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THE ETHICAL PERCEPTION ON UTANG NA LOOB AS BASIS OF VOTER'S CHOICE

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ABSTRACT

The Philippine voting culture has been heavily influenced by the value of Utang na Loob. Hence, the study dissects the experience and the ethical perception of voters to the Filipino culture of indebtedness as the basis of their choice. The research centers in selected towns of Cavite, particularly Bacoar and Imus, from where eight respondents who are registered Filipino voters,

have participated in at least one local election and have encountered Utang na Loob were selected. The data gathered from virtual semi-structured interviews underwent Thematic Analysis utilizing Landa Jocano's Smooth Interpersonal Relation Model, integrated with the Consequentialist Framework. The responses indicated that while Utang na Loob is an essential Filipino value, it is negatively used as a tool to gain favor of voters in politics. However, Filipinos belonging in Socioeconomic Class E counterclaim that Utang na Loob in politics should be supported. The results also indicated that the formation of Utang na Loob beyond political dynasties is a personal connection formed between individuals. This shall significantly contribute to philosophical and political literature in the Philippines and provide a novel perspective on the understanding of Filipino values, particularly Utang na Loob in the context of the Philippine voting culture.

Keywords

Utang Na Loob, Voting Culture, Cavite, Filipino Values, Patron-Clientelism

1. Introduction

Utang na Loob pertains to one's debt or gratitude towards a particular individual. The receiver feels obligated to “return the favor” to the giver— even if this is not a requisite. The value of *Utang na Loob*, as described in Menguin (2022.), states that this is a cultural trait very much present in many Filipino communities. In a sense, Filipinos take to heart the good deeds done to them, especially when they need assistance. Moreover, different Filipino traits already manifest themselves in *Utang na Loob: Kagandahang Loob, Pasasalamat, and Bayanihan*. These traits encompass Filipino culture and are manifested in everyday local households. With that said, *Kagandahang Loob* refers to one's innate generosity to do well towards their peers and provide them with any assistance possible. The second is *Pasasalamat*, which refers to an individual's gratitude towards another person.

Furthermore, *Bayanihan* is a Filipino trait that refers to one's strong sense of cooperation and endeavors to give back to their community by any means possible. In the different events of *Utang na Loob* relationships, one can observe that at least one of these characteristics is present. As such, this paper intends to provide an ethical justification for the *Utang na Loob* culture to patrons that voters from Cavite use as the basis of their choice through the consequentialist approach. Specifically, the study would like to answer the experience of *Utang na Loob*, like the

form(s) of benefits the voters receive from the patron(s) which formed *Utang na Loob* setups, and the influences one's personal experience, familial connections, and community structure has on their loyalty. The research will also explore the role of *Utang na Loob* on voters' perception of their patron and socioeconomic needs.

Consequently, the study would contribute to the philosophical-political studies of the Philippines by exploring the choice of Filipino Voters, specifically by studying a province with rampant political dynasties and using a new philosophical approach to the phenomenon. Hence, the study will benefit Filipino voters who voted due to *Utang na Loob*. The philosophical findings of this study will further their understanding of their different experiences regarding the phenomenon of voting due to *Utang na Loob*. Moreover, the choice and culture of voters in the province of Cavite will be further understood through the study's scope, including Filipino populations not commonly explored in past research. The lived experiences of loyal voters, theories, observations, and analysis of this study will serve as additional knowledge and provide a novel perspective on the understanding of Filipino values, particularly for *Utang na Loob* in the context of the Philippine elections.

2. Review of Related Literature

2.1. Utang na Loob Recurring Themes

Utang na Loob culture has plagued the Filipino people in many day-to-day activities and continues to manifest itself — particularly around electoral periods. Previous research from Rungduin et al. (2015) found recurring themes regarding *Utang na Loob*. Among these are the concepts of acknowledgment (*pagkilala*), reciprocity (*pagtutumbas*), and social responsibility (*panlipunang gampanin*), which are constantly present in accounts of Filipinos in previous studies. The study suggested that the following characteristics are more likely to shape Filipino values and manifest themselves in many people's decision-making processes, most prominently in the Philippine elections. Another recurring pattern would be the principles in which the manner *Utang na Loob* perpetuates within a community and has established a system of obligation. Firstly, this includes the concept of gift and volition, which can either be material things or a favor done by the benefactor unto the client, meaning there is an obligatory debt between them. The concept of acceptance manifests wherein the client accepts the favor or benefits the patron gives.

Subsequently, this establishes the necessity of repaying said favor, which symbolizes a debt between the patron and the client that the client would need to repay (Kaut, 1961).

2.2. Utang na Loob as a Commodity

The *Utang na Loob* phenomenon can be a highly valued commodity, especially within those marginalized communities. The ethical phenomenon of gratitude is misused by those benefiting from it; as such, the one who is in debt suffers from this exchange. No matter how corrupt or inept a political figure may be, these Filipinos only have a choice but to elect the patrons because these benefactors provided them with the assistance they needed. On the other hand, Fr. Miranda argues that despite *Utang na Loob* having some negative impacts, it can benefit both the individual and society. Moreover, it can be a moral basis of judgment that can help instigate loyalty, social obligation, and moral duty (Agaton, 2017). Given this social benefit, the study will utilize an experimental Philosophical approach wherein it will use empirical data to further explore the ethical justification of voting based on *Utang na Loob* through the framework of consequentialism or justifying actions based on the consequence, a facet under normative ethics. Subsequently, the study contextualizes the concept of *Utang na Loob* through the political realities of Cavite province. According to (Ileto, 2012), Cavite province has been a microcosm of “mafia-type” bosses since the 1970s. The writer argues that prolonged political influence, ownership of significant assets in the LGU, and economic dominance are among the attributes of Cavite town mayors that allow them to persist. These attributes of most politicians from Cavite manifest themselves through the *Utang na Loob* instances cited above. With the abovementioned points, a particular dilemma and challenge must be understood, especially during the elections, to avoid debt-influenced voting (Velmonte, 2020). Therefore, the study will analyze how indebtedness to a particular patron might affect an individual's moral and ethical ideals in their voting decision, which commonly happens in provinces with high occurrences of voting loyalty, specifically Imus and Bacoor Cavite.

2.3. Smooth Interpersonal Relations (SIR) model

Based on the anthropological studies of Felipe Landa Jocano, Filipinos are known for their focus on sustaining harmonious interpersonal ties with others, evident in their behaviors or attitudes. Filipinos are among the friendliest and most inviting people worldwide and have a strong sense of belongingness. This philosophy made the public's understanding of interpersonal conflict more concrete. Conflict is particularly harmful in the Philippines; hence it is preferred to be

avoided. When individuals disagree, a massive barrier is built between them that persists long after they have forgotten what caused the disagreement in the first place. Rooted in the concept of smooth interpersonal relations is “*Hiya*” or shame which also appears as one of the driving forces in creating *Utang na Loob* setups. Filipinos frequently give the crowd priority. They enjoy themselves more when they are with other people. To prevent conflict, what the majority believes should be done is followed and executed. Such is a positive feature that represents the “we” identity of Filipinos and the strength of their community. Nonetheless, this characteristic also causes issues in interpersonal connections. Filipinos tend to become excessively dependent on others, allowing each other to decide how they should conduct themselves in society (Jocano, 1966).

2.4. Utang na Loob and Patron Clientelism in the Philippines

A common phenomenon at the center of the Filipino value system is *Utang na Loob*, or debt of gratitude. This phenomenon begins with a voluntary offering of goods and services to relatives, work colleagues, or political associates (Baldo & Quirante, 2011). More specifically, the recipient of the favor is compelled to “show gratitude properly by returning the favor with interest” (Hollsteiner, 1961, as cited in Pe-Pua & Protacio-Marcelino, 2000, p. 55). In the Psychological Assessment paper of Jusay (2021), *Utang na Loob* is a never-ending process since repaying gifts or services is always an endless opportunity in the Filipino pattern of interpersonal relationships. The responsibility to repay a specific good or service is grounded on the core Filipino values of *pagbibigayan* and *pagpapalitan*, which conceptualizes *Utang na Loob* as an extension of gratitude (Andre & Ilada-Andres, 1986, as cited in Baldo & Quirante, 2011). In the paper of Chan (2015) entitled “Strings attached: The clientelistic effect of KBL (*kasal, binyag, libing*),” Filipinos often appreciate the assistance they receive from political benefactors. Moreover, Filipinos believe everyone has this “Invisible Debt” with other people. Individuals are unsure of how much more needs must be paid given that it is not precisely quantifiable (Ryan, 2013, par. 4). Gundran et al. (2022) attempted to measure how much a person is willing to give back based on *Utang na Loob*. Their study used five dimensions to determine how *Utang na Loob* manifests: Obligation, Respect, and Reciprocity. Meanwhile, Morais (1980) elucidates that reciprocity helps redistribute limited resources between social classes: closeness and satisfaction.

2.5. Manifestation of Utang na Loob In Bacoar and Imus, Cavite

Based on the 2019 official election results, there are at least 163 political families whose winning members include senators, house representatives, or governors. Of this number, 88 are in

Luzon, containing three of the seven Philippine Senators, Panfilo Lacson, Ramon Revilla Jr., and Francis Tolentino, who all hail from Cavite. In the top 3 vote-rich provinces of Cebu, Cavite, and Pangasinan, for instance, 17 families dominate. According to Payo (2019), the congressional seats of Cavite have at least two members from the families of Revilla (2nd district), Advincula (3rd district), Barzaga (4th district), Loyola (5th district), Ferrer (6th district), Remulla (7th district, including the governor's seat), and Tolentino (8th district). Focusing on the cities of Imus and Bacoor, the Maliksi and Revilla are the most prominent surnames during an election season.

As observed in the previous section, only a handful of political personalities win the local election mainly due to Filipino voters' loyalty to these patrons. In world politics, loyalty is determined by the gravity of an individual's partiality and persistence. "Partiality is an inherent and inescapable aspect of loyalty" (Poulsen, 2020, p. 1160). Being loyal entails bias towards a particular organization, country, or person the subject supports. Therefore, loyalty through apparent partisanship can determine if a voter has *Utang na Loob* for a particular candidate. Likewise, persistence is another crucial characteristic of loyalty. According to Wintrobe (1998), as cited in Poulsen (2020), loyalty is arguably a transactional attachment to a political entity. In the context of elections, it would entail that a voter and candidate have frequent interactions before such reciprocity becomes persistent. As such, *Utang na Loob* is nonexistent if an individual only interacts with their patron once since this is merely opportunistic behavior. For instance, loyalty in *Utang na Loob* is more noticeable in municipality-level matters. Although national elections are commonly the country's main issue, sparking controversies and massive media effects, it is during the municipal level elections. According to Hollnsteiner (~~1961~~ 1962), extreme bitterness, judgment, and grudges between these parties surface due to the conflicting debates regarding loyalty towards specific political figures.

2.6. Utang na Loob as a Filipino Value and Its Manifestations

The suitable dimensions of *Utang na Loob*, as posited by Agaton (2017), is that Filipinos can reroute and reawaken these ideal values to start believing that one can be the best that one can be. Deep inside this Filipino value, the author claims that foreign domination has long suppressed the ideal values and practices. *Pakikisama*, for instance, can be redefined following the concepts of sensitivity, cooperation, and public relations. *Bahala* can be seen as a measured risk, delegating, and empowerment strategy. Moreover, *Utang na Loob*, a Filipino value, fosters respect and people sensitivity (Agaton, 2015). For example, *hiya* can be used as a convention to avoid embarrassment

or to promote consideration for the context of others. When enormous help is provided, *Utang na Loob* can be used as the moral standard of judgment, which causes the recipient to feel even more grateful. In this context, it also fosters friendships and relationships.

In that case, there are also certain disadvantages to this. *Utang na Loob* blurs the idea of evaluating a candidate objectively and shifts the Filipino mindset to assess these public servants on the benefits they receive. *Utang na Loob* instigates nepotism and corruption within the government. Not only does the value destabilize voters, but it also directly affects the politicians when they do not act on behalf of their citizens but on behalf of another politician's interest to repay a debt. Moreover, this then reflects on Filipino voters' choices. Filipino voters then look for three core political values in their candidates: conservatism, globalism, and equal rights. With that said, religious teachings and family norms are the dominant factors that shape Filipinos' choices when voting.

Moreover, Cruz (2019) claimed that the socioeconomic status of Filipino voters directly shapes their choice of discerning electoral candidates. According to the data from the Philippine Institute for Development Studies (PIDS), the income classes for an average household of five are as follows: (1) Class A/B - ₱131,484 and above, (2) Class C - between ₱43,828 to ₱131,484, (3) between Class D - between ₱9,520 to ₱43,828, (5) Class E - less than ₱10,957 (Ta-asan, 2022). Essentially, individuals from a lower socioeconomic class feel more obligated to repay the services or gratitude a particular patron provides. Moreover, classes C, D, and E of the socioeconomic strata are more involved in the election season.

2.7. Experimental Moral Philosophy

Experimental moral philosophy aims to study and debunk practical information about moral intuitions, judgments, behaviors, and even moral dilemmas (Experimental Moral Philosophy, 2022). This philosophical branch of inquiry also addresses other moral themes, such as the nature of one's moral judgment and reasoning, moral obligations, the characteristics of a good person and a good life, and even the nature of morality. Normative ethics will also tie into moral philosophy, which aims to determine if actions are right, or wrong or which characteristics can be deemed good or bad. In addition, Normative Ethics then aims to articulate a discussion on these moral standards in the first place. This branch of philosophy will help the researchers further understand the phenomenon of *Utang na Loob* and how voters perceive this as a positive trait since they receive valuable items from patrons.

Furthermore, a consequentialist framework will then be utilized to discover the effects and possible outcomes regarding the *Utang na Loob* phenomena. This framework sparks a discussion on the result of specific actions involving people, how they positively benefit from this action, and how some others may not. With that, this will be utilized by the researchers, alongside studies on *Sikolohiyang Pilipino*, to further analyze the phenomenon of *Utang na Loob* in more depth. How this Filipino value has become a favorable ideal or outcome when it comes to voting for patrons or candidates due to the positive benefits that this brings towards a particular individual will also be tackled.

2.8. The Structure of Filipino Morality

According to Demeterio, Filipino morality fits into a different genre than what the Homeric Greeks have developed. He mentions that Filipinos have this sense of “*Hiya*.” Demeterio further posits that Filipinos mostly rely on fear and shame, in a sense that this brings about pre-existent social or communal order within society for them to pay what is due to the other party; thus, Filipinos measure what is good and evil through their subjective views and what is generally accepted by society. That said, Filipino virtue ethics were formed, and individuals were introduced to a concept that focuses on more relationship-oriented virtue ethics, which can be seen within the notion of *Utang na Loob* (Reyes, 2015). These two foundational concepts embedded within Filipino culture and virtues are the *loob* and *kapwa*. The first ethical value is *Loob*, which talks about one's own rational will to understand if a specific action is right or wrong based on one's moral values. At the same time, *kapwa* pertains to those an individual does these deeds unto and is recognized in a somewhat shared identity and the inner self shared with other people. According to Castro (Cleofas, 2019), an individual with *Utang na Loob* means that one values their *kapwa* relationship, which they strengthen through generations to come.

3. Methodology

3.1. Research Design

The study employed a phenomenological research design, which was used to describe how human beings experience a particular phenomenon, including their perception, reaction, and context. Accordingly, this study documented and comprehended the lived experiences of Filipinos who have experiences with *Utang na Loob* as a basis for voting in their local elections. This paper

explains how the phenomenon of *Utang na Loob* transpires, the different forms of benefits that contribute to its establishment, its function in voters' decision-making, the voters' perception of the phenomenon as the basis of their choice, the extent of its influence, and the ethical justification of their decision. It looked into the totality of the phenomenon, including how *Utang na Loob* is formed, how it becomes a factor in voters' choice, and the extent of *Utang na Loob* in influencing the participant's choice.

3.2. Scope and Limitation

This study documented the *Utang na Loob* experiences of Filipino voters who have encountered *Utang na Loob* to a political figure or family through first-hand or second-hand experiences and have voted at least once in Imus or Bacoor, cities of Cavite Province. The researchers conducted two in-depth online interviews through Zoom and/or Messenger Call. An interview guide was used to navigate the semi-structured interview to collect the necessary data. The sample was limited to eight (8) voters, with two (2) coming from each of the socioeconomic Classes A/B, C, D, and E.

Moreover, the study did not collect the specifics and experiences of the involved patron nor examine the individuals' political stance. Due to the study's qualitative and philosophical nature that uses a small sample size, the study's results cannot be generalized to the entire population of Filipino voters. The whole study was completed within six months.

3.3. Preliminary Procedures

3.3.1. Sampling

The sampling method that the study utilized was purposive sampling. The researchers found several point persons as representatives of each socioeconomic group (A/B, C, D, and E). The representatives referred an individual from their assigned socioeconomic class to the researchers who may participate in the study. These measures catered to the convenience of the research and ensured that the participants fit the set criteria.

The qualifications for the participants are the following characteristics:

- The individual is a registered Filipino voter and has voted at least once in the local elections.
- The individual is a resident of the Cavite province, specifically from Imus or Bacoor City.
- The individual has encountered, whether personal or second-hand, an experience of partiality towards a single political entity.

- The individual encountered, whether personal or second-hand, an experience of persistence in supporting their chosen politician before, during, and after the election season.

3.3.2. Instrumentation

An interview guide was utilized for the semi-structured in-depth key informant interviews. The interview guide was divided into three sections, categorized according to the depth and scope of the interview questions. A two-session interview was employed to have more opportunities to establish rapport with the participants and gather substantial information regarding their experiences.

The first meeting centered on the introduction of the research topic and the researchers to the participants to build rapport and begin a general discussion. The questions given by the researchers aimed to understand the individual's background and how *Utang na Loob* is contextualized in their experiences. Furthermore, it identified the individual's perception of *Utang na Loob* and their experience of such a phenomenon towards a politician.

The second interview session will capitalize on the established rapport of the precedent meeting. This session focused on more in-depth questions and discussed the deeper levels of personal experiences. Specifically, it ventured around the role and extent of *Utang na Loob* to a voter's choice.

The interview guide was constructed based on the two main problems that the study aimed to address and answer. The questions are also phrased and made to thoroughly understand the participants' experiences without injecting any preconceived notions. Lastly, the questions are made to instigate participants to share in-depth narrations of their experiences, which the follow-up questions can further.

3.3.3. Data Collection

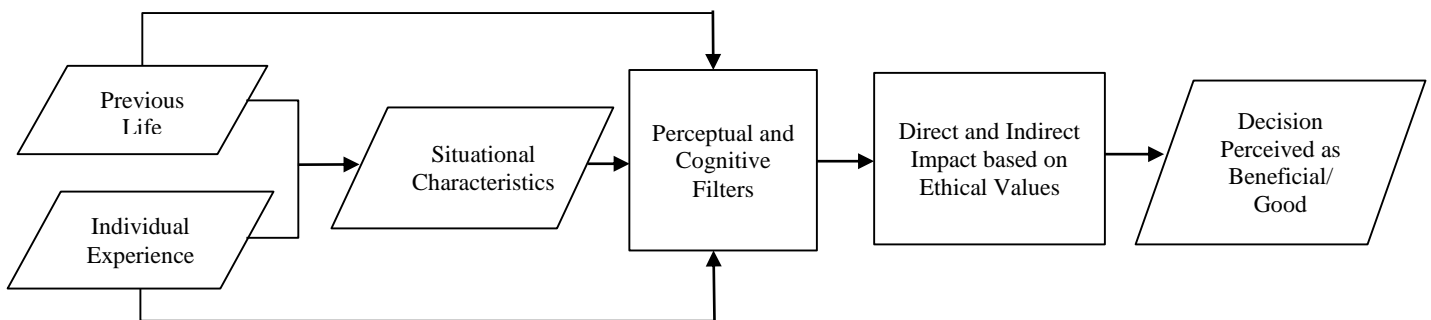
The semi-structured interviews were conducted online through platforms more convenient for the participants (Zoom or Messenger Call). The meetings with the participants comprised of two sessions. The first session was scheduled as soon as agreed upon by the participant and the researchers. The second meeting was conducted at a 2-week interval from the previous one to ensure that the participants and researchers had properly established rapport so that it was easier to share their in-depth experiences regarding the topic and to allow for more self-reflection.

4. Data Analysis

To evaluate the variety of lived experiences of voters regarding *Utang na Loob*, the researchers used Thematic Analysis for the qualitative data collection of this study. Thematic Analysis pertains to the researchers observing common themes such as patterns, topics, and ideas throughout the study. Specifically, the method of analysis used will be based on Braun and Clarke's (2006) six phases of Thematic Analysis. That said, here are the necessary procedures to fully understand the data: (1) Familiarization of Data, (2) Generating Codes, (3) Distinguishing Themes, (4) Reviewing Themes, (5) Reviewing Themes, and (6) Defining Themes. The researchers developed and utilized the *SIR - Consequentialist Framework*, driven from Landa Jocano's SIR Model (1966), in the thematic analysis of the data.

4.1 Theoretical Framework

Figure 1. *SIR - Consequentialist Framework*



(Source: Self/Author's Own Illustration)

With the abovementioned points, the SIR Consequentialist Framework is a comprehensive integration of two theoretical frameworks. The Smooth Interpersonal Relations (SIR) Model (left side) explores a person's foundation, including individual experiences, situational characteristics, and perceptual and cognitive filters. Meanwhile, the Consequentialist Framework (right) provides the outcome and implications of SIR Model within the experience of *Utang na Loob*, which includes the direct and indirect impact and the decision perceived by voters.

The researchers made sure that the framework to be employed is something that is both authentically Filipino—the SIR model—and considers the consequentialist results of the group—the consequentialist framework. On the left side of the SIR model are the previous life experience and individual experiences which pinpoints that knowledge can come from past experiences including family background, educational attainment, and socioeconomic status, and individual

experiences on the observations of *Utang na Loob* and possible personal counters with it. With these combined, situational characteristics are formed which includes political participation, the structure of the community, and the roles of politicians in the community. This posits that these experiences are shaped by the external factors that an individual may experience. These inputs undergo perceptual and cognitive filters, which are the determinants of the individual's principles and applied Filipino values that affect one's decision. This portion of the framework points out that a person reacts to these experiences. Once processed, an individual forms their decision based on the indirect and direct impact caused by their ethical values, which marks the beginning of the Consequentialist Framework. By the end, this produces the perception of the individual towards *Utang na Loob*, and the ethicality in their decision of using it in a particular activity or voting.

5. Results and Discussion

5.1 Previous Life Experiences

On previous life experiences, all eight respondents came from a traditional nuclear family with close family ties with their extended family. Such a family background is the perfect environment for *Utang na Loob* to prosper since, as proven in the study of Kaut (1961), indebtedness stems initially from familial traditions. The circumstance of relatives supporting each other through lending money, taking care of older family members, and/or nephews and nieces becomes more apparent. Therefore, the Filipino custom *hiya* which promotes consideration for the context of others — in this case, relatives who have received assistance — will entail indebtedness. Additionally, the respondents have at least obtained a secondary level of education, providing them the capability to be literate voters. All the respondents have undergone financial difficulties in the past while some are experiencing these in the present, consistent with their socioeconomic status, to which they have received financial or service assistance from local politicians.

5.2 Individual Experiences

Following previous life experiences, the researchers also focused on present individual experiences which confirmed the study of Hollsteiner (1962) that highlights how evident acquaintances, family, friends, and even other candidates become *kumpadre* of community leaders. When asked about their observations and reactions to *Utang na Loob*, all respondents mentioned politicians handpicking their campaign team with close friends, highschool classmates, or

relatives. Half of the participants, specifically those from socio-economic classes D and E, have expressed more frequent and genuine interaction with political candidates than those from the upper strata. As expected by the study of Harrison (2020), individuals from a lower socioeconomic class become a target during the election season due to an increased tendency of repaying gratitude of any form. The responses of these individuals portray the inverse relationship of guilt feeling from debt and social class. Continuing from this supported finding, a Filipino politician's most used avenue to interact with voters is through social events. All participants have mentioned seeing political candidates who hand out envelopes of money, liquor or extravagant gifts during the three main Filipino social events — *kasal*, *binyag* and *libing* (marriage, baptism, and funeral). The observed behavior is deemed normal by Chan (2015) as his study highlights KBL as a "trap" to intentionally set up *Utang na Loob* conditions among their constituents. However, Venturino and Seddone (2022) would argue that persistence and consistency is necessary before any true reciprocity, or *Utang na Loob*, is established which was unexpected. As one participant from Bacoor Cavite mentioned, "*special feeling kapag ikaw ay napuntahan na ni mayor sa kahit anong event* (it's a special feeling already if your mayor visited you at any event)." It shows that strong family ties and the so-called "*kumpadre*" system in the local community hastens the formation of *Utang na Loob*.

5.3. Situational Characteristics

The research also took a deeper look at how situational characteristics like the environment and local community roles would generate ethical perceptions of *Utang na Loob* setups. Significantly, the participants shared how *Utang na Loob* conditions proliferate as one-to-one relationships rather than dynastical. Such a finding is contrary to the strong dynastical nature of Cavite's political environment. As one participant expressed, "Lany Revilla when she fought for mayor, she lost but we supported her candidacy. When she finally won, she did far better, but other members of the family were found by the court that they stole money." It goes against the traditional bossism situation where voters would automatically feel gratitude towards an entire political clan. Participants have also observed the role of barangay captains and staff in carrying out orders of incumbent officials seeking re-election. This situation verifies the 1962 study of Hollnsteiner which explored the existence of a "*lider*" (leader) at municipal levels whose important role is to further establish loyalty to a specific patron by managing a network of alliances. According to most participants, these "*liders*" have the manipulative power to convince

voters to forget ideologies through gifts and favors. However, amidst these situational factors affecting *Utang na Loob* setups — one participant declared that they would choose not to exercise them to vote if they did not recognize any of the candidates. This odd voting behavior goes against many popular arguments (*The Ethics and Rationality of Voting*, 2020). With a strong presence of *Utang na Loob*, it is more expected for voters to simply cast a ballot with a familiar political name without the foresight of what these individuals would do to the community. The singular participant deemed it better to abstain from electing a random candidate who has varying or dissimilar plans for the community.

5.4 Perceptual and Cognitive Filters

In terms of perceptual and cognitive filters, the eight respondents stated that *Utang na Loob* is a phenomenon that is beneficial to people by making it a culture that gives back to a certain community. Moreover, most individuals mentioned cultural events that occurred within *Utang na Loob* which are *Kasal*, *Binyag*, and *Libing* which were mentioned in Chan's (2015) study. The answers in the interview stated that their vote still depends on who they want to vote for despite services being given; not necessarily adhering to the agreement they had with a specific patron. This is also found in similar studies which highlights the responsibility to give back to a particular good or service is grounded on the core of Patron-Clientelism in the Filipino values of *pagbibigayan* and *pagpapalitan* which conceptualizes *Utang na Loob* as an extension of gratitude (Andre & Ilada-Andres, 1986, as cited in Baldo & Quirante, 2011).

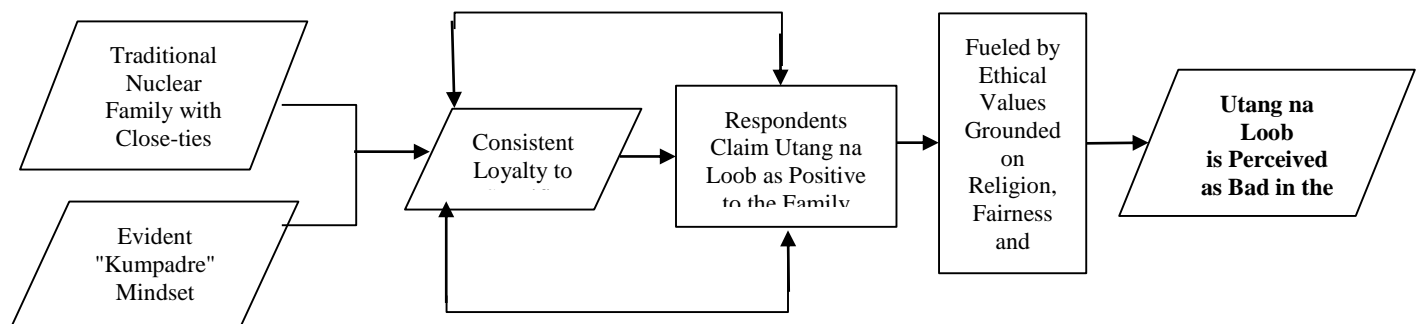
5.5 Direct and Indirect Impact on Ethical Values and Outlook to Utang na Loob

The criteria of *Utang na Loob* being perceived as beneficial or good. *Utang na Loob* clouds the judgment of evaluating a candidate objectively and in the end, shifts one's mindset to vote because of the services they receive. Furthermore, a unique answer was found among the participants in which they stated that if ever they had a family member who decided to run for office, they would vote for and support them. In that light, this has significant relations on Filipino voters' choices which is from a study by Bernard (2017), which states that Filipino choices are mainly influenced by religion, familial ties, and family values. With that in mind, most of the participants stated that they have *Utang na Loob* towards a certain patron and that *Utang na Loob* in itself is good as long as you receive benefits, goods, or services. This is in relation to the study of Demeterio (2006), wherein he mentions that *Utang na Loob* can neither be good nor evil because of their effect to either be beneficial or destructive to society. As a result, the actions of Filipinos

based upon their value of *Utang na Loob* can depend on how one perceives what a positive or beneficial outcome of things are, without thinking of the consequences.

Another response from the participants is that *Utang na Loob* is a natural occurrence. With that, they stated that *Utang na Loob* is still rampant to this day and will always be a part of Filipino culture. In that case, a lot of respondents stated that *Utang na Loob* is important. In the study of Reyes (2015), Filipino Virtue Ethics was described as something that is shaped by one's *kapwa* and *loob*. With this, Resurreccion (2007) stated as well that *kagandahang loob* describes the attitude of Filipinos to do good towards their peers, which was emphasized by the respondents in their statement that they have the need to give back to their *kapwa*. This is also in relation to the study of Enriquez (2013) as they discussed *Utang na Loob* as *pakikiasama* or *pakikipagkapwa* tao. This results in the person's *Kagandahang Loob* and the inherent need of Filipinos to exhibit goodness towards their peers.

Figure 2. *Applied SIR - Consequentialist Framework*



(Source: Self/Author's Own Illustration)

The SIR - Consequentialist Framework discussed in Chapter 4 is applied. As a result, Figure 2 provides a summary of the researchers' findings regarding the perception of *Utang na Loob* among the respondents from Cavite, Philippines.

6. Conclusion

The Filipino culture of *Utang na Loob* is a phenomenon rampant in Cavite, specifically in Bacoar and Imus, even months or years prior to the local elections. This is closely tied, but not totally determined, by the political dynasties that have been established in the area since the 1970s. The study provides insight on how *Utang na Loob* occurs in Cavite and is observed and experienced by its voters. The phenomenon is commonly established by the constituents and

alipores of the patron or politician a long period of time (varies from months to years) before the local elections to introduce the name and presence of the supported politician. This is commonly done in the form of financial assistance and food or gift-giving in events such as *kasal*, *binyag*, *libing*, *fiestas*. The obligation to give back is more susceptible between relatives (*kamag-anak*) and acquaintances (*kakilala*), integrating the feeling of *pasasalamat* and *hiya*. Through the relationship of *Utang na Loob*, the individuals have gained occasional assistance or benefits from the politicians which was most especially acknowledged by Class E. The study presents that individuals have shown an aversion to the *Utang na Loob* as the basis of voters' choice, aside from Class E, arguing that the services provided by the politicians are within their job description. In addition, votes made from *Utang na Loob* rather than a critical analysis of a candidate's credentials and platforms were said to lead to poor governance and management. However, *Utang na Loob* is still recognized as an essential value of Filipinos that must be exercised in areas beyond politics. While *Utang na Loob* is not perceived as inherently bad, it is perceived as a convenient tool for manipulating the masses, especially those in dire need. Despite Cavite being a hotspot of political dynasties, the residents have acknowledged that *Utang na Loob* is not an ethical basis for choosing future leaders but are still voted for nonetheless because of the existing power the politicians hold, the lack of opposition, and the immediate benefits they provide.

7. Recommendations

The Filipino culture of *Utang na Loob* is a widely experienced phenomenon that continues to have an inadequate amount of research. As an integral part of society, this phenomenon calls for further investigation from different angles and circumstances. The researchers recommend future studies that concern similar fields to explore a younger demographic of voters to include the insights of individuals from Millennials and Generation Z and which may present a significant difference. *Utang na Loob* can also be explored and investigated in a smaller area and how it persists between different groups. Lastly, the researchers recommend studying the experience of *Utang na Loob* of individuals who admittedly possess and exercise it. In this manner, the incessant propagation of *Utang na Loob* particularly in the Philippines may be better understood, along with its boundaries, extent, and ethical usage.

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