). Asset-building policies and programs for the poor. In T. Shapiro and E. Wolff (Eds.), *Assets for the poor: Spreading the benefits of asset ownership* (pp. 302-333). New York: Russell Sage.
- Sherraden, M. (1991). *Assets and the poor: A new American welfare policy*. Armonk: ME Sharpe.
- Sherraden, M. (1990). Stakeholding: Notes on a theory of welfare based on assets. *The Social Service Review*, 64(4), 580–601. <https://doi.org/10.1086/603797>
- Sherraden, M., Laux, S., & Kaufman, C. (2007). Financial education for social workers. *Journal of Community Practice*, 15(3), 9-36. doi: https://doi.org/10.1300/J125v15n03_02
- Smith-Brake, J., Lim, V., & Nhanh, C. (2015). Economic reintegration of survivors of sex trafficking: Experiences of filial piety and financial anxiety. Phnom Penh: Chab Dai.
- Surtees, R. (2012). *Re/integration of trafficked persons: Supporting economic empowerment* (Issue Paper #4). Brussels: King Badouin Foundation. https://ec.europa.eu/anti-trafficking/sites/antitrafficking/files/reintegration_of_trafficked_persons_supporting_economic_empowerment_1.pdf
- United Nations (2000). *United Nations protocol to prevent, suppress, and punish trafficking in persons, especially women and children, supplementing the United Nations convention against transnational organized crime*. Vienna: United Nations.
- United Nations Population Fund (UNFPA) (2019). *The inter-agency minimum standards for gender-based violence in emergencies programming*.
- US Department of State (2021). *Trafficking in persons report*. Washington, DC: U.S. Department of State, https://www.state.gov/wp-content/uploads/2021/07/TIP_Report_Final_20210701.pdf.
- Walk Free Foundation. (2018). *Global Slavery Index*. Nedlands: Walk Free Foundation.
- Warren, A., Marchant, T., Schulze, D., & Chung, D. (2019). From economic abuse to economic empowerment: Piloting a financial literacy curriculum with women who have experienced domestic and family violence. *Affilia*, 34(4), 498–517. <https://doi.org/10.1177/0886109919868828>

Attachment-1



CENTRAL VISAYAS
RESEARCH ETHICS COMMITTEE
(CV-REC)

November 24, 2018

DR. MELINDA GILL

Re: "The Social Impact of Employment and Like Skills Training at a Social Enterprise for Survivors of Trafficking and Slavery"

CV-REC Code: 001/2017-03- GILL

Dear Dr. Gill:

Upon review of this Committee of your revised protocol for your study entitled, "The Social Impact of Employment and Like Skills Training at a Social Enterprise for Survivors of Trafficking and Slavery", the CV-REC hereby grants to your research the Clearance to Proceed. Your study protocol shall be assigned a CV-REC Code: 001/2017-03-GILL which we shall be using in all communications related to this study. **This ethical clearance is valid until November 23, 2019.**

The following documents have been approved for use in the study.

1. 001/2017-03- GILL Study Protocol Version 3, October 22, 2018
2. Test Survey, October 24, 2018
3. Form 3B Continuing Review Application Form, October 22, 2018

While the study is in progress, the Principal Investigator is requested to submit the following documents:

1. Any changes in the protocol, especially those that may adversely affect the safety of the participants during the conduct of the trial including changes in personnel, must be submitted or reported using the attached Form 3A Study Protocol Amendment Submission Form.
2. Revisions in the informed consent form using the attached Form 3A Study Protocol Amendment Submission Form.
3. Reports of adverse events including from other study sites using the attached Form 3F Serious Adverse Event Report.
4. Notice of early termination of the study and reasons for such using Form 3C Early Termination Report Form
5. Any event which may have ethical significance.