

Lesson Plan: The Impact of Remittances Around the World

OVERVIEW

In this lesson, students will watch a series of video clips that put a human face on both the process of economic decision-making and the reality for millions of people working abroad in order to transfer some of their income (remittances) to loved ones back in their home countries. Students will then research answers to questions about the impact of remittances around the world.

The video clips used in this lesson are from the film **The Learning**, which tells the story of four teachers from the Philippines who leave their country and their families to teach in Baltimore, Maryland so that their remittances can improve economic conditions for their families back home.

For more information on the common practice of remittances and Filipinos working overseas, please see the [Activity](#) and [Resources](#) sections of this lesson.

POV documentaries can be recorded off-the-air and used for educational purposes for up to one year from their initial broadcast. In addition, POV offers a lending library of DVDs and VHS tapes that you can borrow anytime during the school year — FOR FREE! Get started by joining our [Community Network](#).

OBJECTIVES

By the end of this lesson, students will:

- Define the term “remittances.”
- Analyze the economic decision-making process employed by teachers in the Philippines with the opportunity to work in Baltimore, Maryland for much higher incomes.
- Determine the impact of such teacher migration and the remittances of Filipino workers who go abroad on the Philippines.
- Investigate the impact of remittances worldwide.

GRADE LEVELS

9-12

SUBJECT AREAS

Economics, Geography, International Studies, Social Studies, World History, Current Events

MATERIALS

- Internet access and equipment to show the class online video and conduct research
- Map that shows the location of the Philippines

ESTIMATED TIME NEEDED

Two 50-minute class periods

FILM CLIPS

Clip 1: “Would It Be Worth It To You?” (length 3:45)

This clip begins at 3:41 when the interviewer says, “Why the United States?” It ends at 7:26 with the statement “You will experience the good life there.”

Clip 2: “Working in Baltimore to Send Money Back Home” (length 5:02)

This clip begins at 15:25 with Grace Amper posting a math problem on the board. It ends at 20:27 with Dorotea Godinez saying, “Sometimes I send \$1,700 or \$1,800 a month.”

Clip 3: “The Fruits of Baltimore” (length 5:50)

This clip begins at 1:10:14 with a shot of the Foodarama. It ends at 1:16:04 with Angel Alim-Flores’ family sitting quietly.

ACTIVITY

1. Show the class where the Philippines is located on a map. Tell students that an estimated 10 million Filipinos – or about one out of every 10 – work overseas and send money back home to support their families. (Source: “OFW Remittances Hit \$18.76B, an All-time High,” *Philippine Daily Inquirer*, February 2011.) Such transfers of income by foreign workers to their home countries are called “remittances.”

2. Give each student a copy of the Viewing Guide. Review the information in the Background section to set up the video clips, and refer to the Analysis questions to focus student viewing. Then, show the clips. Before watching each clip, explain that Clip 1 shows some teachers in the Philippines interviewing for teaching jobs in Baltimore and getting ready to move to the United States. Clip 2 shows some of these teachers in Baltimore, and Clip 3 shows some teachers when they return to the Philippines after working overseas.

3. Discuss student reactions to the video clips and responses to the questions on the handout.

4. Tell the class that the Philippines is just one country with many citizens who work abroad and send remittances to family back home. Worldwide, remittances to developing countries reached \$316 billion in 2009. (Source: UNCTAD Expert Meeting on Maximizing the Development Impact of Remittances.)

5. Have the class members summarize what they have learned so far about remittances. Then, ask students if there is anything they would like to find out about remittances and their impact around the world. Record student ideas on the board in the form of questions. If students have trouble formulating questions of their own, you can suggest the following:

- Which countries receive the most remittances?
- What are the top destination countries for foreign workers?

- How are remittances used in the recipient countries?
- Have remittances made a difference in the poverty levels of recipient countries?
- What factors explain why teachers in the Philippines earn salaries that are below the poverty line while the same teachers working in the United States can make nearly 25 times more? What policies, choices or institutions do you think perpetuate that disparity?

6. Divide the class into small groups. Assign each group to research the answer to one of the listed questions. The following resources are good starting points for research:

Population Reference Bureau. “Remittances Grow Along with International Migration.”

<http://www.prb.org/Articles/2008/remittances.aspx>

This article provides a concise overview of what remittances are, gives data on the top five remittance recipients and senders and explains how remittances benefit developing countries.

United Nations Non-Governmental Liaison Service. “UNCTAD Expert Meeting on Maximizing the Development Impact of Remittances.”

<http://www.un-ngls.org/spip.php?article3255>

This U.N. meeting summary explains the general demographics, opportunities and challenges and development impact of migrant workers and remittances around the world.

The World Bank. “Migration and Remittances Factbook 2011.”

<http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~isCURL:Y~menuPK:3145470~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>

This page offers data snapshots for the world, by country type and by individual country.

7. Have each group write out the answer to its question and report its findings to the class. Then, assemble all of the questions and answers into a class FAQ on the global impact of remittances. If possible, post the FAQ on your class or school website to share the resource beyond the classroom.

EXTENSIONS AND ADAPTATIONS

1. Create a “rags to riches” plan for the family of Angel Alim-Flores, the 25-year-old math teacher featured in **The Learning** who is the breadwinner for her family back home in the Philippines. With the higher income she earns in the United States, Alim-Flores can finance the education and basic needs of five of her seven siblings. In Clip 3 for this lesson, students can see Alim-Flores shopping with her family and then discussing how the family members need to work together to go from “rags to riches.” Have student pairs

talk about what specific steps the teacher's family should take to improve its economic situation and then write up their recommendations in a formal plan.

2. Investigate further the economics of remittance payments by watching the POV film **The Sixth Section** (<http://www.pbs.org/pov/thesixthsection/>), which follows a group of Mexican immigrants who settle in upstate New York. Related resources include background information, a lesson plan, a reading list and a history of hometown associations.
3. Expand your discussion about the impact of remittances in the Philippines. Show the class the Vanguard story "Destination Anywhere" (http://current.com/shows/vanguard/89069216_destination-anywhere.htm). Using a Venn diagram, compare and contrast the content of that video with what students observed in **The Learning**.
4. Discuss policies that could leverage remittances to improve conditions for communities in recipient countries. Have the class listen to the Marketplace story "Mexico Offers 3-for-1 on Ex-pats' Money" (http://marketplace.publicradio.org/display/web/2007/11/07/tres_por_uno/). Then, have students conduct research to find out more about the impact of the program discussed and what critics and supporters say about it. Students should then discuss their findings and brainstorm other policy recommendations that could encourage migrants and their families to invest some of their earnings in their local communities.
5. Hear about the impact of remittance payments firsthand. Identify a foreign worker in your community who sends money to support family members in his or her home country. Invite this person to come speak to the class about the economic conditions in his or her home country, the experience of working abroad and how remittances have improved the standard of living for his or her family.
6. Examine the pros and cons of various types of data displays. Have students use the data from the World Bank's "[Migration and Remittances Factbook 2011](http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~isCURL:Y~menuPK:3145470~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html)" (<http://econ.worldbank.org/WBSITE/EXTERNAL/EXTDEC/EXTDECPROSPECTS/0,,contentMDK:21352016~isCURL:Y~menuPK:3145470~pagePK:64165401~piPK:64165026~theSitePK:476883,00.html>) to create bar graphs, pie charts, line graphs, tables and other visual representations. Discuss how each method affects the depiction of relationships among the data. Which format is most effective for illustrating migration and remittance data? Why?

RESOURCES

"Baltimore School District Travels to Philippines to Hire Teachers." *Filipino Reporter*, January 20, 2005.

http://www.indypressny.org/nycma/voices/154/briefs/briefs_1/

This 2005 article talks about the recruiting process the Baltimore school district used to seek teachers from the Philippines and why the district decided to do so.

Center for Strategic and International Studies. “Remittances in the Philippines: Snapshot of a Global Trend.”

<http://csis.org/blog/remittances-philippines-snapshot-global-trend>

This snapshot describes the effects of remittances in the Philippines and provides links to resources with further information.

CIA. “World Factbook: Philippines.”

<https://www.cia.gov/library/publications/the-world-factbook/geos/rp.html>

This profile of the Philippines includes information on the country’s economy, geography, people and more.

POV: “Overseas Filipino Workers (OFWs).”

http://www.pbs.org/pov/learning/photo_gallery_background.php

This article provides statistics on the numbers of Filipino workers overseas, the percentage of the gross national product of the Philippines derived from remittances and the pros and cons of having so many Filipinos working overseas.

Remo, Michelle. “OFW Remittances Hit \$18.76B, an All-time High.” *Philippine Daily Inquirer*, February 15, 2011.

<http://globalnation.inquirer.net/news/breakingnews/view/20110215-320414/OFW-remittances-hit-1876B-an-all-time-high-BSP>

This 2011 article provides statistics on remittances to the Philippines and their impact on the country’s economy.

STANDARDS

Common Core State Standards for English Language Arts and Literacy in History/Social Studies, Science and Technical Subjects

(http://www.corestandards.org/assets/CCSSI_ELA%20Standards.pdf)

RH.9-10.9 Compare and contrast treatments of the same topic in several primary and secondary sources.

RH.11-12.9 Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.

SL, 9-10.4 Present information, findings and supporting evidence clearly, concisely and logically, such that listeners can follow the line of reasoning and the organization, development, substance and style are appropriate to purpose, audience and task.

SL, 11-12.4 Present information, findings and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed and the organization,

development, substance and style are appropriate to purpose, audience and a range of formal and informal tasks.

W.9-10, 11-12.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

WHST. 9-10, 11-12.4 Produce clear and coherent writing in which the development, organization and style are appropriate to task, purpose and audience.

WHST. 9-10, 11-12.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

WHST. 9-10.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.

WHST. 11-12.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

Content Knowledge: (<http://www.mcrel.org/standards-benchmarks/>) a compilation of content standards and benchmarks for K-12 curriculum by McRel (Mid-continent Research for Education and Learning).

Economics, Standard 1: Understands that scarcity of productive resources requires choices that generate opportunity costs.

Economics, Standard 2: Understands characteristics of different economic systems, economic institutions and economic incentives.

Family/Consumer Sciences, Standard 4: Understands how knowledge and skills related to consumer and resources management affect the well-being of individuals, families and society.

Geography, Standard 3: Understands the characteristics and uses of spatial organization of Earth's surface.

Geography, Standard 9: Understands the nature, distribution and migration of human populations on Earth's surface.

Geography, Standard 10: Understands the nature and complexity of Earth's cultural mosaics.

Geography, Standard 11: Understands the patterns and networks of economic interdependence on Earth's surface.

Geography, Standard 18: Understands global development and environmental issues.

Language Arts, Standard 1: Uses the general skills and strategies of the writing process.

Language Arts, Standard 9: Uses viewing skills and strategies to understand and interpret visual media.

World History, Standard 44: Understands the search for community, stability and peace in an interdependent world.

World History, Standard 45: Understands major global trends since World War II.

ABOUT THE AUTHOR

Cari Ladd, M.Ed., is an educational writer with a background in secondary education and media development. Previously, she served as PBS Interactive's director of education, overseeing the development of curricular resources tied to PBS programs, the PBS TeacherSource website (now PBS Teachers) and online teacher professional development services. She has also taught in Maryland and northern Virginia.